

Loss and Damage in Informal Urban Settlements

Summary Report



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Background – informal urban settlements and the need for action

Today, more than half of the global population resides in urban areas; by 2050, this number will have risen to 70 per cent. Over 1.1 billion people currently live in informal settlements and it is estimated that 2.8 billion people are affected by some form of housing inadequacy (UN Habitat 2023). Over the next 30 years, an additional two billion people are expected to reside in such settlements – equating to around 183,000 people more per daily (UN 2023). Cities in low- and middle-income countries, mostly in Asia and sub-Saharan Africa, will be most affected by this development by far. This means that the majority of the burden lies with cities and countries that are already struggling with major challenges such as climate change impacts, natural hazard-induced disasters, growing populations, including due to migration, and conflict.

Many informal settlements and their dwellers are ill-prepared for climate change and related natural hazard-induced disasters. They face particularly high risks of floods and landslides but also of storms and heat waves. As a result of this lack of preparedness and the high exposure and vulnerability of informal settlement dwellers (Satterthwaite et al. 2020; Quesada-Román 2022) they are threatened by severe losses and damages¹ through climate-related disasters. Additionally, the risk posed by cascading effects from disasters is high (Purwar et al. 2020). Unresolved conflicts in the regions due to insufficient or missing policies and frameworks regarding land tenure and property rights exacerbate existing vulnerabilities further and limit adaptive capacities (Sarmiento et al. 2020). When disaster strikes, these dwellers, already in situations of extreme fragility, face additional difficulties, as their own resources are insufficient or lacking and post-disaster response is delayed, harming recovery efforts (Purwar et al. 2020). They are frequently excluded from aid distribution and post-disaster reconstruction programmes which increases their vulnerability to future disasters (Sarmiento et al. 2020).

¹ We use “losses and damages” to refer to impacts in a given location, while the term “Loss and Damage” (L&D) refers to global policy processes incl. the respective Fund

