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■ ADAPTATION & LOSS
AND DAMAGE

Editor

Zafar Sobhan

Supplement Coordination

Tasfia Huda

Nafis Shahriar

AHM Mustafizur Rahman

Rubaiyat Kabir

Tasawar Sattar

Content Editor

Adiba Bintey Kamal

Magnus Mayeen Ahmed

Nusrat Naushin

Afsara Binte Mirza

Exclusive Content Partner

International Centre
for Climate Change and
Development (ICCCAD)

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Alamgir Hossain

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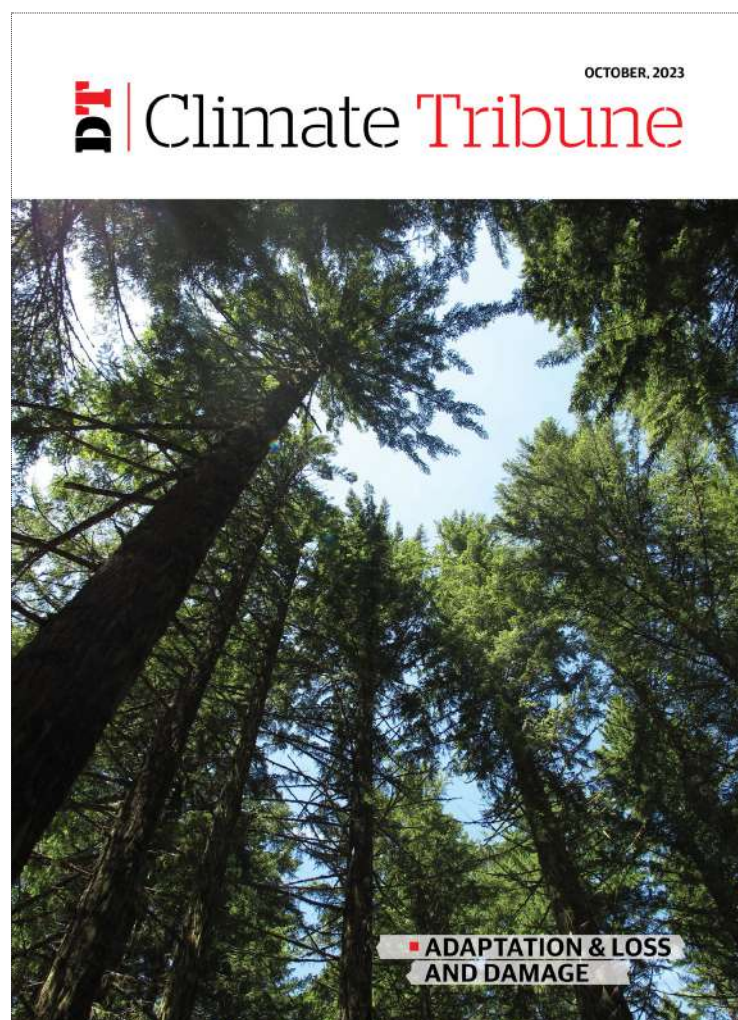
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Dr. Saleemul Huq

In the face of our changing climate, where the most vulnerable amongst us bear the brunt of its impacts, the concept of loss and damage has emerged as a defining challenge of our times. It is in this context that Dr. Saleemul Huq's profound insights and unwavering commitment shine brightly, illuminating a path forward in our collective struggle against climate change-induced loss and damage.

In the pages that follow, each of the authors masterfully navigates the intricate landscape of loss and damage, and majority of them have been inspired by Dr. Saleemul Huq. His deep understanding of the issues at hand is evident, as is his passion for social and environmental justice. Each and every idea resonates with a sense of urgency, reminding us that behind every data point, every graph, and every policy debate, there are real people- whose lives are irrevocably altered by climate change.

Through his pioneering work, he has demonstrated that solutions to loss and damage are not confined to

academic papers or conference rooms. Instead, they must be rooted in the realities of the communities most affected. Dr. Huq's emphasis on community-driven approaches, participatory decision-making, and the empowerment of vulnerable populations provides a roadmap for meaningful, sustainable change.

In the realm of climate change discourse, Dr. Saleemul Huq stands as a guiding light, illuminating the path toward a more just, equitable, and sustainable future. His wisdom, his dedication, and his unyielding belief in the power of collective action serve as a beacon of hope in our quest to mitigate the impacts of climate change and build resilient communities.

As we mourn the loss of this extraordinary human being, let us also celebrate his life, his work, and the enduring impact he has left on the world. Dr. Saleemul Huq's legacy will live on in the hearts and minds of all those he inspired. It is now our responsibility to carry forward his vision, to continue the fight for climate justice, and to honor his memory through our actions.

ICCCAD Loss & Damage Team

The Nexus between Adaptation and Loss & Damage: Navigating the Climate Crisis

Nusrat Naushin

Globally, people are disproportionately affected by climate change consistently and are enforced to adapt, with or without external assistance. Nonetheless, the current mitigation and adaptation efforts have been deemed insufficient to resist losses and damages (L&D), particularly in vulnerable countries from the Global South. It is also reported that vulnerable countries have gone beyond their ability to adapt due to frequent and intensified extreme weather events and poor institutional and financing capacity to manage the irreversible risks. In some countries and localities, it is already too late to solve the problem with conventional adaptation interventions (Kumari, 2022).

In the face of accelerating climate change, minimizing impacts through adaptation efforts and addressing loss and damage have become pivotal aspects of the global discourse. As the world grapples with increasingly frequent and severe climate-related events, understanding the intricate relationship between adaptation and loss and damage is crucial. These two concepts, seemingly distinct, are inherently intertwined, in tackling the climate crisis dilemma.

Adaptation: Building Resilience in the Face of Change

Adaptation is the process of adjusting to the changing climate and its impacts, thereby reducing vulnerability and

enhancing resilience. It involves implementing measures to safeguard communities, ecosystems, and economies from the adverse effects of climate change. Adaptation initiatives can range from building climate-resilient infrastructure and developing drought-resistant crops to creating early warning systems for extreme weather events. Effective adaptation not only minimizes potential damages but also ensures sustainable development. By adapting to climate change, communities can thrive amidst environmental challenges, preserving their way of life and cultural heritage.

Loss and Damage: Confronting the Irreversible Impacts

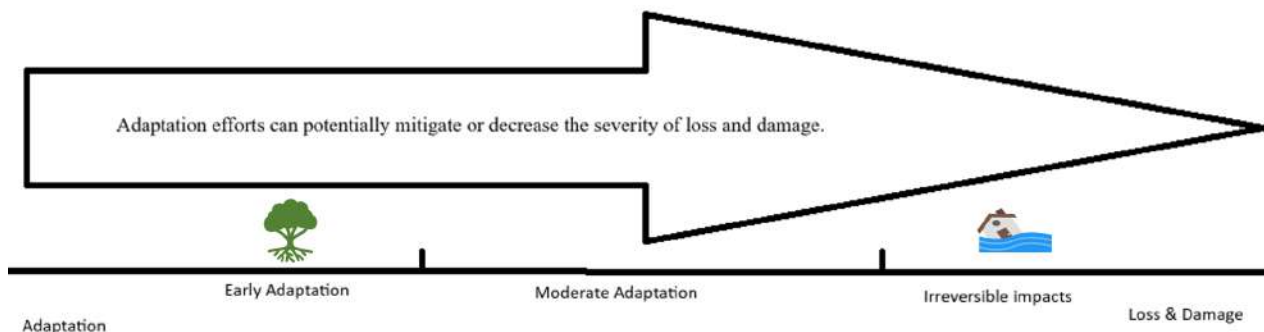
Loss and damage, on the other hand, refer to the adverse effects of climate change that cannot be averted through mitigation measures or be minimised through adaptation measures. It encompasses the loss of lives, livelihoods, and cultural heritage due to climate-related events such as hurricanes, floods, and heatwaves. Unlike adaptation, which aims to minimize vulnerability, loss and damage focus on addressing the irreparable harm caused by climate change impacts.

