

Privatized Resilience and Climate-induced Vulnerability: A Quantitative Study of Urban Informal Settlements in Bangladesh

Suchona Rani Kairi, Zumana Hayat Khan, Ashik Barua, Bachera Aktar

BRAC James P Grant School of Public Health, BRAC University

Background

- Bangladesh: **global hotspot for climate vulnerability and internal migration**
- **Extreme events and chronic stressors** are making rural livelihoods untenable
- 915,000 displaced annually; **35+** million at risk by 2050 (IDMC, n.d.; Rana & Iliina, 2021)
- Migrants settled mainly in urban informal settlements
- **Women and girls** face disproportionate impacts, yet remain under-studied (Sams, 2019; Evertsen & Van Der Geest, 2019)



The daily star



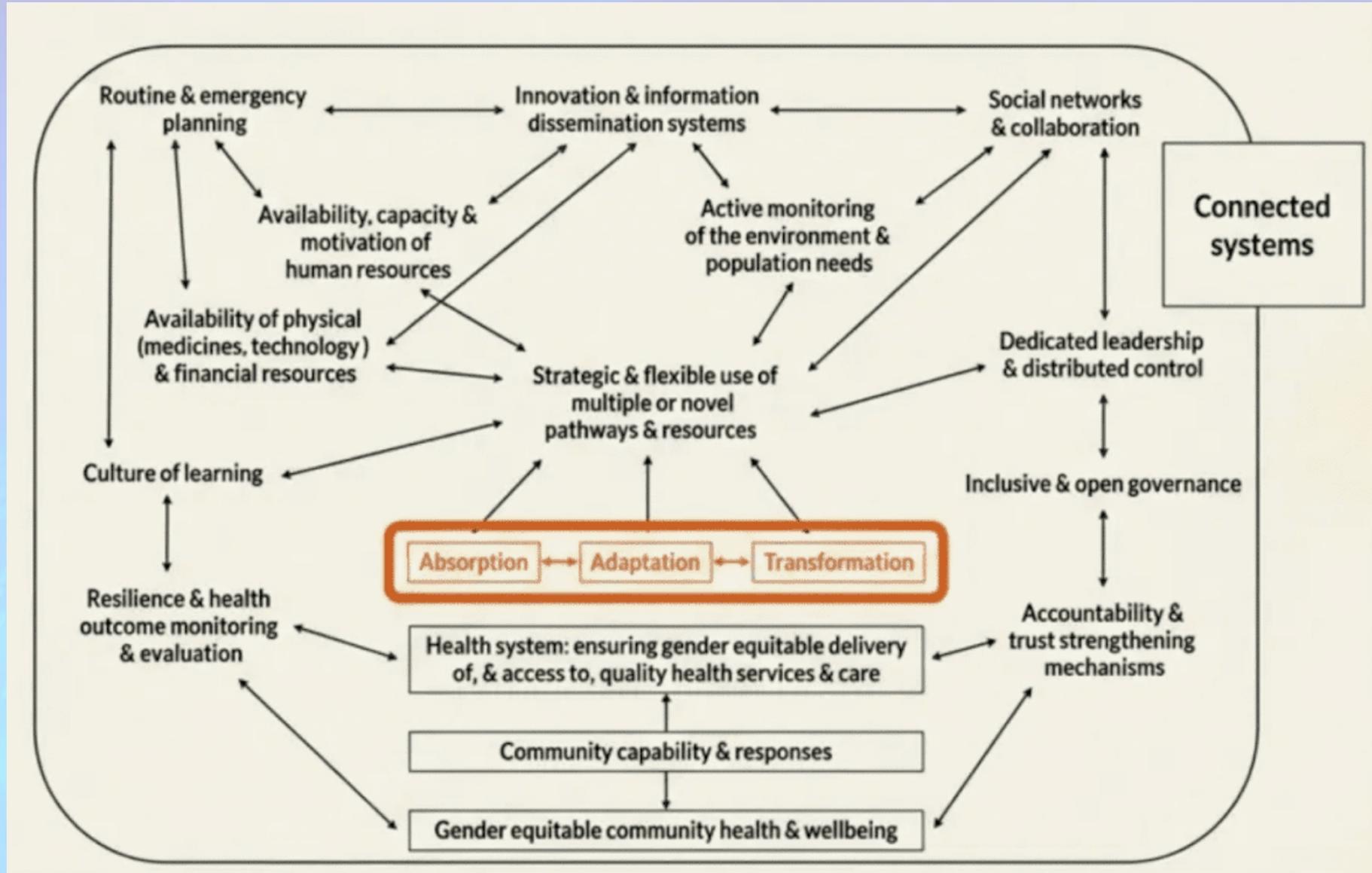
The guardian

Study Objectives



1. To examine how climate migrants and climate-affected communities living in informal urban settlements **adapt, cope, and build** resilience strategies.
2. To analyze gender-based differences in **healthcare access, health-seeking behavior, and physical and mental well-being.**

