actionaid

Changing the world with women and girls

Women's resilience in peril:

Surviving loss and damage in conflict-affected DRC, Nigeria and Somaliland

Acknowledgements

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Acronyms

AA: ActionAid
AAN: ActionAid Nigeria
ALM: Africa-led movement to end female genital mutilation
COP: Conference of Parties
COVID: Coronavirus disease
DRC: The Democratic Republic of Congo
FCAS: Fragile and Conflict-affected States
FGD: Focus Group Discussion
FGM: Female genital mutilation
GAIN: Global Alliance for Improved Nutrition
GBV: Gender-based violence GCC: Government cash contribution
IDP: Internally Displaced Person
IGA: Income generating activities
IMF: International Monetary Fund
KII: Key Informant Interview
NGO: Non-Governmental Organisation
SGD: Sustainable Development Goals
UAE: United Arab Emirates
UN: United Nations
UNDP: United Nations Development Programme
WASH: Water, Sanitation and Hygiene
WPS: Women, Peace and Security

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Executive summary

Climate change is driving extreme weather events that escalate in intensity with each passing year. The burden of climate change disproportionately falls upon countries that have historically contributed the least to global emissions. Women and girls in the Global South face disproportionate losses and damages. Many Fragile and Conflict Affected States (FCAS) are the most vulnerable to climate change, but have the least capacity to address loss and damage due to centuries of exploitation by Global Northern countries. Due to the perceived risk of operating and delivering assistance in fragile environments, FCAS receive the least climate financing.¹ The capacity of humanitarian actors is limited to emergency relief in the immediate aftermath of disasters and conflict, meaning that addressing loss and damage, including rebuilding, recovery and building resilience, is all but impossible.² Women are often the first responders when disaster strikes, however their organisations receive little support.

The much-awaited Fund for responding to Loss and Damage was finally operationalised through a historic agreement at COP28 last year. However, pledges to the Fund so far have been minimal compared to the needs. Further attention and efforts are required to strengthen climate action in FCAS, as well as concrete financial commitments. Moreover, gender remains on the outskirts of the discourse around climate and security, and climate remains an afterthought in the Women, Peace and Security (WPS) agenda. In practice, international fora continue to witness a siloed approach between climate, peace and security, leading to the obfuscation of women's experiences, and failing to address the specific needs and roles of women in climate resilience and adaptation strategies.

There is currently only limited, community-based, research documenting the climate-conflictgender nexus. This report aims to help fill this gap by examining loss and damage in three FCAS countries in which ActionAid is responding to humanitarian crises caused by conflict and climate change – DRC, Nigeria and Somaliland – taking an in-depth look at the disproportionate impact of these intersecting crises on women and girls.

This research highlights:

• The difficulties for women and girls in adapting and building resilience in fragile and hostile environments, let alone maintaining their physical safety.

- That women and their communities are leading initiatives to adapt to climate change, engaging in alternative income-generating activities.
- Many communities rely on humanitarian assistance, and the conflict setting creates barriers to resilience and threatens safety and wellbeing.
- Women-led organisations leading community initiatives often lack the necessary funding to sustain and scale up initiatives to adapt to climate change.
- The need for sustained support and capacity building for communities and their organisations to enable them to develop and implement effective resilience and adaptation strategies.
- Social cohesion and community-based support systems are also crucial in promoting resilience in conflict-affected settings where government support is challenged.

This report argues that, without adequate consideration of the climate-conflict-gender nexus, women and girls will be exposed to greater risks, communities will become less resilient to climate change, and the gendered impacts of conflict will worsen.

To address this, recommendations have been developed for both the international community and the Board of the Fund for responding to Loss and Damage, to support women and girls confronting loss and damage in FCAS:

Programming

1. Integrate conflict resolution, loss and damage, and gender in programming to build resilience in FCAS.

2. Prioritise women-led initiatives to deliver programming to address loss and damage in FCAS.

Funding

3. Strengthen the capacity of WLOs and WROs in FCAS to access loss and damage funds.

4. Providing long-term, flexible funding to WLOs, WROs and affected communities in FCAS.

The burden of climate change disproportionately falls upon countries that have historically contributed the least to global emissions. Women and girls in the Global South face disproportionate losses and damages.

5. Advocate for the establishment of a community direct access funding modality for the Fund responding to Loss and Damage (FRLD), prioritising small grants to WLOs and

WROs in FCAS.

6. Ensure the UK Board member for the FRLD advocates for the establishment of a gender strategy for gender-responsive financing.

7. Advocate for the inclusion of a quantified sub-goal for Loss & Damage in the New Collective Quantified Goal (NCQG) for climate finance.

Introduction

Climate-induced extreme weather events are escalating in intensity and frequency every year. The frequency of climate-induced disasters, both sudden and slow-onset, such as floods, droughts, and hurricanes, is exacerbating food shortages and escalating food prices, while damaging health and education systems. This is increasing poverty and protection needs, even threatening to reverse progress towards the SDGs. The consequences of the climate crisis are farreaching, with over 30 million people displaced due to climate-related factors in 2020 alone.

The burden of climate change disproportionately falls upon countries that have historically contributed the least to global emissions. The disparity is stark: the Global North bears responsibility for 92% of all excess greenhouse gas emissions,³ contrasting with Africa's contribution of less than 3% since the industrial revolution.⁴ Fragile and Conflict-Affected States (FCAS) are particularly vulnerable to climate impacts. Already burdened by armed conflict, displacement, weak governance, and poverty, these nations endure the brunt of the climate crisis despite their minimal contribution to global emissions. The limited ability of FCAS to cope with climate losses and damages is rooted in the colonial legacies of Global North countries. Centuries of colonialism, extractivism and enslavement by Global Northern countries has left these counties less able to respond to climate-induced extreme weather events. despite contributing the least to cause them.⁵

Climate change-induced losses and damages don't affect everyone equally. Women and girls in the Global South in particular face disproportionate losses and damages due in part to their reliance on natural resources for their livelihoods and health, as well as pre-existing gender inequalities that hinder their access to resources and decisionmaking. Nevertheless, women are often the first responders when disaster strikes, leading climate action and rehabilitation in their communities. ActionAid's 2023 feminist research⁶ demonstrates the disproportionate impact of economic and noneconomic losses and damages experienced by women on the frontlines of the climate crisis and women-led responses in four African countries: Kenya, Nigeria, Rwanda, and Zambia.

While there is significant evidence (see literature review section) demonstrating the impacts of climate change on women and girls, as well as the impact of conflict on women and girls, there is currently only limited community-based research documenting the climate-conflict-gender nexus. In conflict-affected countries experiencing the worst impacts of the climate crisis, women and girls face even greater burden of responsibilities, poverty and loss of livelihoods, have less access to healthcare, including sexual and reproductive health, and are at a much greater risk of rights violations, including gender-based violence.

This report aims to contribute to filling this gap by examining loss and damage in three FCAS countries in which ActionAid is responding to humanitarian crises caused by conflict and climate change – DRC, Nigeria and Somaliland – taking an in-depth look at the climate-conflict-gender nexus and the disproportionate impact of these intersecting crises on women and girls.

