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for every child

CLIMATE JUSTICE

# Loss and Damage Finance for Children



# Executive summary

**Children, particularly young children, experience distinct and heightened risks due to the climate crisis.** These risks are often linked to children's unique physical and physiological vulnerabilities, behaviours and activity patterns. The world's children most impacted by inequality, discrimination and marginalization are often found in lower-income countries that are on the frontline of the climate crisis. These children are already suffering the consequences of climate-induced loss and damage, including death, displacement, increased child poverty, loss of education, malnutrition and the destruction of their cultural identity and traditional ways of life. At the same time, they often lack the necessary capacity, resources, tools and access to information and decision-making spaces to address climate-related loss and damage.

**Some climate impacts on children are already beyond the scope of climate action, making losses and damages for children inevitable.** The disruptive and harmful impacts of the climate crisis are becoming more severe and widespread, and current emissions trends and greenhouse gases already in the atmosphere will make some significant climate impacts unavoidable. Mounting climate-related loss and damage could, in turn, undermine gains in child development. With the future of children at risk, there is an urgent need for targeted action on loss and damage.

**Climate-related loss and damage – such as the loss of land, life, livelihoods or cultural heritage – is one of the greatest intergenerational injustices that children face today.** It threatens the rights of current and future generations of children as enshrined in the United Nations Convention on the Rights of the Child and General Comment No. 26 of the Committee on the Rights of the Child. These rights include the right to survive and thrive (article 6); the right to protection (article 19); the right to a safe home and adequate standard of living (article 27); the right to a healthy environment, food and health services (article 24); and the right to learning (article 28). Despite being

the least responsible for causing the climate crisis, the children of today and tomorrow will face its impacts, including loss and damage, more acutely than any other generation to date. Yet children and their rights are largely absent from policy discussions and climate finance allocations. Indeed, less than 2.4 per cent of climate finance from key multilateral climate funds support projects incorporating child-responsive activities. Where children are considered, they are treated only as vulnerable victims rather than also as active agents of change.

**It is a matter of climate justice to establish a Loss and Damage Fund and funding arrangements that recognize that those who have done the least to cause the climate crisis are the most affected.** The momentous decision to establish funding arrangements to address loss and damage – including a Loss and Damage Fund at the 2022 Conference of the Parties to the United Nations Framework Convention on Climate Change (COP27) – is therefore a critical step towards addressing loss and damage and a long-awaited breakthrough in climate negotiations. The Loss and Damage Fund and loss and damage funding arrangements present an opportunity to learn from past experiences of financing climate action and to integrate children as key actors by default.

This report explores losses and damages that relate directly to children's rights and well-being. It identifies opportunities for the Loss and Damage Fund, together with other loss and damage financing, to address the negative impacts of loss and damage on present and future generations of children. It emphasizes that efforts to respond to loss and damage should be guided by the principle of upholding the rights of children as articulated in the United Nations Convention on the Rights of the Child and General Comment No. 26. The report also features insights from consultation workshops with children aged 11–18, sharing their lived experiences of loss and damage and their recommendations for the Loss and Damage Fund, and loss and damage funding arrangements, in their own words.

## **Economic and non-economic loss and damage have adverse impacts on children's well-being and infringe on the enjoyment of multiple children's rights, including:**

**The right to survive and thrive:** The climate crisis impacts the physical, mental and emotional development of children and risks undermining sustainable development. Health issues acquired during early childhood can have long-term implications, and health shocks experienced by children have been linked to poor educational and labour market outcomes in later life. The climate crisis also increases child poverty, and poverty exacerbates children's vulnerability, as children and families living in poverty are less able to respond to climate shocks. Children are also more susceptible to injury and death during and in the aftermath of extreme weather events such as droughts, floods, tropical cyclones and landslides, which are exacerbated by the climate crisis.

**The right to protection:** Slow- and sudden-onset climate events are increasingly impacting children's safety and security and are widening the gap between protection needs and provisions. Sudden-onset events, such as tropical cyclones or floods, can rapidly displace vast numbers of children, who often lack recourse to adequate protection. The chaos that often occurs in the immediate aftermath of climate-related disasters can result in loss of protection, social networks and livelihoods as well as in negative coping strategies associated with climate impacts. This can place children at heightened risk of gender-based violence, sexual exploitation and trafficking. Girls are especially at risk of gender-based violence, such as child, early and forced marriage and unions. During evacuation or displacement following a disaster event, children often become separated from their families, which amplifies their exposure to such risks.

**The right to clean water and food:** The climate crisis is already affecting water availability and access, with severe consequences for children in lower-income communities. Its impacts also threaten agricultural productivity, long-term food security and nutrition, leading to economic and non-economic loss and damage among children. The climate crisis has slowed the productivity gains of world agriculture over the past 50 years. The intersection of conflict and climate shocks

in fragile contexts further exacerbates negative effects on nutrition, to the detriment of children's growth, development and survival. Efforts to manage climate impacts on reduced crop yields, threatened food systems and increased hunger will result in estimated costs of \$1.4 trillion from 2020 to 2040.<sup>1</sup> In some contexts, climate impacts on food systems are already beyond adaptation, with dire consequences for meeting children's nutritional needs.

**The right to education and health:** As the impacts of climate-related loss and damage increase, children face additional barriers to accessing health and education. For example, damage may occur to educational and health care facilities, drug supplies or critical infrastructure such as roads. Schools may be repurposed as emergency shelters, and extreme weather events, such as floods, may impede children's movement. The climate crisis also affects a child's ability to learn and access safe, quality education. Climate and environmental threats, including disasters and disease outbreaks, are responsible for disruptions in the education of over 37 million children each year.<sup>2</sup> Climate-related losses and damages compromise girls' sexual and reproductive health and rights (SRHR) by preventing access to a comprehensive package of sexual and reproductive health services and information. The climate crisis can also give rise to climate anxiety among children who are concerned about future climate-related loss and damage.

**The right to cultural heritage and Indigenous Peoples' knowledge:** Many Indigenous Peoples rely on climate-sensitive ecosystems for their livelihoods as well as their spiritual and cultural practices, and this places them at elevated risk of climate-related loss and damage. They are particularly threatened by the degradation of land, water and biodiversity, which constrains their ability to practise traditional livelihoods. Many Indigenous children live in impoverished communities and have limited capacity for climate action, which increases their risk of experiencing losses and damages. Climate action that does not consider the right of Indigenous Peoples to their ancestral land and cultural heritage can inflict additional loss and damage.

## Key recommendations

Given children's vulnerability to both economic and non-economic loss and damage impacts, both the newly mandated Loss and Damage Fund and loss and damage finance more broadly must place children at their core. This can be done by:

### **Incorporating child rights as a guiding principle**

- To ensure that loss and damage finance is child-responsive, all financing decisions must be informed by children's rights as set out in the United Nations Convention on the Rights of the Child, including the best interests of children.
- Children and their rights must be explicitly referenced in the governing instrument, accountability mechanisms and guidelines of the new Loss and Damage Fund.
- All proposed loss and damage finance mechanisms, policies, budgets and administrative decisions should undergo child-rights impact assessments.

### **Meaningfully engaging children in the process, including design, monitoring and implementation of the Loss and Damage Fund and loss and damage financing**

- Children, locally led organizations and other affected persons should be recognized as active participants in decision-making on loss and damage, with children included as agents and rights holders in decision-making processes on loss and damage.
- Children should be included as experts in their own right in processes related to the design and implementation of the Loss and Damage Fund, its monitoring, evaluation and learning, and its overall governance.
- Children should have access to information on loss and damage that is appropriate for their age, gender and ability in order to support their informed and full participation in decisions about action on loss and damage.

## **Taking account of children's particular needs and unique vulnerabilities**

- Loss and damage needs assessments must consider existing and intersecting vulnerabilities – such as child poverty and inequality – and capacities specific to different groups of children.
- Loss and damage response must be informed by existing inequalities and disaggregated data – at a minimum, broken down by age, gender, migration status and disability status.
- Children's needs, specific vulnerabilities and priorities in terms of loss and damage should be considered in the policies and guidelines of existing climate finance mechanisms.

## **Ensuring access to funding for children and their families**

- Children on the frontline of the climate crisis, including those in child- and girl-led organizations, should have timely access to financial support through the Loss and Damage Fund and other loss and damage financing, including a dedicated community window.
- Technical support to access child-responsive loss and damage finance should be made available through existing regional mechanisms and implementing agencies.
- Funding for loss and damage should be deployed locally and tailored to meet children's context-specific climate vulnerabilities.
- In fragile and conflict-affected contexts, specifically, providing accessible funding to local actors needs to be done carefully, to avoid exacerbating the root causes of vulnerability such as inequality and conflict.

## **Ensuring accountability and access to justice for children**

- Children and children's organizations must have access to effective grievance mechanisms and remedies if the activities of the Loss and Damage Fund or of other loss and damage financing violate children's rights, human rights, livelihoods or the environmental integrity of children's communities.
- Remedial mechanisms should take into account the specific needs and rights violations of children due to the effects of climate change and acknowledge that the harm caused can be irreversible, with lifelong consequences.
- To ensure justice for children and families, the Loss and Damage Fund and loss and damage funding arrangements should have effective environmental and social safeguards and mechanisms in place that enable recipients to hold financial contributors and implementers accountable.

## **Investing in children: rebuilding/recovering children's critical services such as education, health, nutrition, social protection, child protection and water, sanitation and hygiene (WASH)**

- Significant sums of money for loss and damage should be directed at child-critical social services, including essential services for younger children, which should be delivered in an equitable and inclusive manner.
- Climate finance for loss and damage should be used to invest in adaptive social protection systems.
- Services should be adapted to the needs of children living in high-risk locations to increase their resilience to the impacts of climate change and should be prepared to reach and protect the most vulnerable.
- Loss and damage funding should be provided directly to children and communities displaced by climate-related extreme events to ensure access to vital services.