Conceptual Framework – ReBUILD for Resilience



Methodology



Study design: Descriptive cross-sectional survey



Study site: Two informal urban settlements in Dhaka and Khulna cities



Study population: Adults (18+) climate migrants, both old and new migrants



Sample size: 813 household



Data collection: Face-to-face interviews using structured questionnaires on migration, coping strategies, health impacts of climate events, and well-being, with a gender and poverty lens



Data analysis: Descriptive analysis of sociodemographic patterns, migration drivers, and resilience capacities using **STATA 17.0**

Results

Profile of Survey Respondents (N=813)



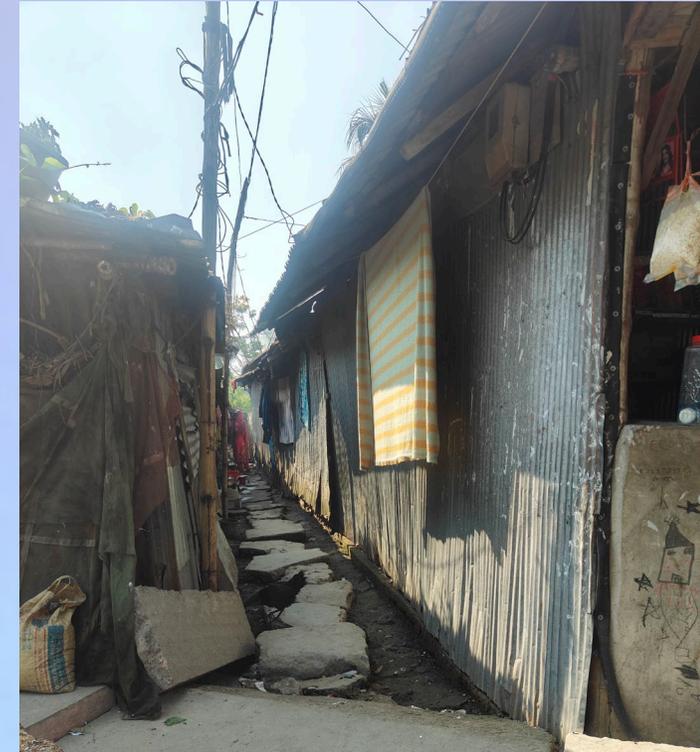
83% Female



29% No schooling | 44% Primary education (Grades 1–5)



44% Housewives | 40% Daily wage earners



Results (Conti...)

