

SYMPOSIUM ON FINANCING CLIMATE MOBILITY

MIGRATING WITH DIGNITY: A HUMAN RIGHTS CASE FOR FACILITATED, COMMUNITY-LED FINANCIAL INTERVENTIONS IN CLIMATE-VULNERABLE AREAS

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Introduction

I met Rosmiati, a coastal fish seller, on Wangiwangi Island in Indonesia's Southeast Sulawesi province in early 2020. Behind her huge smile and warm welcome, she expressed concern for changes she saw in the fish stock her community relies on. Rosmiati, like many women in this part of Indonesia, sold and processed fish their husbands caught. Rosmiati had access to an app—primarily for fish conservation—that also allowed her to track income and set aside small savings.¹ Simple financial mechanisms like savings clubs allowed Rosmiati to take decisions for her family's future and be more resilient to the changing climate around her.

Climate change is contributing to large-scale displacement across the world, upending the ecosystems and livelihoods of small-scale fisheries, agricultural areas, and more. While there is little consensus on the scale, timing, or dynamics of that climate displacement,² clearly, small-scale fishing communities like Rosmiati's are already impacted. As policymakers look for effective ways to finance rights-based mobility, existing international policy frameworks emphasize that voice and individual agency of those most affected matter. Effective financing can ensure that families and communities like Rosmiati's are empowered to make their own choices about when and how to migrate.³

This essay explores two examples of community-led financing that empower climate-affected people in preparation for movement, during displacement, and in search of durable solutions. These two examples—savings clubs and remittances—contribute directly to realizing crucial aspects of the rights framework applicable to climate displacement. Policymakers should seek to facilitate and bolster these community-driven mechanisms, for example by reducing bureaucracy, matching funding, and creating incentives for pooled action.

This essay starts by giving examples of settings where community-led financing is relevant. The essay then examines the rights framework for such situations, looking at the Guiding Principles on Internal Displacement,

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¹ See Larissa Hotra, *A Day-in-the-Life: Two Indonesian Women Manage Fish, Finances, and Their Futures*, RARE (Mar, 6, 2020) (giving more details on Rosmiati's story).

² Elizabeth Ferris, *The Relevance of the Guiding Principles on Internal Displacement for the Climate Change- Migration Nexus*, in *RESEARCH HANDBOOK ON CLIMATE CHANGE, MIGRATION, AND THE LAW* 113 (2017).

³ See, e.g., *Nansen Principles*, Prin. X (2011) ("The voices of the displaced or those threatened with displacement, loss of home or livelihood must be heard and taken into account.").

with acknowledgement of the normative gaps around climate displacement that still exist. With closer examination of two financing mechanisms, the essay argues that they enhance realization of the rights articulated in the previous section. The essay concludes with some recommendations on how policymakers can facilitate wider and more effective use of community-led financing so people are empowered to make dignified choices on climate migration.

Climate-Vulnerable Communities

Climate displacement is notoriously hard to generalize, with different displacement situations requiring different solutions.⁴ This essay profiles two types of climate-vulnerable communities where people might move: small-scale fishing communities and agricultural areas affected by drought.

First, small-scale fishing communities: almost 500 million people are at least partially dependent on small-scale fisheries for their livelihood or food security.⁵ Small-scale fisheries are particularly vulnerable to changing environmental conditions,⁶ leaving families weighing decisions about how to stay, whether to leave, and where to go. Non-governmental organizations (NGOs) have made efforts to protect small-scale fishing and coastal ecosystems, often through empowerment of local communities around economic and conservation-related decisions.⁷ For instance, about a decade ago, the Caringo Women's Group in the Philippines started community efforts to prevent excessive fishing in the Mercedes Islands, allowing for recovery of the marine ecosystem.⁸ In seeking to revitalize the ecosystems of coastal fisheries, some NGOs built savings clubs into their programming.⁹ These savings clubs give fishing households and communities “a cushion” against many climate-driven shocks.¹⁰ Basically, the resources increase communities' capacity to adapt to changing climate, including through planning migration.¹¹

Second, agricultural communities impacted by droughts on arable land face hard decisions about when and how to migrate.¹² In slow-onset situations like these, people move for many reasons, with factors such as risk tolerance, family considerations and economic opportunities coming into play.¹³ Sudden-onset disasters make it more likely that people will explicitly link environmental conditions to their migration decisions;¹⁴ however, slow-onset events contribute to more pre-emptive and proactive migration.¹⁵

⁴ Elizabeth Ferris, *Climate Change and Internal Displacement: A Contribution to the Discussion*, BROOKINGS-BERN (prepared for UNHCR Bellagio Roundtable, Feb. 22–26, 2011).

