Research Paper

Challenges of Internally Displaced Persons (IDPs) and the Interventions in the Ashrayan-2 Project

M. M. Rahman^{1*}, S. Rahman² and A. E. Shishir³ Abstract

The escalating frequency of riverbank erosion in Bangladesh has led to a marked increase in the number of internally displaced persons (IDPs) who are deprived of essential services such as adequate housing, employment, healthcare, and security. In response, various interventions have been implemented by government bodies, private sectors, and non-governmental organizations to mitigate the impacts of displacement. A notable recent initiative is the countrywide Ashrayan-2 project, targeting the rehabilitation of the landless-homeless people with a vision to uplift their livelihoods. As a representative sample of those eligible for resettlement, the IDPs' challenges are examined in this study, followed by an assessment of interventions in the Ashrayan Project in a riverbank erosion context. Employing Participatory Rural Appraisal (PRA) techniques and the Sustainable Livelihoods Framework (SLF), this qualitative research shows the issues that the Ashrayan-2 project addressed and those that were not. The findings of this study offer insights and recommendations for future interventions and resettlement project design, considering the needs and challenges of IDPs and current project beneficiaries.

Keywords: Resettlement, Housing, Participation, Rural Planning, River Erosion

1. Introduction

Among multiple reasons for creating internally displaced persons (IDPs), natural disasters and environmental degradation account for large-scale and significant amounts of internal displacement worldwide (IPCC, 2022; UNDRR, 2021). One of the primary reasons for the internal displacement of the population in Bangladesh is riverbank erosion. The amount of erosion and damage that occurred due to the major rivers of Bangladesh has been investigated in several studies (Billah, 2018; Guha et al., 2023; Saleem et al., 2020). For instance, the Padma is one of the major rivers of Bangladesh, and it is highly dynamic in nature (CEGIS, 2010; Wahiduzzaman & Yeasmin, 2022). According to Ety & Rashid (2020), the Padma River experienced 33320 hectares of erosion and 57605 hectares of deposition between 1760 and 2015. Moreover, riverbank erosion has escalated in Bangladesh more than 10–20 times in recent decades, primarily because of unplanned human activities and climate change (Uddin & Basak, 2012).

Different levels of environmental, social, and economic effects have been caused by riverbank erosion, according to <u>Majumdar et al. (2022)</u>. Besides, this erosion issue has been creating more IDPs and migration in Bangladesh. Migration impacts other essential factors, including the availability of food and water security, access to healthcare, education, work possibilities, and the overall well-being of migrants (<u>Nayna Schwerdtle et al., 2021</u>). The IDPs are frequently found all over the country, from urban to rural

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areas, mostly living in slums and squatters with a lack of essential services. The unpredictability of IDPs' livelihoods brought about by their displacement leads to socioeconomic instability, poverty, illnesses, and medical costs, as well as challenges with land ownership, appropriate housing, sanitary facilities, and empowerment <u>Kaiser</u> (2023).

Many interventions have been taken to reduce this type of population displacement, including but not limited to protecting riverbanks, resettling the erosion-impacted population, and improving the livelihood of the migrant population (Rahman et al., 2022; Ratna et al., 2022; Shikdar, 2012). One recent intervention is the implementation of the Ashrayan-2 project by the government of Bangladesh. The project initially provides housing facilities to the homeless or landless, aiming to rehabilitate, provide credit and training, and alleviate the poverty of the beneficiary families. In its objectives, the project selects beneficiaries based on definite criteria, such as the families must be either landless, homeless, rootless, or distressed. Ashrayan is the biggest rehabilitation project in Bangladesh, rehabilitating 5,82,053 landless and homeless families from 1997 till June 2024 (GOB, 2023).

In recent years, challenges have also risen in some of the rehabilitation sites of the Ashrayan-2 project. Families in Rangpur face new challenges regarding education, food, and employment at the Ashrayan project site (<u>Hossen, 2024</u>). In Bogura, the Ashrayan-2 project provided houses are threatened by river erosion due to their location on Char land (<u>Shabuj, 2024</u>). However, the Ashrayan-2 project beneficiaries are equipped with accommodation, landownership, training, electricity connections, water supply, and food assistance <u>Khokhon (2023)</u>. This implies that the Ashrayan locations present different obstacles and opportunities depending on locational variations.

