ACT I - ADVOCACY

Post-Webinar Booklet
Climate Action Conversations (C.A.C.)



Episode - 6

HOW TO RESPOND TO WATER BANKRUPTCY?

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Executive Summary



For decades, the language of water policy has been the language of scarcity: not enough, under stress, at risk.

This booklet takes as its starting point a sobering premise set out by the United Nations University Institute for Water, Environment and Health (UNU-INWEH) in its report Global Water Bankruptcy: Living Beyond Our Hydrological Means in the Post-Crisis Era (Madani, 2026), published in January 2026. In a growing number of river basins, aquifers, and watersheds, the world has already spent the water it does not have. Withdrawals have outpaced renewal for so long, and pollution has degraded so much of what remains, that simply “managing scarcity” is no longer an adequate description of the problem.

The sixth episode of GEAF's Climate Action Conversations series explored this condition of water bankruptcy and asked a panel of practitioners, researchers, and community leaders what it demands of policy, institutions, and citizens.

The answer was consistent: water bankruptcy is not a metaphor to be admired and set aside. It is a diagnosis that changes the question governments and institutions must ask. Instead of “How do we return to normal?” the question becomes “How do we govern fairly within limits that are now permanently tighter?” This booklet sets out what that shift means in practice, drawing on the panel's expertise in freshwater governance, agriculture, transboundary cooperation, youth engagement, and peacebuilding.

About the Green Earth Action Foundation (GEAF)

The Green Earth Action Foundation (GEAF) is a Geneva-based non-profit organisation advancing inclusive, evidence-informed climate action within multilateral environmental governance. Accredited to the United Nations Environment Programme (UNEP), GEAF contributes to international dialogue and implementation efforts aligned with global sustainability objectives.

GEAF works at the meeting point of policy dialogue, youth leadership, and institutional cooperation. In 2026, its GEAF Ambassador Programme brought together 23 GEAF Ambassadors from 20 countries across five continents, supporting community-led environmental initiatives that span freshwater ecosystem restoration around Lake Tana in Ethiopia and Lake Olbolosat in Kenya, youth-driven climate action along the River Beas in Pakistan, and coastal resilience work near the Sundarbans in Bangladesh.

Through its Climate Action Conversations series, GEAF convenes policymakers, researchers, practitioners, and civil society actors around the social, economic, and governance dimensions of climate transformation, deepening understanding of complex challenges while pointing toward practical pathways for action.



About the Webinar

The sixth episode of Climate Action Conversations asked a direct question: How to Respond to Water Bankruptcy. The discussion took place at a timely moment, as preparations for the 2026 UN Water Conference gained momentum, within the broader framework of the International Decade for Action, Water for Sustainable Development.

Rather than treating water bankruptcy as a purely hydrological question, the panel — building on the framing set out by Madani (2026) — approached it from seven angles: community leadership, freshwater governance, international cooperation, agricultural resilience, pollution policy, youth participation, and peacebuilding. The aim was twofold: to explain a new and still-unfamiliar concept, and to explore what it actually changes for public policy, institutions, and communities on the ground.

The session was moderated by GEAF with contributions from:

- **Mr. Tapas Kumar Mollick,** GEAF Ambassador 2026, Bangladesh, Founder & Executive Director of SESDO
- **Ms. Silvia Cardascia,** PhD fellow, University of Strasbourg
- **Ms. Diane Guerrier,** Environmental Affairs Officer, UN Water Convention Secretariat, UNECE
- **Ms. Emily Kroft,** Policy Advisor, International Institute for Sustainable Development (IISD)
- **Ms. Sarah Okorno,** Water and Climate Adaptation Professional
- **Mr. Erik Schnetzler,** Project Manager, Geneva Water Hub



Together, their interventions echoed the framing set out in Global Water Bankruptcy: Living Beyond Our Hydrological Means in the Post-Crisis Era (Madani, 2026) — not as a narrow technical or hydrological concern, but as a matter of justice, governance, development, and collective responsibility.

