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From Climate Finance to Humanitarian Reality: Assessing Loss and Damage in Bangladesh

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Abstract. Climate change has increasingly intensified humanitarian vulnerabilities in climate-prone countries such as Bangladesh. Coastal communities regularly experience cyclones, flooding, salinity intrusion, and river erosion, resulting in displacement, food insecurity, livelihood loss, and growing human insecurity. Against this backdrop, Loss and Damage has emerged as a significant issue within global climate governance, particularly following the establishment of the Warsaw International Mechanism and the COP27 Loss and Damage Fund. This study examines how effectively Loss and Damage finance addresses humanitarian vulnerabilities in climate-affected communities in Bangladesh. Using a qualitative case study approach, the research analyzes secondary data collected from UNFCCC documents, IPCC reports, humanitarian assessments, government policies, NGO reports, and peer-reviewed literature. The findings indicate that although global recognition of Loss and Damage has increased, existing financing mechanisms remain insufficient, centralized, and constrained by bureaucratic and political barriers. The study also finds that donor dominance, institutional fragmentation, and limited localization weaken humanitarian effectiveness at the community level. While Bangladesh has strengthened disaster preparedness and adaptation governance, vulnerable communities continue to face unequal access to climate finance and limited participation in decision-making processes. The study argues for a more localized, justice-centered, and humanitarian-oriented climate finance system to address the growing realities of climate-induced loss and damage in the Global South.

Keywords: Loss and Damage; Humanitarian Governance; Climate Vulnerability; Climate Finance; Bangladesh

Introduction

Climate change has emerged as one of the most significant humanitarian challenges of the twenty-first century. Increasing climate-related hazards, including floods, cyclones, sea-level rise, and salinity intrusion, have generated severe consequences for vulnerable populations, particularly across the Global South (Intergovernmental Panel on Climate Change [IPCC], 2023). These impacts extend beyond environmental degradation to affect livelihoods, food security, public health, housing, and human displacement. Climate vulnerability, therefore, cannot be understood solely in terms of exposure to environmental hazards; it is also shaped by poverty, unequal access to resources, institutional capacity, and broader social and economic inequalities (Ribot, 2014; Thomas & Benjamin, 2018). Consequently, climate change presents a challenge not only for environmental and development policy but also for humanitarian governance and questions of justice, responsibility, and accountability.

Bangladesh provides an important context for examining these interconnections. Its geographic location, dense population, and dependence on climate-sensitive livelihoods

contribute to significant exposure to climate-related risks (Huq & Ayers, 2007). Coastal and riverine communities experience recurring cyclones, flooding, riverbank erosion, and salinity intrusion, generating losses across housing, livelihoods, food security, water access, and displacement (Islam & Winkel, 2017). Cyclones such as Sidr, Aila, and Amphan demonstrate the immediate humanitarian consequences of extreme events, while slow-onset processes such as sea-level rise and salinity intrusion progressively undermine agricultural productivity, freshwater availability, and livelihood security (Ahmed et al., 2016). These impacts often accumulate over time and interact with existing socioeconomic vulnerabilities, meaning that climate-related losses cannot always be understood as isolated consequences of individual disasters.

Bangladesh has made significant progress in climate adaptation and disaster risk reduction through early-warning systems, cyclone shelters, and community-based disaster management. These measures aim to reduce vulnerability and future climate risks. However, adaptation has limits, particularly when climate impacts exceed adaptive capacities or cause irreversible and cumulative losses. In this context, Loss and Damage has emerged as a distinct issue in global climate governance. While adaptation seeks to anticipate and reduce climate risks, Loss and Damage addresses adverse impacts that occur despite adaptation efforts or when adaptation is insufficient to prevent harm (Roberts & Pelling, 2018; Mechler et al., 2020). This distinction is especially important for financing, as adaptation resources may not adequately address recovery needs, livelihood losses, displacement, and other residual consequences of climate-related impacts.

