

Photo: Mazadul Haque Bayzid

Policy Brief on Non-Economic Loss and Damage (NELD)

Beyond Economic Losses: Strengthening Bangladesh's National Mechanism on Loss and Damage through NELD Evidence

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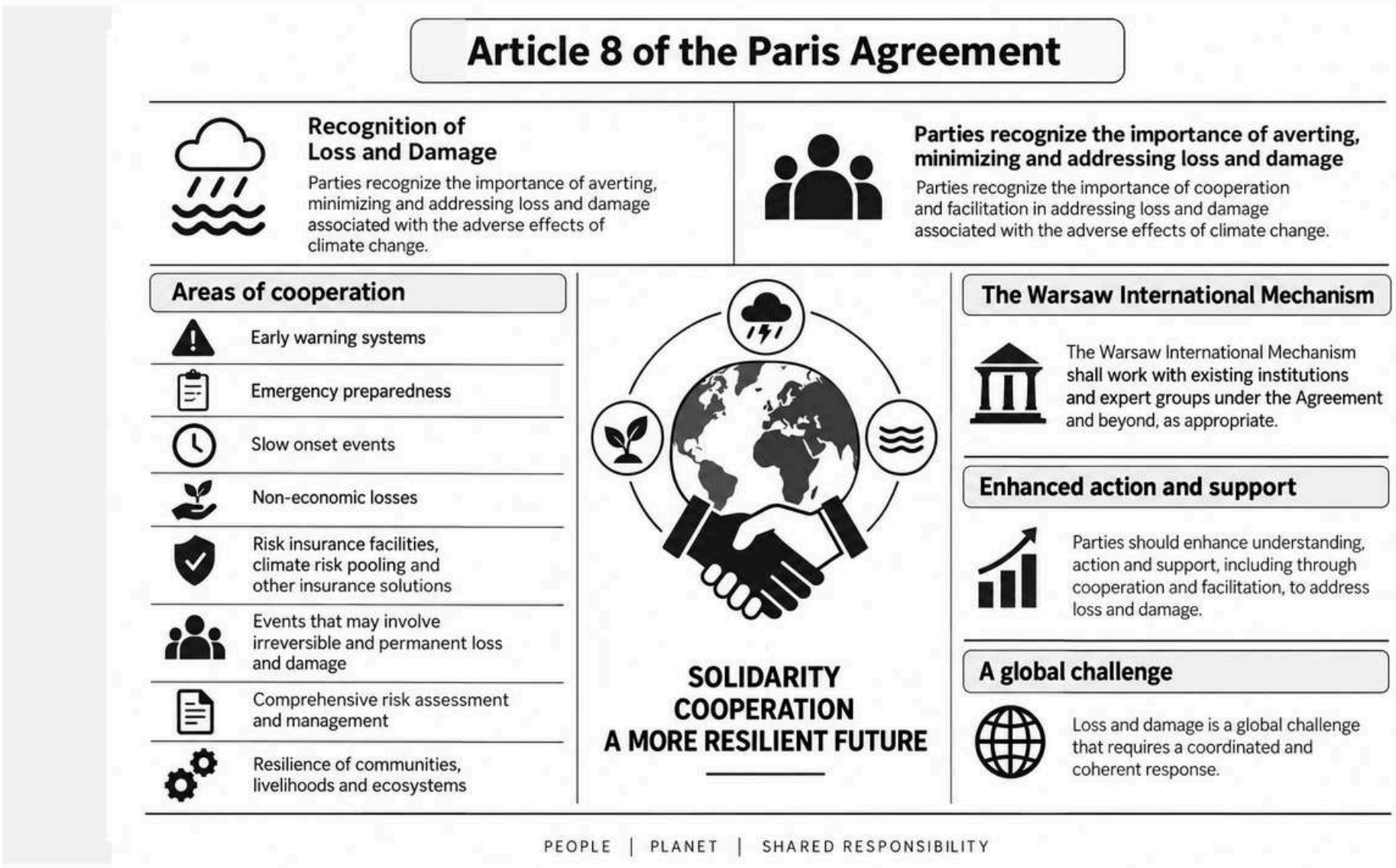
Executive Summary

Bangladesh continues to demonstrate global leadership in climate change adaptation and Loss and Damage (L&D) governance. As the country advances its National Framework on Loss and Damage (NFLD) and proposed National Mechanism on Loss and Damage (NMLD), national systems face a crucial transition. Conventional disaster and climate assessments primarily quantify tangible economic losses, such as ruined infrastructure, destroyed crops and lost income. However, climate hazards inflict severe Non-Economic Loss and Damage (NELD) that affects individual wellbeing, cultural heritage, social cohesion, and ecosystem health. Because NELD forms the foundation of community resilience and adaptive capacity, its exclusion leaves a major share of climate impacts invisible. Integrating community-generated NELD evidence into the NMLD is essential to establish an equitable, climate-just, and comprehensive national L&D architecture.

Bangladesh's extreme vulnerability to cyclones, riverbank erosion, salinity intrusion, floods, sea-level rise, and heatwaves leads to impacts that extend far beyond physical destruction. As highlighted in the National Adaptation Plan (NAP 2023–2050), increasing climate risks could displace up to 19.9 million internal climate migrants by 2050. Community-led evidence gathered through the Evidence-Based Approach to Address Non-Economic Loss and Damage (EBAAN) project, Local Loss and Damage Policy Labs (LDPLs), and Local Loss and Damage Hubs demonstrates that NELD is an active, ongoing reality.

