

CLIMATE JUSTICE

Child-responsive Loss and Damage policies, finance and action

Insights from case studies

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Executive Summary

This report draws on 13 case studies – spanning diverse geographies, climate hazards and socioeconomic contexts – to offer critical insights for shaping child-responsive Loss and Damage finance, policy and action, including within the emerging Fund for Responding to Loss and Damage (FRLD), the Santiago Network and the Executive Committee of the Warsaw International Mechanism.

The case studies highlight that children's losses and damages are multidimensional, interconnected, and often invisible in current systems.

Children experience losses and damages in ways shaped by poverty, inequality and intersecting vulnerabilities, including age, gender, disability, ethnicity, Indigenous or migration status, and dependence on caregivers. Climate hazards result in both economic losses – such as damage to homes, schools, health centres, water, sanitation and hygiene (WASH) facilities, and livelihoods – as well as non-economic losses, including impacts on health, education, protection, psychosocial well-being, identity and social cohesion. These losses are deeply interconnected. Damage to livelihoods and infrastructure often triggers education disruption, malnutrition, disease and trauma, while cascading effects can lead to negative coping strategies, including child marriage, child labour, school dropout and indebtedness, leading to long-term losses in human development, social cohesion and future opportunities.

Existing policies, finance and action frequently fail to capture children's experiences, particularly non-economic losses. Short funding cycles, narrow sectoral scopes and rigid project frameworks constrain the ability to address the underlying drivers of losses and damages, while limited access to climate finance prevents children, families and community-based or child-led organizations from shaping solutions.

Addressing these challenges requires holistic, child-responsive approaches to climate action and finance that integrate economic and non-economic impacts, involve children and communities in decision-making, and provide flexible, sustained funding to support long-term resilience and recovery.

Recommendations for child-responsive Loss and Damage policy, action and finance

Child-responsive Loss and Damage policies and action

Embed responses to child-specific losses and damages in relevant policy frameworks, plans and strategies: Embedding child-specific considerations across policies and plans ensures that climate responses meaningfully address children's rights, vulnerabilities and needs in a coordinated and holistic way.

Develop child-responsive methodologies for collecting and analysing data on loss and damage impacts on children: Developing stronger quantitative and qualitative data systems makes it possible to capture the full range of child-specific economic and non-economic losses and deliver timely, well-targeted support.

Build partnerships to ensure that loss and damage interventions are effective, efficient and sustainable: Building diverse partnerships strengthens cross-sectoral responses and allows organizations and communities to combine expertise to better address losses and damages affecting children.

Recognize, support and leverage existing community-led solutions and systems for locally owned loss and damage responses: Supporting community-led approaches ensures that climate responses reflect local realities, align with community priorities and remain sustainable beyond project cycles.

Facilitate system-wide transformative solutions that address underlying causes of children's vulnerability to loss and damage: Facilitating transformative, cross-sectoral solutions helps tackle the structural drivers of children's vulnerability while reinforcing long-term resilience, including through humanitarian, development and peace efforts.

Empower children, their families and communities, and recognize them as agents of climate action: Empowering children and communities through awareness-raising and capacity-building enables them to participate fully and confidently in climate action and strengthens their resilience to future impacts.

Respond to diverse and socially differentiated experiences of loss and damage: Applying an intersectional lens ensures that responses account for the different ways in which children experience losses and damages based on age, gender, disability, Indigenous status, migration status or other social determinants of vulnerability..

Respond to loss and damage from slow-onset events: Strengthening child-critical systems and long-term resilience is essential for addressing the gradual, compounding impacts of slow-onset climate change, which often intersect with sudden-onset events.

Use strategic foresight to inform responses to loss and damage affecting children: Using strategic foresight helps anticipate climate risks, explore future scenarios and guide proactive planning that minimizes harm to children.

Child-responsive Loss and Damage finance

Dedicated funding, informed by children's experiences of loss and damage: Allocating dedicated funding grounded in child-sensitive assessments ensures that financial support directly addresses children's unique losses and damages.

Funding that leverages innovative financial approaches that complement the FRLD: Leveraging a mix of traditional and innovative financial instruments broadens the resources available to meet children's multiple and evolving Loss and Damage needs. Innovative resources should be complementary to, and not replace, dedicated Loss and Damage funding.

Accessible, agile and transparent funding that reaches children affected by loss and damage: Ensuring that funding is easy to access and quickly disbursed enables local and child-focused actors to support affected children without delay.

Accountable funding that protects children from harm through Loss

and Damage action: Embedding safeguards and community feedback mechanisms helps ensure that Loss and Damage activities uphold children's rights and avoid unintended harm.

Flexible and adaptable funding that responds to children's evolving loss and damage needs and meaningfully addresses interconnected

economic and non-economic losses and damages: Designing funding to be flexible and adaptive allows interventions to adjust as climate impacts unfold and as children's loss and damage needs change over time.

Sustainable funding that delivers lasting solutions to child-specific losses and damages from both sudden- and slow-onset climate

change events: Providing long-term, systems-strengthening finance helps build durable resilience and supports transformational solutions beyond immediate disaster response.

Conflict-sensitive funding that empowers children in fragile and

conflict-affected settings: Designing funding to be conflict-sensitive helps avoid exacerbating tensions while strengthening local capacity to support children facing the combined pressures of conflict and climate impacts.

About this report

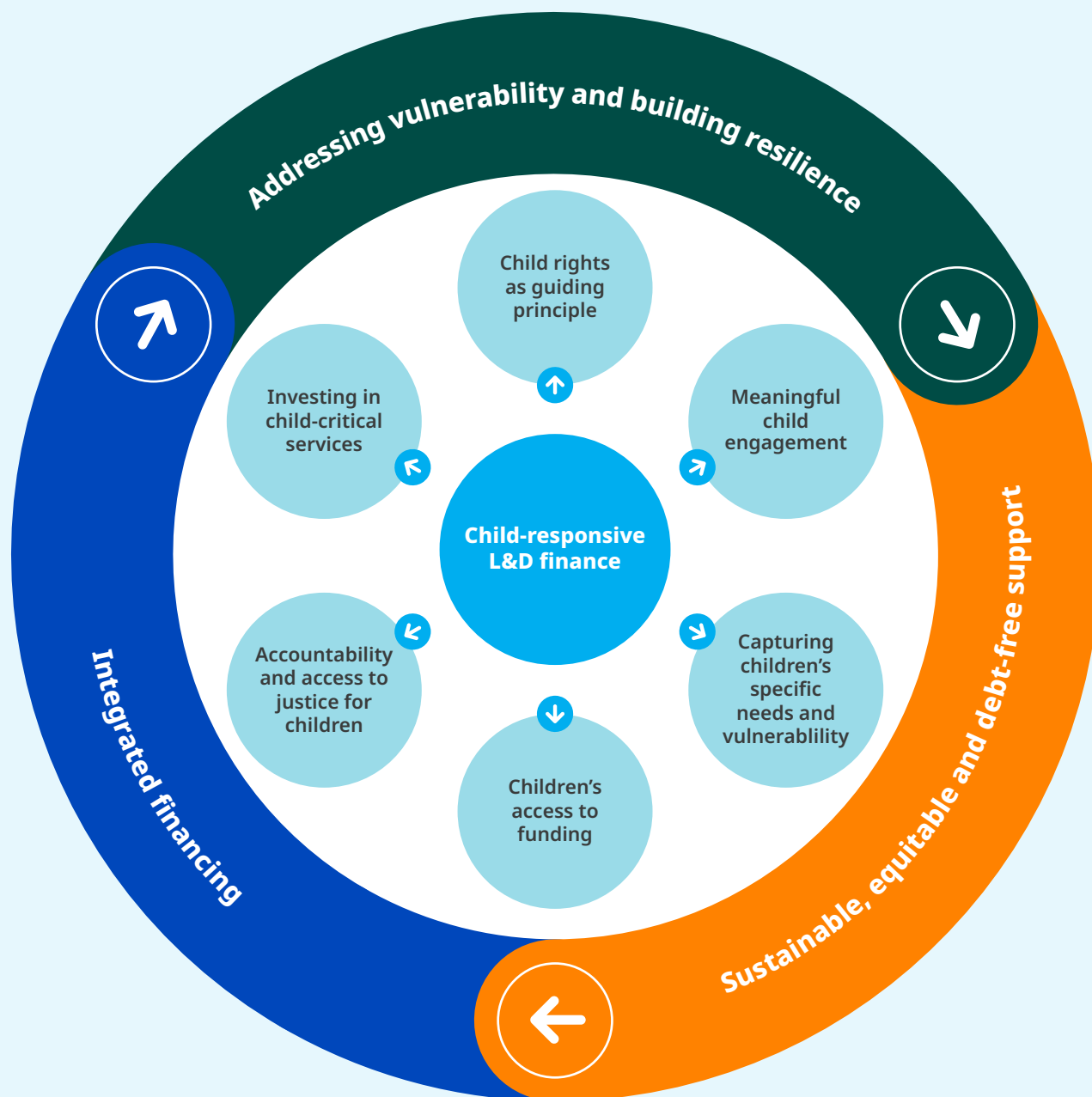
This report sets out key lessons and recommendations for child-responsive Loss and Damage policies, finance and action that can deliver justice for children.

These lessons and recommendations are informed by a collection of 13 case studies on responding to loss and damage (see *Figure 2 on page 15*). These case studies are projects and programmes that were implemented by a variety of organizations in different geopolitical, socioeconomic, environmental and climatic contexts. They respond to slow- and sudden-onset events or processes and associated extremes, such as tropical storms, flooding or droughts. The report further elaborates earlier recommendations for child-responsive Loss and Damage finance¹ (see *Figure 1*) and underscores the urgent need for additional, dedicated, child-responsive Loss and Damage funding.

The report seeks to inform operationalization of the Fund for Responding to Loss and Damage (FRLD), the work of the Executive Committee of the Warsaw International Mechanism (WIM ExCom) and technical support through the Santiago Network. It also aims to shape the evolution of the broader Loss and Damage finance and climate finance landscape, as well as the development of national Loss and Damage policies. Future beneficiaries and implementing partners of Loss and Damage funding can also draw on these lessons when developing projects and programmes.