The growing recognition of these limits contributed to the institutional development of Loss and Damage under the United Nations Framework Convention on Climate Change (UNFCCC). The Warsaw International Mechanism, established at COP19, created a dedicated framework for enhancing knowledge, coordination, and support concerning climate-related loss and damage (UNFCCC, 2013). This was followed by the Santiago Network, intended to facilitate technical assistance and capacity-building, and, later, by new funding arrangements established at COP27 and operationalized at COP28 (UNFCCC, 2019, 2023). These developments reflect a shift in international climate governance by recognizing that adaptation alone cannot address all climate-related harms. They also reflect longstanding demands from developing and vulnerable countries for greater recognition of the disproportionate burdens they face.

Loss and Damage is therefore closely connected to climate justice and historical responsibility. Countries that have contributed least to global emissions often experience some of the most severe consequences of climate change, raising questions regarding responsibility, equity, and the obligations of historically high-emitting countries (Newell et al., 2021; Schlosberg & Collins, 2014). For vulnerable countries such as Bangladesh, Loss and Damage is consequently not only a question of financial assistance but also one of justice and equitable responsibility (Huq et al., 2013). However, the effectiveness of international recognition depends on whether institutional and financial arrangements can translate into accessible and responsive support for affected populations.

This challenge requires attention to the relationship between climate governance and humanitarian governance. Humanitarian governance concerns the institutions, actors, and power relations through which responses to crises and vulnerabilities are organized (Barnett, 2013). Climate-related losses increasingly create humanitarian consequences, including displacement, livelihood insecurity, food insecurity, and long-term recovery needs. Yet climate finance, disaster management, and humanitarian response frequently operate through interconnected but distinct institutional frameworks. As a result, international recognition of

Loss and Damage does not automatically ensure that financial or institutional support reaches affected communities in ways that correspond to their immediate and longer-term needs (Afinowi & Nhamo, 2025).

These challenges are also shaped by broader inequalities in global climate finance. From a postcolonial perspective, climate governance may reproduce unequal relationships when vulnerable countries remain dependent on externally governed funding structures and have limited influence over financial priorities and decision-making (Okereke & Coventry, 2016). Such inequalities are also relevant at the national and local levels. The concept of localization emphasizes the importance of meaningful participation by local actors and affected communities in identifying priorities and shaping responses rather than functioning solely as implementers of externally determined programs (Barbelet, 2018). Climate justice, postcolonial inequality, humanitarian governance, and localization are therefore interconnected in this study: together, they provide a framework for examining not only whether support exists, but also who influences decisions, how resources are governed, and whether responses correspond to community-level humanitarian realities.

Existing scholarship on Loss and Damage has made important contributions to understanding international negotiations, institutional development, climate justice, and the limits of adaptation. Research on Bangladesh has also documented the country's significant exposure to climate hazards and their consequences for livelihoods, displacement, food security, and vulnerable coastal communities (Chakroborty & Rakib, 2026). Nevertheless, relatively limited attention has been paid to the humanitarian effectiveness of Loss and Damage finance at the community level, particularly to the relationship between international and national governance arrangements and the accessibility of support for affected populations. Climate governance and humanitarian governance are also often treated as separate fields despite their increasing interconnections in climate-affected regions. Furthermore, there remains insufficient research examining how structural inequalities, donor-recipient power relations, institutional barriers, and limited local participation influence the accessibility and distribution of Loss and Damage support. Community experiences and meaningful participation in decision-making consequently remain underexplored within these debates.

This study addresses these gaps by evaluating how effectively Loss and Damage finance addresses humanitarian vulnerabilities in climate-affected communities in Bangladesh. It examines climate-related losses as interconnected humanitarian challenges while investigating the institutional mechanisms through which Loss and Damage support is governed, the structural and political barriers affecting equitable outcomes, and the extent to which local communities and organizations participate in decision-making processes. The study is guided by the following main research question: How effectively does Loss and Damage finance address humanitarian vulnerabilities in climate-affected communities in Bangladesh? To address this question, it asks: (1) How are climate-related losses experienced at the community level in Bangladesh? (2) What institutional mechanisms govern the distribution of Loss and Damage support? (3) What political and structural barriers affect equitable humanitarian outcomes? and (4) To what extent are local communities and organizations included in decision-making processes?

