

**BRIEFING PAPER**

# **GENDERED DIMENSIONS OF LOSS AND DAMAGE IN ASIA**



**OXFAM**

Setting up a fund for loss and damage is one of the achievements of COP28, the 2023 United Nations Climate Change Conference. However, ambiguity remains regarding its functions and set-up. This briefing paper emphasizes the importance of understanding the gendered dimensions of both economic and non-economic losses and damages in Asia. It draws from case studies in Bangladesh, Pakistan, Nepal, the Philippines and Timor-Leste to advocate for an intersectional feminist approach to be embedded in the establishment of the Loss and Damage Fund.

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# 1 INTRODUCTION

**Countries in the Global North bear a high responsibility for the current climate disaster. This is underlined by the skewed responsibility for historical carbon emissions; estimates show that the Global North is responsible for 92% of excess global CO<sub>2</sub> emissions since 1850.<sup>1</sup>**

In 2022, the global impact of climate change accelerated, with severe consequences manifesting in extreme weather events, ecological disruptions, and heightened socioeconomic challenges worldwide. The World Meteorological Organization reported a total of 81 natural hazard events in Asia, over 83% of which were floods and storms.<sup>2</sup> India, China, Pakistan and Bangladesh suffered a combined loss of approximately US\$36bn and the displacement of about 50 million individuals.<sup>3</sup> Unfortunately, despite these alarming events, the response from global leaders to address the climate crisis has been inadequate.

Countries in the Global North bear a high responsibility for the current climate disaster. This is underlined by the skewed responsibility for historical carbon emissions; estimates show that the Global North is responsible for 92% of excess global CO<sub>2</sub> emissions since 1850.<sup>4</sup>

This highlights how the effects of climate change are inherently linked to historic and continued processes of colonization that have exacerbated the vulnerability of particular groups in the Global South to the effects of climate change.<sup>5</sup> At the same time, the broader colonial tendencies favoured 'domination' and control over the environment and Indigenous people, as well as promoting the monocropping of key resources for the economic benefit of the colonizing nations. These trends are also linked with the erasure of local and Indigenous knowledge systems around environmental care, sustainable food production, and ways to cope with seasonal climate events.

Extractive neocolonial relationships rooted in neoliberal capitalism perpetuate this dynamic, reinforcing the concentration of wealth and power in particular regions through the marginalization and exploitation of other areas and communities.<sup>6</sup> In particular, groups that have historically faced the adverse impacts of colonization and resource extraction continue to experience compound loss and damage in the Global South, where marginalized populations are exploited for resources and labour, lack access to capital, endure severe climate consequences and often face further challenges when seeking refuge.<sup>7</sup>

Meanwhile, richer countries in the Global North, who bear a greater responsibility for this crisis, are able to rely on accumulated capital and infrastructure to increase their own resilience to the impacts of climate disasters. Simultaneously, the need to service historical debt burdens create an additional barrier for governments in the Global South, limiting their capacity to invest in social infrastructure and effective adaptation in the face of climate crisis.<sup>8</sup>

Within these geographical inequalities, climate change has different impacts on people based on gender, race, class, caste, ethnicity and (dis)ability, with particularly severe effects for economically vulnerable rural women in the Global South. Despite contributing the least to greenhouse gas emissions, these women endure the greatest burden of climate change. This is in part due to their reliance on natural resources, disproportionate care responsibilities, and societal inequalities that limit their access to resources and decision-making processes.<sup>9</sup>

Based on the roles often ascribed to women by society, they play a central part in responding to the climate crisis. For example, based on duties of water collection and care responsibilities they are often the first to recognize and flag issues around changing patterns in access to resources or around the potential spread of illness.<sup>10</sup> At the same time, gendered social roles can make women key agents in community mobilization in crisis response, but their contributions are often overlooked and excluded,<sup>11</sup> as is the case with loss and damage assessments. For example, the increased unpaid care and domestic work carried out by women after disasters is typically omitted from discussions about loss and damage financing.<sup>12</sup> Failing to acknowledge these contributions renders women's experiences and their role in recovery efforts invisible.

Establishing a fund for loss and damage is one of the achievements of COP28, the 2023 United Nations Climate Change Conference. However, ambiguity remains regarding its functions and set-up. This briefing paper emphasizes the importance of understanding the gendered dimensions of both economic and non-economic losses and damages in Asia. It draws from case studies in Bangladesh, Pakistan, Nepal, the Philippines and Timor-Leste to advocate for an intersectional feminist<sup>13</sup> approach that recognises the different ways people are affected by climate change based on their gender, race, ethnicity, class, religion, and (dis)ability. A recognition of these differences must be embedded in the establishment of the Loss and Damage Fund. Qualitative data was gathered from regions impacted by climate disasters during the period of September to November 2023. This information was acquired through a combination of semi-structured interviews and focus group discussions. The synthesis of case studies derived from field data was complemented with corroborative secondary research findings, strengthening the rigour and depth of the insights presented. The target audience for this research is:

- Global, regional and national decision-makers in Asian countries.
- Governments engaged in decision-making and contributing towards the Loss and Damage Fund.
- Civil society organisations (CSOs) and organisations working on climate change and disaster-risk management, humanitarian relief and development.
- Regional and national media.
- Informed public.

### Box 1: What is loss and damage?

Loss and damage (L&D) can stem from gradual or severe climatic events, impacting both human societies and natural ecosystems. **Loss** is irreversible damage, while **damage** is reparable harm. For example, loss can be land loss due to sea-level rise or loss of freshwater resources due to desertification. Damage can be shoreline or infrastructure impacts linked to climate change.

While some types of loss and damage can be quantified in economic terms – economic loss and damage – such as the loss of income and physical assets, many others are immeasurable in economic value. Non-economic loss and damage encompasses areas such as loss of human life, biodiversity, land, cultural heritage, ecosystems, Indigenous and local knowledge, and physical and mental health. These losses and damages from climatic events have occurred earlier, more rapidly, and with greater severity than anticipated, with a more acute impact on Global South countries.

The term ‘loss and damage’ refers to the political discourse surrounding these issues, addressing questions of responsibility and justice. It is now of particular relevance as countries around the world, through the United Nations Framework Convention on Climate Change (UNFCCC) Conference of the Parties (COP), have committed to the financing of a Loss and Damage Fund to assist countries in dealing with the impacts of climate change.

Source: T. Chakma, S. Rigg and A. Ramsay. (2022). *Women confronting loss and damage in Africa: Feminist climate justice research from Kenya, Nigeria, Rwanda, and Zambia*. ActionAid.<sup>14</sup>

## 2 GENDER ANALYSIS OF ECONOMIC AND NON-ECONOMIC LOSS AND DAMAGE

**In 2022, economic damages resulting from flood-related disasters surpassed the average recorded over the previous two decades (2002–2021).<sup>15</sup>**

According to the International Disaster Database (EM-DAT), Asia experienced 81 natural hazard events in 2022. Among these, flood and storm events accounted for more than 83% of the total. These events caused over 5,000 deaths, with flooding responsible for 90% of the fatalities. In total, more than 50 million people were directly affected by these climate disasters, resulting in damages exceeding US\$36bn in terms of loss of infrastructure and livelihoods.<sup>16</sup> In 2022, economic damages resulting from flood-related disasters surpassed the average recorded over the previous two decades (2002–2021).<sup>17</sup> Pakistan experienced the most substantial losses in this category, exceeding US\$15bn, followed by China with over US\$5bn and India with over US\$4.2bn.