These non-economic losses span three interconnected dimensions:

- **Individual Dimension:** Climate-induced displacement and habitat destruction trigger severe psychological distress, loss of personal identity, diminished sense of belonging, and the erosion of traditional livelihood skills.
- **Societal and Cultural Dimension:** Dislocation breaks down community networks and social cohesion while destroying cultural practices, sacred heritage sites, and Indigenous knowledge systems.
- **Environmental Dimension:** Salinization and ecosystem degradation cause the loss of culturally significant species, wetlands, and biodiversity that sustain local heritage and collective wellbeing.



These compounding losses disproportionately harm women, children, older persons, persons with disabilities, and other marginalized groups, thereby deepening existing social inequalities.

Despite the growing recognition of NELD under Article 8 of the Paris Agreement, the Warsaw International Mechanism (WIM), and the Fund for Responding to Loss and Damage (FRLD), Bangladesh faces several institutional barriers to operationalizing NELD:

- **Absence of Standardized Metrics:** The country lacks an agreed national indicator framework to evaluate qualitative, intangible, and long-term cumulative losses.
- **Institutional Capacity Constraints:** Government agencies and practitioners lack the specialized training and technical methodologies required to assess and integrate non-economic impacts into policy.
- **Undervalued Local Evidence:** Current monitoring systems focus heavily on monetary assets, lacking structured pathways to channel community-generated reporting and local knowledge into national decision-making.
- **Fragmented Coordination:** Cross-sectoral coordination remains weak among ministries governing public health, culture, education, disaster management, and environment.
- **Gender and Inclusion Gaps:** Existing frameworks frequently fail to capture how non-economic impacts uniquely affect women and marginalized populations.

To address these gaps, the policy brief outlines strategic recommendations to embed NELD into Bangladesh's climate governance architecture:

- **Institutional Coordination and Governance:** Formally integrate NELD as a core pillar of the proposed NMLD. The Ministry of Environment, Forest and Climate Change (MoEFCC) and the Department of Environment should serve as the central coordination body, overseeing inter-ministerial actions and managing a centralized National NELD Database.
- **National Indicator Framework:** Establish a standardized, mixed-method evaluation framework. This framework should blend quantitative and qualitative methodologies—such as household surveys, cultural mapping, participatory rural appraisals, and GIS remote sensing—to track individual, societal, and environmental metrics.
- **Community-Based Systems:** Institutionalize evidence collection from Local Loss and Damage Hubs and Policy Labs (LDPLs) to ensure national policies directly reflect ground-level realities.
- **Finance and Risk Planning:** Incorporate NELD data into climate finance applications, including submissions to the FRLD, while mainstreaming NELD considerations into broader national disaster risk reduction and adaptation plans.
- **Inclusion and Capacity Building:** Institutionalize gender-responsive, rights-based approaches across all L&D initiatives, launch a national NELD knowledge-sharing platform, and deliver capacity-building programs for government officials on qualitative and participatory assessment techniques.

1. Introduction

Bangladesh is globally recognized for its leadership in climate change adaptation and its proactive engagement in advancing multi-dimensional issues of Loss and Damage (L&D) and its governance. However, as climate impacts intensify through cyclones, floods, riverbank erosion, salinity intrusion, heatwaves, droughts, and sea-level rise, communities are experiencing losses that extend far beyond damage to infrastructure, agriculture, and livelihoods. These impacts include the erosion of cultural identity and heritage, loss of traditional knowledge, weakening social cohesion, psychological distress, ecosystem degradation, and a diminished sense of place and belonging including displacement and migration. Collectively, these impacts are referred to as Non-Economic Loss and Damage (NELD), yet they remain largely overlooked within policy, planning, and financing systems. NELD matters because it affects the social, cultural, environmental, and emotional foundations that enable communities to cope with and recover from climate shocks.

Global recognition of L&D under Article 8 of the Paris Agreement, together with the work of the Warsaw International Mechanism (WIM), the Santiago Network, and the Fund for Responding to Loss and Damage (FRLD), has created new opportunities for countries to strengthen systems for addressing both economic and non-economic climate impacts. In response, Bangladesh is advancing the National Framework on Loss and Damage (NFLD) and the proposed National Mechanism on Loss and Damage (NMLD). These initiatives aim to establish a coordinated national architecture for evidence generation, policy coordination, financing, and implementation, positioning Bangladesh at the forefront of operationalizing L&D responses.