By bridging debates on Loss and Damage finance with community-level humanitarian realities, this study contributes to scholarship on climate justice and humanitarian governance. It also provides a postcolonial perspective on how inequalities within climate-finance structures may shape the accessibility and distribution of support. By examining the connections between climate-related vulnerability, financial governance, structural power relations, and local participation, the study contributes to a more comprehensive understanding of what makes Loss

and Damage responses effective for climate-affected communities in Bangladesh and other vulnerable contexts.

Methods

This study adopts a qualitative case study design to examine the effectiveness of Loss and Damage finance in addressing humanitarian vulnerabilities in Bangladesh. An interpretive approach was used to examine the relationship between global climate finance arrangements, national governance structures, and documented humanitarian realities. Bangladesh constitutes the primary case, while Satkhira, Khulna, and Bhola are used as illustrative climate-vulnerable coastal contexts rather than as separately compared cases. These locations were selected because they are affected by cyclones, flooding, salinity intrusion, river erosion, displacement, and livelihood insecurity.

The study draws on a purposively selected corpus of secondary qualitative sources, including UNFCCC decisions and institutional documents, international assessment reports, Bangladesh-related policy and humanitarian reports, and peer-reviewed scholarly literature. Documents were identified through official institutional repositories and relevant academic and organizational sources using combinations of terms related to "Loss and Damage," "climate finance," "humanitarian vulnerability," "Bangladesh," and the selected coastal areas. The corpus covered materials published between 2006 and 2026, encompassing the development of the contemporary Loss and Damage governance architecture and recent evidence on humanitarian vulnerability in Bangladesh. The establishment of the Warsaw International Mechanism in 2013 provides the key institutional milestone for the study's analysis of global Loss and Damage governance within the broader 2006–2026 documentary corpus.

Sources were included when they provided substantive evidence relevant to at least one research question and addressed climate-related loss, humanitarian vulnerability, financing, governance, or community participation. Priority was given to peer-reviewed research and official publications from governmental, intergovernmental, and established humanitarian organizations. Duplicate, tangential, or insufficiently substantive sources were excluded.

Analysis followed an integrated procedure. First, qualitative content analysis was used to identify and categorize evidence relevant to the research questions. Relevant passages were coded around recurring issues, including climate-related impacts, displacement and livelihood insecurity, financing gaps, bureaucratic access, donor influence, institutional coordination, and local participation. Second, thematic analysis grouped related codes into broader patterns concerning humanitarian vulnerability, governance barriers, power asymmetries, institutional fragmentation, and localization. Finally, policy analysis interpreted these themes in relation to the Warsaw International Mechanism, Santiago Network, Loss and Damage Fund, and relevant Bangladeshi climate and disaster governance arrangements. This sequence provides an analytical trail from documentary evidence to the study's findings. As the study relies on secondary evidence, it cannot fully capture local lived experiences and remains subject to the institutional and representational limitations of the available sources.

Results and Discussion

The documentary analysis generated four interconnected themes concerning the effectiveness of Loss and Damage responses in addressing humanitarian vulnerabilities in

Bangladesh: (1) multidimensional humanitarian vulnerability arising from climate-related losses; (2) gaps between the institutional recognition of Loss and Damage and the accessibility of support at national and community levels; (3) structural barriers related to financing, coordination, and unequal power relations; and (4) limitations in the localization of decision-making and community participation. These themes were developed by grouping recurring patterns across the selected policy documents, institutional reports, humanitarian assessments, and peer-reviewed studies and interpreting them in relation to Bangladesh's climate, disaster-management, and humanitarian governance frameworks. The following sections present the evidence associated with each theme and discuss its implications for the effectiveness of existing Loss and Damage arrangements.

Humanitarian impacts of climate-related loss and damage in Bangladesh

The documentary analysis identifies climate-related loss and damage in Bangladesh as an interconnected and cumulative process of humanitarian vulnerability rather than a series of isolated impacts. Across the reviewed documents and literature, cyclones, flooding, riverbank erosion, and salinity intrusion repeatedly emerge as linked to losses in housing, livelihoods, food security, displacement, water access, and human well-being. These impacts are shaped by poverty, dependence on climate-sensitive livelihoods, weak infrastructure, and unequal access to resources, reinforcing the argument that vulnerability is socially and economically differentiated (Adger, 2006; Ribot, 2014; Mechler & Schinko, 2016).