“In the face of accelerating climate change, minimizing impacts through adaptation efforts and addressing loss and damage have become pivotal aspects”

The Interconnectedness: How Adaptation minimises Loss and Damage

Climate justice is a key principle that calls for reparations from developed countries who have disproportionately benefited from historical emissions, causing global warming manifesting through losses and damages, which are being borne by the ones who have contributed the least to climate change. Despite facing financial, technical, infrastructural, and resource constraints, the local communities have been adapting to the extreme climatic events. In many cases, their anticipatory decisions have reduced the propensity of both economic, and non-economic losses and damages.

In order to ensure that the money is put to effective solutions, it is important to put the local people at the center of



Community-led Initiatives in the Coast of Maldives

Small island communities are highly vulnerable to the impacts of climate change, with rising sea levels, intense storms, and coastal erosion threatening their way of life and livelihoods. Kunburudhoo Island in South Ari Atoll in the Maldives is one such community. Despite the challenges posed by climate change and land constraints, the community of Kunburudhoo Island has made efforts to address these losses and damages. One of the most prominent initiatives has been the planting of trees and coastal vegetation to combat beach erosion and protect against the impacts of salinization, led by communities.

all interventions and decision-making processes. Numerous locally tailored adaptation efforts have been proved to be effective and sustainable worldwide, which are not only addressing the immediate losses and damages but also improves resilience in the long run.

The nexus between adaptation and loss and damage lies in the idea that effective adaptation efforts can minimize the extent of future losses and damages, but also help recover from current losses and damages. Communities equipped with adaptive capacities are better prepared to withstand the onset of climate-related disasters. Furthermore, adaptation initiatives can also encompass social safety nets and financial instruments that aid in post-disaster recovery. By strengthening adaptive capacities, societies can reduce their vulnerability, enhancing their ability to bounce back in the face of loss and damage.

Integrating Adaptation and Loss & Damage into Policy and Practice

As we move forward, integrating adaptation and addressing loss and damage must be central to climate policies and practices worldwide. This integration calls for a holistic approach that combines mitigation efforts to reduce emissions, adaptation strategies to enhance resilience, and mechanisms to address loss and damage.

- 1. Enhancing Collaboration and Knowledge Sharing:** Foster collaboration between stakeholders involved in L&D, adaptation, and DRR efforts. Establish platforms for knowledge sharing and joint research to identify overlaps and opportunities for synergy. By learning from one another, these fields can strengthen their approaches and improve outcomes.
- 2. Developing Comprehensive Risk Assessments:** Integrate climate-related risk and vulnerability assessments that consider both short-term adaptation needs and long-term potential loss and damage. By understanding the interconnectedness of these risks, decision-makers can develop comprehensive strategies that address immediate vulnerabilities while preparing for future challenges.

“Adaptation initiatives can also encompass social safety nets and financial instruments that aid in post-disaster recovery”

Women in Action: Addressing Salinity Crisis in South-Western Bangladesh

Slow-onset hazards like salinity intrusion have depleted potable water in Satkhira, Bangladesh. The Golap Mohila Dal (Rose Women Group) in the village, led by women, have consulted with their communities and built their own capacities from WaterAid's Water Entrepreneurship for Women's Empowerment (WEWE) approach, in order to run a reverse osmosis plant. This demonstrates how structural gender inequalities can be overcome through a participatory process of identifying vulnerabilities and potential solutions (GCA, 2022).

“Developing countries, which often bear the brunt of climate impacts despite contributing the least to global emissions, need support to adapt and deal with loss and damage effectively”

3. **Mainstreaming Climate Considerations:** Embed climate considerations into development policies and plans. Encourage governments and organizations to mainstream climate change adaptation and disaster risk reduction into their decision-making processes. This integration ensures that climate resilience becomes an integral part of sustainable development initiatives.
4. **Promoting Nature-Based Solutions:** Nature-based solutions, such as reforestation and wetland restoration, offer dual benefits by enhancing ecosystem resilience, which is vital for both adaptation and disaster risk reduction. By investing in these solutions, societies can mitigate climate impacts, reduce disaster risks, and preserve biodiversity.
5. **Empowering Local Communities:** Recognize the invaluable knowledge and expertise of local communities. Engage them actively in adaptation, disaster risk reduction, and L&D initiatives. Local communities possess vital insights into their vulnerabilities and can contribute significantly to the development and implementation of effective strategies.

A Unified Response for a Resilient Future

Addressing the nexus between adaptation and loss and damage requires global cooperation on the agenda of climate justice. Developing countries, which often bear the brunt of climate impacts despite contributing the least to global emissions, need support to adapt and deal with loss and damage effectively. This support includes financial assistance, technology transfer, and capacity building to bolster their adaptive capabilities.

A unified response, rooted in collaboration, comprehensive risk assessments, mainstreaming climate considerations, nature-based solutions, and empowering local communities, can pave the way for a resilient future. By bridging the conceptual gaps and working together, we can build societies that are not only capable of adapting to change but also capable of thriving in the face of uncertainty, ensuring a sustainable legacy for generations to come. Through collective action, empathy, and innovation, we can navigate the challenges of the climate crisis, ensuring that no one is left behind in the face of its impacts.

Nusrat Naushin is working as a loss and damage programme coordinator at ICCCAD.



UNSPASH

More than a number: Why addressing loss and damage must go beyond a vulnerability index?

Angela Patricia Rivera Galvis

The most salient signal of progress from COP27 was the decision to establish a new fund and funding arrangements for loss and damage, something sought by climate-vulnerable countries over 30 years ago.

While the terms of how this fund will work have yet to be resolved this year at COP28 in the United Arab Emirates, the decision represents a historic breakthrough that should be followed by ensuring financial flows to developing countries in order to respond to their losses and damages with the use of these new funding arrangements.

It is important to recognize that big financial gaps exist within the spectrum of averting, minimizing, and addressing loss and damage, particularly when it comes to “addressing” loss and damage.

There are also major gaps related to actions related to non-economic loss and damage, as well as loss and damage that results from slow onset events, and how those impacts can be funded.

It is clear that those who are bearing the burden of the costs of loss and damage are the most vulnerable people, households, and communities, as well as the economies of developing countries. Over 70% of financial instruments being used for climate action take the form of loans, reducing developing countries’ fiscal space to invest in climate action,

and deepening levels of indebtedness that further impede their development trajectory.

It is relevant to underscore that there is no explicit financing of loss and damage in any of the operating entities of the Financial Mechanism of the United Nations Climate Change Convention nor from the Global Environment Facility, Adaptation Fund, or the Green Climate Fund. The amount of funding that is currently being provided to avert and minimize losses and damages is a drop in the ocean for current needs in the developing world, estimated to be at least \$400 billion per year by the Loss and Damage Collaboration.

