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Climate-Induced Displacements and Refugee Governance: Policy Challenges in South Asia

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ABSTRACT

South Asia faces an expanding range of climate change-related hazards, including cyclones, floods, droughts, landslides, heatwaves, and sea-level rise, that are increasingly driving population movement within and across borders. Climate-induced displacement has risen sharply in recent years, with Bangladesh, India, and Pakistan experiencing the highest levels of human mobility triggered by environmental shocks. Yet people uprooted by climate impacts are not protected under the 1951 Refugee Convention, leaving a major gap in legal and institutional safeguards. This paper examines emerging patterns of climate-driven mobility in the most vulnerable South Asian States and evaluates the governance responses required at national, regional, and international levels. Key challenges include the absence of legal recognition for climate-displaced persons, limited financing for long-term solutions, difficulties in planned relocation, weak information systems, and inadequate regional cooperation. The study proposes a policy roadmap that calls for national displacement strategies, the integration of mobility into climate adaptation planning, bilateral protection arrangements, anticipatory action systems, and strengthened financing for loss and damage. Implementing these measures would help shift the region's approach from reactive disaster response to a more proactive, rights-based, and predictable framework for governing climate-related mobility.

Keywords: Climate Change, South Asia, Environmental Shocks, Displacement Strategies, 1951 Refugee Convention.

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Introduction

South Asia is another region that can be considered one of the most climate-exposed areas in the world. Coupled with governance and socio-economic constraints, dense population, deltaic topographies, extensive coastlines, and climate-sensitive practices, it has experienced frequent and recurring displacement (IPCC, 2022; World Bank, 2021). Disasters include most of the new categories of internal movement, and there are disproportionate amounts of single-event movements, such as cyclones, floods, and bank erosion, in South Asia (Internal Displacement Monitoring Centre [IDMC], 2024; UNHCR, 2023). Among the nations, Bangladesh, India, and Pakistan are consistently among the top ten countries where disaster-driven displacement is the most prevalent globally (IDMC, 2024). Factors increasing the region's vulnerability include rapid urbanization, lack of adaptive infrastructure, and weak governance structures (Rana et al., 2023; Alam and Collins, 2022). International refugee law, established by the 1951 Refugee Convention and its 1967 Protocol, does not recognize environmental or climate-induced damage as grounds for refugee status (McAdam, 2020).

As a result, climate-displaced persons often fall into a legal protection gap, especially in cross-border international movements (UNHCR, 2020). Although there is no legal category specifically for climate migrants, South Asian states still have considerable flexibility to shift climate mobility regulation from short-term humanitarian responses to proactive, rights-based protection frameworks (Bhardwaj and Abate, 2024; Naser and Hossain, 2023).

This paper presents an example of climate-related displacement and refugee management in South Asia, focusing on the most vulnerable countries: Bangladesh, India, Pakistan, Nepal, Sri Lanka, and the Maldives. It addresses three main questions: first, what is the extent of displacement caused by climate impacts? Second, what policy, institutional, and legal issues have been addressed at the national, regional, and international levels regarding climate mobility? And third, what policy alternatives and reforms could improve protection and promote long-term solutions? The absence of regional or bilateral protection

mechanisms underscores the necessity for legal innovation and cooperative governance in the region.

It is essential to incorporate intersectional prior notice analysis into adaptation and disaster-risk models to guarantee equitable resilience, nonetheless. South Asia can also make climate mobility a roadway to regional stability and human security by shifting towards a new, rights-based model of governance, as opposed to crisis management on an ad hoc basis. With the growing internationalization of climate effects, regional solutions are no longer a political dream but an essential need.

Literature Review

IPCC (2022) Climate-induced displacement has been gathering an escalating interest in academic and policy-oriented literature due to the rise of environmental hazards and threats to human security, which are precipitated by climate change. While migration in response to environmental stress can be observed for a very long time, modern climate change causes this "climate-driven displacement process" to amplify its scale and frequency, as the Indo-Gangetic delta in South Asia bears witness. World Bank (2021). Due to the high population density of the region, the rampant poverty, the vulnerabilities to climate-sensitive livelihoods, and the exposure to hydro-meteorological hazards, it is a global hotspot of climate-related mobility.

The literature is consistent in identifying South Asia as one of the areas most affected by internal displacement due to disasters. According to the report of IDMC (2024), the Internal Displacement Monitoring Centre, floods, cyclones, and storms are responsible for a significant number of new displacements in countries such as Bangladesh, India, and Pakistan. As well as the World Bank (2021) Empirical data show that the majority of climate-induced movements during this period are internal rather than cross-border movements, and are often recurrent rather than a spill-over movement. Alam and Collins (2010) Seasonal flooding and riverbank erosion in Bangladesh, for instance, are recurrent and repetitive phenomena causing the displacement of households to a great extent, with a loss of cumulative assets and increased long-term vulnerability.