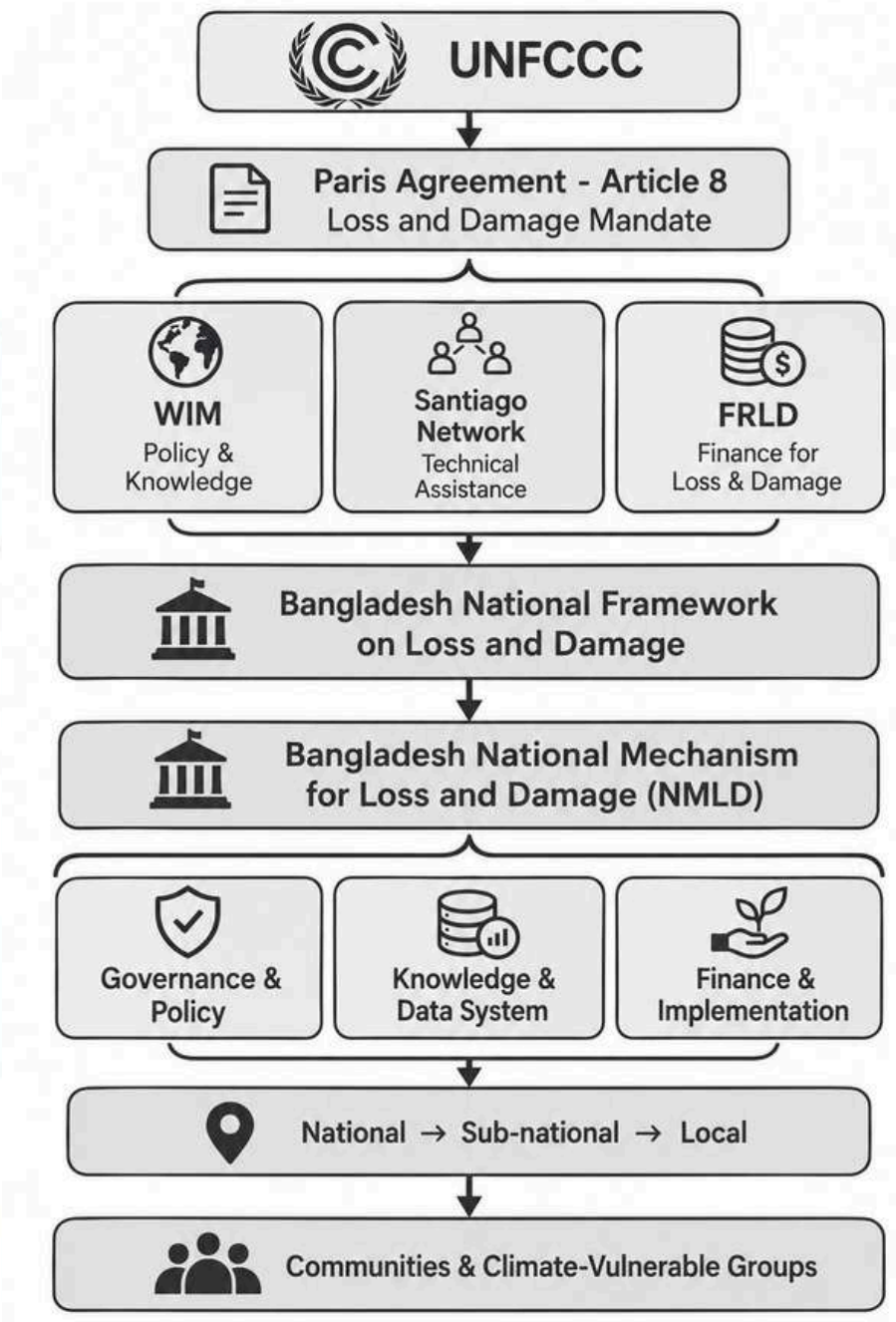
Evidence generated through the "Evidence-Based Approach to Address Non-Economic Loss and Damage (EBAAN)" project from International Climate Change and Development (ICCCAD) and ChristianAid, Local Loss and Damage Policy Labs (LDPLs), Local Loss and Damage Hubs, and other community-led initiatives demonstrate that NELD is already occurring across Bangladesh. Communities report the erosion of cultural practices and traditions, disruption of social networks through displacement and migration, loss of local knowledge systems, increasing psychosocial stress, and degradation of ecosystems that support both livelihoods and community identity. These experiences show that NELD is not a future risk or theoretical concern; it is a present and growing reality in climate-vulnerable communities.

Despite growing recognition of NELD, important institutional challenges remain. Consultations with government agencies, researchers, and development partners highlight limited understanding of NELD concepts, the absence of standardized indicators and assessment methodologies, weak mechanisms for integrating community-generated evidence into policy processes, fragmented institutional coordination, and insufficient attention to gender-responsive and socially inclusive approaches. Without addressing these gaps, a significant share of climate-induced losses will remain invisible within national decision-making processes.

To address these challenges, this policy brief recommends institutionalizing NELD within the NMLD through strengthened inclusive and rights-based governance and coordination arrangements, national monitoring and data systems, community-generated evidence mechanisms, capacity development, knowledge-sharing platforms, and the integration of NELD considerations into climate, disaster risk, and financing and planning processes

2. Understanding Loss and Damage and Non-Economic Loss and Damage

2.1. Loss and Damage in the Climate Policy Context



Loss and Damage (L&D) addresses climate impacts that remain despite mitigation and adaptation efforts. As climate hazards intensify, adaptation alone cannot prevent all losses, particularly those that are irreversible, cumulative, or difficult to express in monetary terms.