Cyclones provide a clear example of these interconnected losses. Sidr, Aila, and Amphan caused extensive damage to housing, infrastructure, agricultural land, and livelihood activities across coastal Bangladesh. Cyclone Amphan alone affected approximately 2.6 million people and damaged housing, embankments, agricultural land, and water systems (UNOCHA, 2020). Such losses can reduce household income, disrupt food systems, and weaken the resources available for recovery. Evidence following Amphan similarly documented substantial household food insecurity and income loss among affected coastal populations (Hossain et al., 2021; Khan et al., 2023).

Flooding and riverbank erosion further reveal the cumulative nature of vulnerability. Seasonal flooding damages crops, housing, and infrastructure, while erosion contributes to land loss and repeated displacement. Bangladesh continues to experience substantial disaster-related internal displacement (Internal Displacement Monitoring Centre [IDMC], 2023). However, displacement is not the only outcome. Research from Bhola shows that some erosion-affected households remain despite continued exposure because of financial constraints or social attachments, demonstrating that environmental loss can also produce constrained immobility (Mallick & Mallick, 2021; Ciplet et al., 2018). Humanitarian consequences therefore affect both displaced populations and those unable or unwilling to relocate.

Salinity intrusion represents a similarly important slow-onset process. In coastal areas, particularly Satkhira and Khulna, rising salinity has affected agricultural productivity, freshwater availability, fisheries, and household livelihoods (Ahmed et al., 2016). Samui et al. (2024) further show that salinity associated with the expansion of shrimp farming can undermine rice-based livelihoods and influence migration aspirations. Slow-onset processes can therefore progressively erode livelihood security without producing a single identifiable moment of disaster, supporting broader concerns regarding climate-related migration and displacement (Thomas & Benjamin, 2018).

Taken together, the analysis indicates that livelihood insecurity links environmental change to wider humanitarian vulnerability. Climate-related disruptions to agriculture and fisheries can reduce income, intensify food insecurity, and increase dependence on external

assistance, while displacement, health risks, and unequal access to resources can compound these pressures, particularly for women and children (UN Women, 2022; Wisner et al., 2012). The Bangladesh case therefore demonstrates that sudden and slow-onset processes can generate cascading losses across multiple dimensions of human security. This suggests that Loss and Damage mechanisms focused primarily on discrete disaster events may be insufficient where humanitarian losses accumulate gradually. Table 1 summarizes the main climate-related humanitarian impacts identified in coastal Bangladesh.

Table 1. Climate-Related Humanitarian Impacts in Coastal Bangladesh

Climate hazard	**Humanitarian impacts**	**Illustrative affected areas**	**Key sources**
Cyclones	Housing and infrastructure damage, livelihood loss, food insecurity, displacement	Khulna, Satkhira, Bhola and other coastal districts	IPCC (2023); UNOCHA (2020); Hossain et al. (2021)
Flooding	Crop loss, infrastructure damage, food insecurity, displacement	Coastal and riverine regions	Chakroborty & Rakib (2026); IDMC (2023)
Salinity intrusion	Agricultural decline, livelihood disruption, water scarcity, migration pressures	Satkhira, Khulna	Ahmed et al. (2016); Samui et al. (2024)
Riverbank erosion	Land loss, repeated displacement, constrained immobility	Bhola and char regions	Islam and Winkel (2017); Mallick and Mallick (2021)

Source: Compiled by the author from the documents and studies included in the analysis.

Governance of loss and damage finance

The documentary analysis identifies a persistent governance gap between the international recognition of Loss and Damage and the accessibility of financial support for climate-affected communities in Bangladesh. The reviewed materials indicate that the expansion of global institutional mechanisms has not automatically translated into accessible support at national or community levels.

The governance of Loss and Damage has evolved gradually under the UNFCCC through the Warsaw International Mechanism, the Santiago Network, and the decision at COP27 to establish new funding arrangements, including the Fund for Responding to Loss and Damage, which was subsequently operationalized at COP28 (UNFCCC, 2023). These developments recognize that adaptation alone cannot address all climate-related harms. However, earlier arrangements focused substantially on knowledge, coordination, and technical assistance rather than dedicated financial support for affected communities (Calliari et al., 2020; Jackson et al., 2022). Questions concerning the scale, accessibility, and local deployment of Loss and Damage finance therefore remain central.

