

# OVERCOMING THE ODDS

ACCESSING ADEQUATE FINANCING THROUGH LOCAL LEADERSHIP



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ACCESSING ADEQUATE FINANCING THROUGH LOCAL LEADERSHIP

## Project

360 Accountability for Locally Led Adaptation

## Dedicated

Professor Saleemul Huq, OBE (1952-2023)

*An inspiration for us and generations to follow.*

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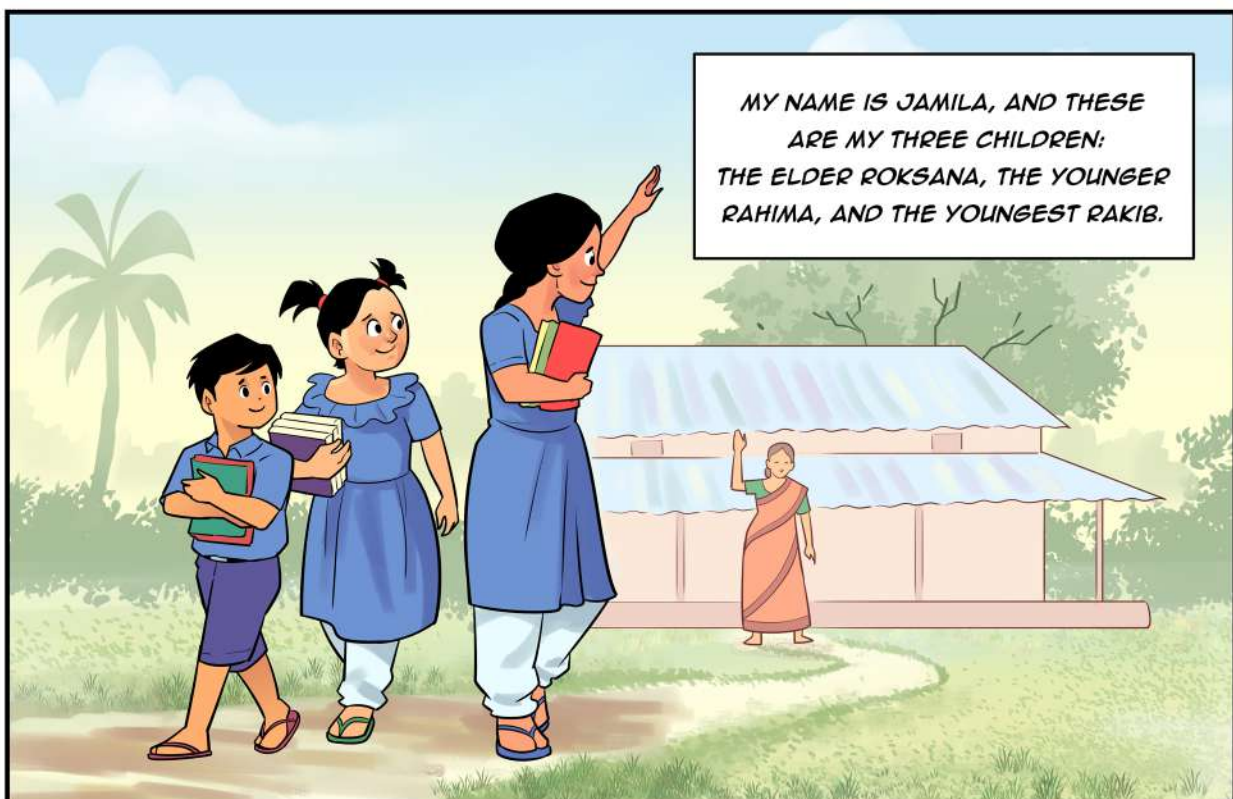
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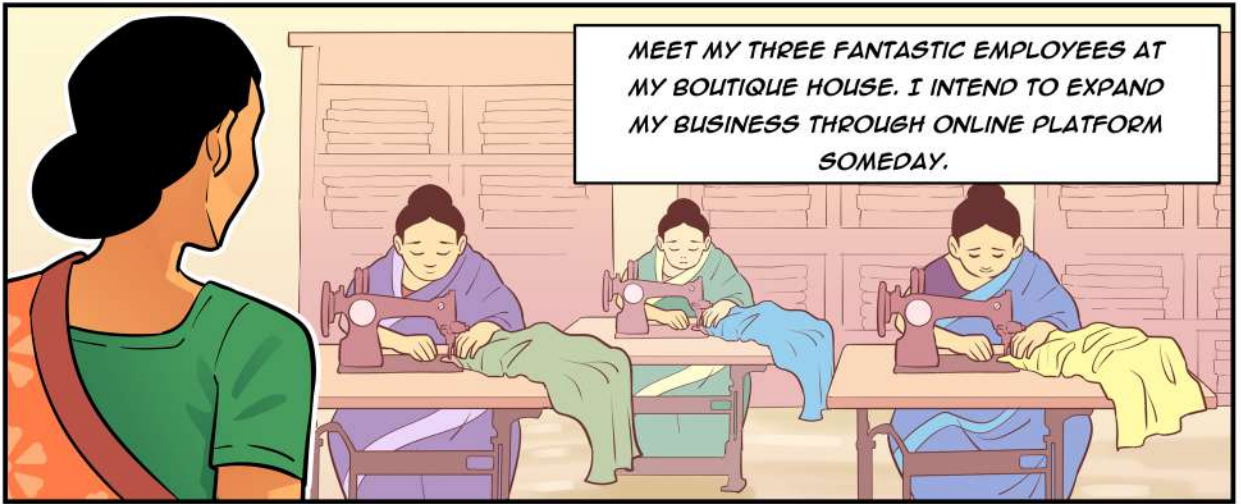
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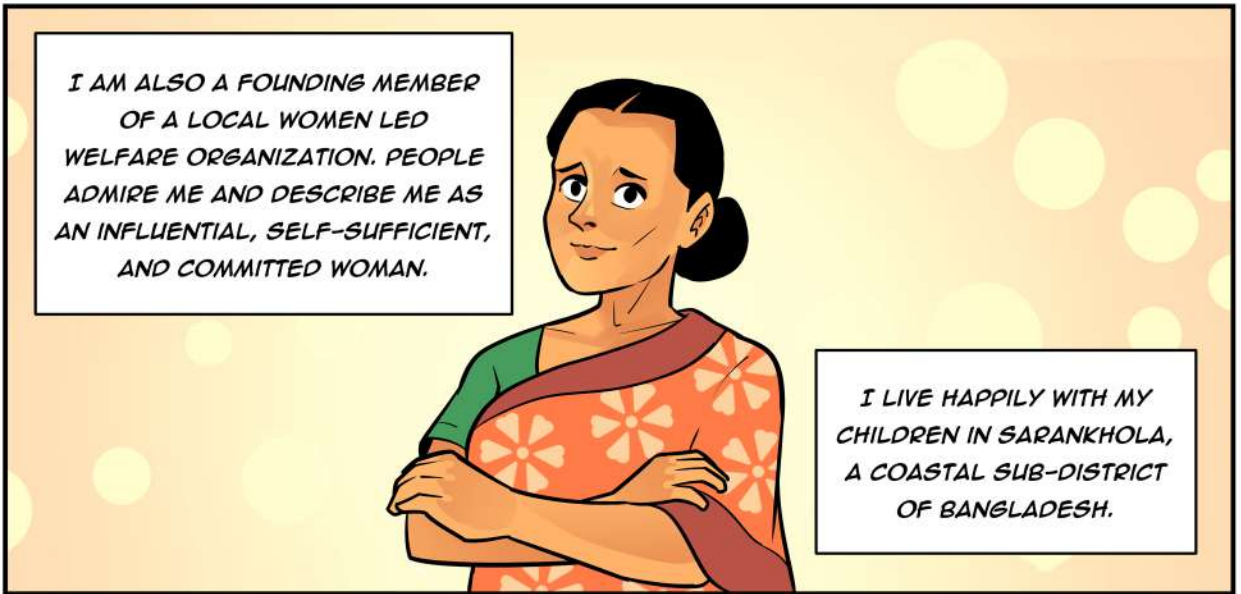
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# CHAPTER 01: THE PROSPERITY





