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Women confronting loss and damage in Africa

Feminist climate justice research from
Kenya, Nigeria, Rwanda and Zambia

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Cover Photo – Koabikigi cooperative of women smallholder farmers in Gisahara District, Rwanda, using innovative agroecological practices to grow vegetables in the face of climate change impacts. ActionAid has supported the cooperative by providing training on sustainable farming techniques such as soil conservation, crop diversification, crop rotation, mulching, seed keeping, and how to make compost fertilizers and botanic pesticides.

Contents

Executive summary	5
Introduction	7
Review of the literature and policy discourse	9
International policy discourse on Loss and Damage	9
Literature review: Women confronting climate change and losses and damages in Africa	10
Women's experience of climate change in Africa	10
Women's response to the climate crisis and the climate justice movement in Africa	10
Why this research and why now?	11
Methodology	12
Feminist research approach	12
Research questions and approach	13
Scope and limitations	13
Research context	14
Findings	15
Women's experience of economic losses and damages	15
Women's experience of non-economic losses and damages	15
Barriers to women's leadership in climate action	18
What do these losses and damages mean for human rights?	19
Women's are taking collective action to confront losses and damages	19
Conclusion	22
Policy Recommendations	23
Annexes	28
Annex 1: Methodology	28
Annex 2: Country contexts	30

List of acronyms

AOSIS	Alliance of Small Island States
COP	Conference of Parties
GBV	Gender-based violence
GHG	Greenhouse gas
LDCs	Least developed countries
L&D	Loss and Damage
IPCC	Intergovernmental Panel on Climate Change
NDCs	Nationally Determined Contributions
NELs	Non-economic losses
SIDS	Small island developing states
UN	United Nations
UNFCCC	United Nations Framework Convention on Climate Change
WIM	Warsaw International Mechanism for Loss and Damage

Executive summary

In 2022, the losses and damages¹ caused by climate change are escalating faster than predicted and with increasingly devastating consequences. With the Horn of Africa close to famine due to drought, 100,000 people displaced by floods in Nigeria, and 30 million in Pakistan affected by severe flooding, a resolution on Loss and Damage is urgently needed.

Alongside the devastating toll on human lives, the economic costs are skyrocketing. The costs of climate losses and damages are estimated to be USD 400 billion a year by 2030, rising to USD 1-1.8 trillion a year by 2050 for low income countries alone.² Loss and Damage is the key topic of climate negotiations in 2022 and securing an agreement on financing will be the litmus test, not only for COP27 but for the entire global governance system on climate change.

Climate change-induced losses and damages affect everyone, but not equally. In particular, women³ living in rural communities at risk of economic marginalisation in the Global South—who bear the least responsibility for greenhouse gas emissions—are experiencing the worst impacts of the climate crisis and the greatest losses and damages. This is due in part to their dependency on natural resources for their income, sustenance and health. It is also the result of pre-existing gender and other structural inequalities that prevent women from accessing the resources they need and from participating in decision making spaces. However, despite these challenges, women on the frontlines of the climate crisis are leading climate change responses and are central to effective climate action. When disasters strike, women are often the first responders and play a critical role in rehabilitating their communities. Climate justice can only be achieved when based on the foundations of gender justice. A systems and transformational approach is needed that will shift power relations, safeguard women's rights and enable women to lead.

Developing appropriate international, national and local policy frameworks to address Loss and Damage will depend on relevant evidence to understand the complex interplay between climate change-related losses and damages and gender inequality.

However, a lack of research and data on the nexus of climate change and gender has been a hindrance to understanding the unequal impacts of climate change losses and damages on women and girls.

There is also a significant gap in the systematic assessment of lived experiences of losses and damages across the globe, particularly from the perspectives of women on the frontlines of the climate crisis in the Global South. Most studies (70 percent) on losses and damages come from institutions in Europe and North America, with only 7.1 percent originating from institutions in Africa. Moreover, existing literature documents women's adaptation and mitigation strategies but there is very limited literature on women's experience of losses and damages in Africa. Most Nationally Determined Contributions (NDCs) that mention losses and damages focus on economic and physical losses and overlook non-economic impacts such as gender-based violence and deteriorating mental health. These gaps in the literature lead to the silencing of a diverse and rich pool of knowledge on climate change that should be instrumental to informing policy and climate action at all levels.

This research seeks to begin to narrow these gaps in the literature and contribute to ongoing and urgent policy discussions on climate impacts and how to operationalise action on Loss and Damage. Adopting ActionAid's Feminist Research Guidelines, the research incorporates a participatory, reflexive and intersectional feminist approach to investigate the economic and non-economic losses and damages and intangible harm experienced by women on the frontlines of the climate crisis in four African countries: Kenya, Nigeria, Rwanda and Zambia. ActionAid research teams in each of these countries were joined by local partners working with women on the frontlines of climate change in their communities to explore the lived experiences of women navigating the challenges of climate-related losses and damages, as well as the role they are playing in building climate resilience. This research takes a climate justice and feminist approach and seeks to create space for a Southern-led perspective.

Policy Recommendations:

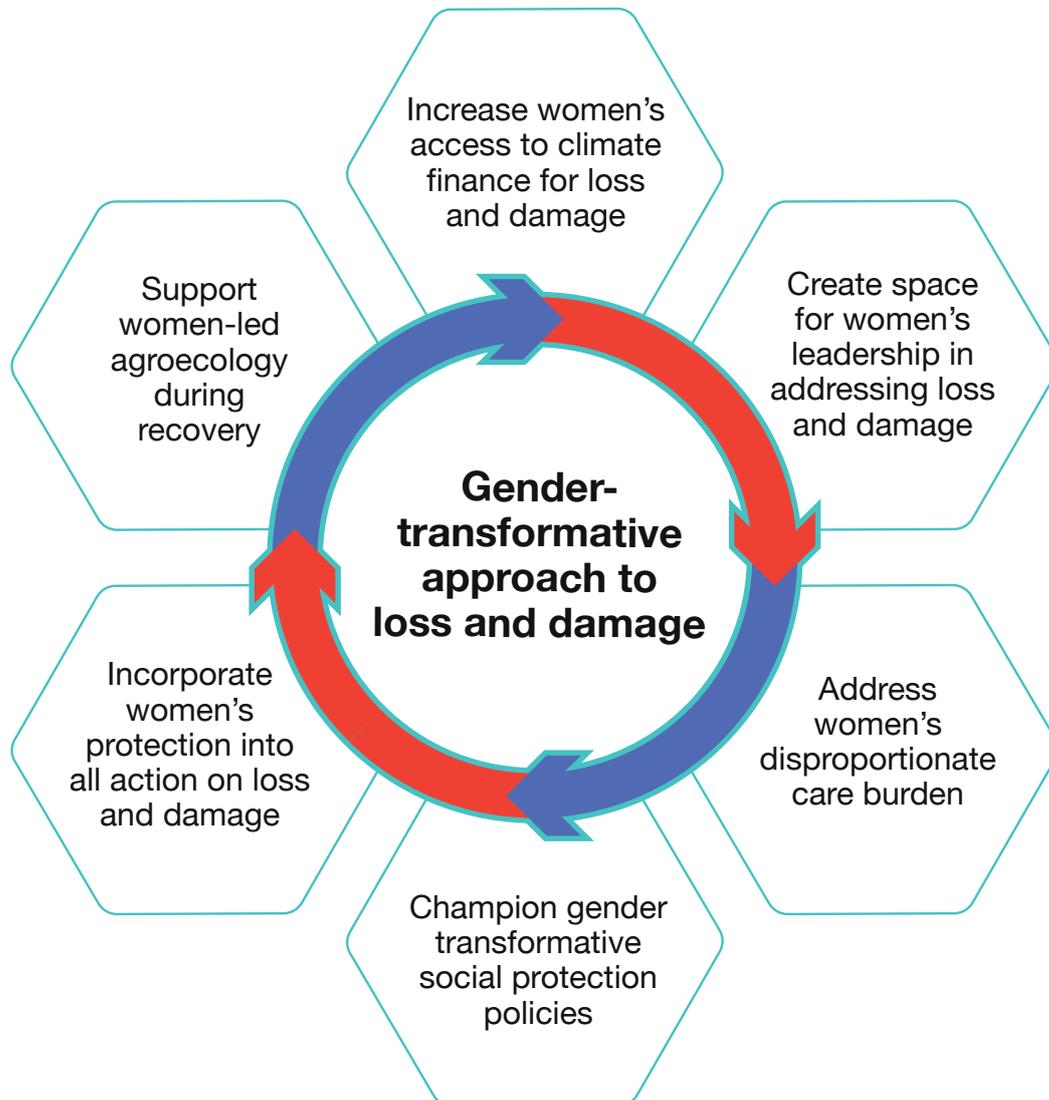
Reflecting on the findings of the research, this report puts forward the following key recommendations for climate policy relating to loss and damage in 2022 and beyond.

Accelerate the establishment of a dedicated Loss and Damage Financing Facility (LDFF)

Flexible, readily accessible and locally appropriate funding can enable communities to address the losses and damages they are facing. We need a dedicated Loss and Damage finance facility to be agreed on at COP27 to enable Loss and Damage funds to be raised and delivered rapidly and at scale.