At the national level, Bangladesh has developed an extensive climate and disaster governance architecture. The Bangladesh Climate Change Strategy and Action Plan (BCCSAP) and the Mujib Climate Prosperity Plan demonstrate efforts to integrate climate resilience into national development planning. Bangladesh has also strengthened early-warning systems, cyclone shelters, and community-based disaster management, contributing to substantial reductions in cyclone mortality (Haque et al., 2012). Nevertheless, progress in preparedness does not necessarily ensure adequate support for long-term recovery and residual Loss and Damage.

A central challenge is the connection between international finance, national planning, and local recovery systems. Recent research drawing partly on evidence from Bangladesh

similarly finds that increasing financial flows alone may not address escalating losses where interventions remain inadequately aligned with local realities and affected communities have limited influence over financial decision-making (Ojha et al., 2026). The Bangladesh case therefore demonstrates that the effectiveness of Loss and Damage finance depends not only on the availability of resources but also on institutional arrangements that enable those resources to reach and respond to affected communities.

Structural barriers to humanitarian effectiveness

The documentary analysis identifies structural barriers not simply as a lack of finance or institutions, but as a mismatch between the scale of financing needs, conditions governing access to resources, and the coordination required across climate adaptation, disaster management, and humanitarian response systems.

Financing remains a major constraint. Bangladesh's *National Adaptation Plan 2023–2050* identifies substantial investment requirements and emphasizes the need to mobilize domestic and international resources. It also recognizes institutional capacity and access to international climate finance as important implementation requirements, including the need for simplified approval processes. This indicates that the challenge extends beyond the availability of funds to the conditions through which resources can be accessed and mobilized (Government of the People's Republic of Bangladesh, 2023).

The analysis further reveals a coordination challenge across distinct but interconnected governance arrangements. The National Plan for Disaster Management (NPDM) 2021–2025 encompasses preparedness, emergency response, rehabilitation, reconstruction, and recovery, while the Humanitarian Coordination Task Team (HCTT) Nexus Strategy was developed to support the NPDM and strengthen collaboration between humanitarian, development, and disaster-risk-reduction actors (Ministry of Disaster Management and Relief, 2020; United Nations Bangladesh, 2021). The need for such coordination demonstrates the importance of sustained integration across these institutional domains.

These challenges can also be interpreted within broader global power asymmetries. Unequal influence over climate-finance priorities may reproduce relationships in which climate-vulnerable countries remain dependent on externally governed funding arrangements (Okereke & Coventry, 2016). Bangladesh's substantial climate risks despite its relatively limited contribution to global emissions further reflect wider inequalities in the distribution of environmental burdens and responsibilities (Schlosberg & Collins, 2014).

Taken together, the findings suggest that strengthening humanitarian effectiveness requires not only greater financial commitments but also stronger integration between climate finance, adaptation planning, disaster management, and humanitarian recovery. This supports arguments that fragmented governance can constrain crisis responses (Barnett, 2013), while the Bangladesh case demonstrates the importance of institutional coordination in translating financial commitments into effective recovery. Table 2 summarizes the key structural governance challenges identified in the analysis and their implications for humanitarian effectiveness.

Table 2. Structural Governance Challenges Affecting Humanitarian Effectiveness

Governance issue	**Key challenge**	**Implication for humanitarian effectiveness**
Financing gap	Climate-related financing needs exceed available and mobilized resources	Constraints on long-term recovery and resilience-building

Governance issue	Key challenge	Implication for humanitarian effectiveness
Access to finance	Institutional, technical, and approval requirements shape access to climate finance	Resources may be difficult to mobilize and deploy effectively
Power asymmetries	Unequal influence over international funding priorities and decision-making	Priorities of climate-vulnerable countries and communities may receive limited influence
Coordination challenges	Climate adaptation, disaster management, and humanitarian response operate through interconnected institutional frameworks	Gaps may emerge between preparedness, emergency response, and longer-term recovery
Limited localization	Communities and local actors may have limited influence over planning and resource allocation	Reduced responsiveness to locally identified needs

Source: Compiled by the author from the policy documents and studies included in the analysis.