Although the project has allocated land and housing to many families in recent years, the current issues, effects, and impacts of the project on the inhabitants/beneficiaries have not been clearly addressed in recent literature. While Parvin et al. (2022) investigated the settlement morphology of the Ashrayan project village and suggested alternate resettlement housing schemes for the displaced people caused by riverbank erosion, the study focuses primarily on concerns related to the project's architectural design. Islam et al. (2021) argued whether relocating Rohingya refugees to the Ashrayan-3 project would be sustainable, which applies to refugee crisis contexts. The management of climateinduced displacement by the Bangladeshi government was examined by Kisinger & Matsui (2021), with a specific emphasis on policies related to socioeconomic development. The current literature on the research on the Ashrayan project's challenges is still minimal, indicating the scope of further study for sustainable housing and community facilities for lower-income communities along with the issues of IDPs in Bangladesh. The question remains unanswered whether the existing setup in the Ashrayan-2 project supports the beneficiaries' self-sufficiency or if they need additional support to attain a sustainable livelihood. To answer this question, this study investigates the current challenges of internally displaced persons (IDPs) in a riverbank erosion context and finds the interventions taken through the Ashrayan-2 project that are aimed at mitigating the miseries of the landless and homeless people. Additionally, this paper identifies the existing challenges in the Ashrayan sites that must be addressed to fulfill the project's objectives and design future resettlement projects. Although the Ashrayan-2 project beneficiaries are primarily landless and homeless people, this research has studied a particular group of beneficiaries who are IDPs due to riverbank erosion. The study has adopted a qualitative research technique to find the challenges and interventions, aiming to address the issues that are difficult to assess quantitatively. Understanding the dynamics can be helpful in qualitative research because the nature of migratory effects varies depending on the setting (de Haas, 2010). The study will support finding the difficulties of IDPs and the learnings from the resettlement projects, which will lead to refurnishing future projects or improving the existing ones. For this study, the internally displaced persons (IDP) have been defined in line with Peninsula Principles and the National Strategy on Internal Displacement Management (2021) as "the population who have been obliged to leave their residence permanently as a result of disasters and who have not crossed the Bangladesh border." The study has been conducted based on the assumption that in the riverbank erosion context, internally displaced persons are a better representation of those who are eligible for rehabilitation to Ashrayan project sites, fulfilling the criteria of being "landless-homeless, uprooted and destitute families with no house or land." Identifying the challenges of the two groups, IDPs and resettled population, will help the policymakers and stakeholders understand the displaced population's needs and their reflection in the country-wise resettlement projects.

2. Methodology

The study has adopted qualitative research techniques to investigate the challenges of IDPs and the status of interventions in the Ashrayan-2 project. In this study, the primary data has been collected using the Participatory Rural Appraisal (PRA) technique, especially impact diagram and pairwise ranking, as the method actively involves community members in the research process, allowing them to identify issues, prioritize problems, and propose solutions (Chambers, 1994). The findings of the PRA sessions were further validated through the Key Informant Interviews. Thematic analysis was applied to the qualitative data based on the PRA findings and the Sustainable Livelihood Framework (SLF) components. The significance of SLF lies in its all-encompassing approach to comprehending and enhancing people's livelihoods. It centers on the resources, tactics, and results of both individuals and communities, providing a comprehensive viewpoint that surpasses income metrics by incorporating elements like social capital, human capital, and resource accessibility (Chambers et al., 1992).Nawabganj is an Upazila (an administrative division in Bangladesh, functioning as a sub-unit of a district) of the Dhaka District located close to the Padma River and around 35 kilometers away from the capital city of Bangladesh. The area of this Upazila is 244.81 sq. km. The Upazila is classified as a non-municipal area with 14 unions managed by the Upazila and Union Parishad. People have been internally displaced in the upazila because of its closeness to the Padma and its bank erosion. At least six Ashrayan project sites are within Upazila's boundaries. The BBS (2022) estimates that 348,786 people live in Nawabganj Upazila, with 46.51% men and 53.49% women. The average annual population growth rate is 0.80%. There are 90,694 households, and 63.73% of the structures are Kancha (houses constructed on an earthen plinth with roof material of

earth, bamboo, wood, or iron sheets). Tube wells provide 94.49% of the drinking water used in houses. Nawabganj Upazila has been selected as a study area as it is located near

the Padma River and has incidents of riverbank erosion, as well as internally displaced persons and Ashrayan project sites.