MEET MY THREE FANTASTIC EMPLOYEES AT MY BOUTIQUE HOUSE. I INTEND TO EXPAND MY BUSINESS THROUGH ONLINE PLATFORM SOMEDAY.

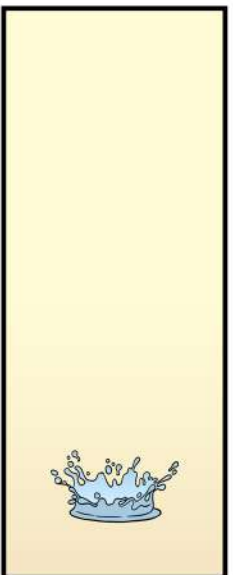
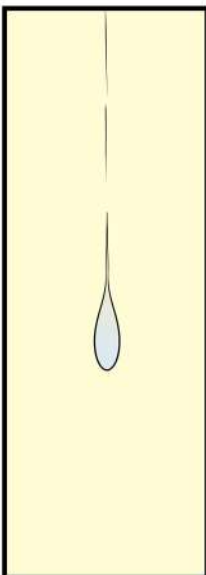


I AM ALSO A FOUNDING MEMBER OF A LOCAL WOMEN LED WELFARE ORGANIZATION. PEOPLE ADMIRE ME AND DESCRIBE ME AS AN INFLUENTIAL, SELF-SUFFICIENT, AND COMMITTED WOMAN.

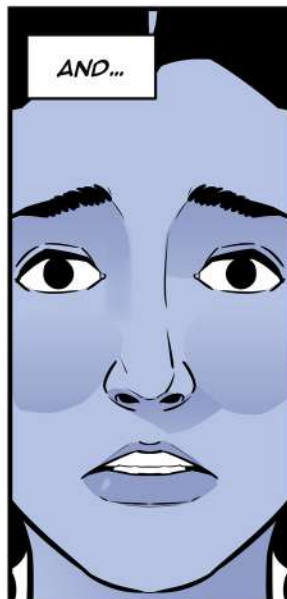
I LIVE HAPPILY WITH MY CHILDREN IN SARANKHOLA, A COASTAL SUB-DISTRICT OF BANGLADESH.



BUT THINGS WERE NOT THE SAME FEW YEARS AGO



## CHAPTER 02: ONCE UPON A TIME





I WAS MARRIED OFF AT AN EARLY AGE.