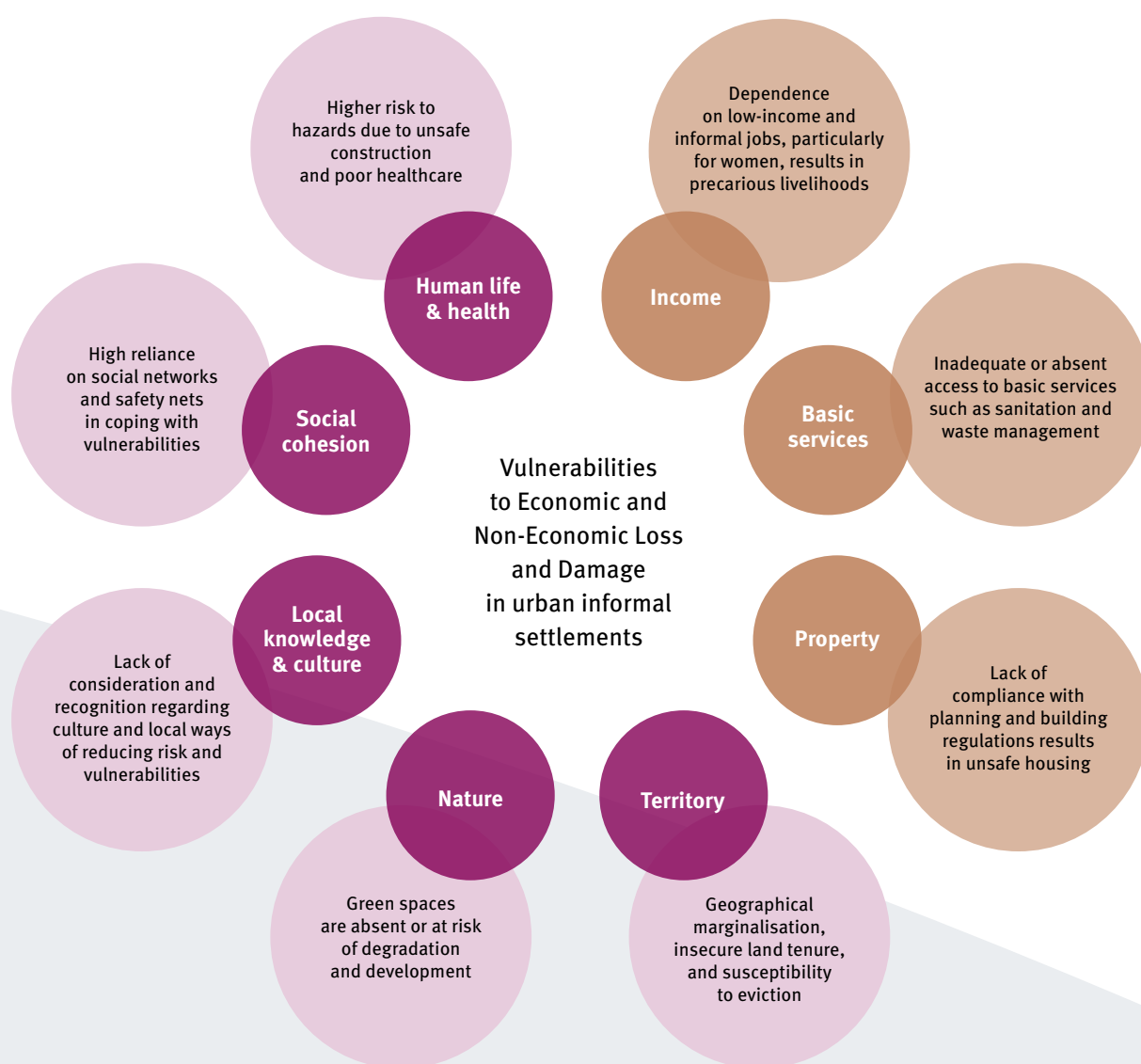
Loss and Damage

The term ‘loss and damage’ was used for the first time in 2007 at UNFCCC negotiations and has been a contentious topic ever since. Losses and damages refer to ‘the adverse effects of climate change that are not or cannot be avoided by mitigation and adaptation efforts’ (van der Geest and Warner 2020). Despite increasing mitigation efforts to avert, and adaptation efforts to minimise future losses and damages, global warming is catalysing an increase in climate-induced losses and damages worldwide (Lenton et al. 2023). It is therefore becoming increasingly important to put robust policies in place to address unavoidable and unavoids losses and damages. Losses and damages can be either “economic”, i.e. impacts on items that are commonly traded in markets, or “non-economic”, i.e. impacts on items which are difficult to value on a monetary scale, such as culture or biodiversity (van Schie et al. 2022). While there is a growing body of research on how losses and damages is experienced, there is, however, less evidence on how best to address losses and damages and which institutional arrangements are needed to ensure that those most affected by climate change receive adequate support (Serdeczny and Lissner 2023).

As the institutional landscape for Loss and Damage (L&D) is still being built, the policies and modalities guaranteeing maximum support to the people are supported are yet to be designed. The next few years will be decisive to ensure that policies will serve those most in need and to achieve climate justice.

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Historically, L&D discourse has largely focused on impacts in rural areas, paying only little attention to those living in urban areas. However, climatic hazards can have serious negative impacts on the lives of urban dwellers (Singh et al. 2021). People living in informal settlements are particularly affected (Satterthwaite et al. 2020) as depicted in **Figure 1**. Therefore, different approaches are required to comprehensively respond to the experiences and needs of those living in informal urban settlements.



- Economic Loss and Damage
- Non-Economic Loss and Damage

Figure 1: Examples of economic and non-economic Loss and Damage and vulnerabilities specific to urban informal settlements (Mirwald et al. 2023)

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Losses and damages in informal urban settlements – findings from the ground

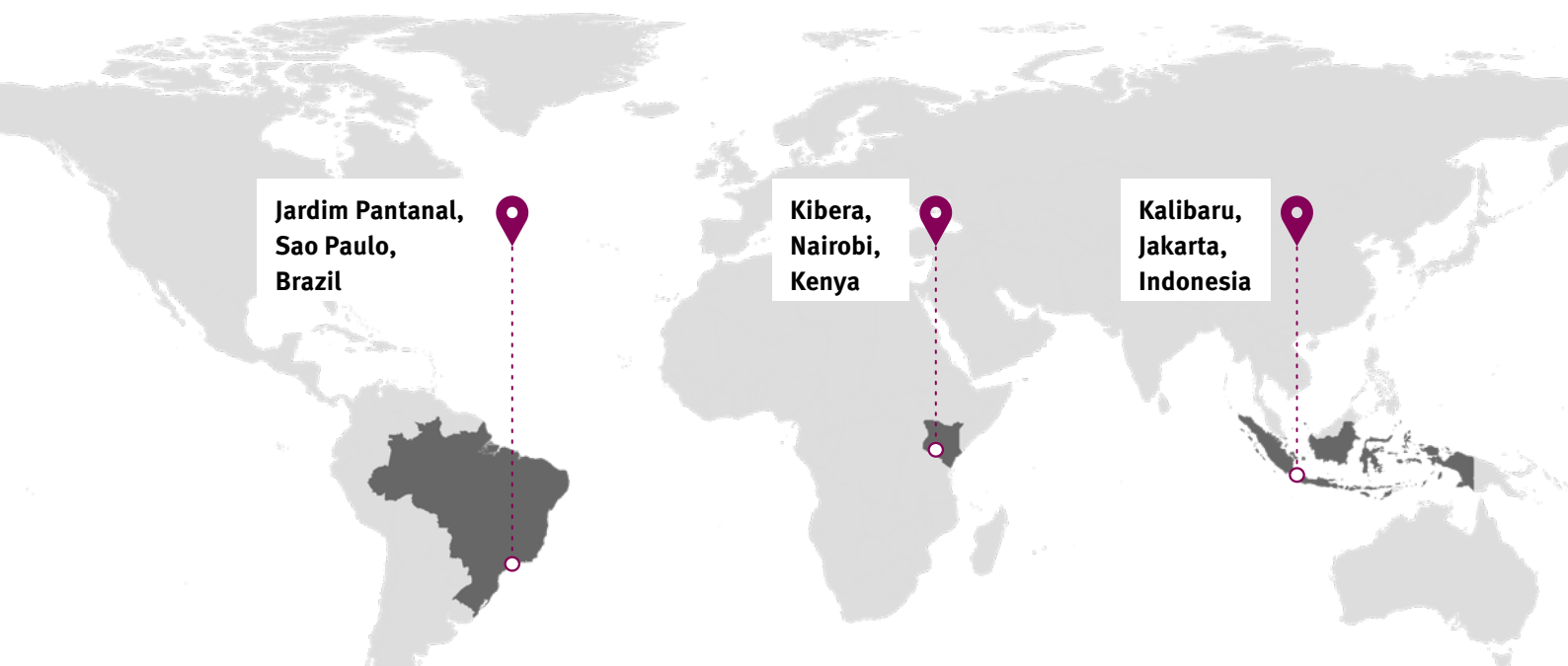
Research conducted in three informal urban settlements in Nairobi, São Paulo and Jakarta has compiled data on experiences and needs related to urban informality.

