Learning Report

Centering Community Voices through Peer Learning: Reflections from the Bay of Bengal Convening on Non-Economic Loss and Damage

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ACRONYMS

BCCSAP	Bangladesh Climate Change Strategy and Action Plan
BoB	Bay of Bengal (context-dependent)
CJRF	Climate Justice Resilience Fund
COP	Conference of the Parties (to the UNFCCC)
CSO	Civil Society Organization
EJN	Earth Journalism Network
ELD	Economic Loss and Damage
FRLD	Fund for Responding to Loss and Damage
GBV	Gender-Based Violence
HRF	Human Rights Research and Advocacy Foundation
ICCCAD	International Centre for Climate Change and Development
JJS	Jagrata Juba Shangha
L&D	Loss and Damage
MEL	Monitoring, Evaluation, and Learning
NAP	National Adaptation Plan
NELD	Non-Economic Loss and Damage
PwD	People with Disabilities
SDS	Shariatpur Development Society
SDG	Sustainable Development Goals
SRHR	Sexual and Reproductive Health and Rights

SSN	SouthSouthNorth
UUSC	Unitarian Universalist Service Committee
UNFCCC	United Nations Framework Convention on Climate Change
WASH	Water, Sanitation, and Hygiene
WIM	Warsaw International Mechanism (for Loss and Damage)

EXECUTIVE SUMMARY

This report synthesizes the key findings and outcomes of each session of the "Bay of Bengal Learning Convening on Non-Economic Loss and Damage (NELD)," held from August 18-20, 2025, in Colombo, Sri Lanka. The convening brought together over 25 participants from seven grassroots grantee organizations, the International Centre for Climate Change and Development (ICCCAD), the Climate Justice Resilience Fund (CJRF), and independent consultants. Its primary goal was to build a shared understanding of NELD, facilitate peer-to-peer learning, and co-create actionable strategies to center community voices in climate action and policy advocacy.

The dialogues, grounded in participatory methodologies like storytelling, NELD mapping, and Gender Power Walk, etc., revealed that the most profound climate impacts in the region are non-economic. These include severe mental health trauma, the loss of cultural heritage and indigenous knowledge, forced displacement fracturing social cohesion, and the systematic erosion of identity. A critical insight from the convening is that the current dichotomy between economic and non-economic loss is often unhelpful, as these impacts are deeply interconnected in the lived experiences of communities.

The convening reaffirmed that meaningful learning on NELD emerges when communities are positioned as knowledge holders rather than grantees or beneficiaries, and when peer-to-peer spaces enable horizontal exchange across geographies and disciplines.

Key cross-cutting challenges were identified, including:

- The invisibility of NELD, which denotes deeply personal and stigmatized losses like mental stress, is difficult to quantify and is consistently overlooked in policy.
- Systemic policy gaps are often found in the national and international frameworks, including the new Fund for Responding to Loss & Damage (FRLD), which lack robust mechanisms to address or value NELD. This results in fragmented mandates and limited accountability for addressing non-economic dimensions of climate impacts.
- Deep-rooted patriarchy, caste discrimination, and unequal power dynamics silence the most marginalized voices.

- Donor constraints and projectization limit the flexibility required for authentic community engagement and iterative learning. Such constraints risk reproducing tokenistic participation rather than enabling locally grounded, relational forms of learning and care.

The following approaches were highlighted throughout the discussion for a clear, collective vision for accelerating action:

1. Community-Led Action: Effective responses must be co-created and led by affected communities, who hold the deepest knowledge of what has been lost and what recovery means in their local context. This ensures that interventions are both relevant and sustainable, reflecting lived realities rather than external assumptions. Our peer-to-peer learning exercise has demonstrated that community ownership transforms NELD responses from reactive aid to collective resilience-building rooted in dignity and agency.
2. Gender-Transformative Approaches: Programs must move beyond addressing symptoms to dismantle the root causes of power imbalances and inequality. True gender-responsive programming tackles the root causes of vulnerability—patriarchy, economic exclusion, and restricted voice in decision-making. When women and gender-diverse people are supported as decision-makers and knowledge leaders, they redefine the terms of recovery and justice in powerful ways.
3. Holistic Support: Responses must meet the full spectrum of NELD, integrating mental health support and cultural preservation as core components of climate action. Recognizing healing and cultural continuity as climate action reframes NELD as both a psychosocial and political process of rebuilding meaning, not merely coping.
4. Accessible Finance: Funding must be flexible, long-term, and trust-based funding that reaches grassroots actors without bureaucratic barriers. Flexible finance is not only a logistical necessity but also a justice imperative - redistributing power in how climate resources are governed and deployed.
5. Strategic Advocacy: A unified, evidence-based advocacy front is needed to hold governments and global institutions accountable for addressing NELD.

The convening demonstrated that while the crisis of NELD is severe and escalating, a pathway forward exists through collaborative, community-centered approaches. The recommendations outlined in this report provide a blueprint for governments, funders, and civil society to ensure that the full, human cost of the climate crisis is recognized, addressed, and integrated into the global response.

1. INTRODUCTION

1.1 Context:

The Bay of Bengal region stands on the front lines of the climate crisis, experiencing a relentless escalation of cyclones, floods, river erosion, and sea-level rise. While the economic costs of these disasters are increasingly documented, a deeper and more insidious crisis continues to unfold beneath the surface through Non-Economic Loss and Damage (NELD). NELD refers to the intangible yet profound losses that disrupt the very fabric of community life: the loss of loved ones and health, of cultural heritage and ancestral lands, of language, identity, and connection to place. These are not losses that can be rebuilt or compensated through money; they represent ruptures in meaning, belonging, and dignity. Grounded in the understanding that the climate crisis is deeply shaped by colonial, patriarchal, and extractive systems, the initiative of 'Participatory grantmaking to address Non Economic Loss and Damage' emerged as a deliberate effort to address Loss and Damage—especially the non-economic and unquantifiable losses that have long been rendered invisible in global responses.. This collaborative project, funded by the Scottish Government and the Climate Justice Resilience Fund (CJRF) and led by the International Centre for Climate Change and Development (ICCCAD) as the Global Learning Partner, aims to deepen the understanding of NELD and support community-led actions across the Bay of Bengal, East Africa, and the Pacific through 25 targeted grants. The Regional Learning Partners are SouthSouthNorth (SSN) for the East Africa region, Unitarian Universalist Service Committee (UUSC) and Pacific Climate Warriors for the Pacific Region, and ICCCAD is for the Bay of Bengal Region.

1.2. Purpose of the Convening:

This Bay of Bengal Learning Convening is a critical component of broader initiative. It brings together Implementation partners along with Regional Learning Partners to build a shared understanding, facilitate peer exchange, and co-create actionable strategies to ensure community voices and intersectional approaches are central to both project implementation and high-level policy advocacy at forums like the upcoming COP30. This convening was held from August 18 to 20, 2025, in Colombo, Sri Lanka. Its primary purpose was threefold:

- Build a shared understanding of NELD and gender intersectionality.
- Facilitate peer exchange of challenges and solutions in NELD interventions.
- Co-create actionable strategies for inclusive, community-led approaches.

Based on these purposes, the agenda of the learning convening has been made incorporating tools and activities to enhance the learning. The convening underscored that co-learning across diverse contexts strengthens both understanding and solidarity, transforming NELD from an abstract policy concern into a lived, collective agenda for justice and action.

Expectations from the convening include:

- Improved community engagement and the adoption of participatory tools.
- Actionable advocacy strategies and co-developed messages for policymakers.
- Strengthened peer learning through the exchange of best practices and solutions.
- Documented Stories & Case Studies that highlight NELD interventions.
- Enhanced Understanding of NELD for a deeper grasp of its dimensions.
- Refined Project Implementation through adjustments to grantmaking approaches.

Box 1: Stories of Marginalized People:

- **From Barguna to Khulna – JJS**

The story was about Momtaz Begum from Sharonkola, Barguna, who lost her home and husband during Cyclone Sidr in 2007. With three children, she was forced to migrate to a Khulna city slum, where she faced a completely different and traumatic reality. The lack of private toilets, clean water, and safe spaces, coupled with the need to work as a domestic helper, led to her children dropping out of school. The environment of drug addiction and insecurity forced her to arrange an early marriage for her daughter, perpetuating a cycle of poverty and loss. The city and its services treat climate migrants like her as outsiders, offering no support or acceptance.

1.3. Participants: A Diverse Coalition for Change

The convening brought together a diverse and strategic group of over 25 participants, forming a coalition that connected grassroots experiences with global policy advocacy. The core of the dialogue was composed of the seven Bay of Bengal Implementing Partners, whose on-the groundwork provides the critical evidence base for understanding NELD. These implementing partners brought direct insights into specific vulnerabilities, including:

- Communities displaced by sea-level rise, salinity, and cyclones (represented by Aaina and Prerona)
- Climate migrants in urban slums (represented by Jagrata Juba Shangha – JJS
- River erosion-affected communities (represented by Shariatpur Development Society - SDS)
- Marginalized Dalit communities (represented by Parittran)
- Intersection of climate impacts and human rights, particularly for Dalit, tribal, and informal worker communities. (represented by HRF)
- Media and communication lens to the challenge of raising the visibility of NELD (represented by EJN)

This grassroots perspective was supported by key strategic partners, where ICCCAD served as the Global Learning Partner, providing expertise in knowledge synthesis, policy advocacy, and program coordination for loss and damage. Simultaneously, CJRF brought focus on grant strategy, capacity building, and integrating gender and social inclusion, and Gender Specialists shed light on effective integration of gender, safeguarding, and participatory methodologies.

Box 2: Stories of Marginalized People:

- **From the Shore to Inland – HRF Team 1**

The story was about 300 fishing families evicted from Ennore, Chennai, under the pretext of sea erosion and relocated 60 km inland. This displacement has led to the criminalization of young boys from the community by the police. Furthermore, the women, now separated from the sea, have been forced to abandon their traditional fish-related work and become domestic workers, requiring long commutes. This has led to a rise in child sexual abuse and early marriage, as mothers are absent from the home and unable to supervise their children.

