



In cooperation with:



Urban Management of Internal Migration due to Climate Change (UMIMCC)/  
Urban Management of Migration and Livelihoods (UMML) Project

# Creating Inclusive Urban Opportunities for Climate Migrants





# Special Thanks



Ministry of Social Welfare, Government  
of the People's Republic of Bangladesh  
Department of Social Service

Khulna City Corporation

Rajshahi City Corporation

Barishal City Corporation

Satkhira Municipality

Sirajganj Municipality

And to all the implementing partners  
of the project

**Story edit, translation and  
layout design by**

RedOrange Communications  
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# Foreword

## Foreword from the Project Director

After facing disasters caused by climate change, people are forced to leave their mostly rural homes and migrate to bigger cities in Bangladesh, hoping for a better life. The sad reality is that these cities bring new challenges for them; poverty, unemployment, and poor living conditions are a few to name. As opposed to the hopes they had for improving their lives, they end up living in urban slums and engaging in informal occupations, if any. Day by day, the number of climate migrants increases, putting pressure on cities and municipalities. To support local governments, the UMIMCC/UMML project was initiated with the objective of improving the living conditions of a good number of urban migrants in 46 slums in Barishal, Khulna, Rajshahi, Satkhira, and Sirajganj.

With this project, we were able to reach out to climate migrants who were most in need of support and assistance. We developed the capacities of community leaders to assist them in making better decisions for the uplifting of their communities, with a particular emphasis on women. The project assisted in capacity improvement for local government representatives and the staff of the social services departments so that they could provide better services. We gave cash support to vulnerable families during the COVID-19 pandemic, when their sources of income were jeopardized due to the lockdown. The project has significantly contributed to providing lasting support for climate migrants by building their skills, providing income-generating opportunities, and reducing poverty.

The UMIMCC/UMML project has reached out to over 20,000 urban slum households. It capacitated its beneficiaries in such a way that they could address their problems independently. We appreciate the efforts to assist more families facing challenges caused by climate change, and we hope to reach out to people from all over the country in the future. We are thankful to the European Union and GIZ for their continuous support and cooperation.

**Jahan Ara**

Deputy Secretary  
Project Director, UMIMCC/ UMML  
Ministry of Social Welfare  
Government of the People's Republic of Bangladesh



# Introduction



# **Urban Management of Internal Migration due to Climate Change (UMIMCC)/Urban Management of Migration and Livelihoods (UMML)**

In Bangladesh, climate change is considered one of the greatest future risks for the country's sustainable development. It is estimated that six million people have already migrated as a direct result of climate change. The increasing number of people forced to move to other regions within the country could jeopardise social stability in the long term. Migration is one of the key strategies used by poor and vulnerable households in Bangladesh to adapt to changing living conditions. However, internal migration can reinforce acute vulnerability and further exacerbate conflicts. Within these recipient cities, climate migrants often must settle in urban slums, where living conditions are poor and access to local job opportunities are limited. Therefore, migration can reinforce acute vulnerability if insufficient public support is being provided.

The UMIMCC/ UMML project was conceived to address this problem. Financed by the German Federal Ministry for Economic Cooperation and Development (BMZ) and the European Union (EU), the project strives to provide sustainable and resilient livelihoods for climate migrants and other vulnerable urban poor communities in selected settlements of Rajshahi, Sirajganj, Khulna, Satkhira and Barishal, as well as for EU returnees.

The project follows an approach that puts the needs of the target group at the centre of attention and provides an integrated and tailor-made set of services to reduce extreme urban poverty and to increase livelihood options. It offers income-generating opportunities via skills training measures, and improved access to public social services and to finance.



# Livelihood generation through employment qualification





## Technical Vocational and Entrepreneurial skill Training

Technical and Vocational Education and Training (TVET) is a central pillar of sustainable economic development. It contributes to the achievement of all 17 Sustainable Development Goals (SDGs) and thus promotes a lifestyle that is economically, socially, and ecologically sustainable. The project implemented tailor-made vocational and entrepreneurial training packages adapted to individual capabilities and labour market demands alike, supporting the acquisition of employable skill sets to create livelihood options at the city level.

Due to the diversity of the socio-economic backgrounds of beneficiaries in the five cities, a “one-size-fits all” training model did not seem to match reality. Instead, the project designed various training models that allowed for different and flexible ways in which the learners could access the training system and labour market.