In addition, interviews with global experts have offered insights into global policies (Mirwald et al., forthcoming). In each city, multiple hazards – mainly floods, droughts and heat waves – cause a variety of economic and non-economic losses and damages (see *Figure 1*).

Most losses and damages found relate to adequate housing, health and well-being, and financial security. These three issues are already highly problematic in urban informal settlements, even without the threat posed by of climate-related hazards. Losses and damages within these three areas can lead to other losses and damages, and all of them can exacerbate pre-existing vulnerabilities in urban informal settlements, making people even more vulnerable to future impacts (see *Figure 2*).



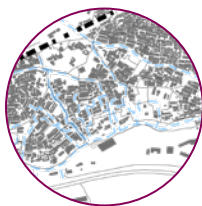
View into the side street of an informal settlement in Jakarta, Indonesia, Photo: Flitner/Misereor



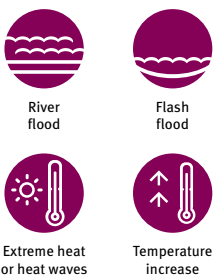
**Jardim Pantanal,
Sao Paulo,
Brazil**

**Kibera,
Nairobi,
Kenya**

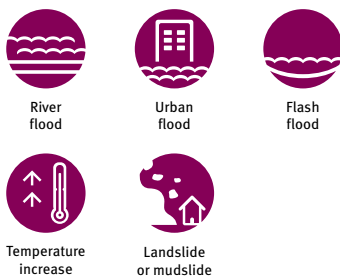
**Kalibaru,
Jakarta,
Indonesia**



**Jardim Pantanal
Hazards**



**Kibera
Hazards**



**Kalibaru
Hazards**



“Before, it used to rain a lot all month long, so that a community would be flooded for two or three days. Now it’s different, it rains for 20 minutes, so hard that it scares us, haunts us, and ends up causing a lot of disruption.”

(NGO Representative in Sao Paulo)

“Last year, we had floods around Kibera where people lost their livelihoods, people lost their homes, people lost even their lives. So that is very common in this informal settlement.”

(NGO representative, Nairobi)

“During tidal events, the houses were gone. Because houses got destroyed, the government started the damming program. [...] Alhamdulillah, it helped, it helped the people here. Basically, once a year there is always an abrasion event. And after that, people rebuild.”

(Pump House Worker, Kalibaru)

Figure 2: Hazards and their impacts on three informal settlements in Nairobi, São Paulo and Jakarta