Four PRA sessions were conducted in four locations of Nawabganj Upazila in Dhaka District. One PRA session in Joykrishnapur was allocated to the internally displaced persons, who are the prime victims of riverbank erosion. The other three sessions focused on the beneficiaries of Ashrayan-2 projects in three Ashrayan sites, such as Kanda Matra, Konda, and Paragram. Figure 1 shows the location of Joykishnapur and three Ashrayan

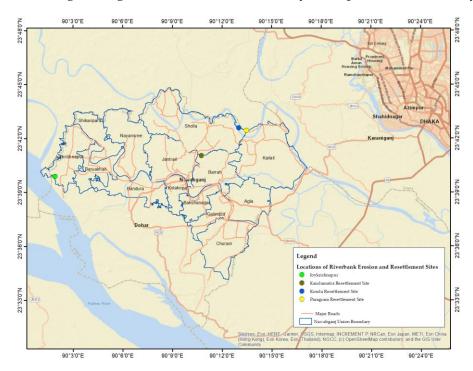


Figure 1. Location map of the study area

project sites in a study area map. In each participatory session, the number of participants was 25 to 30, including males, females, children, and persons with disabilities of different age groups. The participatory sessions were held in February 2024, incorporating purposive sampling techniques.

To find the current challenges of internally displaced persons (IDPs) in a riverbank erosion context, the participants constructed an Impact Diagram demonstrating river erosion's impact on their lives. As migration involves a web of factors and consequences that can be difficult to grasp fully through text alone, an impact diagram helps to visualize these relationships, showing how different variables interact and influence each other, such as economic factors, social networks, and cultural dynamics (Massey et al., 1993). Figure 2 visualizes the steps in conducting this study to achieve the objectives.

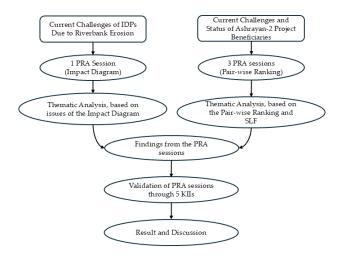


Figure 2. Methodology of the Study

For the second objective, participants were asked about their challenges and interventions in three villages, focusing on the components of the SLF. The participants eagerly described their current challenges and interventions in the project sites.



Figure 3. PRA session of IDPs in Joykrishnapur (February 2024)

After that, all the current needs mentioned by the participants were listed, and the needs were ranked based on priorities through the pairwise ranking method. The average score of the Pairwise Ranking from three Ashrayan project sites has been calculated and presented in the study. Pairwise Ranking is a PRA relation method used to find the preferences and priorities of the local people (Kumar, 2002).







Figure 4. PRA sessions in Kanda Matra, Konda, and Paragram Ashrayan Project Sites (February 2024)

In each session, the participants were asked to elaborate on the issues they face frequently, and the problems with at least 50% of the vote were noted for this research. Figure 3 and Figure 4 show photographs of the PRA session. All the findings from the participatory sessions were further validated through 5 Key Informant Interview (KII) sessions with two union chairmen, three union parishad members, and 01 Ashrayan project monitoring officer from Nawabganj Upazila Parishad. The data was collected in Bengali, requiring further translation and transcription. The transcribed data was rearranged using the Thematic Analysis technique to analyze the challenge of IDPs and current intervention in the Ashrayan project.

3. Results

3.1. Challenges of Internally Displaced Persons

Ward 9 of Joykrishnapur Union has experienced the highest riverbank erosion events within Nawabganj Upazila. Over the past 13 years, four of the five villages in this ward have been submerged. The villages of Charakhali, Purba Char, Motbari, and Batuimuri have ceased to exist due to riverbank erosion. Many residents have been compelled to relocate their homes multiple times, with some moving more than three times. The displaced people participating in the study's participatory sessions can be broadly categorized into two groups: those who relocated within the same upazila and those who migrated to Dhaka city. The former group typically relocates to areas with fewer community facilities than their previous residences, while the latter seeks better amenities and opportunities within Dhaka city.

Individuals displaced within the same upazila typically encounter limited employment opportunities in their new location. Predominantly, the male members of these households secure their livelihoods through day labor, agriculture, or driving. However, they frequently face discrimination in local wage rates due to their status as migrants from other areas. The monsoon season exacerbates their employment challenges, further reducing job availability. In contrast, female members of these households often engage in domestic work in other people's houses to supplement their family's income. In most cases, these families do not have house ownership, leading them to live in slums or their relatives' houses. As newly deposited lands (chars) have not appeared since the erosion, the distribution of lands among the victims has not been possible. The families affected by riverbank erosion sometimes do not want to move to resettlement project areas due to the lack of employment opportunities in the surrounding locations. This population is also generally reluctant to settle along the riverbanks due to their previous experience with riverbank erosion and the potential attack of robbers coming with trawlers on the

river. The prime need of this population is a piece of land and a safe house, at least for survival.