Policies and Financing for Loss and Damage need to be gender-transformative

Climate justice can only be achieved when based on the foundations of gender justice. A systemic and transformational approach is needed that will shift power relations, safeguard women's rights and enable women to lead. The following six key components, identified through the research and relevant to the research contexts, support such an approach.



Introduction

The 2022 IPCC sixth assessment report on climate impacts, adaptation and vulnerability calls attention to how the intensification of climate change is already exceeding the capacity of human and natural systems to cope—which is leading to unavoidable, and in some cases irreversible, losses and damages.⁴ Many communities around the world are already reaching their adaptation limits where climate impacts can no longer simply be avoided through mitigation (cutting down greenhouse gas emissions) or managed through adaptation (changing practices to adapt to the environmental changes caused by climate change). We are bearing witness to the disintegration of the ecosystems that sustain life on Earth as our world leaders fail to take urgent climate action.

Meanwhile, recent studies provide explicit evidence of the injustice of climate change: nations that have contributed the least to cause climate change, and that have the least resources to cope with climate shocks, are facing the worst impacts of the climate crisis. A recent study revealed that the Global North is responsible for 92 percent of all excess global greenhouse gas (GHG) emissions,⁵ whereas the entire continent of Africa has contributed less than 3 percent since the beginning of the industrial revolution.⁶ The IPCC report also highlights how the disparity in the distribution of climate impacts is not coincidental, but rather driven by “historical and ongoing patterns of inequity”.⁷ This is rooted in the colonial legacies of Global Northern countries that have built their wealth and power on hundreds of years of colonialism, extractivism of Global South territories, enslavement of black people and labour exploitation of people of colour.

Climate change-induced losses and damages affect everyone, but not equally. Within nations, the impacts of the climate crisis systematically differ across the intersections of race, gender, sexual orientation, ethnicity, economic class and other factors.⁸ In particular, women living in rural communities at risk of economic marginalisation in the Global South—who bear the least responsibility for greenhouse gas emissions—are experiencing the worst impacts of the climate crisis and the greatest losses and damages.

This is due in part to their dependency on natural resources for their income, sustenance and health.⁹ It is also due to pre-existing gender and other structural inequalities that prevent women from accessing the resources they need and from participating in decision making spaces.¹⁰ But despite these challenges, women on the frontlines of the climate crisis are central to effective climate action. When disasters strike, women are often the first responders and play a critical role in rehabilitating their communities.¹¹

What is ‘loss and damage’ and ‘Loss and Damage’?

Loss(es) and damage(s) can result from slow onset or extreme weather events and affect both human and natural systems. Examples of slow onset events are sea-level rise, salinisation, ocean acidification and desertification. Extreme weather events include droughts, floods, cyclones, wildfires, heatwaves and storms. While some forms of loss and damage can be translated in economic terms—such as loss of income and physical assets—many losses and damages are non-economic. Non-economic loss and damage include loss of life, biodiversity, territory, cultural heritage, ecosystems, indigenous and local knowledge, and physical and mental health impacts. With the rise of every fraction of a degree of warming, these losses and damages are happening sooner, faster and more severely than expected,¹² and the impacts being more acutely felt by countries in the Global South.¹³ When capitalised, Loss and Damage refers to the political debate on losses and damages, which covers issues of responsibility and justice.

This feminist research¹⁴ investigates the economic and non-economic losses and damages experienced by women on the frontlines of the climate crisis in four African countries: Kenya, Nigeria, Rwanda and Zambia. It explores the lived experiences of women navigating the challenges of climate-related loss and damage, as well as the role they are playing in building



climate resilience. The research takes a climate justice and gendered lens and seeks to create space for a Southern-led perspective.

The report starts with an overview of the literature on loss and damage and climate impacts through a gendered lens, before detailing the methodology for the research. It then presents key findings from across the four countries. Analysis covers (1) the gendered experiences of loss and damage; (2) how loss and

damage is curtailing women's rights; (3) the barriers that women are facing to be able to respond to and deal with loss and damages; and (4) how women on the frontlines of the climate crisis are overcoming these barriers. The report ends with key recommendations for policymakers and an urgent call for gender transformative and locally-led financing to address climate change loss and damage.

Review of the literature and policy discourse

International policy discourse on Loss and Damage

The concept of Loss and Damage (L&D) first emerged in 1991, when the Alliance of Small Island States (AOSIS)—a negotiating group of small island developing states (SIDS)—highlighted the need to address the losses and damages that countries most exposed to climate change were experiencing. The group discussed the need for setting up an ‘insurance’ pool with contributions from industrialised countries to compensate for the Loss and Damage experienced by the most climate-vulnerable countries in the Global South.¹⁵ However, it took another 16 years of negotiations for Loss and Damage to be included in a formally negotiated UN text — the 2007 Bali Action Plan.¹⁶

Since then, there has been slow progress on loss and damage. In 2013, the Warsaw International Mechanism for Loss and Damage (WIM) was established to foster knowledge generation, strengthen coordination, and enhance action on and support to climate-vulnerable countries on loss and damage.¹⁷ At COP21 in 2015, Article 8 of the Paris Agreement recognised loss and damage as an area of climate action distinct from adaptation and mitigation. In 2019 at COP25, Parties established the Santiago Network as part of the WIM, “to catalyse the technical assistance” on loss and damage for the implementation of relevant approaches at the local, national and regional level in low-income countries.¹⁸

At COP26 in Glasgow, building on years of influencing work by Global South governments, SIDS and civil

society organisations (including ActionAid), the issue of Loss and Damage finally broke into mainstream media and became widely accepted as the third pillar of climate action, along with mitigation and adaptation.

In the final days of COP26, the negotiating bloc G77 & China proposed a standalone facility on Loss and Damage “to provide new financial support, in addition to adaptation and mitigation finance, to developing countries to address loss and damage”.¹⁹ However, the EU and the US, in particular, blocked the proposal and no agreement was reached. Instead, the Glasgow Dialogue was established to continue further negotiations, delaying tangible progress. With the exception of small contributions from the governments of Scotland and Wallonia (a region in Belgium), funding and political support for Loss and Damage from countries in the Global North remain lacking.²⁰

Meanwhile, the costs of inaction are increasing. COP27 is now approaching against a backdrop of a much ignored climate-induced humanitarian crisis in the Horn of Africa; wildfires, heat waves and droughts across Europe and North America; and severe flooding in Nigeria and Pakistan. Alongside the devastating toll on human lives, the economic costs are skyrocketing. The costs of climate losses and damages are estimated to be USD 400 billion a year by 2030, rising to USD 1-1.8 trillion a year by 2050 for low income countries alone. The need for Loss and Damage financing has never been clearer. COP27 in Egypt will be the battleground where the principles of climate justice and tangible progress on Loss and Damage will be fought for.

Figure 1: Loss and Damage discourse at the COP



Literature review: Women confronting climate change and loss and damage in Africa

“Throughout Africa, women are the primary caretakers, holding significant responsibility for tilling the land and feeding their families. As a result, they are often the first to become aware of environmental damage as resources become scarce and incapable of sustaining their families.”

Wangari Maathai’s Nobel Lecture, delivered in Oslo, 2004²¹

Women’s experience of climate change in Africa

Climate change has differential impacts on women and men due to existing gender hierarchies, gendered divisions of labour and dominant gender norms. Women across Africa face more barriers than men when seeking to own land, access bank loans, purchase farming equipment, secure employment, or access information on climate change. Gendered division of labour also places rural African women’s spheres of economic activities closer to the environment as they tend to be more reliant on the agricultural sector for their livelihoods, particularly in small and rain-fed farms.²² Thus, women’s livelihoods and income generating potential are at particular risk from environmental degradation and climate change.

Climate change not only puts women’s livelihoods at risk but has further knock-on effects. For example, following climate-induced disasters, women’s workload often increases whilst their food security decreases.²³ The impacts of climate change can also expose women and girls to increased risk of gender-based violence, in particular coercion leading to sexual violence and exploitation in the form of transactional sex.²⁴ The pressure of poverty and hunger in the home also leads to the increased likelihood of intimate partner violence against women.²⁵

The literature demonstrates that, despite being on the frontlines of the climate crisis, due to structural barriers and patriarchal norms, African women are often prevented from accessing information and decision-making spaces related to climate change. This is partly because women tend to have less access to mobile phones, technology and information, as well as facing

structural barriers to occupying positions of power in the community and local government.²⁶ The unequal participation of women in decision-making processes and the formal labour market compound these inequalities and hinder women’s contribution to shaping climate policies, planning and action.²⁷

Women’s response to the climate crisis and the climate justice movement in Africa

Women across Africa have been responding to the climate crisis and challenging structural barriers by raising their voices and leading climate justice movements. In Kenya, for example, a feminist academy for climate justice brings together African women’s groups, girls and young women to share knowledge about climate change, provide space to articulate their stories and forge feminist solidarity for climate justice and gender justice.²⁸ Young feminist climate activists in Uganda are also taking bold actions—leading, mobilising and striking—to underscore why gender equality is crucial to ending the climate crisis.²⁹ Furthermore, in South Africa, women climate activists have forged a network that puts democratic participation and leadership at the core of solutions to gender inequalities and climate justice.³⁰

Feminist climate action is also being organised across national borders. There is a growing climate justice movement in Africa driven by those at the forefront of the climate crisis. For example, in 2021, a consortium of five Civil Society Organisations (CSOs)—the Pan-African Climate Justice Alliance (PACJA), Oxfam Novib, Natural Justice, African Youth Commission and the African Women’s Development and Communication Network (FEMNET)—came together to organise and mobilise women, youth and Indigenous communities to advance their solutions to the climate crisis and reclaim their rights to a healthy environment and self-determination.³¹



Women in Musanze District, Rwanda, enlarging a stream to prevent future bursting into the community’s farmlands and homes

Why this research and why now?