Economic losses associated with droughts in 2022 constituted the next significant category, resulting in damages of US\$7.6bn, primarily in China. This amount was almost double the average over the previous 20 years.<sup>18</sup> Meanwhile, the non-economic repercussions of natural hazard events include lives, social ties and cultures lost, identities threatened, and hardships increased.

These non-economic impacts of climate change are frequently overlooked by conventional approaches. The losses of access to family and community support networks, or of cultural and traditional knowledge are rarely considered in loss and damage metrics. Likewise, the impacts of increased care responsibilities in the aftermath of climate disaster, and the subsequent depletion in carers' physical and mental health, are typically ignored.

The impacts of climate change affect the economic security, health and wellbeing of individuals differently based on their gender, race, ethnicity, class, caste, (dis)ability, sexual identity, and age. Men, women, and people of all genders are affected by climate disasters, particularly those from marginalized communities, such as Indigenous populations or those from low-income backgrounds.<sup>19</sup> But due to structural gender inequalities, these impacts are distributed disproportionately, rendering women and marginalised genders especially vulnerable. For example, men typically face fewer barriers to migration in search of economic opportunities,<sup>20</sup> which can leave women in the precarious position of juggling paid and unpaid responsibilities while remaining in the areas most affected by climate disaster. Women and girls' limited access to social, political, and economic resources in the pre-disaster context hinders their post-disaster

assistance.<sup>21</sup> For instance, after the 2010 floods in Pakistan, mobility constraints and a lack of identification cards impeded their access to aid and services.<sup>22</sup>

Women, children and elderly people are at higher risk of developing mental health issues, including depression, anxiety and post-traumatic stress disorder<sup>23</sup> due to pre-existing vulnerabilities from gender inequality, including time and income poverty, and the resulting physical and mental depletion,<sup>24</sup> and are more likely to experience economic hardships in the aftermath of natural disasters.<sup>25</sup> It is vital to understand how societal roles, gender norms and the gendered structure of economies produce gender inequalities in access to income, land, livelihoods and power, leading to the heightened susceptibility of women to the impacts of climate change.<sup>26</sup>

Women, in addition to their paid work, shoulder on average 76% of unpaid care responsibilities at a global level,<sup>27</sup> meaning that up to 65% of the total hours worked by women each week are unpaid.<sup>28</sup> In a study by the International Labour Organization (ILO; 2018), it was found that women do four times more unpaid care work than men in Asia.<sup>29</sup> This includes domestic work; care for children, older people and people with additional needs; and service to the community and environment. This exacerbates structural gendered inequalities, meaning that women, particularly those with multiple marginalized identities, face reduced access to resources such as income, assets, and social capital, all of which are vital for coping with and recovering from climate shocks. The increased demands on women's time from care work, combined with broader gender inequalities and discrimination in the formal labour market, also mean they are more likely to work in the informal sector; this reduces their access to social security, which is another key shock absorber in the aftermath of climate disasters. At the same time, women's care responsibilities make them particularly reliant on natural resources, especially access to water, energy and food.

Care responsibilities tend to increase as a result of climate crises, for multiple reasons. According to UNICEF, women and girls spend 200 million hours every day collecting water.<sup>30</sup> Both sudden and slow-onset climate disasters typically reduce access to safe drinking water<sup>31</sup> This is exacerbated by a dearth of basic infrastructure, particularly in rural areas, meaning women and girls, especially those in low-income and rural communities must dedicate even more time to finding water.<sup>32</sup> Simultaneously, care responsibilities are likely to increase when family members become disabled or contract illnesses, such as dengue and other waterborne diseases, as a result of climate change impacts. Displacement and migration due to climate crises disrupt family and community support networks, which are often vital in reducing and sharing the load of care responsibilities. Climate crises also tend to increase food insecurity, which has been linked with increases in intimate partner violence.<sup>33</sup>

Women's unpaid care work often results in their exclusion from formal structures and organised economic recognition.<sup>34</sup> Similarly, traditional methodologies for measuring the impact of climate change either do not account for unpaid care or relegate it to the category of non-economic loss and damage, without acknowledging the vital role this labour plays in maintaining the paid economy.<sup>35</sup>

It's important that the labour of unpaid care work is relied upon by the monetized economy. As such, the positioning of unpaid care as a 'non-economic' issue may be problematic in and of itself, as it reinforces the externalisation of this labour from what is counted as the 'economy'.

Further, care responsibilities can restrict women's direct capacity to respond to disasters: for example, in terms of speed of evacuation. This concern also applies to people with disabilities who may face physical limitations in their capacity to evacuate. Women may lack access to essential information about the approaching disaster and are less likely to have been taught key skills,<sup>36</sup> such as swimming, which can further delay their response and capacity to evacuate. This results in a staggering statistic: women and children from disadvantaged backgrounds are 14 times more likely to lose their lives in disasters such as hurricanes, typhoons or cyclones compared to men.<sup>37</sup> Additionally, women are at a higher risk of violence after displacement due to climate-related events, and challenges with assimilation and livelihoods in host societies. A recent study by the Wilson Centre shows how after displacement, women face increased domestic violence, sexual trafficking and forced entry into sex work.<sup>38</sup> People from marginalized gender identities, including trans and non-binary people, face a particularly heightened risk of assault in the aftermath of climate disasters when accessing emergency shelter.<sup>39</sup>

As a result of gender inequality more broadly and the specific reasons outlined above, women, particularly those experiencing intersecting inequalities, are disproportionately impacted by climate disasters.<sup>40</sup> Nevertheless, both disaster planning and response efforts often overlook the needs of women and the gendered dimensions of climate vulnerability. For instance, care packages distributed during disasters frequently omit female hygiene products, despite women typically being the primary recipients of these packages.<sup>41</sup>

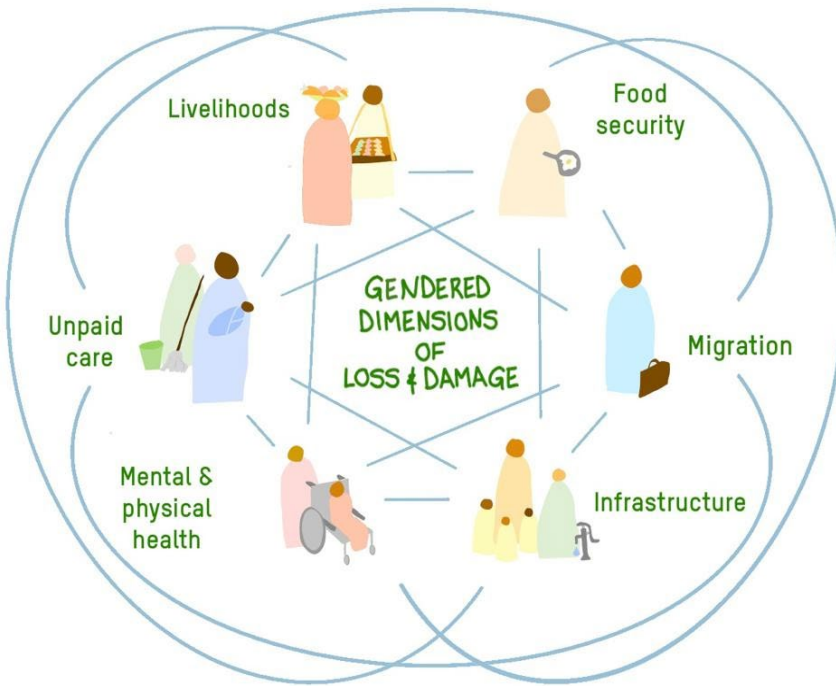
Despite limited external support, women have historically played a vital role in disaster resilience through resourceful strategies.<sup>42</sup> Meaningfully engaging with women by facilitating community-based organisations' (CBOs) active involvement in decision-making and leadership enhances community resilience.<sup>43</sup> Additionally, there is a need for initiatives that enhance connections between women's groups, policymakers at the local and regional levels, and national governments. This approach will not only promote a more democratic, bottom-up policymaking process, but ultimately will also strengthen regional- and national-level policy climate policy and programming.<sup>44</sup>