Figure 1

Child-responsive Loss and Damage finance: six key pillars and three overarching principles



Source: UNICEF (2023).²

KEY CONCEPTS

Child

The United Nations Convention on the Rights of the Child defines children as any person under the age of 18 years.³

Child-responsive

In the context of climate-related Loss and Damage, child-responsive policies and interventions actively address children's heightened vulnerabilities, unique needs and experiences, notably by ensuring continuity of access to child-critical basic services on which they rely to survive and thrive – such as health, education, nutrition, water and sanitation, child protection and social protection. Moreover, they promote children's inclusion and equitable participation in decision-making processes and facilitate their access to finance and other forms of support.⁴

Loss and Damage (upper case)

Refers to the political debate under the United Nations Framework Convention on Climate Change (UNFCCC), in particular under the WIM and its ExCom, and Article 8 of the Paris Agreement, which recognizes loss and damage as the third pillar of climate action. Loss and Damage under the UNFCCC, therefore, encompasses efforts – policies, programmes and strategies – focused on averting, minimizing and addressing loss and damage associated with the adverse impacts of climate change.^{5,6}

loss and damage (lower case)

Refers to the impacts of climate change that could not be or were not avoided by mitigation or adaptation, which can be economic or non-economic. Loss – such as the loss of lives, cultures and biodiversity – cannot be recovered, while damage – such as damage to roads, hospitals or houses – can be repaired or restored. Economic loss and damage can be expressed in monetary terms, such as the loss of income or the loss of or damage to property. Non-economic losses and damages are difficult to monetize or quantify, yet they may include some of the most devastating impacts, such as the loss of family members or the disappearance of cultures and ways of life.^{7,8}



CHAPTER 1

Introduction

An estimated
1 billion children
– that is, nearly
half of the world's
children – live
in countries at
extremely high risk
of climate change.

In a world where climate change is both accelerating and intensifying, children and their families are at disproportionate risk of experiencing losses and damages, such as the loss of lives and livelihoods, the damage or destruction of homes, schools and health-care facilities, the disruption of education, and displacement and family separation. An estimated 1 billion children – that is, nearly half of the world's children – live in countries at extremely high risk of climate change.⁹ Due to their unique physiological and psychological characteristics, behavioural patterns and dependence on caregivers, children are more likely to experience losses and damages when confronted with impacts of climate change.¹⁰ These losses and damages infringe on children's full enjoyment of their rights, such as the right to health, education or family life, and constitute a major injustice for present and future generations of children who have contributed the least to the climate crisis.¹¹

774 million children around the world are already living with the dual threat of multidimensional poverty and exposure to high climate risk.

The vicious cycle of poverty, inequality and climate change exacerbates children's vulnerability to loss and damage.

Children represent one third of the global population and account for half of all people living in extreme poverty.¹² The combined effects of deprivation and the climate crisis erode children's resilience to current and future shocks, while climate-related losses and damages push children further into poverty. A staggering 774 million children around the world are already living with the dual threat of multidimensional poverty and exposure to high climate risk. Most of these children live in lower- and middle-income countries.^{13,14} Inequalities in income, wealth and power are often intertwined with social inequalities and discrimination on the basis of age, gender, disability, ethnicity, Indigenous status, migration status and other social characteristics, further deepening the climate vulnerability of some of the most marginalized children. For example, girls experience heightened age- and gender-related risks as the climate crisis exacerbates existing inequalities. Globally, around two thirds of child marriages take place in regions with above average climate risks.¹⁵ Child marriage in the context of climate distress emerges as a negative coping strategy, practised by families following the loss of assets, livelihoods or displacement from their homes.¹⁶ Child marriage, in turn, results in lost childhoods, places child rights at risk and exposes girls to different forms of violence, including domestic abuse and sexual and gender-based violence.^{17,18}

Children in fragile and conflict-affected settings are at elevated risk of experiencing climate-related losses and damages.

Climate change and conflict act as mutually reinforcing risk multipliers. On the one hand, climate change can fuel competition and conflict over scarce resources. On the other hand, environmental degradation and deepening social vulnerability linked to conflict can exacerbate the impacts of climate change. Around 70 per cent of the most climate-vulnerable countries are also experiencing political and economic fragility,¹⁹ and over 473 million children living in or fleeing conflict zones face grave risks to their rights and well-being.²⁰ Cumulative exposure to climate-related disasters and conflict situations has a profoundly detrimental impact on child-critical services and, ultimately, on children's well-being and development.²¹

From 2006 to 2023,
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Despite their disproportionate vulnerability to climate change and related losses and damages, children have not received sufficient attention in climate policies, action and finance.

Historically, national climate plans such as National Adaptation Plans (NAPs) and Nationally Determined Contributions (NDCs) have not tended to include specific measures aimed at safeguarding children's rights against climate harms.²² Because these plans are blueprints for mobilizing resources for national climate action, their omission of child-specific considerations has been mirrored by similar trends in climate finance allocations. Over a 17-year period from 2006 to 2023, only 2.4 per cent of the climate finance allocated by four major multilateral climate funds supported child-responsive projects.²³ Yet even this small share likely overstates the true focus on children, as child-related activities are often not the primary objective of these projects. Some funders have recently acknowledged this gap; for example, the Green Climate Fund is actively working to increase child-focused climate finance. However, we are at risk of replicating these patterns in current and future Loss and Damage funding: the Governing Instrument of the FRLD makes no mention of children or age-responsive considerations.²⁴

The growing policy momentum around Loss and Damage presents important opportunities for integrating child-specific considerations into ongoing discussions and processes.

The Expert Dialogue on Children and Climate Change, mandated by the outcome of the first Global Stocktake, recommended that key Loss and Damage mechanisms such as the WIM should dedicate greater attention to the disproportionate impacts of economic and non-economic losses and damages on children, and that efforts to address loss and damage should be well coordinated with efforts to avert and minimize loss and damage.²⁵ To facilitate this, child-specific loss and damage considerations should be integrated into key national climate and sectoral plans, including NDCs, NAPs, and national loss and damage plans and policies. Crucially, children's needs and perspectives should be systematically integrated as key considerations into the decisions of the Board of the FRLD and the Advisory Board of the Santiago Network. Promising developments in this direction include the Santiago Network's support for mainstreaming child rights considerations into its operational framework. For example, its guidelines require any members intending to provide technical assistance to take into consideration the rights of children,²⁶ while its procedures emphasize considering the needs of children and youth when preparing requests for technical assistance, and allow children's

and youth organizations to prepare requests for such assistance.²⁷ The landmark decision issued by the International Court of Justices in its recent Advisory Opinion on States' legal obligations with regard to climate change has also opened up new avenues for delivering justice for children affected by losses and damages by setting out the legal basis for liability, including for climate reparations.²⁸ It recognizes that urgent and immediate climate action is required to secure the rights and well-being of present and future generations, and emphasizes that the principle of intergenerational equity should guide policy decisions and their implementation.

At this critical point in history, those involved in operationalizing the new FRLD and developing the broader Loss and Damage finance ecosystem have the opportunity to take decisive action by placing children's rights at the heart of all financing decisions.²⁹

Loss and damage occur when the harmful impacts of climate change are not avoided through mitigation or adaptation. Failing to account for children's unique needs and vulnerabilities within existing climate action and finance mechanisms has likely exacerbated the losses and damages experienced by some of the world's most marginalized children.



CHAPTER 2

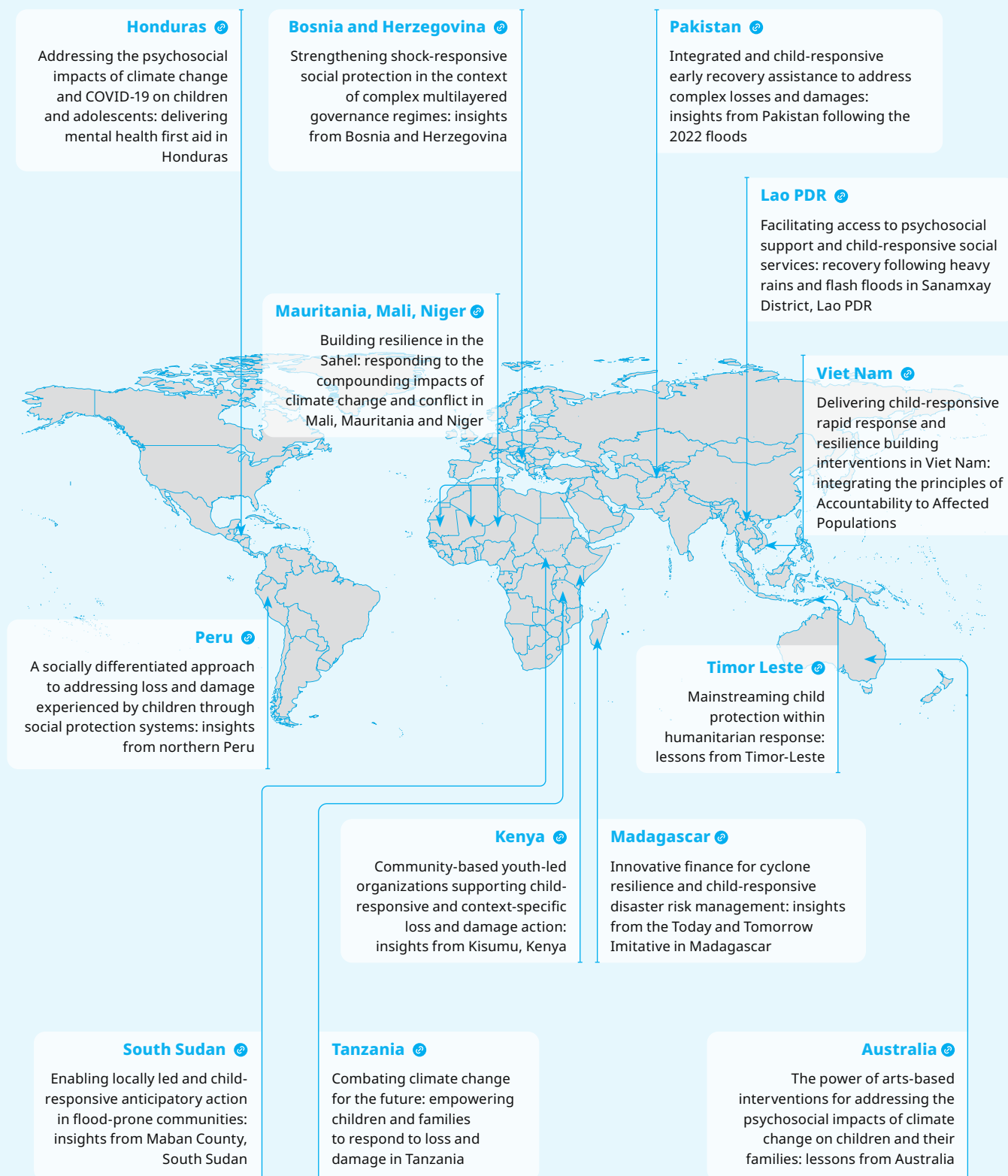
Case studies on loss and damage and children

While not exhaustive, the 13 case studies (*see Figure 2*) that have informed this report provide insights into the kinds of economic and non-economic losses and damages affecting children's development and well-being and key child-related sectors (education, health, nutrition, water, sanitation and hygiene (WASH), social protection and child protection) across the world, and showcase potential responses to them.