Conversations around the Loss and Damage Fund have emphasized the need to provide developing countries that are “particularly vulnerable” with the support and financial means to deal with the adverse impacts of climate change. Ambiguities around the criteria for what it means to be “particularly vulnerable”, is a question that arises at every meeting of the Transitional Committee (TC). The TC was established, to make recommendations for consideration and adoption by COP 28 on areas like:

- 1.** Establishing institutional arrangements, modalities, structure, governance and terms of reference for the fund;
- 2.** Elements of the new funding arrangements
- 3.** Sources of funding
- 4.** Coordination and complementarity with existing funding arrangements.

“ While we have made considerable progress, we have yet to receive consensus on sources of funding ”

Key questions must be answered before COP28 to sustain the momentum and ensure the full operationalization of the fund at the end of the year, such as:

- **Who is eligible to receive funding from the fund?**
- **What types of events and needs should funding?**
- **What actors should be eligible to receive support?**
- **Who should contribute?**

The recommendation set forth at the fifth Transitional Committee meeting in Abu Dhabi gives the fund a broad scope that encompasses both extreme weather events and slow-onset events. It also enables to allow developing countries to directly access resources from the Fund, including small grants funding for communities.

While we have made considerable progress, we have yet to receive consensus on sources of funding. We must bring the fight to Dubai with a continued push for grant-based funding from developed countries.

It is important to highlight that developed countries advocate for all forms of financing to take vulnerability into account. Is it the correct way to deal with this matter when there is a historical responsibility on climate change?

The truth of the matter is that frontline communities of the Global South are all vulnerable. We all deserve access to the fund. Finance for loss and damage is a fundamental pillar of climate justice, and we must deliver for everyone in the developing world.

The United Nations is leading efforts towards developing a Multidimensional Vulnerability Index (MVI) that would attempt to capture economic, environmental, and social dimensions, distinguishing between structural weaknesses and those resulting from current policies.

However, the concept of vulnerability is thought only in the recurrence of external shocks, which goes against the conceptual framework and technical precepts demonstrated by the Intergovernmental Panel on Climate Change (IPCC), ratified in its latest report, where socio-economic variables are part of the sensitivity.

Additionally, the index leaves out structural gaps for developing countries such as indicators of inequality, poverty, and institutional capacity.

“ Vulnerability-related rankings are increasingly cited in the context of climate negotiations ”

The truth of the matter is that frontline communities of the Global South are all vulnerable. We all deserve access to the fund.

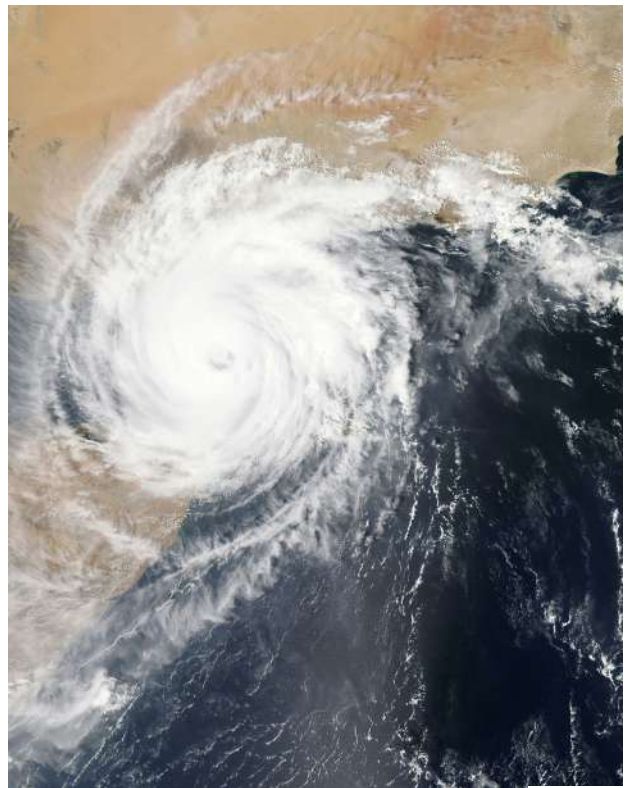
Other efforts to develop a multidimensional index include the Environmental Vulnerability Index (EVI) developed by the UN Committee for Development Policy, which limits its focus to more narrow external shocks.

Vulnerability-related rankings are increasingly cited in the context of climate negotiations and go beyond the two mentioned above, as well as in discussions around assessing eligibility for mechanisms to support. Perhaps these efforts have the potential to improve the overall understanding of vulnerability but are not able to support developing countries' ongoing efforts to address previous or current loss and damage impacts. Moreover, questions around methodological limitations on the accuracy of predictions around physical climate risks and the future scale of climate impacts are still on the table.

Those indices have a differentiating purpose to benefit particular geographies on the planet. By reducing vulnerability to a mere number, these figures can lead to more disputes among Global South countries rather than taking a more holistic approach to address the vulnerabilities faced by all developing countries, communities, and populations around the world.

The international community must recognize the limitations of such rankings and the blind spots they can create. They cannot be the only framework used to assess vulnerability or impacts, climate risks, or indeed to determine eligibility for support.

Angela Rivera is an advisor for Colombia's Ministry of Environment and Sustainable Development. Angela Rivera is the lead loss damage negotiator for the Independent Association of Latin America and the Caribbean (AILAC) that includes 8 countries in the Latin American and Caribbean region.



UNSPLASH



Learnings from past efforts of climate and development financing

Dr Basundhara Bhattarai

"Those who are most affected by climate change today – women, girls and marginalised communities – must be involved in the design and implementation of climate response actions to ensure the equal sharing of benefits." – UN Women, 2022

Why are gender issues important to be considered in Loss and Damage finance?

COP27 formed a Transitional Committee (TC) to propose the design of a new Loss and Damage (L&D) Fund, aiming to support the most vulnerable countries and communities in the Global South. However, debates have arisen regarding the need to enhance its equity in comparison to previous climate and development financing approaches. In my three decades of work across Asia and the Pacific, focusing on gender and social inclusion in international development and climate ad-

“ Debates have arisen regarding the need to enhance its equity in comparison to previous climate and development financing approaches **”**

aptation, I have observed many ways in which gender-based exclusion is reinforced rather than minimised. Informed by my experience as a development practitioner and a recent review of literature and policy discourses on climate change L&D, these seven insights shed light on the challenges and opportunities in addressing issues in L&D financing. They are further enriched by the findings from the Strengthening Loss and Damage Response Capacity in the Global South (STRENGTH) project funded by IDRC (2022 to 2025).

Learning #1: Just including more women does not address the root cause of the issue.

While increasing the representation of women in decision-making bodies is a first step toward addressing gender issues, it alone does not automatically ensure gender justice. At times, it can create an illusion of inclusivity in development programs but still perpetuate exclusionary practices—a phenomenon known as ‘participatory exclusion’. We can learn from these experiences to foster inclusivity in L&D financing i.e., by empowering women to claim leadership and control climate financing decisions. In many regions of the Global South, women often hold de facto household leadership roles, particularly as men migrate for work. This presents an opportunity for women to take control of climate financing decisions and ensure greater gender equity by creating support structures that uplift women’s voices and agency.

Learning #2: Not all women and marginalised communities face the same challenges.

Successful gender-transformative approaches should consider the specific needs, capacities, and contexts of diverse groups, such as rural women, indigenous communities, ethnic minorities, the youth, the poor, smallholders, and people with disabilities – there is no one-size-fits-all solution. While some recognition of intersectionality exists, it often lacks practical and theoretical considerations in policy and practice. Therefore, L&D financing should move beyond binary gender thinking and actively address intersectional and structural biases that impact women and marginalized groups.