1.4. Methodology: Participatory and Collaborative Format

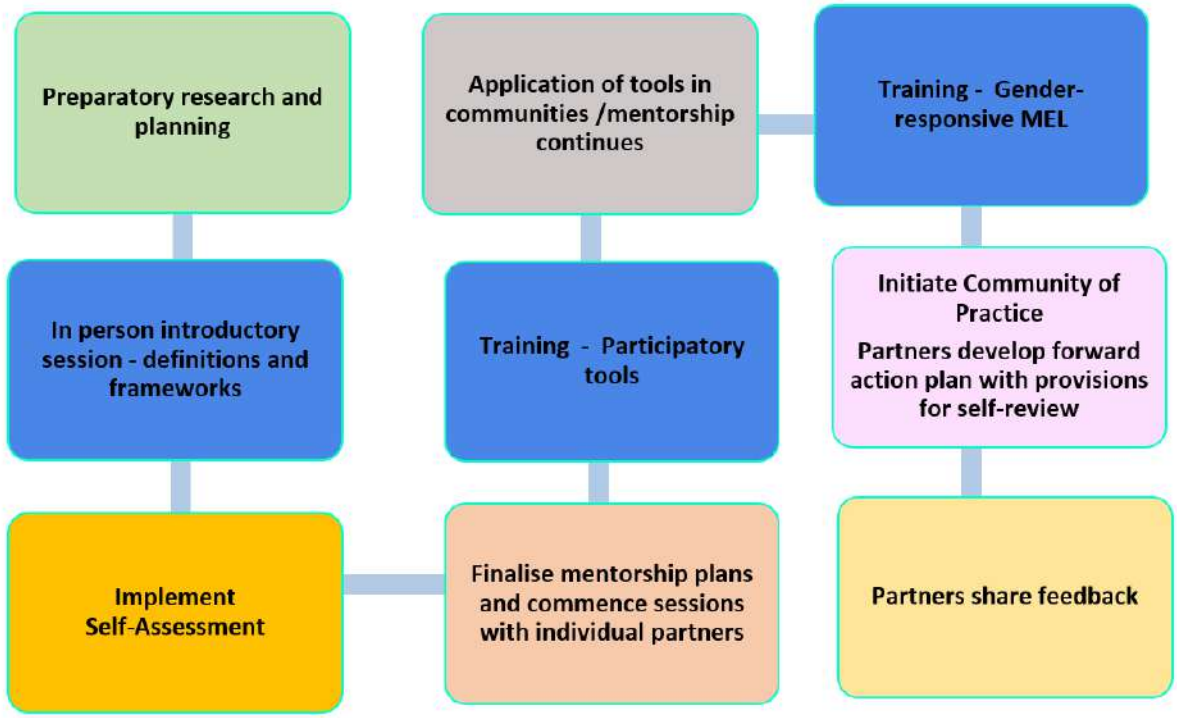

Figure 1 Process of Integrating Gender Intersectionality in the Implementation Process

The process of learning throughout this initiative is grounded in participatory research and collaborative planning, including in-person interview sessions, enabling participants to collectively develop shared definitions and frameworks (see Figure 1).

This process also acknowledges that each of the grantees is at different levels of their project cycle, so the pace will be decided as per their needs. So, it can be ensured that discussions were deeply grounded in community-level realities while being strategically oriented toward influencing policy, funding mechanisms, and grassroots narrative.

The convening was designed not as a series of lectures, but as an interactive and participatory laboratory for ideas. The methodology was rooted in the principle that those experiencing NELD must be at the center of defining solutions. The agenda was structured around the following key participatory tools (Figure 2):

Figure 2 Participatory Tools that are Used for Finding NELD Solutions in the Convening

- Storytelling: The dialogue began with powerful, personal testimonies from community representatives, grounding the discussions in lived reality and human experience. These stories served as entry points into understanding NELD not as abstract loss, but as lived struggle, resilience, and memory, setting the tone for an empathetic and community-centered learning process.

- NELD Mapping Exercise: Through small-group work, participants collaboratively mapped the specific types of NELD occurring across different sub-regions of the Bay of Bengal. Using the Historical Transect and Loss & Damage Prioritization Tool, they identified both shared patterns and context-specific challenges, while collectively ranking the significance of different forms of loss over time.
- Gender and Power Walk: This activity used participants' physical positions in the room to tangibly demonstrate how power, privilege, and intersecting identities–such as

gender, caste, and ethnicity—determine who is heard and who is left behind in climate responses, setting a critical foundation for all subsequent discussions.

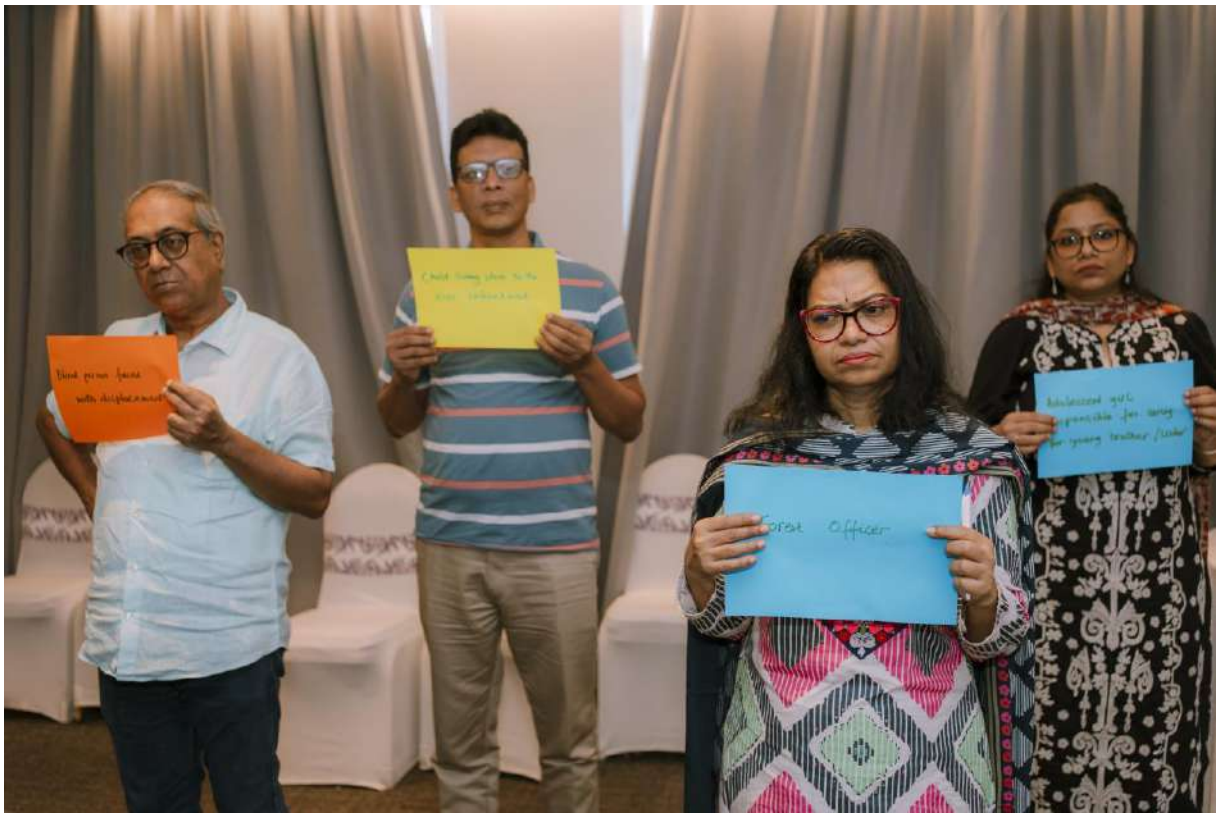

Figure 3 *Glimpse of Gender and Power Walk*

- World Café on Key Themes: Rotating small-group discussions delved deeply into critical themes such as mental stress, cultural loss, biodiversity loss, and mobility issues. Each group examined these issues through three guiding lenses—key challenges and barriers, community response mechanisms, and partner support needs—to uncover how different forms of non-economic loss manifest and are navigated across contexts. The discussions highlighted that communities are already developing adaptive and culturally rooted coping strategies, yet face persistent barriers such as limited psychosocial support, shrinking natural ecosystems, and a lack of recognition for mobility as adaptation.

- Market Place: Each of the grantees displayed their grant implementation journey with their approach, tools, or success story, with any video documentary, poster, or presentation, creating a vibrant space for exchange. This format encouraged all participants to freely communicate, fostering an atmosphere of collaborative curiosity

and mutual recognition, allowing participants to learn directly from each other's experiences.

- Role-Play Simulation and Scenario Building: An interactive debate-style session allowed participants to step into the roles of policymakers and civil society advocates to negotiate solutions and explore the practical challenges of advocating for NELD responses. This experiential exercise encouraged participants to grapple with competing priorities, systemic constraints, and the politics of recognition that shape how NELD is addressed—or neglected—in decision-making arenas.

Figure 4 *Glimpse of Role Play Simulation and Scenario Building*

This report synthesizes the key insights, shared narratives, and co-created recommendations that emerged from these dynamic discussions.

2. DOCUMENTING THE EVIDENCE: STORYTELLING WORKSHOP- WHEN VOICES BECOME STORIES

Stories have the power to cut through data and policy language, to bring us face-to-face with lives lived on the margins. In the convening, each organization had just five minutes to tell a story. Yet in those five minutes, entire worlds of loss, resilience, and survival unfolded.

Displacement Beyond Geography: The Loss of Belonging and Identity

Stories such as *From Barguna to Khulna* (JJS) and *From the Shore to Inland* (HRF) illuminate how displacement is not merely a movement from one location to another; it is a disruption of identity, safety, and community cohesion. Climate-induced migration often leads to social exclusion in urban or resettlement areas, where displaced families are treated as outsiders. The loss of home thus becomes intertwined with the loss of dignity and belonging. The *SDS* story, *A Price of Belonging*, deepened this narrative by revealing cultural displacement–where individuals, in seeking acceptance, suppress their faith or traditions. In all cases, the erosion of social identity is both a psychological and cultural loss, one that no compensation can restore. Displacement must be understood as a continuum of loss–physical, cultural, and emotional. NELD frameworks should therefore integrate *belonging* as a critical indicator of recovery and well-being.

Gendered Dimensions of Non-Economic Loss

Nearly every story carried a distinctly gendered imprint. Women's experiences in the tales from *Odisha* (Aaina) , *Tuticorin* (HRF Team 2), and the *Sundarbans* (Prerona) showed how climate stress compounds pre-existing gender inequalities. The erosion of livelihoods not only strips women of income but also undermines autonomy, safety, and mental health.

Women who once controlled household finances as fish processors or saltpan workers now face economic dependence, domestic violence, and increased unpaid care burdens. The story of Rani, who continues to labor after the tragic death of her son, exemplifies the inherited trauma and intergenerational nature of non-economic loss. Gender-transformative approaches to NELD must go beyond participation numbers to redistribute decision-making power and ensure that recovery efforts address psychosocial and reproductive well-being.