We need an urgent response to Loss and Damage

In 2022, the losses and damages caused by climate change are escalating faster than scientists had previously predicted and with increasingly devastating consequences. With the Horn of Africa close to famine due to drought, 100,000 people displaced by floods in Nigeria, and 30 million in Pakistan affected by severe flooding, a resolution on Loss and Damage is urgently needed.³² Loss and Damage is the key topic of climate negotiations in 2022 and securing an agreement on financing will be the litmus test, not only for COP27 but for the entire global governance system on climate change.

We need to build the evidence base for addressing loss and damage

More evidence is needed on how losses and damages are materialising for communities on the frontlines of climate impacts in order to inform these policy dialogues. Furthermore, whilst the need for financing for loss and damage is clear, how this funding should be used and how action on Loss and Damage should be operationalised is less clear. Further investigation is needed into what solutions and pathways can help to address losses and damages sustainably and equitably.

Developing appropriate international, national and local policy frameworks to address loss and damage will depend on relevant evidence to understand the complex interplay between climate change related loss and damage and gender inequality. However, a lack of research and data on the nexus of climate change impacts and gender inequality has been a hindrance to understanding how climate change escalates social, political and economic tensions through a gender lens.³³

We need to address historic imbalances and gaps in the literature

Tied to the above is the significant gap in the exploration of lived experiences of losses and damages across the globe, particularly from the perspectives of women on the frontlines of the climate crisis in the Global South.³⁴ Most studies (70 percent) on loss and damage come from institutions in Europe and North America, with only 7.1 percent originating from institutions in Africa.³⁵ Moreover, existing literature documents women's adaptation and mitigation strategies but there is very limited literature on women's experience of loss and damage in Africa. These gaps in the literature lead to the silencing of a diverse and rich pool of knowledge on climate change that should be instrumental to informing policy and climate action at all levels.³⁶

Furthermore, work on loss and damage tends to prioritise its economic dimensions. For example, most Nationally Determined Contributions (NDCs) that mention loss and damage focus on economic and physical losses.³⁷ When non-economic losses are mentioned, it is mostly in reference to health impacts and loss of life due to extreme weather events, overlooking more nuanced impacts such as gender-based violence and deteriorating mental health.³⁸

We need to bring a nuanced and feminist perspective to the conversation on Loss and Damage

This research seeks to help address these gaps in the literature and contribute to ongoing and urgent climate policy discussions on climate impacts and how to operationalise action on Loss and Damage. Moreover, it seeks to bring a feminist perspective to Loss and Damage and create much needed space in policy discussions for the lived experience of women and girls on the frontlines of climate change in the Global South.

Methodology

The methodology seeks to enable research that is grounded in lived realities and led by those on the frontlines of climate change.

A full overview of the methodology, including sample size and methods used for data collection, can be found in Annex 1.

Feminist research approach

The research followed ActionAid's Feminist Research Guidelines.³⁹ This meant incorporating a participatory, reflexive and intersectional feminist approach throughout the research and developing comprehensive

ethical guidelines. Part of this involved deliberate efforts to narrow the gap between 'the researcher' and 'the researched' by inviting local partners working with women on the frontlines of climate change in their communities to join the ActionAid research teams in Kenya, Nigeria, Rwanda and Zambia. The research teams were supported by ActionAid colleagues, based in the UK and Ghana, and two consultants, based in Nigeria and Bangladesh.

The research was undertaken in eight stages as outlined below. More details on each of the steps can be found in Annex 1.

Figure 2: Eight stages of the feminist research



Research questions and approach

Underpinned by the framing that 1) we know women are at the forefront of climate impacts and 2) they have the ability and knowledge to be leaders in addressing loss and damage, this study sought to explore the following research questions.

- How are women on the frontlines of the climate crisis experiencing economic and non-economic losses and damages in their communities?
- What initiatives have women's rights and feminist organisations, movements, collectives and groups taken to address loss and damage?
 - How are these initiatives transforming gender norms?
 - What support is needed to sustain and grow these gender-transformative initiatives?
- What are the policy recommendations for supporting gender-transformative responses to loss and damage?

Based on the complex nature of these questions, the research adopted a qualitative approach focusing on in-depth interviews and focus group discussions (FDGs) with incorporating participatory social mapping and body mapping exercises.



Participants of a focus group discussion in rural Chongwe, Lusaka, Zambia. The cutting down of trees for charcoal production in the area has led to changes in rain patterns which has negatively affected crop yields, resulting in food insecurity in their community.

Scope and limitations

The challenges and limitations of the research need to be considered while reading this report. Firstly, even though the research teams sought a diversity of voices to be included in the research, limitations on budget and time did not allow for the inclusion of all groups at risk of marginalisation.

Secondly, the research process itself was affected by the impacts of climate change. For instance, in Kenya, some participants had limited time to participate in the research process due to ongoing drought. In Zambia, some interviews had to be organised at nighttime due to the unavailability of participants as a result of climate-related disruptions during the day.

Thirdly, the findings from this research are not meant to be statistically representative of women from the four countries but rather to provide in-depth insights into the lived experiences of women on the frontlines of the climate crisis.



Focus group discussion participant presenting social map in Baringo County, Kenya

Research context

The information below details the research locations, climate change impacts they are facing and their climate vulnerability and readiness rankings. Further information can be found on each of the country contexts in Annex 2.

	Kenya	Nigeria	Rwanda	Zambia
Research locations	Isiolo and Baringo Counties	Ndokwa, Eboh, Orogun and Ughelli, Delta State	Muko and Shingiro Sectors, Musanze District	Chongwe District, Lusaka Province
Vulnerability rank (of 182 countries)⁴⁰	143	129	172	139
Readiness rank (of 182 countries)⁴¹	154	179	90	143
Population living below the poverty line (\$1.90 per day)⁴²	52.6 million, with 37.1% below the poverty line (2019)	206 million, with 39.1% below the poverty line (2018)	12.9 million with 56.5% below the poverty line (2020)	17.9 million, with 58.7%, with below the poverty line (2015)
Income group⁴³	Lower middle	Lower middle	Low	Lower middle

The key climate hazards affecting each of the countries involved in this research are drought and flooding, and the key sector impacted across all four contexts is agriculture.⁴⁴ In Kenya – the world’s largest producer of black tea, employing more than three million people – agriculture accounts for 80 percent of total employment.⁴⁵ 90 percent of farm production in Zambia is rainfed, which is severely impacted by increasing temperatures and changing precipitation patterns.⁴⁶ Similarly in Nigeria and Rwanda, most people, especially women, are reliant on agriculture for their livelihoods.⁴⁷

Economic losses and damages are already being felt acutely in all four countries. Kenya loses 8 percent of its GDP every five years to drought. Between 2008 and 2011, a prolonged period of drought that affected more than 3 million Kenyans cost the country \$12.8 billion in losses and damages and a further \$1.7 billion in recovery. Rwanda similarly suffered \$225 million in losses and damages in 2018,⁴⁸ and in the period January to April 2020 alone, the impact of climate hazards cost the country \$13 million.⁴⁹ While in 2012 floods reportedly cost Nigeria \$17 billion, annual losses and damages due floods and droughts in Zambia are estimated to have cost \$100 million.⁵⁰

Findings

The findings build on the literature review with analysis of the data collected from in-depth primary research conducted across the four countries.

Women's experience of economic loss and damage

Loss of livelihoods

Similar patterns of climate change are seen across Kenya, Nigeria, Rwanda and Zambia. These include drought, floods, irregular rainfall and seasonal shifts in weather patterns. The primary research demonstrates how these are having profound impacts on people's lives across all four African countries. Communities are experiencing damage to crops, leading to financial insecurity. They are also experiencing damage to infrastructure such as to houses, buildings, schools, roads, bridges and markets. This is impacting the provision of public services and access to economic opportunities.

Women in each of the country contexts are heavily reliant on small-scale agriculture and rainfed farms but have limited access to land ownership and credit.⁵¹ In Kenya, participants from Isiolo and Baringo counties stated that drought, lack of rain during the planting period and floods were damaging livelihoods and creating precarious situations for women and their households. One participant shared how recent floods had swept through the trading centre in Tangelbei, Baringo County, damaging the financial security of single mothers reliant on market trading for their household income. Another commented, "Our homes were swept away by floods and we lost both household items and business items. This has increased [the] poverty rate since women remain with nothing and have to start up again." Similarly in Nigeria a woman commented:

"We plant cassava in our community, but we don't know the season to plant because the calendar has been altered. We expect our crops to mature by August for harvest, but before we know what is happening, the May flood has washed our crops away."

Participant from Musanze District, Rwanda, shared during an interview

Participants in Rwanda also emphasised the disproportionate impact of flooding on women, stating that the destruction of farmlands mean they must go further to collect firewood, or do without, so they are struggling to cultivate crops to feed their families.

