STORIES OF CLIMATE RESILIENCE

Empowering informal workers with heat stress intervention across South & South East Asia

















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INTRODUCTION

Informal and migrant workers are among the most vulnerable populations globally, and particularly in South and Southeast Asia. Their livelihoods are precarious, dependent on sectors like construction, agriculture, logistics, and small-scale manufacturing. Yet 90% of workers in India, Bangladesh, and Nepal are in informal employment, lacking social protection, employer-linked benefits, or reliable safety nets.

Climate change is sharply worsening these vulnerabilities. Extreme weather events—heatwaves, floods, cyclones, poor air quality—are already disrupting lives and livelihoods. Among these, extreme heat is emerging as one of the most urgent threats. Globally, 2.4 billion workers are exposed to excessive heat each year, and by 2030 Southern Asia alone is projected to lose the equivalent of 43 million full-time jobs to heat stress.

- India: 5.8% of total working hours lost (34M jobs).
- Bangladesh: 4.8% of hours lost (3.8M jobs).
- Nepal: 2.0% of hours lost (0.39M jobs).
- Indonesia: 3.0% of hours lost (4M jobs).
- Philippines: 2.3% of hours lost (1.2M jobs)

Heat stress and wage loss are driving poor households further into poverty, but coping mechanisms are thin—thin social protection, poor finance, and arrangements poorly suited to climate shocks. The magnitude of such risks demands local, context-specific responses that protect workers from immediate damage while developing long-term resilience. Building on our track record of enabling 7 million+ benefits to 4 million families and tapping \$18 billion of risk cover, we are rolling out social protection, climate insurance, and worker-focused adaptation solutions in five countries of South and Southeast Asia. Our bundled resilience methodology—grounded in community contexts—has already demonstrated its impact, from cooling centers and roof insulation to parametric heat-stress insurance, supporting informal workers to weather growing climate risks.



CASE STUDIES: BANGLADESH

Beating the heatwave: Abdullah's story

Abdullah's life as a construction worker in Rajshahi grows harder each summer. From April to July, soaring temperatures make outdoor work almost unbearable and dangerous. Short breaks offer little relief, but Abdullah pushes on—driven by the need to provide for his family.

One day, a coworker told him about a cooling station near their worksite, run by the Association for Community Development (ACD). For Abdullah, it was a lifeline. With cold drinking water, glucose, and first-aid services, the center quickly became a place to rest, recover, and regain strength before heading back to work in the blistering heat.

What struck him most was that he had never seen such support for workers like himself. The staff also shared practical advice on staying safe in extreme heat, which he found invaluable.

For Abdullah, this simple intervention has transformed his daily struggle into something more manageable. His story echoes the reality of millions of outdoor workers across Asia and beyondpeople who face the brunt of rising global temperatures, yet often lack even the most basic protections.





The cool and quiet resting space helps me relieve my tiredness. helps me relieve my tiredness.

Abdullah

A cool refuge that saves lives: Deliza's story

For Deliza Khatun, survival means collecting waste from the streets of Rajshahi City under the burning sun. With no shade or rest, every day brought the risk of heatstroke and dehydration—until she discovered the cooling and support center run by the Association for Community Development (ACD).

Now, the center is her refuge. Cold water, glucose, and simple health checks help her and other outdoor workers recover and stay safe during heatwaves. The separate space for women makes it even more welcoming and dignified.

Deliza hopes more such centers will open across the city. Her experience reflects the reality of millions of outdoor workers worldwide—waste pickers, vendors, and laborers—who face rising temperatures without protection. Simple interventions like cooling stations can mean the difference between exhaustion and resilience.





We suffer a lot while working under the burning sun. At least you think about us by providing us with this support initiative

Deliza Khatun

Finding physical and emotional healing: Tahmina's story

Tahmina has never known heat like this in Bangladesh. As a domestic worker, she has no choice but to step out even when the air feels scorching. Her husband, a rickshaw driver, often falls ill from the heat, leaving her with the burden of keeping the household afloat. With little rest at home, exhaustion is constant.

Everything changed when she discovered the Kallyanpur cooling station run by Bangladesh Nari Sramik Kendra (BNSK). The first glass of lemon juice she received there felt like relief she had never known. Since then, she visits regularly to rest, rehydrate, and access free health checks and first aid.

Beyond physical relief, the center has empowered her. She learned about social protection schemes and even helped her mother-in-law apply for the Old Age Allowance. Just as importantly, it has become a safe space where women workers share their struggles and support one another.

Tahmina's story mirrors that of countless women workers across Asia and the world—shouldering both work and family responsibilities while battling rising heat. For them, spaces like this are more than cooling centers; they are places of dignity, healing, and resilience.





I am grateful for such a beautiful and supportive space for women workers like me.

Tahmina

Where extreme heat meets hope: Bonna's story

For Bonna, a daily laborer, the cooling station run by Bangladesh Nari Sramik Kendra (BNSK) has been a blessing. After long hours of exhausting work, she comes here not just for cold water, glucose, and health checks, but for something equally important—comfort and companionship.

The station has become more than a place to escape the heat. It is where Bonna has learned about women's rights and workplace respect, and where she and other women gather to share experiences, support each other, and find emotional strength. Counseling from the staff adds to this sense of care and community.

For Bonna and many others, the cooling station is a rare space of dignity and solidarity in the midst of grueling work and rising heat. Her story reflects a global truth: as climate risks intensify, workers everywhere need not only protection from physical harm but also safe, supportive spaces that nurture resilience.





You have given us a wonderful space to rest, learn, and heal.