Introduction:
A More Honest Vocabulary

Water has long been discussed through the vocabulary of scarcity, stress, and crisis. Those words still matter, but they share an assumption: that the underlying system is fundamentally sound, and that the right interventions can restore it to its previous state. Water bankruptcy, as defined by Madani (2026), challenges that assumption. In many places, the panel noted, the situation has moved past temporary imbalance into something more structural — a condition of depletion, degradation, and diminished resilience that does not simply reverse once the rains return.

That distinction is not academic; it changes the governing question (Madani, 2026). If a system is passing through a short-term crisis, the task is to stabilise it and return to how things were. But if a system has crossed into a post-crisis state, shaped by chronic overuse and partly irreversible damage, governance has to be reoriented entirely: toward managing fairly within diminished ecological limits, rather than waiting for a recovery that may not come.

The webinar drew on a range of perspectives to make this case, from the scientific and policy framing set out in a 2026 United Nations University Institute for Water, Environment and Health report, to lived experience in Bangladesh, to transboundary cooperation under the UN Water Convention, to implementation lessons from China and Mongolia, to reflections on justice, gender, youth, and peace. What held these threads together was a single conviction, expressed most simply by one of the panel's own community leaders:

“Water is really far more than a technical or environmental issue. It is also a human right, a necessary condition for life, dignity, livelihoods.”

— Mr. Erik Schnetzler, Geneva Water Hub (C.A.C. Webinar, 30 June 2026)



MR. ERIK SCHNETZLER

Water, in other words, is not a standalone sector to be managed alongside others. It is the foundation on which health systems, food systems, livelihoods, social cohesion, biodiversity, and the political conditions for sustainable development all rest.

What is Water Bankruptcy?

The concept discussed in the webinar draws on a January 2026 report, Global Water Bankruptcy: Living Beyond Our Hydrological Means in the Post-Crisis Era, which argues that the world has moved beyond water stress, and even beyond water crisis, into a condition its author calls water bankruptcy: one in which long-term human withdrawals exceed both renewable inflows and safe depletion limits, and where the resulting damage to water-related natural capital becomes partly irreversible on human timescales (Madani, 2026).

The distinctions matter more than they might first appear:

- **Water stress** describes demand placing significant pressure on available water, serious, but usually still reversible through conservation, efficiency gains, or better management.
- **Water crisis** typically describes an acute disruption, such as drought, contamination, or infrastructure failure, from which recovery is at least theoretically possible.
- **Water bankruptcy** describes something further along: a post-crisis condition in which the old baseline can no longer be restored without disproportionate cost.

The financial metaphor, reinforced by Madani (2026), earns its place here because it captures something policy language often obscures. Societies do not live on annual "income" from renewable flows alone; they also draw down ecological "savings" stored in aquifers, glaciers, wetlands, lakes, and healthy watersheds. In many regions, those reserves have been overdrawn for decades, while pollution has simultaneously shrunk the volume of water that remains safe and usable.

The point of the concept, then, is not simply rhetorical. It is an honest diagnosis. And in environmental governance, an honest diagnosis matters because it shapes what institutions will treat as legitimate, feasible, and urgent to do next.

Why This Matters Now?

Recognising water bankruptcy is not a change in terminology; it is a change in what governance is expected to achieve. Instead of asking how to endure a difficult period before returning to previous norms, institutions have to ask how to live within tighter, degraded, and more uncertain hydrological limits, while distributing the burden of that adjustment fairly and protecting essential needs.

The scale of the existing challenge already leaves little room for delay. Around 2.2 billion people lacked safely managed drinking water in 2022, and around 3.5 billion lacked safely managed sanitation in 2022 (UNICEF & WHO, 2023). A hydrological analysis found that roughly two-thirds of the world's population, about 4 billion people, experience severe water scarcity for at least one month every year, with nearly half of them living in India and China alone (Mekonnen & Hoekstra, 2016). These are not abstractions; they describe a reality in which water insecurity reaches directly into health systems, food production, education, livelihoods, migration pressure, and political stability.