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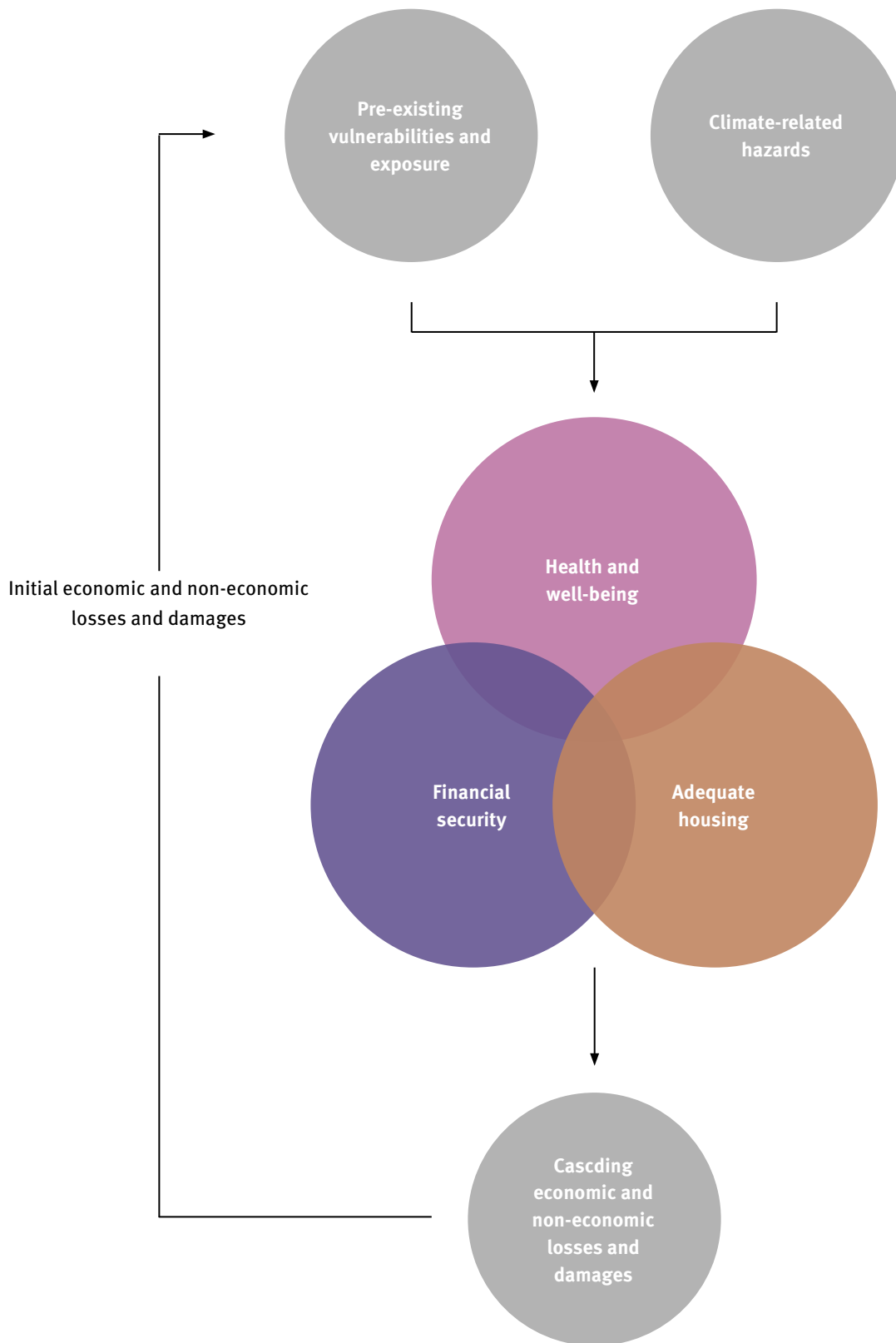


Figure 3: Schematic representation of how pre-existing vulnerabilities, exposure and climate-related hazards cause initial and cascading losses and damages in urban informal settlements

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Homes that are not built to withstand floods or landslides may be completely lost. This also includes the loss of personal possession, worth more than merely its market value. Loss of housing can also mean homelessness or displacement, both of which often have further negative impacts on people's livelihoods.

Existing health risks are often exacerbated. For example, flooding makes already inadequate sanitation facilities unusable, and heat leads to an increase in diseases. The latter can also prevent people from working. People also face significant mental health problems, as they lose aspects of their lives that they value. In addition to direct financial impacts, such as the loss of produce that people can sell, the above losses and damages also lead to financial insecurity: houses need repairing and health care costs rise.

Losses and damages to adequate housing, health and well-being, and financial security can potentially be classified as human rights violations, as, for example, the right to adequate housing, sanitation, health and an adequate standard of living is recognised in several human rights treaties (UN General Assembly 1966, 1948).

Many informal settlements and their dwellers are ill-prepared for climate-related hazards: View on an informal settlement in Nairobi, Photo: Harms/Misereor



Assessing and addressing losses and damages in informal urban settlements

Recognising and supporting community-led action

Local communities already deal with losses and damages and have implemented responses. The latter complement or even replace institutional responses which are frequently insufficient or lacking completely. In most cases, both types exist in parallel instead of being linked. In general, it is important to note that such responses are not only of a structural nature, such as rebuilding houses or basic services. Instruments such as land tenure or social measures are often no less important in informal settlements in order to create better living conditions in the long term. **Figure 4** provides an overview of local and institutional responses found in the three cities assessed.

Locally led action exists in many different ways and is often the key if not the only help during and after disaster events. This cannot and should not simply be replaced by, but meaningfully integrated into government action, including actions to avert, minimise and address losses and damages. The potential of community-based approaches is not sufficiently recognised in government-led approaches, no matter on which administrative scale.

Improving data and assessments

There are no official methodologies to assess losses and damages. The humanitarian and disaster management community applies methodologies such as the Damage and Loss Assessment methodology developed by the Economic Commission for Latin America and the Caribbean (ECLAC) and the Human Recovery Needs Assessment (HRNA). Building upon those, international organisations have established the Post-Disaster Needs Assessment and Recovery Framework (PDNA/RF). Together, these comprise an approach to harmonise the assessment, analysis and prioritisation of damages, losses and needs by a range of stakeholders (United Nations agencies and programmes, the World Bank, donors, non-governmental organisations) in support of the national government. In an effort to bring together many separate databases and sources of information, the United Nations Office for Disaster Risk Reduction (UNDRR) currently builds a new disaster losses and damages tracking system which will replace the previous Disaster Information Management System DesInventar (UNDRR 2023).