This report argues that, without adequate consideration of the climate-conflict-gender nexus, women and girls will be exposed to greater risks, communities will become less resilient to climate change, and the gendered impacts of conflict will worsen. The findings of this report lead to the following recommendations:

Recommendations

Programming

1. Integrate conflict resolution, loss and damage, and gender in programming to build resilience in FCAS.

2. Prioritise women-led initiatives to deliver programming to address loss and damage in FCAS.

Funding

3. Strengthen the capacity of WLOs and WROs in FCAS to access loss and damage funds.

4. Providing long-term, flexible funding to WLOs, WROs and affected communities in FCAS.

5. Advocate for the establishment of a community direct access funding modality for the Fund responding to Loss and Damage (FRLD), prioritising small grants to WLOs and WROs in FCAS.

6. Ensure the UK Board member for the FRLD advocates for the establishment of a gender strategy for genderresponsive financing.

7. Advocate for the inclusion of a quantified sub-goal for Loss & Damage in the New Collective Quantified Goal (NCQG) for climate finance.

International policy discourse on Loss and Damage

The much-awaited Fund for responding to Loss and Damage – which was established during COP27 – was finally operationalised through a historic agreement on the first day of COP28 in Dubai, UAE in November 2023. This was a huge moment for the Global South countries who have been advocating for decades for support from the Global North to address the extreme losses and damages they face.

However, pledges to the Fund for responding to Loss and Damage so far have been minimal compared to the needs, which are over \$400bn per year by 2030.7 Moreover, the international financial system is structured in such a way that large proportions of funding do not end up going to the communities most in need of it, as much is taken up by the large fees of intermediaries such as IFIs. The prevailing narrative that we must rely on private, loan-based finance for international climate finance due to a perceived shortage of public funds, hinders effective climate action by denying affected communities real support while pushing Global South countries further and further into debt crises.⁸ New evidence outlines⁹ the multiple sources of public funding globally which could provide much-needed grant-based funding to fill the Fund. At COP29 in Baku, Azerbaijan, the New Collective Quantified Goal on climate finance will be defined, and negotiations will centre on the demand from Global South countries and civil society to include a subgoal for Loss and Damage, to ensure that the Fund is properly filled.¹⁰

The scale of need is particularly great in FCAS. There is growing recognition of the intersection between climate and conflict in fragile or unstable environments, and that further efforts are required to strengthen climate action in FCAS, as well as concrete financial commitments. COP28 was the first COP to hold a Relief, Recovery and Peace Day. After this, the UAE Declaration on Climate, Relief, Recovery and Peace was established: a "call for bolder collective action to build climate resilience at the scale and speed required in highly vulnerable countries and communities, particularly those threatened or affected by fragility or conflict, or facing severe humanitarian needs".¹¹

Nevertheless, gender remains on the outskirts of the discourse around climate and security, while climate remains an afterthought in the Women. Peace and Security (WPS) agenda. To date, international policies and actions have operated in siloes, with separate agendas for climate change, security and gender. Gender implications of climate change have only recently gained recognition within the international WPS agenda, with the 2015 UN Security Council adopted Resolution 2242, highlighting that the WPS agenda is central to addressing global contexts, including climate change, by recognising the impact of climate change on women.¹² In practice, international fora continue to witness a siloed approach between climate, peace and security, leading to the obfuscation of women's experiences, and failing to address the specific needs and roles of women in climate resilience and adaptation strategies. Instead, actors centre work across two main themes: natural resource extraction and economic recovery postconflict.¹³ This thwarts a broader understanding of the intersects between gender equality and environmental justice, with a narrow lens on environmental protection during conflict. This limits international communities' understanding on how environmental threats, including climate change, pose a danger to international peace and security.

There is a need to focus on gender-responsive finance under the new Fund for Responding to Loss and Damage, and there currently aren't provisions for this or for safeguarding¹⁴. The Fund currently lacks a gender strategy, while the Gender Action Plan under the UNFCCC Lima Work Programme currently doesn't have clear links to the Fund for Responding to Loss and Damage.

Literature review: Women, conflict and climate change

Climate change in FCAS

People living in fragile states are three times more likely to be impacted by climate-induced disasters each year.¹⁵ Climate impacts exacerbate already fragile contexts, worsening poverty, hunger and displacement.¹⁶

Fragile and Conflict Affected States (FCAS) have the least capacity to address loss and damage induced by climate change. 18 FCAS rank among the 25 countries with the highest vulnerability, and least coping capacity, to climate change.¹⁷ ActionAid's research shows that 93% of the countries most vulnerable to the climate crisis are in debt distress, or at significant risk of debt distress. Of those countries, 47% are fragile and conflict affected.¹⁸ In 2022, out of 306m people in need, 135m were facing high intensity conflict risk and climate vulnerability¹⁹. This points towards a growing prevalence of the interrelation between climate and conflict.

Climate finance and action in FCAS

Due to the perceived risk of operating and delivering assistance in fragile environments, FCAS receive the least climate financing.²⁰ As well as the low-risk appetite of existing climate finance mechanisms, 16 the stringent criteria and long processing times create additional barriers to access climate finance in FCAS where capacity is generally lower.²¹ Due to the fragile context of these countries, there are huge challenges for implementing climate mitigation and adaptation activities. In situations of ongoing violence, investment is often abandoned, and climate action is deprioritised.²²

The climate-conflictgender nexus

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Gender inequality, climate vulnerability, and state fragility are strongly interlinked."²³

UNDP Administrator Achim Steiner

ActionAid's research on the humanitariandevelopment-peacebuilding nexus highlighted the siloed approach of donors and policymakers when it comes to working in countries affected by conflict and climate-induced disasters. A key missing step is the inclusion of women leaders and their organisations who have had to work through these challenges and have found ways to bridge the shifts and gaps of humanitarian, development and peace-building actors.²⁴

Box 1: Gendered impacts of climate change

Women and girls bear a disproportionate burden of climate change and weather-driven emergencies²⁶, impacting their safety, livelihoods, and health²⁷. Climate disasters increase their vulnerability to forced marriage, gender-based violence, and displacement.²⁸ Economic losses resulting from rapid or slow onset emergencies further limit women's access to resources²⁹ deepening gender inequalities.

Additionally, extreme weather events increase women's exposure to exploitation and abuse, such as slavery and trafficking, due to climate-induced displacement, especially when legal opportunities for migration are not available.³⁰ Research highlights a strong correlation between climate-related events and heightened risks of violence and harassment against women and girls. Gender-based violence intensifies in rapid-onset emergencies, exacerbating the risks of modern slavery.³¹ Temporary shelters expose women to increased risks of violence due to inadequate safety measures. ³² A report by the UN from 2020²⁵ discusses the intersection between gender, climate and security, explaining how gender-responsive climate action is often disconnected from conflict prevention and peacebuilding. The report presents evidence from Nigeria revealing how the ongoing climateinduced conflict is changing gender dynamics as men are killed or abandon their families, leaving women as head of household. These women are more exposed to threats of violence; women farmers in particular are at risk of attacks from male pastoralists by drought in the north.

However, climate change has been generally excluded from conversations around the nexus. Therefore, there is a need to shed light on the exacerbated losses and damages faced by women and girls in FCAS. This research intends to begin to address this gap.

Moreover, the gendered impact of disasters is often overlooked in recovery plans, ³³ leaving women marginalised, their needs unmet and their capacities undermined. Negative gender norms restrict women's engagement in decisionmaking, perpetuating gender-blind policies and unequal access to resources.^{34 35} Limited access to information and resources exacerbates women's vulnerability during crises, hindering their recovery and access to government resources.³⁶

Despite limited research on the topic, existing literature suggests a strong link between climate change and indirect health effects,³⁷ including mental health issues like depression, post-traumatic stress disorder and anxiety.³⁸ However, most studies focus on men, neglecting the experiences of women and girls.³⁹ Further research on the gendered health impacts of climate change is crucial to address this gap and develop targeted interventions to support women and girls' mental health and well-being.