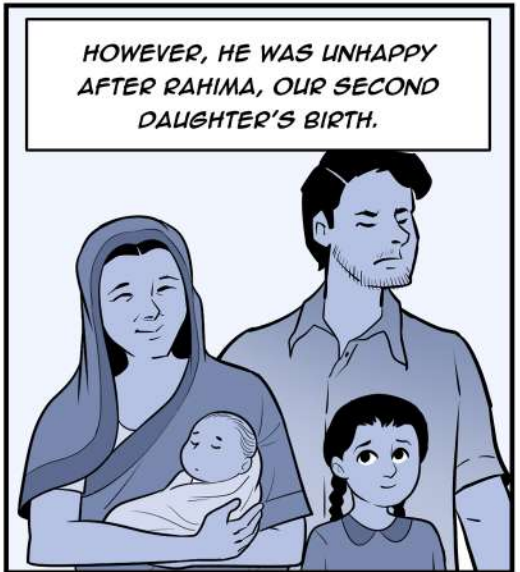
HIS NAME IS KHALIL MIA, A RICKSHAW PULLER.

AND...



HE TOOK CARE OF ME...

WHEN ROKSANA, OUR FIRST CHILD, WAS BORN.



HOWEVER, HE WAS UNHAPPY AFTER RAHIMA, OUR SECOND DAUGHTER'S BIRTH.



MAYBE...

HE WANTED A SON THIS WHOLE TIME.

## CHAPTER 03: THE MISERIES



*KHALIL NEVER SENT  
OUR CHILDREN TO  
SCHOOL, NOR ALLOWED  
ME TO WORK OUTDOORS.*



*HENCE, THE ENTIRE  
FAMILY WAS DEPENDENT  
ON HIS EARNINGS.*

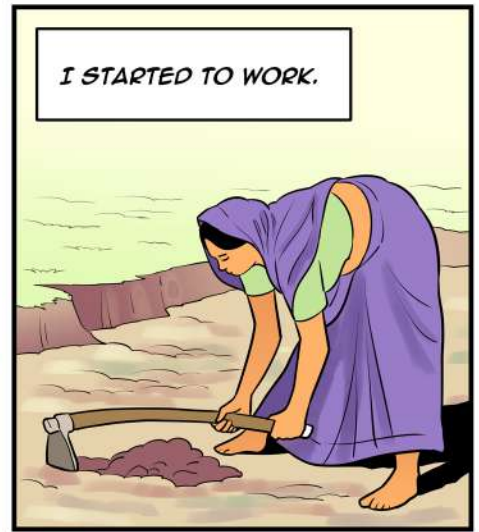
*THEN ONE DAY,*



*HE LEFT US AND*

*AND NEVER CAME BACK.*





CHAPTER 04: THE DISASTER



BUT HAPPINESS WAS NEVER  
MEANT TO LAST FOR ME.



I AWOKE...

TO THE SOUND OF CRIES.

I RAN OUTSIDE AND SAW PEOPLE CARRYING THEIR BELONGINGS.



IT WAS IMPOSSIBLE FOR ME TO BELIEVE! WHAT EXACTLY IS GOING ON?

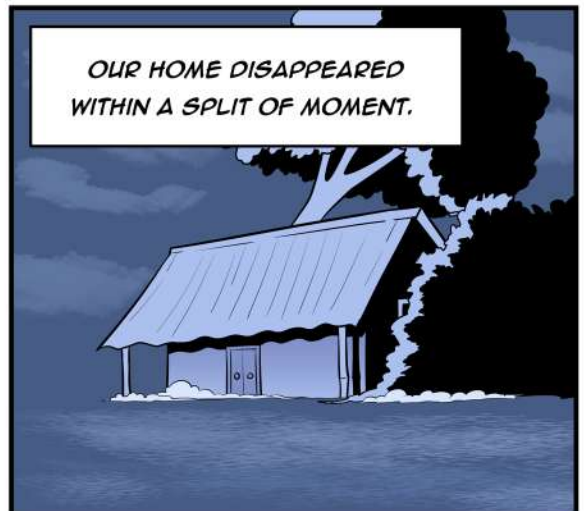
RIVERBANK  
EROSION?!



WHAT ARE YOU  
DOING? WE MUST  
EVACUATE NOW,  
NOW, NOW!



OUR HOME DISAPPEARED  
WITHIN A SPLIT OF MOMENT.



## CHAPTER 05: JOURNEY FOR TOMORROW

WE WERE ON OUR WAY  
TO A NEW LIFE

A NEW BEGINNING

A NEW START.

WE TRAVELED NORTHEAST UNTIL WE ARRIVED IN SARANKHOLA.

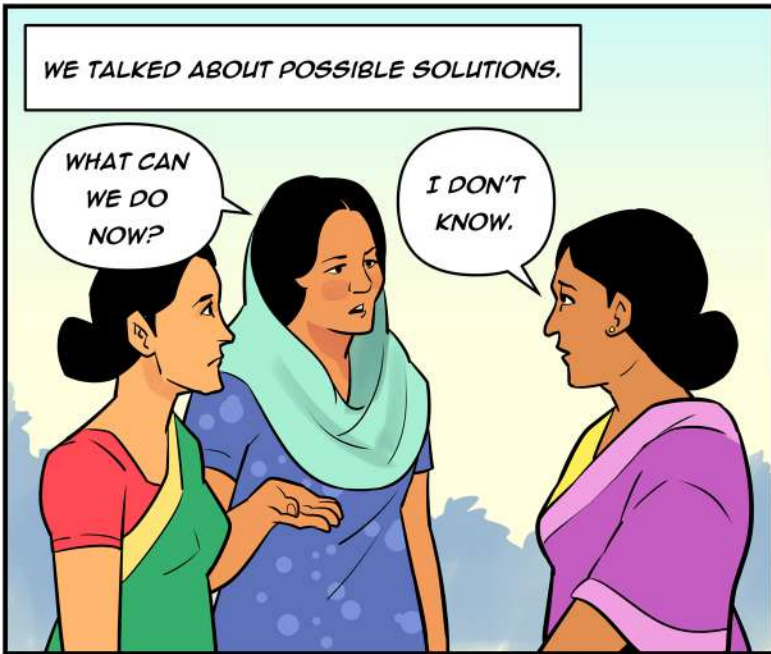
IN THE BEGINNING, WE TOOK A SHELTER .