Cultural Erosion and the Unspoken Grief of Losing Tradition

The stories *Anchored in Tradition, Lost to the Tide* (EJN) and *Vulnerability and a Lost Art* (Parittran) foregrounded cultural and livelihood erosion as a central form of non-economic loss. The disappearance of sacred trees, rituals, and traditional crafts represents not only the loss of income but the disintegration of collective memory and meaning.

For many, culture is the first casualty of adaptation. When a holy tree vanishes or bamboo becomes unusable due to salinity, a lineage of knowledge and artistry is lost. These forms of loss are deeply tied to identity and dignity, yet remain almost entirely absent from official climate discourse. Reviving traditional economies, practices, and symbols can serve as both economic and emotional restoration.

Mental Health, Trauma, and the Invisible Weight of Survival

Across the narratives—from *Momtaz Begum's grief* to the *tiger-widows of the Sundarbans*—runs a thread of psychological and emotional suffering. Depression, fear, anxiety, and survivor's guilt are pervasive yet unacknowledged. The storytelling process itself became a therapeutic act of recognition, where sharing grief collectively transformed pain into solidarity. Despite this, mental health remains almost entirely excluded from disaster recovery and adaptation planning. The lack of psychosocial services perpetuates silent suffering, especially among women and youth. Recognizing mental health as part of NELD reframes recovery as healing, not only rebuilding. Policy responses must integrate trauma-informed care, counseling, and safe spaces for collective expression.

Structural Injustice and the Politics of Loss

The stories collectively pointed to the systemic roots of NELD—colonial land regimes, caste hierarchies, and development models that privilege conservation or infrastructure over community rights. In Odisha, a turtle-protection ban imposed without gender consideration has deepened women's vulnerability. In the Sundarbans, exploitative land practices by more powerful groups perpetuate cycles of marginalization.

These patterns expose how loss is not only ecological but also politically the outcome of whose knowledge and survival are valued. Addressing NELD demands structural justice—shifting from compensating losses to transforming the systems that cause them. Co-designing policy with affected communities is essential for legitimacy and equity.

Storytelling as Data, Advocacy, and Healing

Perhaps the most significant meta-learning from the session was the recognition of storytelling itself as evidence. The stories did not simply illustrate loss; they redefined what counts as data. Through narrative, emotion became evidence, and silence became testimony.

Participants reflected that listening to each other's stories helped them see connections across geography and identity, building a collective consciousness of shared struggle. The session validated that stories can both influence policy narratives and serve as tools for community healing.

When communities tell their own stories, they shift from being "subjects" of loss to narrators of transformation. Storytelling becomes not only a way to preserve memory but a form of advocacy and accountability, insisting that the human dimensions of loss and damage are seen, felt, and acted upon.

Box 3: Stories of Marginalized People:

- **When the Sea Takes and the State Forgets – Aaina**

The story of Podampeta village in Odisha, a fishing community displaced by sea ingress. The artifact was a photo of dry fish pots, representing the traditional occupation of women. A seven-month fishing ban for turtle conservation, compounded by climate change, has stripped these women of their livelihood and control over family finances, leading to significant mental stress. While men migrate for construction work, the women are reluctant to take up domestic labor. Government compensation for the ban is inadequate and is not given directly to the women who hold fishing licenses, exacerbating their economic and social vulnerability and increasing gender-based violence.

3. MAPPING THE IMPACTS: A PARTICIPATORY ANALYSIS OF NELD MAPPING EXERCISE

This session is designed to move from sharing experiences to a structured analysis of climate impacts using participatory tools. The participants have engaged in two key activities: a Historical Transect to map how livelihoods, culture, and displacement have shifted over the past 20+ years, and a Loss & Damage Prioritization exercise to categorize and rank these impacts as either economic or non-economic. These methods will help us systematically identify and give weight to often-invisible losses like trauma and cultural erosion, ultimately strengthening our community facilitation and advocacy efforts. Participatory mapping transformed fragmented experiences into shared knowledge, revealing patterns of loss that transcend geography yet remain deeply contextual. The process demonstrated that communities possess not only data but analytical capacity and moral authority to define what truly matters when measuring loss and damage.

3.1. Prioritizing Losses:

Participants mapped and ranked losses to illustrate how intertwined economic and non-economic dimensions of climate impacts are within coastal livelihoods. Their prioritization underscored that the boundaries between “economic” and “non-economic” losses are often blurred, as material loss frequently triggers emotional, cultural, and social consequences. This ranking exercise provided an entry point into understanding what communities themselves value most and how they perceive the severity and interconnectedness of their losses.

1. Health as the Core of Non-Economic Loss

The group identified physical and mental health as the highest-priority non-economic loss—a powerful reminder that the body and mind are the first and most enduring sites of climate impact. Participants described hypertension, skin diseases, and urinary infections caused by saline water usage, but they also spoke of chronic anxiety, insomnia, and grief stemming from repeated displacement and uncertainty.

This framing redefines “health” as not just the absence of illness but the presence of dignity, stability, and peace of mind. While adaptation programs often treat health as a secondary concern, the group’s prioritization positioned it as central to resilience—a critical foundation for sustaining other aspects of life and recovery. Thus, climate responses must integrate mental

health and psychosocial support as core components of adaptation and loss and damage programming, rather than treating them as ancillary welfare services.

2. Migration as Both Economic and Existential Loss

Forced migration emerged as a dual category, ranked as both an economic and a non-economic loss. Economically, migration disrupts livelihoods and income sources; non-economically, it fractures identity, belonging, and social networks. The group emphasized how migrants often face discrimination and exclusion in new locations, eroding their sense of self-worth and collective memory.

By listing migration in both columns, participants highlighted a critical insight: migration is not merely a coping strategy; it is also a form of ongoing loss. Displacement continues long after physical relocation, manifesting in cultural disconnection and psychosocial distress. The dual ranking of migration underscores the need for policies that address both livelihood reconstruction and social reintegration, ensuring that displaced communities are not treated as transient populations but as citizens with rights and histories.

3. Loss of Livelihoods and Agricultural Productivity

Economic losses such as declining agricultural productivity and loss of aquaculture and livestock reflect the deep ecological fragility of coastal zones. Salinity intrusion and extreme weather have reduced crop yields, undermining food security and driving dependence on precarious wage labor. Participants linked these material losses to emotional strain, as the inability to sustain traditional livelihoods erodes a sense of identity and pride tied to land and work.

The intergenerational consequences of these losses were also noted; young people increasingly migrate, abandoning traditional practices, while elders experience guilt and helplessness over the breakdown of continuity. Efforts to restore income must also restore dignity, autonomy, and intergenerational identity, which are central to non-economic well-being.

4. Cultural and Ecological Losses

The ranking of cultural heritage and biodiversity together revealed how communities see nature and culture as mutually reinforcing sources of identity. The loss of rituals tied to local ecosystems, traditional festivals, and indigenous languages is viewed as both an environmental and emotional loss. The decline of biodiversity - fish species, mangroves, and coastal wildlife—

represents the loss of a moral and spiritual relationship with nature that has guided community values for generations.

5. Education and the Intergenerational Transmission of Loss

The group's inclusion of education as a non-economic loss points to the long shadow of displacement on children's futures. School dropouts caused by migration, financial stress, or lack of infrastructure have implications beyond literacy—they represent the loss of opportunity, aspiration, and continuity between generations. Communities noted that when children lose access to education, the entire social fabric weakens, perpetuating cycles of vulnerability. Thus, education should be reframed as both a preventive and restorative tool within NELD responses—critical for preserving hope, continuity, and intergenerational resilience.

6. Invisible Economic Decline and Shrinking Livelihood Diversity

While the loss of tourism appeared lower in the ranking, its inclusion revealed the communities' awareness of indirect and cascading economic losses. The decline of the Sundarbans ecosystem has reduced not just income from tourism, but also collective pride and recognition associated with their unique environment. This insight reinforces that economic decline often precedes or parallels cultural erosion, as livelihoods connected to heritage and place vanish.

This participatory prioritization also challenged the technocratic framing of loss and damage, which often privileges quantifiable outcomes. By contrast, communities articulated a moral hierarchy of losses—placing health, mental well-being, and belonging above material recovery.

Table 1 Prisonization of Loss & Damage, both Economic and Non-Economic, along with Community Reflections and Insights

Rank	Economic Losses	Non-Economic Losses	Community Reflections and Insights
1	**Decreased Income** due to salinity intrusion and extreme weather.	**Physical & Mental Health** – widespread illness, trauma, and anxiety from unsafe water and displacement.	Health and well-being are identified as central to survival; mental distress and illness are among the most felt yet least addressed impacts.

2	**Forced Migration** – driven by cyclones and loss of livelihoods	**Forced Migration (NELD)** – loss of identity, belonging, and social cohesion	Migration is recognized as both coping mechanism and loss; communities experience social alienation and identity erosion.
3	**Reduced Agricultural Productivity** – loss of crops and soil fertility	**Loss of Cultural Heritage** – erosion of traditions, practices, and language	Economic and cultural losses intertwine; loss of work is linked to loss of meaning and pride.
4	**Loss of WASH Facilities** – declining access to safe water, sanitation, and hygiene	**Loss of Biodiversity** – degradation of ecosystems and species	Environmental decline represents moral and emotional loss as well as livelihood insecurity.
5	**Loss of Livestock & Aquaculture** – declining biodiversity and livelihoods	**Impact on Education** – school dropouts and disrupted childhoods due to migration	Generational loss noted; children's interrupted education reflects both social and emotional displacement.
6	**Hampered Tourism** – reduced income from degraded ecosystems		Economic decline diminishes collective identity and pride linked to natural heritage.

3.2. The Compounding Nature of NELD:

Participants then used a 20-year historical timeline to trace how climate-induced shocks evolve and multiply, revealing that Non-Economic Loss and Damage (NELD) is not a single event but a compounding process. Through four-time intervals—0–5 years, 6–10 years, 11–15 years, and 16–20 years—participants mapped how initial environmental stresses gradually erode health, identity, and social cohesion, often outpacing formal policy responses. This longitudinal analysis underscored that the invisible costs of climate impacts accumulate silently, even as visible infrastructure is rebuilt. The group's findings offered a profound reminder that recovery

measured only in economic or physical terms conceals a much deeper social and psychological decline.

Phase 1 (0–5 years): The Immediate Shock and Its Human Toll

In the first five years following major climatic events such as river erosion, drought, and erratic rainfall, communities experience acute disruption—loss of land, homes, and livelihoods. However, the group highlighted that within this same period, the social and emotional aftershocks begin to manifest almost instantly: increased gender-based violence (GBV), child marriage, and health crises triggered by unsafe water, overcrowding, and stress.