Water in Numbers

- 2.2 billion people without safely managed drinking water in 2022 (UNICEF & WHO, 2023)
- 3.5 billion people without safely managed sanitation in 2022 (UNICEF & WHO, 2023)
- About 4 billion people facing severe water scarcity for at least one month a year (Mekonnen & Hoekstra, 2016)
- About 70% of global freshwater withdrawals used for agriculture (FAO, 2024)
- 153 countries sharing rivers, lakes, or aquifers across borders (UN-Water, 2024)

The panel returned repeatedly to a single point: water is not one issue among many, sitting alongside energy, health, or education. It is the condition that underpins most of these systems. When water systems fail, crops fail, disease spreads, incomes collapse, ecosystems degrade, and social tensions can intensify. That is why the discussion consistently connected water not only to SDG 6 on clean water and sanitation, but to the wider architecture of the 2030 Agenda: poverty, health, gender equality, climate resilience, biodiversity, and peace.

The keynote from Mr. Tapas Kumar Mollick made this abstract logic concrete. Mr. Mollick described coastal communities already living with salinity intrusion, declining freshwater availability, and unsafe water as daily realities, not future risks. He traced the chain of consequences that follows: when water becomes unsafe, agriculture suffers, food production declines, household income becomes unstable, children leave school, and health risks rise.

“Water is not only a natural resource. Water is light. Health. Education. Food security. Gender equality. And Human Dignity.”

— Mr. Tapas Kumar Mollick,
GEAF Ambassador 2026, Bangladesh (C.A.C. Webinar, 30 June 2026)



MR. TAPAS KUMAR MOLLICK

This is precisely why the concept earns its place in policy language. It offers a way of seeing water not as an isolated technical problem, but as a systemic constraint on development and justice alike.



The Human Cost

One of the strongest threads running through the webinar was a refusal to let the discussion stay abstract. Each speaker, in different ways, pulled the conversation back toward the lived effects of hydrological decline on people, particularly those in climate-vulnerable and lower-income settings.

Agriculture sits at the centre of this story. Roughly 70% of global freshwater withdrawals go to agriculture (FAO, 2024). Satellite gravity measurements tracking changes in terrestrial water storage since 2002 identified widespread and accelerating declines across major aquifers and river basins, many of them driven by unsustainable groundwater use rather than natural variability alone (Rodell et al., 2018). In addition, World Resources Institute reporting based on Aqueduct Food data stated that one-third of the world's irrigated crops are grown in areas facing extremely high water stress (World Resources Institute, 2019).

These figures matter because, in many low- and middle-income countries, agriculture is not simply an economic sector to be optimised. It is a primary source of employment, subsistence, and social stability. When water shortages reduce yields or push land out of production, the consequences land immediately on smallholders, rural labourers, and households with few alternative sources of income.

The keynote grounded the discussion in Bangladesh's experience. Mr. Tapas Kumar Mollick described communities that can experience drought, flooding, and salinity intrusion within a single year, a reminder that water insecurity is rarely a single, isolated hazard. More often, it is a layered, repeated pressure that erodes resilience gradually, year after year.

Ms. Sarah Okorno reinforced this from the perspective of agricultural vulnerability, describing a shift from something once seasonal and predictable to something now persistent and systemic, placing longer-term pressure on communities that depend on farming, fishing, and other water-related livelihoods.

Seen this way, water bankruptcy is not simply a story about less water being available. It is a story about the destabilisation of livelihood systems and the widening of inequalities that already existed before the water ran short.

Water Quality: The Overlooked Half of the Problem

The webinar reinforced a point already central to the report elaborated by Madani (2026): water bankruptcy is as much a quality issue as a quantity one, a necessary corrective to policy conversations that still tend to measure water almost entirely in volumetric terms.

Worldwide, a large share of municipal and industrial wastewater is still discharged with inadequate treatment, while agricultural runoff, nutrients, pesticides, pathogens, and sediment continue to degrade rivers, lakes, reservoirs, and groundwater (Puzyreva et al., 2026). Plastic pollution, meanwhile, is emerging as a fast-growing freshwater challenge whose economic and ecological costs remain poorly understood and likely underestimated.



“Water stress is not about water availability. It has also become a quality problem.”

— Ms. Sarah Okorno (C.A.C. Webinar, 30 June 2026)

MS. SARAH OKORNO

This matters because water can be physically present and still be unsafe or unaffordable to use. Standard scarcity indicators, built around volume, can therefore understate the true extent of insecurity, especially where treatment infrastructure is limited, or where quality degradation is effectively irreversible on any planning timescale that matters.

