



Testimonies of Climate Migrants and Families in the Sundarbans region of Bangladesh:

A Cycle of Debt Traps, Distress and Despair to Exploitation

This policy brief aims to bring on-the-ground realities and community voices into the global policy discourse to build a deeper understanding of the real-life challenges facing those making “migration decisions” as they strive to cope with and recover from climate disasters, and to advocate for rights-based, community-driven bottom-up durable solutions. The analysis is based on the findings from our longitudinal research in the Sundarbans region, mainly in the Khulna and Satkhira districts of Bangladesh, conducted since 2018. To prepare this brief, we analyzed the lived experiences and testimonies of climate-induced migrants, left-behind families, and communities, as well as gathered information through surveys and observations.

Through the testimonies and other data, we show the cascading risks and harms that people are suffering in the absence of adequate policy support and resources for locally-led rights-based, community-driven solutions. The need to avoid the kind of avoidable loss and damage described below, and to build resilience, is urgent, and the important role of grassroots and community-led organizations to address these challenges must be supported with access to adequate resources. Future briefs will develop recommendations and tools to spur this process, for those who migrate, those who remain, and those who return post-migration.



Climate-induced disasters have become more frequent and intense over the past decade

Testimonies of the affected people from the Sundarbans region demonstrated that the number and severity of climate-induced disasters have increased in Bangladesh over the last decade. In 2007, the cyclone Sidr, a category 4 storm, hit the southwest coastal districts of Bangladesh. The storm was accompanied by tidal waves up to five meters high and surges reaching 6 meters in some areas. Just two years later, in 2009, another large-scale cyclone 'Aila' struck the same coastal areas, bringing wind speed of 120 kilometers per hour and severe flooding from a combination of high tides and storm surges from the sea. Since then, cyclones and tropical storms have impacted the region almost every year, causing extensive destruction of houses, trees, crops, farmlands, fisheries, livestock, infrastructures, etc.

In recent years, tidal surges have become higher than usual, particularly during new and full moons, and seawater is brought into the villages, causing floods and waterlogging. The rainfall pattern has changed significantly over the last decade. It sometimes causes heavy downpours with severe thunder and lightning, leading to loss of lives and flooding crop fields, fish farms, etc. At other times, there is either no rain or untimely, unpredictable rain outside the usual rainy season, causing severe negative impacts on crop farming. The temperature and the frequency of heatwaves have increased significantly, leading to unbearable drought conditions. The intrusion of seawater has worsened salinization in both surface and groundwater which emerged as a persistent threat to the communities by leaving them with no water to drink and no suitable soil to produce food grains. The rapidly increasing salinization is also destroying biodiversity and the whole ecosystem. Additionally, accelerating riverbank erosion is rendering people landless, displacing them and forcing some members of a household to migrate to find livelihoods. The increasing frequency of extreme events leaves people more exposed to harm from the next event and hampers their ability to recover.



Intensified climate disasters have critical impacts on the lives and livelihoods of the affected people in the region

Although there is hardly any quantitative data on the economic and non-economic costs borne by climate-affected people every year due to frequent and intensified climate disasters, the testimonies and evidence show that the people in the region, most of whom already live in poverty, face huge losses of assets, livelihoods, and wellbeing due to frequent and worsening climate disasters that leave them in an endless struggle to cope and survive.

According to OKUP survey data, more than 93% of households in the Sundarbans region have experienced either partial or complete destruction of their houses, around 76% of households have lost their agricultural production, and 63% have lost their livestock, an important source of income. Meanwhile, 48% of households suffered from different types of health complications, including mental, physical, and particularly, reproductive health.

The repeated destruction of houses creates a heavy financial burden on the people, as does the decrease in croplands and soil fertility; increasing salinization has drastically reduced crop production. At the same time, frequent floods and droughts often cause partial or complete failure of crops, and sometimes longer-term loss of productive use of land due to waterlogging or soil salinization. This decline in productivity, in turn, has heightened risks to food security, income, and employment. Similarly, the loss of livestock critically affects the quality of food intake of the households, and also their income and employment. The health consequences increase household expenses for treatment, on the one hand, while decreasing household income due to lost ability to work, on the other. OKUP survey data shows that 92% of households in the region suffer from income and employment loss due to climate change and its impacts.

The health complications also have trickle-down effects on the lives and wellbeing of the people, affecting the lives and futures of girls and women disproportionately. Women and girls often suffer from skin diseases and reproductive health issues due to severe salinization in water and air. Testimonies of the affected women reveal that many families in the region arrange child marriage of their daughters as a household coping strategy. This forces girls to leave school, leads to early pregnancy and related complications including miscarriage, stillbirth, and so on, and exposes them to gender-based violence, separation, and divorce as well as stigma, discrimination, and a more undignified life.