The case studies vary in size and maturity. They include examples of long-term and integrated programmes, as well as shorter-term pilot projects or post-disaster humanitarian interventions. As such, their geographic scale and reach also varies, from covering multiple countries to focusing on a single county. Each case study is individual and highlights approaches, processes and lessons that can inform the design and development of future loss and damage responses. The case studies also reveal the limitations of existing interventions and underscore the urgent need for additional, dedicated, child-responsive Loss and Damage finance.

Figure 2.

Case studies on loss and damage and children



NOTE ON METHODOLOGY

Case studies were identified through a call for case studies issued in June 2024, as well as through a snowballing approach. Each project or programme was evaluated against the following inclusion criteria:

- Targeted children, their families or communities,
- Implemented in a climate change context (slow- and/or sudden-onset events),
- Either operational or concluded,
- Documented impacts, outcomes and lessons, and
- Clear link to responding to loss and damage.

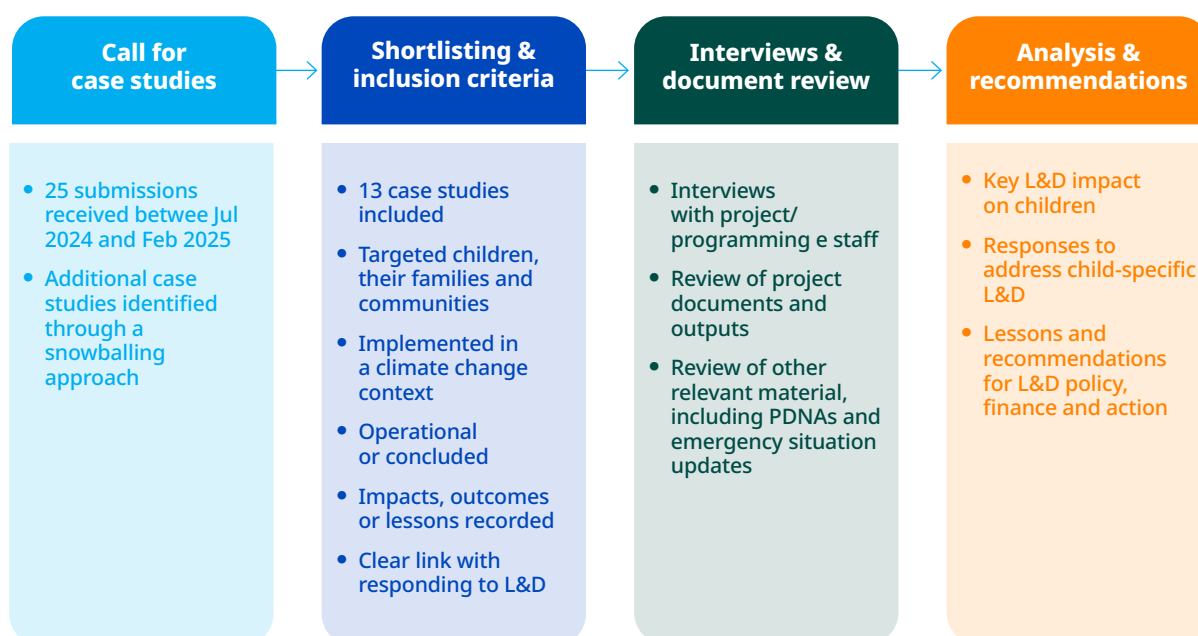
Further resources and information on the projects and programmes shortlisted for inclusion in the report were then gathered through:

- **Brief interviews** with key personnel, and
- **Desk review** of relevant documents, such as funding proposals and end-of-project reports prepared for donors, monitoring, evaluation and learning reports, emergency situation updates and other outputs (e.g., articles, briefs and multimedia resources).

Figure 3 provides a detailed overview of the process of developing the case studies.

Figure 3.

An overview of the case study methodology





CHAPTER 3

Lessons from the case studies on loss and damage and children

3.1 Children's experiences of loss and damage

Children are not a homogenous group, and their vulnerability to experiencing losses and damages is highly context-specific and requires tailored support. The case studies highlight that children living in conditions of multidimensional poverty and inequality are more susceptible to experiencing losses and damages linked to climate hazards and extreme weather events due to their already marginalized situation. Children's heightened vulnerability to losses and damages is further shaped by their unique stage of physiological and psychological development, behavioural patterns and reliance on caregivers. The case studies also demonstrate that poverty and inequality intersect with other social drivers of vulnerability, such as age, gender, disability, ethnicity, Indigenous status and migration status, making some groups of children disproportionately vulnerable to

losses and damages. For example, in cases where children were displaced by flooding or tropical cyclones, they faced a whole array of protection risks, and girls were particularly affected. Such risks included family separation, sexual and gender-based violence, trafficking and other forms of exploitation and harm.

The most immediate and directly observable impacts of climate change on children in the case studies are economic losses and damages.

These represent tangible impacts with lasting negative consequences that children and their families experience during and in the aftermath of a climate-related event. The most common economic losses and damages observed were the loss or damage of infrastructure and property (e.g., homes, schools, health centres, WASH facilities, roads) and the loss or disruption of livelihoods (e.g., implications for family incomes and livelihood assets).

Children also experience non-economic losses and damages as a direct consequence of their exposure to adverse climate change impacts.

Across the case studies, examples of direct non-economic losses and damages include the adverse impacts on physical and mental health (e.g., due to exposure to flood waters that increase the risk of vector-borne diseases), psychological distress (e.g., trauma, stress, anxiety linked to the experience of living through a cyclone or flooding), loss of lives (e.g., of siblings, parents or other family and friends), violation of child rights (e.g., the right to protection, the right to education), loss of social cohesion (e.g., loss of community and social relationships), loss of belonging and identity (e.g., loss of culture, ways of life), the adverse impacts of forced displacement (e.g., to shelters or camps, temporarily or over the longer term) and immobility (i.e., not being able to move out of harm's way).

Many economic and non-economic losses and damages affecting children and their families are linked. Economic losses and damages often have non-economic dimensions or trigger secondary economic impacts in the short term.

Across the case studies, examples of non-economic losses and damages that were a consequence of economic losses and damages included the loss or disruption of education (due to lost incomes or livelihoods, lost or damaged school infrastructure and materials, repurposing of schools as shelters), impacts on physical health (food insecurity and malnutrition due to lost food crops, disrupted or lost

incomes and livelihoods, risk of disease because of damaged or destroyed WASH and health-care facilities) and adverse psychosocial impacts (stress and anxiety due to uncertainty about the future when families lose their homes or livelihoods).

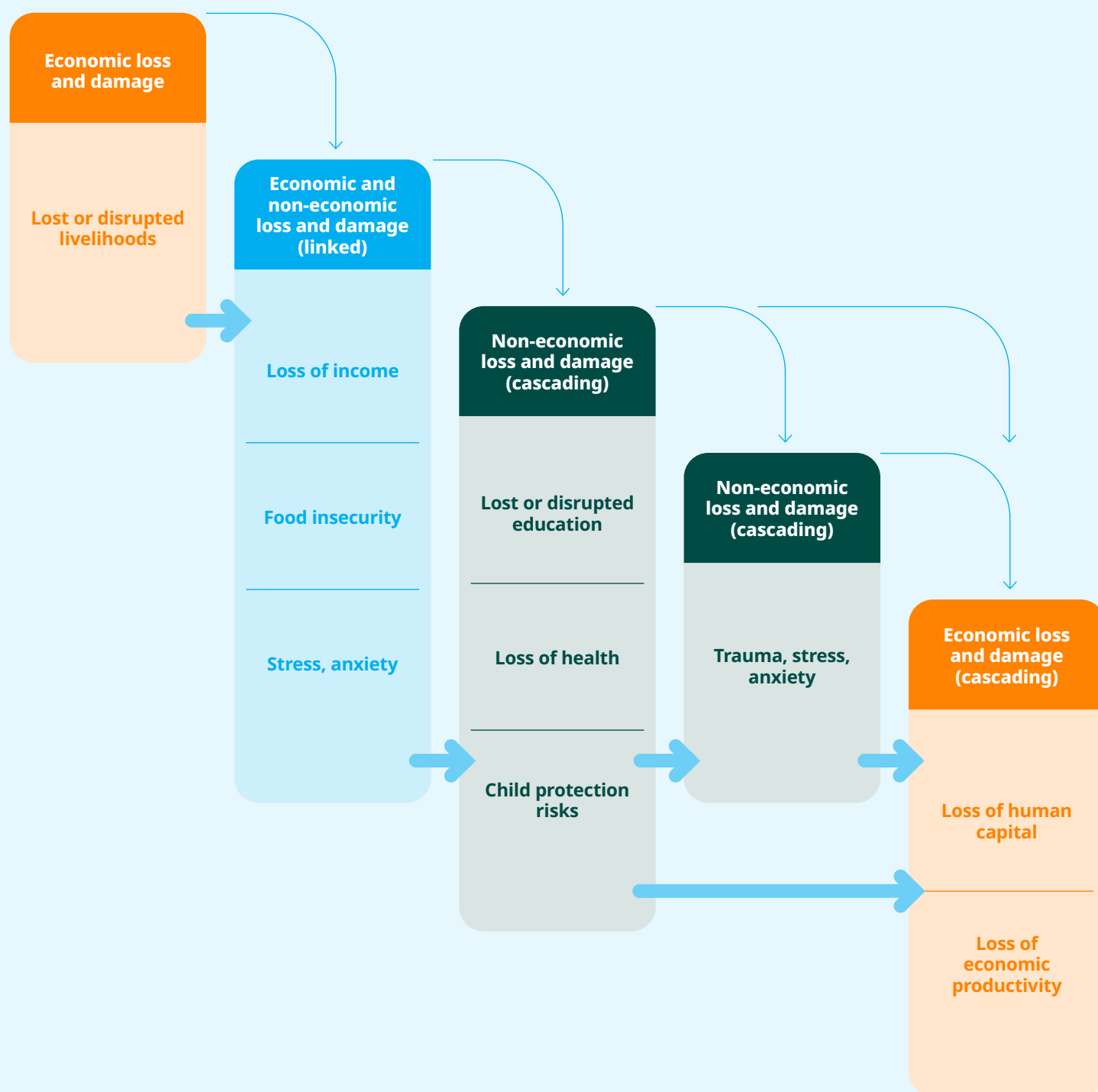
Both economic and non-economic losses and damages can have further economic and non-economic consequences through cascading impact pathways, which usually unfold over longer time frames