These patterns show that the early phase of climate disaster is not limited to physical loss, is the onset of cumulative social breakdown. The coping mechanisms families adopt (e.g., marrying off daughters, migrating for wage labor) are themselves forms of *adaptive harm* that set the stage for long-term NELD.

Immediate disaster response must integrate social protection, gender safety, and psychosocial support from the outset. The first five years after a disaster determine whether recovery builds resilience or deepens vulnerability.

Phase 2 (6–10 years): The Slow Violence of Salinity and Migration

In the next decade, the group observed the spread of salinity contamination in water and soil, leading to declining crop yields and ecosystem degradation. These slow-onset impacts create secondary waves of displacement as families abandon unproductive lands. Migration and unemployment rise sharply, especially among youth, fracturing community structures and family ties. As livelihoods shift, social cohesion begins to erode, and the loss of community trust becomes an early indicator of non-economic decline. Mental health challenges start to emerge, but remain unrecognized and untreated, as economic recovery takes precedence. The absence of targeted mental health, cultural, and livelihood continuity programs transforms temporary adaptation into **permanent vulnerability**.

Phase 3 (11–15 years): Cultural Dislocation and Mental Distress

By the 11–15 year mark, the cumulative impacts of environmental degradation and social displacement result in accelerated urbanization. Migrants in informal settlements face loss of cultural heritage, local languages, and collective rituals. Disconnection from ancestral places and practices generates a growing sense of alienation, particularly among elders and women.

Mental health challenges—once transient—become chronic and intergenerational. Communities reported that young people no longer identify with traditional livelihoods or values, while older generations grieve the loss of their cultural continuity. The psychological toll of these shifts represents one of the most pervasive yet invisible dimensions of NELD.

Phase 4 (16–20 years): Entrenched Loss and Institutional Blind Spots

In the final phase, the group described widespread infrastructure damage, deteriorating housing and WASH systems, and the entrenchment of mental health disorders and trauma. By this stage, displacement and loss have become normalized. What began as a temporary crisis transforms into structural impoverishment, with social recovery lagging decades behind physical reconstruction. Without mechanisms to address emotional, social, and cultural recovery, development planning risks reproducing cycles of invisible loss beneath visible progress

The 20-year mapping exercise revealed that NELD compounds in layers—ecological, social, emotional, and institutional. What begins as a physical hazard evolves into psychological exhaustion, cultural fragmentation, and policy fatigue. Participants emphasized that while material reconstruction may restore infrastructure, it does not restore *wholeness*. The exercise also highlighted a striking gap: policy timelines and funding cycles are too short to capture the long-term unfolding of non-economic losses. Communities, on the other hand, perceive loss as ongoing, cumulative, and intergenerational a lived continuity rather than a closed event.
Effective NELD responses must adopt a temporal justice lens—acknowledging that loss extends beyond project cycles and requires sustained, intergenerational investment in healing, identity, and cultural continuity.

Table 2 Historical Transect - Compounding Nature of NELD

Time Period	Primary Climate Impacts	Manifestations of Non-Economic Loss and Damage (NELD)	Systemic or Policy Gaps Identified
0-5 Years	River erosion, floods, biodiversity loss, heat, drought	GBV, child marriage, displacement, health issues, disease, anxiety	Disaster response reactive; limited gender or psychosocial focus
6-10 Years	Salinity, ecosystem loss, migration, unemployment	Disintegration of livelihoods, family separation, rising stress, community distrust	Development plans prioritize income recovery; neglect emotional recovery
11-15 Years	Urbanization, cultural loss, social change	Mental health decline, loss of tradition and belonging, youth alienation	Urban policies ignore cultural continuity; no community mental health system
16-20 Years	Infrastructure damage, water crisis, institutional fatigue	Entrenched trauma, normalized loss, intergenerational mental distress	National strategies lack NELD indicators; short-term project cycles persist

This table was represented by group 2: Bangladesh focus which analyzed impacts over a 20-year timeline (0-5 years, 6-10 years, 11-15 years, 16-20 years), highlighting how vulnerabilities compound over time.

Figure 5 *Implementing Partners Participating in Historical Transect*

3.3. Gaps in Response:

Participants examined the dual nature of responses to climate-induced Non-Economic Loss and Damage (NELD): those that exacerbate vulnerability through exclusionary or inadequate institutional mechanisms, and those that emerge from civil society and community initiative to fill the resulting void. Their analysis illuminated the governance gap between policy intent and lived experience, exposing how marginalized groups—particularly women, migrants, and informal workers—bear the brunt of both environmental and systemic neglect.

1. The Landscape of Impacts: Intersecting Vulnerabilities

Participants identified an interconnected web of climate impacts—migration, displacement, deteriorating mental health, unseasonal rainfall, recurrent cyclones, sea-level rise, heatwaves, and the rising number of single women left behind by migration or death. These stressors intersect to create a multi-dimensional crisis:

- Migration and loss of documentation trap people in bureaucratic invisibility, cutting them off from relief, welfare, and healthcare.
- Displacement fractures kinship and collective support systems.
- Mental health deterioration manifests trauma, anxiety, and isolation.

- Single women face heightened stigma, economic precarity, and exclusion from male-dominated relief systems.

This composite picture revealed that the impact of climate change is magnified by institutional fragility—when systems designed for protection become sites of exclusion. Implementation Partners from Tamil Nadu, India experience underscores that climate risk is not only environmental but bureaucratic. The absence of inclusive administrative systems transforms vulnerability into chronic disenfranchisement.

2. Negative and Inadequate Institutional Responses

The group highlighted how state responses often deepen existing inequalities instead of alleviating them. Three patterns were particularly evident:

- Displacement in the name of "development" or "protection": Communities were forcibly relocated under coastal protection or urban expansion projects, eroding trust and autonomy. These "protective" displacements mirror extractive logics—prioritizing infrastructure over inhabitants.
- Fragmented welfare design: Government education schemes that end at 8th grade leave youth unemployable; fishing relief programs recognize only male society members, institutionalizing gender bias; and rehabilitation policies are framed in short-term, projectized cycles rather than long-term community rebuilding.
- Policy blindness toward mental health and single-woman households: Relief programs rely on male-headed household registration, rendering single, widowed, or abandoned women invisible. Mental health remains unacknowledged as a legitimate public concern, further isolating survivors of displacement.

3. Positive and Civil-Society-Led Responses

In stark contrast, civil society and community networks in Tamil Nadu demonstrated adaptive leadership and innovative forms of solidarity, bridging institutional failures with participatory solutions.

- The TN First Project, a coalition of 38 NGOs, helped over 50,000 vulnerable individuals regain legal identity through Aadhaar, ration, and caste certificates—an essential step for accessing welfare, housing, and healthcare. This initiative

transformed *documentation* from a bureaucratic formality into a tool of empowerment and belonging.

- The Single Women's Action Network, a collective of 2,500 members, mobilized women to advocate for welfare access, legal rights, and representation in policy dialogues. Their grassroots organizing reframed "single women" from victims to agents of structural change.
- Civil society actors effectively used advocacy and media—through "name and shame" campaigns—to hold officials accountable, pressuring the state to introduce welfare boards and seasonal relief packages. Even where implementation was uneven, these victories demonstrated that collective voice could reshape state priorities.

4. The Governance Gap: Structural vs. Transformative Action

The existence of negative and positive responses reveals a deeper governance paradox. Institutional systems remain rigid, hierarchical, and male-centered, while grassroots actors are flexible, relational, and justice-oriented. Yet the latter often operate with limited resources and recognition. This imbalance sustains a cycle where the state manages crises, but communities shoulder the burden of recovery.

True resilience emerges when institutional accountability meets community agency. Scaling up local innovations require formal recognition of civil society as co-architects of climate governance, not peripheral actors.

5. From Welfare to Justice: Rethinking Response Frameworks

The group's reflections push for a re-conceptualization of climate response—from a welfare-based model (relief and compensation) to a justice-based model (rights, representation, and recognition). Programs like TN First and the Single Women's Action Network demonstrate what this shift could look like:

- Relief becomes a pathway to rights restoration rather than charity.
- Identity documents become anchors of belonging.
- Collective organizing becomes therapy and advocacy combined—addressing both material and emotional loss.

This transition also reframes NELD interventions as investments in social infrastructure—trust, participation, and inclusivity—rather than physical assets alone.

Box 4: Stories of Marginalized People:

- A Sea of Uncertainty - HRF Team 2

The story of salt pan workers in Tuticorin, Tamil Nadu, where 80% of the workers are women. They perform harsh physical labor, carrying 5-7 tons of salt on their heads, leading to severe health issues. They face a gender pay gap, earning less than men for the same work. One day of unseasonal rains impacts 10-days' worth of work. The story of Rani, a salt worker whose son died in an electrical accident at a packaging unit, was shared to illustrate the compounded vulnerabilities. She now must support her daughter-in-law and grandchildren alone, with many women being forced into lower-paying cleaning work.

3.4 Cross-Cutting Themes and Insights:

1. Health as a Primary NELD: All groups identified physical and mental health deterioration as a top-tier non-economic loss, directly linked to salinity, displacement, and trauma.
2. Compounding Vulnerabilities: The temporal analysis showed how initial economic and environmental shocks (e.g., a cyclone) lead to long-term, cascading non-economic losses like cultural erosion, mental health crises, and social disintegration.
3. Gendered Dimensions of Loss: The discussions repeatedly highlighted that women, particularly single women and widows, bear a disproportionate burden. They face increased GBV (exacerbated by factors like heatwaves), are excluded from relief systems, and are often the last to receive support.
4. Policy-Implementation Gap: While government policies and plans exist on paper, the implementation is often weak, exclusionary, and fails to address non-economic aspects. Civil society organizations are filling critical gaps in service delivery and advocacy.
5. The Blurred Line Between Economic and Non-Economic Loss: A key point of discussion was contesting the UNFCCC definition of NELD. Participants argued that losses like health and biodiversity can and should be monetized to capture policymakers' attention, suggesting the current definition may be unhelpfully broad.

The mapping exercise successfully synthesized community perspectives on NELD, revealing deep interconnections between economic shocks and long-term non-economic harms. Prioritization underscores that communities value health, cultural integrity, and social stability as much as, if not more than, pure economic metrics.

Key Recommendations:

- Integrate NELD into Policy: Government climate strategies and action plans must explicitly integrate indicators and responses for non-economic losses like mental health, cultural heritage, and gender-based violence.
- Target Support to the Most Vulnerable: Policy design must be inclusive and proactively address the needs of marginalized groups, including single women, displaced persons, and persons with disabilities, who are most affected, yet most often excluded.
- Strengthen Civil Society-Government Collaboration: Models like the TN First network demonstrate how civil society can effectively bridge the gap between vulnerable communities and government systems. Such efforts should be scaled up and supported.
- Develop Robust Methodologies: There is a need to develop context-specific methodologies for assessing and valuing NELD to better advocate for appropriate resources and policy focus.

