

Integrating Loss and Damage in **NDCs; from youth perspective**

PREPARED BY :
The Loss and Damage
Youth Coalition

PUBLISHED
June 2025

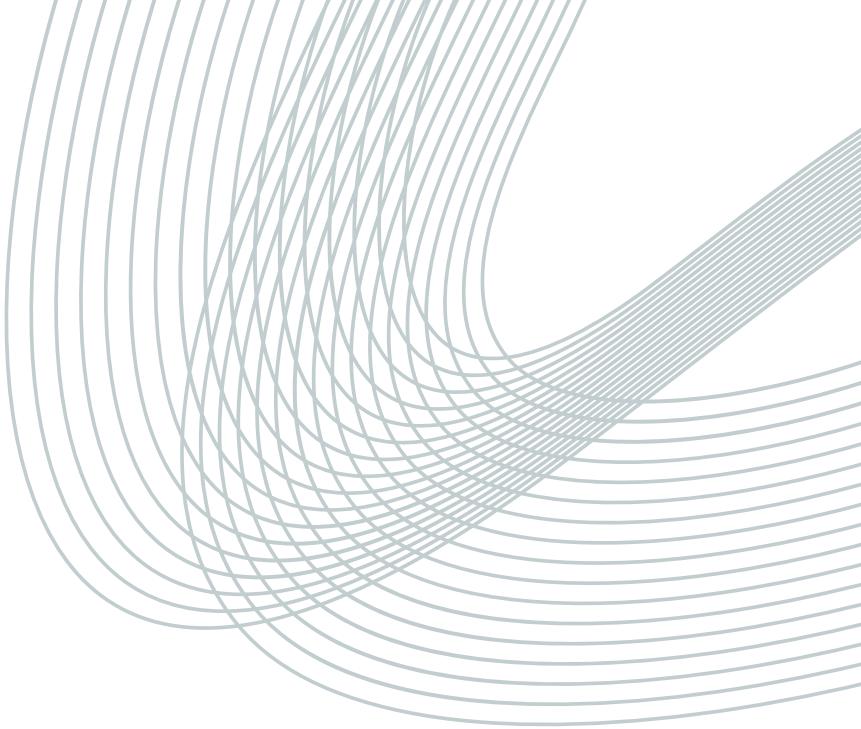


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Nationally Determined Contribution (NDC)



1.0 What is Loss and Damage & NDCs?

1.1. Loss and Damage

Loss and damage refers to the impacts of the climate crisis that go beyond what people can adapt to. Extreme weather events such as floods, storms, droughts, and wildfires are becoming more frequent and severe every year, leading people to lose their lives and livelihoods. Often, those who did the least to cause climate change are the ones who suffer the most from loss and damage. The cost of damage to homes and communities, and the incalculable toll on life, culture, and connection to land, are borne by some of the poorest and most oppressed people in the world.

Loss refers to the things that are lost permanently due to the impacts of the human-induced climate change such as loss of lives, biodiversity, culture and heritage, indigenous knowledge systems, and more. While damage refers to the things that are temporarily damaged and can be restored or brought back, such as damage in physical infrastructure like buildings of schools and hospitals, impact on physical health, and more. The sixth assessment report of climate impacts from the Intergovernmental Panel on Climate Change (IPCC), broadly splits loss and damage into two categories: economic losses involving “income and physical assets”; and non-economic losses, which include – but are not limited to – “mortality, mobility and mental wellbeing losses”.

Economic loss and damage refer to the loss and damage caused by the climate crisis that can be assigned monetary values. For example, the economic cost of the destruction of property such as buildings or cars, the loss of livelihood assets such as crops or livestock, the loss of productivity through the lost working hours, as well as damage to roads or power infrastructure, can be calculated and assigned a monetary value. Non-economic loss and damage fall under a wide range of intangible impacts, such as loss of human lives, displacement, migration, loss of culture and heritage, health impacts, biodiversity decline, loss of livelihoods, social and psychological impacts, erosion of traditional knowledge, and degradation of ecosystem services.

The impacts can be categorized into slow onset events like ocean acidification and land desertification and extreme weather impacts which happen suddenly like cyclones and landslides. Article 8 of the Paris Agreement outlines the responsibilities of countries to take action on loss and damage. Addressing loss and damage stands alongside mitigation and adaptation as a fundamental pillar of climate action. But despite signing on to the Agreement, the wealthy countries who contributed the most to causing loss and damage are still unwilling to provide the finance and support needed to address it. This is an injustice, and we are fighting against it.