"The destruction of farmlands has an adverse impact on women specifically as it affects how women do their domestic activities like collecting firewood and cultivating crops for home consumption, hindering or blocking their sources of income from their farming activities."

Participant from Musanze District, Rwanda, shared during an interview

Food security

Data collected through participatory discussions in Rwanda revealed how climate change is causing hunger and putting the food security of whole communities at risk. Similarly in Zambia, young women participants in and around Lusaka identified that food insecurity, hunger and malnutrition in the community were increasing as a result of climate impacts. The research suggests that food insecurity is hitting women-headed households and single women harder due to their reliance on agriculture and the limited alternative livelihood options open to them. This is also reflected in the wider literature.⁵²

These economic losses and damages to livelihoods are creating long-term ripple effects on the food security and lives of women. This paper now digs further into these wider impacts to explore how climate change is leading to non-economic loss and damage.

Women's experience of non-economic loss and damage

Climate-induced forced migration and destabilised communities

Across all four research contexts, losses and damages are overwhelming limited resources, pushing men to migrate to nearby communities in search of food,

livelihoods, new water points and grazing areas. This intercommunity migration means that different communities are now using similar water points, causing some to dry up. The research found that migration in the search for scarce resources is also escalating inter-community conflicts. One participant from Baringo County in Kenya shared, “food, water and pasture shortage has forced farmers, especially pastoralists, to migrate from one place to another and that is why this area is prone to conflicts arising from the grazing areas.” Similarly in Nigeria, participants spoke of conflict arising when herders migrate from flood-prone areas to feed their livestock on other people’s farms.

“Drought has brought about divorce and separation as some men who tend to migrate livestock to other areas never come back home, leaving women with the burden of providing all the needs of the family.”

Participant from Baringo County, Kenya, shared during a FGD

The research also found that extreme weather events, such as floods, are displacing whole families, often forcing them to resettle in different areas. FGDs revealed how in these emergency resettlement situations and periods of conflict, people with disabilities are facing an additional layer of impact.



Internally displaced family from the Beneku community in Nigeria as a result of severe flooding. ActionAid Nigeria is supporting the family to recover from the climate-induced financial and food insecurity they are experiencing.

“Disabled people are neglected and cannot be carried to safer places when insecurity issues arise. Women with disabilities suffer the most when insecurity occurs as they are left behind while others run into hiding. We are left to suffer as no one provides us with food and care.”

Participant from Baringo County, Kenya, shared during a FGD

Increased burden placed on women

FGDs and key informant interviews carried out during this research demonstrate how these impacts are increasing the burden placed on women. As men lose their livelihoods, migrate or are separated from their families during climate disasters, women take on greater responsibilities. Often without support, women carry the burden of managing housework, looking after children and fetching drinking water and firewood from long distances. Participants in Kenya spoke of how they had to walk miles at night to fetch water in open wells dug along the river as they were too busy early in the morning caring for their children.

“We are really overworked and have no time for projects and development. Think of a woman waking up early in the morning, to do milking, preparing breakfast, taking children to school, doing all the house chores, then walking far distances to look for clean water or firewood for domestic use. You come back home late, start preparing dinner, sleep late, then the following day the routine is the same. Where do you get time to try a business or other sources of income? We really don’t get time for ourselves or development projects.”

Participant from Musanze District, Rwanda, shared during an interview

Loss of safety and security leading to gender-based violence

The research found that climate induced loss and damage is escalating gender-based violence (GBV). Research participants spoke of how women and girls are being put at greater risk of sexual violence due to increased community conflict caused by the impacts of climate change, the increased distances they need to travel to fetch water, and because of male migration which often leaves women alone in their homes.

Interview data also suggests that stress from loss and damage increases underlying tensions in the household, giving rise to intimate partner violence. This is reflected in the wider literature, with a 2021 study finding that, in countries that experience extreme weather events, women with partners working in agriculture were 1.22 times more likely to experience intimate partner violence.⁵³

Shrinking educational opportunities for girls and rise in negative coping mechanisms

The research also found a strong link between climate change impacts, girls' education and early marriage. Early marriage was found to be common across all four countries, again mirroring the wider literature.⁵⁴ Participants explained how poverty, community resettlement due to climate change, and the destruction of educational infrastructure by extreme weather events were pushing children out of school, with girls being the first to be removed. One participant in Kenya noted, "early school drop-out leads to lack of basic education forcing young girls into marriages."

When asked how women are experiencing climate impacts, FGD participants shared that loss and damage was exposing women and girls to increased risk of

gender-based violence, in particular coercion leading to sexual violence and exploitation in the form of transactional sex for survival, as well as school drop-out and exclusion due to unwanted pregnancies. In Zambia, one participant explained how floods are leading to food insecurity, poverty, and a violation of the rights of women and girls. "Many cases of teen pregnancy in my community are indirectly caused by climate change," she shared.

Damage to women and girls' health and wellbeing

The impact of climate change on women's reproductive health was highlighted by participants. As noted above, women and girls face increased risk of gender-based violence as a result of climate change which in turn impacts their health and bodily autonomy. In addition to this, participants highlighted that women and girls increasingly lack access to clean water, creating difficulties during their menstrual cycles.

Participants also highlighted the impact of losses and damages on women's mental health, with increased anxiety and depression often cited. Interviews with women across the research locations emphasised how the impacts of climate change have taken a psychological



Portrait of Catherine, ActionAid Local Rights Programme Coordinator for Kathonzwani, Makueni County, Kenya. The area has had no rainfall in two years and has been severely impacted by drought. Catherine says that many families are surviving on just one meal a day, there are rising human rights violations and girls are dropping out of school, becoming caretakers for younger children as their parents leave home in search of work.

toll, with many reporting suffering from anxiety, stress, trauma, depression and other mental illnesses.

“Women face too much work. They are overwhelmed with family activities like collecting firewood and fetching water since other sources have been destroyed. Diseases break out like cholera, coughs and colds so children continuously fall sick and mothers frequent hospitals.”

Participant from Musanze District, Rwanda, shared during an FGD

Existing literature on the impacts of climate change on mental health is limited, with much of it focusing on physical health. This research sheds some light on how climate change is impacting women’s mental health across the research locations. However, far greater research dedicated to climate change and mental health from a gender perspective is needed.

Barriers to women’s leadership in climate action

The above findings demonstrate how climate change is leaving a long shadow of impacts on women in Kenya, Nigeria, Rwanda and Zambia. This next section explores how women are responding to climate impacts and the barriers they are facing in recovering sustainably and with dignity from loss and damage.

Access to resources and decision-making regarding livelihoods

Women’s lack of access to resources is a key barrier to their participation in decision making. For example, in much of sub-Saharan Africa, despite accounting for around 80 percent of the region’s food production, women farmers lack land tenure rights, which in turn limits their ability to make decisions over the land, as well as their wider opportunity for economic and social development.⁵⁵ Research participants across all four research contexts stated that patriarchal traditions prevent them from owning property and making decisions over the use of farmlands and how to deal with the impacts of climate change.

Research participants also shared that women lacked access to financial resources to make decisions regarding alternative income generating endeavours

that could enable them to cope with climate change impacts. Participants in Kenya and Rwanda shared that everything women earn or purchase becomes the property of the husband, limiting the resources that they have available to them. Respondents from Rwanda also shared how financial instability and a lack of funds have prevented women from pursuing initiatives that are more sustainable, such as purchasing water tanks and energy-saving cooking stoves. Meanwhile, women from Zambia explained that even though financing instruments such as the Community Development Fund (CDF) — which is designed to facilitate support directly to communities — exist, they lack information on how to access the funds.

These barriers are compounded by lower levels of literacy and access to bank accounts among women.⁵⁶ In sub-Saharan Africa, for example, only 37 percent of women have a bank account, compared to 48 percent of men.⁵⁷ Without easy access to land or capital, women are less able to change agricultural practices, start businesses or engage in entrepreneurial activities, preventing them from being able to adapt in the face of loss and damage.

Challenges in engaging in climate governance and leadership

Meanwhile, women are facing a lack of leadership and decision-making opportunities at the local level. Participants in Kenya spoke of a lack of acknowledgement of women’s voices in forums on addressing the impacts of climate change with several women citing fear of expression, embarrassment and discouragement as some of the reasons why they do not speak of their concerns. A woman community leader advocating against intimate partner violence in Kenya shared:

“Women are also suffering from the fate of cultural setbacks. Male chauvinism and dominance over women is still rooted in this community and thus women have less voice in making decisions of any kind.”

Participant from Baringo County, Kenya, shared during an interview

Patriarchal norms also lead to boys’ education being favoured over girl’s education, resulting in high illiteracy rates among women in adult life and making it more difficult for them to access these positions of leadership.

The additional burden of caregiving and household responsibilities on women further limits the time available to them to engage in community governance and political participation at the local level. As a participant in Zambia explained, “Women do not have access to information and this excludes them from decision making and also, because of the role that women play, they don’t have the time to attend community meetings or even listen to the radio where there are programmes to do with climate change.” Climate impacts are thus entrenching the structural barriers women face to their meaningful participation in institutional climate action.