Exposure to climate change

Chronic Stressors



Extreme Heat:
62.24%



Unpredictable
33.58%

Acute Shocks



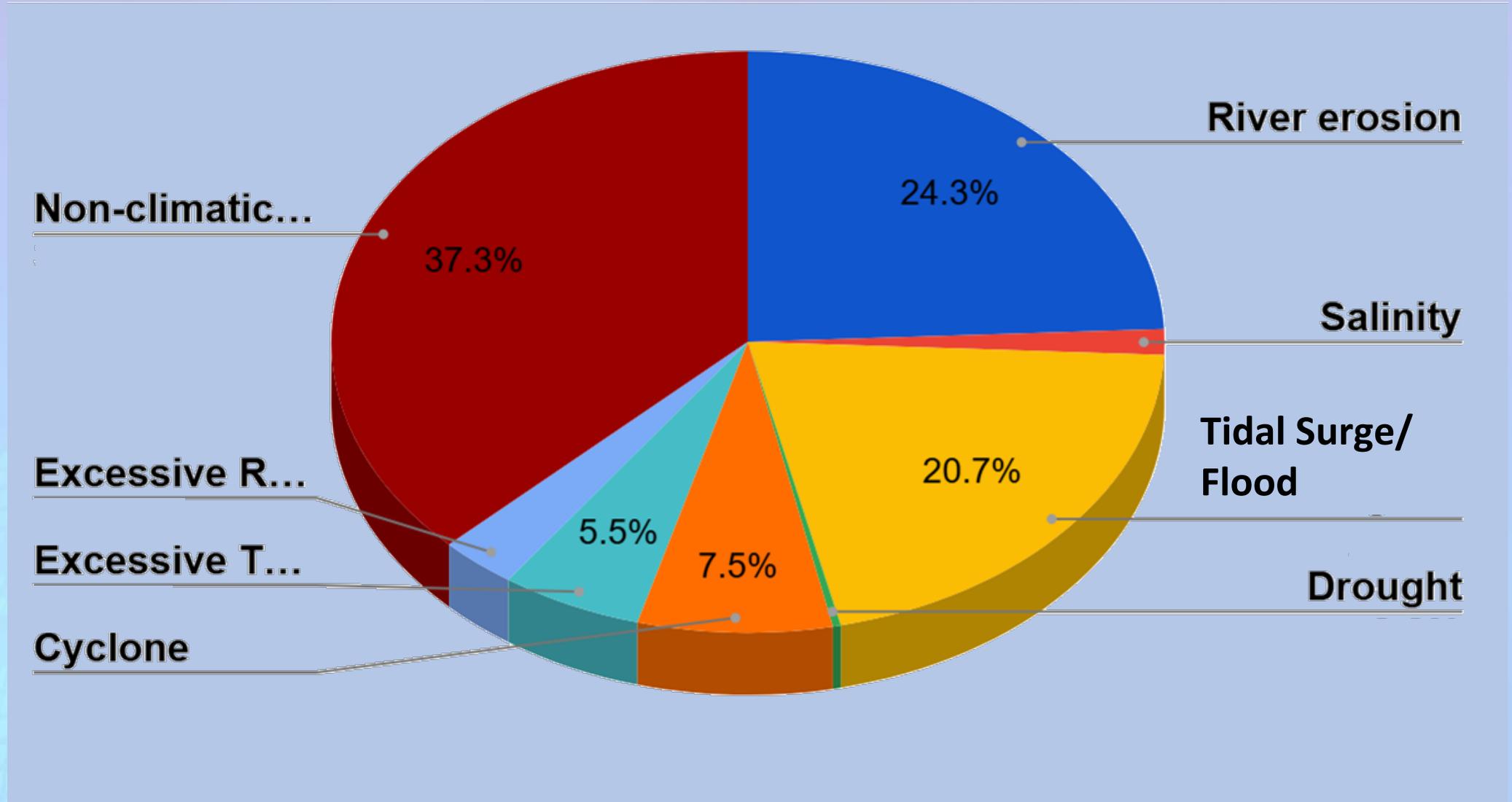
Storms
30.01%



Cyclones
21.28%

Results (Conti...)