A particular challenge in informal urban settlements is that losses and damages might go unseen, due to a lack of data. Informal urban settlements are often not considered in formal census. This results in poorly documented or even undocumented disaster impacts, in turn hindering access to financial or other support. Although community-based assessments are already conducted in many places (see **Figure 4**), they might not be recognised by governments and hence not be used to inform action. Consequently, data gaps remain unaddressed even though potential and, in some cases, actual data is available.



Figure 4: Responses identified in Kalibaru, Kajarta, Kibera, Nairobi, and Jardim Pantanal, São Paulo
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Approaches identified

Data and assessment challenge

Community-based approaches

- Settlement profile
- Community-based hazard map
- Infrastructure mapping
- Map of historical sites
- Enumeration or survey of dwellers
- Affective map
- Collecting information from the elderly and traditional leaders

Expert-led (incl. by CSOs and NGOs)

- Topographic survey
- 3D model
- Map of risk-prone areas
- Comparative study before and after project implementation
- Documentation of disasters on social media
- Documentation of people who receive aid after a disaster
- Collection of health data in medical camps
- Impact assessment
- Registration for assistance
- Partnership with academia to develop local studies and legal guidance for dwellers, regarding property and land tenure

Government-led

- Municipal cadaster and statistics
- Maps and statistics provided by national agencies
- Law enabling citizens to request existing data from the government
- Demographic sampling and health survey
- Impact assessment
- Post-disaster impact assessment
- Law enabling

Locally relevant data

Data generated and used by authorities

Figure 5: Aggregated list of assessment practices observed in the case studies of Jakarta, Nairobi and São Paulo

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Losses and damages to informal urban settlements are often tied to the root causes of the vulnerability of people living in urban informality. Mapping the cascading effects in informal urban settlements can provide insights into the interlinkages between existing vulnerabilities, informality and the everyday construction of risk.

Addressing the root causes of vulnerability

Informal settlements dwellers have to deal with structural vulnerability. Simply compensating losses and damages, as good and urgent as that may be, could at worst result in perpetuating precarious livelihoods and living conditions, instead of contributing to long-term resilience building. Consequently, transformative approaches are needed that consider root causes of vulnerabilities and include dwellers as agents of change.

Recognising local capacities and community-based action bears a huge potential. In return, neglecting informal settlements perpetuates a cycle of poverty and exclusion, hindering sustainable development efforts in the long run. Informality is not an exception or a detached component of the city, therefore its importance for the functioning of the city and its economy must be recognised.



An inside look in an informal settlement in São Paulo, Brazil,
Photo: Kopp/Misereor

Developing holistic approaches helping informal settlements dwellers in the long run

Losses and damages neither exist nor can be addressed in isolation. On the ground the political distinction between adaptation and L&D is largely irrelevant. This is particularly true for highly vulnerable groups such as informal settlement dwellers.

Dealing with L&D would benefit from integrating the principles of climate justice (Newell et al. 2021; Newell 2022).

The climate crisis is already affecting the most vulnerable and their living conditions, including through violations of human rights. Rights-based approaches can serve a normative framework that underpin the development of equitable L&D action, from international to local levels.

Underlying paradigms such as the right to the city or climate justice offer great potential as guidelines for the development of appropriate mechanisms to address L&D in informal urban settlements.



Residents of informal settlements are particularly vulnerable to the impact of the climate crisis: Favela 21 de Abril in São Paulo on the grounds of a former hospital, Photo: Kopp/Misereor

Putting a climate justice perspective on L&D access for marginalised urban communities and implications for local to international scale