Case study: Impacts of loss and damage in Guyana

My climate story is intertwined with my identities, by Christine

My Climate Story begins with my ancestors crossing the Kala Pani (Black waters) Atlantic Ocean from India to British Guiana as part of the Indentured Servitude. Some came through being captured, some because they were promised lands in British Guiana, and most came without understanding the contract they had signed. My ancestors came to replace the recently freed African slaves. Labor was needed to tend to sugar plantations in the Caribbean and to feed the Europeans who had already profited from the benefits of a capitalist world and cheap labor.

My climate story begins here because my ancestors were resilient and I am fighting for my small coastal country to prepare itself and become resilient to climate change impacts. Up until this point, my life was split between growing up in Guyana and spending my late teens and early adulthood in the United States. Two vastly different environments, but both showed clearly the impacts of climate change and environmental injustices. I have seen floods swallow up my tiny city, Georgetown, in 2005. Rates of death from asthma in the Bronx are about three times higher than the national average.

Hospitalization rates are about five times higher. This can be directly attributed to pollution. In 2012, I saw that even megacities like New York can be crippled by hurricanes like Sandy.

Patriarchy, colonialism, racism, and classism are a part of my story. I believe that these are systems that need to be dismantled for us to achieve a just and sustainable world. In my role as a climate advocate, I want to center the voices of those most vulnerable in particular women, youths, and people of color. Speaking from my experience, women face significant challenges that make it impossible for them to participate fully in the discussion that impacts their livelihoods. When climate disasters strike they are the most vulnerable, in Guyana one in every two women experience intimate partner violence. The challenge is complex, it is one that is based on the survival of women and the survival of the planet.

My ancestors were resilient, and so I believe I can be resilient too. There is much despair and loss but there is also hope, compassion, and revolutionary love that comes from everyday citizens who are committed to making the planet a better and more equitable place. This is my climate story, a story that started with my ancestors, a story that I hope has a positive ending for the generations that come after me. Source [here](#).

1.2 Nationally Determined Contribution

NDC are the Nationally Determined Contributions. It is also known as national climate action plans as it outlines what measures each country will take to contribute to the global temperature goal of the Paris Agreement. NDC is seen more as a mitigation document.

"Holding the increase in the global average temperature to well below 2°C above pre-industrial levels and pursuing efforts to limit the temperature increase to 1.5°C above pre-industrial levels, recognizing that this would significantly reduce the risks and impacts of climate change.

- Paris Agreement (PA), [Art 2.1\(a\)](#)

Many NDCs also contain references to climate adaptation and loss and damage action, especially of the developing countries. Under PA, Parties have agreed to undertake and communicate new NDCs every five years reflecting the highest possible ambition as possible, backed by the best available science and technology. It recognizes the need to support developing country Parties for the effective implementation of the agreement as it shifts the focus towards a universal, country-driven approach (Art 3).

Article 4.1 of the PA states that in order to achieve the long-term temperature goal, Parties should aim to reach global peaking of greenhouse gas emissions as soon as possible, recognizing that the peaking will take longer for developing country Parties, and to undertake rapid reductions thereafter in accordance with best available science, so as to achieve a balance between anthropogenic emissions by sources and removals by sinks of greenhouse gases in the second half of this century, on the basis of equity, and in the context of sustainable development and efforts to eradicate poverty.

The [NDC Synthesis Report](#) 2024 states that the NDCs

submitted in the 2nd round "fall miles short of what's needed" to prevent the worst impacts of climate change. It revealed that full implementation of all latest NDCs would likely lead to a 5.9% emission reduction by 2030 compared to the 2019 levels. But if NDCs were implemented without conditional elements, it would likely lead to 0.8% higher emissions in 2030 than in 2019. The deadline to submit the 3rd round of NDCs was February 10, 2025. However, many countries haven't submitted NDC3.0 yet. It is expected that the majority of it would be submitted either before the SB62 conference in June and the COP29 later this year.

2.0. Why should loss and damage be integrated in NDCs?

We are already feeling the adverse impacts of climate change. It has reversed decades of progress and positive growth, exacerbated gender and social exclusion, introduced conflicts and violence and more. This will only be severe with each passing day. NDCs translate international vague targets to concrete commitment at national level and is a collective tool to tackle climate change. Integrating loss and damage (L&D) into NDCs is significant for various reasons, especially for the most vulnerable countries.