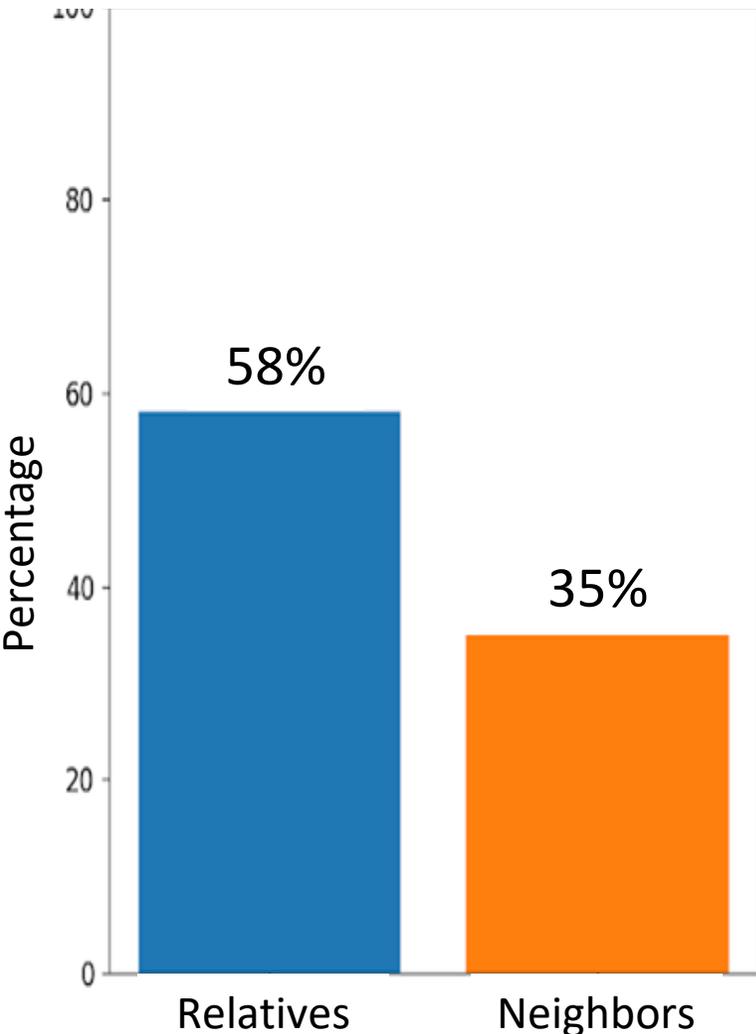
Migration drivers



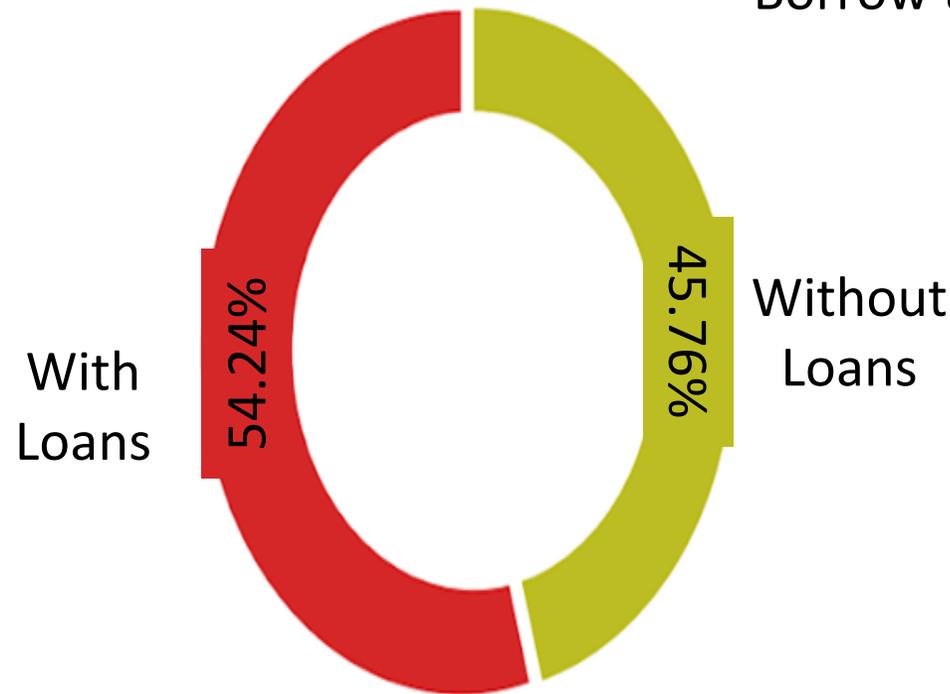
Results (Conti...)