Community participation and local resilience

The documentary analysis identifies community participation and local institutional capacity as important but insufficiently integrated components of humanitarian and climate governance in Bangladesh. The reviewed evidence indicates that local communities and civil society organizations contribute to identifying local priorities, facilitating participation, and connecting vulnerable communities with wider governance processes. Recent research highlights the role of third-sector organizations in supporting participation and the co-production of climate action with vulnerable communities (Nipa et al., 2025).

Local actors can strengthen humanitarian responses through contextual knowledge, social networks, and proximity to affected populations. These characteristics can enable responses that are more responsive to local conditions, particularly where formal institutional systems have limited reach. This finding is consistent with localization literature emphasizing that humanitarian effectiveness can be strengthened when affected communities and local organizations have a meaningful role in decision-making rather than functioning solely as implementers of externally determined priorities (Barbelet, 2018).

However, the presence of local actors does not necessarily ensure meaningful influence over climate or humanitarian governance. Research on climate adaptation in Bangladesh has shown that externally driven interventions can limit community participation when project design remains top-down and accountability to affected populations is weak (Masud-All-Kamal & Nursey-Bray, 2021). If communities participate primarily in implementation without influencing priority-setting, resource allocation, or program design, localization may improve delivery without substantially changing existing power relations.

Taken together, the findings suggest that strengthening local resilience requires more than expanding community involvement in program implementation. More equitable Loss and Damage governance should connect local participation with meaningful influence over planning, funding priorities, and recovery strategies. The Bangladesh case therefore demonstrates that accessibility and participation are closely connected: financial support is unlikely to respond fully to community needs if affected populations have limited influence over how that support is prioritized and delivered.

Conclusion

This study examined the effectiveness of Loss and Damage finance in addressing humanitarian vulnerabilities in climate-affected communities in Bangladesh. The findings

indicate that cyclones, flooding, salinity intrusion, and riverbank erosion generate interconnected and cumulative consequences, including displacement, livelihood insecurity, food insecurity, and housing vulnerability. These impacts disproportionately affect marginalized populations with limited adaptive capacity in climate-vulnerable areas such as Satkhira, Khulna, and Bhola.

The study further found that, despite growing institutional recognition of Loss and Damage through the Warsaw International Mechanism, the Santiago Network, and new funding arrangements under the UNFCCC, significant governance limitations remain. Financing constraints, barriers to access, institutional fragmentation, and unequal power relations can limit humanitarian outcomes. Local communities and civil society organizations also remain insufficiently involved in priority-setting and resource allocation.

This study contributes to humanitarian governance and climate justice scholarship by linking Loss and Damage finance with community-level humanitarian realities. Its central contribution is to demonstrate that the humanitarian effectiveness of Loss and Damage finance should not be assessed solely by the existence or volume of financial commitments. Rather, the findings suggest that effectiveness depends on whether support is accessible to affected populations, responsive to interconnected and cumulative losses, coordinated across climate, disaster-management, and humanitarian institutions, and informed by meaningful local participation. The study also highlights how unequal power relations and externally governed financial arrangements may shape access to and influence over climate-finance priorities.

The findings suggest complementary areas for action at international and national levels. International climate-finance bodies and Loss and Damage governance arrangements should strengthen the accessibility and responsiveness of funding mechanisms, reduce barriers that constrain the mobilization of support, and improve accountability to climate-vulnerable countries and affected communities. Greater participation by local actors may also help align financial priorities with community-level needs. Within Bangladesh, relevant government institutions should strengthen coordination between climate finance, disaster management, humanitarian response, and longer-term recovery. Clearer connections between international finance, national planning, and local recovery systems may improve the responsiveness of support, while local governments, civil society organizations, and affected communities should have greater opportunities to influence priority-setting.

This study relied primarily on secondary qualitative data and may therefore not fully capture the lived experiences of affected communities. Future research could incorporate interviews and community-level case studies to examine how Loss and Damage governance and finance are experienced and accessed in Bangladesh and other climate-vulnerable contexts.

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