Furthermore, formal institutions continue to discriminate based on gender which limits women’s opportunities to gain climate-related knowledge and participate in climate policy discussions and decision-making spaces.⁵⁸ Participants in Rwanda noted that women are not well represented in the government and other decision making spaces. Similarly in Nigeria, participants shared that mainstreaming gender in governance structures has been a key challenge.

What do these losses and damages mean for human rights?

These research findings on women’s lived experience of loss and damage demonstrate that climate impacts are threatening women’s universal human rights as enshrined in the United Nations Charter.⁵⁹ This includes their right to life, to health and wellbeing, to food and water, to a decent livelihood, to adequate standards of living and to education.⁶⁰ This year, 2022, the UN General Assembly (UNGA) also passed a resolution recognising the right to a clean, healthy and sustainable environment as a human right.⁶¹ The research demonstrates that this right is also being violated across the four research locations.

Furthermore, the research indicates that loss and damage are aggravating gender-based violence and pre-existing gender inequalities, leading to further violations of women’s right to live free from violence and discrimination, as stipulated in the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) (1979). The research also illustrates that climate impacts are increasing women’s already disproportionate burden of unpaid care and domestic work. This additional burden of work, compounded with discriminatory customs such as lack of land

ownership, is limiting women’s right to representation and participation in decision making, which duty-bearers are required to guarantee under their CEDAW commitments.

The residual impacts of climate change, such as the consequences of loss and damage depicted through this research, are deepening the marginalisation of women living in rural areas across the four country contexts. As a result, women are reaching limits in their ability to absorb, cope with and respond to climate impacts and shocks. This is creating a negative downward spiral: climate change is resulting in severe losses and damages for women, which is putting their human rights at risk, and in turn entrenching gender inequalities further. This then circles back to further intensify the impacts that women and girls are facing.

Women are taking collective action to confront loss and damage

The above findings paint a downward trajectory for the human rights of women and girls in the face of loss and damage. However, in spite of this, the research also highlights how women and their organisations are building resilience against climate change and providing leadership on climate action. They are doing this through community-based interventions and by advocating for gender-transformative climate policies. The research found that there are several women’s rights organisations, collectives and movements that are providing training and capacity building to support women to deal with the impacts of climate change and advocate for change from the local level upwards. Below are key examples of these actions and initiatives that were identified through the research.

Examples of coping measures and adaptive actions

► **Kenya:** In Kenya, women are using kitchen gardens and drying and salting vegetables to address food shortages and malnutrition in times of drought. They have also started beekeeping and planting drought-resilient crops and trees to cope with the changing climate.

► **Rwanda:** Women in Rwanda are increasingly turning to agroforestry, using rainwater harvesting technology and channelling water to help address the challenges posed by climate change. One woman described how they are, “mak[ing] water catchments for watering our crops during dry seasons, digging terraces and channelling floods to water catchments to reduce soil erosion and loss of vegetation.”

Where adaptation is also addressing gender inequality

► **Kenya:** Women’s collectives in both Isiolo and Baringo Counties are participating in self-managed group banking through Village Savings and Loans Associations (VSLA) to increase women’s access to finance, which they are using to invest in crop farming, livestock and poultry keeping. This is pushing boundaries by increasing women’s access to finance and decision making.

Women in Isiolo County have also developed a local early warning system. They are monitoring weather news on social media platforms, updating the community on drought risks and sharing advice on how to adapt, such as by providing information on drought resistant crops. This highlights how women are taking up technical and leadership positions in managing climate risk.

Meanwhile, the Isiolo Women’s Movement Network has provided forums for women to access information and take collective action to address community issues. The network has been advocating the government for gender-responsive projects such as the establishment of daycare centres for young children and market structures in the community, as well as supporting environmental initiatives such as the fencing off of spring sites to prevent deforestation

► **Nigeria:** The Small Women Farmers Organisation of Nigeria (SWOFoN) is engaging with the Ministry of Agriculture to raise the concerns and needs of women farmers. Some women from the research locations involved have also joined the African Working Group on Gender and

Climate Change where they negotiate for gender-responsive climate policies at the regional level.

► **Rwanda:** Women’s money saving schemes and cooperatives have provided access to finances for women, helping to challenge gender norms and shift power and resources to women. Women’s groups in Rwanda are also advocating the government for increased access to clean water, water tanks and energy-saving stoves to help them respond to climate change impacts.

► **Zambia:** The Safe Environment and People Agency (SEPA), an organisation fighting climate change in rural Zambia, has advocated for the use of ‘positive segregation’ in climate-related meetings, to create safe spaces for women to express their ideas and participate in decision making. This is enabling women to form local women’s groups (e.g. Corporative and Ward Development Committees) and access Zambia’s Constituency Development Fund (CDF) to spearhead climate change projects in their communities.²

The Zambia Alliance of Women and other civil society organisations are also supporting women to participate in dialogue with local governments to carry out climate change programmes. An environmental activist from Zambia shared in an interview:

“Women are now free and confident enough to participate in decision making without intimidation. It’s unfair for men to resolve issues pertaining to women, it’s important that women solve their problems.”

Participant from Zambia, shared in an interview

Examples of adaptation initiatives addressing loss and damage

► **Nigeria:** In Nigeria, a women's group called Ewuya is leading projects to produce organic fertilisers and briquettes (blocks of compressed charcoal or coal dust) to adapt to climate change as well as provide alternative livelihoods for women in the face of losses and damages. The Environmental and Rural Mediation Centre (ENVIRUMEDIC) is also working to increase women farmers' access to low interest loans that can support a shift in livelihoods.

► **Rwanda:** Women in Rwanda have formed cooperatives to help rebuild their communities from climate induced losses and damages. This involves fixing damaged bridges and water catchments as well as providing low interest loans to women to initiate income generating schemes that support their basic needs.

► **Zambia:** In Zambia, women are using drought-resilient crops, such as pumpkin, and finding alternatives to crop production, such as beekeeping, to improve food security. This shift in livelihoods is helping to address financial insecurity on a small scale.

These examples highlight how the communities involved in this research are taking community- and women-led adaptive actions to address climate change. They also demonstrate how some of these actions are helping to address gender inequalities and are resulting in shifts in women's roles. Whilst the data provides insights into what works at the local level and the solutions that women are developing, it also highlights a glaring gap. These actions are only partially addressing the losses and damages that women in the Global South are facing. The research highlights the structural limitations of the resources available at the community level and the lack of support that women are receiving to rebuild

from climate damages and access reparations for the losses they are experiencing. Furthermore, a large majority of projects and solutions that the research uncovered appear to be externally funded by NGOs and externally designed, with very limited references to projects where the communities involved had direct access to public finance or where they were meaningfully involved in design and implementation. Losses and damages from climate change are escalating rapidly and these community- and women-led interventions will need increased funding and support to meet the challenges that lie ahead.



Communities living in the Niger Delta, Nigeria, are already seeing their lives and livelihoods destroyed by increasingly frequent and severe flooding, fuelled by the climate crisis.

Conclusion

This research illustrates the multidimensional lived realities of women at the forefront of the climate crisis and how loss and damage is putting women's rights at risk. In addition to financial loss and material damage, women are experiencing a wide range of non-economic losses and damages, such as loss of family members; loss of safety and security; worsening health and wellbeing; and increased risk of gender-based violence. Losses and damages are aggravating pre-existing gender inequalities, materialising into a violation of women's fundamental human rights.

The research also illustrates how, in the face of the devastating consequences of loss and damage, women are taking actions to address climate impacts and rebuild stronger. Women are restoring damaged infrastructure, taking up alternative livelihoods, embracing agroforestry, harvesting rainwater, preserving food, planting drought-resilient crops and developing early warning systems. In doing so, they are taking up leadership roles against entrenched patriarchal norms and striving to advance gender equality in their contexts.

Yet, whilst these women-led initiatives are helping communities adapt to climate change, governments

and policymakers in the Global North must do more to support and finance responses to losses and damages. The evidence from this research clearly demonstrates that current adaptation, mitigation, development and humanitarian measures are not adequate to address the needs and ensure the basic rights of women on the frontlines of the climate crisis. Furthermore, it reveals how, left unaddressed, climate impacts are exacerbating unequal gender norms, increasing women's care burden and leading to spikes in gender-based violence. Climate change is pushing women and their communities from resilience to risk.

This research finds that far greater support and financial assistance are urgently needed to address loss and damage. Furthermore, it demonstrates that loss and damage is a complex problem which requires multi-layered and holistic solutions. Short- and long-term actions are needed in the face of climate impacts to address urgent needs and help rebuild stronger and restore sustainably. These solutions also need to recognise and overcome the socially imposed barriers that women face to effectively being able to deal with climate impacts and address loss and damage. The research makes a strong case for gender-transformative Loss and Damage policy, programming and financing.



Focus group discussion in Isiolo County, Kenya

Policy Recommendations

The literature and science demonstrate that wealthy industrialised countries in the Global North need to recognise their role in the root causes of loss and damage, and their duty to provide reparations to those on the frontlines of climate impacts in the Global South. This research complements existing literature and reinforces this message with the lived experiences of those facing losses and damages across the four country contexts involved.

The report now turns to reflect on the above findings and conclusions and what they mean for climate policy in 2022 and beyond.