(see *Figure 4*). Negative coping strategies – such as child marriage, pulling children out of school, selling assets and taking on debt – employed by families as a desperate measure in response to economic losses and damages reduce investment in children and elevate child protection risks that constitute a form of non-economic loss and damage. Among these risks are different forms of violence (e.g., domestic, sexual and gender-based violence), child labour, exploitation, abuse and trafficking. Other examples of delayed economic and non-economic losses and damages affecting children include the loss of social cohesion and structures (e.g., when communities and families become separated during displacement, either temporarily or for longer periods of time), adverse psychosocial impacts (e.g., children suffer from additional stress, anxiety and trauma when they lose connection to families, friends and social networks, when they live through violence, exploitation and abuse, or when they are confronted with uncertainty regarding their future), loss of human development (e.g., when poor physical or mental health leads to reduced school attendance and learning loss) and loss of future earnings (e.g., when learning loss forecloses future economic opportunities for children).

These insights echo findings from existing research on the interconnected relationship between economic and non-economic losses and damages,^{30,31} indicating that they also resonate with children's experiences.

Figure 4.

An example of a loss and damage impact pathway: The economic loss and damage inflicted on family livelihoods as both economic and non-economic consequences in the short term (linked), as well as additional economic and non-economic consequences in the long term (cascading)



3.2 Where current policies, finance and action fall short

The case studies reveal a set of challenges that stem from shortcomings in existing climate policy, finance and action, and highlight opportunities for overcoming these constraints.

Children's experiences of losses and damages, in particular those relating to non-economic losses and damages, are not captured adequately in post-disaster needs assessments that are critical to informing policies and planning.

Challenges

Case studies from humanitarian contexts reveal that needs assessments in the immediate aftermath of climate-related emergencies and events – including Post Disaster Needs Assessments (PDNAs), Damage and Loss Assessments (DALA) and recovery assessments – often fail to adequately capture children's psychosocial and protection needs. The emphasis tends to be on the hardware of affected communities, such as infrastructure, assets and livelihoods. This is, in part, due to the methodologies used, such as economic valuation and satellite technology, which are biased towards more tangible impacts. Moreover, market-based assessments treat disaster-related loss and damage as a purely technical and quantifiable problem, which does not align with the worldviews of many cultures and communities, including Indigenous Peoples and local communities. Such approaches do not capture relational dynamics within human societies, or between humans and ecosystems, that are nonetheless integral to experiences of loss and damage.³² Additionally, needs assessments can be fragmented, as the tools and templates used are not standardized and are often based only on broad guidance, making coordinated and holistic responses to child-related losses and damages challenging to implement. Capturing children's lived experiences of climate-related losses and damages is further constrained by their exclusion from assessment processes. As PDNAs, DALAs and other post-disaster assessments are usually led by governments, opportunities for child-focused organizations (such as UNICEF or Save the Children) to effectively engage in these processes can also vary. This affects the extent of information collected regarding children in these assessments, and they tend not to systematically capture child protection, social protection, malnutrition or other critical sectors for children. A lack of emphasis on non-economic

Capturing children's lived experiences of climate-related losses and damages is further constrained by their exclusion from assessment processes.

Interventions that overlook non-economic losses and damages affecting children may also risk exacerbating, rather than mitigating, harm.

losses and damages and children's lived experiences within existing post-disaster assessments can in turn lead to underfunding for interventions that address the impact of non-economic losses and damages on children. Indeed, it has been noted that assessments of post-disaster losses and damages risk creating a system of compensation that does not – and cannot – adequately address the often intangible losses and damages suffered by some of the most marginalized people, including children.³³ Moreover, interventions that overlook non-economic losses and damages affecting children may also risk exacerbating, rather than mitigating, harm.

Opportunities

Some case studies demonstrate opportunities for better integrating children's unique experiences and diagnoses of loss and damage into assessments, thereby informing the design and implementation of child-responsive funding and interventions. For instance, in Honduras, UNICEF complemented the findings of the official PDNA using the U-Report platform³⁴ to survey children and youth to document their experiences and priorities of economic and non-economic losses and damages following storms Eta and Iota. In Lao PDR, UNICEF engaged children and adolescents in the PDNA, ensuring that the programme implemented in Attapeu Province addressed their specific needs following heavy rains and flooding.

Child-related projects do not sufficiently address economic losses and damages. Nonetheless, economic losses and damages are often at the root of non-economic losses and damages experienced by children.

Challenges

Due to short time frames and limited funding in terms of sectoral scope and amounts, most projects were unable to comprehensively intervene on lost or disrupted livelihoods. Yet these were at the root of negative coping strategies that have led to non-economic losses and damages for children, such as the loss of education or the loss of or damage to health. Most projects were unable to recover child-critical services, such as education and WASH. While schools and WASH facilities were often damaged or destroyed by floods or cyclones, most projects could only provide partial or limited solutions (e.g., learning kits, WASH kits, support with repair work) that helped mitigate harm to children but did not fully address the resulting losses and damages.

The importance of funding integrated multi-stakeholder programmes, bringing relevant sector-specific expertise together to effectively respond to diverse and interconnected losses and damages experienced by children.

Opportunities

Some projects indirectly addressed livelihood-related economic losses and damages by strengthening the economic resilience of children's families. Some of these interventions operated at shorter time horizons, in the form of early action interventions, such as multipurpose unconditional cash transfers for families who experienced loss of earnings. Others sought to build long-term resilience, thus enhancing the preparedness and capacity of families to deal with future shocks and crises. Such examples include savings groups and training on livelihood diversification. The case studies further highlight the importance of funding integrated multi-stakeholder programmes, bringing relevant sector-specific expertise together to effectively respond to diverse and interconnected losses and damages experienced by children. A number of projects also demonstrate the value of working across the humanitarian–development–peace nexus. Such approaches proved integral to facilitating recovery and responses to existing losses and damages, and longer-term resilience-building to help minimize future losses and damages for children. Grounded in the humanitarian–development–peace nexus approach, the Sahel programme in Mali, Mauritania and the Niger, for example, addressed both economic and non-economic losses and damages resulting from compounding climate shocks and fragility.

Limited availability of funding, especially the lack of flexible funding, limited amounts and sectoral scope, and short time frames, are key challenges for addressing losses and damages affecting children.

Challenges

A shared challenge in the case study projects is their inability to address the full scale of child-specific losses and damages identified in the locations where they were implemented. This meant that not all affected children received support. Some of the most marginalized, such as those located in remote rural areas, were at risk of being missed. Difficult decisions had to be made about which groups or which needs to prioritize. Due to short time frames and limited amounts allocated, it was also difficult to scale tested interventions to affected children and communities elsewhere in the country. Due to the lack of flexibility in funding scope and time frames, several projects could not address long-term and evolving losses and damages, among them some non-economic losses and damages that would only become apparent later.

Opportunities

The case studies also include positive examples where donors facilitated funding continuity and flexibility, allowing projects to develop and implement effective solutions for ongoing and evolving child-specific losses and damages, including adverse psychosocial impacts and non-economic losses and damages linked to child protection risks. This was the case in Honduras, where humanitarian assistance from the Central Emergency Response Fund was used flexibly to address the psychosocial impacts of the combined crises of COVID-19 and storms Eta and Iota.

Children, their families and communities, as well as the organizations that work closely with them, often face challenges in accessing climate finance.

Challenges

While children, their families and communities are best placed to develop solutions responding to losses and damages that are appropriate for their context-specific needs and values, they often have no or very limited access to funding to support them as agents of climate action. Community-based organizations (CBOs), non-governmental organizations (NGOs) and civil society organizations (CSOs), including those that are youth- or child-led or working with children and their communities, face constraints in accessing climate finance due to the absence of direct access modalities and a lack of transparency in funding processes. In fragile and conflict-affected settings, political instability may further discourage donors from channelling funds to these organizations.

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Opportunities

These constraints have been partially addressed in case studies where larger entities, such as international organizations, have partnered with CBOs, NGOs or CSOs to implement projects, channelling funds from donors to children and their communities. However, because organizations supporting children and their families at the local level are usually brought on board after funding has been secured, their capacity to shape the design of projects from the outset is still limited. Several projects employed social protection approaches, such as direct cash transfers, enabling families to respond to losses and damages based on their own priorities.

Children, especially younger children, are not recognized as agents of climate action.

Losses and damages suffered in early childhood can affect children's learning and longer-term economic opportunities, exacerbating the risk of multigenerational poverty and inequality.

Challenges

The impacts of climate change are particularly detrimental to the development of younger children. Losses and damages suffered in early childhood can affect children's learning and longer-term economic opportunities, exacerbating the risk of multigenerational poverty and inequality. Yet younger children's needs receive insufficient attention in existing climate policies and actions. Some case studies note that efforts to promote the engagement of younger children in discussions and decisions about climate action are often met with resistance from political actors, either because they do not recognize the role young children could play or due to engrained cultural norms. Organizations working with children, as well as parents and other caregivers, can play an important role in ensuring that children's voices are heard, their needs are captured, and their capacities are nurtured and supported through loss and damage responses.

Opportunities

School- and community-based children's groups (e.g., disaster risk reduction (DRR) clubs) were highlighted in some projects as important platforms for involving children in discussing and implementing loss and damage responses. Youth groups and child-led initiatives can also play a role in amplifying the needs, priorities and voices of younger children in their communities (e.g., youth- or child-led CBOs and NGOs, U-Report, youth advocates). For example, the Asia-Pacific Regional Network for Early Childhood (ARNEC) works with youth advocates who help raise the concerns of their youngest peers who may be too young to speak up for themselves, by documenting their and their parents' concerns regarding climate change. Recognizing the important role of caregivers, among them parents, teachers and social workers, several projects focused on enhancing their capacity to understand children's disproportionate risks of experiencing losses and damages, and to support children in developing and implementing their own loss and damage actions.