In addition, an employment support and mentoring programme for graduates of the skills trainings has been set up. Graduates received career guidance and support through placement services. To further increase the sustainability of employment, employees are regularly being followed-up on. The resulting feedback from both employees and employers is systematically used to improve the services and qualifications of new trainee cohorts. To enable women, in particular, to participate in the measures of this intervention area, travel allowances for training participants or childcare were provided during training periods. In addition, women's economic development opportunities are particularly promoted, for example, by offering training courses in fields of work that are culturally and traditionally accepted for women, such as beauticians, embroiderers, or domestic help, as well as self-employment start-up courses that can be practised at home.





Sirajganj

## “I can make financial decisions for my family”

Nurunnahar Begum

Nurunnahar was indebted. With her husband being the sole income generator, she was unable to run the basic expenses for her family of seven. She lives with her husband, four children and mother-in-law. Her husband worked as a rickshaw puller, and his earnings were not consistent. Sometimes he earned well, while on other days, the money was not enough to buy meals. Nurunnahar wanted to earn for her family, but without any skills or education, she did not know where to go and how to start.

One day, Nurunnahar got in touch with her area’s community representation body, the Community Development Committee (CDC) and learnt about UMIMCC/UMML project’s Technical and Vocational Education and Training (TVET). She expressed her interest to learn how to operate spinning mills and subsequently took the training. Soon after she got a job as a Spinning Machine Operator at SYEED Spinning Mills. She hopes to continue working here for a long time. She says that the network she built with the CDC helped her stay updated with information and gain knowledge.

Nurunnahar now wants her elder daughter to build her skills through participation in TVET so that she can become financially independent too.





Sirajganj

## Golapi's quick success

### Golapi Khatun

Golapi Khatun is a mother of three children, one of them has an intellectual disability. Aside from providing for her family, her daily struggle involves building a secure future for her children. She wants her children to have quality education.

Together with her husband, Golapi ran a grocery shop, but the earnings were not enough to feed her family of five. Through the information of her local Community Development Committee (CDC), she joined the Entrepreneurial Skills Training (EST) with the hope of starting her own business. This helped her to quickly learn the basics of entrepreneurship and money management skills. She was so determined that within just a week of training, she set up another shop for selling tea and biscuits and got her trade licence within eleven days. Now, she merged her two shops. After Golapi gained expertise with handling her shops independently, her husband took work as an auto-rickshaw driver. Her son helps her run the shop which she makes sure to keep consistently clean and tidy to retain and attract customers. She plans on investing to expand her shop's services by adding money transfer and flexi-load services.







Sirajganj

## Succeeding with his new skills

Aminul Islam

After finishing his intermediate studies, Aminul no longer felt motivated to continue his education. He was frustrated with the education system. With his family's limited income, spending money on further education was not the right investment according to him. He remained unemployed for a long time and wanted to earn money by doing something that he enjoyed. Through his cousin, he learnt that the UMIMCC/ UMML project provides training to residents of the slums on different skills. Aminul became interested in affiliate marketing and took a 3-month long course. After taking the course, he found a job where he earned a decent amount of money. His earnings gradually increased as he became better with his skills.

Today, he is employed by Digital IT Solutions in affiliate marketing and earns between 8,000 BDT (70 EUR) and 10,000 BDT (85 EUR) per month. He wants to further improve his technical skills and increase his monthly income. In future, he envisions training others in marketing and IT.





Khulna

## Turning passion into profession

Md. Sajjad Hossain Rajon

As a child, Sajjad was fascinated by his uncle's hobby of keeping pigeons. His uncle used to own a lot of pigeons who flew in the open air and returned by the evening. As he grew up, he learnt to train pigeons for racing.

After becoming an adult, he started to work as a young construction worker. At the same time, he looked for other ways to earn money. Construction work was a seasonal occupation and made him dependent on his employers. Aside from construction work, he wanted to earn money by doing something that he enjoyed. He had breeding skills and knew how to take care of pigeons but without any idea how to turn this into an income-generating activity.

With UIMCC/UMML's Entrepreneurship Skill Training and Financial Literacy Training, he made a business plan and executed it successfully by renting a local shop. Now he sells different breeds of pigeons and spends time with small children who show a keen interest in pigeon racing.



# Improving access to public social services





## Information Hubs

Information hubs were established at the UMIMCC/UMML's project partner cities to give citizens an improved access to information and services provided by the Department of Social Services. All the hubs maintain an information register to keep the records of the service recipients. The register is maintained by an employee from the Department of Social Services. The UMIMCC/UMML project conducted capacity development sessions for the staff of the Department of Social Services on client communication and customer management to ensure improved service by information hub personnel. Through these hubs, the urban vulnerable poor receive easy-to-understand information on the range of available public social services, their specific entitlements and support in applying for them.