LATER, WE MOVED TO THE  
"ADARSHA GRAM," A SETTLEMENT  
PROJECT SITE OF THE GOVERNMENT.



WE WERE NEW TO THE AREA AND NO ONE BELIEVED US AT FIRST.

SO IT WAS TOUGH TO GET WORK.



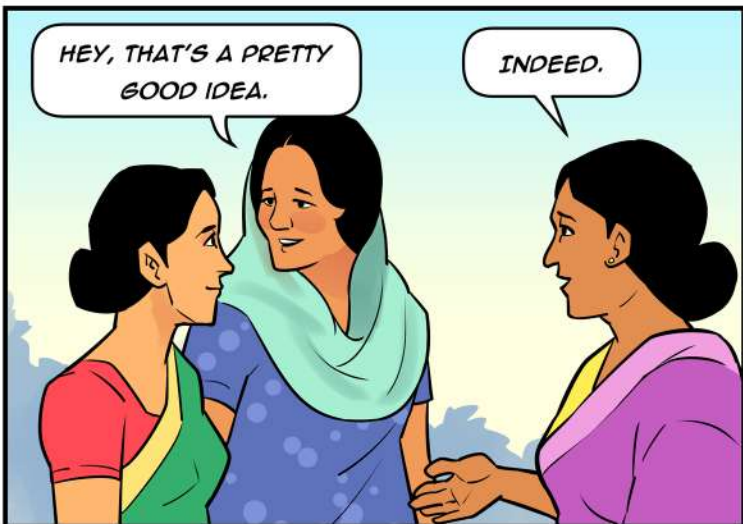
WE TALKED ABOUT POSSIBLE SOLUTIONS.

WHAT CAN WE DO NOW?

I DON'T KNOW.



MAYBE WE COULD TAKE LOANS FROM ANY MICRO CREDIT ORGANIZATION..?



HEY, THAT'S A PRETTY GOOD IDEA.

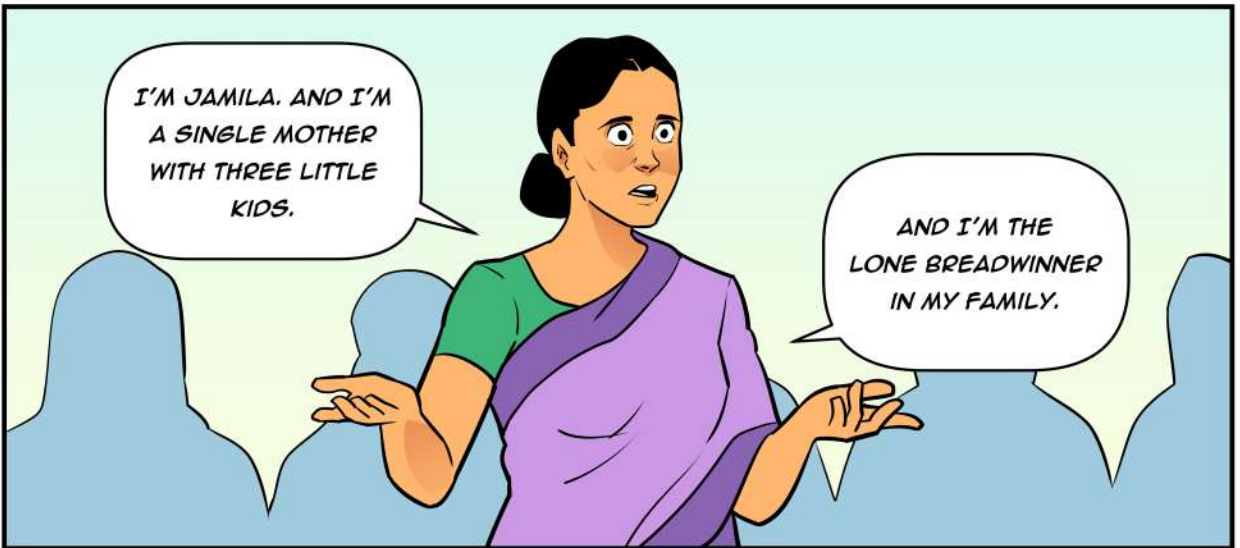
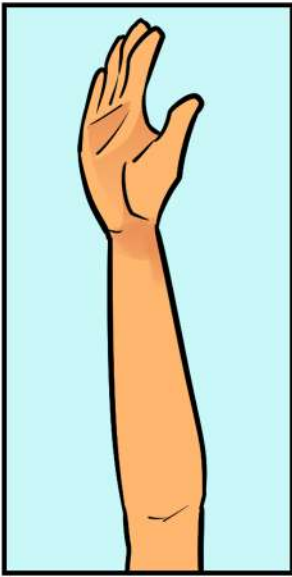
INDEED.



BUT AT THE SAME TIME, WE ALSO NEED TO THINK ABOUT THE INTEREST RATE.

# CHAPTER 06: THE CATALYST





BUT THERE WAS NOT MUCH INTEREST AMONG THE PEERS.