⁵ Xavier Basurto et al., *Illuminating the Multidimensional Contributions of Small-Scale Fisheries*, 637 NATURE 875 (2025).

⁶ Kristen M. Green et al., *How Adaptive Capacity Shapes the Adapt, React, Cope Response to Climate Impacts: Insights from Small-Scale Fisheries*, CLIMATIC CHANGE (Jan. 23, 2021).

⁷ See, e.g., Basurto et al., *supra* note 5. See also NGO efforts such as : Oceana, *Responsible Fishing: The Campaign to Stop Overfishing*; World Wildlife Fund, *Transforming Small-Scale Fisheries*; Rare, *Fish Forever*.

⁸ Shiena M. Barrameda, *Women Nurture Fish Sanctuaries*, INQUIRER.NET (Apr. 3, 2014).

⁹ See, e.g., Kaila Ferrari, *Local Savings Clubs Help Small-Scale Fishers Prepare for an Uncertain Future*, RARE (Sept. 21, 2023). Rare has established over 700 savings clubs in three continents.

¹⁰ *Id.*

¹¹ Green et al., *supra* note 6. Other relevant factors to community resilience include diversity and flexibility; learning; and natural capital. *Id.*

¹² Lawrence Huang, *Climate Migration 101: An Explainer*, MPI (Nov. 16, 2023).

¹³ Ferris, *supra* note 2, at 114.

¹⁴ See, e.g., Quynh Nguyen et al., *How Sudden- Versus Slow-Onset Environmental Events Affect Self-Identification as an Environmental Migrant*, PLOS ONE (Jan. 25, 2024).

¹⁵ See, e.g., Caroline Zickgraf, *Climate Change, Slow Onset Events and Human Mobility: Reviewing the Evidence*, 50 CURRENT OPINION IN ENVTL. SUSTAINABILITY 21 (2021).

In both examples, people might seek different paths to cope, often moving internally initially. As Elizabeth Ferris points out, some “people will look for jobs in other parts of the country,” emphasizing that “[t]hose with means will likely be able to plan their moves and cover their expenses in ways that make it possible for them to move.”¹⁶ Others may remain in place until pushed out by sudden disaster or by government relocation.¹⁷ Remittances—money sent home from family further afield—might enable the household to mitigate damages from disaster.¹⁸ While remittances play an important role in recovery after disaster, evidence of their use to prepare for disasters and adapt to climate change is less robust.¹⁹

Relevant Human Rights Frameworks

Despite the novel—and considerable—legal challenges posed by climate displacement generally, existing international law provides relevant frameworks for the types of displacement discussed above. It indicates that people in climate-vulnerable communities should be able to participate in decisions about whether, when, and how to migrate. Community-led financing can build resiliency to the worst climate shocks, empower decision making, and increase access to shelter, food, and other basic needs associated with movement.

The types of climate displacement discussed here are well-served by analysis of the Guiding Principles on Internal Displacement (GPs).²⁰ While the GPs were drafted in the 1990s with conflict-induced displacement in mind, they have repeatedly been recognized as a useful source of law for internal climate displacement.²¹ Climate displacement can involve more predictability than conflict displacement, and this notion of anticipatory displacement is encompassed in the GPs.²² Warming seas and increasing droughts are known trends; what is unknown is the timing of extreme weather events, and/or evolving political and governance factors that contribute to displacement.²³ This is not to say there is a perfect mapping between the GPs and climate displacement—partly because, as Ferris notes, there are “difficulties determining the balance between voluntary and forced movement in the context of climate change,” at odds with the extant legal system’s distinction along those lines.²⁴ Certainly, in the scenarios mapped out above, environmental factors play some part of decisions to move but are likely not the sole cause.²⁵

¹⁶ Ferris, *supra* note 2, at 123.

¹⁷ *Id.*

¹⁸ Elizabeth Ferris, *Working Paper, Climate Change, Migration and Remittances in Central America*, GEORGETOWN/MERCY CORPS 22 (Oct. 2022).

¹⁹ *Id.* at 27.

²⁰ *Guiding Principles on Internal Displacement*, UN Doc. E/CN.4/1998/53/Add.2 (1998). Compare *Nansen Principles*, *supra* note 3, Prin. VIII (“The Guiding Principles on Internal Displacement provide a sound legal framework to address protection concerns arising from climate- and other environmentally-related internal displacement.”).

²¹ Ferris, *supra* note 2, at 116.

²² *Id.* at 108 (noting that the Guiding Principles “are and should be the primary normative framework in upholding the rights of those displaced internally by the effects of climate change” but observing that there are areas where the Guiding Principles need further elaboration).