Learning #3: Gender-specific data plays a crucial role in inclusive financing.

Gender transformative financing needs to prioritize investment in gender-disaggregated data and information, which can be used to further inform L&D financing decisions in an inclusive manner. Currently, the shortage of gender-specific data is unequivocally accepted, hindering our ability to effectively address the disproportionate impacts on women and marginalized populations through climate financing. Establishing reliable data sources is crucial for identifying the distinct investment needs of these groups and allocating a good part of these investments towards developing gender-disaggregated database infrastructures.

Learning #4: Achieving gender justice goes beyond creating policies.

While numerous gender-inclusive policies and frameworks exist, they often lack mechanisms for ensuring practical implementation. These policies tend to operate in silos and are sporadically treated as mere add-ons rather than being integrated and institutionalised. Because of the lack of institutionalisation of the past learnings often, valuable lessons from previous initiatives are often disregarded in subsequent ones. Another underexplored aspect is the potential risk of channelling L&D financing through existing gender-exclusionary institutions. To yield gender-equitable outcomes, these institutions require significant restructuring and transformation.

Learning #5: Addressing gender justice should not be confined to the local level; it must be integrated across all levels of climate finance governance.

While climate and development programs often identify gender disparities locally, the link between local and global levels remains weak. Historical experiences in development finance reveal that gender inequality within governing structures, program teams, government agencies, and civil society leadership tends to perpetuate gender disparities at the local level. Even with decades after commitments such as The Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) and other UN gender equality initiatives, the recent UN Women’s 2023 gender snapshot report revealed a striking gender gap in women’s participation, reaching only 26.7% of seats in parliament, 35.5% in local government, and 28.2% of management positions at work. This

“While climate and development programs often identify gender disparities locally, the link between local and global levels remains weak”

striking gender gap raises concerns about the lack of gender balance in the recent UN assembly in September 2023. How can the global women's voice be adequately represented? Or was this essentially a men's UN assembly, with a separate gathering for women planned?

The key takeaway is that gender equality must be ingrained from the outset of envisioning the L&D Fund. While the inclusion of both male and female co-chairs in TC shows promise, the proportion of female participation around 45% gives some optimism.

Learning #6: Financing is gender biased from global to local levels - this must be acknowledged and addressed.

Although we lack data on fund distribution by gender, an example illustrates that existing financing efforts still ignore gendered needs and priorities. According to the OECD's analysis, out of the total \$331.1 billion allocated for climate actions in 2019, only 57% of Official Development Assistance (ODA) integrated gender equality, and a mere 2.4% (equivalent to \$778 million) was dedicated to gender equality as the "principal" objective.

It is important to note that simply increasing financing is not sufficient. In rural families, financial matters are still typically handled by men, and ensuring gender equity in financing requires well-designed strategies to prevent increased financing from exacerbating gender inequalities.

Learning #7: Relational capacity building and empowerment should be prioritized for both men and women instead of solely focusing on women-centric interventions.

While development programs still adhere to the 'women in development' paradigm, there is now a recognised shift towards a more relational approach under 'gender and development.' An important lesson comes from a specific development project that trained women to be empowered at the household level. However, it inadvertently escalated conflicts within the family, with some participants facing physical violence from their husbands who were not involved in the training. Such lessons should guide activities supported by the L&D Fund to avoid such pitfalls.

These insights provide guidance for future efforts to ensure that financing mechanisms effectively address the unique needs and vulnerabilities of women and marginalized communities in the context of climate change-induced losses and damages.

Basundhara Bhattarai is working in the Institute for Study and Development Worldwide (IFSD) as a Senior Gender and Inclusion Expert as well as a program development lead her research interest lies in water, forestry, agriculture, and climate change. Can be reached at (basu.bhattarai@ifsd.com.au)



UNSPLASH



Vanuatu is leading Pacific and global efforts to scale financing for loss and damage, and addressing its fossil fuel root cause.

Loss & Damage Costs are Exploding and the Politics are too: Vanuatu's island solutions at the UNFCCC and beyond

Christopher Bartlett

Back in the early 1990's the Pacific Island nation of Vanuatu, a founding member of the Alliance of Small Island States AOSIS, called on what would become the United Framework Convention on Climate Change: "help us pay for addressing the impacts from sea level rise." Essentially, the first global call for finance to address loss and damage.

Back then, when sea level was 12cm lower, before 34 cyclones had smashed into the archipelago, and before our coral reefs were bleached through marine heat waves and dissolved by ocean acidification, ni-Vanuatu villages were already moving away from the sea to escape the rising tides.

Today, there is still no operational global facility to help our island villages address the slow onset impacts of sea level rise, and global politics on funding loss and damage is heating faster than the planet.

How does a small, geographically isolated and dispersed country, recently graduated from the Least Developed Country classification, pay the annual climate damage bills of more than 100 million USD when its entire Government budget appropriation for 2023 is only 342 million USD?

To put it bluntly, we cannot.

The much-touted LnD financial solutions fail to scratch the surface: humanitarian aid (meets less than 10% of the needs identified in Post Disaster Needs Assessments), insurance (less than 5% penetration), and climate finance to the Pacific (a mere 2% of all global flows). There is a serious gap in finance to address loss and damage that is being shouldered by island farmers, fishermen, chiefs and children. The house doesn't stay unbuilt after the cyclone, so the family digs into savings, or uses bush materials and goes it alone. And that family has a miniscule carbon footprint and isn't responsible, with Vanuatu responsible for only 0.00108% of global emissions.

Vanuatu has an independent and indefatigable spirit, which it effectively demonstrated to both the British and French colonial governments in 1980, and has been playing an outsized role in the global solution space to address loss and damage. Not waiting for help that is slow to arrive, the country is leading on domestic mechanisms to raise finance, including through highly tailored taxes and levies on especially polluting individuals and sectors. Government has written four solution-packed papers to the Transitional Committee working on the design of the new Loss & Damage Fund highlighting real-life experiences from decades of expending our own sovereign funds on impacts.

In 2022, Vanuatu released a new Loss & Damage-heavy Nationally Determined Contribution (NDC), and Parliament unanimously passed a Declaration of a Climate Emergency, which committed to a “no-stones-left-unturned” approach to climate action, including asking the UN’s International Court of Justice (ICJ) to clarify the obligations of States under international law to protect the climate from GHG emissions for present and future generations, while at the same time outlining the legal consequences for States where they have caused significant harm to vulnerable countries like Vanuatu.

“Vanuatu is working to transition forever away source of these compounding climate crises: fossil fuels”

Dozens of nations are now working on their written submissions to the court, and most of them will argue that States must do much more than make promises and pledges in their far-off-track NDCs to the Paris Agreement. They must fulfil existing legal obligations to ensure that their emissions aren’t destroying the environment, undermining fundamental human rights or causing significant transboundary harm. (Aside: have a look at the summary of the 2023 Intergovernmental Panel On Climate Change 6th Assessment Report for a horror movie-like rendition of what transboundary climate harm looks like on planet earth today).

Frighteningly for many historical emitters, one of the core principles of International Law is that it is designed to stand up for the little guy. A wrongful act (say for example a Government expanding fossil fuel production knowing, in science-backed detail, the impacts it would have on small

island developing states) gives rise to an obligation to make reparation. What the Court says will shift finance for loss and damage from the realm of “charity” to an exacting requirement under international law.