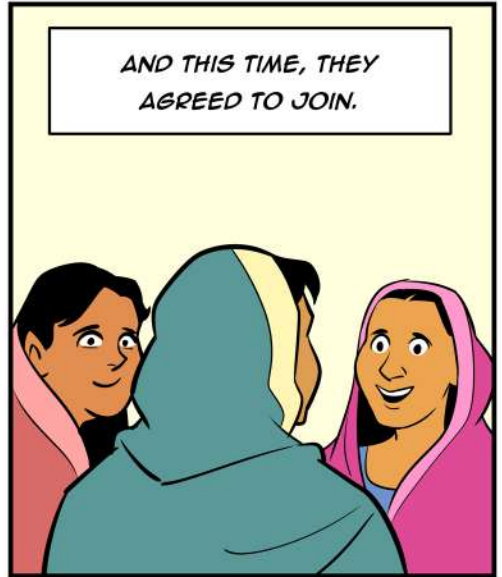
I TALKED TO THE NGO AND AFTER A SHORT PERIOD OF TIME I BUILT A GOOD RELATIONSHIP WITH THEM.



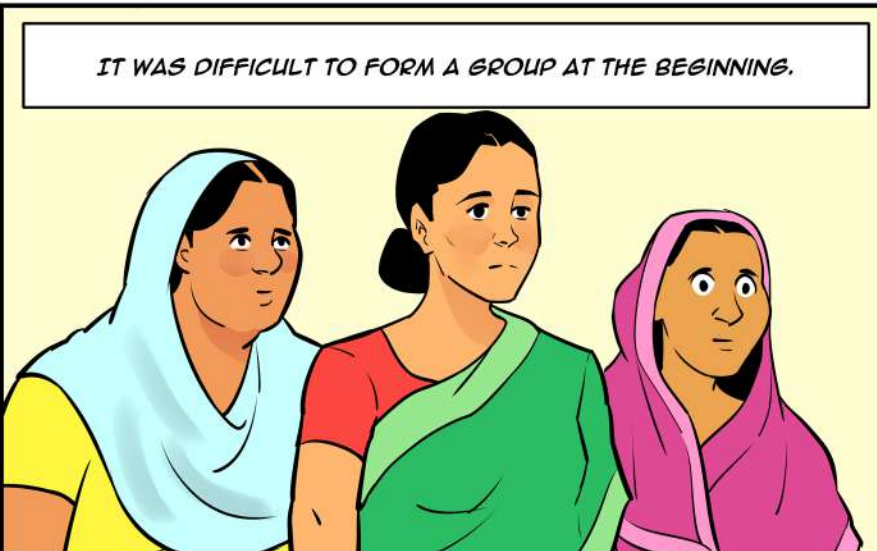
THEN I CONSULTED WITH MY NEIGHBORS.



AND THIS TIME, THEY AGREED TO JOIN.



IT WAS DIFFICULT TO FORM A GROUP AT THE BEGINNING.



BUT I NEVER GAVE UP.

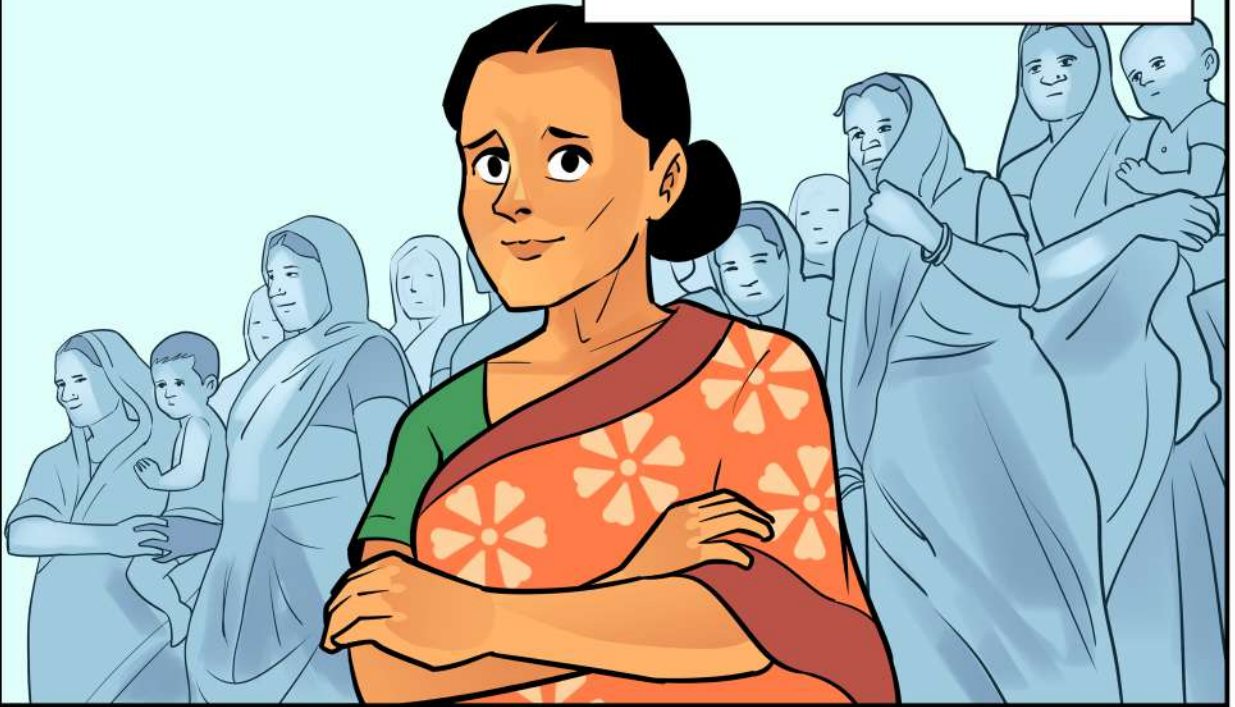




AND IT PAID OFF;

I FORMED A WOMEN'S WELFARE GROUP THAT RECEIVED TAILORING INSTRUCTION DIRECTLY FROM A LOCAL NGO.