Adopting a gender-transformative approach makes it possible to appraise loss and damage in a way that doesn't solely focus on financial repercussions but also acknowledges other impacts, such as the toll on people's physical and mental health, effects on adaptation and resilience, and changes in societal fabrics, knowledge systems and culture.<sup>45</sup> It is therefore vital that responses, including support through the Loss and Damage Fund that is being established, incorporate an intersectional feminist lens that considers the gendered dimensions of climate impacts and embeds this analysis in policy-making decisions.



# 3 AN INTERSECTIONAL APPROACH TO UNDERSTANDING LOSS AND DAMAGE

Figure 1. Intersecting gendered dimensions of loss and damage



Source: Illustration by Alex Bush.

The impacts of climate change affect the economic security, health and wellbeing of individuals differently based on their gender, race, ethnicity, caste, (dis)ability and class.<sup>46</sup>

Across the world, and particularly in the context of rural cash-cropping communities, a reliance on the unpaid labour of women persists.<sup>47</sup> Although societal movements and civil society pressures impact broader political economies affecting household rights, there is limited understanding of how individuals, particularly women, exercise influence within traditional hierarchical production systems during significant external shifts (e.g. climate impacts and migrations).

Here, it is vital to take into account intersectional nuances; the impacts of the crisis, adaptation, resilience and coping strategies employed are not the same for all women. For instance, in Nepal, Lama and Dalit women predominantly manage agricultural activities. Dalits, however, must lease Lama-owned land to farm, and yield half the produce to the landowner, while also engaging in day-labour jobs for additional income.<sup>48</sup> Thus these two groups of women living and working on the same land experience the impacts of climate change quite differently. The differentiated outcomes

that climate risks and disasters have on women make it imperative to look at loss and damage through an intersectional feminist lens.

This paper presents a collection of case studies drawn from Pakistan, Bangladesh, Timor Leste and the Philippines, portraying the nuanced gendered implications of climate-induced disasters. Utilising qualitative data collected through semi-structured interviews and focus group discussions with respondents in regions affected by climate disaster, a thematic analysis approach was employed for data analysis. The analysis was conducted through an intersectional gender lens, with a secondary literature review complementing the case studies to provide an in-depth exploration of these gendered impacts.

## **A VICIOUS CYCLE OF CLIMATE-INDUCED HARDSHIPS: A CASE STUDY FROM RURAL BANGLADESH**

Mosammat Kulsum has been displaced by floods and erosion more than 20 times in her lifetime. Most of the displacements have taken place in the last ten years; in the past year, she has been forced to move three times.

Kulsum is a 50-year-old woman living in the community of Kumar Para on an island in the Jamuna River in Gaibandha, Bangladesh. The river islands are known as *chars*; they are deposits of sand and silt and are very prone to flooding and erosion.



Source: Mosammat Kulsum earns her living as a farm labourer, doing work that exposes her to extreme heat. She lives on an island in a river in Bangladesh and has been displaced often by floods and erosion – three times in the past year. Photo: © Elizabeth Stevens/Oxfam.

Kulsum lives with her husband, who has a hearing impairment, and she has two sons, two married daughters and a grandchild. The family's main source of income is agriculture. She has five *katha* of land – 0.03 hectares – and she and her husband work as hired labourers on other people's farms. Kulsum used to earn much of her income as a traditional birth attendant (TBA). In her previous village, she was hired 20 to 22 times a month, but the population in her current location is more scattered, so now she is called on only once or twice every six weeks. Kulsum's daily routine involves labour-intensive chores – taking care of the household, cooking, caring for livestock, working in the fields, and occasionally serving as a TBA.

People who live on *chars* are affected by recurrent floods and riverbank erosion. In 2022, a flood completely destroyed Kulsum's home; she retrieved the tin roof and still uses it, but it leaks and lacks proper support.

Climate change has severely affected her economic and physical wellbeing. Floods have repeatedly washed away her assets. 'I currently have nothing,' she says.

Pest infestations are more severe than before, but now that she lives in a remote area, it is difficult for her to access the sprayer she needs to water plants and apply pesticides.

She becomes feverish when she labours in the fields in extreme heat; afterwards she says, 'the fever doesn't leave my body'. Now that she and her family live far from town, accessing healthcare is difficult. She worries about how to get help in medical emergencies. And the increase in floods and heavy rains has affected her ability to manage her menstrual flow: having no way to dry pads on rainy days and having to sometimes wade through deep water, she has resorted to taking pills to stop menstruation.

Before the 2022 flood, she could afford to eat meat once every six months; now, it's just once a year.

Mosammat Halima Begum lives in the same *char* community as Kulsum, and their stories have much in common. She, too, has been displaced by floods and erosion more than twenty times in her lifetime – ten times in the last ten years.

In 2019, her home and possessions were swept away by a severe flood. She lost two cows, five goats, and eight *bigha* of land (almost five acres). She managed to salvage pots, utensils, rice, and lentils; her family spent three months living in a temporary shelter.

Halima lives with her husband, son (25), daughters (13 and 19), and granddaughter (2). Like Kulsum, she has a small plot of land of her own but works for pay on other people's farms. 'The climate is definitely changing,' she says, "and the hot temperatures are making it hard for me to work in the fields." And, she says, the land is not as productive as before. 'A lot of seeds are not growing.'

She, too, speaks about difficulties around menstruation, especially during floods: women are unable to dry their menstrual pads, and the results are rashes and itchiness.

*Climate change has severely affected her economic and physical wellbeing. Floods have repeatedly washed away her assets. 'I currently have nothing,' she says.*



*'If the floods had never forced us from our home,' she says, 'we would be so much happier now.'*

Source: Mosammat Halima has been displaced by floods and erosion more than 20 times in her lifetime – ten times in the last ten years. 'I want to give land for my children but the floods keep washing it away. I don't know what the future holds anymore.' Photo: © Elizabeth Stevens/Oxfam.

Her husband works at a fire station in Dhaka: between his income and hers, she provides her family with three meals a day, and her daughters are pursuing their education. But, forced by disaster economics<sup>49</sup> to live in a remote location, she is concerned about their access to medical care. 'The health situation is very difficult,' she says. 'The only doctors are very far away. If there's an emergency, we have to make a stretcher from bamboo and transport people in boats.'

'If the floods had never forced us from our home,' she says, 'we would be so much happier now.'

Asked about her hopes for the future, Halima says, 'We can't think about tomorrow. I want to give land to my children, but the floods keep washing it away. I don't know what the future holds anymore. The children will have to figure it out.'

