

## Loss and Damage Solutions

SAVING LIVES CHANGING LIVES

#### LOSS AND DAMAGE

Loss and damage is a term used to describe the aftermath of the impacts of climate change as mitigation efforts fail and emissions continue to rise, and the consequences of climate change go beyond what people can adapt to. Loss and damage materializes in the wake of extreme weather events such as heatwaves, floods, storms and droughts, as well as slow-onset events such as sea level rise, desertification and biodiversity loss. The scale of loss and damage can range from the disruption of essential services, displacement and food insecurity to the irreversible loss of life, culture, territory and ecosystem services.

#### **SOLUTIONS**

As the climate crisis is a key driver of the unprecedented rise in global hunger, the face of loss and damage is that of every person whose food security is impacted by unimpeded climate shocks and stresses.

As the world's largest humanitarian organization, the World Food Programme (WFP) witnesses firsthand how climate-induced losses and damages contribute to the global food crisis. WFP is on the ground saving lives after climate disasters by providing immediate relief and food assistance. WFP also empowers communities to strengthen their resilience against climate impacts and to avert and minimise losses and damages in food systems.

#### **ANTICIPATE**

## climate hazards before they turn into disasters

WFP helps communities anticipate climate hazards before losses and damages occur. In 2021, WFP supported 18 governments to establish early warning and anticipatory action systems, protecting over 1.1 million people with humanitarian assistance ahead of predictable climate hazards. WFP also provided 5.2 million people in 15 countries with climate information and weather forecasts, empowering them to make informed decisions and prevent losses and damages to their livelihoods.

#### **PROTECT**

# the most vulnerable people with financial safety nets and insurance

The most food insecure people on the frontlines of the climate crisis often lack financial safety nets to protect them from climate extremes. WFP supports these communities with access to climate risk insurance solutions. In the event of a catastrophic climate impact, insurance products trigger payouts which provide compensation for the loss of crops and livestock. In 2021, 2.7 million people in 18 countries were protected with climate risk insurance products that were developed or supported by WFP, with financial coverage exceeding US\$ 185 million. These insurance products triggered payouts of US\$ 4.7 million, which benefitted over 575,000 people.

#### **RESTORE**

### degraded ecosystems and establish climate resilient infrastructure

WFP works with food insecure communities to restore local ecosystems which provide natural protection against losses and damages. Food Assistance for Assets programmes enable people to meet their immediate food needs with cash, vouchers or food, while engaging them in climate change adaptation projects. In 2021, over 8.6 million people in 49 countries participated in such activities. Since 2016, WFP has worked with communities to rehabilitate over 872,000 hectares of land, plant nearly 30,000 hectares of forest and build over 31,000 water ponds and 28,000 kilometers of irrigation canals.

### **Call To Action**

Communities that have historically contributed the least to the climate crisis face the worst of its impacts. They often lack access to the systems, resources and capacities to effectively avert, minimize and address loss and damage. The global community must unite to protect people and their food security on the frontlines of the climate emergency.

## Scale-up solutions to avert, minimize and address loss and damage

The scale of an extreme weather event is not the only factor that determines the size of a disaster. Disasters are determined by the vulnerability of the people, livelihoods or food systems exposed to their impacts. Loss and damage occurs at the intersection of climatic, social, economic and political impacts – but also in places where people are cut off from access to natural, financial, human and social capital. Global leaders must invest in systems that predict climate hazards and provide physical and financial protection to the most vulnerable.

## Channel climate finance to communities in fragile and conflict-affected settings

The frontlines of the climate crisis overlap with conflict,

displacement and economic shocks. People trapped at this intersection are the most vulnerable, and they deserve the fastest and most decisive support. There is an urgent need to provide more funding to initiatives which protect these communities from loss and damage.

## Transform food systems with climate action

Food systems around the world are affected by climate-induced losses and damages. At the same time, global food and energy systems are leading contributors to global heating. Their lack of diversity, reliance on polluting practices and exposure to disruption threatens global food security. We need to urgently diversify, de-carbonize and support resilient and equitable food systems to counter loss and damage and ensure food security and nutrition for all.

#### **Case Studies**

## CLIMATE RISK INSURANCE – DROUGHT IN MADAGASCAR

In southern Madagascar, three consecutive years of drought have left many families without any means to feed themselves. In November 2020, WFP launched a microinsurance programme for farmers in the drought-affected south. Nearly 3,500 households were insured against drought risk for the growing seasons of 2020/2021. After a failed first planting season (November to April), households received payouts of US\$ 100 each to cope with the loss of their maize harvests. With a US\$ 70,000 premium paid by WFP, a total of US\$ 350,000 was paid out to highly food insecure communities.



"I am a farmer. I was born here and I have always lived here. My only job is farming. The insurance pays for the food of the cattle, or in case of drought. I am happy to have received money from WFP. I bought seeds, supplies and I was able to send my children to school, I bought food. If we had not had this insurance, we would have borrowed money again. I would not have been able to send my children to school." - Jeanine

#### COMMUNITY-BASED RESILIENCE BUILDING - DROUGHT IN GUATEMALA

In Guatemala, part of the Dry Corridor in Central America, life as a subsistence farmer is difficult. Recurrent drought means crop failures and families like Alilia's struggle to feed their families. With support from WFP, Alilia's community is building resilience to climate impacts by growing drought-resistant crops and producing organic fertiliser. These activities help to diversify farming systems and improve horticulture, while also protecting food security and livelihoods from losses and damages.



"In 2014, 2015 and the years that followed there was a great drought that did not allow us to harvest. We had no ways of getting water. The maize did not grow, we had to buy it. Sometimes we found it, sometimes we didn't. But this season that the World Food Programme came, we feel happy because we have learned to conserve our soil so that it keeps moisture, to plant more small trees. We have also learned how to make our compost bins to throw on our little plants that we plant in these orchards. We also have gardens in our houses for our families." - Alilia Mateo Felipe

## ANTICIPATORY ACTION – FLOODS IN NEPAL

In October 2022, Nepal experienced unseasonal monsoon rains, which resulted in severe flooding across the country. Through its anticipatory action programme, WFP supported communities to anticipate this climate hazard through early warning messages and empowered them with cash transfers before they experienced losses and damages to livelihoods and assets. Ahead of the flooding, WFP transferred cash to over 15,000 households in three districts.



"It has been a colossal loss. Flood water has entered my fields and destroyed all my planted crops. My winter stock of rice and wheat is all gone. The outer walls of my house have crumbled down. With the cash, I will buy rice and lentils. This way I hope I will be able to ensure my family gets a decent meal. Three of my family members will benefit from this. I will be able to busy some clothes and some essential supplies, including salt and oil." – Bardiya

## HUMANITARIAN RESPONSE – FLOODS IN PAKISTAN

Guddi's home in the Kaladi village of the Sindh province in Pakistan was damaged by extreme monsoon floods in September 2022. Guddi lives with her husband and three children. Her husband is a daily wage labourer who typically earns between 300-500 rupees per day (US\$ 1.5-2.5) when there is work. These days there is no work as all the fields are flooded.

Working closely with the Government of Pakistan, WFP delivered food assistance to all the families in Guddi's village following the floods. Each package contained 45 kg of wheat flour, 4.5g of pulses and 200 grams of salt, which helped Guddi cope with the losses and damages after the floods.



#### **World Food Programme**

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