Taking loans to cope and survive has trapped many people in a debt cycle

The recurring climate disasters and their subsequent impacts have locked many people in the region in an endless struggle to cope and survive. Without adequate policies, including social protection, to build resilience and enable recovery after disasters, most people rely on loans from local money lenders and micro-credit organizations to try to rebuild and restore their lives and livelihoods. OKUP survey data shows that 84% of the households who experienced crop loss, 86% of households who experienced the loss of livestock, and 83% of households who experienced loss of houses and other assets due to climate disasters resorted to loans for restoration and rebuilding. Additionally, 87% of households reported that they had to resort to loans to meet additional expenses for health treatment.

Unfortunately, the high interest rates and malpractices in the micro-credit system make repayment a daunting challenge for many households when their income is insufficient or collapses due to repeated disasters. OKUP survey data shows that 87% of households took loans multiple times from various sources. 67% of the households took loans two to five times from different organizations while 13% of households took loans six to ten times and 7% took loans 11 to 20 times. Testimonies revealed that many had been stuck in a debt cycle since 2007 when they took the first tranche of loans to recover their losses caused by cyclone Sidr. They were forced to resort to loans from one organization to pay off another in the context of disasters one after another before paying off previous loans.



Debt traps often push people towards unsafe migration and amplify distress and despair to exploitation

When debts accumulate and livelihoods remain unstable due to frequent and intensified climate disasters, many households in the region envisage migration by some household members for work as their only viable household survival option. OKUP research and data show that around 65% of households in the Sundarbans region have at least one member who has migrated outside their villages for work to support families. The migrating member of 92% of those households was compelled to migrate when they lost their traditional employment and income sources, while 69% migrated under the pressure of repaying outstanding loans.

Testimonies revealed that people of the region began migrating to distant districts, towns, and cities mainly in the early 2010s, following the devastating cyclone Aila, which brought seawater into the area and destroyed almost all farmlands and traditional livelihoods. Around 84% of people migrated within the country in different seasons to work in brick kilns, harvest crops, and do manual work in the informal economy. On the other hand, 16% of people migrated abroad to search for better opportunities for a secure future for families and children. In recent years, international migration has increased rapidly due to networks of local agents, sub-agents, and traffickers. According to government data, approximately 5,128 people migrated from January to September 2024, which was several times higher than the number of migrants in the same period in the previous year.

Testimonies of migrants and families reveal that 'migration' --both internal and international-- is viewed as playing a potentially positive role in enhancing household financial stability through remittances. For instance, migrants who work in crop harvesting often receive an amount of rice as part of their wages, which provides their families with food security for several months and reduces pressure to buy food with cash earnings. Similarly, working in the brick kilns for six months helps to earn cash which helps to pay loan installments, while day labourer work in towns and cities in another season helps to cover other essential expenses, including children's education. However, the realities are often at odds with the hoped-for outcomes.

Unfortunately, exploitation associated with migration is widespread, particularly in informal sector work, where employers and businesses often take advantage of the vulnerabilities of workers. Most climate-affected people who work in the brick kiln reported being forced to work more than 16 hours a day under constant surveillance and with movement restrictions. They were forced to work even being sick with high fevers or workplace injuries in fear of cutting wages for the time off. They received barely any medical treatment from their employers. Additionally, many brick kiln workers reported they were not paid the wages they were promised before recruitment. Wage theft and other violations of labour rights are not only common in the brick kiln but also in other sectors, mainly in the informal economy.

The vulnerabilities to abuse, exploitation, and violation of rights are much higher among those who migrate abroad for work. The unfair and unethical recruitment practices, often coordinated by unscrupulous recruiters and employers in the destination countries, trap many future-seeking migrants into conditions of trafficking, forced labour, and slavery. The lived experiences of the survivor returnee migrants reveal that 81% of them were not provided with the promised work permit upon their arrival in the destination countries, leaving them in undocumented situations and vulnerable to exploitation. Additionally, 78% of returnee migrants claimed that their salary had been withheld for months and deductions made under different excuses during payments. Many of them have been victims of wage theft. 72% reported they were forced to work from 10 to 12 hours a day without receiving overtime pay, and 69% claimed their movement was severely restricted. Furthermore, 80% of returnee migrant workers reported their arrests by the police due to their undocumented status, being detained for months, and deported from jail. Additionally, 90% of the returnees carried huge amounts of unpaid loans they took from different sources to meet migration costs ranging between USD 4,000 - 7,000.