The changing climate places people living in communities like Kumar Para at risk in countless ways. As the unforgiving floods and erosion disrupt their lives, it becomes an agonising tale of resilience against relentless adversity. The impact of climate disasters not only threatens their economic and physical wellbeing but casts a shadow on their dreams for a stable and secure future. Amid these challenges, the voices of these women echo not just as testimonials of environmental upheaval but as a call for urgent action. Adaptive measures and support systems are vital to addressing the climate-induced challenges and vulnerabilities faced by the people living in flood-prone regions.

## FLOODS, FOOD INSECURITY AND ITS IMPACTS ON WOMEN

Climate-related stresses on agriculture and food systems pose substantial challenges not only to the livelihoods, but also to the food security of many people. The distribution of household income, food and care essentials can be influenced by social norms and the power dynamics within families.<sup>50</sup> As a result of women's marginalized status within families and prevailing gender norms favouring boys over girls, women and girls often experience poorer nutritional outcomes.

A study conducted in Bangladesh<sup>51</sup> on the food scarcity and malnutrition faced by women during and after floods shows that approximately 87% of women surveyed experienced widespread food shortages in flood-affected areas. Women frequently resorted to drastic coping mechanisms, such as cutting down their own food intake to increase the availability of food for other family members.<sup>52</sup> Lack of clothing and fuel wood added to their vulnerabilities, with nearly 89% of women suffering from food insecurity due to limited access to and control of resources. This food crisis led to more than 91% of respondents experiencing malnutrition, resulting in physical weakness (54%), dizziness (25%), and low productivity, sometimes causing tension within families.<sup>53</sup>

Care responsibilities and limited employment opportunities also contribute to the conditions of vulnerability women experience.<sup>54</sup> Women are more likely to face mobility constraints, making it challenging for them to move or secure better local jobs and access to food, whereas men can migrate to urban areas and find higher-paying employment.

## THE TOLL OF DEEPENING POVERTY ON WOMEN: A CASE STUDY FROM THE PHILIPPINES

Celsa Nable is 75 years old and lives in the island community of Hilabaan, Dolores, with her husband. The impacts of climate change have left Celsa and others in the community grappling with significant challenges, including nutrition.

Celsa's husband sells plastic kitchenware from their home; high blood pressure has at times prevented him from working. She does not have any income-producing work.

Hilabaan is a fishing community, and it has been badly affected by the decline in fish stocks and the increase in frequency and intensity of typhoons. In May 2020, Typhoon Ambo badly damaged her home, causing the walls and roof to collapse.

The climate-related losses that she and her community have suffered have affected her nutrition: once she could afford to buy root vegetables,

squash, cabbage, apples and mangos; now, she makes do with less expensive options, such as overripe bananas and the leaves of sweet potatoes. 'Now, when food is slightly rotten,' she says, 'we just add things to it to make it edible.'



Source: Celsa Nable, 75, lives in a fishing community hit hard by typhoons and declines in fish stocks. She can no longer afford to buy many nutritious foods, and she eats less than before. 'If I feel like eating a snack, I try to sleep, instead.' Photo: © Elizabeth Stevens/Oxfam.

Celsa is no longer able to afford snacks. 'If I feel like eating a snack,' she says, 'I try to sleep, instead.'

She explains that betel leaves have been a source of income, but that these days they are being attacked by pests.

*'When it comes to asking for help, it's usually the wives who have to do it. The husbands feel too ashamed. We are ashamed, too, but we have to do it to survive.'*

*Richel Lumber*

## Box 2: Perspectives on climate change from the wider community

***Other members of Celsa's community commented on the effects of climate change on their lives:***

'Every year we catch fewer and fewer fish.' **Lilia Bertumen**

'When it rains hard, fishermen can't go out because the seas become murky. We can't make a living.' **Shirley Bitalo**

'When the rains and winds are strong, we have to move to a safer house. Mine is made of light materials like thin plywood.' **Shirley Bitalo**

'The rain makes our well water murky, so it's not good for drinking or household use. We have to boil it for a long time to make it safe.'

**Maria Jocelyn Sugalan**

'When the sun is very hot, pests like aphids are more likely to attack our vegetables.' **Lilia Bertumen**

'In the early 2000s, each fisherman could catch at least five tuna; now, it takes more than 20 fishermen to catch five.' **Leona Bertumen**

'When there's too much rain, the laundry can't dry.' **Richel Lumber**

'When it comes to asking for help, it's usually the wives who have to do it. The husbands feel too ashamed. We are ashamed, too, but we have to do it to survive.' **Richel Lumber**

'I pity my children when they are going to school and have nothing to eat.'  
**Leona Bertumen**

'When there's not enough food, I give what we have to our children and go without.' **Shirley Bitalo**

The climate crisis is making life in Hilabaan more difficult, but migrating to a city is not an option for Celsa. 'This is where I was born,' she says. 'It is a lot cheaper to live here than in Manila. I don't have to rent an apartment here, and due to the solar power project [a project of Oxfam and partner organisation SIKAT], my electricity bills are low.'

Her hopes for the future are that her granddaughters will complete their education, and have access to food, medicine, and healthcare.

This case study illustrates how the climate crisis is disrupting livelihoods, and how that affects nutrition. It also points to the psychological effects of reduced incomes: when there is not enough to eat, women must tell that to their hungry children or make painful choices that will enable them to put food on the table.

## **LOSS AND DAMAGE TO INFRASTRUCTURE: HEALTH, EDUCATION AND SERVICES**

Climate change is increasingly causing damage to vital infrastructure across the world. Minor weather-related incidents, which rarely make headlines, are consistently causing harm to schools, health facilities and roads. The subsequent financial losses and costs of recovery are significantly impeding the capacity of countries in the Global South to invest in achieving the Sustainable Development Goals (SDGs), particularly those related to poverty reduction, healthcare and education.

The UN Office for Disaster Risk Reduction examined the damage to educational and healthcare facilities in 83 member countries across the globe.<sup>55</sup> The study shows that since 2005, on average, more than 3,200 schools have been impacted or destroyed each year within a representative sample of high-risk areas. Similarly, during this period, an average of 412 healthcare facilities sustain damage or are destroyed annually. Data from the Sendai Framework Monitor also reveals that from 2005 to 2017, over

3,200 kilometres of roads have experienced harm or destruction in these same 83 countries, solely due to small- and medium-scale disasters.<sup>56</sup> This underscores how climate-induced loss and damage have a significant impact on health facilities, schools and roads, and how disasters do not need to be large-scale to have devastating and long-term consequences in terms of loss and damage.

## EXTREME POVERTY DWARFS RELIEF EFFORTS: A CASE STUDY FROM PAKISTAN

Muhammad Khan, a 58-year-old man, lives in the remote village of Sohbatpur in Balochistan. His family's story reflects the struggles faced by many people in the village after severe flooding in 2022 resulted in a deadly combination of poverty, conflict and disease. In Balochistan, a province with the highest rate of multidimensional poverty in Pakistan, according to the United Nations Development Program's (UNDP) Global Multidimensional Poverty Index (MPI), the floods have had a devastating impact on rural economic development.



Source: Mohammad Khan with his widowed daughter-in-law and disabled son. Khan's village in Sohbatpur is currently facing a major sanitation crisis, which was exacerbated by the 2022 floods.

Photo: © Sarah Zafar/Oxfam.

Muhammad's son, who has a disability, is gravely ill. Another son died of hepatitis, a fate that has befallen many others in the village. Muhammad is now burdened with the financial responsibility for his son's widow, his grandchildren and his sick son. The community blame the deaths on the dirty water they were forced to consume. In Sohbatpur, water is a precious but scarce resource, shared between drinking, livestock and irrigation. The absence of proper water and sanitation infrastructure led to contamination during the floods, with dire consequences for people's health.