Nawaz, Akhtar, and Zafar (2025). Climate change

poses a significant non-conventional security risk in the SAARC area, particularly for Pakistan. Increasing temperatures, floods, droughts, and glacier retreat exacerbate water shortages, food insecurity, economic uncertainty, and displacement. These pressures challenge the state's ability, heighten social tensions, and pose a risk of internal unrest that climate change should be regarded as a national security concern and tackled with efficient policies and regional collaboration. By IDMC (2024). In Pakistan, the devastating floods of 2022 provided an example of the complex interaction between climate change, governance failure, and socio-economic inequality, resulting in the displacement of millions of people in the disaster and overburdening national response systems.

Similarly, the geography of Nepal is mountainous, which puts people living in the mountainous communities at risk of landslides and glacial lake outburst floods (GLOFs), which will likely be exacerbated by temperature increase (IPCC, 2022). In contrast, slow-onset processes, such as sea level rise and salinization, threaten the adaptability of long-term habitation and require planned relocation as a key adaptation outcome for small island states (where the main adaptation and disaster risk response mobilizations are taking place), such as the Maldives (UNDP, 2022).

A recurring theme in the literature is associated with the lack of legal protection of people displaced due to climate-related factors. Scholars have been writing about the concept of "climate refugees" for some time now, many indicating that they are concerned that we should not try to further push the boundaries of what we consider a refugee and also that we need a better legal framework within which to operate (Biermann & Boas, 2010). In the South Asian region, where there is a weak system of formal migratory agreements, the movements across countries following disasters are usually irregular and unguarded and displaced persons face facilitation to vulnerability, detention, and statelessness (IOM, 2023). Although soft-law initiatives such as the Nansen Initiative and the Global Compact for Migration have brought some progress in the provision of normative guidance, these initiatives and rules are currently voluntary in nature and widely different across the region (UNHCR, 2020).

Literature emphasizes the fragmentation of governance as being a bit of an obstacle for effective climate mobilization management. Disaster risk reduction, climate adaptation, migration governance, land administration, and social protection are often dealt with by separate institutions and are often incoherent in terms of policy approaches as well as reactive responses (Ferris & Weerasinghe, 2020). While Bangladesh had made significant progress on adopting a National Strategy on Climate-Induced Internal Displacement, the majority of the countries in South Asia had no comprehensive frameworks on climate-induced internal displacement (Government of Bangladesh, 2021).

Due to financial constraints, the policy is also limited in its effectiveness. Studies highlight that such adaptation, relocation, and recovery activities are seriously underfunded and rely largely on short-term donor support instead of predictable and grant-based finance (World Bank, 2021). Although the establishment of loss and damage funding arrangements under UNFCCC has been widely welcomed in the literature, there are still concerns about accessibility, adequacy, and long-term sustainability for vulnerable countries (UNFCCC, 2023).

Planned relocation is becoming a much more common and inevitable response to irrecoverable climate risks, but it is one of the more complex and politically sensitive policy responses (Ferris & Weerasinghe, 2020). Evidence from South Asia suggests that relocation efforts are often vulnerable to failure of weak community choice and engagement, weak housing-land-property (HLP) safeguards, and poor livelihood restoration which result in social demarcation and poverty.

Urbanization is another very important and critical aspect of displacement from the climate. It is known from research that the displaced populations often end up migrating to urban areas and peri-urban areas, which stimulates stress on housing services, infrastructures, water and sanitation services as well (UN-Habitat, 2022). However, informal settlements within cities such as Dhaka and Karachi end up accommodating an increasingly massive number of displaced populations, but mobility is rarely factored in urban planning (World Bank, 2021).

The literature also highlights intersectional

vulnerabilities and shows that women, children, older persons, and persons with disabilities are overrepresented in their exposure in displacement when it comes to barriers in accessing services, taking decisions and accessing protection (IPCC, 2022; UNHCR, 2023). These inequalities therefore require a rights-based and untouching approach, which can work on a framework of rights and inclusion in policies.

Synthesis and Research Gap

While there is good evidence in the existing literature on drivers and impacts of climate-induced displacement in South Asia, there are still gaps in integrated analyses on patterns of displacement and links with multi-level governance, financing mechanisms, and regional cooperation. This study fills this gap by meeting empirical trends and policy frames and suggesting a road map for rights-based, anticipatory, and sustainable climate mobility governance on a regional level.