Rajshahi

## Benefitting from her new network

### Nadira Khatun

Separated from her husband, Nadira looked after her son as a single mother. Adding to her woes, her son inherited thalassemia from her, which is a blood disorder that causes the body to produce less haemoglobin than normal. Both Nadira and her son have to take regular treatment, medication, and blood transfusions. With her minimal income as a domestic worker, bearing the medical expenses was a regular struggle.

After getting in touch with the information hub, Nadira learnt about the training and facilities provided by the Department of Social Services. Currently, she is exploring training opportunities and looks forward to building skills that will help her find a better-paying job. She also applied for available support programmes and now receives funds for her treatment.





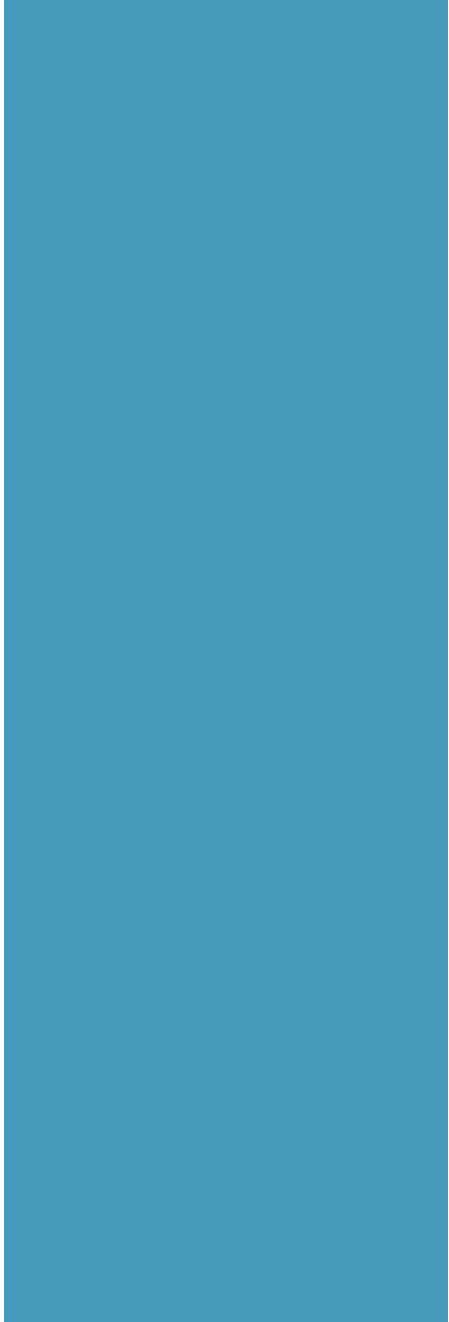


Sirajganj

## Elderly and independent

Asma Khatun

When people reach old age and struggle with their ability to work and earn, they hesitate to ask their children for money. Asma's situation is the same. Over sixty years old, Asma struggles to make ends meet. At the bi-monthly meetings, she learnt about the government's old age allowance and got support to apply for the funds. Within a few months after applying, she started to receive the funds and now she no longer depends on her children for monetary support.





## Mobile Outreach

Many people live in distant slum areas where they are deprived of social services that they are entitled to. The physical distance from the Department of Social Services (DSS) and the information hubs lead to a situation through which many of these people do not know about them, nor can they access the social services. Transport costs, time constraints as well as lack of trust and knowledge on how to access these institutions are major barriers in this respect. As a reaction to this, UMIMCC/UMML established mobile outreach services under each of the two information hubs in Khulna and Satkhira.

Under this initiative, mobile teams were formed to regularly visit distant slums and to offer the residents a range of services such as the dissemination of information, support in filling out application forms, identification of potential beneficiaries, and additional assistance to specifically vulnerable persons in terms of service provision at the doorstep.





Satkhira

## Single mother and beautician

### Manchura Khatun

Manchura could not continue her education after getting married at the age of fourteen. At fifteen, she gave birth to her daughter. For a short period, her days were passing peacefully. She took care of her daughter and her husband earned well. But one day, she discovered that her husband was already married before. This shattered her. Refusing to live any longer with a dishonest man, she took her daughter and walked away from her home never looking back. Without any skills or education, she thought she reached a dead end. At this point, she realised the importance of financial independence and was determined to get the best education for her daughter. But she did not know what to do.