**To achieve these ambitions, the Loss and Damage Fund and loss and damage finance should also adhere to the following overarching principles:**

**Integrated financing that breaks silos**

- The Loss and Damage Fund and funding arrangements should be positioned within the existing mosaic of climate finance to support holistic action towards averting, minimizing and addressing climate-related loss and damage.
- New loss and damage financing should complement humanitarian funding but must have a broader scope than current humanitarian funding, which is not for addressing loss and damage.
- Finance provisions through the Loss and Damage Fund and loss and damage funding arrangements must be coherent with national and regional climate finance initiatives pertaining to loss and damage.

**Sustainable, equitable and debt-free support**

- Loss and damage finance must be new, additional, timely, effective, appropriate, adequate, predictable and sustainable, and it should contribute to breaking silos between humanitarian, development and climate finance.
- Loss and damage funding should not exacerbate the debt burden of climate-affected countries and, as such, should provide grants rather than loans.
- New loss and damage finance must integrate multiple funding sources and should be informed by the 'polluter pays' principle, channelling resources to the most vulnerable to facilitate climate justice.

## **Addressing vulnerability and building long-term resilience**

- Loss and damage funding should urgently prioritize those most affected by loss and damage and groups already in marginalized situations.
- Loss and damage finance should provide immediate life-saving relief following a sudden-onset event or disaster as well as build long-term resilience for children, including those affected by slow-onset events.

# Contents

<b>Executive summary</b>	<b>3</b>
Key recommendations	7
<b>Introduction</b>	<b>13</b>
Why this report?	13
Why now?	17
<b>Chapter 1</b>	
<b>How loss and damage impact children</b>	<b>20</b>
<b>Chapter 2</b>	
<b>Loss and damage threaten children's rights</b>	<b>24</b>
The right to survive and thrive	25
The right to protection	27
The right to clean water and food	30
The right to education and health	32
The right to cultural heritage and Indigenous Peoples' knowledge	35
<b>Recommendations</b>	<b>37</b>
Loss and damage financing must be child-responsive	37
Overarching principles	44
<b>Endnotes</b>	<b>51</b>



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# Introduction

## Why this report?

Under the Paris Agreement,<sup>3</sup> climate action is made up of three interconnected pillars: mitigation, adaptation, and loss and damage. Article 8 of the Paris Agreement recognizes the “importance of averting, minimizing and addressing loss and damage associated with the adverse effects of climate change.” Mitigation and adaptation can help avert and minimize loss and damage, while addressing loss and damage entails supporting climate-affected communities, including children and their families on the frontline of the climate crisis.

“Loss and damage for me refers to loss of life and loss of infrastructure as well, but it is not a one-time thing like the storm came and then went away. To know it better, it is not like this. The effect of this vicious cycle of losses stays there, and it affects the future generations as well.”

**Soham, India, age 18**

The world’s children most impacted by inequality, discrimination and marginalization are already suffering the consequences of climate-induced loss and damage – including, death, displacement, loss of education, malnutrition, severe protection risks and the destruction of traditional ways of life. Although there is no agreed definition, discussions around loss and damage often relate to the destructive impacts of climate change that cannot be avoided through mitigation or adaptation. Those who are hit first and worst by such consequences are children, their families and their communities, who already find themselves in vulnerable situations and lack the necessary capacity and resources to effectively respond to climate change.

Some climate impacts on children are already beyond the scope of climate action, making loss and damage for children inevitable. As the latest report of the Intergovernmental Panel on Climate Change (IPCC),<sup>4</sup> published in 2022, made abundantly clear, the rise in global temperatures has already caused immense changes to the climate. The disruptive and harmful impacts of the climate crisis are becoming more severe and widespread. Extreme weather events are projected to increase in frequency, intensity and extent, which will put life-sustaining ecosystems at risk and have devastating impacts for people, especially

children. Even if the world rapidly decarbonizes and optimal adaptation measures are put in place, current emissions trends and greenhouse gases already in the atmosphere will make some significant climate impacts unavoidable.<sup>5</sup> Addressing loss and damage is therefore the crucial – and thus far missing – third pillar of climate action.

Loss and damage caused by the climate crisis – such as the loss of land, life, livelihoods or cultural heritage – is one of the greatest intergenerational injustices that children face today. It threatens children’s rights as enshrined in the United Nations Convention on the Rights of the Child<sup>6</sup> and General Comment No. 26,<sup>7</sup> including the right to survive and thrive (article 6); the right to protection (article 19); the right to social security and social insurance (article 26); the right to a safe home and adequate standard of living (article 27); the right to a healthy environment, adequate food and health services (article 24); and the right to learning (article 28).

Climate change impacts interact with underlying causes of vulnerability which impede children’s ability to address loss and damage. Their capacity to deal with climate-related loss and damage is further curtailed by the interconnected nature of multiple crises shaping today’s society, including geopolitical, economic and environmental stressors. The evolving polycrisis is impacting child rights<sup>8</sup> and deepening children’s pre-existing vulnerability. Intersecting drivers of vulnerability in the polycrisis include, but are not limited to, fragility and conflict; discrimination against children on the basis of their diverse sexual orientations, gender identities, gender expression and sex characteristics (SOGIESC); and discrimination based on age, minority or Indigenous status, disability and migration status. As a policy and programme measure, social protection is a critical mechanism for addressing poverty and underlying vulnerabilities, yet only 26.4 per cent of children globally benefit from any form of social protection, rendering a large number of children extremely vulnerable to the impacts of climate change.<sup>9</sup> Additionally, limited state capacity to invest in and implement anticipatory action<sup>10</sup> further accentuate children’s multidimensional vulnerability to loss and damage. Despite these stark realities, children and their rights are largely absent from policy discussions and climate finance allocations.<sup>11</sup> Indeed, less than 2.4 per cent of climate finance from key multilateral climate funds has

*Less than 2.4 per cent of climate finance from key multilateral climate funds has been found to support projects incorporating child-responsive activities.*

been found to support projects incorporating child-responsive activities. However, some funders have acknowledged this gap – for example, the Green Climate Fund, who are actively working with partners to bridge gaps in child-focussed climate finance.

“We are living firsthand all the bad that is happening, and, in the end, it is not our fault but that of the actions of the past. And it is difficult to see sometimes how we have a say in our options for improving the environment in which we live, and these options are not taken into account or don’t receive funding and continuity.”

**Alejandro, Guatemala,**  
(pseudonym used)

It is a matter of climate justice to establish a Loss and Damage Fund and funding arrangements that recognize that those who have done the least to cause the climate crisis are the most affected. Climate justice<sup>12</sup> in the context of loss and damage entails the explicit recognition of children as agents and rights holders with unique needs and vulnerabilities due to the climate crisis (‘recognitional justice’); the meaningful participation of children in decisions about the design, allocation and use of loss and damage funding (‘procedural justice’); an equitable distribution of loss and damage finance that targets the most vulnerable and marginalized children (‘distributive justice’); and the restoration of children’s dignity, agency and capability when they are affected by unavoidable loss and damage (‘restorative justice’). The ‘polluter pays’ principle<sup>13</sup> is integral to achieving climate justice through climate finance and contributions on the basis of equity and the principle of common but differentiated responsibilities and respective capabilities,<sup>14</sup> as set out in the 1992 Rio Declaration and the 1992 United Nations Framework Convention on Climate Change (UNFCCC).<sup>15</sup> For this reason, the ‘polluter pays’ principle will be key for the operationalization of the Loss and Damage Fund and loss and damage funding arrangements.

Loss and damage finance, including the new Loss and Damage Fund, must therefore place children and their rights front and centre so as to respect, protect and fulfil children’s rights and address underlying sources of vulnerability. This is crucial for the coherent integration of children’s rights, needs and priorities into the implementation of the UNFCCC and Paris Agreement<sup>16</sup> and the United Nations 2030 Agenda for Sustainable Development,<sup>17</sup> through the work of Parties, the Secretariat, United Nations entities and all stakeholders at the nexus of climate justice, loss and damage, and children. These efforts should reflect guidance on upholding the rights of children

impacted by the climate and environmental crisis articulated under General Comment No. 26.<sup>18</sup>

This brief explores loss and damage that relate directly to children's rights and well-being, and it highlights opportunities for the Loss and Damage Fund, and other loss and damage finance, to address the negative impacts of loss and damage on present and future generations of children.

## LOSS AND DAMAGE: KEY CONCEPTS<sup>19</sup>

**Loss and damage** relate to the destructive impacts of climate change that cannot be avoided through mitigation (avoiding and reducing greenhouse gas emissions) or adaptation (adjusting to current and future climate change impacts).

Loss and damage are often defined as those adverse impacts that are incurred when 'limits to adaptation' are reached. These include '**soft' limits** – when adaptation options exist but communities do not have the resources or capacity needed to pursue them – and '**hard' limits** – when there are no reasonable prospects for avoiding intolerable risks.

**Loss** – such as loss of life, biodiversity, cultural heritage and Indigenous Peoples' knowledge – cannot be recovered, while **damage** can be either restored or repaired – for example, damage to physical infrastructure such as houses, schools, hospitals, roads and bridges or disruption to social support networks.

Loss and damage can result from **sudden-onset events** and weather extremes, such

as cyclones, flash flooding or heatwaves, and from **slow-onset events**, such as sea level rise, desertification, glacial retreat, land degradation, ocean acidification and salinization.

**Economic loss and damage** are those affecting resources, goods and services that are commonly traded in markets and/or have a market or economic value to the community, such as damage to critical infrastructure and property or supply chain disruptions. They can be on a transnational, national or local scale and include impacts on individual farmers, entire communities or transboundary resources and value chains.

