

Why financing for loss and damage must be discussed at COP26

Adessou Kossivi, Western & Central African Regional Development Coordinator for the Global Network of Civil Society Organisations for Disaster Reduction (GNDR), explores the importance of financing for loss and damages for communities affected by climate-induced hazards.

What does 'loss and damage' mean?

Communities are experiencing irrecoverable destruction or 'losses' due to climate change. Destruction that is still recoverable through repair or restoration activities or 'damages'. Extreme weather events and slow-onset events, such as floods, droughts and sea level rise, are already causing "loss and damage" to communities, infrastructure and the environment. They are a cause of food insecurity, inter and intra-community conflicts and forced displacement, which push communities, particularly socially excluded people, further into poverty.

Poorer communities are often the worst affected as they are more likely to rely on subsistence farming and live in areas with poorer infrastructure that is not designed to withstand disasters. These affected communities are usually those who have contributed least to climate change.

Adaptation is not enough for sustainable progress

Adaptation measures that aim to find solutions to ensure life and activities continue after climate-related events, are important. However, it is clear that adaptation alone will not be enough to address vulnerability to climate change. **There are some impacts of climate change that are too severe to adapt to** as adaptations will be too expensive or not technically or physically possible.

This is why the issue of loss and damage must go beyond adaptation and commit dedicated funds to assist communities recognised as vulnerable. This vulnerability itself is linked to external factors including the severity of a hazard, socio-economic and environmental conditions.

For social justice it is crucial that communities affected by climate-induced hazards are supported to build back better. To allow communities affected by multiple hazards to do this, **it is important to channel adequate and equivalent financial resources to loss and damage.** This can only be achieved if they are given adequate and equivalent financial resources to compensate for loss and damage. This is not about disaster risk transfer – it is about solidarity and social protection.



Put people and the environment first

At GNDR, we are actively working with decision-makers to influence the debates during COP26 this November. **We believe that the fight against climate change only makes sense if we put environmental and human consequences at the centre of our concerns - with specific emphasis on gender and inclusion.**

According to the latest report from the Intergovernmental Panel on Climate Change (IPCC), global warming is at the root of several hazards including heat waves, acidification of marine waters, the advance of desertification, the loss of biological diversity and sea level rise. **These hazards significantly affect the daily life of communities and their means of subsistence.** Some communities have had to move to other lands, leaving behind their property and ancestral lands. Women are often the most affected as they are more likely to be in poverty and have reduced access to information and resources. **It is crucial that the issue of loss and damage is considered because these hazards threaten and weaken the life of communities.**



Civil society must collaborate for change at COP26

To achieve this, it is necessary that the issue is recognised and that a consensus emerges at the institutional level. At COP26 the issue of loss and damage is not part of the official agenda of the Conference of the Parties (COP). It was only under pressure from civil society organisations that it was included in the informal agenda.

In order to address this, GNDR is asking all actors to:

- Engage with GNDR members in climate negotiations at all levels
- Activate for the localisation of climate forecasts – making it possible to bring meteorological information closer to the communities
- Help identify the major causes of vulnerability in communities and work with them to strengthen their resilience.

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Follow [Social Development Direct's Climate Justice blog series](#) for more updates on how the climate crisis has impact from a social development, gender and inclusion perspective, and how to ensure inclusive climate action.