Method and Scope

It takes the form of a desk-review with the synthesis of the 2020 to 2025 data and policy writings containing the most massive sources of information on international and national scopes, including the Internal Displacement Monitoring Centre (IDMC, 2024), the International Organization to Migration (IOM, 2023), the United Nations High Commissioner to Refugees (UNHCR, 2023), and Groundswell reports of the World Bank (World Bank, 2021). Policies on the national level, such as Bangladesh National Disaster Strategy and Management of Disaster and climate-induced Internal Displacement (Government of Bangladesh, 2021), Pakistan National Adaptation Plan (Government of Pakistan, 2023), and Nepal Disaster Risk Reduction and Management Act (Government of Nepal, 2017) were also inspected.

Its range is angled more towards those nations possessing the greatest indicators of climate-displacement, i.e., Bangladesh, India, Pakistan, Nepal, Sri Lanka, and the Maldives; however, there are always limitations to data and attribution concerning cross-border movement (IOM, 2023; UNHCR, 2023). Where analyzing annual data was not available on a precise basis, but on well-recorded episodic likelihood (e.g., the floods of 2022 in Pakistan; Cyclone Remal 2024) and

measures of a level of structural susceptibility exposure, adaptability capacity, and social-economic frailty (IDMC, 2024; IPCC, 2022).

Regional Patterns of Climate-Induced Displacement

Most of the time, the possible contributors to the issue of disaster displacement in South Asia are a combination of hydro-meteorological and geophysical events, including cyclones, floods, droughts, heatwaves, landslides, glacial hazards, and the rise in sea level (IDMC, 2024; IPCC, 2022). Among these, the most predominantly repeated waves of evacuation, particularly in Bangladesh and eastern India, are the waves caused by cyclones and monsoon floods- low-lying deltaic terrains and high-density populations along the coast exposed people to more of them (Government of Bangladesh, 2021; World Bank, 2021). As the case of Cyclone Remal (2024) showed, a disaster displaced more than a million people in Bangladesh and India in a few days, which proves the fact that such disasters happen incredibly quickly and on a large scale (IDMC, 2024).

The predominant causes of displacement in these countries (Pakistan and Nepal) are riverine flooding and glacial lake outburst flood (GLOF) due to an increasing rate of Himalayan glaciers melting and periodic and unpredictable storms (IPCC, 2022; UNHCR, 2023). Sri Lanka has landslides and seasonal floods, which are prevalent in the districts of the hill country and the wet zone, whose dangers are enhanced by forest miracle and soil erosion (IOM, 2023). In the meantime, the Maldives generates a long-term rise in sea level, saltwater influx, and coastal erosion owing to being in a small-island condition, which jeopardises long-term habitability on several atolls (UNDP, 2022).

The movement in the region is multi-causal and recurrent as compared to isolated. The cases and periods of transferring, typically because of the compounding risks, will make persons move in the short run or repeatedly as though thalassohaline, a cyclone of mobility that gathers delineation between short-term evacuation, internal movement, and lasting migration (World Bank, 2021; Rana et al., 2023). These trends indicate how climatic stressors reach their pinnacle in South Asia in the regression of

poverty, scarcity of land, and an ineffective government body, making displacement a long

and foreseeable process (Alam and Collins, 2022; IDMC, 2024).

Table 1: Snapshot of Disaster-Related Displacement and Key Hazards (Illustrative)

Country	Displacements (Recent Years)	Dominant Hazards	Notes
Bangladesh	High (millions annually in peak years)	Cyclones, floods, riverbank erosion, and salinity	National displacement strategy adopted (2021)
India	High (episodic events >100k)	Cyclones, floods, heatwaves	Fragmented national policy; strong state-level DRM in some states
Pakistan	Very high in 2022; elevated thereafter	Monsoon floods, glacial melt, drought	NAP (2023) acknowledges displacement risk
Nepal	Moderate, episodic	Landslides, GLOF, floods	DRRM Act (2017) framework in place
Sri Lanka	Lower absolute numbers; frequent events	Floods, landslides, and coastal erosion	Policy under development
Maldives	Lower annual events; high long-term risk	Sea-level rise, storm surge, salinity	Relocation within the archipelago central to adaptation

Source: Adapted by Researcher

The trends in recent disaster displacement in the South Asian region indicate the existence of significant, frequent, and mostly hazard-specific mobility pressures in the region, with Bangladesh, India, and Pakistan recording some of the highest levels of climate-induced and disaster-induced population flows in the region. Bangladesh registers a significant number of remarkable cases of new disaster displacements, affecting millions of people each year in recent years. The cyclones, vast flooding, the erosion of the riverbanks, and the encroachment of soil saltiness in the coastal areas are the major causes of these movements. Following these chronic threats, Bangladesh has provided a National Strategy on Internal Displacement in 2021, and this is one of the more integrated frameworks to deal with climate-related mobility in the region. India is the other country where there are high but more episodic instances of displacement, and the country often experiences over 100,000 recent displacements at times of major disasters.