But contrary to the fears of some, Vanuatu’s goal isn’t to punish wrongdoers. These emitters have punished their own climate vulnerable communities more than enough (recall the climate-exacerbated wildfires, floods and extreme events in the richest countries in the world this year). Vanuatu’s intention is to fix the problem as fast as we can, together, as an international community.

Beyond the ICJ, Vanuatu is campaigning for the International Criminal Court (sister to the ICJ, but able to prosecute individuals) to make “Ecocide” a fifth international crime under the Rome Statute, equivalent to crimes like genocide, war crimes, crimes against humanity and ethnic cleansing. This solution puts up preventative guardrails against future perpetration of the worst acts of severe, widespread or long-term damage to the climate and environment.

Beyond Law, and tackling the problem directly, Vanuatu is working to transition forever away source of these compounding climate crises: fossil fuels. In early 2023 (the same week Vanuatu was hit by two back-to-back category 4 cyclones), a group of Pacific Ministers launched the Port Vila Call to Action for a Just Transition to a Fossil Fuel Free Pacific. At its heart is a message that fossil fuels are at fault for loss and damage in the Pacific.

Pacific Ministers set the end point demanded by science, and essential to keeping warming below 1.5 degrees: an end to the era of fossil fuels. Of course, this can’t be done immediately, and it will require a lot (let me repeat a LOT) of help from outside to ensure that the Pacific Island transition is just, equitable and leaves none of our most remote and underserved island behind. But it is an unambiguous signal that its just not OK to keep expanding fossil fuel production. It is not definitely OK to subsidise them. And that it is time for human ingenuity to work in overdrive and get us off this dirty, planet-killing source of energy that is responsible for loss and damage. In this vein, Vanuatu and at least 9 other countries are committed to negotiating a new Fossil Fuel Non-Proliferation Treaty to complement the work of the Paris Agreement.

So, if Vanuatu can demonstrate this level of leadership from the islands, imagine where we’d be if all (or even most) Parties showed up to COP28 ready to work for our shared Planet and the rights of its citizens, and not the pocketbooks of the fossil lobbyists who will outnumber all the SIDS and LDC negotiators combined! There is a solution to climate change, and to financing for loss and damage. Will you join Vanuatu to realise them?

Dr Christopher Bartlett is working in the Government of the Republic of Vanuatu as the Head of the Climate Diplomacy Program Can be reached at VanuatuClimateChange@gmail.com



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A Critical Perspective on Non-Economic Loss and Damage

Douwe van Schie

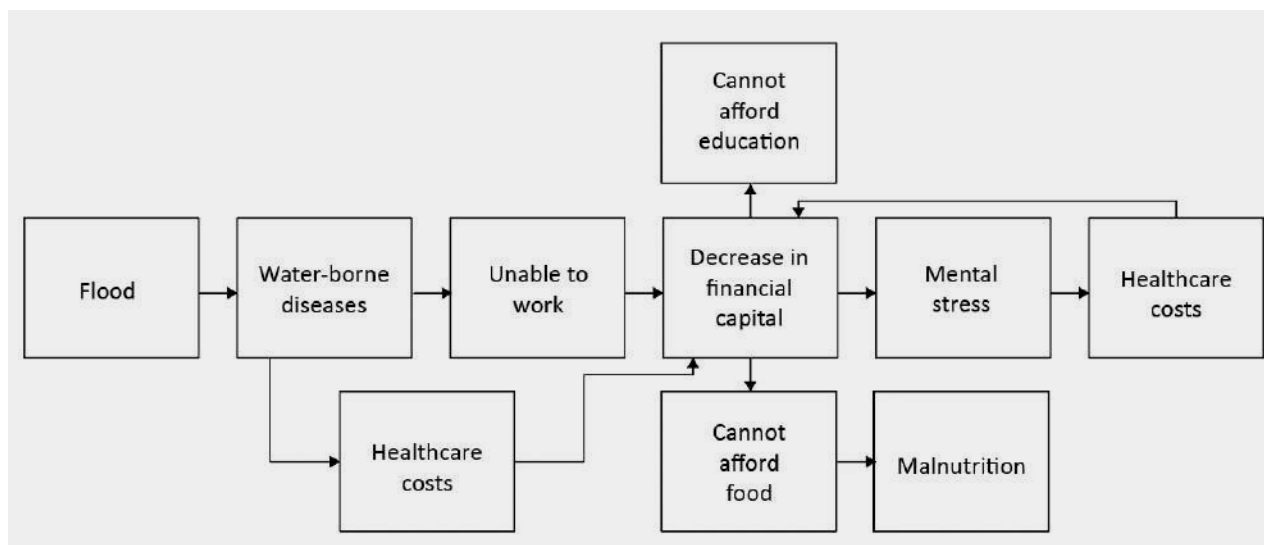
In June this year, we published the working paper *Centring local values in assessing and addressing climate-related losses and damages*. The report includes a critical analysis of ‘non-economic’ loss and damage research. We mentioned how these studies assessing or conceptualising ‘non-economic’ losses and damages – which are highly culturally- and context-dependant and mostly occur in the Global South – are shaped by Western individuals and institutions. In this article, I aim to extend this critical perspective by highlighting the consequences of dichotomising ‘economic’ and ‘non-economic’ loss and damage.

A strict dichotomy

In 2013, the UNFCCC published a technical paper that proved to be a major influence on subsequent research. Written by a small group of Western environmental economists, the report defines ‘non-economic’ damages as those directly related to the economy:

Non-economic losses can be understood as the remainder of items that are not economic items; that is to say that non-economic items are those that are not commonly traded in markets.

Besides the fact that the authors deduce ‘non-economic’ loss and damage to only be the remainder of items that are not ‘economic’, they clearly delineate the ‘economic’ and ‘non-economic’. Later, they write that ‘the distinction between ‘non-economic’



Schematic representation of loss and damage in Bangladesh

‘non-economic’ loss and ‘economic’ loss will sometimes be blurred’. However, this nuance has since been largely ignored in both academic and policy circles, where studies tend to focus only on the ‘non-economic’ and nation states argue that a loss and damage fund should focus on ‘non-economic’ loss and damage.

Interconnectedness

Figure 1 is an oversimplified schematic of loss and damage, inspired by evidence from southwest and north-central Bangladesh. It shows how floods can cause water-borne diseases. Illness can prevent people from working, reducing their income. Similarly, illness can force people to pay for health care, reducing their financial capital. A decrease in financial capital can prevent people from buying essential goods and services, such as education for their children or food. The latter can in turn lead to health problems. A decrease in financial capital can also increase psychological stress, which can cause further financial damage as people have to buy medication in response.

The consequences

Looking at Figure 1, it is complicated to separate the ‘economic’ from the ‘non-economic’. Different impacts cascade and are deeply intertwined. Life is made up of an infinite number of complex, interconnected aspects that are not inherently ‘economic’ or ‘non-economic’. For example, impacts on human health - which are typically categorised as ‘non-economic’ damages - can have serious economic consequences. Similarly, a reduction in financial capital can cause psychological distress. Thus, ‘economic’ losses and damages can cascade into ‘non-economic’ losses and damages and vice versa. This contradicts the statement that a loss and damage

“ A decrease in financial capital can prevent people from buying essential goods and services, such as education for their children or food ”

fund should - or even can - focus on one aspect of loss and damage. Addressing 'non-economic' loss and damage alone will not eliminate the impact on people's mental health, as they will still feel the increasing pressure of financial insecurity. Addressing 'economic' loss and damage alone will not eradicate people's inability to work because of illness. Efforts to address loss and damage should therefore recognise the interconnected nature of climate impacts and take a holistic approach to fully mitigate the adverse effects of climate change on people.