This exercise provided a foundational understanding of NELD from the ground up, which will be crucial for informing future programming and advocacy efforts of the participating organizations.

4. INTEGRATING GENDER AND INTERSECTIONALITY

While previous sessions explored *what* communities lose to climate change, this session examined *who* gets to define, respond to, and recover from those losses. It recognized that experiences of Non-Economic Loss and Damage (NELD) are not uniform—they are mediated by power, privilege, and structural inequality.

Through participatory exercises, critical dialogue, and practical tools, the session invited participants to interrogate how gender, caste, ethnicity, class, and ability intersect to shape vulnerability, visibility, and voice. It moved from reflection to action: from understanding inequity to transforming, it within both communities and organizations.

4.1. The Power Walk Exercise: how power, privilege, and identity determine who is heard and who is left behind.

This session employed a powerful participatory activity to deeply demonstrate how power and privilege, shaped by the intersection of gender, caste, ethnicity, and socio-economic status, determine an individual's ability to participate in decision-making processes. Participants were assigned specific intersectional identities (e.g., "Transgender person from a Denotified Nomadic Tribe," "Landless Indigenous Woman") and asked to step forward in response to statements about civic access and influence, such as "Your opinion is regularly sought by community leaders" or "You feel safe speaking up in public meetings."

The result was a stark visual metaphor of societal inequality. Individuals with privileged identities quickly moved to the front, while those representing marginalized groups remained at or near the starting point. This exercise made the abstract concepts of systemic exclusion tangibly clear, demonstrating that it is not a lack of capability, but structural barriers that silence certain voices and leave them behind in policy and community decision-making.

This moment of embodied learning revealed that silence is not a result of inability but of exclusion. The exercise illuminated how systemic hierarchies—rooted in patriarchy, caste, ethnicity, and class—shape who is heard and whose suffering remains invisible in policy, aid, and community governance.

The Power Walk underscored that inclusion cannot be achieved through invitations alone; it requires redistributing power and dismantling structural barriers that restrict participation. True inclusion in NELD processes begins by making these inequalities visible and naming them.

4.2. From Responsive to Transformative: Addressing the Root Causes of Inequality

Building on the awareness generated by the Power Walk, facilitators Anuradha and Paromita guided a critical discussion on moving beyond superficial interventions to tackle the foundational drivers of inequality. Using the metaphor of a tree, the session distinguished between:

- Gender Responsive work, which addresses the visible trunk (symptoms) and surface roots (visible causes like patriarchy), often maintaining the status quo.
- Gender Transformative work, which digs to the "roots beneath the soil"—the deep, invisible structural causes of inequality.

Figure 6 *Implementing Partners Participating in Gender and Power Walk*

The session emphasized that effective NELD programming must be transformative, continuously asking "why?" to uncover and address root causes. Key insights included the need to challenge unconscious bias, recognize that power dynamics are embedded in social relations—not just formal institutions—and understand that mental well-being and intergenerational loss & damage (such as the erosion of language and traditional knowledge) are experienced intersectionally and must be central to program design.

Through discussion, participants examined how many development and climate projects stop at the responsive level—providing temporary support without altering the conditions that produce vulnerability. For NELD programming, this means that interventions may help women or marginalized groups recover from disasters but not prevent the social reproduction of loss through continued exclusion or invisibility. Moving from responsive to transformative approaches means shifting the focus from *fixing the symptoms* to *changing the systems*. For NELD, this requires addressing not only who experiences loss, but who defines recovery—ensuring that the process itself redistributes voice, agency, and recognition.

Box 5: Stories of Marginalized People:

- Price of Belonging: The Story of a Lost Identity - SDS:

The story of Mohan Shordar, a Hindu man living in a Muslim-majority area of Munshiganj. Facing social ostracization, he changed his surname to a more Muslim-sounding one in hopes of gaining acceptance. However, the discrimination continued. In the process, he lost connection to his Hindu culture, language, and rituals. This story was used to highlight how river erosion displaces people not just physically, but also culturally and socially, and to advocate for government-purchased land to allow displaced communities to relocate together and preserve their way of life.

4.3. The Self-Assessment Tool: A Framework for Organizational Benchmarking and Growth

To translate theory into practice, facilitators introduced a comprehensive self-assessment tool for organizations to benchmark and improve their integration of gender and intersectionality. It is a structured framework for reflection, benchmarking, and transformation at the institutional level. The tool enables participating organizations to evaluate and strengthen their internal systems, programming, and culture through three interconnected dimensions:

1. NELD & Intersectionality Context: Assessing the organization's understanding of the communities it serves—whose knowledge is valued, which NELD dimensions are prioritized, and whether intersectionality is reflected in needs assessments and partnerships.
2. Integration into the Program Cycle: Reviewing how gender and intersectionality are embedded in planning, implementation, monitoring, evaluation, and learning (MEL) processes. This includes examining whether data collection captures lived experiences, and whether beneficiaries are engaged as co-researchers rather than subjects.
3. Organizational Institutional Structure: Reviewing internal policies, staff composition, training, and knowledge-sharing mechanisms.

Completion of this self-assessment (by August 2025) will culminate in a cross-organizational synthesis and the co-creation of tailored action plans, followed by an eight-month mentorship program. This process is designed not as a compliance checklist, but as a transformative journey of institutional learning and accountability, supporting each organization to embed intersectional thinking into its DNA.

Intersectionality cannot be outsourced—it must be institutionalized. The self-assessment tool transforms gender sensitivity from a project requirement into a core organizational ethic, ensuring that NELD programming is inclusive in both design and delivery.

Table 3 Gender Transformation Conitnuum

Approach	Focus	Characteristics	Implications for NELD
Gender-Blind	Ignores gender and social differences	Assumes neutrality; fails to recognize power and privilege; treats all community members as equal "beneficiaries."	Reinforces existing inequalities; overlooks women's and marginalized groups' specific experiences of non-economic loss.
Gender-Aware but Neutral	Acknowledges differences but does not act on them	Collects sex-disaggregated data or mentions gender in reports without altering program design.	Creates awareness but no meaningful change; NELD data remains descriptive, not transformative.
Gender-Responsive	Addresses visible symptoms of inequality	Introduces women's participation, targeted training, or inclusion quotas; responds to gender issues within existing structures.	Improves access but risks tokenism; does not challenge underlying hierarchies or intersectional barriers.
Gender-Transformative	Tackles the root causes of inequality	Challenges patriarchal norms, redistributes voice and resources, and redefines leadership and care roles; recognizes intersectional power dynamics.	Embeds justice, dignity, and mental well-being into NELD programming; ensures recovery processes build equity and collective agency.

The Gender Transformation Continuum illustrates how NELD programming can evolve from awareness to accountability and structural change. Gender-blind approaches perpetuate invisibility, while gender-responsive measures improve participation but often remain surface-level. Gender-transformative approaches, however, move beyond inclusion to redistribute

power—ensuring that interventions address the deeper systems of inequality that shape vulnerability, recovery, and voice.

5. LESSONS FROM THE FRONTLINE:

5.1. Grant Implementation Journey through Marketplace: A Showcase of Diverse, Community-Led Approaches

Figure 7 *Key Initiatives of Each Implementing Partners*

The Marketplace session showcased the creativity, courage, and contextual intelligence of community organizations translating the abstract idea of Non-Economic Loss and Damage (NELD) into tangible, lived action. Each grantee's journey reflected a unique entry point–urban migration, gender justice, cultural loss, mental health, media advocacy–but all converged on a shared commitment: to shift power toward communities as knowledge holders, co-researchers, and agents of change.

Key initiatives and approaches included:

- JJS (Bangladesh) is supporting climate migrants in Khulna's urban slums through Living Labs –ongoing participatory forums with women and youth–to understand NELD. They are bridging the gap to livelihoods via market-driven, on-job training and using

innovative Game Theory models to simulate and improve migrants' access to urban services.

- EJN (Regional) is building the capacity of journalists across Bangladesh and India to tell the stories of NELD. Through story grants, fellowships, and mentorship, they are sensitizing media professionals and creating a crucial bridge between communities and the public narrative.

- Parittran (Bangladesh) is tackling the intersection of climate change and gender justice in vulnerable coastal unions. Their work focuses on reducing Gender-Based Violence (GBV) and improving Sexual and Reproductive Health Rights (SRHR) through women's leadership development, stakeholder dialogues, and the use of social accountability tools like community scorecards.

- Aaina (India) is conducting community-led participatory research in Odisha to document NELD for advocating dignified rehabilitation policies. They are empowering youth to run digital advocacy campaigns, focusing on the inclusion of Persons with Disabilities (PWDs), and identifying mental health as a critical priority.

- HRF (India) teams are working with highly vulnerable groups, including single women from fishing communities and salt pan workers. Their approach combines large-scale data collection via mobile surveys with direct support, such as legal aid and documentation camps, while simultaneously advocating for structural change, such as the formation of welfare boards and rainy season relief.

- Prerona (Bangladesh) is focused on preserving the cultural heritage and language of the Munda indigenous community in the Sundarbans. Their initiatives include intergenerational storytelling, research fellowships, and the ambitious goal of establishing a community museum to combat cultural erosion.

- SDS (Bangladesh) is addressing the mental health crisis and cultural loss among communities displaced by river erosion. They have trained 180 community members as

mental health "first responders," established informal counseling centers, and use powerful documentation, such as videos of erosion events, to advocate for policy action.

Key Outcome of the Session:

1. Beyond Economic Loss: A strong consensus on the critical importance of addressing Non-Economic Loss and Damage (NELD) mental health, cultural loss, identity, and social cohesion which are often normalized or invisible.
2. Community-Led Knowledge: Most projects emphasize participatory approaches, co-creating knowledge with communities, and ensuring findings are disseminated back to them.
3. Mental Health is a Priority. Multiple organizations identified mental health as a severe, emerging impact of climate stress and displacement, requiring dedicated interventions.
4. Innovative Methodologies were observed. Partners are employing creative tools like:
    - Social Accountability Tools (citizens' charters)
    - Game Theory for governance and service access
    - Living Labs for participatory research
    - Digital campaigns (reels/videos) for youth-led advocacy
5. The Policy Advocacy Goal: A common ultimate aim is to use community-gathered evidence on NELD to advocate for better, more inclusive government policies and compensation mechanisms at local, national, and international levels (e.g., COP).
6. Successful interventions must consider the intersectionality of the compounded vulnerabilities of gender, disability, caste (Dalits), and livelihood (fishers, salt pan workers).
7. Discussions highlighted the tension between rigid donor project plans and the need for flexibility to respond to urgent community needs. Organizations use various strategies, from leveraging other funds to building strong community bonds for ongoing support.
8. Safeguarding is Non-Negotiable. The need for strong ethical frameworks, particularly regarding gender-based violence, child safeguarding, and respectful journalism, was strongly emphasized.