ARNEC: Linking early childhood development and climate action

The **ECO-RISE project** – implemented jointly by the National Coalition on Early Childhood Development Indonesia-HI and ARNEC – sought to address gaps in recognizing younger children in climate policy and action.³⁵ The project targeted a wide array of stakeholders, including teachers, youth groups, parents, children, policymakers, and early childhood care and development (ECCD) communities through:

- **Education and awareness:** Through webinars, educational materials and other dissemination efforts, the project raises awareness about the intersection of climate change and ECCD, and highlights ECCD as a way to foster climate-resilient communities from an early age.
- **Curriculum integration:** Through collaboration with the Ministry of Education, Culture, Research and Technology, the project aims to integrate climate change education into the ECCD curriculum, ensuring early exposure to information about climate change, while building competencies such as resilience in young children to face challenges related to climate change.
- **Stakeholder engagement:** By involving government agencies, NGOs and CBOs, the project builds a comprehensive approach to addressing slow-onset climate change impacts in the ECCD sector.
- **Advocacy and communication:** The project uses videos and communication materials to showcase the impacts of climate change on children, advocating for greater attention and action in the ECCD context.

The project also emphasizes highlighting the contribution younger children can make to climate action, challenging beliefs held by policy actors and decision makers who often do not see younger children's role in these spaces.

Existing funding mechanisms and cycles do not enable truly participatory processes and innovative child-responsive solutions.

Conventional log frames and theory of change frameworks were noted as being ill-suited for ‘thinking outside of the box’ to develop innovative child-responsive loss and damage solutions.

Challenges

Often there is no time or funding built in to enable engagement with children from the outset of the project design. In terms of project design approaches shaped by donor requirements, conventional log frames and theory of change frameworks were noted as being ill-suited for ‘thinking outside of the box’ to develop innovative child-responsive loss and damage solutions, which may not follow a linear path.

Opportunities

Some projects were able to overcome this constraint because the implementing organizations had a continued presence in a given community or by building on engagements with children through prior projects. However, these existing links and relationships should not be used to replace direct engagement with children on defining and articulating losses and damages and the actions needed to address them. Overreliance on legacy projects also runs the risk of concentrating support in the same locations and communities, while potentially missing some of the most marginalized children disproportionately affected by losses and damages, including those linked to new and emerging climate hazards. Projects with an accountability mechanism, such as Accountability for Affected Populations (AAP), could facilitate the involvement of children and their families in shaping the implementation of interventions at least through the life cycle of projects or programmes.



CHAPTER 4

Child-responsive Loss and Damage finance, policy and action

The recommendations build on and complement earlier recommendations on child-responsive Loss and Damage finance³⁶ and present examples of promising practice that can inform the implementation of the FRLD and Loss and Damage finance more broadly, the Santiago Network's technical assistance and the work of the WIM ExCom.

The recommendations presented in this section are informed by lessons from the 13 case studies. While the case studies primarily relate to humanitarian action in response to disasters and, in some instances, to adaptation interventions, they provide important insights for the design and implementation of future Loss and Damage finance, policy and action. The recommendations highlight opportunities for leveraging lessons from the interventions and activities described in the case studies to ensure that the

unique losses and damages experienced by children can be meaningfully addressed with targeted Loss and Damage policy and action and enabled by additional and dedicated Loss and Damage funding.

4.1 Recommendations for child-responsive Loss and Damage policies and action

Embed responses to child-specific losses and damages in relevant policy frameworks, plans and strategies

It is important to enhance coordination and coherence across plans, policies and strategies relating to different sectors and different levels of governance.

These include national climate policies and plans, other national sectoral policies and plans, disaster risk management strategies, and emerging Loss and Damage policies. To ensure that they meaningfully respond to the losses and damages affecting children, they should actively consider child rights, explicitly and meaningfully reference children, recognize them as essential actors in climate action, and address their unique and intersectional vulnerabilities through holistic action spanning all child-critical sectors.³⁷ Additionally, it is important to enhance coordination and coherence across plans, policies and strategies relating to different sectors and different levels of governance. This can help identify and address funding gaps, leverage opportunities for collaboration towards holistic solutions, and enhance the scalability and long-term sustainability of loss and damage responses, while also reducing the duplication of efforts.

Develop child-responsive methodologies for collecting and analysing data on loss and damage impacts on children

Robust, reliable and systematic age-disaggregated data are key to ensuring that children receive timely support to respond to losses and damages. Data gaps, such as those linked to low birth registration rates or situations of displacement, can stand in the way of locating and effectively targeting some of the most vulnerable children. Integrating diverse data sources – such as climate data, socioeconomic vulnerability data, geospatial data and demographic data – is a prerequisite for identifying children at risk of both economic and non-economic losses and damages. Tools such as the Children's Climate Risk Index (CCRI) and the Children's Climate Risk Index – Disaster Risk Model (CCRI-DRM) are examples of integrated data platforms

that can feed into risks assessments and loss and damage assessments. The enhanced Disaster Tracking System (DTS) developed by the United Nations Office for Disaster Risk Reduction (UNDRR), the United Nations Development Programme and the World Meteorological Organization presents an important opportunity for capturing and reflecting children's experiences of losses and damages resulting from climate-related hazards. To this end, the DTS should incorporate age-, gender- and disability-disaggregated indicators and specific metrics on education disruption, child displacement, health and psychosocial impacts.

In addition to quantitative data and indicators, it is important to also develop safe, ethical and child-responsive qualitative methodologies that capture the breadth of interlinked economic and non-economic losses and damages. For example, culturally appropriate and age-sensitive data collection approaches (e.g., storytelling, arts and crafts, digital platforms) enable children to express their lived experiences. Such methodologies and approaches can also be usefully deployed in the context of implementing interventions, ensuring they are appropriate and effective for different groups of children (e.g., girls, boys, children of different ages and at different stages of cognitive development).

CASE STUDY INSIGHT

Bosnia and Herzegovina



UNICEF in Bosnia and Herzegovina developed a Shock-responsive Social Protection (SRSP) model to support children and their families affected by flooding. The model was guided by risk analysis which combined civil protection and social vulnerability data. By also including information about social vulnerability, the programme could also capture non-economic losses and damages, such as the psychosocial impacts of flood events, which were previously overlooked in standard post-disaster damage and loss assessments. The SRSP model then provided emergency cash assistance, while also facilitating access to key services that addressed the broader socioeconomic needs of flood-affected children and their families.

Build partnerships to ensure that loss and damage interventions are effective, efficient and sustainable

This may involve partnerships with key government stakeholders and providers of child-critical services (e.g., health, social protection, child protection, education), but also partnerships between different organizations that bring diverse knowledge, skills and expertise needed to holistically respond to losses and damages that cut across sectors such as mental health and psychosocial support, child protection and education. Partnering with local and community-based organizations can also promote locally led responses to losses and damages. Such organizations act as first responders during crises and should play a key role in developing and implementing contextually relevant solutions that meaningfully address the range of losses and damages affecting children. Moreover, local and community-based organizations, as well as local, district and municipality-level government entities can help identify the most vulnerable children and families in the context of data gaps.

CASE STUDY INSIGHT

Honduras



Community members and volunteers played a key role in the successful implementation of a joint UNICEF and Honduran Red Cross project which delivered mental health first aid for children and adolescents in response to the combined psychosocial impacts of the COVID-19 pandemic and storms Eta and Iota. Community volunteers, especially community leaders, played a crucial part in delivering the community mental health campaigns and humanitarian aid. During Eta and Iota many community spaces, such as schools and community centres, were destroyed or severely damaged. With the support of community board presidents and community leaders, other open spaces were repurposed and made available for project activities. As community leaders were familiar with the context and had a close connection with the local population, they also helped identify community needs.

Recognize, support and leverage existing community-led solutions and systems for locally owned loss and damage responses

This facilitates the development of solutions where local communities, including children and youth, are directly connected to the systems and services responding to losses and damages and are better placed to ensure the alignment of values, priorities and needs of children and their families. Connecting existing community systems with decentralized and national governance actors can also enhance accountability between communities and the providers of child-critical services. Existing community-led systems can also inform the development and implementation of decentralized systems and sectoral policies, which are key for delivering services to children that can help address losses and damages (e.g., child protection, health care, social protection). Involving and placing community-led systems at the heart of interventions can also help ensure they are sustainable beyond the lifetime of time-limited projects and programmes.

CASE STUDY INSIGHT



South Sudan

Save the Children facilitated locally led anticipatory action to support flood-prone communities in Maban County, South Sudan. The programme enhanced community-led awareness and risk communication through training on using climate and weather information, forecasts and alerts. As a result, communities established local early warning systems and networks to improve risk-informed decision-making for timely action. The programme also facilitated the formation of community flood-preparedness committees and supported them in developing community-based action plans to manage flood risks, while taking into account the needs of children, youth and people with disabilities. By leveraging existing child structures, such as DRR clubs in schools, the programme also empowered children to design their own action plans, which it supported through small grants and technical assistance, thus promoting child-led anticipatory action.

Facilitate system-wide transformative solutions that address underlying causes of children's vulnerability to losses and damages

Such solutions not only address losses and damages experienced by children but also target the very factors that make children disproportionately vulnerable to losses and damages. This can be achieved through, for example, improved cross-sectoral coordination and coherence, systems-strengthening, institutionalizing developed solutions and embedding them in relevant policy and legislative frameworks, developing integrated cross-sectoral interventions or working across the humanitarian–development–peace nexus. Addressing losses and damages should be designed as complementary to humanitarian action. Embedding loss and damage responses within the ‘triple nexus’ can and should vary depending on the context. The humanitarian–development continuum may be more applicable to stable settings, where communities can move from disaster response to recovery and then to reconstruction. However, in situations where climate change intersects with fragility, conflict and endemic poverty, this continuum often breaks down. In these settings, peacebuilding must be prioritized and can be advanced through humanitarian–development–peace nexus approaches. These may broadly include activities that strengthen social cohesion, enhance resilience and address the root causes of vulnerability.

Delivering transformative and sustainable outcomes for children, families and communities will also depend on strengthening coherence between loss and damage responses and adaptation programming.