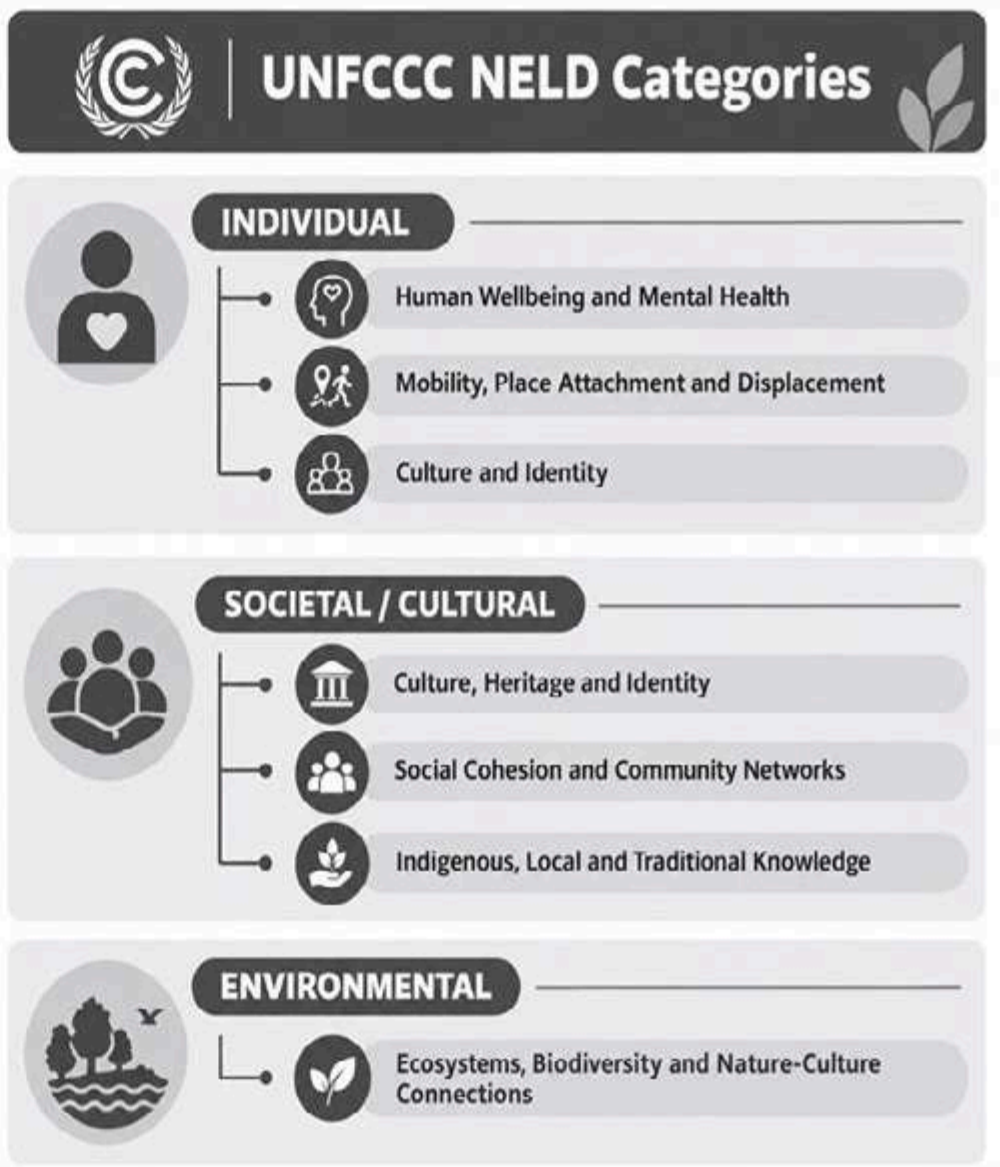
The Paris Agreement, through Article 8, recognizes the importance of averting, minimizing, and addressing L&D associated with extreme and slow-onset events. This has been followed by institutional developments under the Warsaw International Mechanism (WIM), the Santiago Network, and the Fund for Responding to Loss and Damage (FRLD), respectively strengthening policy and knowledge, technical assistance, and access to finance.

For Bangladesh, the priority is now to translate these global developments into an effective national system that can identify, document, finance, and address L&D across scales.

2.2. What is non-economic loss and damage (NELD)?

Under Article 8 of the Paris Agreement, (NELD) refers to the severe, irreversible climate impacts that cannot be easily quantified or traded in financial markets. Unlike direct infrastructure or property destruction, NELD encompasses irreparable harms such as the loss of human life, deteriorating public health, displacement, loss of cultural heritage, indigenous knowledge, social cohesion, and the destruction of ecosystems and biodiversity. Article 8 explicitly recognizes NELD as a key area for international cooperation and action, anchoring its framework within the Warsaw International Mechanism for Loss and Damage (WIM). Through dedicated bodies like the WIM Expert Group on Non-Economic Losses, the UN climate regime seeks to enhance global understanding, risk management, and response strategies for these deeply qualitative, human, and ecological costs that market-based financial compensations fail to measure or fix.

NELD is often intangible, cumulative, and sometimes irreversible. It can be understood across three interconnected dimensions: individual, societal, and environmental. At the individual level, climate impacts may affect mental health, wellbeing, dignity, identity, and sense of place. At the societal level, they can erode cultural heritage, social cohesion, community networks, and traditional and Indigenous knowledge systems. At the environmental level, climate change can degrade ecosystems, biodiversity, and ecosystem services that support livelihoods, cultural practices, and community wellbeing.