AND IN TIME, I BECAME THE "JAMILA APA".



LATER I THOUGHT-

IF WE CAN EXPAND THE WORK AND INCLUDE MORE VULNERABLE WOMEN LIKE ME?

BUT SUCH ACTIVITIES REQUIRE MORE FUNDING AND RESOURCES.

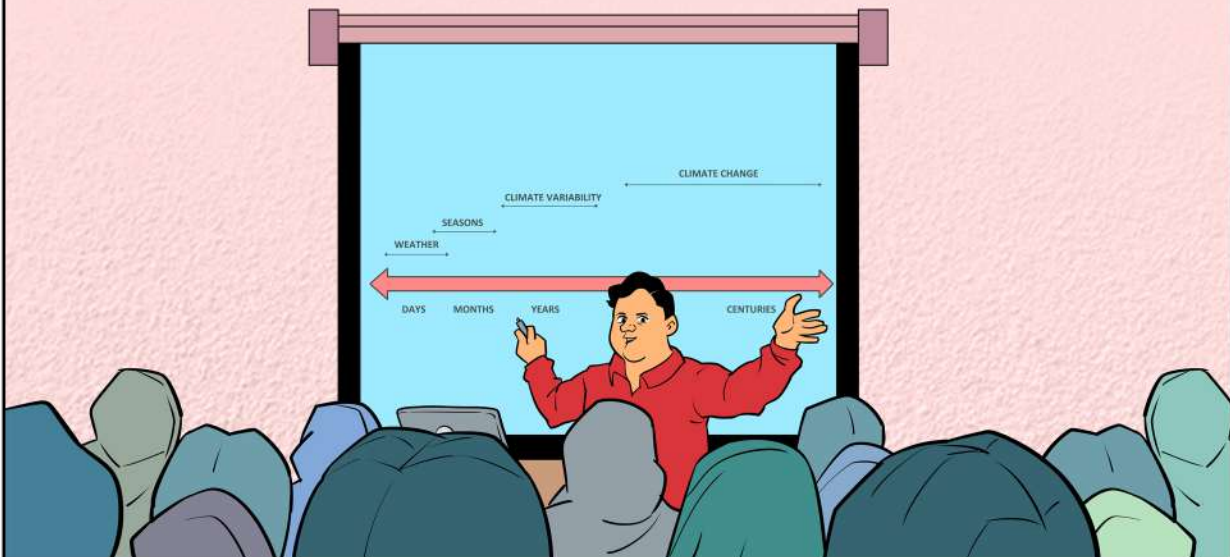


## PART 07: THE CHANGE MAKER

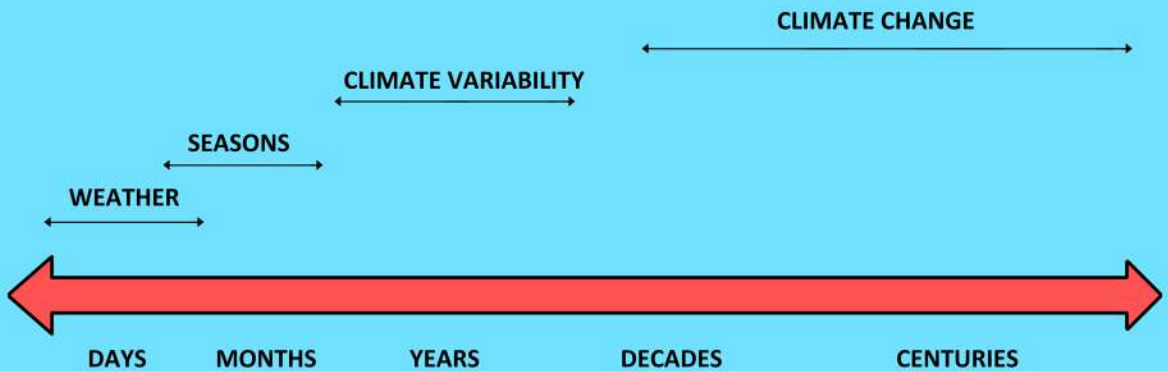
THEN I SOUGHT THE ASSISTANCE OF THE LOCAL NGO, AND THEY HELPED ME TO REACH THE LOCAL GOVERNMENT.



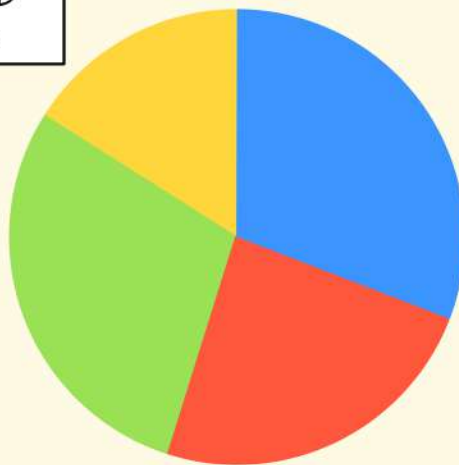
SIMULTANEOUSLY, THE NGO PLAYED AN IMPORTANT ROLE IN FACILITATING CAPACITY BUILDING TRAINING BY COLLABORATING WITH ACADEMICIANS FROM A LOCAL COLLEGE TO TRAIN US AND THE WOMEN'S WELFARE COMMITTEE ON DISASTER RISK REDUCTION, CLIMATIC VULNERABILITIES, ADAPTATION, AND EMERGENCY KINTERVENTIONS.