Waterlogging is a common issue for displaced populations due to the underdeveloped drainage systems in the peripheral areas of the upazila. During the monsoon season and rainy days, this problem disproportionately affects women, children, and individuals with disabilities. Constructing culverts in specific locations can solve waterlogging issues, but this process requires additional road construction and maintenance challenges in the area, which often adds extra cost. Poor health and medical facilities for the displaced population are among the severe concerns. People travel at least a kilometer on poor-quality earthen roads to receive primary health services in community clinics. They also travel to Upazila Health Complex, 14 kilometers from Jaykrishnapur Union, for severe health issues. Bearing the travel cost for such events becomes challenging for lowincome people. The roads and modes of travel are not convenient for women and people with disabilities. Often, the roads are in critical condition, there are insufficient streetlights, and the only available transport mode (Auto Rickshaw) cannot easily be found after evening. Providing safe roads and available public transport services can improve the safety and privacy of the displaced population. The upazila needs to reconstruct the existing poor-quality roads in the peripheral areas to reduce the distress of the displaced population.

Completion of primary education is easier for the children of displaced populations. To some extent, secondary education is entirely possible, having some difficulties. However, providing support for higher secondary education becomes difficult due to the area's distance, cost, and unavailability of quality colleges. In the case of financial support for the displaced population, only microcredit loans are provided by non-governmental organizations (NGOs). However, other supports, such as family cards offered by the Trading Corporation of Bangladesh (TCB), maternity allowance, old age allowance, widow allowance, disabled allowance, and Vulnerable Group Development (VGD) cards, are minimal compared to the needy population. Also, none of the participants in this study has ever participated in any training programs.

The people who have migrated to Dhaka face several challenges based on the locations where they live. Although the issues vary in other places in Dhaka, this study identified common problems for both categories of displaced populations: water scarcity, poor sanitation and waste management, and insecurity. Water scarcity incorporates issues such as high iron content, problems of sharing water with other private households, and accessibility to government-provided tubewell locations.

"Many of us are socially humiliated when we go to collect water. Individuals who install tube wells fence it off. Electric motor owners do not want to share water because of the extra electricity cost."

- Internally Displaced Person (Women), in PRA session

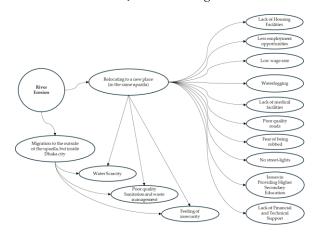


Figure 5. Impact Diagram of Riverbank Erosion

The availability of water is intrinsically connected to sanitation for displaced populations. This population often struggles to secure stable housing, resulting in limited access to proper sanitation facilities. Participants in the study frequently reported relying on shared and open latrines. A pervasive sense of insecurity was noted among individuals attending the participatory sessions. This insecurity stems from the temporary nature of their employment, limited educational opportunities, unstable accommodation, and inadequate access to essential services.

Besides, the displaced families are often deprived of community facilities. For instance, when someone from a landless family dies in a newly migrated area, local people do not want to share their graveyards due to limited capacity. As a result, the families often move to other distant burial sites, finding no other options. Figure 5 demonstrates the impact riverbank erosion on IDPs in an Impact Diagram.

3.2. Priority of Needs for Ashrayan-2 Project Beneficiaries

The respondents of the participatory sessions ranked their needs and challenges through a Pairwise Ranking method. The research has found that the highest priority of Ashrayan-2 project beneficiaries is "Employment Opportunities," which is mentioned eight times in the ranking, indicating the critical importance of getting work within a short distance and the scope of entrepreneurship. The second most crucial need is "Transport and Communication," which is mentioned seven times in the ranking, indicating their current need for the construction/repairing of roads/bridges. "Health Services" and "Community Facilities" follow closely with the rank of six and five, respectively, emphasizing the need for accessible healthcare, emergency medical support, and community facilities, such as a sufficient number of graveyards, cemeteries, crematoriums, mosques, and temple. "Child Education" is scored as three, indicating that beneficiaries are concerned about ensuring their children are not harassed at primary schools and continue their studies. "Government Support" and "NGO Support" receive moderate attention, with a score of two reflecting their significance but lower urgency. Besides, "Security" is given the same priority as NGO/Government support, meaning that the absence of street lighting and boundary walls around the site is a problem. "Utility Services" has a score of one, suggesting it is not their current concern compared to other needs, as electricity connections and water supply are now sufficiently available

at the sites. Table 1 outlines the average pairwise ranking of the needs in three Ashrayan sites of Nawabganj Upazila.