This is not to say that 'non-economic' loss and damage is not useful as a policy concept. It has been instrumental in highlighting the importance and presence of the subjective and intangible impacts of climate change. It has served as a vessel to make these often-invisible impacts visible in academic and political arenas, which has expanded our understanding of the extent of loss and damage occurring and funding needed to address climatic impacts. However, we cannot assume that this political concept directly reflects how people experience loss and damage at the local level.

A way forward

The problem that conceptualisations are largely determined by Western actors and institutions and do not always accurately reflect local experiences is not unique to loss and damage. In his article *The Tout-Monde of Disaster Studies*, French disaster scholar JC Gaillard challenges the hegemony of Western discourses on disaster studies, arguing that contemporary disaster discourse is based on normative, Western interpretations of life. He argues that in order to move towards a postcolonial agenda, local and grounded scholars should "move away from the hegemony of Western ontologies and epistemologies that have underpinned disaster studies".

A way forward for scholarship on 'non-economic' loss and damage may be to further analyse how Western conceptualisations underpin the discourse, to examine deeply the consequences of this Western hegemony, and then to consciously move away from it to create a truly South-led vision of what 'non-economic' loss and damage is. Ultimately, a decolonial approach to 'non-economic' loss and damage can hopefully bridge the gap between the local and the global. In our working paper, we have tried to ignite this by taking a values-based approach - that is, analysing loss and damage from local values rather than predefined frameworks - this may be one of the approaches in which the discourse on 'non-economic' loss and damage can be reclaimed.

Douwe van Schie is working at the University of Bonn as a PhD candidate and at UNU-EHS as a senior research assistant, his research interest lies in Loss and Damage, social equality, and intersectionality. Can be reached at vanschie@uni-bonn.de

“ The problem that conceptualisations are largely determined by Western actors and institutions and do not always accurately reflect local experiences is not unique to loss and damage ”



UNSPLASH

Establishing National Loss and Damage Mechanisms in Bangladesh - the Role of multi-actor Partnerships

Establishing a national loss and damage mechanisms in Bangladesh - the role of multi-actor partnerships

Loss and Damage in Bangladesh

Climate change-related loss and damage (L&D) is already a lived reality for people around the world, threatening their fundamental human rights and trapping them in poverty. According to the IPCC 6th Assessment Report (AR6) WGII (2022), the most vulnerable people and systems are disproportionately affected by climate change impacts. Poor and vulnerable communities, who are least responsible for climate change, are already bearing the brunt of its impacts. Bangladesh, as one of the most climate-vulnerable countries (ranked 7th in the Global Climate Risk Index 2021 Long-Term Climate Risk Index (CRI: 2000-2019)), faces both economic and non-economic damages and losses, with climate impacts projected to increase in the future. Bangladesh is mainly affected by floods, tropical cyclones, storm surges, droughts, and heat waves, which are already changing their patterns and increasing in frequency and intensity.

Comprehensive mechanisms are urgently needed to help most vulnerable people and communities recover from extreme events, build new livelihoods, and proactively respond to slow-onset processes. At the national level, Bangladesh is planning to establish such a comprehensive National Mechanism on Loss and Damage through a two-year pilot project.

The Bangladesh Loss and damage mechanism - Status Quo and key challenges

Over the past few decades, Bangladesh has significantly improved its strategy for handling climate risks and related policies. Several government ministries are involved in enhancing the country's resilience to climate impacts, including L&D, and reducing related vulnerabilities. The Ministry of Disaster Management and Relief (MoDMR) is in charge of disaster risk reduction, and the Ministry of Environment, Forest and Climate Change (MoEFCC) is in charge of climate change adaptation. The implementation of related policies in these fields also depends on other related ministries, including the Ministries of Agriculture (MoA), Ministry of Health (MoH), Ministry of Finance (MoF), Ministry of Water Resources (MoWR), Ministry of Foreign Affairs (MoFA), Ministry of Planning (MoP), and the Prime Minister's Office (PMO).

Nevertheless, despite the proficiency and success in managing risks associated with climate change, the current policy and response framework has holes that need to be proactively filled. The major shortcoming is the absence of a comprehensive national legislative, institutional, and policy-related system that specifically addresses L&D brought on by climate change and supports those affected, especially the most marginalised groups and individuals in the countries.

“ Over the past few decades, Bangladesh has significantly improved its strategy for handling climate risks and related policies ”

Going back in time, on February 16, 2016, the MoDMR hosted a workshop on L&D in Dhaka with funding provided by the Climate and Development Knowledge Network (CDKN), Action Aid Bangladesh, the Centre for Climate Change and Environmental Research (C3ER), and Nature Conservation Management (NACOM). The workshop served as the initial step in bringing on board key stakeholders who could later comprehend and support the development of a national mechanism to address L&D. The objective is for Bangladesh to establish a national mechanism that is trustworthy, open, and able to recognise L&D brought on by climate change while also assisting victims in both their recovery and future development as better climate change adapters.

The MoL, MoWR, and MoEFCC have all agreed to support and contribute to the mechanism's operation as it was overseen by the MoDMR. Afterward, a number of local and national consultations were held. The main recommendation that came out of these consultations was that the government of Bangladesh should consider creating a new technical team with specific objectives in order to establish a national mechanism on L&D (NMLD). A scoping study that was later conducted laid out the procedures for developing a national framework. Unfortunately, since the scoping study was submitted, the Department of Disaster Management (DDM) hasn't done much work on the NMLD. The lack of coordination and communication between the MoEFCC and the MoDMR has also impeded the development of the NMLD. These two important ministries must collaborate more successfully if the NMLD is to be established. It has been suggested that, up until then, a different organisation host the NMLD.

Later, the establishment of the Public Private Partnership Authority (PPPA) created a window of opportunity. One real-world example that other developing countries can look at and possibly learn from is the proposed NMLD being advanced in Bangladesh as a Public-Private Partnership (PPP) initiative for a two-year action research project involving government ministries and agencies, non-governmental organisations, academics and researchers, as well as the private sector, such as insurance companies. The initiative now needs to be effectively implemented.

How multi-actor partnerships can contribute to setting up the national loss and damage mechanism

Research shows that effective involvement of relevant stakeholders is a key success factor for setting up and sustaining mechanisms to address climate change impacts. Cooperation between actors from different sectors is a prerequisite for solving complex social challenges, including how to effectively respond to climate change impacts. One concept to facilitate this cooperation are Multi-Actor Partnerships (MAPs). To expedite the process of NMLD, the MAPs concept can play a key role. MAPs are cooperation systems, which work on complex societal challenges in a way that is oriented toward the common good. Actors from different sectors - in particular politics, civil society, science and the private sector - work together to develop to jointly develop solutions from which they all benefit. By involving the different actors, a MAP also includes their perspectives and their respective perspectives and expertise in dealing with a complex challenge. The advantage of such an approach lies in the fact that the stakeholders develop sustainable viable solutions, which they drive forward together. In a project cooperation between ICCCAD, ADAMS and Germanwatch, the MAP approach will be used to accompany the establishment of the NMLD. The multi-level project "Supporting the establishment of the National Mechanism on Loss & Damage" in Bangladesh will be implemented from 2023 to 2026. At the national level, the establishment of the NMLD will be accompanied by the development of a Multi-Actor Partnership. Relevant stakeholder groups in Bangladesh include government actors (incl. MoEFCC, MoDMR, PPP Authority), civil society, private sector and academia. Particularly local communities should be empowered to participate in order to strengthen local ownership. This is why the project also includes a local level component. At the local level, the needs of the most vulnerable will be identified and possible solutions for dealing with the consequences of climate change will be tested. Additionally, at the South-South level, experiences from the establishment of a NMLD will be shared with other Least Developed Countries (LDCs). At the international level, the Bangladesh experience will be used to further develop the debate on supporting vulnerable developing countries in dealing with loss and damage.