Methodology and approach

Feminist participatory research approach

ActionAid adopts a feminist approach to research, seeing it as a tool to bring about shifts in power, through ActionAid's Feminist Research Guidelines.⁴⁰ Research findings and evidence are used to dismantle potential bias from decision-makers views and actions, and to challenge how and where power manifests and reproduces oppression. Voices from women and girls in communities, and womenled organisations and women's rights organisations, are prioritised as evidence. Women-only and girlonly spaces are created for evidence generation. By focusing on 'people-centred evidence', ActionAid's research builds solidarity and shift power.

The research tools were developed collaboratively with ActionAid colleagues from DRC, Nigeria and Somaliland, during a design workshop in Abuja, Nigeria in January 2024. The data collection was then conducted between February and April 2024.

Research questions and approach

Given the understanding that 1) women and girls in the Global South are bearing the brunt of the climate crisis, and 2) we know that women and girls experience greater risks in environments affected by both conflict and climate, this study sought to explore the following research questions.

Primary questions:

- How does climate change and conflict intersect to impact women and girls?
- How does conflict and insecurity exacerbate losses and damages experienced by women and girls?
- How does loss and damage affect communities' exposure to conflict-related risks?

• How does conflict impact women's and girls' and their communities' resilience to climate change?

Secondary questions:

• How are women and girls addressing loss and damage and what support do they need?

• What are the policy and programming recommendations for supporting gendertransformative responses to loss and damage in conflict-affected environments?

This research employed a mixed methods approach, using quantitative individual surveys combined with qualitative data from focus group discussions, and key informant interviews. The analysis is primarily descriptive analysis for all three countries, as each country collected data from communities experiencing both climate change impacts as well as conflict. The quantitative data was used to corroborate qualitative findings. The latter was used to provide further detailed insights into the trends observed.

In addition, Nigeria also piloted a comparative analysis between the two communities, one experiencing climate impacts as well as conflict, and the other experiencing climate impacts but not conflict, to demonstrate the effect of the additional burden of conflict compared to just climate impacts. See box 3.

Scope and limitations

The main scope of this research is to document the losses and damages faced by women and girls in conflict-affected countries, and to analyse how the intersection between climate and conflict manifests in loss and damage. The research is not meant to be statistically representative of all women living in FCAS, but it aims to provide a snapshot of the gender-climate-conflict nexus in the targeted communities of the selected countries.

Each country took a slightly different approach



to data collection, tailored to their unique contexts and circumstances. This meant that the quantitative data was not always comparable across countries, however common themes between countries were extracted, especially through the qualitative data which was more easily comparable.

inî:

Table of locations

	DRC	Nigeria	Somaliland
Research locations	Katashola and Mushonezo in Kalehe territory, South Kivu	Benue and Nasarawa States	Ainaba in Sool region
Vulnerability ranking, out of 185 countries ⁴¹	169	132	185
Readiness ranking out of 192 countries	189	179	122
GAIN Index (vulnerability and readiness) out of 185 countries	182	154	178
Income group	Low	Lower middle	Low

Pilot focus group discussion in Pasepa community, near Abuja, Nigeria.

Findings

Box 2: Key Findings

• Climate change can exacerbate existing tensions and vulnerabilities caused by conflict, and vice versa, particularly in fragile and conflict-affected settings. Women and girls are disproportionately impacted due to existing gender hierarchies and patriarchal norms.

• The complex interplay of conflict and climate change results in:

- Severe food insecurity and malnutrition
- Decreased ability to maintain livelihoods, including due to loss of access to land
- Scarce and difficult to access water resources, leading to deteriorated sanitation practices and conditions
- Worsening physical and mental health and difficulties accessing healthcare, medical supplies and equipment
- Increased exposure to gender-based violence
- Increased care responsibilities for women and girls
- Reduced educational opportunities for girls
- Increased migration and displacement, leading to further vulnerabilities

- Conflict cripples the ability of communities to cope with the impacts of climate change. The data highlights the difficulties in adapting and building resilience in such fragile and hostile environments.
- As climate change and conflict continue to strain resources and disrupt livelihoods, it is crucial to build resilience to both climate and conflict shocks and to address the gendered impacts of these shocks.
- With their community knowledge and context specific understanding of the needs of women and girls, women-led and women's rights organisations are often best placed to respond – however, these organisations lack the funding to scale up their work.

•There is a need for sustained funding and capacity building for women and their organisations to support them to develop and implement effective resilience and adaptation strategies in FCAS. The dwindling resources lead to peoples' migratory movements causing conflicts and displacement. In the Katashola/Mushonezo site, 81.5% identified land conflict, while 63.1% identified resource conflict. Participants stated that because of the climate crisis, "various conflicts have arisen: resource conflicts, power conflicts, agro-pastoral conflicts, land conflicts, etc." Another participant related that the migratory movements of people are caused by conflict and climate crises.

In Nigeria, a significant proportion of conflicts were attributed to herders (41%), which may arise from disputes over land, water resources, or grazing areas, and most of the women surveyed (52%) reported that climate change had caused conflicts within their communities. As mentioned by a state official, "the farmer-herder conflict is because of climate change which has caused drought in the far north, so the herders do not have anywhere to feed their cattle, and they come down." Another stakeholder further explained that in recent years, they have observed the movements of cattle from the Sahara coming down to West Africa, particularly in Nigeria, in search of grasses or fodder. Another mentioned that there has been water scarcity in the North, leading herdsmen to migrate to the South and refusing to leave, causing conflicts.

The women in Benue described how the farmerherder conflict affects their lives, as they cannot even access their own farms due to the risks of being attacked by herders, while herders destroy and steal their crops to feed their cattle. One participant stated, "Even today, as we are sitting, we got news of herders hacking down a farmer at Agan." Even if farmers are still able to access their farms, they can no longer engage in farming because of fear of being ambushed by herders. Women and children fear being kidnapped and killed. Conflict has disrupted any remaining agricultural activity, leading to reduced productivity and food insecurity.

The women recalled how their properties and crops were destroyed by Fulani herders at the height of the conflict. "My house was burnt completely with everything in it including all the

Nature of the conflict-climate nexus in each country

Climate-induced conflict

In DRC, Nigeria and Somaliland, climate-induced conflict was identified as the most common type of conflicts observed and experienced by

communities. The study reveals the intricate interconnectedness of climate change and conflict across the three countries.

In DRC, the FGDs and KIIs revealed the interconnectedness of climate change and conflict, with participants mentioning the emergence of resource conflicts, power conflicts, agro-pastoral conflicts, and land conflicts due to climate change. food stuff," recalled a woman from Benue. As well as burning houses and farms, schools and health facilities were also destroyed.

The conflict left many widows without the rights to own land, preventing them from being able to grow and access enough food. Another narrated that one night over 30 men were killed, and they were just lucky to have fled. This situation forced the farmers to flee and seek safety in nearby villages and IDP camps.

In Somaliland, most conflicts were described as political in nature. Nevertheless, environment and climate-related conflicts were observed. One woman from Ainabo stated, "the heightened competition for dwindling resources like water and grazing land, exacerbated by climate change-induced droughts, has sparked conflicts within our community".