THE SESSION SHOWED US DIFFERENCES IN CLIMATIC VARIABILITY AND ITS IMPACT.



AND ITS IMPACT ON THEIR LIVES AND LIVELIHOODS.



- Impacts on livelihood
- Heat and drought effects
- Impacts on agricultural productivity
- Flood and erosion

ALONGSIDE DISCUSSING THE CLIMATE CHANGE ADAPTATION STRATEGIES.



*I REALIZED HOW OUR VOICES  
AND OPINIONS MATTER IN  
DECISION-MAKING FOR ADAPTING  
TO THE IMPACTS OF CLIMATE CHANGE.*



*JUST FOR YOUR INFORMATION.*



*WE ARE HERE TO FACILITATE.  
YOUR DECISION MATTERS  
THE MOST!*

*THIS WILL ALLOW US TO  
REFLECT ON YOUR LIVED  
REALITIES AND ENSURE  
SMOOTH PROJECT  
IMPLEMENTATION TILL  
THE END.*



*THE MESSAGES FROM THE CONSULTATION WITH THE LOCAL COMMUNITY WERE TRANSMITTED  
TO THE OVERSEAS DONORS BY THE LOCAL NGO. THIS ENTICED THE DONORS TO VISIT JAMILLA .*



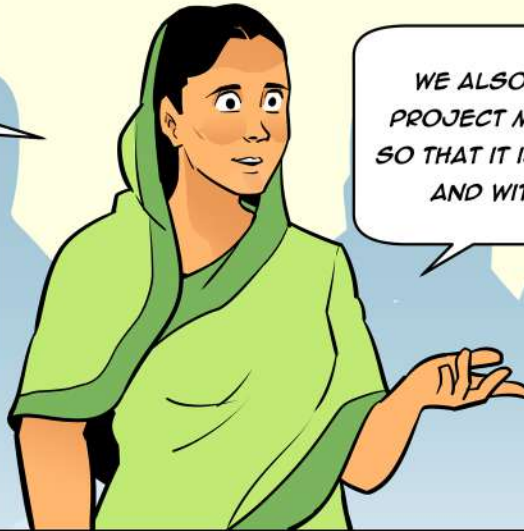
## CHAPTER 08: A SPARK TO ILLUMINATE

THE FACE-TO-FACE INTERACTION OF THE COMMUNITY WITH THE DONORS CREATED A SCOPE TO DISCUSS THE BENEFITS OF A LONG-TERM PROJECT.



THE PROJECT MUST ENHANCE AND BUILD OUR CAPACITIES IN UNDERSTANDING CLIMATE RISK AND UNCERTAINTIES. OUR AREA HAS BEEN FACING ISSUES WITH GROUNDWATER DEPLETION AND SALINITY INTRUSION.

WE ALSO NEED TO SOURCE PROJECT MATERIALS LOCALLY, SO THAT IT IS READILY AVAILABLE AND WITHIN OUR REACH,



YES, YOU ARE RIGHT. WE HAVE TO MAKE REQUIREMENTS EASY AND ACCESSIBLE, SO THAT YOU AND YOUR COMMITTEE CAN ALSO TAKE PART IN LEARNING FROM THE OUTCOMES OF THE PROJECTS.

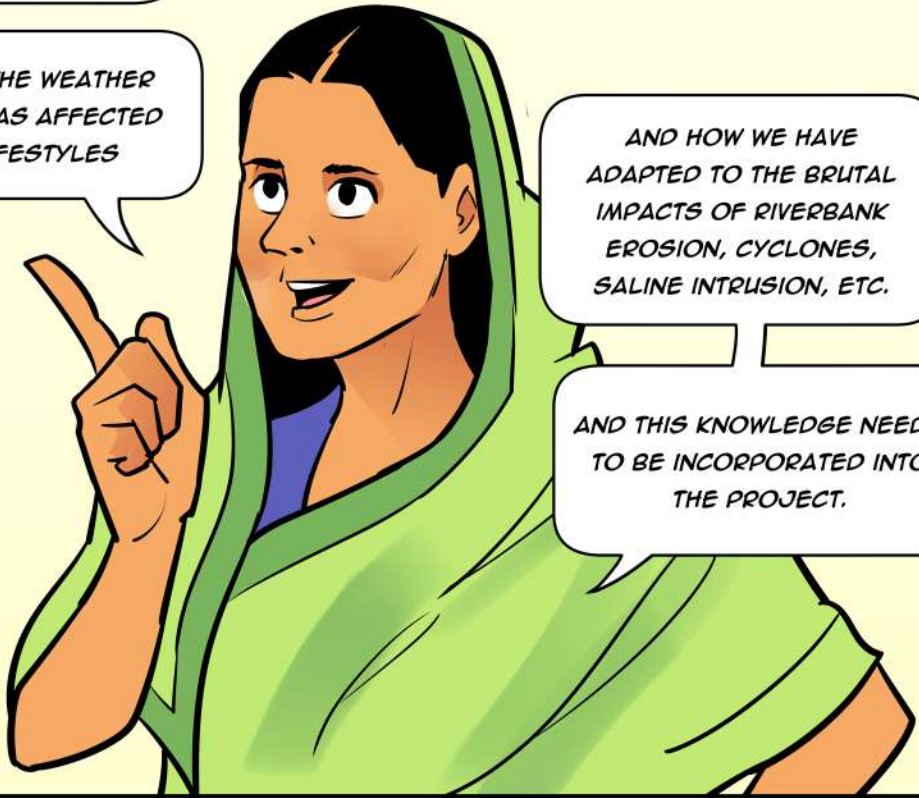


I AND MY WOMEN  
COMMITTEE HAVE YEARS  
OF GENERATIONAL  
AND LOCAL KNOWLEDGE

ON HOW THE WEATHER  
CHANGE HAS AFFECTED  
OUR LIFESTYLES

AND HOW WE HAVE  
ADAPTED TO THE BRUTAL  
IMPACTS OF RIVERBANK  
EROSION, CYCLONES,  
SALINE INTRUSION, ETC.