Accelerate the establishment of a dedicated Loss and Damage Financing Facility (LDFF)

Flexible, readily accessible and locally appropriate funding can enable communities to address the losses and damages they are facing. We need a dedicated Loss and Damage finance facility to be agreed at COP27 to enable Loss and Damage funds to be raised and delivered rapidly and at scale.

These findings call for Loss and Damage to be a well resourced third pillar of climate finance. This would need to be separate and additional to funding for adaptation and mitigation. Adaptation funding in particular is already severely lacking and repurposing these funds to address loss and damage will only perpetuate the climate crisis. Furthermore, addressing loss and damage, whilst closely entwined with action on adaptation, is distinct and involves providing compensation to those who have lost livelihoods and homes and helping communities rebuild. Loss and Damage funding also cannot be repurposed from humanitarian aid or development finance. Current funding levels for humanitarian response and development aid are insufficient and the mechanisms

and approaches within are not tailored to addressing loss and damage. Moreover, repurposing these funds will only further delay the achievement of the sustainable development goals. Flexible, readily accessible and locally appropriate funding to enable communities to address the losses and damages they are facing is needed.

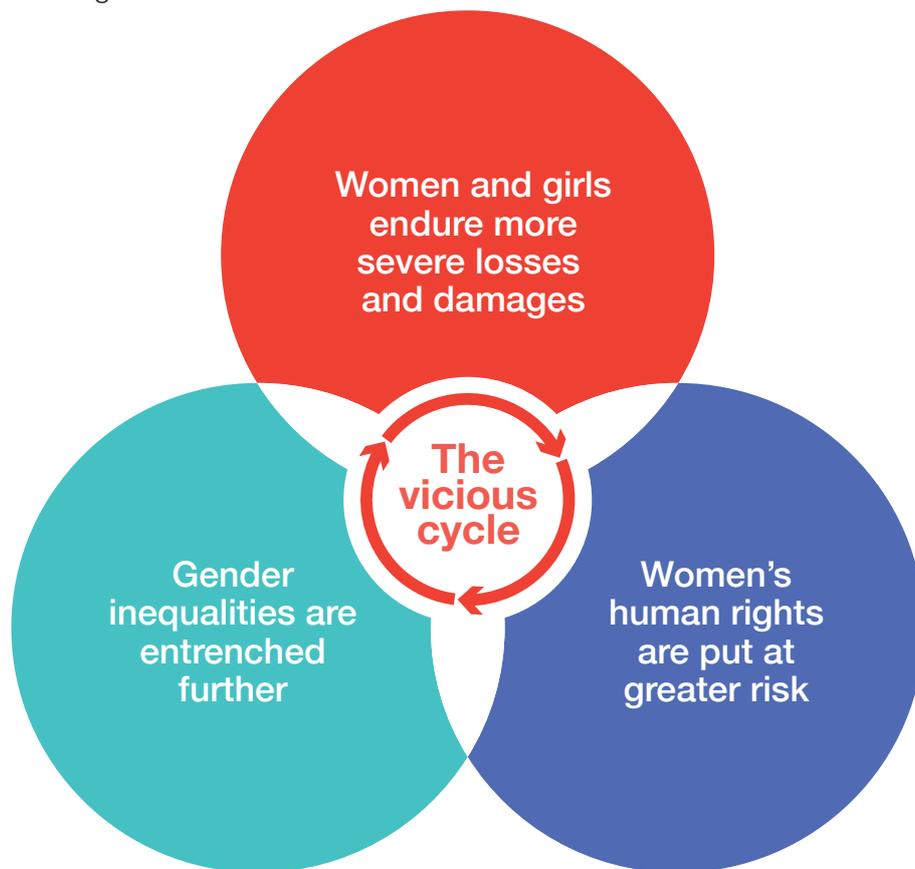
This research points to the need for a dedicated Loss and Damage finance facility to be agreed at COP27 to enable funds to be raised and delivered rapidly and at scale. The Loss and Damage Finance Facility (LDFF) briefing prepared by CAN International, Stamp Out Poverty, Christian Aid, Practical Action and the Heinrich Böll Stiftung provides a clear blueprint on how a LDFF can be established and operationalised.⁶³

Policies and Financing for Loss and Damage need to be gender-transformative

Climate justice can only be achieved when based on the foundations of gender justice. A systemic and transformational approach is needed that will shift power relations, safeguard women's rights and enable women to lead.

Feminist climate justice advocates assert that addressing the climate crisis requires a gender transformative, human rights-based and intersectional approach.⁶⁴ Indeed, this research has demonstrated how the losses and damages experienced by women at risk of marginalisation in the Global South are intrinsically linked to the structural inequalities that dominate global politics, governance processes and funding flows. Gender inequality is exacerbating women's experience of climate change and increasing the losses and damages that they face. Meanwhile, these losses and damages are further entrenching unequal power dynamics and are curtailing women's rights. It is a vicious cycle embedded in today's unjust norms and needs to be broken.

Figure 3: Vicious cycle and self-reinforcing dynamic of gender inequality and climate change



This cycle is also holding back effective climate action by creating barriers to women's meaningful participation. As such, effective environmental and climate policies must not only respond to the needs of different genders (gender-responsive) but also transform unequal gender dynamics (gender-transformative) that hold women back from participating in and leading climate solutions.

Gender-transformative climate policies and finance require decision makers and governments to explicitly challenge structural inequalities in climate action and ensure that decisions are informed by women's lived experiences and realities. Drawing from desk research and primary data collection, this report highlights six components that can help advance gender transformative climate finance and policy.

1. Increase and enable women's access to climate finance for Loss and Damage

Across all four contexts women face challenges in accessing climate finance to address loss and damage. Women farmers in Nigeria, for example, reported needing funds to relocate away from flood-prone areas, purchase new land and access necessary farming equipment to build their adaptive capacities. Special measures should be taken to remove bottlenecks in accessing funds for women, especially for women lacking literacy or women with disabilities.

This requires deliberate efforts by global climate funds, NGOs and governments at all levels to incorporate strong gender screening processes into the selection of climate programmes and to incorporate robust power analysis into the design, delivery and assessment of projects that are aligned with women-identified needs.

Meanwhile tailored support needs to be provided to women's groups on the frontlines of the climate crisis about what funding is available and how to access it, such as consultation outreach and assistance in application processes.

2. Create space for women's leadership in addressing loss and damage

This research has demonstrated the breadth and depth of women's leadership in addressing climate change at the local level. These women-led initiatives need to be recognised and supported at all levels so that they can be replicated and scaled. Funding for loss and damage needs to recognise the power of women's leadership in tackling the climate crisis and provide dedicated funding that promotes and supports women leaders in their communities.

Meanwhile, new spaces need to be created for women to lead within government institutions, climate policy fora and decision-making spaces. For example, creating women-specific elective and appointive positions can encourage women's participation. In this regard, policymakers should introduce policies that enable women to take up leadership roles, such as the provision of gender-responsive public services that reduce women's burden of care and domestic work.

Furthermore, action is needed to strengthen links between women's collectives, local and regional level policymakers, and national governments. This will not only enable a more democratic and bottom-up approach to policymaking but will also strengthen national level climate policy and programming. Those living on the frontlines of climate change are the first to respond to climate-induced losses and damages and know best the needs of their communities.

3. Address women's disproportionate care burden

Simply creating leadership positions for women will not be effective if their disproportionate burden of work at the household level is not addressed. As the research has shown, women are overworked, suffer from time poverty and cannot prioritise their own development or leadership - all of which is exacerbated by loss and damage.

Gender-transformative climate policies need to recognise women's disproportionate responsibility for unpaid care and domestic work in the household and encourage quality public services that can lift their burden through investment in water systems, renewable micro energy sources, daycare centres, healthcare, and other services. Policies should also support education and awareness programmes to change the attitudes, behaviour and practices of men, women and community leaders to recognise, value and share unpaid care and domestic work; allow women to securely work both within and outside of the home; and encourage women to participate in community decision-making processes.

4. Champion gender transformative social protection policies

The findings demonstrate that climate-induced losses and damages are leading to the violation of women and girls' fundamental human rights—such as access to food, clean water, shelter and education—and are heightening the risk of gender-based violence in resource-scarce communities.

Governments must ensure the rights of women and girls and other marginalised groups, such as people with disabilities, are protected. In this regard, gender-transformative social protection policies can help address the inequalities faced by women and girls and support them to address climate losses and damages and rebuild post disaster. Social protection measures include, but are not limited to, income support, unconditional cash transfers, employment guarantees, asset building and reskilling.⁶⁵ There is also growing evidence that social protection can be a useful tool to transform gender norms and relations. For example, unconditional cash transfers have been shown to support women's economic rights, improve women's wellbeing and reduce gender-based violence.⁶⁶

Social protection is currently underexplored in national and international climate discourse. Governments and the UNFCCC Warsaw International Mechanism on Loss and Damage (WIM) must ensure that social protection measures to address loss and damage are adequately financed through a Loss and Damage Finance Facility (LDFF).

5. Incorporate women's protection into all action on Loss and Damage

As seen from the research, when climate change results in losses and damages, women experience increased violence and risks to their health, wellbeing and autonomy. The research also indicates that loss and damage are undermining the peace and security of women and girls by exacerbating pre-existing conflict risks and gender inequalities, including natural resource related conflicts and forced displacement.