After some time, she got in touch with members of the Mobile Outreach project who encouraged her to take skills training and who connected her to the Women's Development Office. After seeing the training options, she decided to build her career as a beautician. She took multiple trainings to build, enhance and upgrade her skills. Today, Manchura provides beauty services to clients in her home and makes a sufficient living. She provides for her family and pays for her daughter's education. She dreams of having her own beauty parlour and is working hard to make her dream come true.





Satkhira

## Building a future for her sons

Asma Khatun

Asma used to live happily with her husband and two sons. Her husband had a stable income and owned a small shop. Her sons went to madrasah (Islamic school). But life suddenly took a turn when her husband had a road accident and injured his spine. His treatment drained all their savings and as he was the only earning member, the family was now moving towards poverty. To make ends meet, Asma attempted to sell vegetables that she grew in her home garden but she was not successful. She got in touch with members of the Mobile Outreach project and learnt about the interest-free loan scheme. She applied for the loan with assistance from the Mobile Outreach team, and soon received a loan of 30,000 BDT (260 EUR) from the Department of Social Service (DSS). She used the money to invest in her home garden. Gaining confidence with her successful business skills, she also invested in a footwear shop to make more profits. She sent her elder son to Dhaka so that he could build his career in the field of Islamic songs. With her hard work and determination, she made enough money to pay for her husband's treatment and provide for her family. Her elder son has gone to Dhaka to learn Islamic songs and will release his album soon.





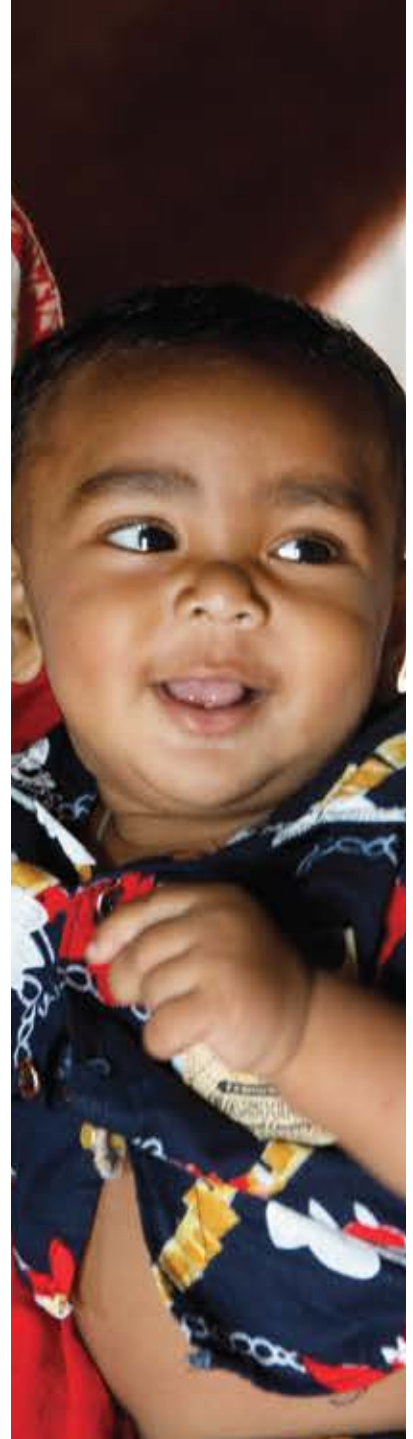


Satkhira

## A little support goes a long way

Alea Begum

Alea Begum lives with her nine-year-old grandson. She is 71 years old and depends on her sons and daughters to provide for her daily expenses. She has four sons and four daughters who live quite far away from her. They could not provide her with enough money all the time and Alea did not like to ask them for money. The Mobile Outreach team arrived at her doorstep and informed her about the old age allowance for citizens above the age of 62 provided by the Government of Bangladesh. A member of the Community Development Committee (CDC), Lovely Khatun, took her to a shop and assisted her in filling out an online form to apply for her old age allowance. Three months later, she began to receive the allowance through mobile money transfer services. The mobile outreach team trained her in using the mobile money application on her phone so that she could collect money from her nearest shop.





## Bi-Monthly Meetings

Many people do not know of the different services provided by the government and welfare organisations. The bi-monthly meetings, under the social services component of the UMIMCC/UMIML project, are led by the community representation bodies, the Community Development Committees (CDC). Through the CDC leader, the community can reach out to the ward commissioner and Department of Social Services (DSS) representatives to address their concerns.