CASE STUDY INSIGHT



Viet Nam

UNICEF Viet Nam supported children, families and communities affected by Typhoon Yagi through a multisectoral and integrated approach. This entailed support that spanned all affected sectors and extended beyond humanitarian assistance to also include resilience-building. For example, early action interventions such as educational supplies and kits helped ensure that children could continue learning, minimizing disruptions to their education.

WASH supplies and nutrition support addressed the health impacts of the typhoon and subsequent floods, in particular the risk of disease and malnutrition among young children. Humanitarian cash transfers helped families recover their livelihoods, repair their homes, purchase essential items, and access health care and education.

Empower children, their families and communities, and recognize them as agents of climate action

This can be done through awareness-raising, capacity development and behaviour change approaches, so that individuals and communities have the skills, knowledge and confidence to lead on climate action, as well as improved resilience to deal with future climate change. Improved awareness about climate change impacts and losses and damages can also help minimize future psychosocial harm, since uncertainty and fear stemming from not knowing what to expect are often associated with increased levels of stress and anxiety among children and youth. However, it is important that such awareness is communicated in a way that empowers rather than overwhelms, as excessive exposure to alarming information can also contribute to distress.

CASE STUDY INSIGHT

United Republic of Tanzania



Plan International in the United Republic of Tanzania partnered with the Sharon Ringo Foundation (SRF) on a climate change project titled 'Combating Climate Change for the Future'. The NGO SRF was set up and is led by a child climate activist, Sharon Ringo. By improving awareness about climate change, the project aimed to motivate community participation in climate action and to inspire locally led and child-led solutions. The project thus brought children and adults together under the joint mission of responding to losses and damages through locally led child-responsive climate action.

Respond to diverse and socially differentiated experiences of loss and damage

This recognizes that children are not homogenous and reaffirms the importance of applying an intersectional lens to identify children who are disproportionately vulnerable to and affected by economic and non-economic losses and damages (e.g., based on age, gender, disability, ethnicity or other socially constructed characteristics). An intersectional lens should inform the design of loss and damage interventions, including the data and methodologies used to assess the losses and damages affecting children.

CASE STUDY INSIGHT



Peru

UNICEF Peru's response to Cyclone Yagi was grounded in a socially differentiated, child-centred approach that addressed both economic and non-economic losses and damages. This strategy was informed by an intersectional understanding of vulnerability, noting that social characteristics such as gender, disability and age intersect to shape how children experience the impacts of climate change, often resulting in disproportionate and compounded losses and damages for some. The programme provided additional support for particularly vulnerable groups, such as single-parent households and families with children with disabilities. For example, it helped families secure disability certification for children, opening access to long-term statutory support, including government cash transfers, disability support, access to specialist treatments and specialist educational facilities.

Respond to losses and damages from slow-onset events

This includes interventions aimed at strengthening child-critical systems at global, national and local levels (e.g., developing shock-responsive and climate-sensitive social protection systems) and building long-term resilience for children and their families (e.g., social, economic and psychological resilience). Such interventions are key to responding to losses and damages from slow-onset events and processes that usually unfold across longer time

frames and often overlap with situations of conflict and/or sudden-onset events, thus exacerbating children's risk of experiencing additional losses and damages.

CASE STUDY INSIGHT

Mali, Mauritania and the Niger



The Sahel programme responded to slow-onset change and related extremes – such as rising temperatures, changing precipitation patterns and droughts – and enhanced the resilience of social services and systems to ensure that children and their families have access to timely, reliable and continuous support during crises. This involved strengthening decentralized and national systems to enhance access to equitable adaptive social services across six child-critical sectors: health, nutrition, education, WASH, social protection and child protection. Recognizing that many social services are not sufficiently decentralized in the three countries, the programme also emphasized strengthening the resilience capacities of communities and community-based systems through a multisectoral approach.

Use strategic foresight to inform responses to losses and damages affecting children

Foresight can be a powerful tool for addressing loss and damage impacts on children, particularly in the context of climate change. Foresight is a key aspect of anticipatory governance, which uses collaborative and participatory processes for exploring, envisioning and developing strategies to deal with future risk, while also taking advantage of emerging opportunities.³⁸

Participatory foresight methods, such as digital storytelling, arts-based workshops and Photovoice, have already been used to help children develop shared visions of climate-related futures, co-create solutions and engage in policy debates.^{39,40,41}

Foresight approaches can also draw on available socioeconomic and climate-related disaster data, as well as evidence on economic and non-economic losses and damages affecting children (e.g., adverse health outcomes, education loss) to estimate the cost of losses and damages across child-critical sectors, such as education, health care or WASH. While there are no systems or mechanisms for recording losses and damages, relevant data sources may include databases such as EM-DAT,⁴² which records human and economic losses associated with disasters at the country level, or the UNDRR's enhanced DTS,⁴³ which will replace the DesInventar database. Estimating the future cost of losses and damages is key to making a strong political case for child-responsive Loss and Damage finance.

Foresight approaches could also be applied in the broader context of Loss and Damage policy, action and finance to elicit possible scenarios where limits to adaptation may be reached in the future, making some losses and damages affecting children unavoidable. Strategic foresight, which involves both anticipating and planning for possible but uncertain futures,^{44,45} can play an instrumental role in timely responses to minimize harm to children's rights and well-being as a result of climate-related losses and damages.

SPOTLIGHT

Child-focused foresight for Loss and Damage policy, finance and action

Foresight can support child-responsive Loss and Damage policy, finance and action through:

- **Integrating child-specific experiences and perspectives for anticipating future losses and damages:** Children are the best placed to identify future losses and damages that will affect their lives and well-being based on different climate change and socioeconomic scenarios. Children may highlight issues that would otherwise be overlooked by adults. It is therefore important to recognize children's experiences and ideas and integrate them into processes aimed at anticipating future losses and damages.

- **Enabling child-responsive loss and damage responses and innovation:** Having grown up in a more connected world, children can leverage their experiences and knowledge of technology to shape innovative solutions to climate-related losses and damages. Insights from foresight can guide the development of child-responsive loss and damage interventions such as shock-responsive social protection, child-friendly infrastructure development (e.g., evacuation facilities or displacement camps with child-friendly spaces), and climate-resilient health and education systems (e.g., mobile school and health facilities).
- **Developing equitable loss and damage responses:** Children are not a homogenous group. Different children experience losses and damages differently, according to their unique needs and circumstances (e.g., children with disabilities, younger children, girls and boys). Therefore, loss and damage responses will need to be tailored accordingly. Integrating children's diverse perspectives through foresight can support the development of more equitable loss and damage strategies.
- **Empowering children to shape policy and act on loss and damage:** Involving children in foresight activities can foster their agency and channel their voices into the Loss and Damage policy arena. Foresight can be a powerful tool for showing that children are capable of articulating solutions to loss and damage, and with the right support, they can take action towards their implementation. For example, approaches such as backcasting – the process of imagining a vision of a preferred future has already been achieved and working backwards to identify the actions needed to get there – can be used to elicit children's solutions to loss and damage and link them to the design and delivery of systemic interventions.
- **Guiding Loss and Damage funding and investment:** Foresight can support the smarter and more targeted allocation of Loss and Damage finance by identifying areas where children will be most impacted by economic and non-economic losses and damages, and where investment can have the greatest long-term benefit for children.

Source: UNICEF (2025);⁴⁶ Save the Children (2019);⁴⁷ UNICEF (2023).⁴⁸

4.2 Recommendations for child-responsive Loss and Damage finance

Dedicated funding, informed by children's experiences of losses and damages

Loss and Damage funding should support children, including younger children, as a cohort in need of special protection,⁴⁹ while also recognizing them as agents of climate action. To inform what to fund, children's needs should be captured in ex post assessments, such as PDNAs, other needs assessments and sector-specific impact assessments through child-sensitive indicators that capture the full impact of climate change on children. Such assessments should also record non-economic losses and damages, in particular those affecting children. Citizen or community science approaches could be used to collect context- and child-specific data on economic and non-economic losses and damages in the aftermath of climate-related events. For example, La Ruta del Clima has developed and piloted a methodology for a community loss and damage information system which can facilitate targeted funding and timely loss and damage responses.⁵⁰ UNICEF uses situation reports as the main reporting tool to guide its humanitarian interventions. These reports monitor the situation in the aftermath of disasters, including those linked to climate hazards and extremes.⁵¹ They provide an overview of impacts on children, their families and communities, and can also help identify child-specific losses and damages.

Funding should also be informed by ex ante risk and vulnerability assessments.

In addition to ex post efforts, funding should also be informed by ex ante risk and vulnerability assessments. Anticipating predictable climate risks and potential losses and damages is already integral to some funding mechanisms, such as climate insurance and anticipatory cash assistance. For example, the African Risk Capacity's risk modelling and early warning software, Africa RiskView, combines weather data with agricultural data and estimates the expected and probable maximum costs of drought-related responses before an agricultural season begins and as the season progresses in every country in sub-Saharan Africa.⁵² It also acts as a financial early warning tool, as it supports countries with their contingency planning and funding arrangements.

Participatory and child-focused climate risk, vulnerability and capacity assessments can inform loss and damage priorities before crises occur, shifting action earlier in the risk cycle and helping to reduce the costs of response and recovery, as well as the economic and non-economic losses and damages experienced by children. Participatory approaches can also prove very impactful for facilitating locally led and child-led approaches and solutions responding to losses and damages. Tools such as the CCRI⁵³ and the CCRI-DRM can support global and national prioritization by identifying where children face the highest exposure and vulnerability to climate hazards. The CCRI and CCRI-DRM can help guide where more localized, participatory climate risk, vulnerability and capacity assessments – and corresponding anticipatory action and preparedness plans – are most urgently needed to minimize harm experienced by children.

PROMISING PRACTICE

Children's Climate Risk Index (CCRI)

The CCRI, developed by UNICEF, is the first comprehensive tool that estimates children's vulnerability to the impacts of climate change.⁵⁴ It ranks countries based on children's exposure to climate and environmental shocks, such as cyclones and heatwaves, as well as their vulnerability to those shocks, based on their access to essential services. The CCRI estimated that around 1 billion children – or nearly half of the world's children – live in extremely high-risk countries. An updated version of the CCRI is due to be released in early 2026. As a follow-up to the CCRI, subnational assessments are under way using the CCRI-DRM.⁵⁵ The CCRI-DRM includes data on population exposure and vulnerability to hazards, shocks and stresses, and identifies key child-critical social sectors, such as health, nutrition, education and social protection. It aims to strengthen community resilience, identify effective adaptation and risk reduction actions, inform emergency preparedness and response processes, and contribute to cross-sectoral coordination and decision-making based on a unified understanding of children's climate risk.