Bonna

A moment of relief amid intense heat: Mawla Mia's story

For three years, Mawla Mia started his days before sunrise, trying to earn as much as possible before Gazipur's scorching heat made work unbearable. As a rickshaw-puller, fatigue and dehydration were constant, with only the roadside for shade and rest.

One sweltering day, he discovered the cooling station run by Karmojibi Nari. For the first time, he had access to cold water, lemonade, ORS, and even basic health checks and medicines—free of cost. To him, it felt like relief he had never known.

The center not only restored his strength each day but also gave him the chance to continue working safely to support his family. Mawla's experience echoes that of countless workers across the world—rickshaw pullers, street vendors, and laborers—who battle rising temperatures without protection. Simple interventions like cooling stations can mean survival, dignity, and the ability to keep earning a livelihood.





I hope initiatives like this can be expanded so that rickshaw pullers, street vendors, garment workers—all can benefit

Mawla Mia

CASE STUDIES: NEPAL

From exhausted to energized: Bhagrathi's story

For over eight years, Bhagrathi Bista has driven an auto in Dhangadhi, Nepal. But this year, the heat feels unbearable. By midday, the roads empty as people avoid the scorching sun, and her vehicle becomes stifling. Weak and light-headed, she struggles to keep going.

Through other workers, she learned about the cooling station run by the National Environment & Equity Development Society (NEEDS). Now, during peak hours, she stops there to rest, drink cold water, and recover in a safe space with fans and a separate area for women. Each visit restores her energy and allows her to keep working.

For Bhagrathi, the cooling center is more than a place of relief—it is the difference between breaking down and carrying on. Her experience mirrors that of transport and outdoor workers across the world, who face mounting risks as global temperatures rise but lack protections. Simple, worker-centered interventions can make all the difference.





Without a place like this to rest and drink cold water, I wouldn't be able to complete my day's work.

Bhagrathi Bista

Cooling support, strengthened spirit: Maiya Ale Magar's story

At 61, Maiya Ale Magar works as a street vendor in Nepal, selling small items to make ends meet. The extreme heat makes her already difficult life even harder. When dizziness and headaches strike, she turns to the cooling station run by Nepal Mahila Ekata Samaj. There, she finds cold water, glucose, medicines, health checkups—and a quiet place to rest.

In recent years, rising temperatures have hurt both her health and her income. Illness forced her to stop working for weeks, leaving her unable to afford medical care. Now, with free support from the cooling center and the care of its staff, she can recover and keep going.

Maiya's story is a reminder of the countless older workers and women vendors worldwide who face daily hardship under rising heat. For them, even small interventions like cooling stations provide not only relief but also the chance to work with dignity.





I come to the cooling station twice or thrice a month. It's helpful for people like us.

Maiya Ale Magar

CASE STUDIES: INDIA

From exhaustion to empowerment: Medini's story

Medini, a daily wage worker in Lucknow, hauls bricks and cement blocks everyday at a local construction site, under the scorching sun—her labour as relentless as the heat itself.

She often works in temperatures exceeding 45°C. With three children to support and no access to cooling or ventilation at her temporary shelter, the heat had taken a toll on her health, leading to dehydration and missed workdays.

With the setup of a cooling station at her worksite by MRC and Eldeco Group, Medini now finds daily respite in a shaded, air-cooled space stocked with clean drinking water, ORS, and basic first aid. This small intervention helped her regain energy, protect her health, and continue working safely and sustainably.

In addition to physical relief, the cooling station also served as a platform for awareness and empowerment. Regular trainings and camps offered vital information on heat safety, health, and relevant government schemes—resources Medini and many others had little access to before.

For Medini and countless others confronting the growing threat of extreme heat, the cooling station has done more than just provide comfort. It has restored their ability to earn a livelihood and reaffirmed their right to safe, dignified working conditions.





This Cooling Station didn't just give us cold water—it gave us strength, information, and respect. Without it, this summer would have been unbearable.

Medini

Relief that pays off: Milan & Hemu's story

Milan and Hemu Bhunjar, daily wage construction workers in Lucknow, spent long hours under the scorching sun, often falling ill during peak summer months. Frequent heat-related illnesses led to missed workdays and mounting medical costs, straining their already limited income.

In May 2025, MRC set up a cooling station at their worksite. With access to an air-cooled resting space, clean drinking water, ORS, and basic first aid, the couple found much-needed respite. They began taking breaks and meals at the station, helping them recharge during the day. Since then, both have remained healthy, with no lost workdays through June and July. The cooling station not only protected their health but ensured consistent earnings-preventing financial loss and safeguarding long-term well-being.





It feels like now someone is thinking about us! In this extreme heat if the body remains fit then we can continue earning two meals a day

Milan

Cooling relief, lasting impact: Rekha Devi's story

Rekha Devi, a construction worker from Bihar, migrated to Indore with her husband and two young children, supporting a family of eight on daily wages. Long hours under the blazing sun took a toll on the couple's health, making work increasingly difficult.

That changed when MRC set up a cooling station at their construction site. With access to cold drinking water, ORS, glucose, first aid, and even mobile charging, the station offered much-needed relief from the heatwave.

Beyond physical respite, the station became a gateway to empowerment. Through MRC's awareness drives, Rekha accessed social security benefits including e-Shram registration, health insurance under Ayushman Bharat, and life insurance via PM Suraksha Bim Yojana—marking a critical step towards long-term safety and stability.





Earlier, we never received information about government schemes while working. But now, through this initiative, we are not only getting relief but also learning about our rights

Rekha Devi

Jan Sahas supports the Migrants Resilience Collaborative (MRC), a multistakeholder collaborative of nonprofit, grassroots-led philanthropic, and private sector actors focused on ensuring safety, security, and mobility for vulnerable internal migrants.