This calls for women's protection thinking and approaches to be incorporated into all actions that seek to address losses and damages. This means analysing risks and power relations using participatory approaches and in partnership with women on the frontlines of climate impacts. It also involves creating safe spaces for women and girls, as well as providing healthcare and counselling. Women can play a critical role in leading this service provision, as well as in conflict mediation, environmental peacebuilding and sustainable resource management systems.⁶⁷

6. Support women-led agroecology during recovery

As demonstrated by the research findings, agroecology plays a key role in supporting women smallholder farmers to cope with the climate crisis and its impacts. Agroecology is a transformative way of farming. It puts agriculture back into nature by taking into account the experience of farmers and Indigenous people and combining it with evidence-based, natural agricultural practices that promote self-sufficiency and sustainability.⁶⁸ Previous studies show that agroecological practices can reduce erosion, improve plant health and increase the ability of soil to absorb and retain water in times of both drought and flood.⁶⁹ Thus, agroecology can be a useful tool to limit losses as well as to support recovery from environmental shocks and stresses. Previous ActionAid studies have also shown that agroecological systems (such as seed banks, organic fertilisers and rainwater harvesting) in combination with gender-responsive social services (such as daycare centres) can save women's time and lift gendered workload burdens.⁷⁰

Therefore, policymakers need to adopt policies that support and encourage the transition to agroecology as a key tool to address losses and damages and rebuild sustainably. This can be done through supporting

broad-based social movements and rural women's initiatives to widen the use of agroecology at the grassroots level; prioritising local food systems and territorial markets, fostering short food supply chains; increasing public finance support for agricultural research and development that prioritises agroecology; and repealing intellectual property rules on seeds, protecting women's rights to resources and breaking up the monopolies of agricultural transnational corporations.⁷¹

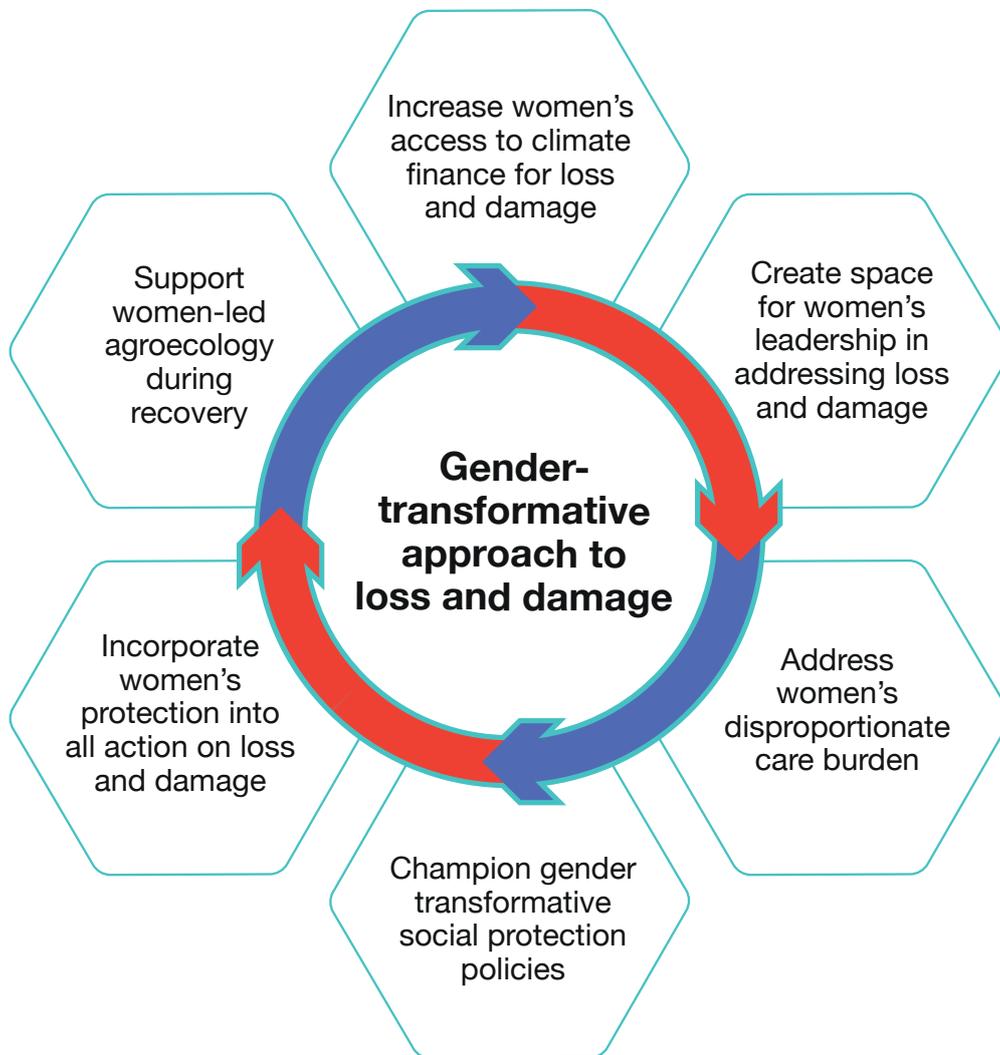
A multifaceted approach to a multifaceted problem

These recommendations highlight the need for a multi-layered and multifaceted approach to addressing loss and damage that is anchored in context and that has a deep understanding of complex gender and power dynamics. The simplified diagram below highlights the six key components of a gender transformative approach that have been identified through this research. They are relevant to the rural contexts in which this research took place and the lived experience of the participants that took part. They are by no means the only components of a gender transformative approach to addressing loss and damage, and further research is needed to explore additional approaches and tools, such as cash transfers. It is also expected that a different combination of interventions may be needed for other contexts, in particular urban environments.



Koabikigi cooperative of women smallholder farmers from Gisagara District, Rwanda, practicing agroecology in response to climate change impacts.

Figure 4: Key components of a gender-transformative approach to loss and damage in the four research locations covered by this study



Further feminist research is needed on loss and damage

This report ends on a reflection on the need for further research and evidence into women's experiences of loss and damage. Integrating appropriate policy frameworks to address loss and damage requires building relevant evidence to understand the complex interplay between climate change related loss and damage and gender inequality. Furthermore, the perspectives of women at risk of marginalisation on the frontlines of the climate crisis are key to ensuring policy interventions are relevant and successful in the long term.

However, there remains a significant gap in the systematic assessment of lived experiences of losses and damages across the globe, especially from the perspectives of marginalised women on the frontlines of the climate crisis in Africa.⁷² This research has made only a small contribution to this gap in the evidence base. Further research and evidence generation on women's experiences and responses to loss and damage are needed to inform gender-transformative climate actions.

Annexes

Annex 1: Methodology

The research adopted a feminist approach using ActionAid's Feminist Research Guidelines.⁷³ This meant incorporating a participatory, reflexive and feminist

intersectional approach throughout the research processes and developing comprehensive ethical guidelines to guide the research teams. ActionAid engaged two external consultants to support and guide the research process in the following seven stages.

Stage 1: Planning and establishing locally-led research teams	Research teams were formed in Kenya, Nigeria, Rwanda and Zambia, composed of ActionAid Federation Members (FMs) and partner organisations. Deliberate efforts were made to narrow the gap between 'the researcher' and 'the researched' by inviting local partners working with women on the frontlines of climate change in their communities to join the research teams. A research budget was allocated for each team to undertake field level research activities.
Stage 2: Co-design of the research methodology with local partners	A participatory approach was applied in co-designing the research methodology. External consultants worked with the research teams to develop the research questions, design research methods and formulate interview questions. Consent forms were developed incorporating principles of confidentiality, privacy and data protection, as well as applying ActionAid's Sexual Harassment, Exploitation and Abuse (SHEA) policy. Research teams also considered intersectional inclusion criteria for selecting participants, ensuring the research involved young women, rural women and women with disabilities.
Stage 3: Training on methods across the research teams	Consultants facilitated a two day hybrid training workshop in Nairobi to train the research teams on data collection methods, including on ethics and safeguarding processes.
Stage 4: Locally-led data collection and initial analysis	Following the training workshop, research teams collected data using the selected methods and appropriate safeguarding procedures, with one of the consultants available online to provide support as necessary. After the data collection was complete, the research teams participated in a reflection workshop to review the data, share their perspectives and reflect on the data collection process.
Stage 5: Data analysis and initial validation	Incorporating notes from the reflection workshop, the consultant prepared a draft summary of the report. Research teams were invited to review and validate the information through email circulation of the draft report, followed by a validation workshop to get deeper insights of the findings through further review and discussion.
Stage 6: Report write-up	Consultants wrote up the draft research report and shared it with ActionAid for final comments. The final report was prepared incorporating inputs from ActionAid UK, who took the lead in editing, designing and publishing it. The final report was supplemented by four country briefs and one overarching policy brief targeted at the UK Government's climate policymaking.
Stage 7: Communication and advocacy	Federation Members and partners were provided with additional support to plan and carry out dissemination of the research and advocacy work at the local and national levels while ActionAid UK and Global Secretariat prepared for advocacy efforts at COP27.

Data collection

Each research team developed data collection plans based on their local contexts and priorities.