Table 1. Pairwise ranking of the current needs of the Ashrayan-2 project beneficiaries

	(S)	(T&C)	(CF)	(HS)	(GS)	(EO)	(CE)	(NS)	(US)
Security (S)	-	T&C	CF	HS	S	EO	CE	NS	S
Transport and Communication (T&C)		1	T&C	T&C	T&C	ЕО	T&C	T&C	T&C
Community Facilities (CF)			-	HS	CF	EO	CF	CF	CF
Health Services (HS)				-	HS	EO	HS	HS	HS
Government Support (GS)					-	EO	GS	GS	US
Employment Opportunities (EO)						-	EO	EO	EO
Child Education (CE)							-	CE	CE
NGO Support (NS)								-	NS
Utility Services (US)									-

Note: Security (S) = street lighting, construction of boundary walls; Transport and Communication (T&C) = road/bridge construction/repairing, availability of transport after evening; Community Facilities (CF) = graveyard, cemetery, crematorium, mosque, temple; Health Services (HS)= clinics in close distance, emergency medical support; Government Support (GS) = safety net tools/ allowances; Employment Opportunities (EO) = scope of getting work in a short distance, the scope of entrepreneurship; Child Education (CE) = ensuring children are not harassed at school; NGO Support (NS) = development projects; Utility Services (US) = waste management, drainage System

3.3. Effects of the Ashrayan-2 Project Through the Lens of Sustainable Livelihood Framework

3.3.1 Context

The total number of families living in an Ashrayan Settlement range between 70 and 200. Each family has been allocated two decimal lands where a semi-pucca two-room single-unit house with a sanitary toilet, a kitchen, and a veranda has been constructed (Islam, 2022). In each unit, about two to six people reside. In Nawabganj Upazila, six Ashrayan settlements are completed. These settlements' residents originate from inside and outside of the upazila jurisdiction. The location selection of the *Ashrayan* project depended on the availability of a sizeable public plot, compromising accessibility. Therefore, all the roads and connecting roads are built after the project. The study has identified that beneficiaries have not suffered or faced any significant natural hazards since the construction of the project sites.

3.3.2 Livelihood Resources

The given two decimals of land are inadequate for cultivating or growing foods. Thus, the residents often demand to get at least five decimals of land to continue their livelihood respectably. In some areas, those who cultivate vegetables can yield up to six times because of the suitable land position and high land fertility. The Ashrayan projects

are primarily located in the highlands, which are free from prominent disasters in Bangladesh, especially flooding, riverbank erosion, and cyclones. Some project sites are located near rivers or canals, which can be used as a natural resource for the project beneficiaries. Managing surrounding lands by the government through a leasing process would help the project beneficiaries to be attracted to farming.

"Chickens and cows cannot be reared in such a small space. Although very few people try to do it in a small space, it requires special training and willingness, which most residents are unwilling to do. In many cases, in the corner or side houses of the settlement, some residents rear livestock in a mixed manner. However, when someone tries to replicate the same process around the center of the settlement, he/she must tolerate complaints from the neighboring houses. Thus, it becomes tough to continue farming in such a small place."

-Ashrayan project beneficiary (man), in PRA session

The people of these resettlement sites are often dependent on informal activities. Most earn their livelihood as day laborers, auto-rickshaw drivers, carpenters, construction workers, electricians, farmers, housemaids, etc. Their income is meager compared to the monthly family expenditures. Generating economic activities through industrial development in nearby locations would benefit the residents the most, as they have different skills and experience. The respondents did not mention any industrial sites at convenient locations where they can generate income.

The inhabitants observe a lack of streetlights in all three locations. Many roads are unpaved, making them harder to use during monsoon season. Vehicles, such as autorickshaws, cannot be available at night. All the houses in the Ashrayan project have electricity connections; however, load shedding is persistent. Among other energy sources, people use wood, logs, and Liquefied Petroleum Gas (LPG) cylinders for cooking. People demand that electricity bills should be adjusted to their income levels. The government has installed arsenic-free tube wells, which are the area's primary water source. However, proper drainage systems and waste management are missing in the project sites. Therefore, the risk of pollution due to improper environmental management is found in the project sites. Some residents throw daily waste into rivers or dump it on nearby lowlands. The settlements of Ashrayan projects, which are not beside any waterbodies, face challenges in draining their wastewater due to a lack of space for proper disposal.

"Due to a lack of drainage and waste management facilities of such a big settlement, wastes are temporarily dumped in nearby canals, rivers, or land. Sometimes, the waste is burnt. Problems often arise with local people when the wastewater from the temporary drains goes on their land."