**Non-economic loss and damage** can be the most devastating and may include the incalculable toll of losing family members, the disappearance of cultures and ways of living, or the trauma of being displaced or compelled to migrate from ancestral homes. While harder to quantify and monetize, non-economic loss and damage hold significant value to people and have severe and detrimental effects on physical and mental health and overall well-being.

## Why now?

*The annual economic cost of loss and damage for developing countries is estimated to reach between \$447 billion and \$894 billion by 2030 and between \$1.7 trillion and \$2.6 trillion annually by 2050.*

With mounting climate-related loss and damage threatening to undermine gains in development and placing the future of children at risk, there is a call for urgent and targeted action. The annual economic cost of loss and damage for developing countries is estimated to reach between \$447 billion and \$894 billion by 2030 and between \$1.7 trillion and \$2.6 trillion annually by 2050.<sup>20</sup> These estimates assume that adaptation is undertaken optimally and are hence likely to be an underestimate, given that there are significant financial constraints to reaching necessary levels of adaptation.<sup>21</sup> The Vulnerable Twenty (V20), a coalition of the world's most climate-vulnerable countries, have already lost an estimated \$525 billion over the past 20 years due to the negative impacts of climate change.<sup>22</sup> These costs have dire consequences for children's rights and well-being.

The momentous decision to establish funding arrangements to address loss and damage, including a Loss and Damage Fund at the 2022 UNFCCC Conference of Parties (COP27), is therefore a critical step in responding to loss and damage and a long-awaited breakthrough in climate negotiations. Loss and damage has remained a contentious issue in the United Nations climate negotiations ever since Vanuatu proposed the creation of an insurance pool for small-island developing states and low-lying developing countries to counter the adverse consequences of loss and damage from sea level rise.<sup>23</sup> Debates have been permeated with calls for climate justice by way of redressing loss and damage suffered by those who are most vulnerable due to the climate crisis and least responsible for its cause. It was not until 2013 that the Warsaw International Mechanism for Loss and Damage<sup>24</sup> was established, and it took nearly another decade before talks about setting up a financing mechanism really gained traction.



“It is very important for children to participate in the decision-making when it comes to loss and damage because the children themselves are experiencing it firsthand. If we only have leaders at the top, deciding everything about the Loss and Damage Fund and how the fund should be spent, then they won't fully understand how children are experiencing loss and damage.”

**George, Zambia, age 16**

The establishment of the Loss and Damage Fund and loss and damage funding arrangements present an opportunity to learn from past experiences of financing climate action and to integrate children as key actors by default. Historically, only a small share of climate finance has reached local communities,<sup>25</sup> who are often on the frontline of climate-related loss and damage and yet struggle to access financial resources in a timely manner to avert, minimize and address their impacts. Despite being disproportionately vulnerable to the accelerating and intensifying climate and environmental crisis, children have been largely overlooked in the allocation of climate finance and design of climate action.<sup>26</sup> Where children are considered, they are usually treated only as victims rather than also as active agents of change.

This report explores loss and damage that relate directly to children's rights and well-being and highlights opportunities for the Loss and Damage Fund, and other loss and damage financing, to address the negative impacts of loss and damage on present and future generations of children. The report also features insights from consultation workshops with children aged 11–18, sharing their lived experiences of loss and damage and their recommendations for the Loss and Damage Fund, and loss and damage funding arrangements, in their own words.

## Children and loss and damage

On 30 September and 1 October 2023, UNICEF, in partnership with Save the Children and the Loss and Damage Youth Coalition, held two virtual consultations with children, focussing on the design and operationalization of the Loss and Damage Fund. The consultations, one in English and one in Spanish, were attended by 55 children aged 11 to 18, from diverse geographical settings, including Asia, Africa, North and South America, and Europe.

The consultations created an inclusive platform and encouraged participating children to share their experiences of climate-related loss and damage, as well as their views on children's most pressing needs and priorities for addressing loss and damage. They were also invited to reflect on the recommendations of the brief and to articulate their own recommendations for the design and operationalization of the Loss and Damage Fund.

While children's narratives largely resonated with the brief, they complemented it with a wealth of insights on loss and damage as seen through their eyes. Children identified opportunities for creating a child-responsive Loss and Damage Fund and funding arrangements that meaningfully consider and protect children's rights,<sup>27</sup>

Children's experiences and recommendations appear in the report as:

- Quotes from children who took part in the consultations.<sup>28</sup> These quotes are an expression of the participants concerns, priorities and lived experiences of loss and damage.
- Children's recommendations for the Loss and Damage Fund and loss and damage funding arrangements. Children felt that their perspectives should inform the design and operationalization of the Loss and Damage Fund and loss and damage funding arrangements. Their calls to action are presented after the report recommendations.



## CHAPTER 1

# How loss and damage impact children

Children, particularly young children, experience distinct and heightened risks due to climate change, which are linked to their unique physical and physiological vulnerabilities, behaviours and activity patterns. As children have their whole lives ahead of them, any loss or damage suffered at an early age due to climate change and environmental degradation can result in a lifetime of lost opportunity and can impact future generations. As such, the climate crisis is a children's rights crisis.

Despite being the least responsible for climate change, children today will face its worst impacts, including loss and damage, more acutely than any generation to date.<sup>29</sup> The 2022 Intergovernmental Panel on Climate Change (IPCC) report found that children aged 10 years or younger in 2020 will experience a nearly fourfold increase in extreme events by 2100 under 1.5°C warming.<sup>30</sup> Even if current policy pledges are met, children born in 2020 will see a staggering sevenfold increase in extreme events,<sup>31</sup> particularly heatwaves,<sup>32</sup> relative to those born in

1960. They will also be impacted by a twofold to threefold increase in wildfires, crop failures, droughts and river floods,<sup>33</sup> which will inevitably lead to loss and damage to their homes, their health, their families and, ultimately, their childhood.

Children confronted with the complex challenges of overlapping crises are less likely to have the capacity, resources, tools and access to information and decision-making spaces necessary to address climate-related loss and damage. Approximately 1 billion children live in one of 33 countries classified as being at extremely high risk to the impacts of climate change.<sup>34</sup> Children in these countries face disproportionate exposure to multiple climate, environmental, political and economic shocks combined with high vulnerability due to inadequate availability, quality, equity and sustainability of key and essential services for children. Such services include WASH, health care, nutrition, child protection, education and social protection.

*Loans, including non-concessional loans, make up over 70 per cent of climate finance, pushing countries on the frontline of the climate crisis into debt crisis.*

Yet the climate crisis and related loss and damage exacerbate the debt burden of low- and middle-income countries and limit the fiscal space to invest in children's services and development. Loans, including non-concessional loans, make up over 70 per cent of climate finance, pushing countries on the frontline of the climate crisis into debt crisis. A study found that 93 per cent of climate-vulnerable countries are in debt distress or at risk of it.<sup>35</sup> Additionally, recent analysis has shown that some of the most climate-vulnerable countries are spending more on financing their debts than they receive to tackle climate change, and, in 2021, debt repayments outweighed the amount of climate finance in 26 countries.<sup>36</sup> There is a striking overlap between countries in or at risk of debt distress and those judged as extremely high risk by the Children's Climate Risk Index.<sup>37</sup> Countries are obliged to finance their debt before spending on other priorities, often at the expense of vital public services, such as health care, education and WASH, with repercussions for children's rights and well-being. Vanuatu's debt doubled in the aftermath of Cyclone Pam in 2015,<sup>38</sup> while Pakistan is at risk of defaulting on its debt following the catastrophic floods in 2022,<sup>39</sup> which caused around \$30 billion of loss and damage.<sup>40</sup> Thus, not only can the climate crisis push countries into debt but it can also affect their ability to repay climate finance delivered as loans.

## CHILDREN'S EXPOSURE TO CLIMATE CHANGE IN NUMBERS

Nearly every child (more than 99 per cent) is now exposed to at least one climate or environmental shock; globally, 774 million children face the dual threat of poverty and climate emergency.<sup>41</sup> Between 350 million and 500 million children live in urban slums and informal settlements,<sup>42</sup> where they are exposed to flooding, pollution, heatwaves and cyclones. In specific terms:

**815 million**

children are highly exposed to lead pollution

Almost

**160 million**

children are exposed to severe and prolonged droughts<sup>43</sup>

**400 million**

children are highly exposed to cyclones

**600 million**

children are highly exposed to vector-borne diseases

**1 billion**

children are highly exposed to exceedingly high levels of air pollution

**240 million**

children are highly exposed to coastal flooding<sup>44</sup>

**920 million**

children are highly exposed to water scarcity

**820 million**

children are highly exposed to heatwaves

**330 million**

children are highly exposed to riverine flooding

## IN THEIR OWN WORDS

### Hear the voices of children

As part of the consultations for this report, children were asked about their experiences of climate change.

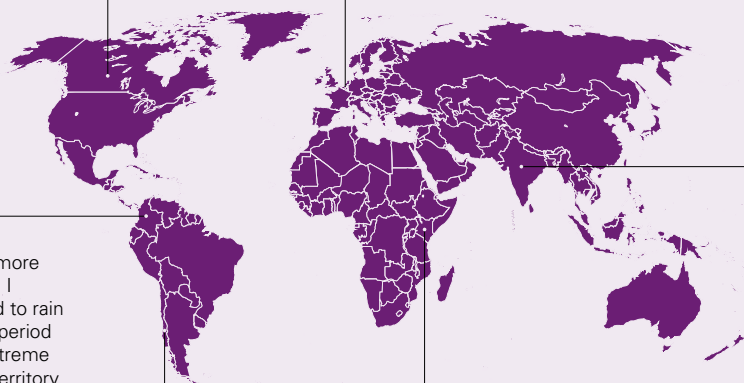
The children's narratives confirmed that climate-related loss and damage have a significant negative impact on many of their rights, including their safety and protection, education, health, nutrition and overall well-being. Children shared first-hand experiences of climate-related events, such as floods, storms, extreme rainfall, droughts, wildfires, sea level rise and temperature increases, as well as their cascading effects.