There are hardly any protective or redress measures for the migrants either internal or international. This contributes to wider abuse, and exploitation of migrant workers in the migration cycle while the burden of unpaid loans exposes most of the returnee migrants to mental distress, physical illness, social stigma, and discrimination leading them to the most disgraceful and undignified lives.



TESTIMONY 1:

A spouse of a climate migrant who is detained in Saudi Arabia and the mother of a 22-year-old son who has been missing for more than one year on his way to Europe

My name is Aklima, and I'm 40 years old. After getting married at 15, I started living with my husband in a village close to the Sundarbans in Bangladesh. My husband was a small-scale farmer with few acres of land. We both worked in the field, used to grow rice, vegetables, watermelon, etc. With that livelihood, our life moved well. But cyclone 'Aila' that hit us in 2009 changed everything in our lives. Saltwater flooded our fields, destroyed our crops, and logged in the field for almost a year. We relied on reliefs and the government's 'food-for-work' program to survive. But the program was only for 40 days. We had no work to live on. So, my husband decided to go to Khulna City to work as a day laborer.

The work was inconsistent, and he often didn't get paid. We were struggling with our 9-year-old son. After around two years, my husband met a man who proposed that he go to Saudi Arabia to work. He was promised a good job and a monthly salary of BDT 100,000 (US\$ 800 approx.) With the hope of a better future for our son, my husband took loans of around BDT 600,000 (US\$ 5,000) from money lenders at high interest to cover the broker's fees.

When he arrived in Saudi Arabia in 2012, he was given a job in construction in the desert area with a salary of only BDT 10,000 (US\$ 84 approx.). The employer took my husband's passport away and forced him to work there for around seven years. In 2019, my husband tried to escape from the desert but was caught by the police. Since then, he has been detained in a Saudi jail.

He wasn't able to pay off the loan. I was continuously struggling with the money lenders to pay the loan instalments. It was also difficult to raise my son being a woman with hardly any means to live on. My son who is now only 22, was overwhelmed having seen my struggle from his boyhood, and felt hopeless. A local broker motivated my son to go to Italy. My son, desperate to escape the crushing weight of our debt, decided to go. We managed BDT 1.6 million (US\$ 14,000 approx.) by selling land and taking loans to pay the broker. A few days before the flight, we learned about the perilous journey by the sea. We tried to get our money back but the broker refused to return. My son had no choice but to take the risks to avoid the consequences of the unlivable debt.

"I have nobody now, neither husband nor my only son. How would I live alone without them? What were our faults to get such a life?"

On July 21, 2023, my son left home for Italy. The broker took him to Libya by plane. From there, my son told me over the phone that he accompanied by a group of people would cross the sea with hopes of arriving in Italy by early August. Since then, I haven't heard from him anymore. I don't know if he's alive. I have nobody now, neither husband nor my only son. How would I get them back? How would I live alone without them? What were our faults to get such a life?

TESTIMONY 2:

A shattered dream of a woman who migrated abroad being the victim of repeated disasters and the debt cycle

Five years ago, I made the difficult decision to leave my home and migrate to Saudi Arabia when my family was overburdened with debts to tackle the losses caused by disasters one after another. Our crops fail every year due to droughts, floods, or due to salty land and water. Every time we took loans with the hope that we would get good crops, but instead, we fell into a debt cycle. My husband used to go to different places every year to work in the brick kiln to earn cash but it was not enough to pay off loans, invest in crop cultivation, and run the family with three growing daughters.

At such a difficult time, one of our relatives suggested going abroad. He introduced me to a local broker. Finally, I flew to Saudi in 2013 with the broker's help paying BDT 200,000 (US\$ 1,600 approx.) to work as a 'caregiver' with a monthly salary of BDT 20,000 (US\$ 170 approx.).

But my dreams quickly shattered upon my arrival in Saudi Arabia. Instead of the caregiving role, I was forced to work as a domestic worker, trapped in a cycle of relentless chores from dawn until late into the night. My employer's family demanded more from me each day, and I felt utterly helpless. Remembering the debt looming over us on the one hand and my daughter's future on the other, I continued the work.

As time went on, my situation grew worse. My madam's (employer's) husband began to abuse me, both physically and emotionally. Fear and shame consumed me, and I felt painfully isolated.