“ Research shows that effective involvement of relevant stakeholders is a key success factor for setting up and sustaining mechanisms to address climate change impacts ”

Why this is relevant for the international climate negotiations

At the international level, the decision to establish a Loss & Damage fund at COP27 marks a historic milestone in the debate on how to support the most vulnerable countries and communities in addressing L&D. It now urgently needs to be operationalised and capitalized. The new fund must support comprehensive, self-directed and prioritized solutions by affected developing countries for economic and non-economic loss and damage. Therefore, it also needs to be effectively linked to mechanisms at the national level - such as the to be set up national Mechanism on Loss and Damage in Bangladesh.

S M Saify Iqbal is working as Programme Coordinator at the International Centre for Climate Change and Development (ICCCAD). His interest lies in promoting climate justice. He can be reached at saify.iqbal@icccad.org

Laura Schäfer is working as a senior advisor for Germanwatch, an independent development, environmental, and human rights organization. Her interest and work are focused on the nexus of resilience building to deal with climate change impacts, climate finance, and climate justice.



UNSPLASH

Which actors should receive loss and damage finance? Enabling nationally and locally owned approaches

Zoha Shawoo, Inès Bakhtaoui, Towrin Zaman Raya

Following the agreement to establish a new fund to provide financial support for responding to loss and damage at COP27, COP28 will mark a critical moment as it will officially kickstart negotiations on the fund's operationalization.

One particularly contentious aspect of the new fund and L&D finance more broadly is who it will target as recipients at the national and sub-national levels. Negotiators and national government representatives from the Global South have stressed their leading role in efficient and fair planning, resource allocation, emergency support, and continuity of welfare, services, and public infrastructures. They justify the need for direct budg-

etary support and programmatic approaches for national governments to respond to climate impacts, not only as a matter of climate justice but also to allow them to protect existing development gains, alleviate their existing debt crisis, and ensure sufficient resources for long-term reconstruction, recovery, and rehabilitation.

On the other hand, civil society, particularly NGOs and activists from the Global South, have long advocated for climate finance to directly reach the vulnerable and marginalized communities that are most in need, and to give them autonomy and decision-making power over how funds are utilized, citing documented situations where public support was not adequate to enable their recovery.

Both options have moral implications relating to legitimacy, sovereignty and justice in terms of ensuring that finance reaches those that are most in need; as well as technical implications in terms of ensuring the effectiveness and coherence of how finance is disseminated and the instruments through which it is utilised.

Ultimately, key questions to resolve in this context include: who is L&D finance for? How does local action link to public national and subnational action? What is the role and purpose of international L&D finance institutions? And how can forthcoming L&D finance address cases where public intervention is not sufficient, without undermining legitimacy, coherence with public action, and longer-term development gains?

The role of small grants in nationally led action

One can argue that L&D finance is about addressing the material and immaterial consequences of impacts on individuals, populations, and ecosystems. Under this prism, it makes sense to assume that small grants are the right tool to address local needs associated with L&D. Local NGOs and grassroots organizations can be particularly effective in reaching the most vulnerable and marginalised communities facing losses and damages. Small grants have the advantage of enabling fast, devolved, and locally-led action. They can provide local communities and organisations with the flexibility to conduct needs assessments and consultative processes on the ground to identify who the most vulnerable communities are, which activities require funding, and how finance can best support local needs.

However, this approach ignores that small grants are insufficient when it comes to securing longer-term recovery and action. Many losses and damages result from the discontinuity, or the absence of public infrastructures and services: water, electricity, roads and transportation, education, and healthcare. While small grants can temporarily alleviate these needs with acute support, it is ultimately the responsibility of public authorities to guarantee their rehabilitation and continuity. Small grants are also unable to provide large-scale investments, cross-sector coordination, and regulations that only public action can secure.

“ Both options have moral implications relating to legitimacy, sovereignty and justice in terms of ensuring that finance reaches those that are most in need ”

In this case, programmatic finance in the form of direct budgetary support to national governments can be particularly effective in creating the necessary fiscal space and enabling longer-term recovery, such as rebuilding infrastructure or investing in migration and resettlement. Rather than the conventional, project-based model of climate finance, such programmatic finance should be flexible enough to allow governments to adapt to continually changing realities and needs on the ground, and should give governments autonomy to utilize the funds in line with their own national plans and priorities.

Furthermore, the country-led response is a matter of accountability of States for their actions to address L&D against their responsibility to protect the lives, dignity, and well-being of their inhabitants. This can require, however, investment in awareness raising, advocacy, and capacity building to enable local actors to understand climate change-associated risks, public and private responsibilities, local gaps and needs, and to be active in addressing them.

Small grants can be especially suited for that purpose. They can raise awareness of loss and damage in local contexts and also lead to capacity-building and connection-building with local and national government authorities, making them better able to receive larger amounts of L&D finance in the future. Small grants can also play an important role in piloting new processes and solutions. The Scottish Government's bilateral L&D finance, which was disseminated as small grants to local NGOs, is a valuable example to learn from in this regard.

Finally, beyond acute needs and capacity building, small grants are sometimes the only source of relief for households and communities in the few cases where public authorities are unable or unwilling to act.

Moving forward

There are different ways to channel funding to the local level in the international L&D finance architecture. The new L&D fund could include a small grants window that is directly accessible to local NGOs and grassroots organizations, learning from the experiences of the GCF and AF Enhanced Direct Ac-

cess mechanisms. Such a window could complement longer-term recovery and slow-onset events windows, which provide programmatic finance to national governments.

We furthermore envision a mechanism that maximizes the co-benefits of these two approaches. A systematic public and transparent repository system could incentivize national response plans to integrate the investments and support needs that were identified by local projects but that could not be covered by small grants. Such an approach would combine nationally led responses with bottom-up approaches, and open a new avenue for civil society contribution.

We could also imagine that international finance providers require that a certain proportion of funds to national governments reach the local level, as a basic access criterion or proposal requirement. However, it is also important for such finance to not complicate access and reporting requirements for recipient countries.

Other funding institutions could also adopt a combination of these approaches. Philanthropies and bilateral finance providers are particularly well suited to providing small grants, due to both the smaller scale of funding available and the lack of multilateral decision-making processes as compared to the UNFCCC. They can therefore implement small-scale, pilot programmes to address L&D that contribute to building the necessary landscape in countries to then receive larger amounts of finance through the UNFCCC at a later stage.

Multilateral development banks, on the other hand, are likely better suited to providing and piloting programmatic finance, learning from the experiences of the World Bank's Pilot Programmes for Climate Resilience, for example.

Ultimately, the larger share of L&D finance will be funded and distributed by these institutional public actors. The power of its allocation is in the hands of states and their negotiators. As COP28 is looming, we invite them to be pragmatic and to place the interest of vulnerable populations and ecosystems above political strategies.

“ Other funding institutions could also adopt a combination of these approaches ”

Zoha Shawoo is a Scientist at the Stockholm Environment Institute, working in the Equitable Transitions program. Her research primarily focuses on the intersection between climate change, inequality, and sustainable development. She also works on the equity of climate finance and co-leads SEI's work on operationalising loss and damage finance.