Conflict eroding resilience to climate change

In DRC, participants reveal that conflicts have troubled communities, reducing their capacity to implement strategies to deal with climate change. Conflicts have also eroded community cohesion and the spirit of working together, as expressed by a male KII participant in Mushonezo:

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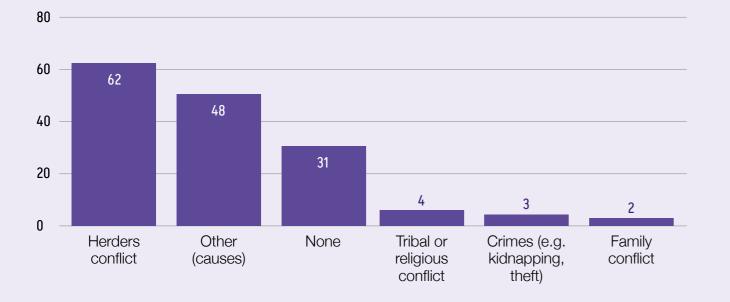
because of the conflicts, we do not know how to carry out joint work, there is a disappearance of the social framework within the community."

Similarly in Nigeria explained by a young woman in Ichwa, Benue State, "The herders used to come here before but were not harmful and ferocious, they used to come in the dry season and leave in the rainy season when the crops were on the farm and they did not have to kill anyone." With the more frequent and prolonged drought, conflict began due to resource scarcity. Conflict has been preventing communities from coping with the impacts of climate change. As one participant in an FGD among experts in Lafia said, "we are only managing to survive. There is no other coping mechanism than to skip meals." Instead of eating three times a day, some families eat once or twice a day to save on food.

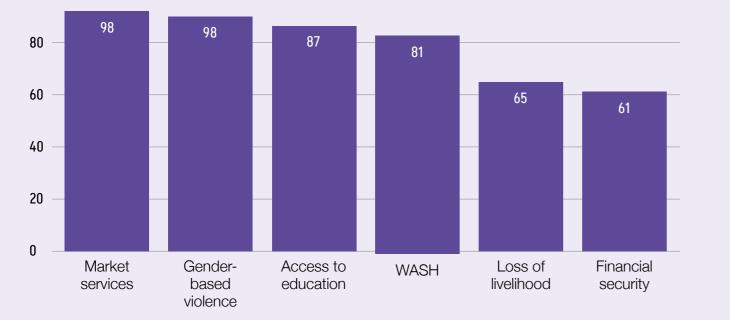
DRC survey: Types of conflicts (n=65)



Nigeria survey: Types of conflicts



Somalialand survey: Negative impact of conflict



In Somaliland, the survey data reveals that 81.4% of respondents perceive conflict as compounding the negative impact of climate change in their communities. About two-thirds report that conflict worsens the effect of climate change on their financial security (61.4%) and loss of livelihood (65.7%), underscoring the economic vulnerability of communities in the face of compounding crises. Strikingly, nearly all respondents in Somaliland (98.6%) express that conflict has exacerbated the effect of climate change on the risk of genderbased violence, highlighting women's heightened vulnerabilities to conflicts and environmental shocks. Conflict also compounds the impact of climate change on access to essential services, with most respondents reporting a significant worsening of access to education (87.1%), WASH (81.4%), and market services (98.6%).

These findings are consistent with the growing body of research on the climate-conflict nexus, which highlights the complex ways in which climate change can exacerbate existing tensions and vulnerabilities, particularly in fragile and conflictaffected settings. As climate change continues to strain resources and disrupt livelihoods, it is crucial to address the root causes of conflict and build resilience to both climate and conflict shocks. These findings underscore the complex interplay between climate change and conflict.

Economic losses and damages

Economic security & livelihoods

There is consensus among participants in all three countries that women's overall economic situation is worsened by the combined impacts of conflict and climate. Many farmers in the conflict-affected areas are women, raising domestic animals like goats, chickens, and sheep. These livelihood activities are destroyed by the impacts of climate change and conflict, making it difficult for them to feed themselves and their families. The disruption of their livelihood makes some women dependent on others for survival. In Nigeria, some women are forced to work for other people who sometimes refuse to pay.

Without formal education, it is difficult for women to find jobs. As one participant in Somaliland stated:

the women are more vulnerable and have greater needs than the men. The conflict has disrupted their access to healthcare, education, and economic opportunities, further exacerbating their vulnerability."

Women who have lost their jobs and livestock during the conflict are struggling to make ends meet, often resorting to working as domestic servants in other people's homes to survive. They are in greater need of support due to the triple burden of conflict, climate and gender.

As one participant in Nigeria pointed out, some men leave their wives and children behind during conflict, leaving women to fend for themselves and their children. In these incredibly difficult situations, sex for survival is becoming a common negative coping mechanism among women.

Programming recommendations:

• Provide income-generating activities (IGAs) and equipment kits to support the economic empowerment of women and girls.

• Promote alternative livelihood options and skills training, particularly for women, to reduce their vulnerability to climate change and conflict.

• Invest in early warning systems and provide basic amenities to enhance community preparedness and resilience to climate change and conflict.

• Implement integrated interventions that address multiple aspects of resilience, such as water management, livestock health, and environmental conservation.



Food security

Women in all three countries highlight the severe food insecurity and malnutrition experienced by communities as a result of climate change and conflict. Women discussed the reduction in food quantity and quality, limited market access, and the increased risk of hunger and malnutrition.

Difficulties producing food

The disruption of agricultural activities due to both conflict and climate change has further contributed to food insecurity in affected communities. Without the ability to grow their own crops, people are left with limited options to access adequate and nutritious food.

Participants highlighted the disruption of agricultural activities due to heavy and poorly distributed rains,

lack of arable soil, low crop yields, and changes in agricultural calendars. Water scarcity is also causing problems with harvests in Nigeria. In the recent crop seasons, their yam and rice harvests have significantly reduced. Similarly in Somaliland, participants in the FGDs and KIIs shared the impact of climate change on agricultural activities leading to food scarcity. One participant mentioned, "our agricultural calendar has been significantly affected by climate change. We have experienced shifts in rainfall patterns," leading to decreased yields.

Conflict worsens this issue by preventing access to land. Participants mentioned the inability to access their farms, and the fear of exploiting land in highrisk zones due to conflict and instability. A FGD participant in Nasarawa, Nigeria, said, "The truth is one cannot go to his farm freely again because the Fulani man (herder) will behead you." Another participant added that when they insist on planting yams, the Fulani herdsmen will destroy the plants and throw them to their cattle to feed on.

The combination of climate change and conflict doubles the impact on their food security. As the Benue Women Affairs described,

"

conflict doubles food insecurities as women are unable to farm out of fear of herdsmen attacking them. They are now at IDP camps without anything to eat and when hungry women can go as far as prostituting to feed their children or give their children out to early marriages just for food."

Reduced quantity and quality of food

To cope with food insecurity because of the combined burden of conflict and climate change, communities in DRC, Nigeria and Somaliland have resorted to reducing the number of meals, consuming lower quality food, working for other people, engaging in income-generating activities alternative to agriculture, and participating in sex work. FGD participants from Lwako site in DRC stated, "prostitution remains our only way to find food, we have no choice."

FGD and KII participants in DRC shared that the quantity and quality of daily meals have been reduced, leading to acute and severe food insecurity. A KII participant in Mushonezo expressed, "We haven't been eating like before since the disaster [severe flooding in May 2023], we eat once a day and still have an unbalanced meal. We don't eat like we used to, all the qualities of the food we ate are not affordable."