A central theme across all presentations was the critical importance of community-led knowledge co-creation and the use of evidence gathered from the frontline to inform local, national, and international policy advocacy on NELD.

5.2. World Cafe

The World Café session provided an interactive and inclusive space for participants to collectively unpack the many layers of Non-Economic Loss and Damage (NELD). Designed around small-group dialogues, the session encouraged open conversation, cross-pollination of ideas, and shared reflection on four guiding themes:

1. **Types of NELD** – understanding the diverse and context-specific forms of non-economic loss experienced by communities, such as loss of culture, identity, mental well-being, biodiversity, and social cohesion.

2. **Challenges and Barriers in Addressing NELD** – identifying the structural, institutional, and cultural factors that prevent these losses from being recognized or adequately addressed in policy and practice.

3. **Community Response Mechanisms** – highlighting the strategies, traditions, and social networks through which communities cope, adapt, and rebuild meaning in the face of loss.

4. **Community Needs and Priorities** – surfacing what communities themselves identify as essential for recovery–ranging from psychosocial support and livelihood continuity to recognition, justice, and dignity.

5.2.1 Types of NELD

The World Café discussions identified and elaborated on several critical, interconnected types of Non-Economic Loss and Damage, moving beyond abstract categories to their lived realities:

Mental Stress & Well-being: Profound psychological impacts, including anxiety, depression, hopelessness, and frustration, particularly among farmers, youth, and displaced populations facing continuous climate-induced trauma.	**Cultural Loss**: The erosion of heritage and identity, manifested as the loss of sacred sites (e.g., burial grounds washed away by erosion), traditional practices, languages, and the social cohesion once fostered by community festivals, leading to a crisis of identity and mental distress.
Biodiversity Loss: The depletion of ecosystems and species is not merely an environmental issue but a direct driver of NELD, causing cascading losses in livelihoods, food security, cultural practices (e.g., Bonobibi Puja), and spiritual connection to nature.	**Mobility & Displacement:** Forced migration triggers a wide spectrum of NELD, including the loss of education, trauma across all age groups, health and hygiene crises, loss of youth opportunities, and a fundamental loss of dignity and social cohesion as displaced populations face hostility in new areas.

Throughout the discussions, participants repeatedly returned to one insight - none of these losses exist in isolation. Mental distress is intensified by cultural erasure; biodiversity loss disrupts rituals and food systems; displacement dismantles identity and mental well-being. This feedback loops form a continuum of disconnection—from self, community, nature, and memory. This relational understanding challenges the linear way loss is often documented in climate policy. For frontline communities, NELD is not a list of categories—it is a lived ecosystem of interlinked harm, where repairing one aspect without addressing others is insufficient.

5.2.2. Challenges and Barriers for Addressing NELD

While communities live and articulate the realities of Non-Economic Loss and Damage (NELD) every day, formal systems—policy, finance, and governance—remain ill-equipped to recognize, measure, or respond to these losses. The World Café discussions exposed that the problem is not a lack of awareness, but a lack of fit between the lived experience of loss and the institutional logic of climate response. Participants identified four interlocking clusters of barriers—measurement and visibility, policy and institutional gaps, funding and prioritization, and structural and societal barriers—that collectively sustain the invisibility of NELD.

1. **Measurement and Visibility: When Losses Defy Metrics**

The most persistent challenge identified was the difficulty of making the invisible visible. Participants described how many forms of loss are hidden by stigma, silence, and normalization. Grief, anxiety, or shame after climate disasters are rarely voiced publicly because communities prioritize immediate survival, or because expressing distress is perceived as weakness. Women and marginalized groups, in particular, often suppress emotional pain in the absence of safe spaces or recognition.

Moreover, the very concept of "normalcy" becomes blurred in contexts of permanent crisis. Communities living with repeated displacement and trauma no longer see distress as abnormality becoming their everyday baseline. At a practical level, governments and researchers lack qualitative and culturally grounded tools to capture these experiences, resulting in a severe data gap that renders NELD "unseen" in national loss and damage assessments.

2. **Policy and Institutional Gaps: The Governance of Absence**

Participants consistently underscored a policy vacuum around NELD. While Bangladesh and India have robust disaster management frameworks—such as the Standing Orders on Disaster and Delta Plan 2100—these are overwhelmingly oriented toward physical reconstruction and economic recovery, leaving psychosocial, cultural, and relational dimensions unaddressed. The absence of institutional mandates for mental health and well-being in disaster or climate frameworks means that emotional recovery remains no one's responsibility. Ministries of Health, Social Welfare, and Environment each operate in silos, with little coordination. This fragmentation keeps NELD policy-invisible even when acknowledged in principle.

Institutions are also trapped in reactive cycles of crisis management. Their focus on short-term relief and infrastructure rebuilding prevents attention to slow-onset losses such as cultural erosion, intergenerational trauma, or identity fragmentation. As a result, adaptation plans risk becoming "projects of repair without healing."

3. **Funding and Prioritization: The Politics of What Counts**

Another major barrier lies in how climate finance defines priority. Because NELD cannot be easily monetized, it struggles to compete for funding against visible, material damage. Donors and governments tend to privilege economic restoration, livelihoods, infrastructure, and productivity—over emotional or cultural recovery, which are viewed as secondary or intangible.

Participants shared that this results in a persistent hierarchy of suffering, where measurable losses are validated while lived experiences of grief, fear, or cultural dislocation are sidelined. Even when funding is available, donor rigidity—inflexible budgets, lengthy approval cycles, and pre-set log frames—undermines the ability of local organizations to respond in real time to emerging community needs. Short project timelines and output-driven reporting requirements further erode relational approaches to healing, such as trust-building, care networks, and participatory learning, all of which take time but yield deeper transformation.

4. Structural and Societal Barriers: The Deep Roots of Exclusion

At the broadest level, participants identified structural violence and inequality as the root of all other barriers. Poor governance, entrenched patriarchy, caste discrimination, and elite capture of resources perpetuate exclusion from both decision-making and recovery.

Communities facing overlapping marginalization—Dalits, Indigenous peoples, persons with disabilities, and women-headed households—encounter multiple forms of invisibility. Even when policies exist, social norms and institutional biases determine whose voices are heard and whose pain is recognized.

Participants also pointed to a pervasive societal resistance to change—a reluctance to acknowledge gender-based violence, caste privilege, or mental health as legitimate climate issues. This resistance reinforces the narrative that resilience is an individual responsibility rather than a collective, systemic commitment.

5.3. Community Response Mechanism

Amid the persistent barriers to addressing Non-Economic Loss and Damage (NELD), communities across the Bay of Bengal region are innovating relational and systemic forms of resilience. These responses are not limited to coping; they represent acts of reclamation: of identity, dignity, and collective agency. Implementing partners highlighted several community-led and partner-facilitated strategies that have proven effective in addressing NELD from the ground up.

1. Building Trust and Safe Spaces: Healing Before Mobilizing

Participants agreed that the first and most essential step in addressing NELD is restoring safety and trust. Many community members carry layers of unacknowledged trauma—from repeated displacement, loss of land and identity, to experiences of gender-based violence and social

exclusion. In such contexts, no technical intervention succeeds unless emotional and relational foundations are rebuilt.

Creating *safe spaces*—women's circles, youth dialogue sessions, mental health "first responder" groups, and cultural gatherings—has allowed individuals to begin sharing their stories without fear of stigma. These spaces often serve as the first point of healing, where grief and anxiety are validated rather than silenced. Over time, they evolve into platforms for organizing, learning, and advocacy.

For example, partners like SDS and Parittran found that communities who first engaged in trauma-sharing circles were later more willing to participate in risk mapping and policy dialogues. This confirms that trust is not an output—it is the infrastructure of community action.

2. Empowering Local Leadership: Centering Women and Frontline Voices

Participants emphasized that empowering local leaders—particularly women, youth, and marginalized community representatives—is vital for sustaining NELD action. In several initiatives, local women were trained as facilitators, storytellers, or community mobilizers. Their proximity to everyday realities made them trusted intermediaries between households and institutions. Women-led groups in coastal Bangladesh, for instance, have spearheaded campaigns against early marriage and gender-based violence, while also advocating for access to mental health services and education for displaced children.

By contrast, externally driven leadership models often collapse when projects end. Locally embedded leaders, however, ensure that ownership, knowledge, and motivation remain within the community. Importantly, empowering local leadership is not merely about capacity-building, it is about redistributing power, allowing those most affected to frame the narrative and set priorities.

3. Evidence Generation and Advocacy: Turning Experience into Influence

A recurring theme was the power of participatory evidence generation to transform invisibility into accountability. Communities used tools such as resource mapping, hazard calendars, risk mapping, historical transects, and participatory needs assessments to document their experiences of loss and visualize the interconnected impacts of climate change on culture, health, and identity.

These tools served multiple purposes

- They validated lived experience as a credible form of data.
- They helped communities see patterns of loss and resilience that were previously unarticulated.

- They strengthened negotiation and advocacy, enabling communities to demand recognition from local government and development agencies.

For example, HRF's documentation of single women's exclusion from relief schemes led to the formation of welfare boards in Tamil Nadu, while JJS's Living Labs used participatory mapping to highlight urban service gaps for climate migrants in Khulna. These examples demonstrate that when communities generate evidence, they shift from being recipients of aid to authors of accountability. Participatory tools become instruments of political empowerment, linking emotional truth to institutional reform.

4. Strengthening Local Systems: Embedding Resilience in Governance

Beyond community-level innovation, participants highlighted the importance of strengthening linkages between communities and local institutions. Many successful interventions focused on improving access to entitlements, local government services, and grievance redress systems—often through mediation and accompaniment by local partners. In some contexts, partnerships with local media amplified these efforts, using storytelling and coverage to hold authorities accountable and ensure community perspectives reach wider audiences.

However, participants cautioned that system strengthening must not replicate the same hierarchies that created exclusion in the first place. It must be grounded in equity, accessibility, and relational accountability—with mechanisms that recognize marginalized groups as partners, not passive beneficiaries. Strengthening systems is not about scaling bureaucracy but about localizing accountability. When institutions listen and adapt to community-defined priorities, resilience becomes systemic rather than sporadic.