Country	Sample	Size of research team
Kenya	<ul style="list-style-type: none"> • Five interviews with women leaders • Two FGDs, one with 20 women in Isiolo County and another with 17 women in Baringo County 	Eight
Nigeria	<ul style="list-style-type: none"> • Four interviews with women leaders • One FGD with seven women farmers from Ndokwa, Eboh, Orogun and Ughelli 	Three
Rwanda	<ul style="list-style-type: none"> • Five interviews with women leaders • Two FGDs in Musanze District, one with four women in Muko and another with five women in Shingiro 	Three
Zambia	<ul style="list-style-type: none"> • Four interviews with women leaders • Two FGDs with 21 women in two different locations in Lusaka 	Three

Methods

In-depth interviews with key informants

Women leaders⁷⁴ affiliated with women's rights and women-led organisations, movements, collectives and groups involved in climate activism were selected by the research teams for in-depth interviews.

Focus group discussions, body mapping, and social mapping with community members

The FDGs brought community members together to explore how those less involved in formal movements and organisations working on climate change were experiencing loss and damage. Most of the research teams incorporated body mapping and social mapping exercises into the FGDs. In the body mapping exercise,

the groups drew a large picture of a woman's body and then drew the impacts of climate change on their lives. In the social mapping exercise, the groups drew a physical map of their community and drew the impacts of climate change onto the map. The groups then shared their collective drawings with each other and discussed these impacts.

Language and transcription

Most of the interviews and discussions were conducted in local or national languages, voice recorded and documented in notes with the consent of the participants, before being translated and transcribed in English. The transcripts were then analysed and coded thematically by the consultant to develop the findings section of the report.

Annex 2: Country Contexts

Below is further information on the country contexts for Kenya, Nigeria, Rwanda and Zambia.

Kenya

Kenya is the 39th most vulnerable country to climate change globally and ranks 154th in terms of readiness.⁷⁵ With a population of 52.6 million (2019) and a per-capita income of \$1,816.50, Kenya is considered a lower-middle income country.⁷⁶ Despite a reduction in poverty rates, about one-third of the country's population continue to live on less than \$1.90 a day.⁷⁷

Droughts and floods are the most common natural hazards in Kenya, most (70 percent) of which can be attributed to extreme climatic events. These extreme weather events have cost the country billions in agriculture, infrastructure, and loss of livelihoods. In the last century, droughts have affected the greatest number of people (52 million) while flooding has claimed the most lives (1,400).⁷⁸ It is estimated that Kenya loses 8 percent of its GDP every five years due to drought. Between 2008 and 2011, for instance, a prolonged period of drought that affected more than 3 million Kenyans, cost the country \$12.8 billion in losses and damages and a further \$1.7 billion in recovery.⁷⁹

Currently, Kenya is facing a situation of extreme drought following four consecutive failed rainy seasons, a climatic event not seen in at least 40 years. The October-December 2020, March-May 2021, October-December 2021 and March-May 2022 seasons were all marred by below-average rainfall, leaving large swathes of northern and eastern Kenya facing the most prolonged drought in recent history. The March-May 2022 rainy season was the driest on record in the last 70 years, leading the period 2020-2022 to surpass the devastating droughts in both 2010-2011 and 2016-2017 in terms of both duration and severity. Forecasts predict that the October-December 2022 rainy season is also likely to fail.⁸⁰

Kenyan people generally rely on agriculture for their livelihoods, with the sector accounting for 80 percent of total employment. Kenya is the world's biggest producer of black tea, for example, employing more than three million people.⁸¹ Climate-induced disasters that disrupt and decrease water supply thus pose a significant threat to the livelihoods of millions of Kenyans. Women, who primarily work in small farms, are disproportionately affected.

In 2018, Kenya accounted for just 0.15 percent of global greenhouse gas (GHG) emissions and, despite this low contribution, the country set a relatively high GHG emission reduction target of 32 percent. Based on its second nationally-determined commitment (NDC), Kenya committed to domestically finance 13 percent of its target, while the remaining 87 percent still requires international support. The country also needs financing for investment and innovations to scale up readiness for climate change. Although adaptation components have been elaborated in the country's climate change plans, the government has only committed to mobilise funds domestically for 10 percent of its climate adaptation programmes.⁸²

Nigeria

With a population of over 206 million and a per capita income of \$2,097.10, Nigeria is considered a lower-middle income country and the largest economy in Africa.⁸³ However, approximately two in five people in Nigeria live below the poverty line, and it is considered one of the ten most vulnerable countries in the world to climate change in terms of readiness.⁸⁴

Nigeria has committed to reduce its emissions by 20 percent unconditionally and by 47 percent conditionally by 2030. Realising this commitment alongside development targets is challenging and would require support internationally. In 2021, the country announced that it needs more than \$400 billion to successfully reduce its dependence on fossil fuel energy. The country has also set up a climate finance mechanism, the Green Bond, aimed at mobilising \$250 million to support projects in key sectors such as agriculture, environment, energy, power and efficient transportation that will enable it to meet its NDC targets.⁸⁵

Nigeria is most vulnerable to extreme drought and flooding. In 2012, floods reportedly caused \$17 billion in damages and losses. About a quarter of the population in Nigeria lives in areas highly exposed to climate hazards, particularly those residing in coastal areas. Sea level rise is projected to reach 0.5 metres by the end of the century, which could result in the displacement of as many as 53 million people. The rural poor are most affected by these climate shocks as most of them rely on agriculture for their livelihood.⁸⁶

Nigerian women tend to be employed in sectors that are more vulnerable to climate hazards such as small-scale and rain-fed farms. In recent years, small-scale women farmers in Nigeria have experienced a series of economic shocks resulting from severe flooding in the central and southern regions of the country.

Due to patriarchal norms, women in Nigeria are found to be less able to adapt to climate related hazards than men.⁸⁷ While men have the mobility to find new sources of livelihood in other areas during periods of drought and flooding, societal norms place constraints on women making it harder for them to leave their homes and familial responsibilities in search of new pastures.⁸⁸ In addition, women continue to be deprived of land as customs dictate that men pass land ownership onto male children or kin. Women are rarely included in climate related decision-making and processes which further undermines their capacity to adapt and be more resilient to climate disasters.⁸⁹

Rwanda

Rwanda is considered a low income country with a per capita income of \$797.90 and a total population of 12.9 million (2020).⁹⁰ It is the tenth most vulnerable country to climate change globally and falls 90th in terms of readiness.⁹¹ Most of Rwanda's inhabitants live in rural areas, with less than one in five residing in urban areas and access to electricity only available to 37.8 percent of the population.⁹²

Like many African states, Rwanda is vulnerable to climate related hazards, particularly dry spells caused by rising temperatures as well flooding and landslides due to changes in precipitation patterns. It is estimated that 40 percent of the population is exposed to landslides resulting from heavy rainfalls due to climate change.⁹³ In 2018, climate disasters claimed 254 lives, destroyed 16,000 homes and cost the economy an estimated \$225 million in damages.⁹⁴ From January to April 2020 alone, the impact of climate hazards cost Rwanda \$13 million.⁹⁵

The majority of Rwandans, especially women, are heavily reliant on agriculture for their livelihood. In addition to the non-economic losses outlined in this report, climate disasters result in loss of income for many Rwandans, as well as physical losses such as shelter, water, infrastructure and access to basic needs (i.e. food and fuel) and services.

Rwanda was the first African country to update its Nationally Determined Contribution (NDC) in 2020, aiming to reduce emissions by 38 percent. It also included climate change adaptation measures in its updated NDC. The country established an award-winning National Fund for Environment in 2012, integrating climate change into its budget planning. At present, the Rwanda Green Fund has about \$40 million of committed investment for its NDC targets in reduction, adaptation and mitigation projects.⁹⁶ Although over 135,000 green jobs have been created through the fund,⁹⁷ there is still a need to finance projects for a just transition.

Zambia

Zambia is ranked the 42nd most vulnerable country to climate change and 143rd in terms of readiness.⁹⁸ With a population of 17.9 million and per capita income of \$1,120.60 (2021), Zambia is considered a middle income country.⁹⁹ However, with 60 percent of its population living below the international poverty line of \$1.90 per day, there is a large amount of inequality in the country.

Like many African states, Zambia is vulnerable to climate related hazards, particularly floods and droughts which are exacerbated by the current climate crisis, despite only contributing to 0.19 percent of global greenhouse gas (GHG) emissions. In its latest Nationally Determined Contribution (NDC), Zambia has committed to reduce its total emissions by 25 percent. Substantial international support is needed so the country can further reduce its emissions by 47 percent.¹⁰⁰

Malnutrition in Zambia is among the highest in the world. Repeated climate-related shocks and stresses are reported to have placed 1.18 million Zambians into high levels of acute food insecurity. Furthermore, a significant portion (22 percent) of the population rely on agriculture for employment and most (90 percent) of farm production is rainfed, which is heavily affected by increasing temperatures and precipitation patterns.¹⁰¹

Climate disasters disproportionately impact those most at risk of marginalisation, including women and girls. Gender inequality is persistent across access to and control over resources, information, education and decision-making, and is exacerbated by the impacts of climate change. Poverty rates are found to be higher among women-headed households, thus the economic impact of climate change is generally worse for women and their families.¹⁰²

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