**Fiona, Canada, 13**

In 2022, my region experienced an extreme weather event, a derecho, that damaged my family's property and other properties in the area. Some homes sustained severe damage or were completely destroyed by fallen trees due to the extremely high winds.

**Benjamin, Belgium, 17**

The summer of 2021, there were very big floods in Europe and a good friend of mine died in those floods... Last year when I was at COP27, I was talking to many activists from the Global South and was hearing how badly climate change affects them. In Europe, we have the support system and resources, and there's almost nothing like that in the Global South. So, I think, there is a lot to be done about addressing losses and damages.



**Génesis, Colombia, 15**

Climate change has been more intense these days... when I arrived in Colombia, it used to rain a lot, but during this short period of time, there has been extreme heat in many parts of the territory where I live, causing droughts and wildfires. This happened thanks to the unbearable heat.

**Álvaro, Chile, 17**

I personally had to live through the effects of flooding, massive floods. And as a young person, this affects, for example, the education, because the infrastructure, the schools, are not available, and one loses the continuity of their education, for instance, for two weeks, three weeks.

**Aminata, India, 16**

Many people have. Like many kids now in India lost their parents life and many people are homeless due to the flooding. That's like the only thing that I can think of when I'm talking about And I think they need our help.

**Shirlene, Kenya, 17**

Most of them are at home. They cannot even go to school because when they go to school, they'll go there and they'll stay hungry and, also at home, they are still staying hungry, so it has had a lot of impact, and most of them have ended up being malnourished such that most of them are just dying.

**UNITED NATIONS Geospatial**

The boundaries and names shown and the designations used on this map do not imply official endorsement or acceptance by the United Nations.



## CHAPTER 2

# Loss and damage threaten children's rights

Children's rights are being – and will continue to be – violated by both economic and non-economic loss and damage due to sudden- and slow-onset climate events. Economic and non-economic loss and damage pose different challenges to ensuring the rights and well-being of children, as well as to the design of adequate and appropriate climate finance mechanisms. Effective responses to loss and damage are currently challenged by the shortfall in data availability, since data are not routinely recorded.<sup>45</sup> Non-economic loss and damage from slow-onset events is particularly difficult to track and measure over time, with implications for climate finance.<sup>46</sup> Additionally, placing a value on non-economic loss and damage is challenging, since such loss and damage are not routinely traded in markets and do not have a monetary value. Nonetheless, non-economic loss and damage suffered by children will have future economic implications through lost human capital and economic productivity.

Economic and non-economic loss and damage unequivocally infringe on the enjoyment of multiple children's rights and have adverse impacts on children's well-being. The rights most affected by loss and damage include the right to a clean, healthy and sustainable environment;<sup>47</sup> the right to survive and thrive (article 6); the right to health (article 24); the right to education (article 29); the right to protection (article 19); the right to social security and social insurance (article 26); and the right to an adequate standard of living (article 27).<sup>48</sup>

The following examples illustrate some of the many ways loss and damage infringe on children's rights:

## The right to survive and thrive

Due to their evolving physical, psychological and emotional development, children are more susceptible than adults to hazards associated with the climate crisis, which puts their survival, health and development at risk. They are at greater risk of injury and death<sup>49</sup> during and in the aftermath of extreme weather events such as droughts, floods and tropical cyclones, which are exacerbated by the climate crisis.

*It is estimated that by 2030, an additional 7.5 million children under the age of 5 will be moderately or severely stunted due to climate change impacts.*

The climate crisis threatens food production around the world, potentially undermining children's development and survival. Malnutrition during childhood years has been linked to setbacks in physical and cognitive development, especially among adolescents and girls.<sup>50</sup> It is also a leading cause of death in children under the age of 5 and can result in irreversible damage with lifelong consequences. For example, it is estimated that by 2030, an additional 7.5 million children under the age of 5 will be moderately or severely stunted due to climate change impacts.<sup>51</sup> Almost 8 million children in this age group in 15 crisis-hit countries are already at risk of death from severe wasting,<sup>52</sup> including in the Horn of Africa and the Central Sahel. Malnourishment in the womb has been linked to an increased risk of illness and death among infants.<sup>53</sup> Pregnant adolescents may face many of these risks at once as they struggle with the nutritional demands of their own growth and that of their baby. Additionally, they are at heightened risk of mortality due to vector-borne diseases like malaria, which are often associated with climate disasters, and



interrupted access to maternal health services, which are critical given the higher risk of death and disability associated with early childbearing.

Climate hazards can also affect children's long-term health and cognitive capacity, with corresponding impacts on their emotional and overall well-being and development. Health issues acquired during early childhood can have long-term implications for children's future prospects, and health shocks experienced by children have been linked to poor educational and labour-market outcomes in later life.<sup>54</sup> For example, children affected by El Niño during early childhood posted lower scores in language development, memory and spatial reasoning than other children of a similar age.<sup>55</sup>

The climate crisis is jeopardizing the United Nations Sustainable Development Goals of ending extreme child poverty and reducing multidimensional child poverty by at least half by 2030. The relationship between climate and child poverty is complex and runs in both directions: Climate shocks increase child poverty, and poverty exacerbates children's vulnerability to climate shocks. Recurrent extreme weather events, slow-onset climate change processes and protracted crises gradually degrade the assets and livelihoods of families, and children and their families living in poverty have fewer coping mechanisms to deal with climate shocks. Among the most robust policy tools for addressing child poverty in the context of climate shocks is adaptive social protection,<sup>56</sup> which can help build resilience for children and their families.<sup>57</sup> Adaptive social protection is a risk-informed approach that integrates climate adaptation and disaster risk management considerations into social protection systems. Its aim is to reduce the vulnerability of households to climate risks by enhancing their adaptive capacity and supporting resilience building in the long term.<sup>58</sup> Among other mechanisms, social protection includes cash transfer programmes with strong links to nutrition, health and education services. But despite overwhelming evidence on the positive impacts of social protection programmes, only one in four children (aged 0–14 years) globally receives a child or family benefit.<sup>59</sup>



## Lost lives and livelihoods due to extreme floods

Pakistan is still recovering from massive floods in 2022 that killed more than 500 children and triggered nearly 3.5 million child displacements, which account for almost 90 per cent of child displacements recorded since 2016.<sup>60</sup> Over 2 million houses were lost and 5 million people remain in an emergency phase of food insecurity.<sup>61</sup> Productivity was lost in key economic sectors, such as agriculture, and families whose livelihoods depended on small-scale agriculture are still struggling to survive. Malnutrition rates among children reached critical levels. A survey conducted by UNICEF in 15 flood-affected districts estimates that nearly one third of children aged 6–23 months suffered from moderate acute malnutrition and 14 per cent from severe acute malnutrition.<sup>62</sup> Save the Children also estimated that at least 18,590 schools were damaged or destroyed in the floods; initial estimates suggested that at least 670,000 children were affected, although the real number could be much higher.<sup>63</sup>

In May 2023, devastating flash floods and mudslides killed more than 1,000 children in the province of South Kivu, eastern Congo, with another 90 children separated from their families.<sup>64</sup> An estimated 3,000 homes were destroyed and six schools were washed away. This is one of the country's deadliest disasters. These floods demonstrate, once again, that the world's most vulnerable communities, including children, are bearing the brunt of the climate crisis.

## The right to protection

Slow- and sudden-onset climate events are increasingly impacting children's safety and security and are widening the gap between protection needs and provisions. Sudden-onset events such as tropical cyclones or floods can disrupt key services, including systems of protection and support, for children and families. In the aftermath of disasters, children may become separated from their parents or caregivers, amplifying the risk of child trafficking, violence, exploitation and abuse.

Girls are disproportionately affected by climate-related loss and damage due to protection gaps. When climate change devastates livelihoods, resource-poor families may decide to marry their daughters as a form of economic coping strategy, either in exchange

for a bride price or simply to reduce the number of household members to provide for by shifting the cost of care to the girl's new family. For example, a study in Somaliland revealed that 36 per cent of respondents employed this strategy during droughts.<sup>65</sup> Similarly, government data shows that in the parts of Ethiopia worst hit by the ongoing drought and subsequent food shortages, rates of child marriage rose by an average of 119 per cent between January and April 2021 and the same period in 2022.<sup>66</sup> New Analysis by Save the Children estimates that nearly 9 million girls face extreme risk of climate-related disasters and child marriage each year.<sup>67</sup> While the families of children see early or child marriage as a means to preserve the family's honour, these practices place girls at increased risk of harm. Girls who are married are less likely to finish their education and more likely to experience intimate partner violence and female genital mutilation. Linkages between child marriage and female genital mutilation/cutting in Ethiopia attest to this.<sup>68</sup>

*Between 2016 and 2021, an estimated 43 million children were displaced within their countries due to weather-related events such as floods, storms, droughts and wildfires, the equivalent of 20,000 child displacements per day.*

As the impacts of the climate crisis intensify, growing numbers of children will be compelled to leave their homes. Between 2016 and 2021, an estimated 43 million children were displaced within their countries due to weather-related events such as floods, storms, droughts and wildfires, the equivalent of 20,000 child displacements per day.<sup>69</sup> In 2021 alone, there were 7.3 million new displacements of children as a consequence of climate-induced hazards.<sup>70</sup> Women and girls make up over 80 per cent of people currently displaced by climate-related events and thus face an increased risk of gender-based violence.<sup>71</sup>

Climate-related loss and damage in conflict areas have a devastating impact on children, with far-reaching implications for their well-being, resilience and capacity to address loss and damage.<sup>72</sup> Not only can climate change elevate the risk of conflict but conflict itself can also fuel environmental degradation and perpetuate climate-related risks and hazards.<sup>73</sup> When caught in the vicious cycle between conflict and the climate crisis, children may be forcibly displaced, lose access to vital services and suffer trauma and injury. While the relationship between climate change, conflict and mobility is complex and context-specific, climate change acts as a threat multiplier through its impacts on the availability of natural resources and food security, particularly in already-fragile settings.