Case study: Impacts of loss and damage in Rewa, Fiji

Rising sea level, by Daurewa Bernadette

Rewa is the smallest province in the Fiji Islands. It is a province of flat land, valleys, waterways, and home to Fiji's widest river. It is well known for being the only province in Fiji that obtains the most thalassina, more commonly known as mud lobsters or "mana" in Fijian. These are harvested from mangrove swamps (something that is also in abundance in our land). Because the geography is flat, our people here are prone to getting flooded often. It was not like this before but over the years, due to climate change and what could possibly be sea level rise, our land is continually under water.



A few weeks ago, we laid one of my grandaunts to rest. We all know that the standard Christian funeral proceedings includes, a house mourning session, a church service, burial and then a funeral reception thereafter. Although we wanted to follow that procedure, the weather said otherwise. Due to the heavy rain and increased tides, water had invaded the burial grounds. So, after church, the body was brought back home and the people that had gathered to pay their last respects, proceeded to lunch. When the water had returned, my grandaunt was then finally laid to rest. This is what it has come to. This is normality. This is something we aren't used to but somehow have adjusted to follow. Climate change has affected our lives and if the

situation is like this right now, who knows what it will be like in a few years' time?

As of right now in our province, the villages near the coastline are the ones most in danger and my village is one on the coast. If we were to relocate, inward is the only way to go because we do not have the hills to relocate upwards. Where will my descendants and I go when the village is fully submerged and there is no point of return? Where do we run to? Who do we turn to? Our lives are at stake and we have to act right now to protect our future because with climate change, every day is a ticking bomb. Source [here](#)

First, the impacts of loss and damage are unavoidable consequences of climate change. Rising sea-level, glacial melting at an alarming rate, floods and droughts in different forms, displacement of communities have become the new norm and they occur despite mitigation and adaptation efforts. Through the inclusion of L&D activities in countries' NDCs, they can recognize this at the highest level of climate planning, giving visibility to it in both national and international climate dialogues. Second, L&D integration helps governments to systematically assess climate related losses and damages, both economic and non-economic and to plan for response and recovery. These actions can lead to better emergency response coordination, adoption of climate-resilient infrastructure and support community programs.

Third, integration of loss and damage further strengthens the call for financial and technical support. Once L&D needs are integrated into NDCs, they provide political signals on what is needed to tackle it. This also forms a strong basis for financial resources such as the Green Climate Fund (GCF) and other sources to commit to allocate budget for L&D action. All in all, it provides an answer to the question of what is the need of countries in terms of loss and damage and how it can be met. Fourth, the information on L&D in NDCs provides information on it. This will be fed in the 2nd round of Global Stocktake (GST) in 2028, which is key to assess the collective progress made to achieve the PA and agree to measures to course correct. Furthermore, the achievement of the targets will also be reported in the biennial transparency reports (BTRs) which provides an even better picture of the reality of loss and damage and what urgently is needed. Lastly and importantly, L&D integration ensures that climate action is fair and people-centered for the communities that are most affected and thus, sends a message of climate justice: that it is not just about reducing emissions but also tackling the harm already done.

3.0 How can loss and damage be embedded in NDCs?

There is no one-fits-all-approach to embedding L&D in NDCs, as the definition, experience and implication of loss and damage differ from country to country, based on geography, culture, physical infrastructure, socio-economic conditions and more. However, despite this diversity, embedding L&D is both urgently needed and politically strategic. Until now, the global response to L&D has been fragmented, slow and heavily politicized.

Following steps can be taken to embed L&D in NDCs:

S.N.	Steps (for youth)	Why?
1	Understand what loss and damage means to you and your community	The term L&D is not just a technical one, it is a lived reality. Some areas are experiencing sea-level rise and displacement, whereas others see drought, the loss of ancestral lands, and cultural heritage. Therefore, it is key to understand what loss and damage means for you and your community. It is important to localize the context of L&D, grounding it in community experiences, Indigenous Knowledge and cultural values-rather than imposing a technical definition from the global north. This would build the moral and political case for its inclusion in national policy frameworks such as NDCs. It would also push to critically look from the lens of climate injustice, because at the end of the day, loss and damage is an issue of injustice to present and future generations and the poorest and most marginalized.
2	Assessing on what has been done and what hasn't been done	Many developing countries have already prepared their national framework to assess loss and damage, undertaken research and conducted programs to build the adaptive capacity and reduce the harm of loss and damage. This makes it more crucial to know what has been done and what hasn't been done. Analyzing current climate policies and plans as well as government websites might provide a clear knowledge of what has happened which helps to know what is missing. This will form the basis for setting goals on what specific L&D targets can be integrated.
3	Work with civil society, local governments and frontline communities	In many cases, it is grassroots communities who understand the true costs of the climate crisis because they are the ones who have faced the impact. Engaging with civil society, local government and frontline communities

		will help provide the understanding of real problems, solutions but also what more can be done.
4	Set clear, accountable goals on loss and damage that are locally and nationally relevant	The goals on L&D must be clear and measurable that is relevant for the country. Depending on what's missing, examples of goals could be: appointing national loss and damage focal points for loss and damage, enhancing access to quality data on climate impacts, strengthening national response via a national L&D fund, among others.
5	Identify indicators that measures the goals	It is equally important to identify indicators that help measure the goals to assess whether they were met and what were the challenges to implement them. These lessons will help for the next round of NDCs to have realistic goals.

4.0 Examples of Goals and indicators to assess Loss and Damage integration in NDC3.0

The following goals and indicators aim to serve as a measurement in assessing the country's position in addressing Loss and Damage and to identify existing gaps and next steps to take to ensure L&D is fully reflected in the formulation and implementation of NDC. The following goals and indicators are general and do not include specific targets such as "X% of the national budget will address Loss and Damage," as these will vary based on national priorities, objectives, and capacities. However, we strongly recommend that when developing national strategies, policies, or NDCs, targets be made as specific and measurable as possible to enable effective tracking and assessment of progress toward your objectives.

Goal/ Target	Indicators
Establish a dedicated National Loss and Damage Focal Point to coordinate national efforts and serve as liaison with UNFCCC Loss and Damage mechanisms (WIM, SNLD, FRLD), and their role would be to support national efforts in assessing, recording, and addressing L&D.	<ul style="list-style-type: none"> L&D focal point appointed
Identify or Establish a national entity that supports activities that address Loss and Damage: This could be an already nationally accredited institutions to the UNFCCC financial mechanism or a certain given Ministry where their primary role is to ensure that responses to loss and damage are coherent, inclusive, data-informed, and aligned with national climate, disaster risk, and development strategies, while also facilitating engagement and coordination with different implementers.	<ul style="list-style-type: none"> National coordinating entity for Loss and Damage formally designated or established Number of coordination meetings held with key ministries, local authorities, civil society, Youth and other stakeholders How much fund mobilized and disbursed
Loss and damage needs assessment report: This would serve as a baseline while developing interventions as it would highlight the country's context when it comes to L&D and point out the types of loss and damage whether economic or Non-economic L&D in all sectors and what are the appropriate responses needed to address the impacts.	<ul style="list-style-type: none"> Loss and Damage Needs Assessment Report developed and published Number of sectors assessed (e.g., agriculture, infrastructure, health, etc.) Economic and non-economic L&D types identified and documented
The cost to address loss and damage impacts: Clear costs strengthen the country's case when seeking support from the Fund for responding to Loss and Damage (FRLD) and other climate finance mechanisms while helping governments prioritize actions, allocate budgets effectively and identify finance sources.	<ul style="list-style-type: none"> Mechanism established to update L&D cost estimates periodically National cost assessment of loss and damage impacts developed and published

5.0. Examples of L&D integration in NDC 3.0

1.0 Maldives

The Maldives is a country and archipelagic state in the Indian Ocean and is highly vulnerable to the climate impacts, due to its low-lying nature. The specific loss and damage strategies on NDC3.0 of [Maldives](#) submitted in February 2025 are:

→ 01

Reduce the financial protection gap by expanding insurance schemes, including introducing parametric insurance for smallholders, strengthening national insurers, and improving climate data systems to facilitate swift payouts and rapid recovery for island communities.

→ 02

Strengthen national capacities and financial mechanisms to effectively access international finance for responding to loss and damage through a variety of instruments and risk management approaches and ensuring efficient and rapid disbursement of contingency funds to enhance financial response and recovery of affected island communities.