The meetings were initiated to bring the communities and service providers together to disseminate information about available public services offered by a range of agencies. These meetings took place at the information hubs and at the community level alike to build a network and linkage among the community members and government agencies. It gives them a platform to have one-on-one conversations with each other. Thus, it helps to bridge the gap between the local government and slum residents. These meetings are attended by people from the communities of 38 slums of the cities of Khulna, Rajshahi, Satkhira and Sirajganj, representatives from social service departments, and ward representatives.

The bi-monthly meetings give a platform to the community members to come together and discuss their problems and find solutions. At the same time it creates a space where the local community, especially women, can build their network, which helps them to form groups and apply for loans, charity funds, and other similar opportunities. With proven success of how bi-monthly meetings can contribute to the welfare and development of communities, they will continue to organise these meetings even after the project's completion.





Khulna

## A guidance for others

Srabony Akter

Srabony has led Mollapara's Community Development Committee (CDC) for the last twenty years. She is loved and respected by her community members, women look up to her, and seek her guidance and suggestions for various concerns. She plays a very important role in keeping her committee active and leads her area's bi-monthly meetings. At the meetings, she makes sure that everyone has the chance to voice their concerns. She makes sure to keep herself updated with opportunities and share the updates at the bi-monthly meetings. Her dedication motivates everyone to participate at the meetings regularly, as they benefit from the information that she provides. Her strong network with the Khulna City Corporation helps her bridge the gap between her community and the local government. She is the voice of her community, especially for women and girls.

Srabony owns a shop where she sells unstitched fabric, and her husband runs a pharmacy. She has a daughter who studies in class eight. Srabony is determined to see her daughter complete higher studies, and reach a position where she will be a beacon of light for other people.





Satkhira

## Leading a women's group

### Khadiza Khatun

Sometimes, hard work and determination are not the only ladders to success. A person needs the right information and access to opportunities to reach their full potential. Khadiza, a mother of two, wanted to be an equal contributor to her household's expenses but did not know where to start. She needed capital to start a business, but she was hesitant to go to a bank for loans fearing complex formalities and paperwork.

When the UIMCC/UMML project began organising bi-weekly meetings in her area, she participated in almost all the meetings to get information about services and facilities provided by the government. At the meetings, she built her own network with different women and communities. When she learnt about the micro-credit programme offered by the Department of Social Services, she formed a group and applied for a loan. The president of her Community Development Committee (CDC) assisted her wherever needed. Soon, Khadiza received an interest free loan of 30,000 BDT (260 EUR), which she invested into her husband's business. Her efforts turned out to be successful when the investment returned a handsome profit. She is now waiting for the next round of calls, where she will apply for another loan to buy a sewing machine.







## Social Lab: Community Driven Solutions

A social lab is a platform that brings together people from different backgrounds and disciplines to find solutions for social challenges. The UMIMCC/UMML project uses the social lab approach to strengthen the communities in chosen urban slums of Khulna, Satkhira, Rajshahi, and Sirajganj improving their livelihoods in a participatory manner. They bring together all relevant actors including civil society, the private sector, and the local government to identify and jointly address key barriers to eradicating poverty in the selected hotspots. The slum community is being represented by their Community Development Communities (CDCs) and their leaders. The UMIMCC/UMML project then helps the CDCs in their work with local governments to carry out specific poverty reduction activities by applying for funds in the cities and municipalities or by involving the private sector or other donor organisations with their contributions. Hereby the Social Labs could improve the basic urban infrastructure for the slum community, by building pedestrian bridges crossing over waterways or by constructing paved walking paths. Other Social Labs managed to improve the access to social services such as for widows, elderly and people with disabilities.





Satkhira

## Supporting people with disabilities in Satkhira

Many people with disabilities are unaware of the social safety net programme at the Owapdapara Colony Slum, Satkhira, despite being eligible to receive funds. The Social Safety Net programme was introduced by the Government of Bangladesh to assist the poor and provide them with means so that they can live a life with dignity.

The core team of the social lab in Satkhira decided that this problem needed urgent attention. The people in the slums were to be made aware of the Social Safety Net programme and the procedures to apply for the funds. With the aim of making sure that they received their allowance, the volunteers and core team of the social lab of this slum visited families going from door to door. They made a list of orphans, elderly people, and people with disabilities. The volunteers guided the eligible individuals in filling out the forms and submitting them to the Department of Social Services. Soon, four persons with disabilities were selected and enrolled to receive the monthly disability allowance which helped them partially bear their expenses.





## Khulna

# Working together for a cleaner surrounding in Khulna

One of the major problems faced by the residents of Khulna City Corporation (KCC) is open dumping. This means, firstly, there is no system of waste management, and secondly, there is no awareness among residents about proper waste disposal. Drains and canals clogged with garbage and stagnant water are a normal sight. Open dumping is a common habit among the residents.