Gathering courage, I confided in my madam, hoping for support from her. Instead of helping me, she warned me to keep my mouth shut or die. I felt even more powerless and trapped. I endured the situation and continued working tirelessly for more than a year. When I couldn't bear it any longer, I escaped from the house and sought help at the Bangladesh Embassy, hoping for a lifeline. They assisted me in returning to Bangladesh.

"When I came back home, I faced a new nightmare. My husband refused to accept me, claiming that I had brought shame to the family by being abused."

My suffering didn't end. When I came back home, I faced a new nightmare. My husband refused to accept me, claiming that I had brought shame to the family by being abused. No one offered me any support; instead, I was shunned. I felt more alone than ever and, in utter despair, even considered ending my life. My eldest daughter stood beside me. Only with her support, I got the courage to keep going. Since my return, I have been living alone and working as a day labourer whatever I can manage to survive.

TESTIMONY 3:

Working in the informal sector is a prey of exploitation with no remedies for the climate migrants

My name is Shohorab. I am 28 years old; living in a small village near the Sundarbans. From boyhood, I helped my father to fish in the river. My father and I also farmed crops and vegetables on a piece of land we had. Our life was simple but good.

Cyclone Aila swept away everything in a single day in 2009. For a whole year, we lived with nothing, surviving only on whatever relief we received. Each day was a fight to keep going. I joined the government's 'Food for Work' program. They gave me 5 kilos of rice each day for the work. The work ended in 2011, and from then until 2013, I struggled to find work.

Having no other options, I went to a brick kiln for the first time to work. It was a six-month contractual work with a total wage of BDT 60,000 (US\$ 500). Though they (brick kiln owners) never paid the full amount they promised, I continued working at the brick kilns for eight years. I went to different districts each year to get better pay. In 2021, I received an offer of BDT 120,000 (US\$ 1,000) in a far-distant district. I left home for that work with hopes it could lift us out of debt.

After joining, the owner paid me only BDT 700 (US\$ 6 approx.) per week to cover my food. When I asked for the due wage at the end of the month, he told me he would pay it next month. But he didn't pay at the end of the month and kept saying the same. After four months I stopped working and went to the local police station and complained. The Police came to the brick kiln, talked to the owner, and assured me that he would pay all dues together at the end of the six months.

After six months when I asked for my full wages, the owner refused. I tried to communicate with the police again, but they did nothing. After completing the contract, the kiln owner paid only BDT 15,000 (US\$ 125) instead of BDT 120,000 (US\$ 1,000) and warned me to go home directly. I had no way but to be deceived.

Now, I am fishing in the river again. I do not want to go out to find work. I want to restore our land, return to farming, and make a life free from these traps and deceptions. But the increasing salinity has been destroying our soil, leaving us no way to grow what we need.

"I had no way but to be deceived.

Now, I am fishing again, dreaming of restoring our land—but the soil is too salty, and hope feels far away."

TESTIMONY 4:

There are hardly need-based protective measures to reduce vulnerabilities of climate change and help people stay in the community

I am Ajibur, 26 years old, from a village in Satkhira district. I grew up in a family that depended on agriculture and fishing, but our lives were turned upside down by a series of natural disasters. In 2007, Cyclone Sidr struck our village, damaging our homes, trees, and crops. Two years later, another cyclone (Aila) hit us harder, flooding the entire village with seawater.

We lost our farmland, fishing boat, and net. Our house was submerged for over a year, forcing us to live with relatives and survive on relief food. My father worked in the 'Food for Work' program and received 5 kilos of rice per day. Only that amount of rice could not meet the daily needs of a family. There was no other support to reconstruct our house, repair our fishing boat, or buy a new fishing net. My mother took loans of BDT 100,000 (US\$ 850 approx.) from a microfinance NGO to reconstruct the house and buy a net.

In 2013, I began working in a brick kiln when I was only 11 years old. I had to work long hours, sometimes up to 20 hours a day. As a child, I got only BDT 25,000 (US\$ 200 approx.) in six months. In 2017, I brought my younger brother to help me with the work, but our pay was often low, and if we missed even one day, we lost even more money.

In 2018, a broker convinced me to go abroad, promising I could earn much more money. With no other way to pay our debts, I planned to go abroad. I sold part of our house and some land to cover the migration cost, around BDT 500,000 (US\$ 4000 approx.). The broker promised me a job in a showroom in Qatar.

Upon arrival in Qatar in 2019, things started well, but after three months, I found that I was sent with a tourist visa. Since I had no work visa or work permit, I became undocumented. I felt like my whole world had collapsed. I had no idea what I would do. I contacted the broker to help me out. He asked for additional money to get my work permit, but my family couldn't afford it. I had no choice but to return to Bangladesh in 2020.