5.4. Community Needs and Priorities: Building Foundations for Transformative Support

To move from isolated innovation to systemic impact, the Implementation Partners identified four critical areas of support that funders, governments, and intermediary partners must prioritize: flexible and long-term funding; capacity and expert support; networking and advocacy; and systems for accountability and anticipatory action. Together, these needs form the infrastructure of care and justice required to operationalize community-led NELD responses.

1. Flexible and Long-Term Funding: Investing in Continuity, Not Just Outputs

Participants collectively emphasized that rigid, short-term project funding is incompatible with the nature of NELD. Addressing mental health trauma, rebuilding trust, and restoring cultural identity are processes that unfold over years, not months. Yet most grants are bound by tight timelines and fixed indicators, designed for measurable, tangible results rather than slow, relational transformation.

Communities called for flexible funding mechanisms that allow local actors to adapt to emergent priorities, such as psychosocial crises following displacement or new forms of cultural and gender-based harm. Flexibility also means trusting local decision-making—allowing community partners to reallocate funds when realities shift on the ground.

Long-term, multi-year funding cycles were seen as essential for sustaining impact. NELD response requires temporal justice—funding that moves at the pace of healing. Donors must shift from efficiency metrics to relationship metrics, recognizing that transformation depends on continuity, empathy, and iterative learning.

2. Capacity and Expert Support: Strengthening Local Systems of Care and Knowledge

Implementing partners acknowledged that many of them are navigating uncharted terrain in dealing with complex NELD issues such as trauma counseling, gender-based violence, or cultural preservation. While local leadership and lived experience remain central, partners need access to technical expertise and capacity development to handle these sensitive dimensions responsibly and effectively.

Participants emphasized that capacity support should not be limited to workshops—it must be embedded in long-term mentorship and peer learning networks, fostering mutual exchange across regions. Building local capacity for NELD is about more than skills—it is about equipping communities and partners to hold space for pain, possibility, and policy simultaneously. This requires sustained expert accompaniment and institutional care frameworks, not ad hoc training.

3. Support for Networking and Advocacy: Connecting Local Realities to Global Platforms

The Implementation Partners acknowledge that NELD is both local and transboundary—its causes and consequences cross borders, histories, and identities. Yet, the voices of those most affected remain fragmented and underrepresented in national and global policy processes.

Participants called for dedicated funding and facilitation for networking, solidarity, and joint advocacy, including:

- Regional exchanges between community leaders to share methods for documenting and addressing NELD.
- Cross-country storytelling platforms to humanize NELD in global dialogues such as the UNFCCC's Loss and Damage Fund Board and the Santiago Network on Loss and Damage; and
- Support for documentation and media partnerships to amplify community stories through visual, digital, and journalistic formats.

Such horizontal networks help frontline actors learn from one another, while vertical advocacy connects grassroots evidence to policy influence. They also serve as emotional ecosystems for mutual care, recognition, and empowerment among communities who share the burden of invisible loss.

4. Systems for Accountability and Anticipatory Action: From Reactive Relief to Preventive Justice

Participants urged a fundamental shift from reactive, post-disaster approaches to anticipatory systems that prevent loss before it occurs and hold duty-bearers accountable for inaction. Communities expressed frustration that government responses are often limited to emergency relief, with little planning to reduce foreseeable harm or address recurring psychosocial impacts. The Implementation Partners collectively called for:

- **Community-led early warning and preparedness systems** that integrate social and cultural indicators (e.g., migration distress, rising GBV, or loss of rituals) alongside environmental data.
- **Social accountability mechanisms** such as community monitoring committees and local grievance redress platforms.
- **Policy dialogues** where communities can hold local governments, ministries, and donors accountable for commitments to address NELD; and
- **Integration of NELD indicators** into national climate risk management frameworks, ensuring that loss of well-being, heritage, and mental health are recognized as critical outcomes.

6. ADVOCACY STRATEGIES:

6.1. The Role Play Simulation

The session employed a dynamic, debate-style simulation where participants alternated between the roles of Civil Society Organizations (CSOs) and policymakers. In the first round, CSOs (as the "Indo-Bangla NELD Alliance") presented the case for NELD, proposing interventions like mental health support and livelihood programs. They were met with immediate skepticism, deflection, and accusations of being "anti-national." The second round featured a more structured negotiation by the "BoB Alliance." Equipped with survey data, clearer framing, and offers of collaboration (e.g., co-branding, joint committees), the tone shifted. The interaction evolved from confrontation to cautious negotiation, resulting in a tentative agreement to form a joint NELD committee – a realistic microcosm of the incremental progress often achieved through persistent advocacy.

Advocacy operates in a continuum between confrontation and collaboration. Emotional truth opens the door, but sustained influence requires strategy, structure, and shared self-interest.

Figure 8 *Implementing Partners Participating in Role-Play as CSOs and Policy Makers*

6.2. Challenges: The Architecture of Resistance

The simulation vividly revealed how power operates not just through denial but through procedural, cultural, and discursive barriers that marginalize civil society voices. Participants identified several entrenched challenges that define the advocacy terrain for NELD.

1. Political Hostility and Legitimacy Attacks

The charge of being "anti-national" or "undisciplined" was an immediate strategy of delegitimization, aimed at silencing dissent. Participants recognized how this mirrors real politics, where grassroots organizations, especially those amplifying Indigenous or gendered perspectives, are dismissed as "NGO interference". This tactic exposes a deep discomfort with the *politics of recognition*–when marginalized identities (e.g., Indigenous, Dalit, fisherfolk) demand acknowledgment, they unsettle dominant narratives of development and nationalism. Advocacy for NELD thus requires not only policy evidence but narrative reframing–transforming vulnerability into legitimacy and justice into patriotic responsibility.

Box 6: Stories of Marginalized People:

- **Anchored in Tradition, Lost to the Tide - EJN:**

The story of a holy tree on the coast of Vishakhapatnam, Andhra Pradesh, under which fishing communities traditionally married. This tree, and many others like it along the Bay of Bengal coast, have been washed away by sea-level rise. Its loss represents a deep non-economic loss, causing significant mental and cultural trauma by severing a sacred link to tradition and identity. This story underscored the widespread mental health crisis in coastal communities and the complete lack of awareness or policy attention paid to it by healthcare systems and policymakers.

2. Bureaucratic Hurdles

Policymakers frequently resorted to procedural deflection, citing registration issues, local permissions, or bureaucratic hierarchies to avoid substantive discussion. This reflects how

administrative opacity functions as a gatekeeping mechanism, keeping civil society perpetually in compliance mode rather than influence mode. Such proceduralism protects institutions from scrutiny while exhausting small organizations with paperwork and waiting games. Navigating bureaucracy requires both persistence and strategic alliances—advocates must learn to "speak the language of procedure" without losing the moral clarity of their mission.

3. Systemic Exclusion

Marginalized communities—Indigenous groups, small fishers, migrants—were consistently portrayed as politically irrelevant, lacking "numbers" or "constituency power." This mirrors the structural exclusion embedded in most national planning processes, where representation is equated with electoral weight, not justice. Their invisibility in decision-making underscores why NELD, which disproportionately affects these same groups, remains absent from policy frameworks. Building intersectional alliances across movements (gender, Indigenous rights, youth, labor) transforms isolation into collective political currency.

4. Accountability Gaps

Participants noted how policymakers invoked budget constraints and donor dependency to deflect responsibility, revealing the disjuncture between global promises and national delivery. Commitments made under the UNFCCC, such as Loss and Damage finance, often vanish in translation to national budgets, where bureaucratic discretion dominates. The "accountability vacuum" between international discourse and domestic action leaves communities stranded in a policy limbo. Effective advocacy must bridge the vertical disconnect—linking global climate commitments to local accountability mechanisms that monitor how (and if) funds and frameworks reach the ground.

5. Power Imbalances and Corruption

Requests for co-branding, political attendance, or informal favors highlighted how corruption and power patronage pervade engagement spaces. CSOs must balance the ethics of collaboration with the risks of co-optation. This also revealed a subtler form of control: symbolic capture, where government alignment is demanded not to support communities but to maintain visibility and narrative control. Advocacy requires moral agility—collaborating without compromising. Transparency, documentation, and collective negotiation can protect community initiatives from being politicized or appropriated.

6.3. Pathways for Effective Advocacy: From Confrontation to Constructive Leverage

Despite the obstacles, the simulation illuminated that progress is possible when civil society pairs moral legitimacy with strategic diplomacy. Participants extracted key lessons for effective NELD advocacy that blend pragmatism with principle.

1. Combine Logic with Leverage

Data alone rarely changes policy; it must be coupled with strategic pressure and mutual benefit. The BoB Alliance succeeded when it paired survey-based evidence with arguments that appealed to policymakers' institutional incentives—such as improving government credibility, unlocking donor funds, and enhancing resilience outcomes. By aligning community goals with bureaucratic motivations, advocates shifted the dynamic from an adversarial to a mutually instrumental relationship. The art of advocacy lies in *strategic translation*, turning community truths into policy language that decision-makers can act upon.

2. Adopt a Negotiation Mindset

The exercise underscored that advocacy is rarely a one-time victory—it is a process of incremental negotiation. Persistence, adaptability, and compromise (without dilution of values) emerged as critical traits. Forming joint committees or multi-actor task forces—though seemingly modest—can create institutional footholds for sustained dialogue and gradual policy uptake.

3. Build Strategic Coalitions

Acting as the Indo-Bangla or BoB Alliance illustrated the power of collective voice. Fragmented advocacy efforts are easily dismissed; alliances that bridge geography and theme command legitimacy. Coalitions also distribute political risk and pool knowledge, helping smaller organizations navigate bureaucratic and political minefields together. In a political environment that rewards conformity, alliances create pluralistic strength—the power to speak truth safely and amplify it collectively.

4. Master the Art of the Pitch

Successful advocacy reframed NELD not as a burden but as an opportunity for co-benefits: improved mental health outcomes, enhanced social stability, and international recognition. When policymakers could see NELD action as enhancing their political visibility or unlocking

funding, resistance softened. The simulation showed that effective advocacy is part empathy, part strategy, and part storytelling—meeting policymakers where they are while moving them where they need to go.

7. WAY TOWARDS ACCELERATING ACTION ON NELD

The convening culminated in a clear, collective vision for accelerating action on Non-Economic Loss and Damage. The insights gathered from storytelling, participatory mapping, and strategic dialogues point to five essential pillars for effective and just NELD responses.

7.1. Community-Led and Participatory Approaches: Action Driven by Those Affected

The convening demonstrated that meaningful action on NELD is impossible without centering the voices, knowledge, and agency of affected communities. Communities are not passive recipients of aid; they are analysts, advocates, and architects of their own resilience. Projects must move beyond mere consultation to genuine co-creation, using methodologies like Living Labs, participatory research, and community-led needs assessments. The evidence is clear: interventions are more sustainable, relevant, and effective when the design, implementation, and evaluation are driven by those who are experiencing the losses.