-Ashrayan project beneficiary (man), in PRA session

No new schools or educational institutions have been established in the locality, considering the rising demand for education of the Ashrayan project beneficiaries. In some cases, madrasas and primary schools are in an adjacent area. Overall, the highest level of education among the Ashrayan beneficiaries is higher secondary schools. Women's education level is even meager in resettlement camps, although many of them have previous working experience in handicrafts. Discriminatory remarks against

children are a common phenomenon in primary schools, where they are often cited as "slum children." Due to the lack of playgrounds, children usually play in front of their houses.

"Local students treat us as slum boys and girls in schools. They do not want to mix with us; they think it will be detrimental to them if they mix with us."

-Ashrayan site resident (child), in PRA session

While a few mosques have been constructed based on the demand in these resettlement sites, other residents have had to fundraise to build additional mosques. Temples are not universally available across all Ashrayan project areas, and graveyards and crematoriums are needed.

"We have homes to live in but no space when we die. Local people do not want us to share their community graveyards, and we do not have sufficient money to purchase new lands. When we do not find other options, we search for burial lands in different areas."

-Ashrayan site resident (man), in PRA session

Resettled families are often viewed as outsiders by the locals, who are reluctant to share these communal facilities with them due to uneven economic classes. Access to healthcare is another major challenge, as Ashrayan project locations are often far from quality healthcare centers. Poor transportation infrastructure makes even the nearest affordable healthcare center challenging to reach, and the cost of private clinics is prohibitive for many residents due to higher costs.

"Even if someone is sick, an auto rickshaw cannot access the courtyard to take him/her to the medical center. Traffic decreases after evening, and moving on poor-quality earthen roads in the dark becomes difficult."

-Ashrayan site resident (person with a disability), in PRA session

Residents of this project have developed different cooperatives. Through these cooperatives, they save money to be invested for their purposes. Additionally, many NGOs operating in the project locations are primarily limited in their microfinance operational activities.

3.3.3 Policies, Institutes, and Process

Overall, the Upazila administration monitors the Ashrayan project. Applications are made to the Upazila chairman, who has only the authority to investigate the authenticity of the need and approve the house. Since 2022, homeless people have been blessed with homes and land, whereas landless people are allocated Khas land nearby to farm. People who have relocated to these resettlements can transfer their addresses to the new Union Parishad to avail of Union Parishad-provided services.

3.3.4 Livelihood Strategies

Employment is a significant concern for residents, particularly women, who face limited job opportunities. Men are often required to travel long distances to find work. Employers in the locality tend to hire laborers from outside the resettlement sites rather

than from the local population. This lack of employment opportunities has led to outmigration, leaving some houses vacant. Individuals with disabilities face even more significant challenges in securing work. As the location of Nawabganj Upazila is not very distant from the capital city, some people of the Ashrayan site still work in the city.

Men with specialized skills, such as weaving, struggle to apply them effectively in the current environment. At the same time, women with sewing and handicraft skills find it difficult to monetize their talents. Due to the lack of a proper supply chain of handmade goods in villages, men and women face challenges in using their skills. In three project sites, only seven people were identified by the participants as entrepreneurs involved in handmade goods production.

"Many women are familiar with work in the small cottage industry, and some have received training. Nevertheless, even if they engage in handicrafts, they cannot sell them at a good price. It is not easy to sell."

-Ashrayan project beneficiary (woman), in PRA session

Additionally, limited space within the project area restricts activities like cattle farming and poultry. A small portion of entrepreneurs have adopted modern livestock farming techniques in the project sites. Enhancing working opportunities near the Ashrayan project would benefit the mass population. Government training initiatives for men and women are more prevalent than efforts to convert this training into sustainable incomegenerating activities. Therefore, more practical training and support for establishing livelihoods are urgently needed. Improving transport and communication in the project sites would allow residents to move quickly and efficiently to other locations, significantly changing their livelihoods and lifestyles.

3.3.5 Sustainable Livelihood Outcomes

Housing plays a critical role in the lives of the landless, homeless, uprooted, and distressed populations. The project has successfully facilitated the rehabilitation of these individuals by providing them with land and housing, thereby reducing their vulnerability to loss and damage from natural disasters compared to their previous circumstances. The amenities offered through the Ashrayan project have the potential to contribute significantly to poverty alleviation among these communities.

The strategic location of the housing also presents opportunities for intensive farming on nearby lands, which could further enhance their livelihoods. Moreover, when applied strategically, vocational training can improve the livelihoods of those engaged in informal employment. The project has initiated various training activities at its sites, which are expected to foster self-reliance among the beneficiaries. However, attention must be paid to the practical application of these skills.