La Ruta del Clima: Community-based loss and damage information system

La Ruta del Clima has developed a methodology – grounded in the principles of community science – that seeks to monitor, report and generate evidence on climate impacts to create a foundation for a community-based loss and damage information system.⁵⁶ The methodology adopted a gender-sensitive, bottom-up approach and integrated community participation, intergenerational vision and data management, throughout the collection and analysis of loss and damage information. This approach fosters collaboration with local communities as active agents, and values community knowledge, facilitating locally led actions and advocacy for climate justice.

The methodology was piloted with children aged 12–17 at the Cahuita Rural High School in Costa Rica. Students with an interest in climate change issues took part in a series of participatory workshops, where they learned about concepts related to climate change and loss and damage, and the importance of evidence- and knowledge-based action, and received training in using the mobile phone application for recording climate change impacts. They also had the opportunity to engage with other communities from the Pacific coast in intergenerational visioning and knowledge exchange, and presented their experiences of climate change to decision makers and government actors.

Children and adolescents experienced impacts linked to both slow- and sudden-onset events. Flooding, droughts and extreme temperatures were recorded most frequently. Students also reported recurring manifestations of anxiety linked to family, climatic and economic instability. For example, they expressed worries concerning the uncertainty of future changes. Building on these insights, La Ruta del Clima is implementing a mental health initiative for youth in Cahuita that responds to their context-specific needs.

The experience of implementing the climate impact monitoring methodology with high school students in Cahuita demonstrates the importance of engaging children and adolescents in building the evidence base on lived experiences of loss and damage. Their strong sense of belonging, manifested through a deep emotional and cultural bond with the practices, landscapes and traditions of their communities, can act as a positive driver for action. Building an evidence base on child-specific loss and damage impacts is crucial for activating the agency of children and youth, and for empowering them to engage in local, national and global discussions and decisions about responding to losses and damages.

Funding that leverages innovative finance approaches that complement the FRLD

A combination of traditional and innovative financing instruments, with innovative financing leveraging additional resources that complement the FRLD through new and existing financial structures, can be used to effectively respond to the multiple and evolving economic and non-economic losses and damages affecting children. Such approaches may involve leveraging existing and future resources (e.g., grants and highly concessional loans), expanding the fiscal space of climate-vulnerable countries (e.g., debt relief), risk pooling and reduction (e.g., social protection, parametric insurance) and mobilizing new resources (e.g., dedicated taxes and levies on high-polluting industries and activities).⁵⁷

The decision of the 27th Conference of the Parties (COP27)⁵⁸ established new funding arrangements and a dedicated FRLD and called for complementarity and coherence to be ensured between them. The funding arrangements involve new and additional resources, as the decision also highlights the need to expand sources of funding by mobilizing support from a wide variety of sources, including innovative sources. The COP28 decision further elaborates that “the Fund should operate in a manner that promotes coherence and complementarity with new and existing funding arrangements for responding to losses and damages associated with the adverse effects of climate change across the international financial, climate, humanitarian, disaster risk reduction and development architectures”.⁵⁹

Current climate finance and humanitarian funding are insufficient to respond to children’s growing Loss and Damage needs.

This is particularly important because current climate finance and humanitarian funding are insufficient to respond to children’s growing Loss and Damage needs in a context where climate change is both accelerating and intensifying. Despite a gradual increase in United Nations humanitarian funding appeals, only about 60–64 per cent of funding requirements are met each year.⁶⁰ This figure is even lower for climate-related events – such as droughts, flooding and tropical cyclones – where only about 54 per cent of the appeals are funded.⁶¹ Importantly, these funds often only provide immediate relief but struggle to support long-term rebuilding and the recovery of child-critical services. Meanwhile, existing climate finance allocations are unbalanced, in terms of both geographic and thematic scope, leaving the needs of some of the most vulnerable children unmet. On the one hand, 70 per cent of climate finance flows in 2020

were directed at middle-income countries, and only 8 per cent went to the Least Developed Countries (LDCs).⁶² On the other hand, a large share of climate finance targets mitigation, leading to a persisting gap in adaptation funding.⁶³ Even when climate finance flows do reach the most vulnerable countries, such as Small Island Developing States (SIDS) and LDCs, these often bear some of the cost of funding climate action,⁶⁴ or they may not translate into transformational system-wide solutions⁶⁵ that are urgently needed to protect children from adverse climate change impacts. As a consequence of these gaps, children are subject to additional losses and damages that could otherwise be avoided.

Several case studies underscore the potential role of shock-responsive social protection in addressing losses and damages – an area that is also gaining recognition and interest more broadly.^{66,67,68} Over the years, the integration of social protection and climate change has led to the development of various frameworks that leverage social protection systems to support vulnerable populations before, during and after climate-related events.^{69,70} Cash transfers to families as a form of social protection can range from anticipatory pre-crisis cash grants that foster preparedness to cash support as a means of poverty alleviation and sustainable development efforts, expanding the coverage and value of cash transfers to meet additional needs in the aftermath of climate-related shocks. As such, social protection can bridge efforts to avert, minimize and address losses and damages. Importantly, social protection can restore the agency and decision-making power of families, allowing them to address losses and damages according to their own priorities. The case studies reveal that beyond meeting their most immediate needs, the families who received unconditional cash transfers invested the money into rebuilding their homes and livelihoods (e.g., in Peru and Viet Nam). Social protection can also help overcome soft adaptation barriers, such as limited financial resources, thereby reducing the likelihood of negative coping strategies or maladaptation.⁷¹ This is especially important for children, who are often adversely affected by harmful coping mechanisms such as child labour or child marriage. Moreover, social protection can serve as a critical lifeline for families who are unable or unwilling to move from climate-vulnerable places despite having exhausted their options for adapting in place.

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Forecast-based anticipatory risk finance, including pre-arranged funding linked to early action plans,⁷² and insurance mechanisms can also help alleviate losses and damages affecting children. While an effective use of insurance is context-specific and cannot fully address losses and damages alone, it can play a role as part of a comprehensive risk financing approach. Climate insurance as a form of risk pooling can provide fast access to predictable funds and ease the financial repercussions of climate-related events. It can also help spread risk among people, as well as over space and time, allowing climate-affected populations to collectively navigate losses and damages that could otherwise overwhelm individuals or families. However, the limitations of insurance also need to be acknowledged. Insurance is often seen as a technically driven market-based approach to loss and damage that is not well suited to responding to non-economic losses and damages or those arising from slow-onset climate change. Moreover, insurance can only ever cover a share of losses and damages and is insufficient on its own. Therefore, climate insurance should never be treated as the main source of finance, but rather as complementary to other, primarily grant-based, Loss and Damage funding. Emphasis should be placed on the role and leadership of local organizations in delivering insurance products that appropriately meet children's needs. Here, inspiration can be drawn from Practical Action's pro-poor index-based flood insurance, which was administered through local cooperatives in Nepal.⁷³

PROMISING PRACTICE

- **Climate-sensitive social protection:** Ethiopia's Productive Safety Net Programme highlights the benefits of integrating social protection and climate change by creating a nationally owned system as an alternative to short-term humanitarian approaches.⁷⁴ The programme targets the most climate-vulnerable populations and responds to chronic food insecurity and short-term shocks, in particular droughts. It includes food and cash transfers during crises, as well as a public works programme designed to build resilient livelihoods. Importantly, the programme works through and strengthens existing government institutional systems. Children who benefited from the programme were found to have significantly better long-term memory.⁷⁵

- **Cash transfers for locally led responses to loss and damage:** Projects in Zambia and Malawi, led by CSOs and international NGOs, and funded by the Scottish Government, have used direct cash transfers to help communities address losses and damages on their own terms.⁷⁶ In Malawi, this included cash support for displaced households in the aftermath of Cyclone Freddy, micro-grants for communities to foster anticipatory action, and humanitarian cash transfers to help households meet their short-term food needs. In Zambia, households affected by flooding and drought received conditional cash for food. These experiences show that locally led responses to loss and damage need to be complemented by other forms of support, such as efforts to restore essential services and infrastructure.
- **Pre-arranged and trigger-based finance:** UNICEF's Today and Tomorrow Initiative is the world's first integrated climate and disaster risk finance mechanism for children which combines grant-based support for resilience-building with trigger-based parametric insurance against tropical cyclones to protect children before, during and after disasters.⁷⁷ In addition to providing funding, the programme also facilitates child- and community-led solutions through DRR/climate change adaptation clubs in schools.

Accessible, agile and transparent funding that reaches children affected by losses and damages

Accessible funding can empower children, their families and communities, as well as the organizations working closely with them to implement context-relevant and child-responsive Loss and Damage solutions. While locally led – including child- and youth-led – organizations, such as NGOs, CSOs and CBOs, act as first responders in the aftermath of disasters and play a crucial role in supporting climate-affected children and their communities, they face challenges in accessing funding. Most existing climate and humanitarian finance flows to large, accredited entities, such as national governments and international organizations that can meet due diligence requirements set by donors and have the bureaucratic capacity to engage in often cumbersome application processes. In humanitarian contexts, approaches such as making local NGOs the lead organization in consortium funding bids represent a move in the right direction. Recognizing the critical

Improving access
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also requires
transparency and
clarity on how
to access climate
funds.

importance of overheads (also referred to as indirect costs) in strengthening the organizational capacity, sustainability and preparedness of humanitarian first responders, many international organizations that act as financial intermediaries or donors now also provide overheads to their implementing partners.⁷⁸ Another successful approach for localizing humanitarian finance has been through country-based pooled funds (CBPFs). For example, in 2021, 35 per cent of funding through the United Nations CBPFs was allocated to national and local organizations.⁷⁹ Similar examples of success in the climate finance arena include initiatives such as the Global Environment Facility's Small Grants Programme, which provides grants for projects designed and implemented by CSOs and CBOs.⁸⁰ Improving access to climate finance also requires transparency and clarity on how to access climate funds through larger, accredited entities, such as national bodies, as well as support with capacity-building to engage in funding processes. These considerations should inform the operationalization of the FRLD as well as other Loss and Damage finance.