A FGD participant in Benue State stated, "When the day breaks, some of our children go and pick up wasted iron materials to sell. Some go to the rice mill where they winnow rice chaffs and bring for food. The women also do this, and we are able to get it to feed." A woman in Lafia narrated that for five years, their family has been eating once a day. They have been in survival mode for several years. "We basically eat to survive not minding the quality of what we are eating," the participant said.

Reliance on food aid

In the IDP camp in Benue, Nigeria, women lamented that since the conflict, they have become more dependent on aid. Their choice of food is also limited, unlike back in their village where they can grow their own food and eat whatever food and whenever they like. Now, they have been forced to ration food aid. There are times when aid runs out, and they cannot find other means to get food, so they become dependents on others or just skip meals. Most of the time, the food they find is only enough for their children. A young woman participant in the FGD in Ichwa, Benue State stated, "It [the conflict] has reduced us to mere dependents, we rely on the government, organisations, and individuals for our daily needs."

Also in Somaliland, women shared that they had become reliant on the charity of others to nourish themselves. Participants discussed the coping mechanisms employed by their community to deal with food insecurity, with one stating, "The rest of the community tackles the issue by supporting each other. When we see a needy family, the women collect food for them from other families. We don't want to see anyone suffer, so we often seek assistance for them in mosques".

Programming recommendations:

• Initiate reforestation projects and strengthen agricultural technique capacities to promote sustainable land management and food security.

• Support women-led agroecology as a key tool to address losses and damages and to build resilience.

• Prioritise peacebuilding efforts and conflict resolution to create an enabling environment for climate change adaptation and development.

Non-economic losses and damages

Water, Sanitation and Hygiene (WASH)

Water scarcity induced by climate change and difficulty accessing water resources as a result of conflict, has resulted in deteriorated sanitation practices and conditions, particularly among displaced communities. The destruction of infrastructure, long distances to water points, and a lack of safe drinking water were identified as major barriers to accessing clean water. For participants living in camps, access to drinking water was less of a problem but they mentioned lack of showers, toilets and soap, contributing to the spread of diseases and infection.

In Nigeria, one FGD participant in Nasarawa shared, "We do not have safe water within nearby reach, our wells have been contaminated by the sand rain. Even the contaminated one is not easy to access." Participants recalled that back in their home village, they freely went to the streams to fetch drinking water and bathe there. In the IDP camps, when boreholes dry up, they try to go to other people's wells but are denied access and receive insults. Women are forced to fetch water in dangerous locations for menstrual hygiene purposes and face greater exposure to genderbased violence (see gender-based violence section below). In Somaliland, one FGD participant in Ainabo mentioned, "The aftermath of the drought included dead livestock scattered around the city, contaminating the water with trash."

There are efforts from NGOs, particularly in Somaliland, to build toilets for clusters of households and assign a family to be in charge of maintaining the sanitation, but this type of support has often resulted in conflict when other families do not share the burden of cleaning. Insufficient water management and a lack of tools and equipment for maintenance were also identified as challenges. The study revealed the urgent need to address these issues to ensure the health, safety, and dignity of the affected communities, particularly women and girls.

Programming recommendations:

 Invest in the construction and maintenance of water, sanitation, and hygiene (WASH) facilities in affected areas, with a focus on the needs of women and girls.

• Ensure equitable access to clean water and sanitation services, considering the specific needs and cultural norms of communities.

Health

Worsening physical health

The women involved in the research discussed the detrimental effects of climate change on their health, attributing the deterioration of health and the emergence of diseases such as hypertension to the changing climate. Conflict-induced displacement also increases the barriers to accessing healthcare.

In Nigeria, climate change has been causing an increased prevalence of diseases and health complications due to extreme weather conditions. As stated by an FGD participant in Makurdi, "Extreme heat causes meningitis, and this has been on the increase in recent times." The increasing trend of water scarcity has also led to illnesses due to the consumption of contaminated water. In addition, participants observed the rise of respiratory diseases.

Similarly in Somaliland, an NGO staff member highlighted the emergence of health problems linked to climate change. "The reality of climate change is underscored by the emergence of new phenomena like dengue fever and COVID-19. Instances of recurring droughts have devastated communities, leading to livestock losses, reduced job opportunities, and increased health problems," she said.

In Nigeria, specific health challenges are faced by internally displaced persons (IDPs) living in IDP

camps, particularly pregnant and elderly women. displacement, and loss can cause significant With overcrowded facilities, IDPs become vulnerable psychological trauma in women and girls, impacting to disease outbreaks. A participant in a FGD in Benue their mental well-being." State narrated:

"

In Somaliland, NGOs are withdrawing support for Here at this IDP Camp, there is no clinic or hospital. If healthcare due to worsening security in conflictyou recall, an old woman died here unattended due to affected areas. "Previously, the general hospital the unavailability of a health facility here. A woman provided free healthcare for mothers and children, recently had a miscarriage of twins just last week. supported by NGOs. However, after the conflict, We do not even have the money to think of seeking the NGOs withdrew their support due to safety health care services here." concerns, leaving the hospital without funding," an FGD participant in Ainabo said. Moreover, the As increasing numbers of people are forced to leave hospital is now at risk of closure due to insufficient their homes due to conflict and climate impacts. IDP funds since the Ministry's donations have also camps become increasingly overcrowded. The living ceased. A KII participant further discussed the conditions in the IDP camps lead people to increased impacts of NGOs withdrawing from the healthcare prevalence of illnesses such as malaria, diarrhoea and sector, particularly for the IDPs. "As the drought pneumonia, and the death of infants who are more persisted, diseases increased. With NGOs vulnerable to sickness without medical attention. withdrawing from the healthcare sector, whatever aid Disease outbreaks have plagued the camps and arrives is insufficient to cover the needs of everyone, were not easily curtailed due to the crowded especially the IDPs."

guarters. A participant mentioned that the solution for this is to resolve the farmer-herder conflict so that Participants in DRC shared that the destruction people will go back to their homes and rebuild. of health infrastructure due to conflict has further

The compounding effects of climate change (causing new health issues to emerge) and conflict (limiting access to healthcare facilities) have severely compromised the health and well-being of the affected communities, particularly IDPs and women and girls. Urgent interventions are needed to rehabilitate damaged health infrastructure, ensure adequate staffing, and improve the availability of medical supplies and equipment.

Worsening mental health

Worsening conflict and climate change have also If healthcare facilities are still open during conflict, brought irreparable psychological trauma. The healthcare providers are overwhelmed because of participants in the expert FGD in Makurdi mentioned crowding. A key informant in Nigeria explained: that conflict has been causing mental health challenges. One participant stated, "Due to the " psychological trauma caused by conflict, women In many regions, healthcare systems already can hardly have the will and zeal to continue with struggle to meet basic needs. The additional strain life. Depression from so much loss makes them from conflict and climate change can overwhelm stagnate." Moreover, as a KII participant from these systems, leaving people with limited access Lafia in Nigeria highlighted: "exposure to violence,

Lack of medical staff and facilities

exacerbated the challenges in accessing healthcare facilities, especially with worsening health conditions due to climate change. Long distances to reach healthcare facilities, coupled with a lack of adequate equipment and medicines, poses significant barriers to accessing healthcare. A KII participant in Mushonezo highlighted, "health facilities are far away and are not well equipped with medicine. Women cannot find medicine there. There is a lack of supervision in health structures, lack of means of transport to access primary healthcare, especially in serious cases."

to essential care."

Programming recommendations:

• Support the construction of health institutions.

• Provide free access to healthcare and shelter for girls and women affected by climate change and conflict.

• Provide psychological support centres to treat the minds of traumatised people, particularly women and girls affected by conflict and climate change.