These dimensions are closely linked and often experienced simultaneously, particularly in communities facing repeated climate hazards, displacement, and environmental change. Their impacts are frequently felt most acutely by women, children, older persons, persons with disabilities, and other marginalized groups. Recognizing these interconnected losses is essential for ensuring that Loss and Damage policies and mechanisms capture the full spectrum of climate impacts and support equitable, climate-just responses.

3. Bangladesh's Emerging National Response to Loss and Damage

Bangladesh's approach to Loss and Damage is moving from policy recognition toward institutionalization. The recently developed National Framework on Loss and Damage (NFLD) provides a strategic foundation for addressing climate-induced losses through a coordinated, multisectoral approach. It creates an important basis for moving beyond fragmented responses and integrating L&D into national planning, assessment, finance, and implementation.

The next step is the proposed National Mechanism on Loss and Damage (NMLD), which is intended to translate this framework into practice. The NMLD can provide institutional architecture for coordination across government, civil society, research institutions,

and affected communities, while connecting national priorities with sub-national and local action. Its effectiveness, however, will depend on clear institutional roles, functioning data systems, and mechanisms for translating evidence into decisions.

At the international level, the Fund for Responding to Loss and Damage (FRLD) has now been operationalized as the dedicated funding mechanism for responding to economic and non-economic L&D in particularly vulnerable developing countries. This creates an emerging opportunity for Bangladesh to strengthen its readiness to access and effectively utilize international L&D finance.

This makes evidence-based implementation increasingly important. Bangladesh will need reliable evidence on where losses occur, who is affected, what is being lost, and what forms of support are appropriate. While economic losses can be incorporated into conventional assessments, NELD requires additional evidence from communities and locally grounded monitoring. Integrating such evidence into the NMLD can therefore strengthen prioritization, resource allocation, accountability, and Bangladesh's readiness for emerging L&D finance.

What the Evidence Tells Us: The NELD Scenario in Bangladesh:

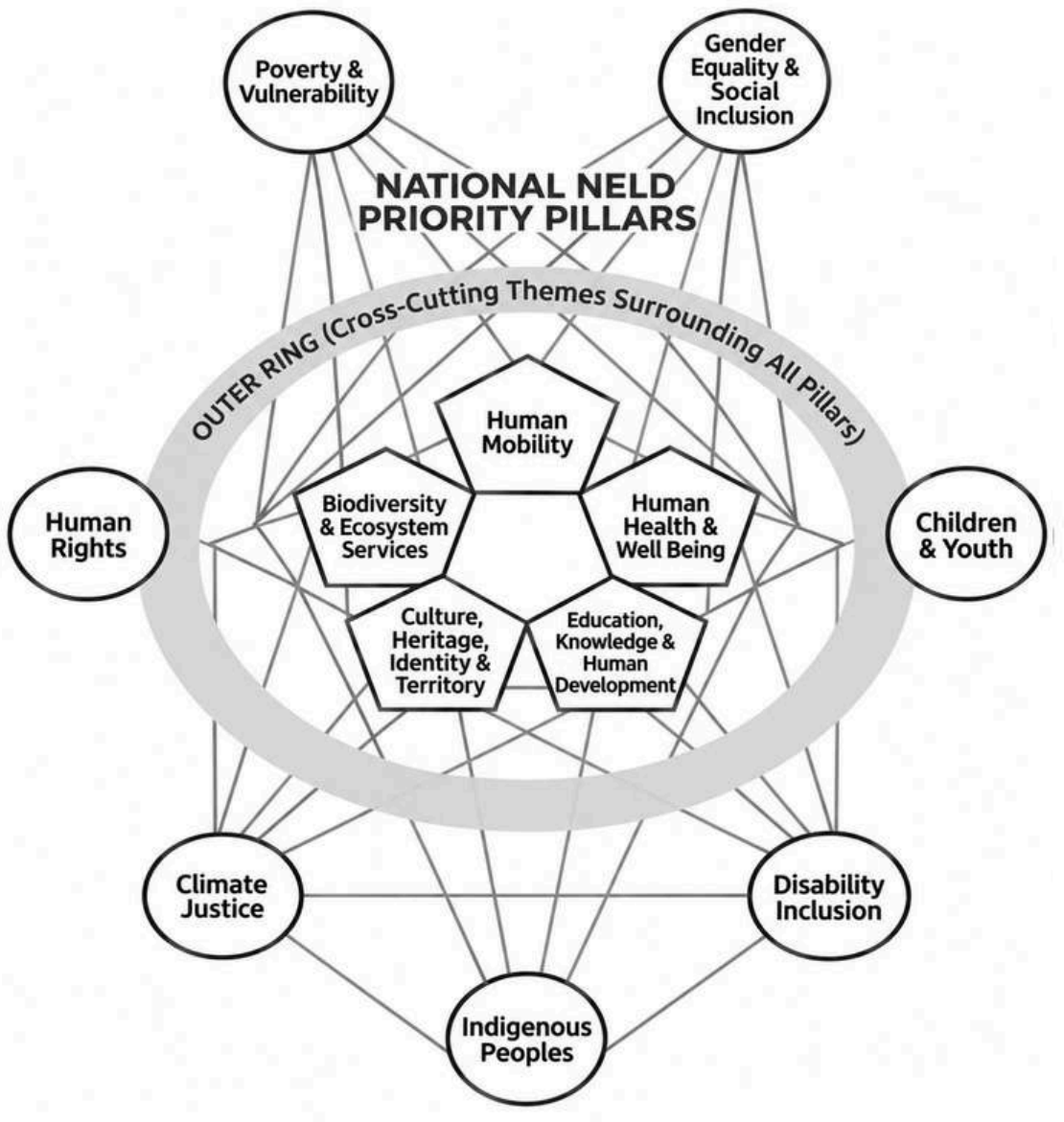
Evidence from the EBAAN project, Local Loss and Damage Policy Labs (LDPLs), Local Loss and Damage Hubs, and community consultations shows that Non-Economic Loss and Damage (NELD) is already occurring across climate-vulnerable regions of Bangladesh. Communities report losses that extend beyond livelihoods and assets, affecting cultural heritage, social cohesion, traditional knowledge, mental wellbeing, and ecosystems.