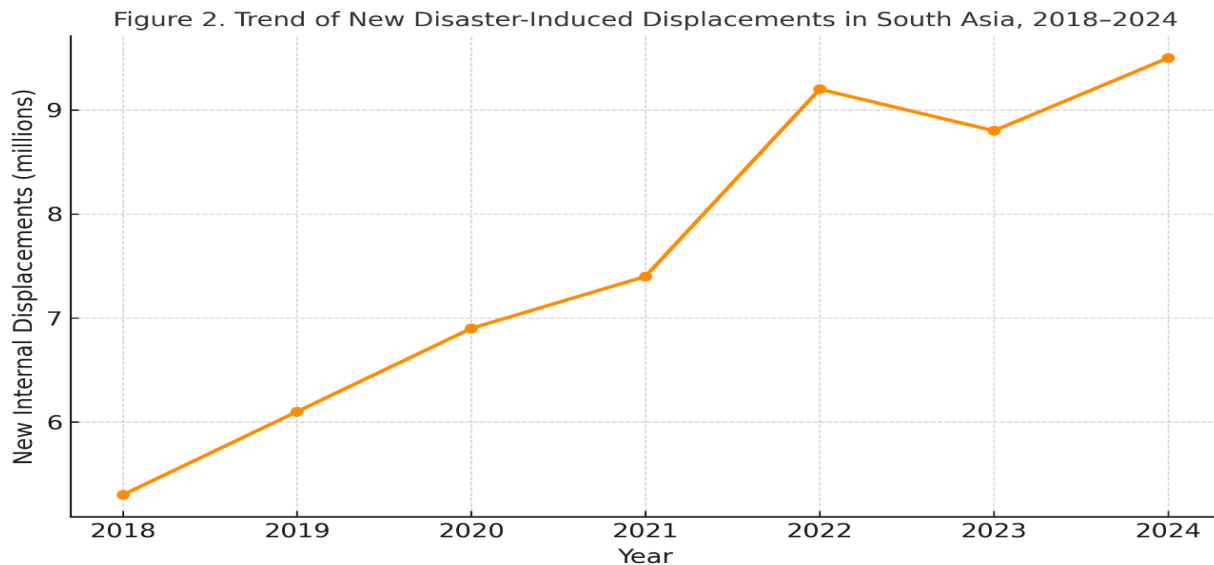
The risks prevailing in India are water cyclones, monsoon floods, and more and more intense heat waves. Although there is no national policy in India that specifically focuses on disaster

displacement challenges, some states have established effective systems of disaster risk management (DRM), which have created a robust governance structure, which is disjointed at the national scale. This imbalance adds to different levels of protection to populations at risk. In Pakistan, displacement caused by disasters was extremely high in 2022 and this was mainly the result of a disastrous monsoon flooding which caused significant parts of the country to be flooded. The level of displacement has continued to increase over the years since it is caused by numerous monsoon floods, severe meltdown of high-mountain glaciers, and the incidences of drought, which compromise the livelihoods and habitation conditions.

The National Adaptation Plan (NAP) of 2023 in Pakistan expressly identifies displacement as an important risk of climatic change, indicating that greater policy sensitivity but without facing many implementation issues. Instead, displacement patterns in these countries are conditioned by both the rapidly-acting hazards and the ones that act slowly; therefore, coherent national policies and coordination of activities across the borders. The combination of the two cases shows how much the

climate issues in South Asia cause mobility challenges of such a scale and complexity.

Figure 2: *Trend of New Disaster-Induced Displacements in South Asia, 2018–2024*



Governance Architecture: International, Regional, and National

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sea level, saltwater influx and coastal erosion owing to being in a small-island condition which jeopardises long-term habitability on several atolls (UNDP, 2022).

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Policy Challenges

Legal recognition and cross-border pathways

Climate-displaced people are hoping to have protection rights under the 1951 Convention on refugees and its 1967 protocol in the format of persecution based on race or religion or membership of a specific social group or political opinion, as well as persons, but not those who take shelter due to the harm to their environment or their exposures to climatic branches (McAdam, 2020; UNHCR, 2020). Thus, displaced persons affected by floods, sea-level rise, or even cyclones

are usually in a legal protection lapse under international law (Biermann & Boas, 2010).

This gap is especially noticeable in South Asia: not many states have established regulations regarding humanitarian visa programmes, temporary protection, cross-border disaster-displacement mechanisms, and others (Nansen Initiative, 2015; Alam and Collins, 2022). In those places where they take place, between Bangladesh and India, after coast cyclones elsewhere as a river, they tend to be mostly irregular, unofficial, and unstable, which exposes migrant to various trafficking threats in addition to detention or deportation (IOM, 2023; UNHCR, 2023).