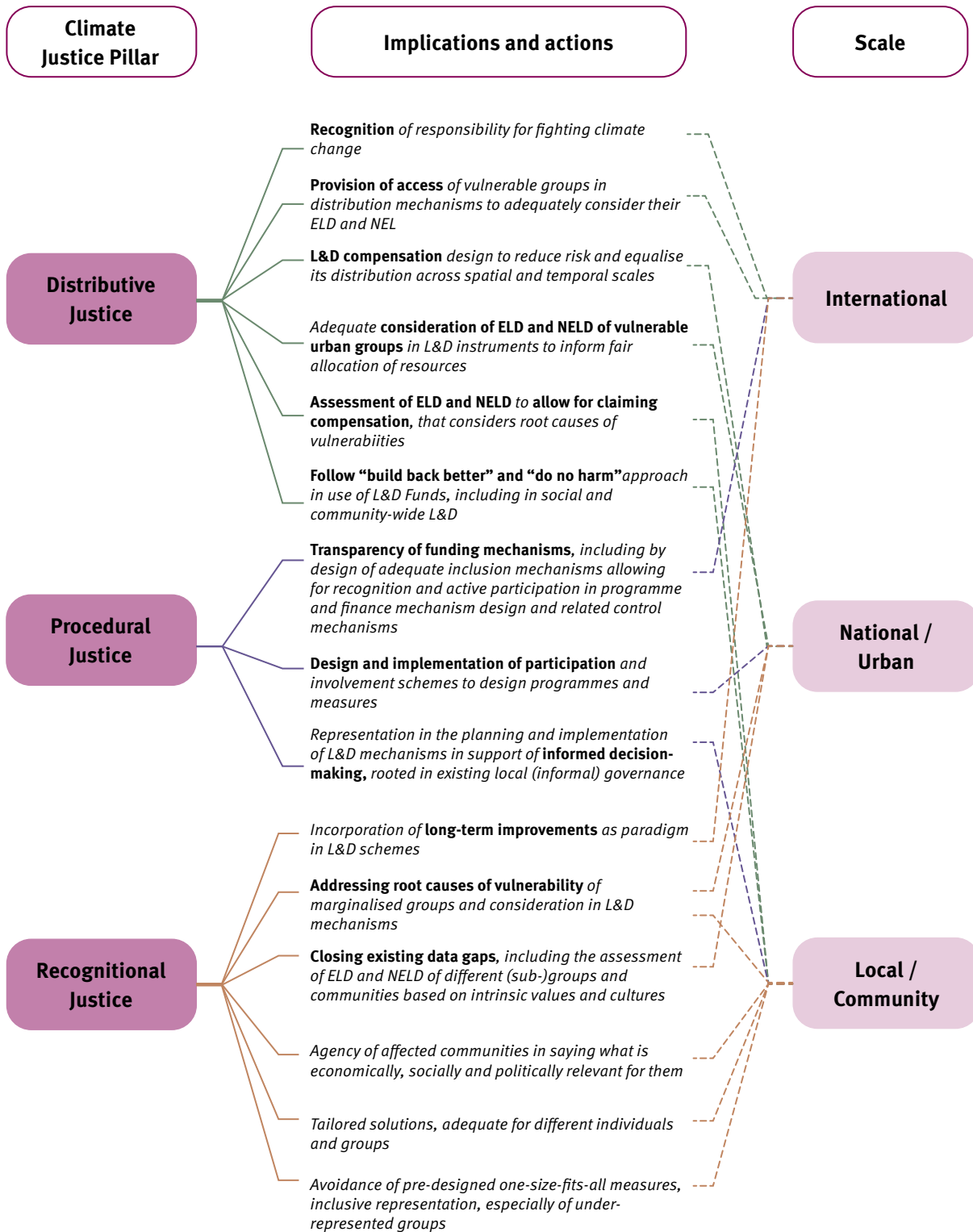


Figure 6: Putting a climate justice perspective on loss and damage access for marginalised urban communities and implications for the local to the international scale

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L&D finance for informal urban settlements

To date, no funding has been allocated to addressing losses and damages from climate change. Nevertheless, it is not necessary to spend funding to avert, minimise and address losses and damages on entirely new activities. Instead, it needs to fill gaps in the existing funding landscape. This landscape is composed of (but not limited to) general development, climate change mitigation and adaptation, humanitarian assistance, emergency planning and response, health, recovery and reconstruction, migration and relocation, and upgrading and formalisation of informal settlements. Additionally, there is a wide range of regional, national and local funding sources with relevance to the many aspects of L&D.

Local research in Nairobi, São Paulo and Jakarta has yielded multiple financing options for each of the three settlements. However, most of them have some flaws or room for improvement. Sources range from national to local governments, civil society organisations (CSOs), philanthropists and the private sector, with ways of financing and disbursement varying greatly. In all three cases national and sub-national governments already invest significant budgets in climate and disaster action, but nowhere are public investments high enough to finance all action needed.

However, the existing funding comes with a number of obstacles and disadvantages. Key obstacles identified are listed in **Box 1**.

Funding Obstacles

Local research in Nairobi, São Paulo and Jakarta as well as interviews with international experts yielded a total of 8 key obstacles inhibiting access to funding:

Accessibility of funds

1. The eligibility criteria for receiving a certain support might disadvantage people living or working in informality.
2. Direct funding opportunities for CSOs are scarce, hence they are struggling to take anticipatory or responsive action.
3. CSOs and CBOs often do not have the necessary information or meet the requirements to apply for funding, including due to bureaucratic processes.

Funding design

4. Existing funding does not necessarily meet local needs, but is rather geared to donor priorities and preferences.
5. Transparency and accountability need to be ensured to use funds for the intended purposes without overburdening reporting.
6. Donors and (local) governments often do not know where to channel funding (so-called-money-out problems), as centralised knowledge of established and trusted CSOs are widely lacking.
7. Money-out problems are amplified by the absence of formalisation of community support structures or insufficient levels of community organisation.
8. Trusting relationships between CSOs and local governments are often lacking, hindering CSOs from influencing planning and spending.

Box 1

Learning from the above, three different pathways have been identified to bring L&D finance to the local level:

1. Scaling up existing social protection approaches

Social protection consists of policies and programmes designed to reduce poverty and vulnerability, such as social insurance, social assistance, and labour and economic inclusion programmes (World Bank 2024). They provide a safeguard against individual risks (such as illness) and collective risks, including natural hazard-induced disasters and climate events. Many countries already have social security systems in place that can be scaled up and improved, while other countries should be supported in sustainably setting up such structures (Aleksandrova and Costella 2021). These systems can be used to disburse emergency assistance through additional funding and thus be scaled up in times of disaster or other emergencies, known as adaptive or shock-responsive social protection systems.