²³ Ferris notes that mobility due to slow-onset disasters can be affected by “political and governance factors” that influence “the extent to which natural hazards contribute to food insecurity and hence displacement.” *Id.* at 119.

²⁴ *Id.* at 113–14.

²⁵ *Id.* at 114 (noting a wide range of “economic, social, cultural, family, and other contextual factors”).

Accepting that the GPs provide useful framing, we look to Section II (on protection from displacement).²⁶ Principle 5, which requires authorities to “prevent and avoid conditions that might lead to displacement of persons,”²⁷ carries ramifications for climate change beyond the scope of this article. Principle 7 covers specific relevant duties, including to “minimize displacement and its adverse effects” (7(1)), and to plan for “satisfactory conditions of safety, nutrition, health and hygiene” (7(2)). Principle 7(3)(c) emphasizes that “free and informed consent of those to be displaced shall be sought,” while 7(3)(d) notes that authorities shall involve “those affected, particularly women, in the planning and management of their relocation.”²⁸ Financial interventions can help secure these rights.

Turning to Section III of the GPs (on protection during displacement),²⁹ we likewise see areas where financial interventions can help secure rights. Principle 14 states that “[e]very internally displaced person has the right to liberty of movement and freedom to choose his or her residence.”³⁰ Principle 18 iterates the right to an adequate standard of living, including food and water, basic shelter and housing, and essential medical services and sanitation.³¹

Financial interventions are also relevant to Section V of the GPs (durable solutions to displacement).³² Unlike conflict-induced displacement, there is no meaningful hope of return in many climate-induced situations, and so we turn to resettlement (within country or across borders) and local integration. For durable solutions, Ferris points to useful comparisons with development-induced displacement, observing that “with development projects, there is a long lead time which can be used to plan for fair resettlement policies and programs.”³³ Ensuring people have resources empowers them to plan for durable solutions.

Facilitated Community-Led Financing

Even relatively small financial infusions can help realize climate-mobility-related rights, enabling people to choose when and how to move with dignity. Two community-led mechanisms might help: first, savings clubs, and second, remittances. In both cases, seed money has been generated by the affected families and communities; the question is how stakeholders such as national governments, international organizations, and NGOs can expand the pool of money and empower people to use it effectively.

Stakeholders should look closely at bolstering community-led financing. Such interventions can be relatively cheap, enhance capacity to cope with climate shocks, and allow greater rights realization. Ferris notes that prevention can be harder than response³⁴—all the more reason to put money in people’s hands prior to sudden disasters, such that people can make their own preparations. Direct financing can also redress gender issues:

²⁶ *Guiding Principles on Internal Displacement*, *supra* note 20.

²⁷ *Id.*, Prin. 5.

²⁸ *Id.*, Princ. 7. Compare Anne C. Pisor et al., *Effective Climate Change Adaptation Means Supporting Community Autonomy*, 12 NATURE CLIMATE CHANGE 213, 213 (2022) (“The effectiveness of climate change adaptation depends on community participation.”).

²⁹ *Guiding Principles on Internal Displacement*, *supra* note 20.

³⁰ *Id.*, Prin. 14.

³¹ *Id.*, Prin. 18.

³² *Id.*, Prins. 28–30.

³³ Ferris, *supra* note 4, at 13.

³⁴ Ferris, *supra* note 2, at 118.

Merve Erdilmen argues that, in the Syrian context, small loans, “enhance refugee women’s autonomy in decision-making for themselves and their families.”³⁵

Savings clubs can create resiliency: for example, the NGO Rare helps establish clubs in some small-scale fishing areas as “community-led groups that empower members to manage their resources.”³⁶ By creating capacity for long-term planning, the savings clubs both help people realize climate-migration-related rights, and protect the natural ecosystem.³⁷ These particular savings clubs were not built as climate migration models, but they have that impact: with greater financial resilience, participants are empowered with more capacity to decide whether, when, and how to migrate. By facilitating savings clubs like these, key stakeholders can help finance rights-based climate mobility.