AND THIS KNOWLEDGE NEEDS  
TO BE INCORPORATED INTO  
THE PROJECT.



THE DONORS NODDED THEIR HEADS.



LATER, THE DONORS DIRECTLY  
SUPPORTED THE WELFARE  
COMMITTEE WITH A SEED GRANT  
THROUGH THE LOCAL NGO. AT  
THE SAME TIME THE LOCAL  
GOVERNMENT ALSO EXTENDED  
THEIR SUPPORT.



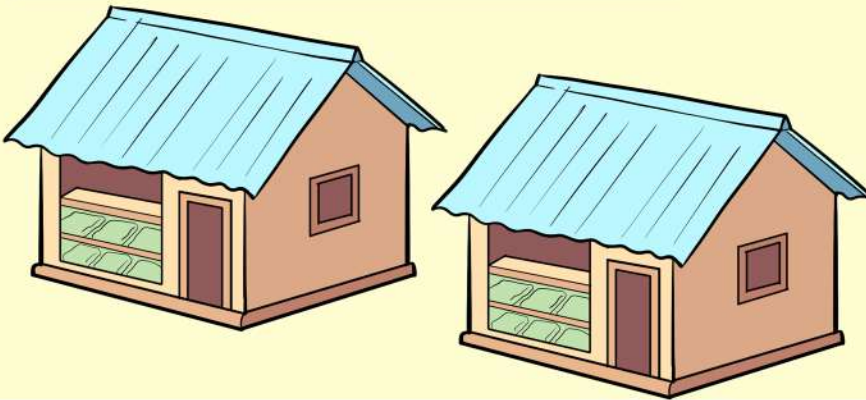
JAMILA STARTED HER SMALL BOUTIQUE BUSINESS.



ALSO TRAINED OTHER WOMEN IN HER COMMUNITY.

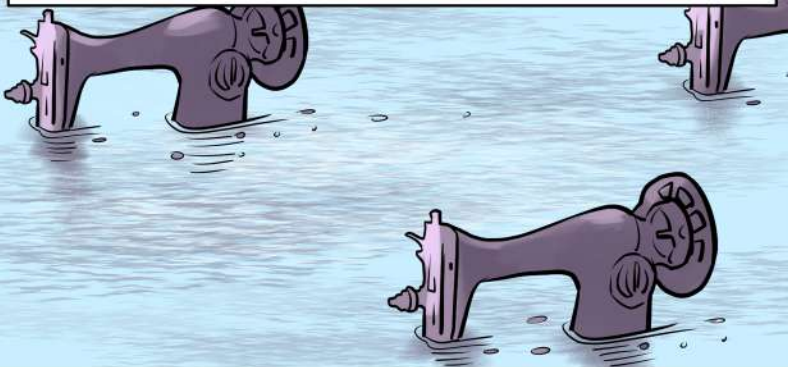


THE SEED FUNDING HELPED HER AND PROVIDED JOB OPPORTUNITIES FOR OTHERS.



HOWEVER,  
THE MISERY  
NEVER  
ENDED.

DURING THE MONSOON SEASON, EXCESSIVE RAINFALL CAUSED WATER LOGGING AND INUNDATED THEIR AREA.



WE DECIDED TO GO TO THE NGO.

LET'S GO LADIES.



*WE REQUESTED A DIALOGUE WITH THE DONORS FOR THEIR SUPPORT.*



*I UNDERSTAND YOUR UNCERTAINTIES AND WILL TRY TO KEEP THE FUND FLEXIBLE. THIS WILL ALLOW YOU TO OVERCOME THE CURRENT CHALLENGES, PROMOTE THE CREATION OF MARKET LINKAGES, AND DIVERSIFY YOUR LIVELIHOOD OPTIONS.*





## CHAPTER 10: WAY FORWARD

YOU HAVE ALWAYS BEEN AN EXEMPLARY LEADER IN YOUR COMMUNITY. HENCE, BASED ON YOUR EXPERIENCE, WE WILL MAKE PROVISION FOR WELCOMING FEEDBACK/COMPLAINTS/CONCERNS REGULARLY



THIS WILL BE A LEARNING OPPORTUNITY FOR US TOO.



INDEED! FROM OUR END WE WILL TRY TO BE RESPONSIBLE AND TRANSPARENT.



BESIDES, IF WE WORK COLLABORATIVELY  
IN AN ACCOUNTABLE MANNER, THE  
PROJECT WOULD BE SUCCESSFUL.



YES! YES! WE WILL DO A MIDTERM  
REVIEW TO MAINTAIN TRANSPARENCY.



THE LONG-TERM PROJECT EMPOWERED JAMILA AND HER COMMITTEE MEMBERS,  
INSPIRING THEM TO DO SOMETHING GOOD FOR THE ENTIRE COMMUNITY. NOW  
THEY CAN EDUCATE THEIR CHILDREN FOR A BETTER FUTURE.