Ms. Emily Kroft distilled the necessary shift in a single instruction: think whole system. It is not enough to focus on the visibly polluted stretch of river; policy must also reach the upstream drivers, the surrounding landscape, and the governance failures that allowed the pollution to happen in the first place.

“When we think, for example, about water quality and pollution, it is not enough to think about the body of water that is polluted. We have to think about the system upstream that made it polluted.”

— Ms. Emily Kroft, International Institute for Sustainable Development (IISD) (C.A.C. Webinar, 30 June 2026)



MS. EMILY KROFT

A polluted river, in other words, is rarely only a pollution problem. It is often a signal of failures in waste management, agricultural policy, land-use planning, industrial regulation, municipal infrastructure, and public accountability, all operating at once. Any serious response to water bankruptcy has to integrate quantity and quality, rather than continuing to treat them as separate policy silos.



From Crisis Management to Governance Reform

A recurring conclusion of the webinar was blunt: the governance tools currently in use were often not designed for the reality they now have to manage. Many national water laws, basin plans, and institutional frameworks were built on assumptions of greater stability, more predictable flows, and a working expectation that degraded systems would eventually return to their historical baseline. Under conditions of water bankruptcy, those assumptions no longer hold. Governance now has to confront structurally reduced supply, degraded natural capital, and overlapping claims on water that exceed what the system can sustainably provide, raising hard questions about allocation, prioritisation, investment, rights, and long-term transition.

Ms. Silvia Cardascia's intervention translated this diagnosis into practical governance lessons. Drawing on her experience in China and Mongolia, she showed that successful implementation depends on more than good policy design; it depends on financing, coordination, institutional capacity, and community participation working together.

In China, she pointed to a wetland restoration project at South Dongting Lake that combined biodiversity conservation with productive activities such as ecotourism and sustainable farming, an attempt to build financial sustainability by linking ecological restoration directly to revenue and eco-compensation mechanisms (ADB, 2024). In Mongolia, by contrast, smaller grants to local civil society organisations enabled adaptation tailored to local conditions, while institutional capacity was strengthened in parallel at the national level.

Both cases point to the same lesson: implementation works best when top-down and bottom-up approaches reinforce each other. Central policy alone is insufficient; local initiative without institutional backing runs out of road.

“The main conservation gap, in fact, is actually the lack of horizontal and vertical coordination across all these instruments that I have just mentioned.”

Ms. Silvia Cardascia, University of Strasbourg
(C.A.C. Webinar, 30 June 2026)



MS. SILVIA CARDASCIA

This goes to the heart of the governance challenge. Water bankruptcy cannot be resolved by a single ministry, a single basin agency, or one isolated reform. It requires coordination across sectors, scales, and institutions, along with clearer accountability for whether reforms are actually implemented.



Justice, Inclusion, and Fairness

A second central message was that effective reform must also be just reform. Water bankruptcy does not affect everyone equally, and responses that ignore social inequality risk deepening the very vulnerabilities they claim to address.

Countries in the Global South often combine the least fiscal space for adaptation and the weakest social protection systems with some of the highest exposures to rural poverty, displacement, food insecurity, and livelihood disruption linked to water decline (UNEP, 2024). The panel pushed further than describing this imbalance; it asked how fairness should be designed into policy from the outset.

Ms. Sarah Okorno emphasised this point with particular clarity: communities affected by water stress and water bankruptcy must remain at the centre of reform processes, because they hold lived experience that external expertise cannot replace. Policies designed without them may look coherent on paper and still fail in practice, disconnected from local realities including affordability, market access, and institutional capacity.

She also stressed the importance of a gender lens, and of ensuring women, men, and youth all have meaningful opportunities to participate in decision-making, not as an optional social add-on, but as a condition for policy that actually works and is seen as legitimate.

The same logic applies to technical fixes. Efficient irrigation technologies may sound compelling on paper, but if the communities they target cannot afford, access, or maintain them, the reform can end up adding to people's burdens rather than easing them.



“We have to keep these affected groups of people, or communities, at the center of, you know, designing these reforms.”