A second example of community-led financing is remittances—money sent home from family members who have migrated internally or abroad typically for work.³⁸ While facilitation models are less well-tested, Sam Huckstep and Jonathan Benyon argue that remittances can be immensely useful, as they “go directly to shock-affected households, unlike much climate finance.”³⁹ Erica Bower and Charlotte Finegold point out elsewhere in this volume that remittances have been used to finance community-initiated relocations. And while Huckstep and Benyon acknowledge that “not all vulnerable households will choose to use remittances for ‘direct’ or ‘proactive’ adaptation,” they assert that almost any remittances increase resiliency in the poorest households,⁴⁰ giving families “choice in how they act.”⁴¹ Remittances, even without additional facilitation, can help families plan movement, find shelter after moving, and integrate into new communities.⁴²

But are there ways for other stakeholders—governments, NGOs, and international agencies—to help facilitate remittances by increasing the pools (through matching, perhaps) and encouraging investments that respond to climate mobility needs? In such facilitation, communities would remain in the lead, but development actors would support their efforts.⁴³ As Lindsay Jenkins argues elsewhere in this volume, government matching or incentivization of pooled remittances can support resiliency and adaptation projects. International agencies can explore cash transfers—which, in displacement generally, are largely viewed as effective.⁴⁴ Why not use that approach in climate displacement, by matching family remittances with humanitarian cash transfers (with appropriate vulnerability weighting)? NGOs can be funded for programming that creates incentives for communities to pool some remittances in savings for climate resiliency, borrowing from the savings club model. Structured incentives like these could nudge communities to choose to strengthen property against climate

³⁵ Merve Erdilmen, *Empowering Syrian Refugee Women: The Impact Of Gulf Donors’ Humanitarian Funding*, FORCED MIG. REV. (Nov. 2024) (noting problems, particularly for single women and women with diverse sexual orientations).

³⁶ Rare, *Savings Clubs*.

³⁷ Rare, *Building Community Resilience in the New Era of Climate Migration* (May 11, 2023). Rare’s programming is well-reviewed. See, e.g., Our Ocean, *Global Development Alliance: Saving Money Helps Philippines Fishers Save Their Stocks* (Oct. 14, 2019).

³⁸ See Sam Huckstep & Jonathan Benyon, *Making Migration Work for Climate Adaptation: Classifying Remittances as Climate Finance*, CTR. FOR GLOB. DEV. 9 (2024).

³⁹ *Id.*

⁴⁰ *Id.*

⁴¹ *Id.* at 18.

⁴² This is not a blanket assertion for all communities. See, e.g., Ferris, *supra* note 18, at 24 (“The potential for remittances to generate improvements in household level adaptive capacity or resilience is highly context specific, has significant gender dimensions, and depends on such factors as the nature of the hazard, the distance migrated, and the length of time over which remittances are received.”).

⁴³ See generally Pisor et al., *supra* note 28, at 214–15.

⁴⁴ Ferris, *supra* note 18, at 22 (“The effectiveness of cash transfers in humanitarian response is well-established in the literature.”).

shocks, diversify income streams, and support education (increasing adaptive capacity).⁴⁵ Much further investigation is needed: for instance, does matching remittances with know-your-rights programming about climate mobility options enhance the degree to which communities take adaptive action? Certainly, further exploration of how to use remittances effectively as an empowerment tool would be highly welcome.

Conclusion and Recommendations

Increasingly, people in some small-scale fishing communities and agricultural areas will need to decide whether, when, and how to move. They have rights in all stages of displacement—in planning, while displaced, and in the search for a durable solution—that can be better realized with access to resources. With savings clubs, communities like Rosmiati's can plan better for their future options and make empowered decisions about when and how to move. Likewise, communities benefiting from facilitated remittances may be better placed to access rights in displacement and build toward durable solutions.

Stakeholders seeking effective avenues for financing climate migration should leap at the opportunity to engage with community-led mechanisms. Speaking from their positions at the International Organization for Migration and the Platform on Disaster Displacement respectively, Ileana Pușcaș and Lorenzo Guadagno assert that even though COP28 highlighted the need for appropriate financing mechanisms for climate displacement, there is uncertainty over how to do this effectively.⁴⁶ One key avenue is by supporting directly affected communities.⁴⁷ Facilitating community-led financing through matching mechanisms, incentives, or otherwise helps fill this gap, and rapid further study of effective programming would be immensely useful. Alongside other good practices, and with appropriate financial commitments, this can help change the face of financing climate mobility.⁴⁸

⁴⁵ See Huckstep & Benyon, *supra* note 38, at 19.

⁴⁶ Ileana Sinziana Pușcaș & Lorenzo Guadagno, *Money Changes Everything: Leveraging Climate Finance for Human Mobility*, FORCED MIGRATION REV. (Nov. 2024); see also Lawrence Huang, *Why Financing Responses to Climate Migration Remains a Challenge*, MPI (Oct. 2022).

⁴⁷ Pușcaș & Guadagno, *supra* note 46; Huang, *supra* note 46.

⁴⁸ See Pușcaș & Guadagno, *supra* note 46 (observing that practical ways forward include “working with existing networks of grassroots organisations representing migrants,” and noting that existing climate funds “should leverage the COP28 decision towards funding more proposals with contributions from, and for the benefit of, people on the move”).