Climate-induced displacement, migration, riverbank erosion, salinity intrusion, and ecosystem degradation are disrupting community networks, weakening cultural ties, and altering relationships between people and place. At the same time, repeated exposure to climate hazards is contributing to psychological stress and the erosion of local knowledge systems that have traditionally supported resilience and adaptation.

These losses are often interconnected and disproportionately affect women, children, older persons, persons with disabilities, and other marginalized groups. The evidence demonstrates that NELD is not a future concern but a present reality that remains insufficiently captured in existing assessment, monitoring, and planning systems. Recognizing and addressing these losses is therefore essential for ensuring that Bangladesh's Loss and Damage responses reflect the full spectrum of climate impacts experienced by affected communities.



Why NELD Must Be Integrated into the NMLD: Bangladesh's emerging Loss and Damage system provides an opportunity to move beyond documenting what can be measured toward understanding what communities actually lose. While existing assessment systems primarily capture economic losses such as damaged infrastructure, crops, assets, and income, they often overlook losses related to identity, culture, wellbeing, social cohesion, knowledge



systems, and ecosystems. These non-economic dimensions are increasingly recognized under the Warsaw International Mechanism (WIM) as essential components of climate-related Loss and Damage.

Recognizing NELD is important because these losses shape resilience, recovery, and adaptive capacity. The erosion of ecosystems, cultural heritage, local knowledge, and social networks can weaken the foundations that enable communities to cope with future climate risks. Integrating NELD into the National Mechanism on Loss and Damage (NMLD) would therefore strengthen evidence-based planning, prioritization, and resource allocation, while improving Bangladesh's readiness to access emerging international Loss and Damage finance.

Most importantly, NELD integration is a matter of climate justice. A responsive NMLD should recognize the differentiated impacts of climate change on women, marginalized groups, and vulnerable communities, while valuing locally generated knowledge and community-defined priorities. Integrating NELD into the NMLD is therefore not about creating a parallel system, but about making Bangladesh's Loss and Damage governance more complete, equitable, and responsive to the realities experienced by affected communities.

4. Indicators and Monitoring for Addressing NELD

A key challenge in integrating Non-Economic Loss and Damage (NELD) into Bangladesh's National Mechanism on Loss and Damage (NMLD) is the lack of standardized indicators and monitoring systems capable of capturing qualitative, context-specific, and often intangible losses. Existing climate and disaster monitoring systems primarily focus on economic losses, leaving impacts on culture, wellbeing, social cohesion, traditional knowledge, and ecosystems largely unrecorded.

To address this gap, Bangladesh should develop a **National NELD Indicator Framework** that combines quantitative and qualitative indicators within the broader NMLD monitoring architecture. The framework should be grounded in local realities, climate justice principles, and community experiences of loss and recovery.

Effective NELD monitoring must also draw on **community-generated evidence**, including participatory assessments, citizen monitoring, and mechanisms established through Local Loss and Damage Policy Labs (LDPLs) and Local L&D Hubs. Integrating these approaches would help capture losses often overlooked by conventional data systems while strengthening local ownership of the evidence-generation process