— Ms. Sarah Okorno (C.A.C. Webinar, 30 June 2026)

Mr. Erik Schnetzler extended this theme into questions of justice and security. He argued that the costs of water overshoot and irreversibility fall disproportionately on the most vulnerable, smallholder farmers, rural and indigenous communities, women, and youth, while the benefits of past overuse have often accrued to more powerful actors. Fairness, in this light, is not only a moral principle. It is a condition for social stability and political durability.

Youth Leadership and Community Agency

The webinar also emphasised the role of local communities and young people as active agents of change, rather than passive beneficiaries of externally designed solutions. Instead, they were consistently presented as agents already shaping responses on the ground and in policy spaces.

Mr. Tapas Kumar Mollick offered a striking example: community-based mangrove restoration along coastal Bangladesh, combining ecosystem restoration, coastal resilience, women's and youth engagement, and long-term community ownership. In one initiative he described, schoolchildren receive saplings to plant and care for themselves, a deliberately way of building a lasting relationship between young people and the natural systems they will inherit.

The example matters because it demonstrates that local action is not a footnote to governance; it is governance. Community ownership, local knowledge, and sustained participation are often exactly what determine whether environmental initiatives survive beyond a single project cycle.

Ms. Emily Kroft extended this argument into the realm of policy influence. She rejected the familiar cliché that youth are “the future,” insisting instead that youth are already the present, pointing to youth networks, online participation, policy learning spaces, and direct engagement with UN water processes as real, current channels of influence.



“It is a cliché to say that youth are the future. I will say youth are the present.”

— Ms. Emily Kroft, International Institute for Sustainable Development (IISD) (C.A.C. Webinar, 30 June 2026)

This framing matters for how the outcomes of this webinar should be communicated. Water governance is not made only in high-level forums. It is also shaped through civic participation, local initiative, youth networks, education, and community-led implementation.

Water Across Borders

Water bankruptcy does not stop at borders, and the webinar gave due attention to its transboundary dimension. Ms. Diane Guerrier laid out the scale of the issue: 153 countries share rivers, lakes, or aquifers; transboundary waters represent roughly 60 % of global freshwater flow; and 40 % of the world's population lives in transboundary basins that support the livelihoods of billions of people (UN-Water, 2024).

These figures make clear why transboundary governance cannot be treated as a specialised niche. In a world defined by water bankruptcy, it is a core pillar of resilience. Shared waters demand cooperation not merely because legal boundaries fail to align with hydrological ones, but because upstream and downstream users remain materially bound together regardless of whether political relations are warm or strained.

Ms. Diane Guerrier presented the UN Water Convention as both a legal and institutional framework and a global platform for cooperation, supporting quantity, quality, and sustainable use through principles such as the prevention of transboundary impact, equitable and reasonable use, and a standing duty to cooperate.

Cooperation matters more, not less, as hydrological conditions shift. Many older transboundary agreements were built on assumptions of stable flows that climate change, upstream withdrawals, land-use change, and ecological degradation have already begun to erode (UN-Water, 2024). In that context, joint monitoring, data sharing, consultation, and transparent reporting become increasingly indispensable tools of resilience.

“The Water Convention is, (...) a legal framework and an integral platform that can help countries think together collectively on how to address this challenge related to water bankruptcy.”

— Ms. Diane Guerrier,
UN Water Convention Secretariat, UNECE (C.A.C. Webinar, 30 June 2026)



MS. DIANE GUERRIER

The broader lesson is that even in a fragmented geopolitical moment, water governance keeps open spaces where cooperation remains both materially necessary and politically possible.

Water, Security, and Peacebuilding

The final thematic layer of the webinar addressed the relationship between water and peacebuilding, and was especially valuable for moving past the common instinct to treat water only as a risk factor for instability.

Mr. Erik Schnetzler argued that water is more than a technical or environmental issue: it is bound up with human rights, dignity, livelihoods, and interdependence. Shared rivers and aquifers tie communities and states together, whether or not they welcome that dependence, and that interdependence creates a powerful, practical rationale for cooperation.

