

Loss and Damage Brief

What have we learned from addressing loss and damage in action? Insights for the Loss and Damage Fund's Transitional Committee

Highlights:

- The Loss and Damage Fund established at COP27 has an opportunity to learn from cutting-edge community-led examples of how to address loss and damage. The full set of initiatives informing this brief is described on [CJRF's Loss and Damage page](#).
- The new Fund must get ready to support a very diverse set of activities. Because L&D evolves over time and is inevitably linked to long-standing injustice, measures must be designed and funded for their specific local context. The Fund should sustain support over the long term and make it possible to adjust activities over time in response to changing circumstances.
- To ensure measures are designed and funded for specific contexts, the new Fund should support community leadership in development and implementation of L&D solutions. Community members are well-placed to efficiently take into account a range of contextual factors and therefore avoid misallocation of funds. Their solutions are likely to ensure that the funding impacts are sustainable, meaningful, address real needs, and support people's right to self-determination.
- Communities and individuals continue to experience loss and damage, even after it has "been addressed." For instance, climate forced displacement can lead to unsuccessful migration, or, after communities have relocated, they identify additional funding needs. The Fund should work in ways that allow loss and damage priorities and interventions to evolve over time as needed.
- In order to support the self-determination of communities experiencing loss and damage, the Fund should set up systems to determine the additionality of finance at its source, not at the point of use. Communities must have leeway to use L&D funding to maximum benefit in their specific contexts, including by layering L&D funds with sources of finance not specific to L&D.

At COP26 in Glasgow, the Scottish Government committed £2 million to addressing climate-induced loss and damage. Over the course of 2022, the Climate Justice Resilience Fund ([CJRF](#)) programmed £1 million of these funds to support community-driven work in Bangladesh, Malawi, the Pacific, and elsewhere. [These projects](#) are still underway but are already yielding practical insights into how to address loss and damage. This brief highlights some of the experiences and lessons from this work that can inform the Loss and Damage Fund established at COP27.

Migrating due to loss and damage can be a choice – or not

[Md Saimun and Md Helal](#) can be found in the Pollimangol Bazar in the Bagerhat district of Bangladesh, about a five-hour drive from Dhaka, providing services as electricians and fixing cell phones. Over the past decade, their families were uprooted and displaced several times after Cyclone Sidr in 2007.

Having lost their homes, agricultural land, livestock, and sources of income, their fathers tried alternatives such as pulling rickshaws and daily unskilled labor. They also tried income-generating activities with loans that left them trapped in debt. Ultimately, their fathers had no choice but to migrate, leaving their families struggling and their homes continuing to flood every full and new moon.

Md Saimun and Md Helal, however, did not want to migrate as their fathers had. Instead, they received training in their skills of choice through a loss and damage project that Helvetas Bangladesh, Shushilan, and DORP are implementing. This coalition provides people who do not have the capability or prefer not to migrate with skills-training through an apprenticeship model, linking them with mentors and employment opportunities after they complete their training. For people who want to migrate, the coalition's project also supports them to do so successfully. For example, the coalition will offer skills- training to better equip them to find employment in their new location and connect them with people who can help.

Key Takeaway: Addressing loss and damage means ensuring people have the dignity of choice and supporting their choices to be successful and sustainable over time.

Having a choice of whether to migrate is only possible when the person has enough resources to choose, either to migrate or adapt and stay—if that is still a possibility. For people who are not so fortunate, they become trapped. “Trapped people” have the aspiration to move because they have such limited resources that they cannot successfully adapt — but they also don't have the capacity to migrate.

Another CJRF-funded loss and damage project implemented by YPSA in Bangladesh highlights how trapped people often don't migrate after climate-forced displacement due to poor kinship networks or a fear of moving to an urban area. Instead, they usually begin living in temporary settings on the sides of roads, embankments, or other unsafe public lands. In these spaces, they have no basic amenities, no access to sanitation and educational facilities, and face a tremendous crisis of social bonding and cohesion. They live without their basic needs and their rights. About 70% of such households experience displacement more than twice.

Key Takeaway: For trapped people, addressing loss and damage means addressing immediate, basic needs as well as ensuring they know their rights for longer-term support and assistance.

Experiences of loss and damage evolve over time

Loss and damage is the result of an extreme weather event, multiple consecutive extreme events, slow-onset climatic impacts, or both sudden and slow-onset events occurring simultaneously. In Malawi, CJRF began funding CARD to address the loss and damage in Chikwawa district from Tropical Storms Ana and Gombe that hit in 2022. CARD found there were members of the community that did not want to relocate away from their homes in low-lying areas despite the risks of staying. After Cyclone Freddy hit in 2023, these community members have volunteered to relocate

and need additional support to do so.

