A Real Mosaic of Solutions to Respond to Loss and Damage from Climate Change

Humanitarian Response

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Introduction

This publication is part of a series of briefs unpacking the pieces of a fit for purpose "mosaic of solutions" to respond to loss and damage from climate change. This series expands on our earlier work which presented a five-year vision for Loss and Damage under the United Nations Framework Convention on Climate Change (UNFCCC) to look beyond the international climate regime at catalysing a wider mosaic of solutions.

In the flagship paper of the series, we unpack the pieces of the mosaic. In these thematic briefs we dive deeper into existing solutions and how they can be strengthened. We also consider any reforms needed and explore emerging solutions.

This brief unpacks the role of humanitarian assistance in responding to loss and damage. It provides a short introduction to what humanitarian response entails and the reforms needed to ensure the humanitarian system is fully funded and fit for purpose.

What is humanitarian response?

In the context of climate change, humanitarian response provides rapid, life-saving assistance—such as food, shelter, and emergency medical care—during or immediately after a loss and damage event. In addition to responding to immediate needs, humanitarian interventions prevent and reduce loss and damage through preparedness, early warning systems, and anticipatory action.[1] In doing so, humanitarian assistance lays the groundwork for recovery and reconstruction efforts. However, only in specific circumstances, such as in long-lasting, complex emergencies, does humanitarian action contribute to and complement work to address loss and damage.[2]

On the ground, the boundaries between disaster risk reduction (DRR), climate adaptation, humanitarian support, and loss and damage responses are blurred —necessitating coordinated actions and strong coherence and complementarity.[3] Yet, at the political level, humanitarian assistance must be considered additional to loss and damage response, and not double counted as loss and damage response.[4]

This is because humanitarian assistance can never meet the full demands of affected communities and countries when it comes to addressing loss and damage —despite persistent political efforts by some developed countries to insist that it can.[5] These persistent, yet false, arguments are intended to divert demands for justice and compensation by "humanitarianising" loss and damage.[6] Thus, the humanitarian system must be fully funded to increase its contributions to preventing and reducing loss and damage at the same time as fully funding and scaling up efforts to address loss and damage under the UNFCCC. [7]

What are the existing solutions?

When a disaster occurs, humanitarian assistance is delivered through a structured, multi-step process known as the Humanitarian Programme Cycle (HPC), which involves coordinated actions by United Nations agencies, international non-governmental organisations (NGOs), and local partners.

The Office for the Coordination of Humanitarian Affairs (OCHA) is responsible for coordinating responses to emergencies, which it does through the Inter-Agency Standing Committee (IASC). The members of the IASC include: UN system entities, including the Food and Agriculture Organization (FAO), United Nations High Commissioner for Refugees (UNHCR), and United Nations Children's Fund (UNICEF); International Committee of the Red Cross; International Federation of Red Cross and Red Crescent Societies (IFRCs); World Bank and others.

Funds are mobilised via international donations and humanitarian financing instruments, including the UN's Central Emergency Response Fund (CERF) and to national Red Cross and Red Crescent Societies from IFRC's Disaster Response Emergency Fund (DREF). Humanitarian assistance is then delivered by UN agencies, international NGOs, and local partners, which organise into "clusters" (e.g. Health, Logistics, Shelter) led by UN agencies to avoid duplication and coordinate efforts.[8]

What is the problem?

In 2026, 239 million people are projected to need humanitarian assistance requiring 33 billion USD.[9] Yet, in 2024 —the most recent year for which data is available— just 21.2 billion USD was received, when 49.6 billion USD was needed.[10] This enormous funding gap is expected to widen following further reductions in official development assistance (ODA)[11] as spending priorities shift to militarisation[12] and offsetting energy price rises resulting from conflict in the Middle East.[13]

Recognising that the humanitarian system is facing a profound crisis of legitimacy, funding, and morale, a Humanitarian Reset was launched in 2025.[14] Focusing on a hyper-prioritisation of relief efforts, the Reset has been criticised for being a disguised response to funding cuts rather than a genuine, transformative shift, that moves from mere reform to a radical restructuring.[15]

What do we need to see?

The humanitarian finance gap must be closed. Developed countries must take the lead in providing finance through ODA, which must exceed the target of 0.7 percent of gross national income. This must include capitalising the DREF, CERF, and START Fund, and ensuring the UN agencies and NGO that deliver humanitarian assistance have consistent funding at the scale of the needs.

The humanitarian system must be transformed to be locally led and internationally supported. This system must equip local actors with sustained support, centring them in decision making to ensure that programming is designed around the priorities of affected populations. This must include strengthened coordination and collaboration across the humanitarian, development, and peacebuilding nexus, as well as between humanitarian actors and developing country governments.[16] [17]

Due to its focus on responsibility, the Loss and Damage discourse under the UNFCCC provides two key windows of opportunity to develop new narratives for humanitarian action.[18] Firstly, by suggesting how to future-proof humanitarian funding through obligatory —rather than discretionary funding mechanisms.[19] Secondly, by suggesting how to shift the humanitarian narrative from one that is charity-based to one that is justice-based.[20] This narrative shift would be underpinned by International Court of Justice's (ICJ) Advisory Opinion (AO) on the Obligations of States in respect of Climate Change which has re-affirmed States' legal obligations to prevent climate harm, uphold human rights and cooperate by providing finance and support. Therefore, by participating in the Loss and Damage discourse and emphasising the findings of the ICJ AO, humanitarian actors have the opportunity to place greater emphasis on the need for responsibility, partnership and transformation in humanitarian action, and to replace the underlying predominant narrative of philanthropy.[21]

Table 1 highlights how the work of key humanitarian actors can be strengthened to increase loss and damage response.