Widowed young women, left with little income and children to raise, engage in informal labour, selling handcrafted bedspreads and quilts, while others rely on meagre sums from their in-laws to make ends meet.

Oxfam, in partnership with Strengthening Participatory Organization (SPO), embarked on a flood-response mission in two of Balochistan's flood-affected districts. SPO's dedicated team assessed numerous individuals for aid, including Khan, who was eligible for a multipurpose cash grant (MPCA) of PKR 25,000 (approximately US\$80). This grant provided some respite for Muhammad's family, helping them to cover essential medical bills and buy ration supplies. However, it wasn't enough to meet the costs of critical medical treatments, the rehabilitation of communal water sources or the reconstruction of houses.

The case of Muhammad Khan, and many others like him, highlights the urgent need to channel resources into supporting the most impoverished communities grappling with the consequences of climate disasters. A notable stride was taken in this direction in November 2022, when the Federal Government of Pakistan launched a five-year plan for growth and development in districts identified as the most affected by poverty, based on the UNDP's MPI. Significantly, 11 of the 20 districts selected were in Balochistan. However, the realisation of this plan and similar initiatives remains uncertain in the face of extreme political turmoil within the country.

The plight of the people of Sohbatpur village serves as a poignant reminder of the far-reaching consequences of climate change and the imperative to address the ensuing loss and damage with urgency and compassion. Balochistan's vulnerable communities long for a future marked by resilience and recovery, where the burdens of the past are replaced by prospects for a better life.

### **Box 3: Grappling with extremes: storms, drought and heat**

When Super Typhoon Haiyan struck the Philippines in 2013, Cherry Ayhon's baby was several days overdue. She had travelled to the hospital from her remote community in Quinapondan, Eastern Samar and had a place to stay in town. As the storm swept through the city, the winds and rain were so powerful that the hospital was evacuated. Despite the struggles of her own pregnancy, Cherry took in babies from the neonatal unit and cared for them through the storm and its immediate aftermath.

Today, her child is a healthy ten-year-old, and Cherry is the leader of her community, but the climate crisis is devastating her village. The river that once provided water for their crops has dried up, as has the spring that was their source of potable water. Farmers have shifted their plots of land to more distant locations, but yields are low and the added cost of transport has made it nearly impossible for them to sell their produce for a profit.



Source: In Cherry Ayhon's community in the Philippines, high temperatures, hard rains, insect infestations, and loss of water sources are making it impossible to make a living as a farmer. Photo: © Elizabeth Stevens/Oxfam.

Temperatures are soaring, which affects not only the crops but the farmers themselves. 'It used to be we could work until noon,' says Cherry. 'Now, the heat can be unbearable at 8:00am.' Women like Cherry, who already work every waking hour, now have to walk nearly a kilometre to fetch drinking water for their families – increasing the time spent on unpaid care and domestic work responsibilities each day.

## **CLIMATE IMPACTS ARE INCREASING WOMEN'S WORKLOAD: A CASE STUDY FROM THE PHILIPPINES**

Erlinda Nialda, 40, lives in the community of Caglao-an in Dolores, Eastern Samar, on the banks of the river Aroganga. Her household consists of nine family members – her husband and five daughters, two young relatives, and herself. Her husband is a rice farmer, and she is the treasurer for her community.

Rains and storms here are intensifying: three times a year, the village now experiences a major flood, where the water may reach five feet in the centre of town. Residents evacuate to higher ground, but that involves swimming and wading up the river for around two hours. Children, elders and people with disabilities can ride in a boat, but navigating small boats on the swollen river is hazardous. They are unable to transport many supplies, so sometimes they go hungry as they wait for the floodwaters to subside.

Hunger stalks those who stay behind as well. Erlinda describes how her nephew once went to the garden and dove underwater in search of root vegetables.



Source: Erlinda Nialda lives in a riverside community in the Philippines. When the water rises, community members must swim and walk for two hours to reach safety. Photo: © Elizabeth Stevens/Oxfam.

The changing climate is delivering not only floods but also severe heat and droughts, and it's taking a toll on crops and the farmers who raise them. It's still possible to grow taro, sweet potato, cassava and bananas, Erlinda explains, but other fruits and vegetables they used to raise are no longer viable. She and her husband continue to try and grow rice, but it's a struggle. Recently, she says, 'the floods came during planting season. Heavy rain destroyed the whole planting of rice.'

*'It really hurts when we can't provide enough food for our children. We feel helpless.'*

*Gina Rivera*

Both floods and drought affect access to potable water. When the river is high, residents must battle strong currents to reach their alternate water source. Floodwaters also affect children's access to school; sometimes the school itself is dry but the paths to reach it are submerged. And high water and the strong currents that accompany it affect the community's access to medical care. Residents must travel by boat to reach the hospital in Dolores, but during flood emergencies the passage is hazardous, so sometimes the community is cut off for as many as 15 days. Residents also have to wait until the water subsides to receive aid.

Climate change can be felt in quieter ways as well: the community had a traditional practice of making feathery brooms from the *tangbo* plant, which grows on riverbanks. Now, *tangbo* is becoming scarce, and the broom-making practice is dying out.

#### **Box 4: Perspectives on climate change from the wider community**

***Other community members from Caglao-an also talked about the impacts of floods and drought on their lives:***

'We live in the lowlands; in one season we were flooded 12 times. We have many sleepless nights until the water subsides.' **Nida Anacio**

'Sometimes our feet get injured and diseased.' **Nida Anacio**

'We have a problem getting potable water during emergencies, especially after long months of the dry season.' **Marisel Puma**

'During long periods of rain, we cannot do laundry because the river is muddy, so we don't change our clothes. It is a big problem when children have to go to school.' **Marisel Puma**

'It's hard to get to town during floods. Under normal conditions, it takes an hour by boat, but when the water is high, there are no boats available.'  
**Angeli Corneras**

In desperate moments, Erlinda considers migrating to a safer place, but she is not seriously planning to leave, because this village is her home.

Surviving storms, floods and drought in communities like Caglao-an could be a challenge for anyone, but women are expected to care not only for themselves but for children, elders and people with disabilities. The responsibility of unpaid care sits heavily on their shoulders; only the women themselves know how much heavier that load has become.

## CLIMATE-INDUCED MIGRATION

Climate-induced migration encompasses a wide range of scenarios related to the impacts of climate change, and it differs from planned relocation. It can take various forms, being temporary, seasonal, circular or permanent, and it can be compelled by escalating environmental challenges or serve as a proactive, long-term strategy to confront climate-related threats to livelihoods and wellbeing. By contrast, planned relocation typically involves the movement of an entire community, orchestrated by relevant governments and ideally in consultation with the affected community.<sup>57</sup>

The term climate-induced migration, as used in this report, serves as an overarching descriptor for the diverse interactions between climate change and human mobility. This includes circumstances where certain populations find themselves 'trapped' and unable to migrate, despite exposure to climate-related risks. Substantial research shows that climate change-related events are driving people to migrate.<sup>58</sup> Particularly for women, the decision to migrate within the context of climate change is often intricately linked to the scarcity of natural resources, as women frequently shoulder the responsibility of gathering these resources for their families.<sup>59</sup>

In Bangladesh, regions affected by climate change often witness a prevalence of short-term migration. About 68% of people who migrate do so internally, while 32% migrate internationally. International migration is primarily undertaken by men, contributing to an improvement in their socioeconomic status.<sup>60</sup> Women migrating internationally for short-term contracts in Gulf States and nearby regions often have lower socioeconomic standing and economic means than women who migrate within the country.<sup>61</sup>

As climate change continues to escalate globally, more women and girls, particularly those in vulnerable situations, are compelled to migrate in search of safety and livelihood opportunities. However, climate-induced migration and displacement can also heighten the risks of violence. There is well-documented evidence of an upsurge in gender-based violence, especially affecting women and girls who have been displaced and live in camps or similar settings where privacy is lacking.<sup>62</sup>

Climate-induced migration, while often a necessity, can entail not only physical hardships but also the emotional pain and sense of loss due to leaving one's homeland. The decision to leave or stay is intricately tied to cultural, social and economic factors, making it a multifaceted and deeply personal experience.