Children who migrate or become forcibly displaced face many unmet protection needs, especially when appropriate plans are not in place. Child refugees, internally displaced persons (IDPs) and migrant and stateless children, including children on the move in the context of climate change, often lack access to key services. These services may include social protection, child protection, education and training opportunities, health care, mental health and psychosocial support, and safe shelter. These risks are not unique to children on the move and can also affect those who choose to stay in their places of origin or cannot move. Children who move in the context of climate change may be separated from their families during migration, forced displacement or evacuation,<sup>74</sup> especially when safe and regular routes or climate mobility plans are not in place. This increases children's vulnerability to subsequent harm and protection risks.

"The effects are not only material... often they are mental; therefore, it is also important that there is psychosocial support, which is often not considered. But for someone who lost their home, or became displaced, or even lost a family member during an environmental disaster or experienced a change from normality, it is very important to receive support..."

**Álvaro, Chile, age 17**

Loss and damage that arise when children migrate or become forcibly displaced in the context of climate change impinge on children's right to protection. Whether short-lived or protracted, migration can provide protection for children and families as well as multiplying climate-related risks. Migrant or displaced children often end up in informal settlements in cities or in overcrowded and under-resourced refugee camps, where they face new forms of precarity and exposure to social, environmental and climate hazards. They may lose connection to their social support system due to the lack of appropriate protection measures, which, in turn, reinforces their vulnerability to future shocks.

When climate-related displacement becomes protracted and no support is available to families to rebuild their livelihoods, children are at risk of additional loss and damage. When children and families living in protracted displacement cannot access sustainable solutions,<sup>75</sup> including services or alternative livelihood opportunities, they are exposed to further risks and lack recourse to safety and protection. These families and children need support with diversifying or rebuilding their livelihoods in the new place and accessing relevant services that are child- and gender-responsive and address the specific needs of children in migration or displacement situations.



## Drought, displacement and girls' protection needs

Consecutive droughts in the Horn of Africa have eroded the livelihoods of many families and created a humanitarian emergency, leading to mass displacement from some of the hardest-hit areas. Children and their families had no choice but to move after losing everything due to the devastation caused by protracted droughts. The experiences shared by young girls living in IDP camps in Somalia demonstrate the challenges adolescent girls face due to the lack of key support and services after leaving home.<sup>76</sup> Not only was their journey strenuous, especially for younger girls, but they were also at increased risk of experiencing gender-based violence and adolescent pregnancy.

## The right to clean water and food

The climate crisis is already affecting the availability of and access to water, with severe consequences for children in low-income communities. Children's access to water will be affected dramatically if climatic change continues to intensify. Changing patterns of precipitation and increased evaporation as a result of climate change will continue to reduce surface and groundwater supplies in many regions. Sea level rise is projected to extend groundwater salinization, decreasing freshwater availability<sup>77</sup> for children and their families in coastal areas. Droughts are expected to intensify, reducing access to water for personal consumption, agriculture and other economic activities. The water quality available to children is also affected by climate change,<sup>78</sup> as higher water temperatures and more frequent floods and droughts are projected to exacerbate many forms of water pollution, from sediments to pathogens and pesticides. Reduced access to water particularly affects girls and women (and others who menstruate), who are often responsible for collecting water for their household and rely on clean water for safe period management. Water scarcity requires them to walk further to source water, putting them at increased risk of gender-based violence.

"Loss and damage can also be related to health complications where people do not have access to clean drinking water, which results in diseases, and children are affected more."

**Dalitso, the Gambia, age 14**

*By 2050, the risk of hunger and malnutrition could grow by 20 per cent if the global community fails to act on climate change.*

The climate crisis threatens agricultural productivity, long-term food security and nutrition, leading to economic and non-economic loss and damage among children. Climate change has slowed the productivity gains in the world's agriculture over the past 50 years.<sup>79</sup> The intersection of conflict and climate shocks in fragile contexts further exacerbates negative impacts on nutrition, to the detriment of children's growth and development. By 2050, the risk of hunger and malnutrition could grow by 20 per cent if the global community fails to act on climate change.<sup>80</sup> The number of people facing extreme hunger could rise by a staggering 1.8 billion,<sup>81</sup> in addition to the nearly 830 million already experiencing extreme hunger and 50 million teetering on the edge of famine.<sup>82</sup> Children, pregnant and lactating women and girls, and Indigenous Peoples are disproportionately affected by climate-related food crises. By 2050, an additional 24 million children are projected to be undernourished because of the climate crisis.<sup>83</sup> Efforts to manage climate impacts on reduced crop yields, threatened food systems and increased hunger will result in an estimated cost of \$1.4 trillion from 2020 to 2040.<sup>84</sup>



## Food insecurity and child malnutrition exacerbated by weather extremes

In 2020, Hurricanes Eta and Iota hit Central America and the Caribbean.<sup>85</sup> Many families lost their crops and the animals they had raised for food. As a consequence, poverty and child malnutrition has increased. The hurricanes caused young people and children to interrupt their education owing to displacement and the initial isolation suffered by many communities. Moreover, in Central America, persistent drought is affecting smallholder farmers and compromising food security for children and their families.

Flooding caused major economic losses and damages in Asia during 2022.<sup>86</sup> Heavy rains at the start of Pakistan's monsoon season in 2022 destroyed 1.7 million hectares of agricultural land and 800,000 livestock, causing food insecurity. While 25 per cent of all losses and damages associated with floods, droughts and tropical storms occur within the agricultural sector, farmers – in particular, some of the most vulnerable small-scale producers – often have limited or no access to financial mechanisms to recover. Losses and damages in agriculture exacerbate existing vulnerabilities and undermine children's health and development. For example, in flood-hit parts of Pakistan, 40 per cent of children under the age of 5 suffered from stunting and 23 per cent from wasting, even before the monsoon hit the country in 2022.<sup>87</sup> The devastation caused by the heavy monsoon rains pushed millions more into crisis and emergency levels of food insecurity.<sup>88</sup>

## The right to education and health

As the impacts of climate-related loss and damage increase, children face additional barriers to accessing health and education through both direct and indirect pathways.<sup>89</sup> In direct terms, access to health and education is curtailed when climate change impacts

“Children bear the severe brunt after each disaster. The Loss and Damage Fund could support the establishment of temporary learning spaces and a child-friendly environment. In the aftermath of disasters, these spaces could provide education and psychological support, and a sense of normalcy for children amid the chaos.”

**Arushi, India, age 16**

damage educational and health care facilities, drug supplies or other critical infrastructure such as roads; when schools are repurposed as emergency shelters; or when extreme weather events, such as floods, impede children’s movement. Climate and environmental threats, including disasters and disease outbreaks, are responsible for disruptions in the education of over 37 million children each year.<sup>90</sup> This accounts for nearly half of the 75 million children who will have their education disrupted due to an emergency or crisis.

The climate crisis also affects a child’s ability to learn and access safe, quality education. Heat can have a significant impact on educational attainment, with students showing lower learning outcomes during hot school years compared to cooler school years. Research suggests that for every half-degree increase in temperature during the school year, there is a 1 per cent reduction in learning for children.<sup>91</sup> Children might also lose access to education due to the impacts of the climate crisis on livelihoods. Children, especially girls, may be pulled out of school when school fees become unaffordable or to compensate for the loss of unpaid domestic labour when other household members migrate in search of livelihood opportunities elsewhere, are injured or lose their lives in a climate-related disaster.

Children are more susceptible to some physical health impacts associated with climate change.<sup>92</sup> Waterborne diseases typically spread in the aftermath of floods and storms, especially when water and sanitation infrastructure is damaged, as is increasingly the case with the intensification of weather extremes as a result of climate change. It is projected that, by 2030, climate change impacts will result in 48,000 additional deaths from diarrhoeal disease in children under the age of 15.<sup>93</sup> It is estimated that, by 2050, more than 2 billion

children will be exposed to “more frequent, longer lasting, and more severe” heatwaves.<sup>94</sup> The more heatwaves children are exposed to, the greater the chance of them developing health problems, including chronic respiratory conditions, asthma and cardiovascular diseases. A review of public health studies concluded that children younger than 15 years have a higher risk than adults of dying from heat,<sup>95</sup> with infants and children younger than 5 years particularly at risk.<sup>96</sup> In addition, heat worsens maternal and neonatal health outcomes, with research suggesting that an increase of 1°C in the week before delivery corresponds with a 6 per cent greater likelihood of still birth.