→ 03

Promote research on climate change-related economic and non-economic loss and damage to enhance the understanding of the scale and nature of the loss and damage experienced.

→ 04

Enhance the delivery of psychosocial support to affected communities as a result of climate impacts such as extreme events and associated loss and damage of climate impacts and associated loss and damage.

→ 05

Assess tangible and intangible cultural and heritage loss due to climate change.

→ 06

Enhance the capacity of national and local institutions to address climate-related loss and damage.

2.0 Nepal

Nepal is a land-locked mountainous country in South Asia. It is highly vulnerable to climate change due to its unique topography and economy heavily dependent on agriculture, tourism and remittance, directly impacted by a warming world. Some of the specific loss and damage targets on NDC 3.0 of Nepal submitted in 15th May, 2025 are:

→ 01

Strengthen capacity and institutional landscape, including coordination and synergy, in alignment with national and international mandates related to loss and damage.

→ 02

Establish and implement a federally integrated framework for data to ensure comprehensive information collection (including on major extreme and slow onset events and their economic and non-economic losses and damages), management, archiving, sharing (including, where possible, transboundary sharing), accessing, and reporting of loss and damage data and information. The data will be disaggregated by gender, disability and other key dimensions.

→ 03

Enhance its National Framework on Climate Change Induced Loss and Damage to ensure comprehensiveness (including non-economic as well as hazard specific losses and damages) and establish a robust implementation mechanism.

→ 04

Strengthen capacity and conduct research and assessment on climate attribution and existing economic and non-economic loss and damage, as well as projected economic and noneconomic loss and damage based on future climate scenarios, while also considering social, cultural, physical and psychological health, and livelihood impacts as well as ecosystem and biodiversity loss.

→ 05

Integrate and strengthen its loss and damage reporting in its national communications, BTRs and other national reporting systems.

3.0 Saint Lucia

Saint Lucia is an island nation in the Caribbean, heavily impacted by rising sea levels. To reduce the risk of loss and damage, in its NDC 3.0 [Saint Lucia](#), with due consideration of obligations under international climate change instruments is:

→ 01

Integrating Disaster Risk Reduction and Preparedness actions into the NDC 3.0. Efforts include expanding early warning systems for hurricanes, floods, and landslides to reduce disaster mortality and protect vulnerable populations.

→ 02

Strengthening emergency response capacities at the community and national levels, to ensure timely and effective recovery. Continue to implement reforestation and slope stabilisation projects to reduce landslides and flood risks, especially in areas prone to heavy rainfall and erosion.

→ 03

Continue to implement reforestation and slope stabilisation projects to reduce landslides and flood risks, especially in areas prone to heavy rainfall and erosion.

One of the good practices we found while reviewing NDC 3.0 of different countries is that the loss and damage aspect is mentioned both as a standalone topic and is also mainstreamed across key sectors such as biodiversity, energy, agriculture and more. This cross-cutting integration ensures that loss and damage is seen as a systemic issue and to enable better resource allocation and coherence in policy. This approach reflects a holistic understanding of climate impacts and should be widely reflected in NDC 3.0 of countries which has not yet been submitted to strengthen the implementation and ambition of NDCs.

About & Contact Info

About The Loss and Damage Youth Coalition

After COP25, in 2020, the Loss and Damage Youth Coalition was established as a global network of young activists, negotiators, researchers, and working professionals from the Global South and North aiming to hold leaders accountable for taking concrete action to address loss and damage, which is the biggest intergenerational injustice of our generation. We engage through advocacy to elevate the needs and concerns of marginalized voices within the global process, enhancing the ability of youth to be part of the decision-making process. We provide a platform to share the lived experience across the globe, and generate evidence-based research, while also engaging in catalyzing concrete finance for youth-led action to address loss and damage on the community and national level



The Loss and Damage Youth Coalition Team @COP9



The Loss and Damage Youth Coalition Team @COP27

Contact Us



lossanddamageyouthcoalition@gmail.com

The toolkit was developed by coordinators of the Loss and Damage Youth Coalition: Shreya KC the advocacy coordinator with contributions from Mukayiranga Eva the training working group coordinator & Cyuzuzo Adeline the storytelling working group coordinator.



Shreya KC
kcshreyaenv@gmail.com



Mukayiranga Eva
evapeace0801@gmail.com



Cyuzuzo Adeline
adel.cyuzuzo@gmail.com