 Offer training in psychological care for educators and healthcare staff to better support the mental health needs of women and girls affected by climate change and conflict.

Gender-Based Violence (GBV)

Trigger warning: the paragraphs that you are about to read contain disturbing content and may trigger an anxiety response, especially in those who have a history of trauma.

One of the specific challenges and risks that women and girls face due to the combined effects of climate change and conflict is the increased exposure to gender-based violence. In cases where parents die due to conflict, women and girls are forced to take care of their families amidst unemployment and hunger, putting them at risk of sexual exploitation. When it came to assistance for GBV survivors, participants noted a lack of assistance and fear of reporting due to stigma and criticism.

Both conflict and climate change create additional barriers for women already having to walk long distances to fetch drinking water and firewood, putting them at greater risk of sexual violence. While drought forces women to walk longer distances in search of clean water, conflict puts women's safety at greater risk as they embark on these journeys.

Women are forced to look for water even in the woods despite the dangers, because they need water to clean themselves during menstruation. "Even if you are insulted you still go back the following day without shame," an FGD participant in Benue State, Nigeria said. In DRC, 90.8% of women reported an increased risk of GBV due to conflict and climate change. As shared by an FGD participant in Nasarawa, Nigeria:

"

Women are raped sometimes, abducted or kidnapped due to the conflict situations. When you go searching for water far away from the home, the men will follow the younger women and begin to demand sex. They sometimes rape them."

Participants observed that armed groups in the DRC take advantage of the absence of state authority to commit crimes against women while accessing water and wood, including violence, kidnapping, and rape. As mentioned by women FGD participants in Lwako site, DRC, women are always in danger of "rape, and drownings on their way to find water." FGD participants mentioned "kabanga" or strangulation by rope that happened several times to women fetching water. The same danger can be faced by women in Nigeria as one FGD participant in Makurdi explained: "women face the danger of rape, they could be murdered, kidnapping at some lonely places." The dangers increase during seasons when women need to travel long distances in search of water.

Cases of domestic violence also escalate as a result of conflict and climate impacts. Women shared that spending a longer time fetching water or having an interest in using family planning risked increasing intimate partner violence. Participants also revealed cases of economic violence, where husbands would leave their families during conflict situation and withdraw the economic support their wives had previously relied on. As one participant in Lafia stated, "Women are left to fend for their children alone. The men easily abandon their wives and children and never look back. They go where they can live their lives." Participants also shared cases of

and well-being of girls. The research reveals the widows being denied their inheritance rights, leaving women struggling to survive if their husbands die common challenges faced by girls in these conflict because of conflict or climate impacts. and climate affected areas, including high school dropout rates, forced marriage, sexual exploitation, and lack of access to basic necessities. FGD and KII participants pointed to the destruction of schools, **Programming recommendations:** lack of schooling facilities in IDP camps, and the increasing dropout of girls due to various factors, • Support survivors of gender-based violence including lack of financial resources, distance to by upholding their rights, enforcing laws, and schools, and the prioritisation of boys' education.

- offering mental health support.
- See also Mental and Physical Health recommendations above.

Increased care responsibilities

The discussions highlight how climate change and conflict have disrupted traditional gender roles and support systems to the detriment of women and girls' care responsibilities and wellbeing, leaving women solely responsible for the care of their children and households. Widowed women, in particular, bear the heavy burden of assuming both maternal and paternal duties in the aftermath of conflict. One FGD participant in Ainabo, Sool, Somaliland mentioned, "The mothers are overwhelmed, and the heavy burden falls on their shoulders. Previously, they were provided for, but now they overthink and are responsible for the children and their food, so the heavy load falls on the mothers." An FGD participant in Nasarawa, Nigeria added:

"

Women suffer more because they have to cater for themselves and the children, including nursing mothers."

Education

Shrinking educational opportunities for girls

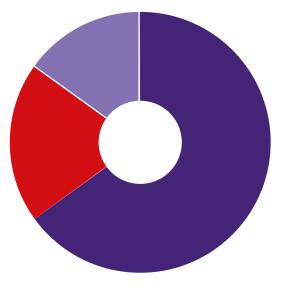
Across DRC, Nigeria and Somaliland, the compounded crises of climate change and conflict have a profound impact on the education

In DRC, KIIs and FGDs revealed that girls face discrimination in education and a sudden burden of family responsibilities. Conflict often forces girls to stop their studies, while boys may have other options to continue their education. A woman KII participant in Kalehe highlighted, "Women and girls are the most impacted, especially in terms of children's health and education." In Nigeria, the household survey reveals that two-thirds of respondents (all women) (65.33%) attributed girls' school dropout to either climate change or conflict.

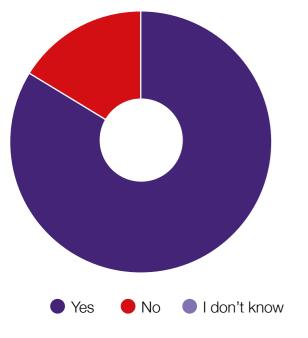
Among participants in DRC who identified climate change or conflict as contributing factors to girls' school dropout, poverty was the most cited risk, with 80.6% of women identifying it as a likely consequence of school drop out of girls. Dropping out of school also increases a girl's risk of early pregnancy and forced marriage, according to a majority of the women surveyed, 66.3% and 57.1% respectively. In Somaliland, a similar survey showed that girl's dropping out is linked to climate change or conflict as perceived by the a large majority of participants (84.1%). Nearly half (46.6%) saw the risk of poverty as a likely consequence. Similarly in Nigeria, the household surveys showed that twothirds of the respondents (65.3%) attributed girls' school dropout to either climate change or conflict.

Participants of KIIs and FGDs corroborate the survey results. In Nigeria, participants shared that conflict and climate change had exacerbated many issues for girls, including early forced marriage, disruption of education, and sexual exploitation and abuse. (See Gender-based violence section below).

Perception of school drop out among girls due to climate change or conflict in Nigeria



Perception of school drop out among girls due to climate change or conflict in Somaliland



Barriers to education

Participants in all countries also emphasised the scarcity of alternative learning opportunities for girls and recommended supporting them in acquiring vocational skills to enhance their productivity. As stated by an FGD participant in Benue State, Nigeria, "We parents normally squeeze ourselves and put our children in skills acquisition centres to aid them acquire skills that will enable them to earn. Some go to learn how to mill rice while some learn tailoring." The FGDs and KIIs discussed the barriers and challenges faced by girls in accessing education, including safety concerns, household responsibilities, and a lack of parental support. In DRC, the lack of resources emerged as a major factor contributing to girls dropping out of school, as parents struggling to survive cannot afford school fees. A participant in a Mixed Group FGD in Katashola/Mushonezo site stated, "Some girls drop out of school and are forced to become mothers. They need support in trades like cutting, small business, and crafts." This sentiment was echoed by an FGD participant in Benue State, Nigeria, "Everyone knows that when we were in our home village, we used to farm and get money to pay our children's school fees. For now, little children are crying of hunger, and there is not a muddle of guinea corn for food. How will we ignore saving the lives of our children to send children to school?" Another participant mentioned, "Girls are forced to render cheap labour in order to survive because their parents can hardly afford to cater to their needs. There is absolutely no finance for school."