Proposed National NELD Indicator Framework

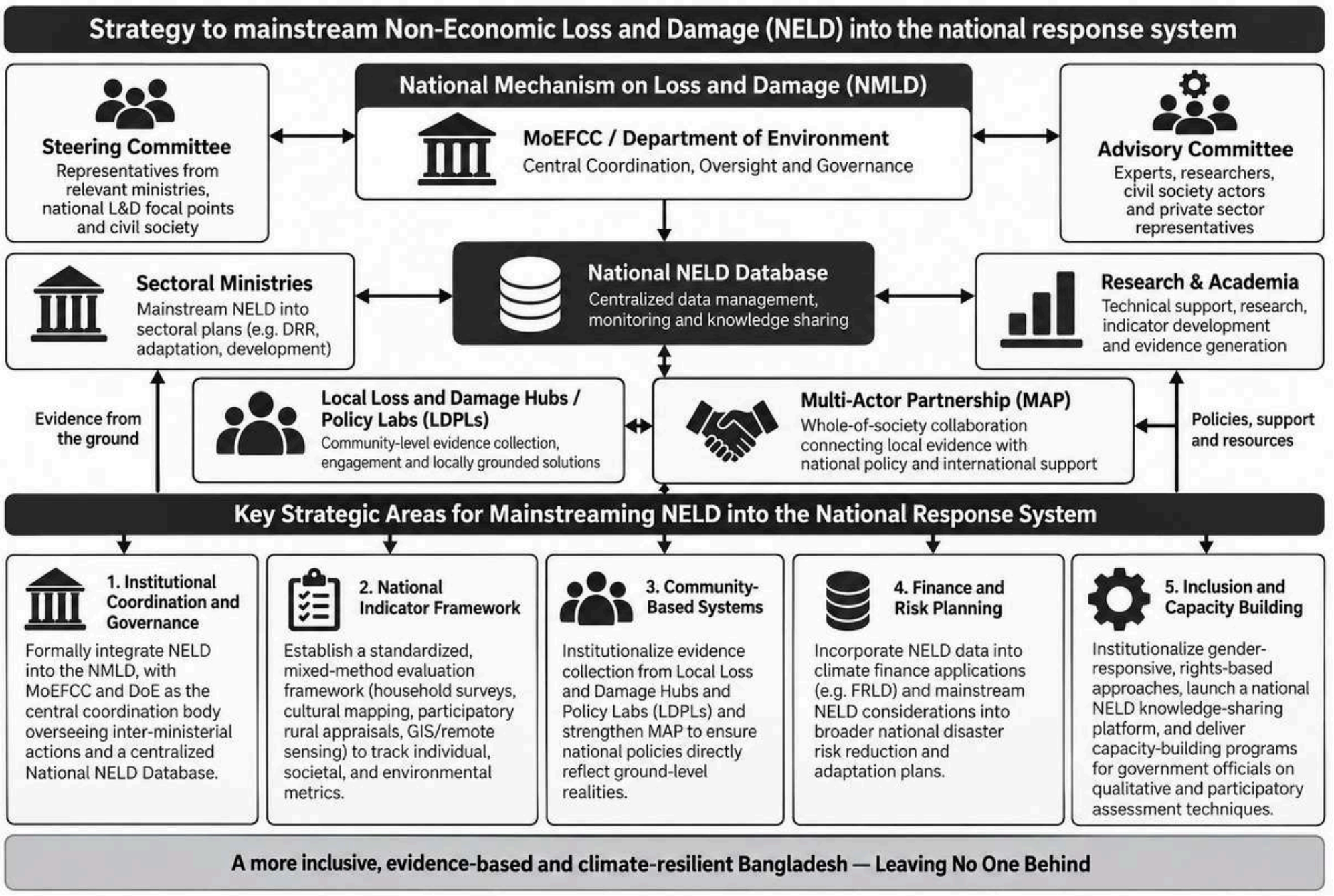
Dimension	Illustrative Indicators	Potential Monitoring Methods
Individual	□ Climate-related psychological distress and anxiety □ Perceived loss of identity or sense of belonging □ Loss of traditional livelihood skills and knowledge □ Reduced wellbeing and life satisfaction	Household surveys, wellbeing assessments, participatory interviews, citizen reporting, community scorecards
Societal / Cultural	□ Erosion of cultural practices, rituals and heritage sites □ Loss of Indigenous and local knowledge systems □ Disruption of social networks and community cohesion □ Changes in community participation and collective action	Community consultations, participatory rural appraisal (PRA), focus group discussions, social cohesion assessments, cultural mapping
Environmental	□ Loss of culturally significant ecosystems and species □ Degradation of wetlands, forests, rivers and common resources □ Reduced ecosystem services supporting cultural and social values □ Loss of biodiversity linked to local traditions and livelihoods	Ecosystem monitoring, community biodiversity assessments, participatory environmental monitoring, GIS and remote sensing combined with local observations

5. Participatory Monitoring and Community-Generated Evidence

Operationalizing the framework will require institutionalized mechanisms for participatory monitoring and community-generated evidence. By incorporating local knowledge and lived experiences, these systems can capture non-economic losses that conventional datasets often overlook and ensure that NELD assessments better reflect community realities.

Local Loss and Damage Hubs, Local Loss and Damage Policy Labs (LDPLs), civil society organizations, local government institutions, and community-based organizations can play a critical role in generating and validating NELD evidence. Integrating these locally driven mechanisms into the NMLD would strengthen data quality, support evidence-based decision-making, and ensure that national responses reflect the lived experiences of climate-affected communities.

Economic Loss and Damage. MAP can bring together relevant government ministries and agencies, Local L&D Hubs and Policy Labs, civil society organizations, academia and research institutions, private-sector actors, financial institutions, and representatives of climate-affected communities. By linking community-generated evidence with national policy processes, MAP can help ensure that diverse NELD experiences including impacts on wellbeing, cultural heritage, social cohesion, traditional knowledge, gender and ecosystems, aresystematically documented, validated, and reflected in NMLD planning and decision-making. It can also facilitate knowledge sharing, technical collaboration, capacity development, accountability, and coordination for accessing international finance and technical assistance, including through the Fund for Responding to Loss and Damage (FRLD) and the Santiago Network. This whole-of-society approach would strengthen the NMLD's ability to translate locally grounded evidence into inclusive, evidence-based, and climate-just responses.