As such, the need to migrate, whether in response to slow-building impacts of climate change or sudden-onset disasters, must also be considered in loss and damage conversations, particularly through an intersectional gendered lens. This should take into account women's increased vulnerability to violence, increased precarity in paid-work opportunities, and loss of access to the resources, family and community networks that are vital in sharing and reducing unpaid care.

## **DISPLACEMENT, STRUGGLES AND UNCERTAINTIES: A CASE STUDY FROM TIMOR-LESTE**

Dilva Correia, a resident of Hera, has deep roots in the land where she has lived since she was a young girl. Her father was a fisherman in Bidau-Mota-Klaran until the family and many others were relocated to Hera in 1991 by the Indonesian department of fisheries, to work as fisherfolk.

Dilva, her husband and their five children lived in a house nestled between the sea and large fish ponds. While they were used to experiencing flooding during the rainy season, the floods in April 2021 were drastically different.

After a day of incessant rain followed by a temporary break, the rain resumed in the evening, causing growing anxiety. According to wisdom passed down by the older generation, this sequence of rain was ominous. By 2am, water started entering their house, and by 4am it was flowing in from both sides, rising swiftly to waist level. Dilva put her children on the table to keep them safe and hung essential documents on the pillars of the house. Eventually the water level reached her neck, and in a desperate bid to save her family, she placed her smallest child on her shoulders and followed her husband through the rising floodwaters.

The journey to safety was treacherous, with raging torrents carrying rocks and tree trunks. Dilva witnessed many friends and family members in the same plight, but the situation was particularly challenging for women. Pregnant women and mothers with children had to brave the raging waters. Some women were menstruating and had no supplies, while others had lost

*Eventually the water level reached her neck, and in a desperate bid to save her family, she placed her smallest child on her shoulders and followed her husband through the rising floodwaters.*

their clothes. In the aftermath, traumatized children needed hospital care.

Soon after the floods, the government declared the area too risky for habitation. This decision was devastating for long-term inhabitants like Dilva, many of whom had lived in the area for 30 years. They are worried about their land rights, especially as the government didn't register their names or provide documents when the land was initially settled. The displaced residents sought information about their rights, but the government hasn't clarified the situation. Rumours circulated that the government might relocate them to other areas in Dili or back to rural regions, but the benefits and risks of each option remain unclear. In response to the crisis, the government moved them to temporary accommodation on 15 November 2021, though there was no clarity about the duration of their stay.

Dilva's family and community not only lost their homes in the floods but also their sources of income from agriculture. They were left completely in the dark as to how they would be supported in re-establishing their livelihoods as farmers and fisherfolk, or what would happen to their land.

## **MEN'S EXPERIENCES OF NON-ECONOMIC LOSSES AND DAMAGES: A CASE STUDY FROM PAKISTAN**

The devastating floods in Pakistan in 2022 not only wreaked havoc on property and land; they also shattered the dreams and hopes of countless individuals and families. Among them is Sonu Magsi, a resident of Qambar Shahdadkot in Sindh, where he lives with his wife and two-year-old daughter. As a young couple, Sonu and his wife had many ambitions for their family, dreams of prosperity and a shared vision for a brighter future.

Sonu fondly recalls the days when life was simpler and filled with happiness. His extended family lived in the same village; the men worked in the fields during the day, while the evenings were reserved for socialising. Tea, discussions about the day's events, and playtime with the children were all an integral part of their daily routine. All these familiar joys and comforts were obliterated overnight in August 2022, when torrential rains inundated their village.

Sonu's six-year-old niece was swept away by the relentless floodwaters. The deluge also led to the collapse of his house, rendering the family homeless. With no other options available, they had to evacuate their home and seek refuge. The most immediate concern for Sonu after the floods subsided was to rebuild their house, but he lacked the financial resources to do so. In a desperate bid to secure a loan, Sonu approached an influential figure in his village.

In Sindh, debt bondage remains a pressing issue, despite being officially banned by government legislation. During times of economic crisis, vulnerable farmers and marginalized communities are easily exploited by

*Grief-stricken and traumatized, Sonu's brother and his family made the painful decision to leave the village permanently. The severed ties and fractured connections left Sonu with a profound sense of loss.*

landlords and influential individuals, often leading to debt-bondage traps.

Feminist and workers' rights activists have consistently called upon the government to address exploitation and the rise of bonded labour in Sindh, particularly in the aftermath of the devastating floods.

Around the time that Sonu was seeking a loan, Oxfam's partner organization, Laar Humanitarian Development Programme (LHDP), introduced a cash-for-work (CFW) programme in the village, whereby community members were paid in cash for participating in the rehabilitation of damaged infrastructure. Some of the workers opted to help rebuild Sonu's house, relieving him of the financial burden and a potentially exploitative loan.

While the physical aspects of a community, such as houses, animal sheds and roads can be reconstructed, the social fabric and village networks that once bound people together may never fully recover. For Sonu, the loss of his niece has had an enduring impact. Grief-stricken and traumatized, Sonu's brother and his family made the painful decision to leave the village permanently. The severed ties and fractured connections left Sonu with a profound sense of loss.



Source: Sonu Magsi and his wife and child stand before their damaged home in Qambar Shahdadkot, Sindh. Devastated by floods, their dreams shattered, yet they press on. Oxfam's cash-for-work program brings a glimmer of hope, rebuilding not just houses but lives. Photo: © Sarah Zafar/Oxfam.

The floods also had a devastating impact on the local school. While the economic hardships following the disaster led to skipped meals and pervasive poverty, for Sonu's wife one of the worst effects was seeing her dream of educating her child fall apart.

The collapse of village networks as a consequence of climate-induced disasters has significantly increased people's vulnerability to forms of exploitation, including modern slavery and bonded labour. As part of the broader fight for climate justice, Oxfam, in collaboration with other NGOs, governments and activists, is calling for recognition of people's experiences of non-economic losses and damages and highlighting the urgent need for compensation.

Sonu's case illustrates how economic loss, particularly the burden of providing for his family and rebuilding their lives, interacts with non-economic damages. This intersection highlights the differences in men's and women's experiences in such contexts. Sonu grapples with the economic challenges and his sense of not being able to fulfil his 'male duties', negatively impacting his mental health and overall wellbeing. The psychological impacts of the climate crisis make it necessary to study gendered and intersectional nuances at the community level when assessing loss and damage.