Financing Durable Solutions

Adaptation as well as relocation efforts are still significantly underfunded in South Asia. The aspect that most of the National Adaptation Plans (NAPs) consider displacement among major contributors to the occurrence of the climate risks is restrained in its implementation due to the lack of funds and insufficiency of the loan in comparison to a grant (World Bank, 2021; UNDP, 2022). The Sharm el-Sheikh Implementation Plan (COP27) introduced Loss and Damage (L&D) insurance would allow covering these gaps, although there is no set way of how companies should operate, and the countries of the third world do not even have access to the available money (UNFCCC, 2023).

Countries such as Pakistan and Bangladesh, which suffered disastrous floods and resulting cyclones in 2022/2024, also pointed out the argument of inequity of debt-based financing of recoveries (Rana et al., 2023; IDMC, 2024). When it comes to relocation, micro-grants, pre-programmed liquidity windows, and becoming more significant in protecting vulnerable individuals are non-debated and relational buildings, resilience of homes, and reinstated city provisions (Ferris, Weerasinghe, 2020; IOM, 2023).

Planned Relocation and Housing–Land–Property (HLP) Rights

Planned migration

This means communities at high risk of frequent or irreversible climatic risks should be migrated to a safer region - it needs tenure to territories and livelihood sustenance and adequate infrastructure (IDMC, 2024). Nevertheless, the relocation

process is usually plain and not well-funded in all of South Asia and lacks a specific task of holding an institutional responsibility (Alam & Collins, 2022).

They are a lack of land, unregistered titles and lack of developmental priority. Many previous times in Bangladesh and India, river erosion and cyclone have displaced individuals, indicating that they lost their livelihoods and social disarticulation can have occurred (Government of Bangladesh, 2021; IDMC, 2024). The gendered responsiveness of design, community participation, and grievance-redress mechanisms are also very important factors that maintain the chance of social exclusion high (UNHCR, 2023; Ferris and Weerasinghe, 2020). Other high-priority themes of sustainable solutions include the establishment of legally established HLP rights, consultative planning, and the establishment of post-relocation livelihood programmes (UNDP, 2022).

Data, Triggers, and Anticipatory Action

Very few countries have integrated data, will relate those related meteorological triggers, disaster-management records, population registries and social-protection databases so that they can take a proactive response (IOM, 2023). The existence of interoperability faults complicates the design of planned payouts or rescue systems that have the potential to diminish the effects of displacement (IDMC, 2024).

Although there is an enhanced viability of early-warning capacity, mainly due to the regional disaster-management frameworks established as a part of the SAARC, the connection to social-protection and mobility planning is poor (SAARC, 2018). International solidarity and tracing of displacement cases will also be restricted to a maximum proportion, with the biggest part of the data relating to domestic migration (UNHCR, 2023). The use of forecast-based financing and sets of trigger thresholds can significantly decrease the time and cost of disaster displacement, as these approaches necessitate improving the anticipatory financing model (World Bank, 2021; IPCC, 2022).

Urbanization of Displacement

Most of the displaced in South Asia end up moving to the urban and peri-urban centres and would find livelihoods and services (IOM, 2023). This urbanization of displacement places a very

high burden on matters of housing, water, sanitation and hygiene (WASH), energy and labor markets (UN-Habitat, 2022). The financial strains on already over-organized urban settings, informal settlements, and service inequality already affect civilization, including Dhaka, Karachi, and Kathmandu (World Bank, 2021).

However, mobility considerations are rarely carried out through urban planning, and relocated households rarely have urban development projects and affordable-housing initiatives (Alam and Collins, 2022). Next-generation plans to absorb the displaced population sustainably through enhancing supplanted population information into city-resilience infrastructures and connecting urban planning with the supply of national adaptation funds must be implemented (Ferris and Weerasinghe, 2020).

Intersectional Vulnerabilities

Vulnerabilities within the contexts of displacement do not have the same distribution. The access to shelter, health services, and decision-making processes are disproportionately detrimental to women, children, older persons, and people with disabilities because of the barriers to access (UNHCR, 2023; IPCC, 2022). Women and girls faced a high level of exposure to gender-based violence and consequences of disturbance in their livelihood in the case of the 2022 floods in Pakistan (Rana et al., 2023).

Specific preventive actions are deployed to enhance social inclusion, which may be stated as the gender-based early warning, disability inclusion evacuation routes, and protection services in a camp or a temporary settlement (IOM, 2023; UNDP, 2022).

Institutional Fragmentation

Institutional fragmentation usually worsens the governance of climate-induced displacement in South Asia. Disaster management, environmental, migration, land, and social welfare mandates are spread across various ministries and could overlap responsibilities as well as have policy gaps (Alam and Collins, 2022; IDMC, 2024). There is also a problem of coordination between the national and the local governments, and both horizontally, among the sectors (Ferris and Weerasinghe, 2020).