The Mollah Para social lab prioritised this problem at their third dialogue session. Subsequently, they conducted a survey which found that the majority of 1,200 surveyed families were interested in having a proper waste management service. A project proposal was sent to the Honourable Mayor of Khulna City Corporation, who recommended further reaching out to Khulna Mukti Seba Sangstha (KMSS), a non-governmental organisation aiming at helping people in unaddressed communities. Together, KCC, KMSS, the Mollah Para social lab organised awareness activities to minimise waste in open places. Today, the residents of Mollah Para slum now have a self-funded waste collection system that runs under the supervision of volunteers of the social lab.





## Khulna

# Advocacy for Widow Allowances in Khulna

A survey conducted by members of the Mollah Para social lab in Khulna found that the area had 300 widows. One immediate way to support widows is to provide funds so that they can mitigate their financial needs. The social lab of that slum decided to bring this issue to the attention of the local government with different advocacy activities.

After arranging funds and receiving approval from the police commissioner, a human chain was organised at the Khulna Picture Palace Centre. This human chain involved members of the social lab, widows and their families, NGO representatives and journalists. News about this action was covered by local and national newspapers. The local ward commissioner is trying to organise another human chain at a busier public place so that the issue can get more attention. Advocacy efforts by the social lab to ensure government allowances for widows continue to take place.







## Rajshahi

# Clean Water Supply in Rajshahi

The residents of Tultuly Para Court Station Slum, Bilsimla were getting sick due to the contaminated drinking water. The people of the area suspect that due to the leakage of the pipeline, diarrhoea and waterborne diseases of children and people are occurring regularly. The available tube wells were unusable as they were either half sunken in dirty water or broken. The core team members and volunteers decided to approach the Department of Public Health (DPH) for a solution after this issue was brought up at the social lab's fourth dialogue.

After hearing about the slum residents' sufferings, a philanthropist named Md Salauddin agreed to fund one submersible pump at the Tultuly Para Court Station slum to reduce the trouble related to pipeline leakage. The installation was completed within 1.5 months and cost 70,000 BDT (600 EUR). After successful installation of the pump, the slum residents now have easy access to clean drinking water.





## Sirajganj

# Drawing attention to damaged streets in Sirajganj

Floods are common during monsoons in Sirajganj's Char Malshapara area, which is home to 695 families. As a result, homes remained submerged and roads got damaged. Residents got trapped inside their homes and were unable to go to schools or even hospitals. They often got infected by water-borne diseases like jaundice, dysentery, diarrhoea, sores, and scabies.

This problem was prioritised by Char Malshapara's social lab. Together, the slum residents, project representatives, and community volunteers submitted an application to the Mayor. The core team, community facilitators and community volunteers started the process by inspecting the roads and developing schemes. They prepared an application which was approved by the Sirajganj Municipality, and soon began the road's construction. Within ten days, the reparations were completed. Embankments were also built to hold back flood water. The residents of Char Malshapara can now use the road even during heavy monsoons.

Repairing the road with the intervention of the social lab was a huge opportunity for the community to gain skills on how to solve their own problems via lobbying and networking.





## Sirajganj

# Repairing homes in Sirajganj

Being a flood-prone area, most of the homes in Sirajganj's Char Malshapara area were damaged as they remained submerged during monsoon season. The families living there cannot afford to spend money on home repairs. Many have also become homeless after floods dilapidated their homes. The members of this area's social lab, which included Md. Faridul Islam, Regional Monitor -Nutrition from Caritas, and Md. Faridul Islam from the Sirajganj Municipality conducted a door-to-door survey to make a list of families who were most in need of financial support. They made a list of the most vulnerable families who could not repair their homes because of lack of funds. This list, along with an application was sent to the District of Social Welfare Council, National Social Welfare Council, District Council, and Upazila Parishad. Next, they proposed a plan and conducted a survey. It was approved by the Social Welfare Council and five families were finally selected to receive a grant of 5,000 BDT (45 EUR) each for repairing their homes.



# Improving access to the financial sector





## Multi-Purpose Cash Grants (MPCG)

During the restrictive lockdown due to Covid-19, many people in slum communities who were dependent on daily income from informal work were no longer able to secure their livelihood. The Multi-Purpose Cash Grants (MPCG) programme was implemented in partnership with Caritas Bangladesh, to provide unconditional cash support to these residents in 38 slums in Khulna, Satkhira, Rajshahi and Sirajganj. The support was provided to the slum residents to help them mitigate pandemic-related income losses of their households. The recipients of this grant were selected through a community-based Project Implementation Committee (PIC) based on their socio-economic living situation, family composition, health status, and access to household public services. The PIC was formed by local decision-makers, such as ward councillors and slum development officers as well as members from the communities.

