**Case Studies: How does the impact of climatic stressors on societal impacts lead to loss and damage among households in The Gambia, Kenya, Bhutan, Bangladesh and Micronesia?**

- **The Gambia**: Limited coping capacity: loss & damage associated with drought

  - **Stressor**: Drought
  - **Impact**: Millet production

  The Gambia has a history of recurrent droughts and is especially vulnerable to climate change as its economy is based primarily on agriculture. A study investigated how households coped with a severe drought that occurred in 2011. Next to receiving food aid, people coped with the drought by looking for additional income earning activities and reduction in non-essential expenditures. Many respondents also said they had sold property, such as land and cattle, in order to cope with the effects of the drought. This type of coping behaviour has a long-term negative effect on the sustainability of household livelihoods.

- **Kenya**: Erosive coping: loss & damage associated with the 2011 floods

  - **Stressor**: Flooding
  - **Impact**: Floods, crops, livestock & fish

  In Kenya, floods are expected to increase in severity and frequency, with potentially devastating effects for the people living near riverbanks. The flooding of River Nzoia in December 2011 resulted in widespread damage to crops, the loss of livestock and fish. The study found that people’s coping strategies included temporary relocation and migration, engagement in extra income earning activities and reduction in non-essential expenditures. Many respondents also said they had sold property, such as land and cattle, in order to cope with the effects of the flood. This type of coping behaviour has a long-term negative effect on the sustainability of household livelihoods.

- **Bhutan**: Costs of adaptation: loss & damage associated with changing monsoons

  - **Stressor**: Changing monsoon
  - **Impact**: Rice production

  Changing monsoon patterns affect farmers who depend on these rains to irrigate their rice fields. The case study in Punakha District identified various ways in which respondents adapt to the changes in water availability, such as shifting crops, developing water-sharing mechanisms and intensifying the maintenance of their irrigation channels. These measures are mostly considered insufficient. Moreover, they come with extra costs – in terms of money, time, social cohesion and livelihood security.

- **Micronesia**: Limits of adaptation: loss & damage associated with coastal erosion

  - **Stressor**: Coastal erosion
  - **Impact**: Housing

  Small Island Developing States are particularly vulnerable to climate change; rising sea levels are expected to exacerbate coastal erosion, inundation, storm surge and other coastal hazards. Measures adopted in response to coastal erosion, such as building sea walls and planting trees along the shore, do reduce some of the adverse impacts. However, 92% of the respondents who adopted adaptation measures reported that these are not sufficient and some have negative side effects. For example, big rocks from ancient ruins have been used to build seawalls, resulting in severe damage to the cultural heritage of the island.