Climate change also impacts children’s mental health and well-being.<sup>97</sup> Children who lose a family member or experience highly stressful or life-threatening situations<sup>98</sup> as a result of the impacts of climate change have a higher chance of experiencing post-traumatic stress disorder, anxiety disorders, suicidal thoughts or depression. The climate crisis also gives rise to climate anxiety among children who are concerned about future climate-related loss and damage. Children are especially vulnerable to feelings of climate-related distress. Because the climate crisis is a complex challenge, negative emotions linked to climate anxiety can become overwhelming for children, with potentially detrimental implications for their future development and well-being. Children who experience chronic stress during their formative years are at increased risk of developing mental health problems in later life.<sup>99</sup> Research with children from 10 countries found that nearly 60 per cent felt very or extremely worried about the climate crisis, with children from poorer and climate-affected countries in the Global South expressing more worry.<sup>100</sup>

*If current trends continue, climate change will, by 2025, be a contributing factor to preventing at least 12.5 million girls from completing their education each year.*

Girls are disproportionately impacted by loss and damage caused by climate-related disruptions to education and health services. Decreased access to health services, information and education due to the climate crisis has a major impact on children,<sup>101</sup> particularly adolescent girls. If current trends continue, climate change will, by 2025, be a contributing factor to preventing at least 12.5 million girls from completing their education each year.<sup>102</sup> Dropping out or being pulled out of school increases their risk of experiencing gender-based violence and affects their lifetime earnings, which has a corresponding amplifying impact on local, national and global economies. Reducing and preventing disruptions in education and ensuring girls have access



to safe, quality education – including comprehensive SRHR education – enables more women to enter the formal workforce and economy, with the potential to add up to US\$12 trillion to global growth.<sup>103</sup>

Climate-related loss and damage compromise girls' SRHR when they cannot access a comprehensive package of reproductive health services and information. The risk of adverse SRHR outcomes is heightened for pregnant girls and others affected by child, early and forced marriage and/or those who experience other forms of gender-based violence, including sexual violence and sexual exploitation and abuse due to climate change impacts. Complications in childbirth and pregnancy are the leading cause of death globally for adolescent girls aged 15–19.



## Disrupted education due to slow- and sudden-onset climate events

In early 2023, Vanuatu was hit by twin Tropical Cyclones Judy and Kevin, which caused major damage to homes, schools and communities. These consecutive climate-driven disasters have left an estimated 58,000 children in need of humanitarian assistance. Many have taken shelter at evacuation centres and have missed out on education.<sup>104</sup> With children in Vanuatu already experiencing more intense cyclones than older generations, building shock-responsive education systems must be a key consideration in Vanuatu's future planning and development.

In Kenya, the rising water levels of Lake Turkana have constrained children's ability to attend school, as those who previously walked now have to use boats to cross the lake.<sup>105</sup> Not only is this financially difficult for the community but the ride is also dangerous. The community has reported a high number of cases of waterborne diseases and malnutrition among children. Rising water levels have also led to school closures, as in the case of Lopangai Primary School in Kalokol Ward, where children are learning in temporary structures for the time being. Elsewhere, in Loya Village in Lorengipi/Lokirama Ward, climate-induced loss of livestock has destroyed livelihoods and contributed to malnutrition. The village experiences frequent droughts, which have depleted pastures and undermined the health of animals, resulting in low milk production and thus child malnutrition. Villagers have been migrating to West Pokot County and neighbouring Uganda in search of pastures. The loss of pastures and reduced herd sizes have also impacted children's education because communities used to sell livestock to afford school fees.<sup>106</sup>

In Tonga, in February 2018, Tropical Cyclone Gita damaged or destroyed 73 per cent of schools (109 out of 150) on the main island of Tongatapu, compared to 25 per cent of residential buildings, impacting more than 23,000 students.<sup>107</sup> Three months after the cyclone, nearly 1,200 students continued to attend classes in tents. Evidence suggests that girls are less likely than boys to attend temporary learning facilities due to concerns around safety – either at the facility or travelling to or from it – and lack of appropriate WASH facilities preventing them from managing their periods with dignity.

## The right to cultural heritage and Indigenous Peoples' knowledge

Indigenous Peoples, including children, face double injustice due to the intersecting impacts of historical patterns of marginalization and climate-related loss and damage. The IPCC acknowledges that today's "development challenges causing high vulnerability are influenced by historical and ongoing patterns of inequity such

as colonialism, especially for many Indigenous Peoples."<sup>108</sup> Many Indigenous children live in impoverished communities, which affects their capacity for climate action and increases their risk of facing loss and damage. Indigenous Peoples constitute approximately 15 per cent of the world's poor and one third of the 900 million people living in extreme poverty in rural areas.<sup>109</sup>

"[E]veryone lives in a different context and has more vulnerabilities depending on who they are...they have to take special care of the most vulnerable populations, to take them into account more with regard to losses and damages, because they are the most vulnerable people to climate change and the damages it represents."

**Génesis, Colombia, age 15**

Many Indigenous Peoples rely on climate-sensitive ecosystems for their livelihoods as well as their spiritual and cultural practices, which places them at elevated risk of climate-related loss and damage.

They are particularly threatened by the degradation of land, water and biodiversity, which constrains their ability to practise traditional livelihoods. For example, the traditional livelihoods of Indigenous Peoples in the Arctic are challenged by rising temperatures, as there is less feed for reindeer and it is becoming less available due to harder layers of ice. Similarly, the Maya Ch'orti' people in Guatemala are facing the loss of traditional crops of maize due to increased climatic

changes.<sup>110</sup> Land and resources are deeply embedded in the identity of Indigenous Peoples, including that of Indigenous children, with their lands, territories and natural resources being an intrinsic part of their relationship to nature.<sup>111</sup> Their spirituality, as well as their social fabric, political structure and economic systems, are contingent on maintaining that relationship. This means that Indigenous children are also at great risk of being deprived of their cultural heritage and traditional knowledge when they lose access to their lands and territories – for instance, due to climate-related displacement.

Climate action that does not consider the right of Indigenous Peoples to their ancestral land and cultural heritage can inflict loss and damage. Indigenous Peoples and their children may be negatively affected by actions taken to mitigate climate change or adapt to its impacts. For example, projects related to the production of biofuel or hydroelectric power have, in the past, resulted in the displacement of entire Indigenous Peoples' communities without their free, prior and informed consent.<sup>112</sup>



## Climate change in the Pacific: A threat to Indigenous knowledge

Concerns about climate-related loss and damage are particularly felt by Pacific Islanders confronted with sea level rise. Many islanders perceive the future sustainability of their culture and identity to be under threat from non-economic forms of loss and damage, such as loss of access to ancestral lands and burial sites, loss of Indigenous knowledge and erosion of traditional practices. In an effort to address these threats, a number of positive initiatives and good practices have emerged.<sup>113</sup> These include the development of a curriculum on climate change and Indigenous local knowledge and the revival of practices such as the *tutunap*, which entails storytelling by elders to instil moral values and cultural norms in children.



# Recommendations

## Loss and damage financing must be child-responsive

Given children’s vulnerability to both economic and non-economic loss and damage impacts, the newly mandated Loss and Damage Fund and loss and damage financing more broadly must place children at their core. This can be done by:

1. Incorporating child rights as a guiding principle
2. Meaningfully engaging children in the process, including the design, monitoring and implementation of the Loss and Damage Fund and loss and damage financing
3. Taking account of children’s particular needs and unique vulnerabilities

4. Ensuring access to funding for children and their families
5. Ensuring accountability and access to justice for children
6. Investing in children: rebuilding/recovering children's critical services such as education, health, nutrition, WASH, social protection and child protection

### **Incorporating child rights as a guiding principle**

- To ensure that loss and damage finance is child-responsive,<sup>114</sup> children's rights as set out in the United Nations Convention on the Rights of Child, including the best interests of children, must inform all financing decisions, recognizing differing age and gendered impacts and children's own views and recommendations.
- Children and their rights must be explicitly referenced in the governing instrument, accountability mechanisms and guidelines of the new Loss and Damage Fund to ensure that their specific needs, and those of their caregivers, are factored into the design of project proposals.
- All proposed loss and damage finance mechanisms, policies, budgets and administrative decisions should undergo child rights impact assessments.<sup>115</sup> This is to ensure that the best interests of the child are at the centre of each decision and that subsequent loss and damage policies, programmes or other interventions and their outcomes do not undermine child rights.

### **Meaningfully engaging children in the process, including design, monitoring and implementation of the Loss and Damage Fund and loss and damage financing**

- Children, locally led organizations and other affected persons should be recognized as active participants in decision-making on loss and damage. This means including children as agents and rights holders in decision-making processes on loss and damage. It also entails recognizing the obstacles children face in

“Policy and decision-makers need to talk to children on what they want and how their future should look like. They’ll feel included because most of our governments don’t really try to understand what young people need.”

**Moussa, (Pseudonym used)**

participating in decision-making processes on loss and damage and exploring how governments and other relevant stakeholders can facilitate their safe and meaningful participation.<sup>116</sup>

- Children should be included as experts in their own right in processes related to the design and implementation of the Loss and Damage Fund, its monitoring, evaluation and learning, and its overall

governance. A child advisory board or committee should be established at all levels of the design and implementation of the Loss and Damage Fund to consider children’s existing vulnerabilities and capacities, and to formulate a meaningful, inclusive and child-responsive approach to making decisions and governing loss and damage funding and other climate funds.

- To support their informed and full participation in decisions about action on loss and damage, children should have access to information on loss and damage that is appropriate to their age, gender and ability. For a Loss and Damage Fund and other finance mechanisms to be truly child-responsive, it is essential to capture the perspectives and priorities of children who experience the full range of climate-related risks and impacts – including those living in high-risk climate change hotspots or already on the move in the context of climate change.

### **Taking account of children’s particular needs and unique vulnerabilities**

- Loss and damage needs assessments must consider existing and intersecting vulnerabilities – such as child poverty and inequality – and capacities specific to different groups of children. Such considerations include, but are not limited to, girls and children discriminated against on the basis of SOGIESC; Indigenous children; children with disabilities; displaced, migrant and refugee children; and children affected by conflict. Children’s self-identified needs and priorities should be eligible for funding and targeted by loss and damage interventions.