The absence of an overall body of coordination to

give responses is attributed to a lack of a strategic approach to responses, which is reactive and donor-oriented. This governance gap can be bridged with the help of the inter-ministerial mobility task force, standardization of data, and entrenching the aspect of displacement in national adaptation and development plans (UNHCR, 2023; IOM, 2023).

Country Deep Dives

Bangladesh

It is not a secret that Bangladesh is one of the most climate-vulnerable nations that experiences frequent cyclones, storm surges, monsoon floods, and riverbank erosion, resulting in the displacement of large populations almost annually (IDMC, 2024; World Bank, 2021). In the years 2022 to 2024, the country documented multiple million extensions in existence because of catastrophes, especially after Cyclone Remal (2024) and constant monsoon flooding (IDMC, 2024).

The Government of Bangladesh also intended the use of the National Strategy on the Management of Disaster and Climate-Induced Internal Displacement in 2021 as a rights-based and phase-based cosmetic having prevention, protection, and durable solutions (Government of Bangladesh, 2021). The priorities that are put in place are capacity building of the local governments, stability of housing-land-property (HLP) to relocation, and inclusion of the displaced population in urbanization policies in cities Khulna and Dhaka (Alam and Collins, 2022; UNDP, 2022).

Financing is also a bottleneck, although in spite of policy advancements, moving and recovery programs are based on donor support and pilot funding, special lines of national budget resources on mobility are still limited (UNFCCC, 2023; World Bank, 2021).

India

India is an area characterized by cyclones, floods, droughts, and increasing heatwaves in common, producing a scale of temporary evacuations, as well as displacement (IDMC, 2024; IPCC, 2022). The key aspect covered by the touch of displacement response is greatly addressed by the disaster-management bodies, such as the National Disaster Management Authority (NDMA) and by

the schemes on the state level, yet there has not been a nationwide climate-mobility framework in place (IOM, 2023).

Others have suggested that a national internal-displacement law and cross-border humanitarian-admission schemes of climate-affected migrants need to be established, and portability of social-protection entitlements among states should be enhanced (Bhardwaj and Abate, 2024; Alam and Collins, 2022). Even though India has the world-renowned infrastructure of evacuation, the warning system, and rapid response efforts, the rehabilitation and ability to invest in long-term solutions are uneven across the states (World Bank, 2021).

Pakistan

In 2022, there were tremendous super-floods in Pakistan, which caused the displacement of over eight million people and demonstrated the link between climate risks, poverty, and weak governments (Rana et al., 2023; IDMC, 2024). The National Adaptation Plan (2023) of the country directly recognizes the risks of human mobility and displacement and requests investments in resilient infrastructure, social protection, as well as disaster-resilience financing (Government of Pakistan, 2023).

Nevertheless, there are minimal dedicated relocation policies, effective HLP frameworks, and predictable ways of funding long-term solutions (UNDP, 2022). A lack of standardized livelihood-restoration programmes, the presence of an uncoordinated relationship between the federal, provincial, and local governments, and the underlying expectation of long-term recovery (Ferris and Weerasinghe, 2020). The policy of enlarging non-debt financing by means of Loss and Damage funds and risk-pooling instruments has become one of the acute policy priorities (UNFCCC, 2023).

Nepal

The topography of Nepal is largely mountainous and is prone to landslides, flash floods, and glacial-lake-outburst floods (GLOFs) because of its reliance on the monsoon rainfall (IPCC, 2022). Despite their general local character, displacement remains a brutal phenomenon, and the densely populated areas of hills and mountains with many communities confront the repeated danger of landslides there (IDMC, 2024).

One of the main legislative points covering the disaster-risk governance and recovery in the country is the Disaster Risk Reduction and Management (DRRM) Act 2017 (Government of Nepal, 2017).

However, organized movement is limited by scarcity of arable land, high prices of transactions, and poor capacity of the local governments (UNDP, 2022). Professionals note the necessity of better hazard mapping, interoperable systems of data, and prompt advocacy-based initial action screening to predetermine displacement (IOM, 2023; World Bank, 2021).

Sri Lanka

Sri Lanka is exposed to landslides and flooding occurring in seasons linked to the southwest monsoon and displacing thousands of people every year (IDMC, 2024). The country has a running Disaster Management Centre (DMC) and even country-level DRR strategies; however, a holistic climate-mobility policy is still being developed (UNHCR, 2023).

Moving is specifically a politicized matter, and potential permanent resettlements are constrained because of a lack of land (UNDP, 2022).

Local authorities often do not have the financial resources to enhance mobility with the scope of urban and social-protective structures, and the connection between disaster-risk management (DRM) and migration institutions is still ineffective (Alam and Collins, 2022; IOM, 2023). The institutional capacity on a district and municipal level, as well as tenure security and empowerment, are some of the main factors that will aid in facilitating sustainable relocation.