Key Takeaway: *This experience highlights the persistent nature of loss and damage that some communities will experience, and the evolving responses people have as a result of the ongoing loss and damage they face, which requires predictable and flexible funding.*

Narikoso Village is one of the few communities in Fiji that has undertaken phased relocation inland due to rising seas. However, the relocated families' new homes are located at the top of a hill which makes access to the rest of the community and to communal facilities, including the school, challenging – particularly during wet seasons. The community identified the need to build a footpath that stretches from the top to the bottom of the hill to allow children to travel safely to school and for people living with disabilities to have a safe path to go back and forth. The footpath will also support the community during disasters by providing a safe and reliable evacuation route.

Key Takeaway: *Narikoso's experience shows how relocation is not the end of the L&D story; it is only a start. The ongoing process of addressing L&D needs to continually be informed by community needs and supported over time.*

Loss and damage is inextricably linked with both adaptation and historical injustices

In Malawi, CARD has initiated production of soil-stabilized bricks for the construction of new, more resilient housing for families who lost their homes during Tropical Storms Ana and Gombe. Soil-stabilized bricks are more sustainable than traditional bricks, which are fired in firewood-based kilns that contribute to deforestation. The production of soil-stabilized bricks also provides employment for youth.

Key Takeaway: *This example highlights the multiple benefits a L&D intervention can have – in this case more resilient housing, sustainable construction practices, and youth employment. Enabling communities to prioritize their own solutions will likely result in interventions with such multiple benefits.*

In the 1940s, Fiji's colonial rulers forcibly displaced the people of Banaban Island, which then underwent years of mineral exploitation that left the island uninhabitable. The Banaban People are now an autonomous People living on the Fijian island of Rabi in Fiji, where they continue to fight for justice for their people while experiencing severe climate impacts. For example, the Banabans' Tabwewe Village depends on rainfall for its water supply, but for the past few years has received very little. The CJRF-funded loss and damage project implemented by UUSC supported Tabwewa to put in place community tanks for rainwater harvesting, which now allow community members – especially women – to access fresh water without a long walk. This was the first internationally funded project for Tabwewa, which is also using the funds to install solar powered streetlights and to create healing spaces for Banabans who are living with grief and trauma.

Key Takeaway: *Communities experiencing loss and damage may have experienced historical injustice over decades, and climate change impacts – that have not been addressed by adaptation – represent yet another source of loss. Not all communities will be equally impacted by a given climate hazard; historical injustice and lack of adaptation funding are*

also determinants of loss.

Opportunities for the Loss and Damage Fund

The new Loss and Damage Fund needs to allow for funds to flow in a nimble and flexible enough manner to enable people to have a choice about how to address the loss and damage they experience. Such choice results in interventions that are more successful because they account for local context and nuanced understanding of needs. More to the point, self-determination of solutions is the appropriate, just approach to addressing loss and damage. For the Fund, this necessitates being open to supporting a very wide range of activities. The activities that communities have chosen to implement with CJRF funding range from providing basic services immediately after an extreme weather event to relocating homes before disaster strikes; from purchasing livestock to support their traditional livelihoods to skills-training for entirely new livelihoods; from creating bricks for more resilient homes to creating healing spaces for people battling colonial and climate change-induced trauma.

Just as important, the Fund must recognize that loss and damage tends to accumulate over time, with multiple extreme weather events one after another, or slow onset events like sea level rise exacerbated by sudden-onset events like a storm. To contend with this, communities require funding that supports nimble re-adjustment of interventions.

In conclusion, CJRF's first year of supporting work under Scotland's L&D funding has shed light on several important characteristics of activities that address loss and damage:

- A very large spectrum of different activities are all relevant. The right to choose among them should rest as much as possible with those experiencing the loss and damage.
- Community-driven solutions often offer multiple benefits. This is a positive outcome to be celebrated and supported, not evidence that climate-induced loss and damage somehow isn't real or doesn't deserve attention.
- Activities will evolve over time in order to effectively address evolving problems. Funders must be nimble enough to support this evolution.

All these characteristics of loss and damage action behoove a funding approach that contends with additionality of climate finance at its source, not at the point of intervention selection, design, or implementation. Without such an approach, the Loss and Damage Fund will risk adding to the burden of those already shouldering the heaviest consequences of the climate crisis.

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