The call for applications for the cash support was announced by putting up posters in public places in slums and offices of local government representatives. A feedback and complaints hotline was set up which gave residents the opportunity to point out possible errors in the selection of beneficiaries. The recipients were then selected after the information provided for them was weighted using a rating system to quantify their vulnerability. This made it possible to create a vulnerability index for prioritising the beneficiary households in the slums. More than 7,500 households were finally selected as beneficiaries to receive the multi-purpose cash grants.







Satkhira

## Cushioning their loss

### Saira Begum

Saira and her husband made a decent income, making and selling sugarcane juice. Their son brought sugarcane from the village and Saira and her husband extracted the juice with a hand-operated machine.

Life suddenly took a turn, when the pandemic imposed a strict lockdown. Compelled to stay inside the house, they could no longer sell juice. They had to shut down their business. Every single day became a struggle to survive, and they soon fell into debt. At the same time, Saira was facing problems with her sight, but did not have enough money to see a doctor.

After monitoring her situation, the community-led committee selected Saira to provide her with cash grants through mobile phone transfer. Starting in early 2021, she received four monthly payments of 3,000 BDT (25 EUR) each. This helped cushion her income loss, visit a doctor, and restart their family business after the lockdown.





Satkhira

## Running business after the lockdown

Shova Rani Biswas

The pandemic in 2020 pushed Shova and her family into debt. Previously, her husband ran the family of five by selling *jhalmuri* (spicy puffed rice). But when his daily income stopped in the lockdown, Shova began to work as a domestic worker. They had nothing to support themselves because they had already drained their assets for their children's weddings. Soon, the family went into debt.

To ease her hardships, she was selected to receive the multi-purpose cash grant from the UMIMCC/UMML project. At the beginning, she thought she would not understand how to use mobile money transfer services, but the community-led team trained her. Now she collects her funds independently without anyone's assistance. She used the money for her home reparations and to run her husband's business again after the lockdown.





Satkhira

## Their venture continues

### Krishna Rani Biswas

Every morning, Krishna bought cow's milk from a neighbouring village, and resold it for a profit. She spent her days commuting, meeting people and earning money. Her husband worked as a barber in his own saloon. They led a simple and happy life. But the pandemic put everything to a halt. With no certainty on when the lockdown would end, and when she could commute again to continue her business, Krishna faced economic hardships. She could no longer pay for her son's education.

She found relief after she was selected to receive UMIMCC/UMMML's multi-purpose cash grant. She was able to pay for her son's education and restart her cow's milk business after the end of the lockdown.



Ensuring sustainable  
community and  
individual resilience  
through direct support





## Goat rearing as an urban income opportunity

Animal rearing is a profitable income-generating activity popular in rural areas. But many families are unable to start goat or cow farming due to economic constraints and lack of skills. The UMIMCC/ UMML project supports them by providing training and goats to beneficiaries. The training concentrates on goat rearing, cow rearing, cattle vaccination and producing cattle feed. Each selected beneficiary received two goats and a goat shed after completing their training successfully. 73% of the beneficiaries are women. The number of goats multiplied in most households providing the families with profits from the sale. In some cases, the goats died. To address this issue, a horizontal multi-learning platform was established involving partner NGOs, to promote peer learning and knowledge transfer for controlling the death rate of goats. After introducing this method and learning approach the death ratio gradually reduced.

Since the start of the intervention, 356 goats have been sold by the beneficiaries at an average price of more than 5,000 BDT (45 EUR), hence the income of the households has started to improve. The project prepared and implemented targeted goat-selling plans focusing on Eid festivities, which ensured an extra boost of income. Most female beneficiaries confirmed that involvement in goat-rearing initiatives directly contributed to their empowerment both in financial and social terms when it comes to inter-family decision-making and management of income.

Surveys and interviews with the beneficiaries showed that a large part of the revenue is primarily used for the education of their children, health care, fulfilling day to day needs, as well as for the expansion of their goat businesses. By introducing the Heifer approach, where the first female offspring of a goat is being passed on to another vulnerable household, the impact of the animal husbandry intervention is gradually increasing.







Khulna

## Improving her condition

### Rupban Begum

Due to river erosion, Rupban lost her house in Bagerhat. She was forced to leave her home and moved to Khulna City. She now lives in an informal urban settlement in poor living conditions. When her three daughters got married her financial situation worsened. Her son and husband worked as day labourers, a seasonal occupation that brought irregular income.