Maldives

The Maldives is a case demonstrating low-lying coral atolls, prone to sea-level rise, storms, and erosion, and according to the latest forecasts, will become devastated due to lack of habitable land by the mid-century (IPCC, 2022). The mastery of internal moving and urbanization, such as the development of Hulhumalé, is the priority of a process of the National Adaptation Plan of the government (2024), developed in order to settle the residents of the extremely vulnerable atolls (UNDP, 2022). However, this is then significant with the team's quest for external funds and crusader migrations on a long-term scale (IOM,

2023). The key areas of concern are the availability of the provision of inclusive services, protection of livelihoods, and social cohesion in the acceptance islands. The long-term planning of

relocation is only an illusion, unless the governments of country A and country B have a lot of financial resources to support it and cooperate (UNFCCC, 2023; IDMC, 2024).

Table 2: Comparative Policy Matrix (Selected Elements)

Country	Displacement Strategy	Mobility in NAP/Adaptation	HLP / Relocation Framework	Data/Triggers System	Finance Access (incl. L&D)
Bangladesh	Yes (2021)	High	Emerging; needs scale-up	Improving; needs interop	Moderate; needs grants
India	No (fragmented)	Variable	Partial, state-led	Limited interop	Variable
Pakistan	No (NAP recognizes risk)	High (NAP 2023)	Limited	Developing	Constrained; external reliance
Nepal	No dedicated strategy	Moderate	Limited, costly terrain	Limited	Limited
Sri Lanka	Under development	Moderate	Limited	Limited	Limited
Maldives	Embedded in adaptation	High	Planned internal relocation	Developing	Relies on external finance

Source: Adapted by Researcher

Homogenous variation between South Asia concerning readiness to mobility as a result of climate change is also clear, with Bangladesh being the best institutionally positioned of the countries sampled. Bangladesh has embraced a focused displacement policy and made it a priority nationally, placing it at the forefront of national planning by factoring in mobility. The fact that it has huge levels of alignment between climate risk assessment and mobility needs is manifested in its adaptation frameworks that have been supported by an ever-developing and constructed data and trigger system that supports predicting population movement. Nonetheless, in Bangladesh, as much as the housing, land, and property protection and relocation systems start emerging, they still require more intensity and institutionalization in the long run. Finance is partially accessible, though, again, on a high level of concessional devices and grant assistance, which reflects the financial frailty of the country.

In India, on the contrary, there is no cohesive national strategy on displacement. Its strategy is

still in pieces, with mobility factoring taken into national and state-level adaptation strategies. Certain states are devising biased relocation or settlement interventions, although it is never organized in one national structure. There is a low level of interoperability of data systems, which results in unequal monitoring and early warning capabilities among states. The financial capability of India is wider than that of some of its neighbors, but its state mobility governance is still more heterogeneous across jurisdictions with significant policy asymmetries and imbalanced preparedness.

The situation in Pakistan is different, with an increasing risk, such as climate-driven displacement, being recognized in the National Adaptation Plan. Although the awareness against the policy is substantial, the operational frameworks relating to relocation, housing, and land rights remain scarce. The data and trigger systems in the country are still developing, and there are a lot of gaps in early warning integration towards mobility planning.

Consequently, the disconnect between realizing the problem and the ability to react is still broad. The mountainous topography of Nepal, transmission dispersal, and high susceptibility to climatic change are structural challenges in Nepal. Relocation systems are low and very costly to carry out because of geographical factors. Nepal equally has a low level of data interoperability, and does not have sound triggers on displacement-sensitive planning. The development of the climate mobility architecture in Sri Lanka is still underway. Mobility is reflected in moderate forms in adaptation planning, yet there are still limited institutional measures of relocation or housing and land safeguards. The Maldives are showing an exemplary path that was dictated by its existential susceptibility to sea-level rise. Nevertheless, regardless of its strategic integration, the Maldives continues to build its data systems and requires more outside funding to support mobility and adaptation efforts.

Policy Roadmap for South Asia

An integrated climate-mobility governance roadmap in South Asia needs to be designed as a multi-level strategy that addresses immediate national actions while simultaneously engaging with long-term regional and international systems. Such a roadmap must account for the region's shared exposure to floods, cyclones, droughts, and sea-level rise, and integrate these risks into coherent policy planning across borders. It should also acknowledge the persistent structural governance challenges and financing limitations that constrain effective implementation. By aligning short-term measures with long-range cooperative frameworks, the region can build a more predictable and resilient foundation for managing climate-induced mobility. (IDMC, 2024; Alam and Collins, 2022).

Short-Term Policy

It will be imposed, via policies at national tiers, to adopt or update strategies of national displacement in each of the states of South Asia following the model of Bangladesh which was detailed in 2021 and embraced displacement prevention, protection, and durable solutions (Government of Bangladesh, 2021). The absence of mobility concepts in the National Adaptation Plans (NAPs) would secure the integration of the notions of displacement within the climate policy

(UNFCCC, 2023).