My struggles continued. I took loans again from different sources to repay previous loans. I started working in the brick kiln again. I have to work 20 hours a day. This is hard work with huge risks of being exploited. But what can I do? I want to build a better life right here at home.

"I sold part of our house and land to chase a promise abroad, only to return with nothing but more debt. Now, I work 20 hours a day in a brick kiln, dreaming of a better life here at home."

TESTIMONY 5:

The constant disasters make it hard to survive here. Going abroad is the opportunity to escape destruction and create a stable life

My name is Md. Asmatullah, and I am 20 years old. I am from the village of Gabura Union in Satkhira. To support my family, I dropped out of school when I was a student in class nine. I started working with my fisherman father to fish in the Sundarbans.

We have faced numerous disasters including cyclones like Sidr, Aila, Yaash, Amphan, Fani, Remal, etc. These caused extensive damage to our village. Today, we are dealing with the growing threat of tidal surges, as the water level has risen. Tidal water now floods my village two to three times a year, which was usual in the past. Because of this, our fertile lands are becoming salinized and unsuitable for agriculture. A generation ago, rice farming was the backbone of our village, but now, all the paddy fields have been turned into shrimp farms, and rice cultivation is a distant memory.

Since 2011, my father has been going to another districts three times a year to earn and run the family. So, I wanted to help him and my family, and was desperate to find work.

I had a dream to go abroad. My cousin, already in Saudi Arabia, encouraged me to pursue that dream. When a broker offered me the opportunity to work in Saudi Arabia, I agreed. I borrowed BDT 450,000 (USD 4,000 approx.), from my relatives to manage recruitment costs.

I left for Saudi Arabia in 2019. I got a job as a car washer. My salary was 1,500 Saudi Riyals (USD 275 approx.) per month. The broker helped me obtain my Akama (work permit) and everything was going well. However, in 2020, Covid-19 hit, and my work was suspended.

Despite this, the owner continued to pay me 1,100 Riyals (USD 200 approx.) during the shutdown. When work resumed, I returned to my regular job and received the same pay. Everything seemed stable until December 2022 when the company's license expired, and the owner stopped the company's operation.

After that, I stayed in Saudi Arabia but I had no valid work permit under any company. One day, the police caught me. They didn't send me to jail but gave me time to return home. I attempted to extend my Akama (work permit) under a new employer but was unsuccessful. I informed my embassy about my situation, and they with the help of the Saudi government arranged my return. I returned home in January 2023.

By working in Saudi for nearly four years, I paid off the loans I took to pay the broker, but I couldn't save much money. I wish I could have stayed two more years to improve my economic solvency. If I could save money, I could start a new business here and stay home with my family. But that wasn't possible. Now, I am looking for better opportunities to go abroad again.

“I worked abroad to pay off my debts, but I returned with little to show for my years away. If I could save enough to start a business, I wouldn't have to leave my family again.”

Conclusion:

Due to lack of resources, the responses to the challenges faced by climate-affected people and communities living in poverty are limited and mostly reactive. Current social protection, relief, and recovery policies are not meeting needs, and the resulting coping strategies—in particular, those that involve first borrowing, then efforts to use internal or international labor migration to repay loans and restore a sustainable household income—often fail and lead to significant risks and harms. There is a critical gap in understanding and addressing these challenges to using temporary labour migration as a strategy for household adaptation to climate change impacts.

Data and testimonies show that people attempt to use seasonal, short-term, or temporary migration both within the country and abroad, to build financial resilience, but also that they are frequently unable to do so. While testimonies and observations suggest people are aware of many of the risks, they have few or no options; girls and women may have minimal choice or say in household decisions that affect them. Upholding the rights and protection of migrant workers—both internal and international migrants--throughout the migration cycle can contribute to strengthening people's capacities to cope with the challenges of climate change and enhancing adaptation and resilience. Therefore, it is essential to create safer pathways, promote fair and ethical recruitment practices, ensure decent working conditions, and respect labor rights including access to justice and remedies. In addition, policies must give adequate attention to the needs of those left behind rather than assuming that remittances alone will be sufficient to restore wellbeing and sustainable lives and livelihoods.

But it is equally important to insist that seasonal internal migration or international migration must not be the only available options for households to maintain sustainable livelihoods in the face of escalating climate harms. Policies and interventions must also provide options and a supportive environment for those who want to, or who have to, stay in the communities and adapt in place. This needs to include sustainable support and assistance to enhance the adaptive and transformative capacities of the communities.



OKUP
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