One FGD participant in Ainabo, Somaliland, stated, "Children's education is disrupted when their family needs to relocate to safety. Financial difficulty hinders the poor and the IDPs from accessing education." Another woman added, "Many girls had to drop out of school due to safety concerns." Another factor mentioned was the increasing number of students due to the growing displaced population from neighbouring villages of Ainabo. A participant narrated, "I work in the education sector, and in our school, education is free, but the burden has increased because the majority of those who migrated are now in Ainabo." Another FGD participant in Ainabo added:

"

When girls migrate to Ainabo, a place they are unfamiliar with and where they have needs, mothers often go to the mountains to collect firewood to sell. Girls are then left to run the household and care for their siblings while the mother is outside."

Programming recommendations:

- Ensure education for all, particularly for girls, by providing support with school supplies, setting up girls' expression groups in schools, and organising competitions that allow girls to showcase their skills.
- Establish vocational training centres in manual trades, such as cutting-sewing and basket manufacturing, to provide alternative livelihood options for women and girls.
- Provide training and awareness programs on climate change impacts and solutions, as well as public awareness campaigns to empower women and reduce incidents of gender-based violence.
- Support the construction of school infrastructure

Migration and displacement⁴²

The study reveals the complex interplay of factors driving migration in the affected communities, with climate change-induced disasters and conflicts being prominent causes. Participants in the three countries identified several factors contributing



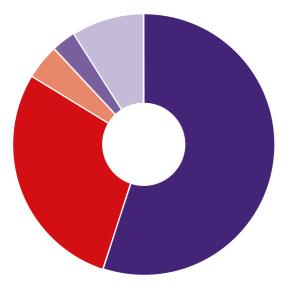
to migration, including natural disasters, land conflicts, food insecurity, and inheritance conflicts. KII participants also highlighted communities fleeing high-risk environments, the destruction of schools and churches, and conflicts as drivers of displacement. A KII participant in Kalehe, DRC stated, "Destruction of schools, churches, and dispensaries; attack of the authorities, conflicts of groups. All these conflicts combined have increased the displacement of the population."

The household surveys in Nigeria and Somaliland supported these findings. They revealed that nearly half of the respondents (46%) reported having moved away from their hometowns within the last five years, demonstrating a significant level of displacement within the community. Among those who reported moving (n=69), conflicts were cited as the primary reason for displacement by the majority of respondents (55.07%), underscoring the impact of conflict on the stability of lives of families and the community. Loss of livelihood/food scarcity was also reported as an important reason for migration, with 29% of respondents citing it as a cause.

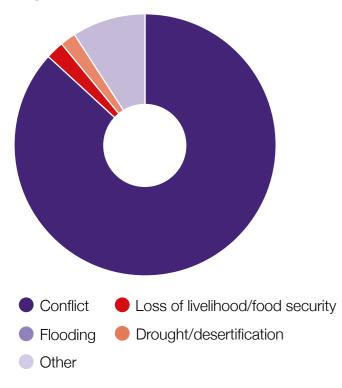
In Nigeria, the FGDs and KIIs further revealed the main causes of migration in the communities, including conflict, climate change, and the search for better livelihood opportunities. As mentioned by an FGD participant in Nasarawa, "I believe that the herders come here to graze their cattle because of

Focus group discussion participants in Aynaba, Sool Region, Somaliland.

Reason for leaving hometown among those displaced in Nigeria



Reason for leaving hometown among those displaced in Somaliland



unfavourable climatic changes. I think this conflict is climate-induced." Some participants have migrated from conflict-affected areas to IDP camps or other communities. As stated by a participant, "Yes, we all migrated from different communities. We have people from Yogbo, Nyiev, Tyoshin, Mbagwen, and many different other places all here."

In DRC, participants shared their experiences of migration, having moved distances ranging

Box 3: Comparative Analysis in Benue and Nassarawa States, Nigeria - the aggregate impacts of conflict in Benue compared to Nassarawa

As part of this research, a pilot comparative analysis was conducted in Benue and Nassarawa States of Nigeria. Benue experiences greater levels of conflict than Nassarawa, whereas both experience the impacts of climate change. The purpose of the analysis was to assess how the added burden of conflict changes the losses and damages experienced by women and girls in Benue compared to Nassarawa.

The two states experienced different climate change hazards. In Benue, flooding (61.3%) was the most reported hazard, while in Nasarawa, heatwaves (93.3%) and drought (56.0%) were more prevalent. The impact of climate change on households was similar in both states (80.0% in Benue and 77.3% in Nasarawa). However, Benue reported a higher percentage of deaths in the community (37.3%) and within families (37.3%) due to climate change compared to Nasarawa (24.0% and 10.7%, respectively).

Between the two states, survey reveals that herder-related conflicts were more prevalent in Benue (64.0%) compared to Nasarawa (18.7%). Interestingly, a higher proportion of respondents in Nasarawa (61.3%) reported that climate change had caused conflicts in their communities,

from 15 to 20 kilometres due to flooding and conflict. An FGD participant in Mushonezo shared, "we only came over a distance of 15 to 20 kilometres." Another participant cited avoiding conflicts and the fear of new floods as their reason for travelling 12 kilometres away from their point of origin. Participants from Nyamukubi also mentioned leaving Bushushu to avoid conflict. compared to Benue (42.7%). The impact of climate
change-induced conflict on women was more severe
in Benue, with 21.9% reporting an extreme amount
of impact, compared to only 4.3% in Nasarawa.either climate change or conflict. School dropout
lead to higher risks of GBV in Benue (39%) than in
Nasarawa (26%), while Nasarawa cited higher risks
of poverty, early marriage and pregnancy.

Among 46 reported community deaths, 28 were Displacement and migration appears to be a reported in Benue while only 18 were reported more prevalent experience among those residing in Nasarawa. Similarly, of the 36 reported deaths in Benue, with the majority of the respondents among family members due to climate change, a (56%) expressing that they have moved from their hometown in the last 5 years, compared huge portion, 28 were reported in Benue and only 8 to only 36% among respondents in Nasarawa. were reported in Nasarawa. Although the sample size Displacement conflict was more common in is small, this pattern indicates the climate hazards in Benue can be more fatal than those in Nasarawa. Benue (78.6%) compared to Nasarawa (18.5%). In contrast, displacement due to loss of livelihood While about 3 in 4 family deaths were male, the or food scarcity was more prevalent in Nasarawa distribution by cause of death is worth noting. Among (51.9%) than in Benue (14.3%).

While about 3 in 4 family deaths were male, the distribution by cause of death is worth noting. Among the 8 female family deaths recorded, the majority (5) died due to flooding, while among the 28 male family deaths recorded, the greatest number of deaths was due to sickness (11), followed only by flooding. While the cases of family deaths are quite small to make generalisations, this pattern nonetheless indicates the greater vulnerability of women to floods.
In Benue there was a greater reported risk to women hosting displaced people than in Nasarawa. Hosting displaced people is perceived to pose risks to women by a significant proportion of respondents (41.6%), including gender-based violence, exploitation, and increased vulnerability in resource-constrained settings.

Sexual violence, sexual harassment and child marriage were more prevalent in Benue (37.3%, 48.0%, and 42.7% respectively) compared to Nasarawa (11.3%, 18.0%, 26.0% respectively). Intimate partner violence was more common in Nasarawa (40.7%) than in Benue (29.3%). As mentioned by a participant, "Women are raped sometimes, abducted or kidnapped due to the conflict situations. When you go searching for water far away from the home, the men will follow the younger women and begin to demand sex. They sometimes rape them." This is exacerbated by climate change; participants revealed that women are raped when they are fleeing to safety due to flooding. Women spending a longer time fetching water, common in regions affected by conflict and climate change, which was also cited as a trigger of domestic violence. Other cited risk factors contributing to GBV, include displacement, lack of resources, and the breakdown of social structures. The heightened conflict situation in Benue could explain the differing GBV trends between both states.