The governments have to legalize classifying intervening mechanisms institutional, such as anticipatory-action activating machine like predict-based financing (FbF), to make payouts prior to any extraordinary occurrence unfolding (IOM, 2023). Housing-land-property (HLP) and relocation criteria could be improved with a gender-sensitive tier to include the settlement of the destroyed population to their transit (Ferris and Weerasinghe, 2020; UNHCR, 2023).

At the same time, meteorological, population, and social-protection data systems (IDRs) are bound to be established so that they become interoperable to yield the so-called evidence-rich policy-making opportunities, such as anticipatory action and evocation of preemptive response (World Bank, 2021). The local governments must have built strategic capacities based on capacity building and augment financial decentralization to handle the relocation, incorporate the displaced individuals to the urban economies, and structure services (UNDP, 2022). The devised mobility of social-protection programmes, e.g., cross-jurisdiction zones across districts or provinces, would reduce the vulnerability of mobile populations (IOM, 2023).

Medium-Term Policy

Cloisonne Regional cooperation acquires the background in the medium term. This would be reflected with bilateral or multilateral agreements on unnecessary density, temporary or elegant return of disaster-displaced individuals over the domestic boundaries, possibly entailing both the South Asian members of the Union (Nansel Initiative, 2015; UNHCR, 2020). These types of formalization of coordination and resource-sharing may establish a SAARC-level Working Group on Climate Mobility or implement a so-called Regional Charter on Climate Displacement (SAARC, 2018).

The region is to implement the risk-pooling systems and grant-based climate-resilience funds based on the African Risk Capacity paradigm, and, thus, allow the timely access to liquidity to implement emergency relocations (UNFCCC, 2023). This idea of integrating between systems of early-warning and forecast-based action should be coupled with an organized mechanism of alignment, at the Disaster Management Centre of

SAARC, in a manner that would assist in aligning preparedness to the behaviors of at least two countries (IDMC, 2024). One year-term and two-year-term highly active projects would help to promote social business startups of resilient housing, renewable energy, and conventional livelihoods in the high-risk regions (World Bank, 2021).

Long-Term Policy

Regarding the long-term viewpoint, the region must institutionalize the finance of Loss and Damage (L&D), so that it can compensate the damages of relocation, infrastructure, and livelihoods so that it physically isolates these damages to communities (UNFCCC, 2023). The countries will have to collaborate with the international bodies of displacement, such as the IDMC, the IOM, and the UNHCR, to promote comparability of data and heighten the accountability of the data (IOM, 2023).

Such a projected roadmap envisions the development of regional labor-migration corridors, safe-migration governance, and climate adaptation- a humanitarian road leading to the movement of those who have been displaced up and down in an orderly way, both with dignity and legal security (Biermann & Boas, 2010; UNHCR, 2023). Finally, climate bonds and other green city-building undertakings and even inclusive infrastructure projects must guide climate-fitting investments into the receiving cities, like urban fringes and second towns (UNDP, 2022; World Bank, 2021).

Conclusion

South Asian settlement patterns are already being redefined by global warming, which results in a mass internal migration and, in other instances, causes tensions that cut across national boundaries. Although the policy roadmap presented in this paper is admittedly ambitious, it remains feasible. However, the rate and intensity of climate-related events are also becoming more indicative that national reactions do not suffice

anymore. The other big problem is financial constraints. The movement that will occur due to climate change will also necessitate a political reinvention. In these examples, it is indicated that adaptive capacity can, in fact, be enhanced and not decreased by mobility coupled with good institutions and planning. The bilateral mobility debate is being oriented towards more institutionalized cross-border collaboration. Movement between the South Asian nations may be the first examples of humane, organized, and foreseeable responses to calamities or climate change. The circumstances predetermined a new form of climate-mobility governance, the one that merges rights-based protection, regional interaction, and adaptive planning. Lastly, South Asian mobility in relation to climate may turn into a tool of regional stability and human security. Such a vision will require strategic plans, coordinated efforts, and prolonged measures to ensure the vulnerable groups remain secure. The grounds for that radical change are present, and we only need to help them into the governance systems of stability and rights-based systems.

Recommendations

- Enhance regional collaboration by fostering trust, political dedication, and sustained investment.
- Utilize collaborative education, uniformity, and strategizing to address displacement caused by climate change.
- Allocate resources to data infrastructure, risk management, and local capabilities for sustainable cost reduction.
- Incorporate displacement into wider climate resilience, social safety nets, and urban development.
- Establish secure, inclusive, and properly regulated migration routes aimed at fairness and safeguarding.

Conflict of Interest

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