Multi-Actor Partnership (MAP) for NELD Governance:
A Multi-Actor Partnership (MAP) should be institutionalized as an inclusive platform within the emerging NMLD to strengthen coordination, evidence generation, and collective action on Non-

6. Key Institutional Gaps

Despite growing recognition of Non-Economic Loss and Damage (NELD), several institutional challenges continue to limit its systematic integration into

Bangladesh's emerging Loss and Damage governance framework. Addressing these gaps will be essential for ensuring that the National Mechanism on Loss and Damage (NMLD) can effectively identify, monitor, and respond to the full spectrum of climate-induced losses experienced by communities.

a. Lack of Standardized NELD Indicators: Bangladesh currently lacks a nationally agreed framework for assessing and monitoring NELD. As a result, important losses related to wellbeing, culture, social cohesion, traditional knowledge, and ecosystems remain inconsistently documented and inadequately reflected in planning and reporting processes.

b. Limited Institutional Capacity: Many government institutions and implementing agencies have limited technical capacity to assess and integrate NELD into planning and decision-making. Stakeholder consultations and capacity-building initiatives have highlighted the need for stronger knowledge, methodologies, and skills related to NELD and Loss and Damage governance.

c. Inadequate Systems for Community-Generated Evidence: Existing data systems primarily focus on measurable economic losses and often overlook lived experiences of non-economic losses. Mechanisms for systematically collecting and utilizing community-generated evidence, local knowledge, and participatory assessments remain limited.

d. Fragmented Inter-Ministerial Coordination: NELD spans multiple sectors, including health, culture, education, mobility, disaster management, and environmental conservation. However, coordination among relevant institutions remains fragmented, limiting integrated assessment, reporting, and policy responses.

e. Insufficient Gender and Social Inclusion Integration: Current assessments often fail to capture how NELD affects different groups in different ways. Strengthening gender-responsive and socially inclusive approaches is essential to ensure that the experiences of women, children, persons with disabilities, Indigenous Peoples, and other vulnerable groups are adequately reflected in policy responses

These institutional challenges were reinforced during some of the workshops and stakeholder consultations with Bangladesh Climate Change Trust where participants emphasized the need for clearer NELD conceptualization, improved technical capacities, stronger evidence-generation systems, enhanced inter-agency coordination, and more inclusive approaches to Loss and Damage governance. Addressing these gaps will be critical for ensuring that the NMLD can effectively recognize, monitor, and respond to the full spectrum of climate-induced losses experienced by communities across Bangladesh.

7. Policy Recommendations

As Bangladesh operationalizes the National Mechanism on Loss and Damage (NMLD), integrating Non-Economic Loss and Damage (NELD) into national assessment, monitoring, planning, and financing systems will be essential for ensuring that climate responses reflect the full range of losses experienced by affected communities. The following recommendations aim to strengthen the recognition, measurement, and governance of NELD within Bangladesh's emerging Loss and Damage architecture.

a. Institutionalize NELD within the NMLD: Formally recognize NELD as a core component of the NMLD and integrate it across governance, coordination, monitoring, and implementation functions.

b. Develop a National NELD Monitoring Framework: Establish standardized indicators, methodologies, and reporting systems to assess and track NELD across sectors and regions.

c. Strengthen Community-Based Evidence Systems: Integrate evidence generated through LDPLs, Local L&D Hubs, and community-level research into national planning and decision-making processes.

d. Build Institutional and Technical Capacity: Strengthen the capacity of relevant ministries, agencies, and practitioners to assess, monitor, and utilize NELD evidence in policy and programming.

e. Mainstream Gender and Social Inclusion: Ensure that NELD assessments and responses reflect the differentiated experiences of women, youth, Indigenous Peoples, persons with disabilities, and other vulnerable groups.

f. Establish a National NELD Knowledge Platform: Promote knowledge sharing, learning, and collaboration among government institutions, researchers, civil society, communities, and development partners.

g. Integrate NELD into Climate Finance: Incorporate NELD considerations into climate finance proposals, investment decisions, and resource allocation processes to enhance access to Loss and Damage finance.

h. Strengthen Digital Data and Information Systems: Develop ICT-enabled platforms to collect, manage, analyse, and communicate NELD-related information across national and sub-national levels.

i. Establish a National NELD Database: Create a centralized database to document and track non-

economic losses across locations, hazards, sectors, and affected groups.

j. Designate a NELD Coordination Focal Point: Establish a dedicated institutional focal point to coordinate NELD-related activities, data management, and inter-agency collaboration.

k. Strengthen Capacity for NELD Assessment: Promote training on qualitative, participatory, and mixed-method approaches for assessing intangible, cumulative, and irreversible losses.

l. Integrate NELD into Climate and Disaster Risk Planning: Embed NELD considerations in adaptation, disaster risk reduction, recovery, and Loss and Damage planning to inform prioritization, resource allocation, and long-term resilience building.

8. Conclusion

Bangladesh has demonstrated global leadership by advancing the National Framework on Loss and Damage and the proposed National Mechanism on Loss and Damage. The next step is ensuring that national systems recognize not only what communities lose economically, but also what they lose socially, culturally, environmentally, and emotionally. Integrating NELD evidence into the NMLD would support a more inclusive, equitable, and climate-just response to loss and damage, ensuring that national policies fully reflect the realities experienced by climate-affected communities across Bangladesh.



Photo: Araf Al Mehedi

Photo from the policy dialogue on integrating NELD evidence into Bangladesh National Policy (NFLD & NMLD)

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