When she was looking for ways to earn herself, she got in touch with UMIMCC/UMML project staff and received information on how to improve her livelihood. She received training on goat rearing and the provision of medical support for goats. After successful completion, she received two Black Bengal does (female goats) and a goat shed to start her business in animal husbandry. Rupban worked day and night to rear the goats which soon gave birth to five kids. With the profit that she made, she improved her living conditions. Today, Rupban continues to work to expand her business and plans to buy a cow in the future.





Sirajganj

## Making smart investments

### Hamida Begum

Living on the bank of a river, Hamida's house often remained submerged during monsoons. When the monsoon hit hard, her family carried their belongings to live temporarily on higher land in a makeshift house. She is fifty-four years old, and a widow with two sons and two daughters. One of her daughters is studying in college, and at the same time she weaves baskets and sells them to earn a small income. Her elder son works as a day labourer.

Hamida attended UMIMCC/UMML's goat-rearing training and learnt about goat feeding, breeding, caring, shed management and medical care. After the training's completion, she received two female goats and a goat shed. With her newly developed skills, over time her goats bred twenty-four kids. She sold seventeen goats and made a profit of 109,350 BDT (950 EUR). She used her profits to pay for her children's education, her medical expenses, to install a tube well in her house and to build a small hut for her son. She also managed to buy a small piece of shared land as a future investment. She is working every day to increase the earnings in her household. Her achievement is remarkable.





Khulna

## Proud mother of a master's graduate

### Shahinur Begum

11 years ago, Shahinur lost her home and belongings to river erosion in her hometown, Gopalganj. She and her family moved to Khulna but City life wasn't kind to her. Her husband worked as a construction labourer and his small and irregular income was not sufficient to provide for the family. Things got worse when her daughter began to face mental health issues. Shahinur borrowed money at a high interest rate for her daughter's treatment.

When Shahinur was searching for a source of income, she came across the project's goat-rearing training. She took the two-day long training and received two goats and a goat shed after the completion. Soon, the goats gave birth to three kids. With her expertise, she hopes to expand her farm and increase her profit.

With the income generated through farming, Shahinur paid for her daughter's treatment, as well as education. Today, her daughter proudly owns a master's degree.





Rajshahi

## Multiplying her income

### Mala

Mala is committed to providing her three girls with the best education possible so they can support themselves in the future. One of her primary concerns is financial instability because she has trouble getting a job because of her lack of schooling. Her husband works as a rickshaw puller, and his wages are insufficient to support the family.

She contacted the project staff and attended a two-day long training on goat husbandry. She was given two goats once the training was over. Two more kids were born from her goats. She fully utilises the knowledge she acquired during the training in the production of grass, animal vaccination, and animal rearing. She urges further training to be provided to provide improved and advanced skills that would assist them to generate more money as she works to develop her farm.







Barishal

## Diversifying her income

### Kohinur Begum

The story of Kohinur is an example of how a person can diversify their income with willpower and determination. Fifteen years ago, her family migrated to the Barishal city from Jhalakathi after a river erosion took away her home. Coming from a poor background and being deprived of education, Kohinur was married at sixteen. She led her household with her husband's income.

Today, her daughters are in their teens, and her husband runs a tea stall. Kohinur took the goat-rearing training and received two goats from the UMIMCC/UMML project to start her animal farm. With her newly developed skills in animal husbandry, the number of goats on her farm increased. She plans to establish her own goat farm in the future. She sold one goat from the farm and used the profit to buy a sewing machine. She taught sewing and stitching to her daughters. Together, they earn about 2,000 BDT (15 EUR) per month by producing dresses. Kohinur's husband is proud of his family for increasing their family's earnings. Now they have multiple sources of income in their household.

Kohinur's work helped her gain self-confidence, and she passes the same confidence to her daughters.







Co-funded by  
the European Union

In cooperation with:



Implemented by:  
**giz** Deutsche Gesellschaft  
für Internationale  
Zusammenarbeit (GIZ) GmbH

### Published by

Deutsche Gesellschaft für  
Internationale Zusammenarbeit  
(GIZ) GmbH

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### Urban Management of Internal Migration due to Climate Change (UMIMCC)/ Urban Management of Migration and Livelihood (UMML) Project

### On behalf of the

German Federal Ministry for Economic Cooperation  
and Development (BMZ)  
and the European Union

GIZ is responsible for this content  
Dhaka, March, 2023