Absorptive Capacity: Social Networks & Informal Debt

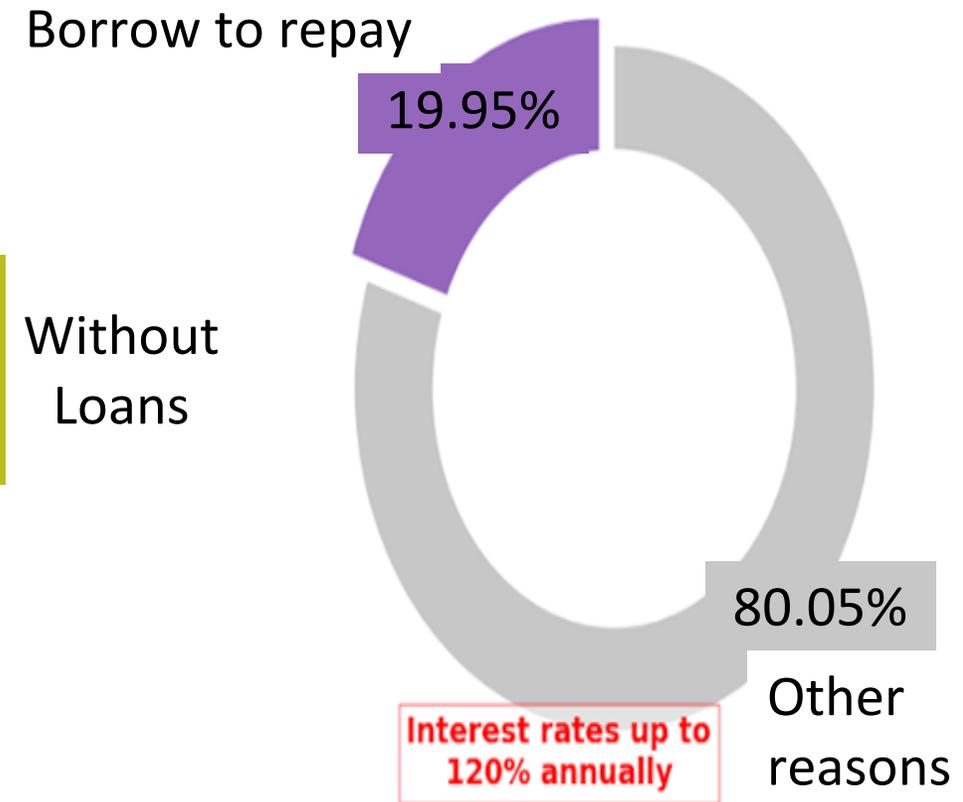
Social Safety Nets Reliance (%)



Households with Outstanding Loans



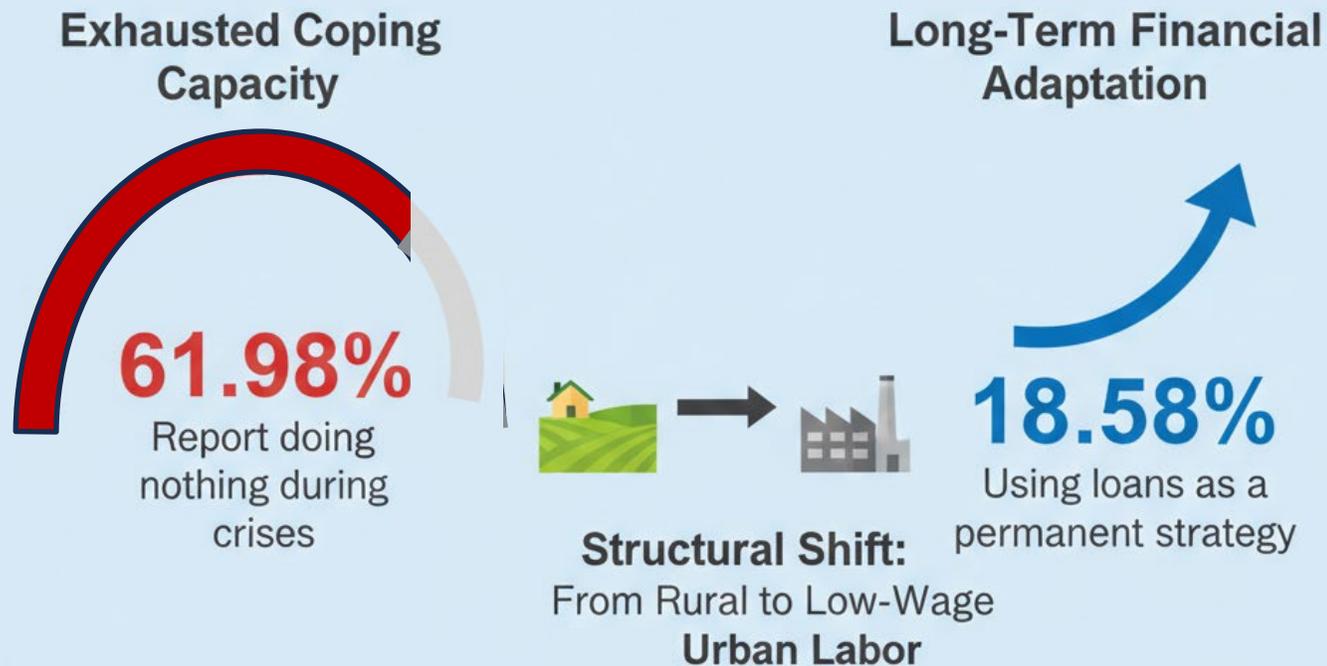
Borrowing to Repay Others Loans



Loans from local informal sharks

Results (Conti...)