**Box 5: The profound psychological impact of non-economic loss and damage**

***Basanti Sunar is from Sudurpaschim Province in Nepal, which has experienced devastating flooding in 2021. Asked what she lost that she cannot get back, Basanti replies:***

'Amidst the standing rice crops and carefully stored food, there existed cherished memories, now cruelly gone with floodwaters. These were no ordinary recollections; they were the very essence of my existence, the fragments of a lifetime's worth of love. I had lovingly preserved my dearest dresses, each one filled with the essence of a special moments. Those garments, once filled with warmth and meaning, were now nothing. The walls of my home were adorned with photographs of my ancestors, a visual wall-hanging of the legacy that had shaped my very being. Each black-and-white image held power, connecting me to the roots from which I had grown. But the flood, it knew no respect for heritage or sentiment. It destroyed those precious photographs from their frames and carried them away, leaving behind empty spaces and even emptier hearts.'



# 4 EMBEDDING GENDER AND INTERSECTIONALITY IN THE CLIMATE LOSS AND DAMAGE FUND

This research illustrates the multidimensional lived realities and experiences of populations that are vulnerable to extreme climate crisis. It shows how the gendered impacts are putting women, particularly those who are already most marginalized, at risk.

In addition to economic loss and material damage, people of all genders are experiencing a wide range of non-economic losses and damages, such as the loss of family members and vital community support systems; the loss of safety and security; and worsening health and wellbeing. For women and minoritized genders, this is compounded by an increased risk of gender-based violence.

The structure of gender-discriminatory social norms, laws and narratives form the basis of the unfair gendered division of roles and responsibilities that expose women to a high load of unpaid care work, insecurity and limited access to resources. This reality means that women, particularly those who are most marginalized, face time and income poverty, and are rendered less able to cope with and respond to climate shocks, meaning they are the most severely affected by them.

Longstanding social, structural and economic systems and their values, expressed in discriminatory social norms, laws and practices against women and girls, can serve as impediments to the effectiveness of loss and damage mechanisms. The onus is therefore with all countries engaged in the establishment of the Loss and Damage Fund to ensure it incorporates an intersectional gender focus.

There is also a need for countries and their governments in the Global South to continuously work on multidimensionally strengthening the social and economic position of women through gender-transformative public policy measures. This includes assessing national policies related to violence against women and girls, paid and unpaid care work, addressing the lack of women's representation in governance mechanisms at municipal and national levels, and assessing National Adaptation Plans through a gender lens.

The evidence from this research clearly demonstrates that current adaptation, mitigation, development and humanitarian measures are not adequate to address the needs and fulfil the basic rights of women on the frontlines of the climate crisis. It reveals how, left unaddressed, climate impacts are exacerbating unequal gender norms and structural inequalities, increasing women's care responsibilities, and leading to spikes in gender-

based violence. This means climate-related losses and damages are aggravating pre-existing gender inequalities and exacerbating the violation of women's fundamental human rights. Governments and policymakers in the Global North must do more to support and finance responses to losses and damages that embed an intersectional feminist perspective.

Climate change is pushing women, particularly the most marginalized, and their communities from resilience to risk. The cases highlighted in this paper underline that far greater support and financial assistance, with an embedded gender focus, are urgently needed to address loss and damage.

This paper also demonstrates that loss and damage is a complex problem that requires multi-layered and holistic solutions through gender-transformative loss and damage policy, programming and financing. Short- and long-term actions are needed in the face of climate impacts to address urgent needs, and to help communities to rebuild stronger and restore sustainably.

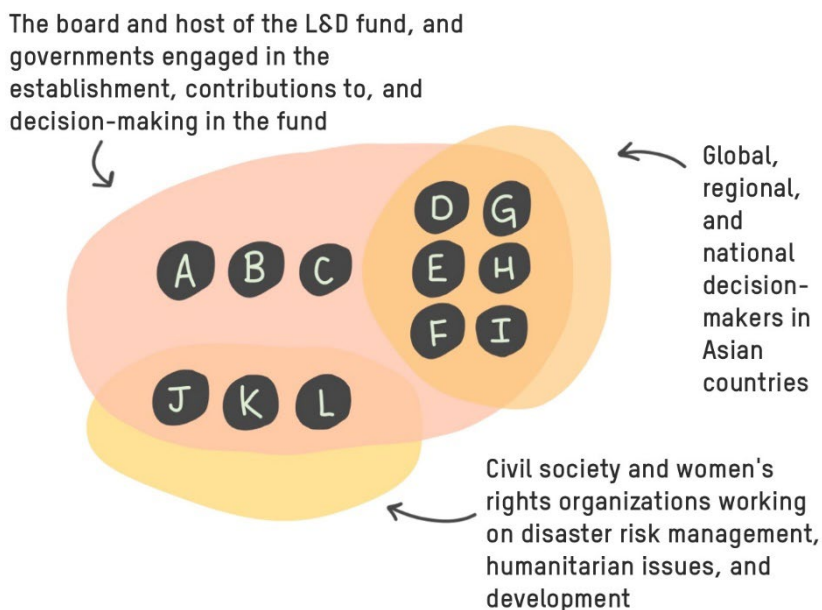
Critically, these solutions need to be embedded in gender analysis with an intersectional lens, so that the responses remove rather than compound the barriers women face to being able to deal with climate impacts effectively and address loss and damage.

## **POLICY RECOMMENDATIONS**

To ensure that financial initiatives aimed at addressing loss and damage are sensitive to and compatible with gender justice and women's rights, and do not compromise gender-related considerations, our recommendations are aimed at three key audiences (their distribution is illustrated in Figure 2:

1. The UNFCCC, the incoming board and interim host of the Loss and Damage fund (the World Bank), and governments engaged in the establishment, contributions to and decision-making in the fund (this includes governments in the Global North who can and should act as champions of an intersectional feminist approach).
2. Global, national and regional decision-makers in Asian countries.
3. Civil society and women's rights organizations working on themes of climate, disaster risk management, humanitarian issues and development.

**Figure 2: Distribution of recommendations by target audience**



Note: The letters make reference to the list of recommendations below.

Source: Illustration by Alex Bush.

- A. Adequate resourcing of the Loss and Damage Fund:** Now that the fund is set up, the fund must be filled proportionate to the needs of countries in the Global South particularly vulnerable to climate induced Loss and Damage. The recent pledges made at COP28 are just a drop in the ocean of what is needed by communities confronting the climate crisis. Countries in the Global North must meet their financial obligation and ensure the fund’s long-term sustainability integrating with the new climate finance goal post-2025 and the global stock-take cycle.
- B. Inclusive governance of the Loss and Damage Fund:** A governing instrument should be agreed as an operating entity, with a mandate to comprehensively address the full spectrum of loss and damage, including both slow and sudden-onset, and economic and non-economic loss and damage. The governing body should be gender balanced and should have designated seats for typically marginalized groups.
- C. Gender-intersectional analysis for loss and damage finance:** An in-depth gender analysis, which adopts an intersectional lens to consider marginalized identities, including age, race, ethnicity, caste, class, sexual identity and (dis)ability, should be conducted and the findings incorporated into finance programmes for addressing loss and damage. This process should particularly focus on facilitating fair and equal access to financial resources.
- D. Recognition of unpaid care’s role in loss and damage:** Classifications and definitions relating to loss and damage finance, including actions funded by the Loss and Damage Fund, should take

into account the critical role unpaid care plays in the paid economy, and incorporate impacts within economic loss and damage, despite care work not being monetized. Likewise, policy and recommendations relating to Loss and Damage should sufficiently integrate considerations of unpaid care work carried out by women. While not specifically designed for climate change responses, Oxfam's Care Policy Scorecard provides a key example of how to do this.<sup>63</sup> The scorecard measures a country's performance and progress on policies relating to unpaid care work, paid care work and cross-sectoral policy areas. It can be used to assess the care public policy environment to reveal where there is positive progress and where there are gaps and room for improvement.