Land allocation under joint ownership between husbands and wives promotes gender equality. Beneficiaries of the resettlement project have expressed that the water and sanitation facilities provided are highly beneficial for their health. Additionally, the commonality in income levels and cultural backgrounds among residents has fostered a strong sense of community and a shared vision, ensuring the inclusion of diverse groups. Residents have also noted livelihood diversification as a positive development.

4. Discussion

Poverty has remained a critical national concern from the beginning of Bangladesh as it is directly linked with many parameters for national development. The National Poverty Line is one of the indicators that shows the country has seen significant improvement. According to the World Bank (2024), the population living under the poverty line has reduced from 56.6% in 1991 to 18.1% in 2022. Additionally, a high migration influx has been observed due to erosion displacement, unemployment, and a quest for better economic opportunities. From 1975 to 2020, the rate of internal migration shifted from 3.75% to 9.8% (Alam & Mamun, 2022). A more significant number of migrations usually tends to happen from rural to urban, leading to higher population growth and increased density for Bangladeshi Cities. Nonetheless, rural areas, where people often migrate due to disaster-related displacements and other causes, suffer severely due to the lack of affordable housing options. Compared to 66.2% of internal migration happens urban to rural, only 1.4% accounts for urban to rural, and 20.6% falls into rural-to-rural migration (Kabir et al., 2014). Thus, the dynamic characteristics of displacement are worth exploring. This study focused on the challenges displaced people face due to riverbank erosion and found that the challenges vary based on their newly displaced locations. The most common and severe issue is securing a home for their families. Akter et al. (2019) discovered – and this study confirms – that women were forced to seek temporary refuge in the homes of their relatives or rental properties. Hence, these people are also often deprived of employment opportunities, decent wage rates, medical facilities, security, education, community facilities, and financial support. Bradshaw & Fordham (2013) found that a disaster may have a longer-term, intangible "secondary" effect on women who survive, such as an increase in violence against them or more job insecurity. Their lives are further complicated by inadequate access to water and sanitary facilities. Waterlogging is another problem that makes life miserable for displaced people living in rural areas. In cases of IDPs for whom the government has not allocated any land, social safety net tools such as VGD, TCB, and NGO activities were found to be very limited.

Ashrayan project, initially started in 1997 to rehabilitate the cyclone-distressed population of the coastal area of the southern part of the country, and the landless and homeless population of the other regions has resettled about 160 thousand families till 2010 (Barua et al., 2020). Ashrayan-2, taken as an initiative in 2020, accommodated about 2,37,831 families in 2021 alone (Prime Minister's Office, 2023). This study finds that the issues of landlessness and homelessness have been eradicated through the Ashrayan project for the beneficiaries. Additionally, people found meaningful living conditions, and their overall expectations of living outcomes have changed. The challenges regarding electricity, water, and sanitation that internally displaced persons encounter are solved through this project. Although the facilities currently serve the beneficiary's purpose, bringing sustainability to water and sanitation should be the next concern. Therefore, implementing safely managed sanitation and water treatment plants on the sites would make the system sustainable. The beneficiaries of the Ashrayan settlements have not faced any severe natural hazards since the project's inception, which is another achievement in resolving issues like waterlogging. According to GoB (2024), the Ashrayan project is an apex program to achieve sustainable development goals for the country by reducing inequality and providing access to services such as electricity and safe drinking water (Paul, 2022; Prime Minister's Office, 2023). Barua et al. (2020)

identified that government-backed rehabilitation projects like Ashrayan best use government-owned land to empower people who have lost their homes in coastal and river erosion. Besides, such projects significantly impact accommodating climate migrants nationwide (Islam & Mallick, 2019). Ashrayan projects enabled thousands of people to access land ownership directly connected to SDG Target 1.4 and 11.5. The houses allocated for each family consist of electricity, safe water, sanitary latrines, etc., making the project achieve SDG target 6.2. Nevertheless, SDG goal 3, which is ensuring healthy lives and promoting well-being for all ages, is a goal that this project would achieve. Target 1.5 of SDG demands building the resilience of low-income people against vulnerabilities due to disaster or climate events. This target will also be achieved as housing is prioritized for people affected by river and coastal erosion.