The speed with which funding reaches climate-affected communities is also a key consideration of access. Here, lessons from the humanitarian sector can usefully inform the timely disbursement of Loss and Damage finance. Humanitarian funding is more agile than other funding mechanisms. A study of humanitarian finance in response to weather-related disasters found that 60 per cent of humanitarian funding was committed within two months.⁸¹ Pooled humanitarian funds at the international and national levels have also facilitated the rapid disbursement of funding. For example, for the Central Emergency Response Fund of the United Nations Office for the Coordination of Humanitarian Affairs, the average duration between submitting a funding application and disbursement is 12.1 working days, and interventions often begin within a few days. Financial support from the Disaster Response Emergency Fund of the International Federation of Red Cross and Red Crescent Societies is also available within 12–24 hours from receipt of request.⁸²

Technological innovation can facilitate both direct and timely access to Loss and Damage finance. Technological solutions such as mobile money, blockchain and smart contracts can offer new opportunities in this regard.⁸³

PROMISING PRACTICE

- **Pacific Resilience Facility:** This community-centred grant investment facility aims to overcome barriers to accessing global climate finance for Pacific communities.⁸⁴ It will support small-scale community projects, with the first call for proposals anticipated in 2026. It will help vulnerable Pacific people exposed to climate change and disaster risks, particularly women and girls, children, older people and people with disabilities, to build climate, disaster and community resilience.
- **Blockchain-based cash transfers in Nepal:** UNICEF implemented the Rahat pilot programme in Nepal, in partnership with the Jaleswor Municipality and Rumsan, a blockchain company focused on social impact.⁸⁵ It sought to deliver humanitarian aid through blockchain-based digital cash and voucher systems. This innovative solution improved financial inclusion, accountability and transparency during cash transfers. Using QR cards and PIN codes for digital token redemption, it benefited unbanked and phoneless beneficiaries, providing access to digital cash assistance. This approach can also be leveraged in the context of climate-related displacement, providing access to support for undocumented migrants and those without official identity cards.
- **Blockchain Climate Risk Crop Insurance:** This scheme used technological innovation to address a gap in insurance coverage among smallholder farmers in rural Africa.⁸⁶ On its digital platform, crop insurance policies are plugged into smart contracts on a blockchain and indexed to local weather. The policies are automatically triggered during extreme weather events, facilitating fair, transparent and timely payouts. Using this automated approach thus also helps overcome challenges of delayed insurance payouts.

Accountable funding that protects children from harm through Loss and Damage action

Access to justice mechanisms and social and environmental safeguards should also be at the heart of Loss and Damage finance.⁸⁷ This is important for ensuring that activities funded through Loss and Damage finance do not cause unintended harm and do not violate the rights of children.

AAP⁸⁸ can guide such efforts. AAP actively engages disaster-affected families through accessible feedback channels, by integrating local knowledge and experiences into programme design and implementation, and by fostering transparent communication.

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Accountability to Affected Populations (AAP) is a humanitarian engagement and feedback mechanism, established in a humanitarian context by the Inter Agency Standing Committee and adopted into UNICEF's work. The AAP framework used by UNICEF consists of seven pillars: participation, information and communication, feedback and complaints, protection from sexual exploitation and abuse, strengthening local capacity, evidence-based advocacy and decision-making, and coordination and partnership.⁸⁹

Community participation should shape the design, implementation and monitoring and evaluation of projects and programmes, empowering children, their families and communities to develop their own solutions, and strengthening existing community groups and mechanisms. It is also important to establish feedback mechanisms that allow communities to voice their complaints and provide feedback on support delivered. Such feedback can inform project adjustments, support further advocacy and help secure additional funding from donors and governments.

Flexible and adaptable funding that responds to children's evolving loss and damage needs and meaningfully addresses interconnected economic and non-economic losses and damages

The principles of flexibility and adaptability should be at the core of Loss and Damage funding design, allowing children, their families and communities to respond to emerging challenges and opportunities. For example, adaptive management approaches can be used in connection with monitoring, evaluation and learning processes.⁹⁰ Adaptive management is particularly suitable in the context of climate-related loss and damage, which is

evolving, non-linear and involves cascading impact pathways arising from the intersecting challenges of climate change (slow- and sudden-onset events) and other stressors (social, economic, political and environmental). Recognizing and accommodating this non-linearity and uncertainty inherent in climate-related losses and damages is key to effective responses. Adaptive management approaches can also inform the operationalization and disbursement of Loss and Damage funding and can improve direct access.

Child-specific Loss and Damage consideration should be integrated into monitoring, evaluation and learning processes and reporting to facilitate the adaptive management of child-responsive loss and damage projects, programmes and funding.⁹¹ Approaches such as the community loss and damage information system and the AAP approach can help track children's evolving loss and damage needs.

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Adaptive management for enhanced direct access to finance: The Community Adaptation Small Grants Facility project, funded by the Adaptation Fund in 2014, piloted a new mechanism of enhanced direct access for local-level climate change adaptation in South Africa.⁹² The project used adaptive management to overcome challenges experienced by target beneficiaries during the application process. This involved incorporating learning gained through feedback to adjust the process through which communities could access grants, as well as a shift from a standardized approach towards one that offers grants of different sizes based on the needs, experience and capacity of beneficiaries.

Sustainable funding that delivers lasting solutions to child-specific losses and damages from both sudden- and slow-onset climate change events

Loss and damage impacts and cascading impact pathways affecting children require funding that not only responds to immediate loss and damage needs but also fosters long-term resilience and delivers sustainable solutions. The United Nations triple nexus approach,⁹³ also known as the humanitarian–development–peace nexus, can facilitate coordination and coherence between climate action, humanitarian interventions and development and peacebuilding efforts. As such, it can also underpin finance that delivers system-wide solutions to loss and damage, addressing losses and damages experienced by children, as well as the structural factors (e.g., poverty, inequality) that drive children’s vulnerability to loss and damage in the first place.

Moving beyond humanitarian responses to losses and damages from sudden-onset events is also needed to build lasting resilience and enhance the adaptive capacity of children, their families and communities to slow-onset events, such as sea-level rise or desertification, which often unfold gradually over time. Therefore, sustained investment in contextually grounded transformative solutions is urgently needed and should be at the core of Loss and Damage funding. Funding should also be available to support children and their communities with relocation once all other options have been exhausted and limits to adaptation in place have been reached.⁹⁴

Sustained investment in contextually grounded transformative solutions is urgently needed and should be at the core of Loss and Damage funding.

Loss and Damage funding should be well coordinated with other sources of funding, including climate, development, humanitarian and DRR finance. Improved coherence and coordination between different funding mechanisms will be crucial for reducing competition, high process costs and the duplication of efforts. This is essential for efficient, effective, equitable and sustainable Loss and Damage funding. Existing institutional fragmentation between different funding streams can be overcome through enhanced collaboration and holistic and integrated approaches to addressing the challenges of losses and damages experienced by children. Such efforts should involve both technical solutions concerning improved coordination, as well as an engagement with the underlying political dynamics that have led to institutional fragmentation in the first place.⁹⁵

Climate Relocation and Displaced People's Trust Fund: Fiji set up the first ever trust fund to support the planned relocation of communities affected by rising sea levels.⁹⁶ The fund draws on the country's environment and climate adaptation levy, with an annual contribution of around US\$5 million.⁹⁷ The fund supports relocated and displaced communities in rebuilding a sense of community, as well as access to jobs, education, health care and other services, to ensure a dignified life in the new location.

Conflict-sensitive funding that empowers children in fragile and conflict-affected settings

Providing Loss and Damage funding in fragile and conflict-affected settings (FCS) should be done with caution, to avoid exacerbating the underlying drivers of vulnerability and conflict.⁹⁸ The mutually reinforcing relationship between climate change and conflict places children at a heightened risk of rights violations. However, donors are often reluctant to invest in such contexts due to political instability, corruption, and rent-seeking behaviours linked to illegitimate governance structures. Many conflict-affected countries are under international sanctions or have become politically estranged from donors.⁹⁹ Operating in FCS requires confronting and navigating complex political interests and power dynamics.

Fragile and extremely fragile countries receive significantly less funding per capita from the Green Climate Fund, the Global Environment Facility, the Adaptation Fund and the Climate Investment Fund than non-fragile States.¹⁰⁰ Additionally, climate finance awarded to FCS tends to prioritize low-risk projects, leaving some of the most vulnerable populations in high-risk settings unreached.^{101,102}

United Nations agencies are often accredited to disburse international climate funds in FCS.¹⁰³ Among them, UNICEF is the largest contributor to FCS, accounting for almost two thirds of all such United Nations funding.¹⁰⁴ As accredited entities, international organizations can thus play an important

role in channelling funds to the most vulnerable children and communities to support them in responding to losses and damages. Conflict-sensitive funding should also promote local capacity and ownership of solutions aimed at addressing losses and damages, to enhance the resilience of children, their families and communities to the intersecting challenges of conflict and the climate crisis.

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Building resilience in the Sahel programme: The programme demonstrates the role of children's organizations such as UNICEF in channelling funds to children, their communities and local organizations in FCS. Donors often hesitate to invest in FCS due to concerns over political instability, corruption and rent-seeking behaviours. Yet children and families affected by the combined impacts of climate change and conflict are at heightened risk of suffering losses and damages. Through the Sahel programme, UNICEF ensured that support was delivered in a conflict-sensitive manner, thus bridging the gap between international funders, local CSOs and children, their families and communities.¹⁰⁵

Conclusion

This report has highlighted the persisting gaps that continue to sideline child-specific considerations in climate policy, finance and programming, including within NAPs, NDCs and multilateral climate funds. The negligible share of funding directed towards child-responsive initiatives, and the limited integration of child rights into decision-making processes about climate action, leaves children disproportionately vulnerable to experiencing climate-related losses and damages.

The case studies presented in this report, spanning diverse contexts and climate hazards, illustrate the scale of need for child-responsive Loss and Damage policy, finance and action, and chart a way forward. Insights from the case studies show that while effective responses are possible, they

require intentional design, targeted investment, and meaningful engagement with children and the systems that support them. The lessons and recommendations informed by the case studies provide a road map for how climate and development actors can better address the specific losses and damages children face and build their resilience for the future.

Placing children at the centre of Loss and Damage policy, finance and action is not only a moral imperative but also a matter of justice. The youngest generation bears the least responsibility for the climate crisis yet stands to lose the most. Ensuring that loss and damage responses protect and promote children's rights is essential for safeguarding their futures and for creating more equitable, sustainable and resilient societies.

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