2. Recognising the important role of local organisations

Collaboration with the local population, including the most vulnerable, is key for implementing culturally sensitive and context-specific programmes with a lasting impact. Communities are often the first if not the only responders after disasters. Despite their crucial role, local communities and CSOs have severe problems accessing funding directly (Colenbrander et al. 2018). Governments and donors should recognise the crucial role CSOs have in filling a governance void in informal urban settlements and enable them to play an active role. Donors need to adjust the way they provide funding and offer funding schemes that are easier to access and which consider the circumstances of small CSOs and informal communities. Not all communities have the necessary, strong organisations in place. They will have to develop solid structures of participation and community organisation.

3. Multi-level governance and coordination

Addressing complex challenges like climate change involves multiple stakeholders and levels. Consequently, it requires adequate coordination and governance including both government and non-government actors. Multi-level governance facilitates the sharing of responsibilities and resources across different levels, enabling comprehensive, integrated solutions. It is a prerequisite for L&D funding to effectively reach the local level. In informal settlements, community-based organisations (CBOs) and CSOs are often closer to informal dwellers than the municipal government and should therefore be involved.

Outlook: Need for holistic approaches addressing root causes of vulnerabilities

The study advocates for policies and actions that are inclusive and responsive to the needs of informal settlements' dwellers. Consequently, it derives 20 recommendations to different actors and scales:

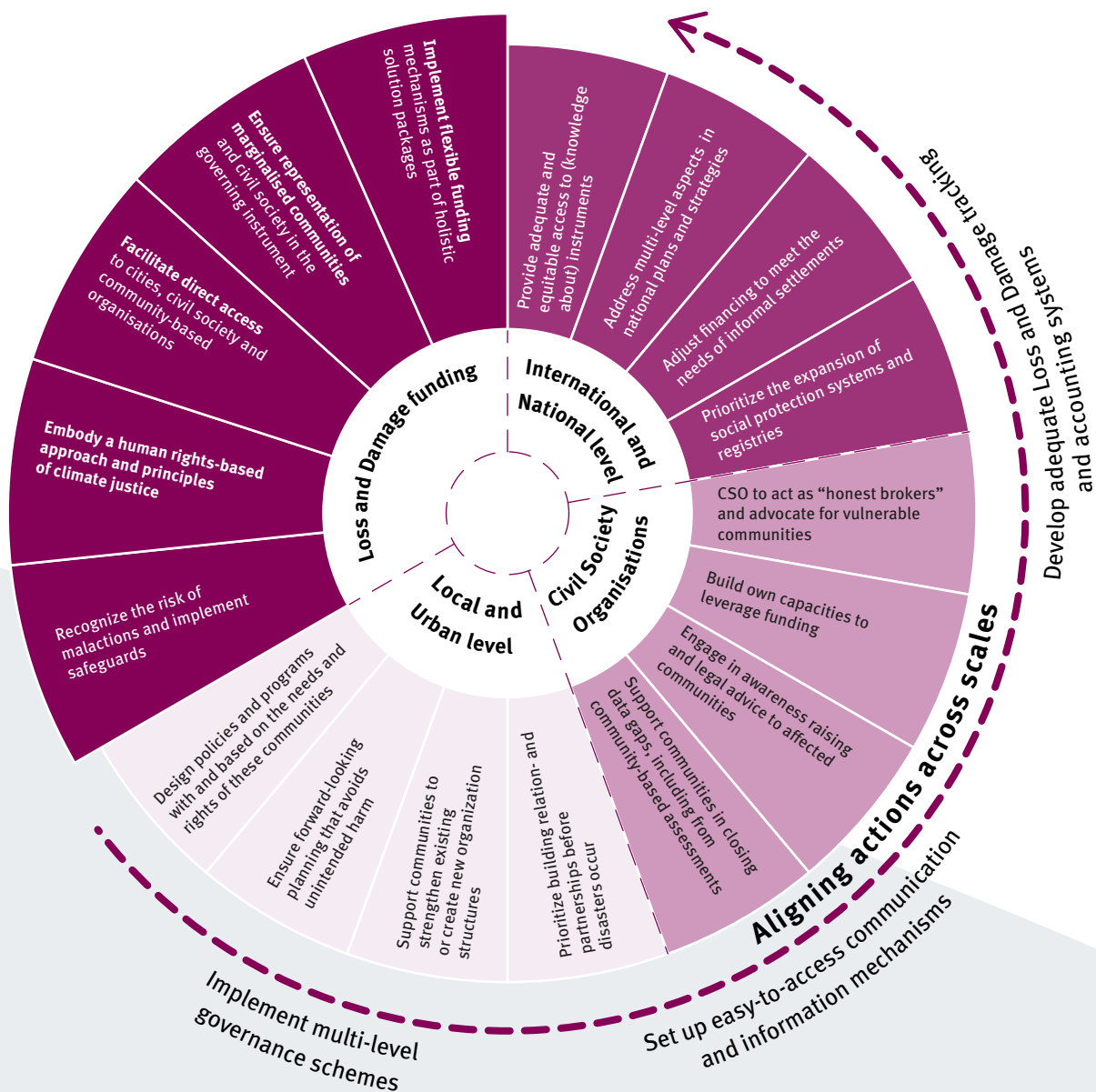


Figure 7: Multi-level policy recommendations to avert, minimise and address losses and damages in informal settlements

