

Frugal Innovation Challenge 2027 · Lokkhi's story

When climate risks affect one thing, they rarely affect just one thing

An initiative by brac

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For Lokkhi and her family, the weather has always shaped their everyday life.

Lokkhi lives with her husband, Daulat, their daughter Alo, and her elderly mother in a village where she farms a small piece of land and keeps a few cattle. Like many families around them, they have always planned their lives around the seasons when to plant, harvest, save and prepare for the rains.

> **But over the years, the seasons are becoming harder to predict.**

Some years, heavy rain arrives just before harvest and floods the fields. Other years, long periods of heat dry out the soil and make it harder to keep crops and cattle healthy. During the dry season, the family has less water to rely on, while floods and salinity can affect the quality of the water around them. Their village has ponds, canals and other local water sources, but these are not always managed or used in ways that help the community through changing conditions.

The family has learned to cope. They save when they can, store water, rely on neighbours and draw on years of experience. When a bad season comes, they may borrow money or sell an asset to get by.

> **But coping comes at a cost.**

Last year, Daulat spent long hours working through the hottest part of the day to save the crop. He often felt dizzy, dehydrated and exhausted. Daulat came home with chest pains that turned out to be the start of a heart condition, one that now needs ongoing medication and rest he can't always afford to take.

Lokkhi's elderly mother also depends on regular medicines for diabetes and high blood pressure. During floods or extreme heat, reaching the clinic or collecting medicines become difficult.

The family has managed to cope with each difficult season, but each time they have fewer resources left to deal with the next challenge.

One morning, Lokkhi's rice is almost ready to harvest when she hears that heavy rain may be coming. If she waits, the crop could be damaged. If she harvests early, she may lose part of the yield. She checks the weather update, but it only tells her that rain is expected in the area. It does not tell her what that means for her field or what she should do next.

Her daughter Alo is also trying to help the family earn more. But some local work means spending long hours in or around saline water, making Lokkhi worry about the risks to her daughter's health.

A potential lost or damaged harvest doesn't just mean less food, it means less income at exactly the moment medical costs and daily expenses are rising, and it's often the children's schooling that gets cut first to cover the gap. In a bad enough year, families like Lokkhi's have felt the pressure to marry off a daughter earlier than they'd planned, simply to reduce the number of mouths to feed leaving the daughter with a risk of future maternal complications.

Their son Amir, who now works in Dhaka and sends money home, faces his own uncertainty. Extreme heat can make working outdoors unsafe, while heavy rain can disrupt transport and cost him a day's income. A general warning does not always tell him what is happening where he lives or when it is safest to travel. After heavy rain, stagnant water around his neighbourhood can also lead to more mosquitoes and illness, increase mosquito breeding and the risk of mosquito-borne diseases.

When something goes wrong, the effects reach the whole family. A damaged harvest can mean less income and more borrowing. Health problems can bring additional expenses, while floods and other disruptions can make essential services harder to reach.

Lokkhi’s family has always found ways to manage. But as the risks become harder to predict, experience and coping alone are no longer enough.

They need better ways to prepare, make timely decisions, protect what they depend on and recover when things go wrong.

For families living with climate risks, resilience is not about preparing for one crisis. It is about having the information, resources and support to make better decisions when it matters—and make better use of what they already have.

> Note: The story of Lokkhi's family is meant to spark thinking, not define the boundary of the problem — applicants are encouraged to look beyond it to other people, places, and risks shaped by climate change.