“[W]e should also be provided with more spaces for participation...within our own authorities alongside the people who can open up these initiatives. But also, where our opinions and thoughts are listened to, and we can share our suggestions, and that these are also taken into account and count as part of the solution to a problem.

**Joselim, Peru, age 16**

- Loss and damage response must be informed by existing inequalities and disaggregated data – at a minimum, broken down by age, gender, migration status and disability status – in order to capture the specific impact of the climate crisis on different groups of children. While loss and damage infringe on multiple child rights, effective responses are currently challenged by the shortfall in data availability since data are not routinely recorded. Financial support must also be provided to strengthen the collection and disaggregation of data in countries facing high climate risk.

- The policies and guidelines of existing climate finance mechanisms should consider children’s needs, specific vulnerabilities and priorities in terms of loss and damage. Some funders have already started to consider how to integrate the specific climate needs of children into their guidelines. For example, the Green Climate Fund is actively working with its partners to bridge child-focused climate finance, particularly in the areas of health, climate-resilient social protection and education, while the Adaptation Fund is scaling up efforts to engage with youth in adaptation programming. Such efforts should be replicated and scaled up by all existing climate finance mechanisms, including by new loss and damage funding arrangements.

### **Ensuring access to funding for children and their families**

- Children on the frontline of the climate crisis, including child- and girl-led organizations, should have timely access to financial support through the Loss and Damage Fund and other loss and damage financing, including a dedicated community window.<sup>117</sup> The community window should provide grants and other forms of finance directly to children and their organizations, without the requirement to go through national, regional or global intermediaries, thus making access to climate finance more inclusive, equitable and effective in addressing children’s context-specific needs and priorities.

“The Loss and Damage Fund can also be used to empower community-based initiatives like green initiatives, green energy and something that builds the local economies and benefits the local people.”

**Soham, India, age 18**

- Technical support to access child-responsive climate finance should be made available through existing regional mechanisms and implementing agencies. These may include, for example, non-governmental organizations (NGOs) or Indigenous Peoples’ organizations, who are working closely with children and their families and communities. Funding for loss and damage should be deployed locally and tailored to meet

children’s context-specific climate vulnerabilities. To facilitate this, policies, guidelines and criteria for loss and damage finance allocations must be issued in national and local languages and culturally appropriate ways through channels easily accessible to children.

- In fragile and conflict-affected contexts, specifically, care must be taken to provide accessible funding to local actors in ways that genuinely support local organizations, do not transfer risk and do not exacerbate the root causes of vulnerability, such as inequality and conflict.



## Climate finance best practices

The Least Developed Countries (LDC) Group launched the LDC Initiative for Effective Adaptation and Resilience (LIFE-AR)<sup>118</sup> to enable LDCs to develop, strengthen and operationalize their own long-term climate-resilient and low-emission strategies. LIFE-AR supports LDCs, in cohorts, to build their institutional and governance structures and pilot finance delivery at the local level through national channels. These strategies include establishing shock-responsive and adaptive social protection programmes, providing micro, small and medium enterprise business support with climate information tools, and devolving finance to local governments to invest in community resilience projects. The goal is to create a system where finance is flowing to the local level smoothly via international access and national budgeting.

The Global Environmental Facility (GEF) Small Grants Programme provides grants to finance projects designed and implemented by civil society and community-based organizations, with a focus on capacity building, gender and the inclusion of youth and Indigenous Peoples.<sup>119</sup>



Funded projects are related to issues of biodiversity, climate change and land use. The funding allows communities to test innovative ideas and best practices, and lessons learned are replicated and scaled at national level. GEF's medium-size project modality provides an expedited mechanism for executing smaller projects by simplifying processing steps, including review and approval procedures, thus shortening the project cycle relative to GEF full-sized projects.<sup>120</sup> It further allows for a balanced representation of executing agencies and stakeholders to access GEF funds, such as international/national NGOs among others.

## Ensuring accountability and access to justice for children

"Children and young people need to be part of decision-making committees, like at local level, we need to be attending council meetings and be able to hold decisions. Decision makers to be held accountable. Formed a space specifically for children that helps to protect and empower children."

**Dalitso, Zambia, age 14**

- Children and children's organizations must have access to effective grievance mechanisms and remedies if the activities of the Loss and Damage Fund or loss and damage funding arrangements violate children's rights, human rights, livelihoods or the environmental integrity of children's communities. Access to funding is a precursor of access to remedies and justice, and just, equitable and child-responsive procedures will be crucial for levelling the playing field for children, children's groups and children's organizations to ensure their access to funding through the new Loss and Damage Fund.
- Remedial mechanisms should take into account the specific needs and rights violations of children due to the effects of climate change and acknowledge that the harm can be irreversible, with lifelong consequences. Remedies may include resources supporting children's education, health, protection and social protection in communities affected by loss and damage.
- To ensure justice for children and families, loss and damage finance mechanisms should have effective environmental and social safeguards. They should also have mechanisms in place that enable recipients to hold financial contributors and implementers accountable through transparency mechanisms and access to information, with recipients included at all stages of a loss and damage response.

## **Investing in children: rebuilding/recovering children’s critical services such as education, health, nutrition, WASH, social protection and child protection**

- Significant sums of finance for loss and damage should be directed at child-critical social services, including essential services for younger children, which should be delivered in an equitable and inclusive manner. These services include health, education, food and nutrition, clean energy, WASH, and child and social protection services. Investment should be targeted particularly at increasing access to sexual and reproductive health services; prenatal and postnatal care; high-quality early care and education experiences; and paediatric health care.
- Climate finance for loss and damage should be used to invest in adaptive social protection systems.<sup>121</sup> This is important for strengthening the resilience of children and their families and enhancing their ability to deal with and recover from climate shocks, without undermining or disrupting investment in children’s development and services.
- Services should be adapted to the needs of children living in high-risk locations to be resilient to the impacts of climate change. They should also be prepared to reach and protect the most vulnerable. Loss and damage finance should enable services that are flexible and portable, and that can thus support children on the move in the context of climate change.
- Loss and damage funding should be provided directly to children and communities displaced by climate-related extreme events. When displacement is protracted, financial assistance should be provided for the resettlement or relocation of people who cannot return to their homes, including assistance with diversifying or rebuilding livelihoods in the new place.<sup>122</sup> To meet children’s needs, this assistance must also be child- and gender-responsive.



## Shock-responsive social protection for loss and damage

Shock-responsive social protection (SRSP) can be an effective means for protecting the consumption needs and productivity of poor and vulnerable households faced with the impacts of climate-related shocks and disasters. In 2019, UNICEF worked with the national and provincial governments in Mongolia to pilot the mainstreaming of SRSP into national social protection systems and protect children from negative coping mechanisms adopted by households during harsh winters (or *dzud*).<sup>123</sup> This included increasing the value of the Child Money Programme for households with children aged 0–5 years in anticipation of harsh winters. As a result of this early response measure, households with young children could smoothen their consumption as soon as they experienced income constraints due to harsh winter conditions – a situation which would usually have forced them to deprioritize children’s needs in order to increase their spending on fodder to save their livestock.

### Overarching principles

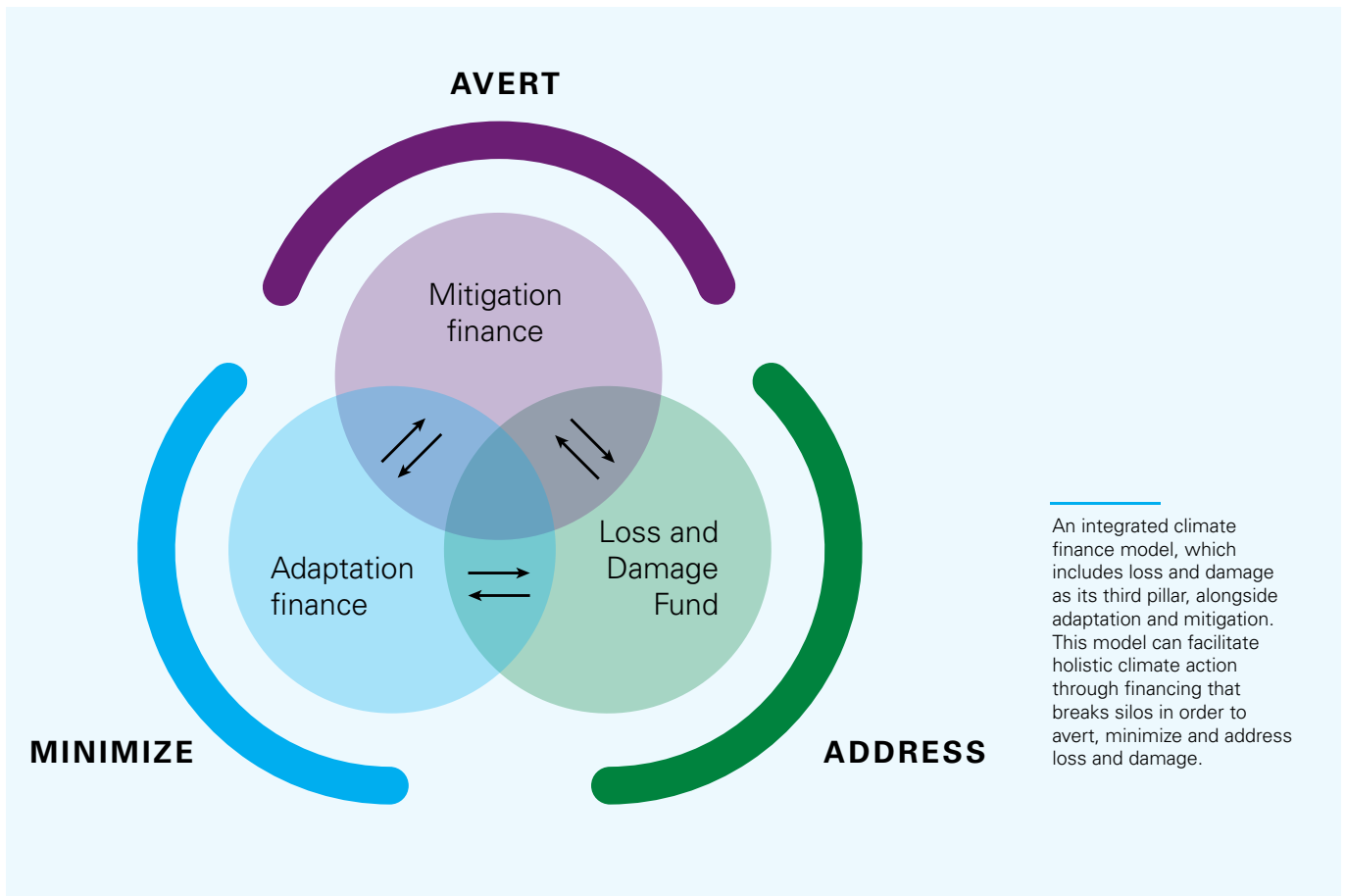
To achieve these ambitions, the Loss and Damage Fund and loss and damage finance should include:

1. Integrated financing that breaks down silos
2. Sustainable, equitable and debt-free support
3. Addressing vulnerability and building long-term resilience

#### **Integrated financing that breaks open silos**

- The Loss and Damage Fund and loss and damage funding arrangements should be positioned within the existing mosaic of climate finance to support holistic action towards averting, minimizing and addressing climate-related loss and damage, as articulated in article 8 of the Paris Agreement.<sup>124</sup> This should be based on the recognition that adaptation, mitigation and loss and damage do not exist in silos but often overlap and are intricately connected. Although historical attention on tackling the climate crisis has focussed on mitigation and, to a lesser extent, adaptation, addressing loss and damage is a crucial third aspect

of climate action because some climate impacts have already surpassed 'limits to adaptation'.



- New loss and damage financing should complement humanitarian funding but must have a broader scope than current humanitarian funding. Although some aspects of humanitarian ethics overlap with climate justice, humanitarian assistance alone is not sufficient to address climate-related loss and damage. Humanitarian assistance is primarily aimed at limiting the adverse impacts of a climate-related hazard in its aftermath. In contrast, addressing loss and damage requires both an immediate response component commensurate to impact and longer-term financial support for anticipatory action, enhanced preparedness, prevention and resilience building. For example, in addition to relief, rehabilitation and recovery from disasters, loss and damage funding should also provide for safe migration and resettlement and long-term security and social protection to re-establish lives and livelihoods. This requires appropriate financial resources such as contingency funds; pre-committed response financing to improve humanitarian

predictability; increasing investments in adaptive social protection systems; and insurance to support those who are vulnerable.

- Finance provisions through the Loss and Damage Fund and loss and damage funding arrangements must be coherent with national and regional climate finance initiatives pertaining to loss and damage. They must be aligned with and complement national and regional strategies that promote key principles of climate justice, intergenerational equity and human and child rights.

### **Sustainable, equitable and debt-free support**

- Loss and damage finance must be new, additional, timely, effective, appropriate, adequate, predictable and sustainable, and it should contribute to breaking down silos between humanitarian, development and climate finance. It should facilitate investment into essential child services and related infrastructure – including their rebuilding and recovery following climate-related disasters – and strengthen anticipatory action.
- Loss and damage funding should not exacerbate the debt burden of climate-affected countries. As such, it should provide grants rather than loans,<sup>125</sup> given the negative repercussions that obligations to repay unaffordable debt pose for investment in public services such as schools, health care facilities and others essential for the well-being and development of children. In addition, all creditors, independent from the Loss and Damage Fund and loss and damage funding arrangements, should implement climate-resilient debt clauses in debt contracts which automatically suspend debt payments during climate, health and other shocks and disasters. This will give countries a much-needed breathing space to respond to emergencies and address loss and damage.

- New loss and damage finance must integrate multiple funding sources<sup>126</sup> and should be informed by the ‘polluter pays’ principle as enshrined in the Rio Declaration and the UNFCCC, channelling resources to the most vulnerable to facilitate climate justice. The new Loss and Damage Fund should consist primarily of public financing and new and innovative resources. Contributions from and investment opportunities offered by the private sector, potentially channelled through public finance, should also be explored, as long as they do not reinforce indebtedness or create new debt. Innovative mechanisms could include windfall taxes and/or levies on high-polluting activities and industry sectors such as aviation and fossil fuels.
- The governing instrument for the Loss and Damage Fund should be inclusive, transparent and accountable.

### **Addressing vulnerability and building long-term resilience**

- Loss and damage funding should urgently prioritize those most affected by loss and damage and groups already in marginalized situations in order to support them to effectively address loss and damage.<sup>127</sup> These include, but are not limited to, low-income countries, small-island developing states, people discriminated against on the basis of their SOGIESC, children, Indigenous Peoples, people with disabilities, migrants, refugees and IDPs, and those who experience intersecting and compounding forms of discrimination and inequality.
- Loss and damage finance should provide immediate life-saving relief following a sudden-onset event or disaster as well as build long-term resilience for children, including those affected by slow-onset events. Funding and plans to address the economic and non-economic impacts of loss and damage should be coordinated with redoubled efforts to avert and minimize loss and damage through investing in early-warning and anticipatory action, adaptive and shock-responsive social protection, effective humanitarian action, disaster risk management and broader climate change adaptation, and mitigation strategies and financing.

## Children call for:

**Improved awareness and education on climate change and loss and damage**, as a prerequisite to children's meaningful engagement in debates about climate change and loss and damage as equal stakeholders. This can be achieved by:

- *Incorporating and raising the profile of climate change in the school curriculum and leveraging children's informal networks.* Education prepares children and young people to make better decisions as future leaders and encourages them to act as agents of change. In addition to formal learning spaces, children proposed utilizing a range of informal spaces that they are actively engaged in (e.g., churches, social networking channels) for spreading information about climate change, its adverse impacts and potential actions that can be taken to minimize, avert or address loss and damage.

**Meaningful participation in the Loss and Damage Fund and loss and damage funding arrangements**, because children are most affected by climate change and are already experiencing loss and damage firsthand. This can be achieved by:

- *Facilitating the meaningful and continuous involvement of children* because their perspectives and experiences are critical for developing comprehensive, effective and sustainable solutions. Children and young people can be strong catalysts for positive change in their communities and beyond if they are involved in decision-making and solutions from start to end.
- *Creating accessible and inclusive platforms for children's engagement* that facilitate children's engagement in the Loss and Damage Fund and funding arrangements. Children ask for the amplification of their voices through comprehensible language that is devoid of excessive technical jargon. It is imperative that these platforms are inclusive by design, embrace children from all backgrounds and cater to varying levels of expertise, so that the greatest number of children are empowered to actively engage in shaping the loss and damage agenda.

**Facilitation of children's engagement in the governance of the Loss and Damage Fund**, including decisions about funding allocation, and the monitoring and evaluation of funded projects and programmes. Their voices must not only be heard but also acted upon.

This can be achieved by:

- *Creating a Children's Advisory Board* to facilitate their involvement in the Fund's governance through regular inputs into the management of the Loss and Damage Fund, including the selection of projects and programmes. The board would also help ensure that a child-responsive approach is at the heart of the Fund's operationalization. Children and young people need to be treated as equal stakeholders and should have influence over how the Loss and Damage Fund is operated.
- *Ensuring transparency and accountability*, including unrestricted access to information, frequent updates on progress, systems that guarantee the allocation of funds towards projects and programmes that truly assist those who are most affected by climate-induced loss and damage, and rigorous monitoring and evaluation of fund utilization to ensure its effectiveness and equity.

**Investment in children to empower them as agents of change**, so they can become leaders, innovators and champions for a better, more resilient world. When children and young people are supported and empowered, they can contribute to building a more sustainable future for everyone. This can be achieved by:

- *Developing a dedicated Children's Fund* under the Loss and Damage Fund, with the primary objective of safeguarding the rights and well-being of children on a global scale. The establishment of a dedicated fund is important to effectively address the distinct vulnerabilities and needs of children, especially those living in countries and regions most affected by climate change.
- *Allocating financing to child- and youth-led community initiatives* that empower young leaders to drive community resilience-building efforts. This allocation should prioritize innovative, community-driven solutions developed by children and young people who are connected to local realities and are on the frontline of climate change impacts, including loss and damage.



**A holistic approach to protecting children’s rights, safeguarding their well-being and supporting their resilience** by ensuring that children’s present needs are met, as well as investing in their long-term resilience, while considering both economic and non-economic loss and damage. This can be achieved by:

- *Investing in climate-resilient infrastructure* to protect communities from the detrimental impacts of climate change. Children emphasize that resilient infrastructure should encompass not only schools, houses and health-care centres but also other essential services, such as WASH and road infrastructure, to ensure a safer and sustainable society.
- *Providing balanced short-term and long-term funding* that addresses both short-term emergency demands and long-term resilience-building efforts. Allocating funds properly to relief, recovery, development, adaptation and disaster risk-reduction initiatives can address the immediate impacts of climate-induced disasters while also assisting children and their communities to build back better and become more resilient.
- *Addressing non-economic loss and damage* - such as health consequences, climate mobility, loss of cultural heritage and identity, loss of Indigenous knowledge, biodiversity loss and ecosystem degradation – through the Loss and Damage Fund. Children emphasize the need to incorporate mental health concerns into the operationalization of the Loss and Damage Fund, ensuring that they are not only physically protected but also emotionally resilient in the face of climate-related loss and damage.

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