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Recommendations for L&D funding mechanisms

1. It is vital to **implement flexible funding mechanisms** that are not constrained by rigid definitions but that aim at maximizing impact. L&D has to be part of holistic solution packages by linking it to DRR, CCA, and mitigation, putting long-term resilience-building and the well-being of affected communities at the centre.
2. **Ensure representation in the governing instrument of the L&D Fund.** Marginalised communities and civil society must be present, involved and consulted in all stages of decision making, such as by the board, the secretariat or expert groups.
3. **Facilitate direct access** by providing adequate funding that is easily accessible to cities, civil society and community-based organisations. Ensure that they can meet funding requirements, including by looking into the setup of small grant windows, simplified eligibility and reporting requirements.
4. The set up and operational modalities of the L&D Fund and related mechanisms should **embody a human rights-based approach and principles of climate justice**. This includes in particular the examination of community-led and human rights-based approaches to address losses and damages in informal urban settlements.
5. There is little knowledge on **impacts of L&D finance**, particularly on unintended consequences. Funding needs to take a transformative approach, implementing safeguards and recognising the risk of potential malactions.

Recommendations for aligning action across scales

1. Successful action to avert, minimise and address **L&D demands effective multi-level governance**. Meaningful participation in decision-making, implementation and monitoring of sub-national governments and local actors can ensure that L&D actions are more responsive to the realities and priorities on the ground.
2. Knowledge on international mechanisms, or on good local practices might not reach other scales. **Effective and easy-to-access communication and information mechanisms** need to be implemented, including not disadvantaging stakeholders with limited resources and capacities.
3. **L&D tracking and accounting systems need to be improved** to account for climate impacts in informal contexts. **Building upon existing assessment practices** and building partnerships with communities and CSOs is an efficient and ethical way to access data at the community level and avoid duplication of efforts.

Recommendations for the international and national level

1. **The success of the L&D Fund depends on adequate and equitable access to knowledge about its instruments**, especially at the local level. The Santiago Network needs to be well connected to the Fund and produce inclusive and quality data and coherent national approaches.
2. **National response plans and strategies need to include multi-level aspects** that constitute a bridge between national, sub-national, urban and local actors and their interests. Existing gaps in collaboration, knowledge, but also institutional setups need to be addressed. This includes recognizing community-based assessment approaches.
3. **Donors and international funds must adjust the way they provide finance to better meet the needs of informal settlements**. This includes reducing bureaucratic demands, simplifying applications and reporting. Support should be prioritised for initiatives working directly in informal settlements.
4. Governments and relevant stakeholders should **prioritise the expansion of social protection systems and registries** to cover populations living in informal urban settlements. They can provide long-term support but also emergency funding when needed, and should also be **easily accessible to residents of informal settlements**.

Recommendations for the urban and local level

1. Urban decision-makers bear a significant responsibility to ensure that **policies and programmes are designed with and based on the needs and rights of these communities**, including addressing growing impacts from climate change and related losses and damages.
2. **All planning must be forward-looking and avoid unintended harm**. Averting, minimising or addressing losses and damages should never replace foresighted planning. **In-situ upgrading is a key strategy** to foster resilience-building and community participation.
3. **Conditions must be offered for communities to strengthen existing or create new organisation structures**, in advance of a disaster. Communities might learn from other traditionally marginalised groups such as indigenous communities, e.g. how to organise themselves.
4. Local organisations need to be enabled to meet requirements of funding mechanisms. **Municipal governments and CSOs should prioritise building relationships and partnerships before disasters occur**. This involves engaging in collaborative initiatives, joint projects, and capacity-building activities, with a focus on the inclusion of the most marginalised groups.

Recommendations for civil society organisations

1. Currently, there are gaps in adequately considering L&D not only between the national and urban levels, but also between the urban and local levels. CSOs have the potential to bridge these gaps and **act as “honest brokers” and advocates for vulnerable communities.**
2. CSOs should **build own capacities to leverage funding, including by forming alliances. Peer learning is a particularly effective approach** to capacity building, providing CSOs with practical knowledge and skills in an accessible and collaborative manner.
3. Affected communities themselves may not feel that they are impacted by climate-induced disasters and hence do not recognise or claim their entitlement to support. CSOs can provide support by **raising the communities’ awareness , providing them legal advice** and supporting them to become their own advocates.
4. CSOs should **support communities in closing data gaps and having continuous datasets,** particularly gaps from cascading impacts of disasters in informal contexts. Generated data, including community-led assessments in collaboration with CSOs and academia, can be used for improving disaster preparedness and advocacy.

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