- E. Comprehensive measurement and data collection for loss and damage:** Measurement of impacts by the fund and policy responses should integrate the social, emotional and psychological impacts of loss and damage on communities, recognizing the diverse and distinct experiences of different groups. One way to do this would be to integrate a measure of depletion (in terms of both physical and mental health), as put forward by feminist economists,<sup>64</sup> in evaluating the gendered impacts of increased care responsibilities in the wake of climate crises. This could be augmented with standards, methodologies and principles for collecting and analysing comprehensive non-economic loss and damage data across various settings and cultural contexts, accompanied by tools for their application in diverse policy interventions, including adaptation, disaster risk reduction and humanitarian efforts. It is vital to ensure that this data collection includes gender-disaggregated data to allow for adequate analysis of the fund's gender-responsiveness. In line with the intersectional focus outlined above, data should also be collected where possible relating to marginalized identities, including age, race, ethnicity, caste, class, sexual identity and (dis)ability.
- F. Participatory approach in decision-making:** Women and minoritized gender communities should be actively consulted, involved and meaningfully integrated into the development, assessment, formulation and implementation of policies and funding programmes. This process should take care to capture nuances such as local losses and damages at the community level, loss of knowledge systems and Indigenous practices.
- G. Including allies and civil society through a community-direct-access window:** In order to ensure its alignment with the needs of those most affected, it is crucial that the fund establish and maintain strengthened relationships with feminist allies and movements, including feminist climate organizations, women's rights organizations and youth movements. It must guarantee meaningful participation of local actors in decisions around the fund's operations and the programmes it will implement to ensure responses are context-specific. For example, decision-making spaces should have mechanisms built in to allow local actors, particularly from marginalized communities, to engage and shape decisions around the fund's and programmes implemented.

Mechanisms should include a community-direct-access window which allows sub-national and local actors, particularly from marginalized communities, to engage in decision-making and delivery around responses through the fund.

- H. Rights realization in gender-responsive measures:** It is vital to ensure that loss and damage funding streams support the adaptive capacity and resilience of communities through the realisation of rights, including sexual and reproductive health rights.<sup>65</sup>
- I. Strengthen welfare structures for women:** Ensure that rural women's rights concerning food security, non-discriminatory access to resources and equitable involvement in decision-making are realised to strengthen the gender responsiveness of loss and damage measures.
- J. Strengthening WASH infrastructure:** The water, sanitation and hygiene (WASH) sector is of particular relevance given its direct relation with the care responsibilities that women disproportionately carry out. As such, it demands urgent attention, especially in restoring infrastructure post-crisis and addressing the health and care implications of waterborne diseases. The immediate impact of crises often involves inadequate sanitation resulting in diseases, highlighting the urgency of prioritizing WASH infrastructure rehabilitation.
- K. Empowering women's rights organizations (WROs) with flexible funding:** The provision of flexible, multi-year, unrestricted funding plays a crucial role in fostering gender-transformative action, reshaping power dynamics within WROs. This funding model empowers organizations by investing in leadership, lessening donor control, aligning initiatives with their strategic visions and promoting community-driven programmes. It shifts power from external donors to WROs, granting them the autonomy to shape their own agendas and strategies based on diverse and unique contexts and needs. To measure progress against this aim, the fund should report on the amount of finance provided to local WROs.
- L. Direct access to finance for marginalized groups:** It is vital to support direct access to finance for grassroots women's organisations and Indigenous and local communities.<sup>66</sup> Steps should be taken to prevent financial initiatives aimed at addressing loss and damage from reinforcing power imbalances within communities and perpetuating the exclusion of traditionally marginalized groups of women from decision-making. These groups include Indigenous women, women from racialized backgrounds, transgender women, and women with disabilities. Oxfam's Gender Action Learning System (GALS) framework is a useful example of how to do this; it sets out gender-equity principles, visual tools for planning and analysis, peer-learning structures, and integration mechanisms for gender justice, participation and leadership.<sup>67</sup> Here, too, reporting should include the amount of finance which goes toward local actors and those from marginalized communities.

# GLOSSARY

Term	Definition	References and further reading
<i>Feminism</i>	<p>A movement to end sexism, sexist exploitation and oppression. Feminism is a belief in social, political and economic equality for all genders, rooted in an understanding of how women and other marginalized genders face structural inequality and oppression due to existing norms, stereotypes and power dynamics. At Oxfam, our understanding of feminism is rooted in 11 principles:<sup>68</sup></p> <ol style="list-style-type: none"> <li>1. I share power;</li> <li>2. I challenge my behaviour;</li> <li>3. I support the feminist movement;</li> <li>4. Nothing about us without us;</li> <li>5. Feminism is for everyone;</li> <li>6. There is no justice without gender justice;</li> <li>7. I champion diversity;</li> <li>8. I value safety;</li> <li>9. I want a supportive environment;</li> <li>10. I believe in freedom of expression;</li> <li>11. Eliminate gender-based violence.</li> </ol>	<p>hooks, b. (1984). <i>Feminist Theory, from Margin to Center</i>. New York: Routledge.</p> <p>Oxfam. (2020). <i>Feminist Principles</i>. Accessed 3 July 2023. <a href="https://policy-practice.oxfam.org/resources/feminist-principles-621064/">https://policy-practice.oxfam.org/resources/feminist-principles-621064/</a></p>
<i>Intersectionality</i>	<p>A theory based on the work of Kimberlé Crenshaw, who highlighted the particular combination of oppressions faced by Black women in the USA. It draws attention to the ways that people can face multiple and intersecting oppressions based on</p>	<p>P. Hill Collins. (2015). 'Intersectionality's Definitional Dilemmas'. <i>Annual Review of Sociology</i>, 41, 1–20. <a href="https://doi.org/10.1146/annurev-soc-073014-112142">https://doi.org/10.1146/annurev-soc-073014-112142</a></p> <p>K. Crenshaw. (1991). 'Mapping the Margins: Intersectionality, Identity Politics, and Violence against Women of Color'. <i>Stanford Law Review</i>, 43(6), 1241–99.</p>

	<p>race, class, gender, sexuality, ethnicity, nationality, ability and age (among other social markers) – and that these do not operate individually or in isolation, but are mutually reinforcing, resulting in complex social inequalities.</p>	<p><a href="https://doi.org/10.2307/1229039">https://doi.org/10.2307/1229039</a></p>
<p><i>Neocolonialism</i></p>	<p>A model in which, despite the end of formal colonial relationships, economic and political systems in countries that were colonized continue to be directed, shaped and influenced by unequal power relationships with the former colonizing countries. This is broadly understood to encompass the ways in which multilateral institutions and transnational corporations maintain colonial dynamics of exploitation and extraction in formerly colonized countries.</p>	<p>K. Nkrumah. (1965). <i>Neo-Colonialism: The Last Stage of Imperialism</i>. London: Thomas Nelson and Sons.</p> <p>S. Halperin. (12 April 2023). <i>Neocolonialism</i>. Britannica. Accessed 8 June 2023. <a href="https://www.britannica.com/topic/neocolonialism">https://www.britannica.com/topic/neocolonialism</a></p>

# NOTES

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