Table 1: **Strengthening humanitarian response to prevent and reduce loss and damage.**

CURRENT SOLUTIONS	HOW DOES IT WORK?	WHAT ARE THE ISSUES?	WHAT CHANGES ARE NEEDED?
United Nations Office for the Coordination of Humanitarian Affairs (OCHA)	OCHA is responsible for bringing together humanitarian actors to ensure a coherent, rapid, and effective response. OCHA also manages Country-based Pooled Funds (CBPF), which are established when an emergency occurs or when an existing crisis escalates.	In 2025 the Humanitarian Reset was launched by OCHA's Emergency Relief Coordinator (ERC) with the aim of overhauling the humanitarian system to improve efficiency and effectiveness.[22] The reset builds on the Grand Bargain, a 2016 agreement between major humanitarian contributors and humanitarian assistance organisations. However, the Reset fails to radically reform the humanitarian system.[23]	The humanitarian system must be transformed by a radical restructuring that delivers a locally led and internationally supported humanitarian system. This new system must equip local actors with sustained support, centring them in decision making to ensure that programming is designed around the priorities of affected populations. It must also include strengthened coordination and collaboration across the humanitarian, development, and peacebuilding nexus and between humanitarian actors and developing country governments.[24] [25]
Central Emergency Response Fund (CERF)	CERF funds are released within days after a disaster to allow UN agencies to initiate immediate relief operations. Twice a year, the CERF allocates money to critical, often neglected, or "forgotten" humanitarian emergencies (e.g. the war in Sudan).[26]	The CERF aims to provide 1 billion USD annually, yet it was only able to allocate 435 million USD in 2025 (as of 9 December).[27]	Developed countries must increase commitments to the CERF to meet the 1 billion USD annual target.

CURRENT SOLUTIONS	HOW DOES IT WORK?	WHAT ARE THE ISSUES?	WHAT CHANGES ARE NEEDED?
International Federation of Red Cross and Red Crescent Societies (IFRC)	The IFRC coordinates international relief for disasters and health emergencies. The IFRC is the world's largest humanitarian network, supporting the activities of local Red Cross and Red Crescent action in over 191 countries, made possible by 17 million volunteers.	The IFRC faces unprecedented challenges, driven by surging loss and damage, protracted conflicts and health crises, compounded by shrinking humanitarian funding.[28]	The IFRC's total funding requirement for 2026 is approximately 4.3 billion USD.[29] Developed countries must increase commitments to ensure that IFRC societies can deliver life saving assistance in the aftermath of loss and damage events.
IFRC Disaster Response Emergency Fund (DREF) — Response Pillar	The Response Pillar of the DREF provides immediate, flexible funding for small and medium-scale disaster responses when a crisis hits, acting as a bridge for initial emergency response efforts.[30]	The DREF is experiencing high demand, driven by the increasing frequency and intensity of climate-related disasters. However, funding is not enough.[31]	The IFRC plans to double the size of the DREF from its current 130 million USD to 253 million USD by 2030.[32] Developed countries must increase commitments to the DREF.
Other Humanitarian Networks	Other global humanitarian networks include the Start Network, which works for a more balanced international humanitarian assistance system that is accountable to people affected by or at risk of crises. The CALP Network seeks to maximise the potential that humanitarian cash and voucher assistance can bring to people in contexts of crisis.	Initiatives like the Start Network and the CALP Network aim to drive reform of the humanitarian system. However, the traditional system is resistant to change, prioritising contributor requirements over the immediate needs of affected communities.[33]	Rather than a top down Humanitarian Reset, reform of the humanitarian system must be bottom up, focusing on empowering local actors through initiatives such as cash transfers.
START Fund	The START Fund provides rapid response funding to under-the-radar, small to medium-scale crises, filling a critical gap in the humanitarian assistance system.	Since 2014 the Start Fund has disbursed 134 million USD,[34] a tiny fraction of humanitarian needs, which were at least 49.6 billion USD in 2024, alone.[35]	Funding to the START Fund must be scaled up to ensure that it can respond to under-the-radar loss and damage events[36] (e.g. flooding in the Democratic Republic of the Congo).

CURRENT SOLUTIONS	HOW DOES IT WORK?	WHAT ARE THE ISSUES?	WHAT CHANGES ARE NEEDED?
International Nongovernmental Organisations (INGOs)	Key international NGOs that deliver humanitarian assistance include CARE International, Caritas, Catholic Relief Services, International Medical Corps, International Rescue Committee (IRC), Islamic Relief Worldwide, Médecins Sans Frontiers (MSF), Organisation of Islamic Cooperation, Oxfam, Save the Children, World Vision, and many others.	The reduction of ODA[37] by major contributor countries, including the United States, United Kingdom, Germany and France, has created a significant impact on international NGOs forcing widespread cuts in operations and staff.[38]	Developed countries must re-prioratise ODA and leverage innovative sources to meet the 0.7 percent of GNI target.

Endnotes

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