One of his most compelling points was that water can sustain dialogue even during a crisis. Because safe water, sanitation, and basic public health are indispensable, utilities, local actors, and public authorities often keep talking to each other even after broader political relations have deteriorated. Water, in that sense, functions not only as a site of risk but as an entry point for trust-building, practical problem-solving, and longer-term peacebuilding.

Cooperative water governance, in this framing, can serve as a bridge, for confidence-building, regional integration, and collective adaptation. In a period marked by both climate stress and geopolitical fragmentation, that bridging role deserves far more recognition than it typically receives.

None of this minimises the real risk of water-related conflict. It broadens the field of response: institutions should invest not only in preventing scarcity-driven tension, but also in strengthening the cooperative architecture that allows water to function as a practical, durable basis for dialogue.



What the Webinar Points Toward

Taken together, the panel pointed toward a clearer and more ambitious response agenda. Water bankruptcy should be understood as a structural condition requiring long-term reform, not a temporary disruption to be resolved through isolated technical fixes.

The distinctions matter more than they might first appear:

1. **Govern honestly.** Institutions must become more realistic about ecological limits, and about what can, and cannot, be restored.

2. **Treat quantity and quality as one problem.** Water security cannot be measured by volume alone.

3. **Coordinate across sectors and scales.** Implementation requires financing and accountability that reach local realities, not just national plans.

4. **Build fairness in from the start.** Centre affected communities, apply a gender lens, and ensure transition costs do not fall on those least responsible for overshoot.

5. **Recognise youth and community action as governance,** not as token additions to institutional narratives.

6. **Position water as a bridge,** not only a source of risk, across borders, sectors, and political divides.

From Discussion to Action

Ecosystems as infrastructure. Restoration and protection of water-related ecosystems must be treated as core infrastructure rather than a separate environmental concern. Wetlands, mangroves, healthy soils, upstream catchments, and aquifers are essential systems for producing, storing, filtering, and regulating water. The examples shared during the webinar, particularly from Bangladesh and the wetland restoration work described by Ms. Silvia Cardascia, demonstrated how ecosystem protection can also support livelihoods and strengthen social resilience when grounded in local implementation.

Institutions built for interdependence. Water bankruptcy cannot be addressed through fragmented decision-making in which agriculture, energy, urban planning, environment, sanitation, and finance operate in isolation. Panellists highlighted how decisions in one sector can significantly affect the conditions and outcomes of others. Cross-ministerial coordination, shared data, and stronger links between local and national institutions are therefore essential to developing coherent and effective responses.

Financing that reaches the ground. Effective adaptation requires financing mechanisms that translate policy commitments into action at the local level, including through support for communities, municipalities, basin-level institutions, and civil society organisations. The examples discussed during the webinar highlighted the importance of aligning financial resources with local needs and implementation capacities, supported by appropriate incentives, sustained investment, and measures that help make reforms economically viable and socially equitable for the communities affected.



“One decision that one sector makes, or one department makes, inevitably affects every other institution or every other sector.”

— Ms. Sarah Okorno (C.A.C. Webinar, 30 June 2026)

That single line captures the wider lesson of the session: water bankruptcy is not a single-sector problem, and it cannot be resolved by single-sector thinking.

Conclusion

The webinar made one thing clear above all, echoing the report's own message: acknowledging water bankruptcy is not an act of resignation (Madani, 2026). It is a more honest starting point for action. It frees institutions and communities from the assumption that every damaged system can simply be restored to what it once was, and opens a more grounded conversation about adaptation, justice, and shared responsibility.

For GEAF, the discussion reaffirmed a wider principle of environmental governance: durable policy has to connect evidence with lived experience, institutional reform with community ownership, and international ambition with practical pathways for implementation. None of these can substitute for the others.

Water governance, in the end, is not only about allocating a resource. It is about protecting the social and ecological foundations of life, dignity, cooperation, and resilience. The concept of water bankruptcy earns its place in this conversation not because it dramatises the problem, but because it clarifies, with unusual precision, what a truthful response now requires.



"Water is really far more than a technical or environmental issue. It is also a human right, a necessary condition for life, dignity, livelihoods."

— Mr. Erik Schnetzler, Geneva Water Hub (C.A.C. Webinar, 30 June 2026)



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4.29 GREEN EARTH
ACTION DAY

ACT I - ADVOCACY

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