The Breaking Point: Exhausted Coping & Structural Shifts



Systemic Exhaustion: Over 60% of people have reached a point where they no longer do anything.

Forced Migration: Economic pressure is driving a permanent shift toward low-wage urban employment.

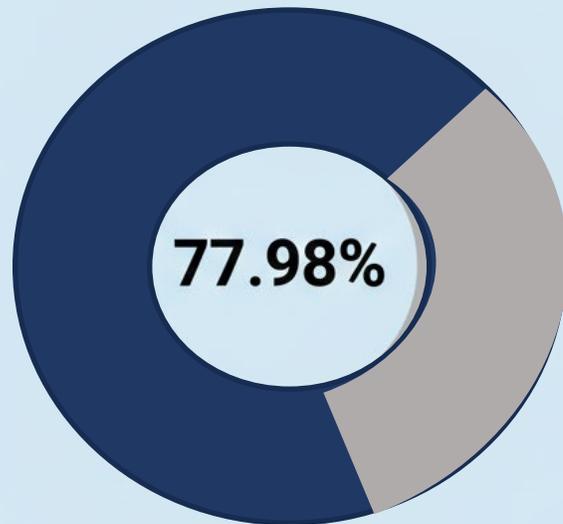
Chronic Indebtedness: Long-term reliance on loans is becoming a standard adaptive strategy.

Results (Conti...)

Healthcare Adaptation & Medical Debt

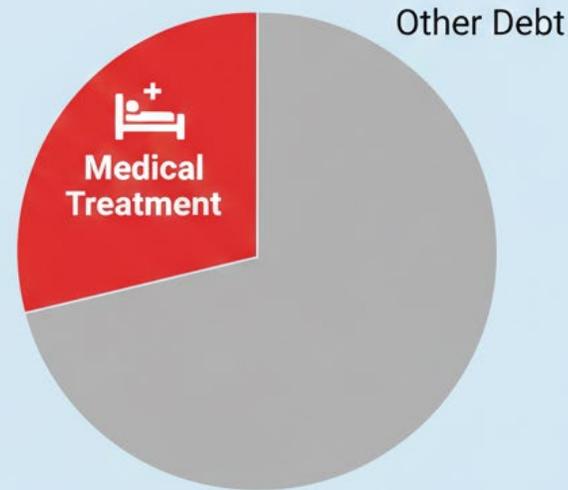
Formal healthcare perceived as exclusionary and costly

Informal healthcare reliance



Rely on unregistered informal pharmacies.

Medical debt



15.87% of household debt incurred for medical treatment.

Informal Safety Net: 77.98% rely on unregistered informal pharmacies, reflecting gaps in formal healthcare access.

Systemic Barriers: High costs and exclusion in formal care push vulnerable groups toward unregulated options.

Medical Poverty Trap: Household debt is medical, making health shocks a key driver of financial instability

Results (Conti...)

Gendered Precarity & Mental Health

Unpaid Labour & Burden



Women shoulder debt management and unpaid care work.

Mental Health Impact



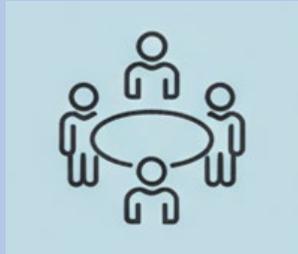
Debt & Women



Housewives make up **44.90%** of indebted respondents.

Transformative Capacity: Governance Gap

Community Leadership



Only 2.78%

participate in
community leadership

Trust in Governance



Just 5%

trust local governance
actors

Survival Mode



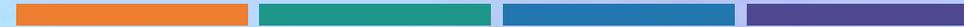
**Residents trapped
in survival mode**

Conclusion & Recommendations

These data reveal a system of '**privatized resilience**,' where the state's institutional absence forces residents into a corrosive reliance on fragile kinship networks and predatory debt, underscoring the urgent need for gender-responsive urban health policies and social protection systems

- ❖ Expand social protection and alternatives to predatory loans
- ❖ Allocate adaptation funds to informal settlements with gender indicators
- ❖ Inclusive governance for community-led climate and urban development

Thank you!



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