This study identifies that the common issues in three Ashrayan sites are a lack of employment opportunities in surrounding areas and poor transport and communication facilities. Due to the present transport and communication situation, reaching quality health services in these areas is challenging. Although the government has allocated lands and homes for these people, sufficient community facilities have not been provided. As a result, the people of Ashrayan sites are still deprived of most community facilities. The people who have been allocated lands face discrimination by people of the society when they participate in any social event, such as performing prayer at the local mosque, sending children to nearby schools, enjoying facilities from local union parishad, and getting hired by local people. In many areas, people of Ashrayan projects are considered intruders to the community; thus, exclusion from social activities is a common scenario. Project authorities' capacity to provide different civic facilities and utility services to the beneficiaries and discrimination from local populations are also significant concerns (Parvin et al., 2022). Government/NGO support is necessary for the communities in Ashrayan sites. Additionally, the government must ensure vocational training for the beneficiaries with a practical scope of implementation. Ensuring site security is also necessary, as rural villages often lack sufficient streetlights. The study finds that some issues are still faced by the Ashrayan project beneficiaries, which were found in cases of IDPs in this study. Employment opportunities, transport and communication, health services, community facilities, and education are the major issues that must be addressed in the Ashrayan sites. Apart from electricity, water supply, and sanitation, people also need access to transportation, police stations, etc., which should be considered when selecting a project location (Hakim et al., 2015). The study finds that, as a large plot of government land is not easy to find, the resettlement project was often built in remote areas where access to good communication is complicated. Therefore, preparing connecting roads is essential while developing a large resettlement site for the landless, homeless, or rootless people. Moving to a newly allotted house requires additional costs and new sources of earning for the beneficiaries. Lack of working opportunities can push people to migrate to other locations, which may not serve the objectives of resettlement projects. Apart from these, this paper indicates that many people with particular skills cannot get jobs based on their expertise, making them leave the house. Therefore, before allotting plots/homes for such resettlement projects, the probable project beneficiaries must be studied, addressing their geographic context. Providing adequate opportunities for skilled laborers and additional giving means to earn a livelihood is no less important than the house itself. Furthermore, additional demand created by large resettlement projects and their impact on the local economy and people must be considered, and new community facilities should be established based on

that demand. Raising awareness of accepting the project beneficiaries in the community by local inhabitants is necessary to remove discrimination. The resettlement projects enable transformation in broader spectrums.

Since the research focuses on the context of riverbank erosion, the findings may not be generalizable to other regions of Bangladesh or other countries. The study assumed riverbank erosion-impacted displaced persons as eligible for house allotment in Ashrayan-2 project sites, which is another limitation of this research. This study found two categories of IDPs (those who have not been allotted lands in Ashrayan sites) in Nawabganj *Upazila*: those who have remained in the same Upazila and those who have moved outside the Upazila (mostly in and around Dhaka City). This study mainly concentrated on the first group to maintain the consistency of the research context. Besides, the study employs qualitative research techniques that provide in-depth insights and may lack quantitative methods' statistical power and objectivity. The Impact diagram, Pairwise Ranking, and the Sustainable Livelihoods Framework provide valuable insights. Still, they may also have limitations in capturing the full complexity of the displacement situation and the interventions in the Ashrayan project. The Sustainable Livelihood Framework (SLF) components have been modified based on the Ashrayan project scenario. In most cases, the challenges and needs of the Ashrayan project beneficiaries were focused instead of the project's achievements. Besides, Proper statistics involving the actual share of IDPs of riverbank erosion among the Ashryan Project beneficiary were unavailable from the responsible authorities, which might have enhance the study's findings. Although the study incorporated local stakeholders in participatory sessions and outlined the findings, resettlement experts' recommendations may enrich this research's depth. However, the study reflects the situation at a specific point in time. Changes in policies, economic conditions, or environmental factors could alter the context and impact of the Ashrayan Project and other interventions in the future.

5. Conclusion

In conclusion, this research has highlighted the multifaceted challenges faced by internally displaced persons, encompassing critical issues such as inadequate housing, employment difficulties, low wage rates, waterlogging, limited access to healthcare, poor connectivity, barriers to higher secondary education, financial instability, exclusion from safety net programs, security concerns, water scarcity, unsanitary conditions, lack of waste management services, and an overarching sense of insecurity. Furthermore, residents of the Ashrayan project confront additional difficulties, including locational disadvantages, financial constraints, limited opportunities to leverage their skills, community development challenges, interpersonal conflicts, and unmet needs for essential services. Despite these challenges, the interventions implemented through the Ashrayan project have effectively addressed some key issues, particularly in the areas of housing, electricity, water, sanitation, and resilience to natural hazards. Also, this research has recommended how these resettlement projects can be designed, considering the project beneficiary's current challenges in a riverbank erosion context. The results will help reshape the interventions required by the displaced persons and support decisionmakers while designing resettlement programs in the future.

6. References

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