Moving from consultation to co-creation requires a shift in power: ensuring that community knowledge drives every stage of the project cycle—from design and budgeting to monitoring and evaluation. This calls for capacity strengthening, not to professionalize local actors but to recognize their existing expertise as central to climate knowledge systems.

7.2. Gender-Transformative and Intersectional: Addressing Root Causes of Power Imbalance

NELD cannot be addressed without confronting the deep structures of inequality that determine who suffers most, whose pain is recognized, and whose recovery is prioritized. Addressing NELD requires a fundamental shift from gender-responsive to gender-transformative programming. This means moving beyond mitigating symptoms to dismantling the root causes of inequality—patriarchy, casteism, and other structural oppressions. As the Power Walk exercise viscerally illustrated, power and privilege determine who is heard. An intersectional lens is non-negotiable to ensure that interventions recognize and respond to the unique, compounded vulnerabilities faced by individuals at the crossroads of multiple marginalized identities. Programs must therefore move beyond gender “mainstreaming” to redesign power

relations–promoting women's leadership, recognizing indigenous governance systems, and addressing the intersection of gender-based violence, displacement, and psychosocial trauma.

7.3. Meeting the Real Needs: Covering the Full Spectrum of NELD

The convening made clear that loss is multi-dimensional–spanning material, emotional, spiritual, and cultural domains. Focusing only on economic recovery leaves the deepest wounds unhealed. Support mechanisms must be designed to address the full, complex spectrum of NELD. The convening consistently highlighted that mental health impacts, cultural erosion, loss of identity, and social cohesion are not secondary concerns but are often the most profound losses experienced by communities. A narrow focus on physical or economic damage will fail. Responses must be holistic, integrating psychosocial support, cultural preservation, and the protection of traditional knowledge as core components of climate action. This means embedding psychosocial care, intergenerational storytelling, and cultural preservation within resilience-building efforts. It also means recognizing biodiversity loss and ecological grief as integral to human well-being.

Box 7:Stories of Marginalized People:

- Living with Tigers and Tide - Prerona:

A two-part story of the Munda community in the Sundarbans. First, they were betrayed not only by climate change but also by Bengali settlers who used manipulative land measurement tactics (exploiting the difference between an "Ekor" and a "Bigha") to illegally acquire their land. This has led to poverty, loss of language, and cultural erosion as the younger generation tries to assimilate into Bengali culture to avoid mockery and exclusion. The second story focused on the term "Bhagbidhoba" (tiger-widows- whose husband is taken by the tiger), representing the constant fear and mental anguish faced by women whose husbands venture into the dangerous forests for their livelihood.

7.4. Accessible to All: Ensuring Finance and Interventions Reach the Most Marginalized

A recurring theme was that current funding systems are not designed for justice. Short-term, rigid, and donor-driven projects cannot address slow-onset, deeply rooted non-economic losses. Participants called for flexible, long-term, and community-responsive funding that reflects the nature of NELD itself—slow, cumulative, and relational.

Funding and support must be structured to overcome the barriers that exclude the most vulnerable. This requires flexible, long-term grants that allow partners to respond to community-identified priorities, not rigid donor agendas. Simplifying application and reporting processes is critical for enabling smaller, grassroots organizations to access resources. Ultimately, finance must be channeled to ensure it reaches those who are most affected yet hardest to reach, including indigenous communities, Dalits, persons with disabilities, and climate migrants.

7.5. Transparent and Accountable: The Path to Effective Advocacy

The role-play simulation revealed that advocacy for NELD is a delicate balance between moral courage and strategic diplomacy. Policymakers often resist recognition of NELD due to its intangibility, lack of metrics, or perceived political risk. Effective advocacy must therefore blend evidence with empathy, logic with leverage.Thus, advocacy for NELD must be strategic, persistent, and multi-faceted. Success requires building strong coalitions, leveraging data and community-gathered evidence, and using media strategically to build visibility and apply pressure. Advocacy must also focus on holding powerful actors, including governments and international bodies, accountable for their commitments. This involves demanding transparent processes and ensuring that policies and funds are operationalized in ways that directly benefit affected communities.

The session underscored that progress is incremental but achievable through coalition-building, data-driven dialogue, and persistent negotiation. Advocacy should be anchored in alliances that combine grassroots legitimacy with policy expertise—creating unified regional platforms capable of influencing both national governments and global mechanisms such as the Loss and Damage Fund.

Accountability mechanisms are equally critical. Translating global commitments into national budgets and local delivery requires civil society to track, question, and publicize gaps between promise and performance.

8. CONCLUSION: FROM RECOGNITION TO RESTORATION - THE WAY FORWARD FOR NELD ACTION

This convening has reaffirmed, with both urgency and clarity, that Non-Economic Loss and Damage (NELD) represents one of the most profound yet least addressed dimensions of the climate crisis in the Bay of Bengal region. The stories, reflections, and analyses shared over three days illuminated a landscape of intertwined losses—of identity, belonging, mental health, cultural heritage, and social cohesion—that remain systematically invisible in mainstream climate policy and finance.

What emerged through this collective process is more than a catalog of suffering—it is a living archive of resistance, resilience, and reimagination. From the testimonies of displaced families and salt pan workers to participatory mapping, gender power walks, and simulation exercises, participants traced how the roots of NELD are embedded in historical injustice, structural inequality, and the failure of institutions to recognize the full humanity of those most affected. Yet, they also articulated powerful strategies of care, solidarity, and transformation that point the way forward.

Reframing NELD: From the Margins to the Core of Climate Action

The convening decisively shifted the discourse on Loss and Damage. It demonstrated that NELD is not a peripheral or "soft" issue—it is the moral, social, and emotional core of the climate crisis. The inability to quantify grief, cultural erosion, or loss of dignity does not make them less real; rather, it exposes the inadequacy of systems that only value what can be measured.

Participants collectively argued that to address NELD is to redefine what resilience means—to move beyond rebuilding infrastructure to restoring meaning, identity, and justice. The convening highlighted that communities already possess the knowledge and capacity to do this work. What they lack are systems that listen, funding that trusts, and institutions that care.

From Stories to Systems: Learning as a Catalyst for Transformation

Across sessions, a common thread emerged: learning is itself a form of action. Through storytelling, participatory mapping, and debate-style advocacy, participants collectively constructed a new grammar of loss and recovery—one that bridges the emotional and the political, the local and the global.

This learning process produced actionable insights across multiple dimensions:

- **Community-led approaches** that transform vulnerability into agency through participatory tools like Living Labs, needs assessments, and cultural storytelling.
- **Gender-transformative strategies** that challenge the structural roots of exclusion rather than merely mitigating its symptoms.
- **Holistic programming** integrates mental health, cultural regeneration, and social cohesion into the heart of climate response.
- **Flexible, long-term financing** that aligns with the pace of healing and community-defined priorities.
- **Strategic advocacy and accountability mechanisms** that connect grassroots realities to global policy frameworks, ensuring that commitments translate into tangible justice.

Together, these strands form the NELD Programming Framework—a coherent roadmap for transforming recognition into response, and empathy into equitable systems change.

Box 8: Stories of Marginalized People:

- Vulnerability, and a Lost Art- Parittran:

The story of a Dalit community in Laskar Union, Patuakhali, whose traditional livelihood is crafting handicrafts from bamboo and cane. Their products are no longer marketable due to competition from cheap plastic goods and a lack of knowledge of modern design. Furthermore, climate change (specifically high salinity) has made raw materials scarce. This loss of traditional livelihood has forced community members into seasonal migration and day labor, leading to increased vulnerabilities like gender-based violence and early marriage. The story called for support to restore this traditional economy through value-chain development and market creation.

Bridging Evidence and Emotion: The Power of Collaborative Inquiry

The convening underscored that effective NELD programming depends on bridging two kinds of knowledge: the evidence of data and the evidence of experience. The integration of participatory methodologies—historical transects, role-play negotiations, gender power walks,

and storytelling—demonstrated that communities not only hold data but also the analytical capacity and moral authority to interpret it.

By creating spaces of mutual learning, the convening exemplified what decolonial, justice-centered research can achieve: co-created knowledge that honors emotion without losing rigor, and that translates lived experience into policy-relevant insight. This model of collaborative learning offers a blueprint for scaling NELD work across regions and partnerships.

A Collective Mandate: From Healing to Justice

The convening closed with a resounding consensus: that addressing NELD is not only a technical challenge but a moral imperative. It demands systems that move at the pace of trust, finance that values relationships over metrics, and governance that recognizes care, culture, and dignity as central to resilience.

Participants called for a paradigm shift—from compensating for damage to cultivating restoration, from short-term projects to long-term solidarity, and from fragmented initiatives to shared accountability across borders. The collective knowledge generated through this gathering affirms that justice begins when communities define their own recovery, and when institutions are willing to follow their lead.

Looking Ahead: Scaling the Momentum

The lessons from this Bay of Bengal Learning Convening will inform the next phase of the Global Learning Initiative to Address NELD, guiding partners in South Asia, East Africa, and the Pacific. By continuing to learn across regions, document lived experiences, and influence global dialogues, this initiative will work toward embedding NELD within climate finance, policy, and action frameworks worldwide. The convening closed not with closure, but with commitment—to deepen partnerships, amplify community voices, and co-create pathways of healing that transcend borders.

9. RECOMMENDATIONS

Governments: ● Integrate NELD indicators and responses into national climate policies, including National Adaptation Plans (NAPs) and disaster management frameworks. ● Create dedicated, accessible funding streams to address NELD, including mental health support and cultural preservation. ● Mandate and support community-led assessments of loss and damage to inform policy design and resource allocation.	**Doners:** ● Provide flexible, multi-year grants that allow for adaptive management and response to emergent community needs. ● Simplify application and reporting processes to lower barriers for grassroots and community-based organizations. ● Fund capacity building for local partners on intersectional analysis, psychosocial support, and advocacy.
CSOs & NGOs: ● Deepen community participation in all project cycles, from planning to monitoring and evaluation. ● Adopt and institutionalize gender-transformative and intersectional approaches in all programs. ● Strengthen advocacy coalitions to present a unified front and amplify community voices at local, national, and international levels.	**Global Processes (COP30, FRLD):** ● Ensure NELD is a central pillar in the operationalization of the Loss and Damage Fund, with specific funding windows for non-economic impacts. ● Prioritize and establish mechanisms for direct access to funding for affected communities and their representative organizations. ● Develop and endorse context-specific methodologies for assessing and valuing NELD to guide global action.

APPENDICES