Inès Bakhtaoui is a researcher on issues of climate finance. She studies issues of effectiveness and fairness of monitoring and evaluation systems of funds for adaptation and loss and damage, with a special interest in the new UNFCCC Loss and Damage Fund.

Towrin Zaman working as a Research Associate at ICCAD.

Voices from the Frontlines



BANGLADESH

“**V**oices from the Frontlines: Stories of Loss and Damage” is a compelling series that sheds light on the real-life experiences of communities grappling with the impacts of climate change. Through firsthand accounts, these narratives capture the challenges faced by individuals and families on the frontlines of environmental degradation.

Mongla, Bangladesh: A Model of Successful Adaptability

Mongla, a vulnerable port town in Bangladesh, battles harsh impacts of climate change. Rising sea levels, floods, and cyclones threaten its fishing and farming communities. The residents, like fisherman Benzir Khan, face dwindling incomes and food insecurity due to declining fish stocks. Salinity intrusion leads to health issues, affecting women profoundly. Despite challenges, Mongla exhibits resilience. Mayor Sheikh Abdur Rahman spearheads initiatives, constructing flood-resistant infrastructure and implementing water treatment projects. He addresses water scarcity by creating new reservoirs and pipelines. During Cyclone Sitrang, the community’s collective efforts ensured safety. However, more support is needed for comprehensive climate adaptation. While challenges persist, Mongla exemplifies resilience, urging for continued efforts and support.

“**Cyclone Sitrang, the community’s collective efforts ensured safety. However, more support is needed for comprehensive climate adaptation**”

Surviving the Aftermath of Heavy Snowfall in Merak, Bhutan

In the remote Bhutanese village of Merak, Ms. Pema Wangmo, a single mother and shopkeeper, exhibited exceptional resilience in the face of climate change challenges. The Brokpa community, semi-nomadic yak herders with a distinct culture, faced unprecedented heavy snowfall in 2022, damaging their greenhouses and disrupting daily life. Ms. Wangmo, along with her neighbors, repaired her greenhouse using wooden pillars and community support. Despite her efforts, she acknowledged the challenges of adapting to the changing climate and emphasized the need for improved infrastructure and communication networks in the area. Ms. Wangmo's story highlights the community's ability to innovate and adapt, relying on indigenous knowledge. The experience underscores the importance of prioritizing climate action and supporting vulnerable communities to ensure a sustainable future.

A women-led mangrove plantation to increase resilience against climate impacts

Costa Rica, known for its biodiversity and stunning landscapes, faces climate change challenges due to its size and location. In Manzanillo, a coastal area heavily reliant on mangroves, climate change brings risks like floods and dwindling fishing opportunities. Ana Cecilia, a local leader, started a mangrove nursery to combat these challenges. Despite limited resources, her project expanded with community involvement, creating the first covered nursery. During droughts, the nursery doubles as a community kitchen, providing meals for children. Ana Cecilia also aims to address water scarcity through locally led establishment of water tanks. Her initiatives not only prepare the community for climate impacts but empower women, promote tourism, and revive the fishing industry. Despite funding challenges, Ana Cecilia's efforts demonstrate resilience and inspire others in the face of climate-induced loss and damage.



COSTA RICA



INDIA

Climate Resilient House of Dreams, Ahmedabad India

In Ahmedabad, a city highly vulnerable to climate change, stories like Dipika ben Malik's highlight the challenges faced by its residents. Living in the Bhagwatinagar slum, she struggled with extreme heat waves and torrential rains due to climate change. Dipika, a determined mother of three, turned to sewing for a living. However, her workspace, her home, was not conducive to work during summers and monsoons. Fortunately, the Mahila Housing Trust (MHT) stepped in to help. Partnering with the Selco Foundation, they constructed a new climate-resilient house for Dipika. Solar panels were installed, reducing electricity bills. Asbestos sheets were replaced with PUF panel roofing, ensuring comfortable temperatures year-round. The house's plinth was raised to prevent flooding, and additional space was added, improving living and working conditions. This intervention not only transformed Dipika's life but also served as a model for climate resilience. By implementing similar solutions, vulnerable communities can adapt to the changing climate, ensuring sustainable livelihoods amidst the challenges posed by global warming.



MALAWI

Young women at the forefront of climate action in Karonga, Malawi

Karonga, a city in Malawi, faces extreme weather events, including floods and droughts, intensified by climate change. Residents, like Katie Chisambi, endure displacement, lack of clean water, and increased health risks during disasters. Women and girls, especially, suffer due to climate impacts. Patricia Chibaka, a local resident, established a community club with the Green Girls Platform, empowering women and girls to cope with climate change. They were trained in climate education, early warning systems, tree nursery management, and briquette making. The initiative allowed them to plant 10,000 trees in schools and sell seedlings, providing income. Patricia emphasized the need for women's active engagement in climate action and green entrepreneurship. Recognizing and supporting local initiatives led by women is crucial in addressing climate-induced loss and damage, ensuring a more sustainable and resilient future for vulnerable communities.

Voice from the Maldives on vulnerability and resilience

Kunburudhoo Island in the Maldives faces severe climate change impacts, including beach erosion and salinization of groundwater. Residents like Azeem, Ashraf, and Moosa have witnessed the island's vulnerability, losing significant portions of their beach due to factors like coral bleaching and inadequate coastal protection. The construction of a harbor deepened the reef, altering the beach's landscape. Salinization of groundwater forced reliance on bottled water, increasing financial burdens, and hampering traditional agriculture. Despite challenges, the community has initiated tree planting to combat erosion and preserve cultural practices. However, the small island size limits their efforts, and continued erosion threatens infrastructure like schools. Current climate change indicators often overlook the unique challenges faced by small island communities, leaving them unsupported. Recognizing these issues and prioritizing the needs of vulnerable communities is essential. International and national efforts must

invest in research and long-term solutions to safeguard these communities from climate-induced loss and damage, ensuring they are not left behind in the fight against climate change.

Struggling livelihood from a herder in Rasuwa, Nepal

In Nepal's Ammachodingmo Rural Municipality, Pasang Norchel Tamang, a traditional herder, faces increasing challenges due to climate change. For 15 years, he relied on herding yak, chauri, goats, and sheep for his family's livelihood. However, since 2015, reduced rainfall and rising temperatures have depleted water sources and grass in the pastures, reducing cattle productivity and increasing expenses. The lack of rainfall has forced Pasang to move his herds to higher altitudes earlier than planned, but this strategy hasn't prevented miscarriages and deaths among his livestock due to temperature increases. Pasang's sons had to drop out of school as the family could no longer afford their education. The changing climate has not only impacted Pasang's income but also affected his family's social and cultural life. Despite his efforts to adapt, the measures taken are insufficient and unsustainable. The story illustrates the urgent need for action to support vulnerable communities like Pasang's, who are entirely dependent on pastures for their livelihoods, as climate change continues to worsen their living conditions.

Conclusion

These stories emphasize the urgent call for action. Vulnerable communities demand global attention and resources to adapt to the worsening impacts of climate change. The "Voices from the Frontlines" series, jointly produced by the International Centre for Climate Change and Development (ICCCAD) and Global Resilience Partnership (GRP) amplifies their narratives, advocating for support, understanding, and collaborative solutions in the face of loss and damage.

To know more, visit our website: <https://www.icccad.net/category/voices-from-frontline-p3/>



MALDIVES