The household surveys showed that two-thirds of the women (65.33%) attributed girls' school dropout to

The findings underscore the need for targeted interventions that address the specific challenges faced by women in each state. In Benue, efforts should focus on addressing the impact of conflict, reducing the prevalence of sexual violence and harassment, and ensuring the continuity of aid and assistance. In Nasarawa, interventions should prioritise addressing the risks associated with girls' school dropout, such as poverty and early pregnancy, and supporting displaced populations affected by loss of livelihood or food scarcity.

By understanding the unique experiences and challenges faced by women in Benue and Nasarawa, policymakers and development organisations can design more effective interventions to build resilience, promote gender equality, and support sustainable development in the face of climate change and conflict.

Women's resilience and adaptation

The data highlights the difficulties in adapting and building resilience in such fragile and hostile environments. The findings from the household surveys, FGDs, and KIIs in the three countries reveal the complex challenges faced by women and their communities in building resilience and adapting to the impacts of climate change and conflict.

Despite facing multifaceted challenges, communities in the Katashola / Mushonezo site in DRC have demonstrated resilience and adaptation through community-led initiatives and partnerships. Reforestation efforts, construction of rainwater harvesting systems, and mutual support networks illustrate the community's proactive approach to addressing environmental and social challenges. Communities adopt resilience and adaptation strategies, including the relocation of exposed sites, construction of emergency shelters, establishment of alert committees, reforestation, construction of bridges, and channelling of rainwater. Awarenessraising efforts among community members were also mentioned.

In Nigeria, communities also engage in alternative income-generating activities, relying on both humanitarian assistance and community-led initiatives. However, conflict creates barriers to resilience and threatens safety and wellbeing. As mentioned by an FGD participant in Benue State:

"

My little children usually go out and cut grasses and sell at the cattle market, that is what is sustaining us. Some days the military men will beat them up, they will cry, but they will not stop going since it is the only source of livelihood."

In Somaliland, the data revealed communities' ways to cope with food insecurity, with one woman stating, "The rest of the community tackles the issue by supporting each other. When we see a needy family, the women collect food for them from other families. We don't want to see anyone suffer, so we often seek assistance for them in mosques." Other community-led initiatives aimed to enhance resilience and mitigating the impacts of climate change and conflict, particularly on women and girls. One example mentioned a project to raise awareness of the importance of sanitation and promote community cooperation activities conducted by citizen's organisations.

Barriers to community resilience

Community-based organisations often lack the necessary funding to sustain and scale up such activities, underscoring the need for targeted

financial support. Participants spoke of the barriers to accessing funding, including a lack of knowledge and awareness of such funds. While one woman in Somaliland reported "knowing about the funds available for dealing with loss and damage is important for taking advantage of opportunities to become more resilient and adapt to climate change", another added, "when people know more about the money available, they can use it better and be better prepared for climate-related issues". Another participant spoke about the need for training in proposal writing for accessing grants, stating "strong grant skills and capabilities are essential for securing funding for initiatives addressing loss and damage challenges".

Participants in Somaliland spoke of the importance of involving women in leading funding initiatives, not



only to promote gender equality, but also because it enhances the resilience of communities to climate-related challenges. A participant shared that "women-led initiatives offer unique perspectives and approaches that can contribute to more inclusive and effective strategies for securing loss and damage funds." However, it was also clear from the research that a lack of equal gender representation limits women's ability to engage in decision-making processes and advocate for funding opportunities to address loss and damage. A participant explained, "gender disproportion in NGOs creates obstacles for women seeking access to funding, limiting their participation in securing resources for addressing climate-related challenges." Another added, "unequal representation within NGOs hinders women's ability to engage in decision-making

> Zandi, Rooted Resilience, The Democratic Republic of Congo. Agroecology is supporting women who experience landslides, flooding and changing weather patterns

processes and advocate for funding opportunities to address loss and damage."

Moreover, as one woman in Somaliland pointed out, the constant cycle of crises has left little room for proactive planning. These findings highlight the need for sustained support and capacity building for communities and their organisations, to enable them to develop and implement effective resilience and adaptation strategies. Social cohesion and community-based support systems are also crucial in promoting resilience.

External support for resilience

External support and partnerships play a crucial role in improving community resilience and promoting sustainable development. Yet many needs remain unmet. 60% of women surveyed in Somaliland reported receiving external support for enhancing community resilience, while only 40% of respondents in Nigeria reported receiving aid.

A government official of Nigeria pointed out several responses from the government to displacement, such as allotting several billions of the Government Cash Contribution (GCC) for WASH services. On the other hand, the FGD with women in Nasarawa State (the research location not directly impacted by conflict) revealed that they have not been receiving any assistance from the government. A participant stated:

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There is a great famine in the community. We hear over the radios of the government's efforts by releasing palliatives to cushion the effects of hunger, but they have never once gotten to our community."

On the other hand, participants in IDP camp in Benue stated that they have received assistance from various organisations, government, and well-meaning individuals. This suggests that those affected directly by the conflict in Nigeria are receiving support, while those impacted mainly by climate change in the south are not receiving enough support. Similarly, an interviewee in Somaliland noted, "The scarcity of current programs focusing on loss and damage highlights the need for increased attention and resources towards addressing climate-related risks."

In DRC, external support is required to address issues of land access, construction of homes and schools destroyed by flooding, building of WASH infrastructure for disease prevention and hygiene, training for communities on building resilience, and psychological support for affected community members.

In Somaliland, mental health and psychological support was identified as one of the greatest needs, particularly for women and girls who have survived gender-based violence, as well as services for upholding their rights and law enforcement. Girl's education was identified as crucial to increasing women's and girls' resilience.

Conclusions

This research conducted in DRC, Nigeria, and Somaliland reveals the complex and multifaceted impacts of the compounding crises of climate change and conflict on communities, particularly women and girls. The study sheds light on the intricate interconnectedness of climate change and conflict. In DRC, Nigeria, and Somaliland, climate change emerges as a driver of resource scarcity, migration, and displacement, exacerbating existing tensions and fueling conflicts, impacting women and girls' safety and security.

Meanwhile, conflicts compound the vulnerabilities of communities to climate shocks, eroding their resilience and adaptive capacities, forcing women and girls to adopt harmful coping mechanisms. The research highlighted how extensive the non-economic losses and damages are, which is a reminder to policy-makers that we can't focus only on economic damages to assets and infrastructure. The response must be peoplecentred. This research highlights how addressing loss and damage in FCAS should be prioritised for both practical reasons, because it can reduce the risk of local conflicts and fragility, and for moral reasons, as it can reduce the vulnerabilities faced by communities and particularly women and girls.

Despite the challenges, the study highlights the resilience and adaptability of communities in the face of climate change and conflict. Communityled initiatives, such as early warning systems, reforestation efforts, and programmes promoting women's participation and leadership, play a crucial role in building resilience. However, the findings also underscore the lack of financing that women-led organisations and their communities in FCAS receive to address loss and damage. The importance of external support from governments, NGOs, and international organisations in providing resources, capacity building, and services, as well as decisionmaking and recognition to community-based and women-led organisations, cannot be ignored.

The study contributes to the growing body of evidence on the climate-conflict nexus and its gendered dimensions. It underscores the urgent need for gender-responsive interventions that address the specific needs of women and girls in conflict-affected areas. Policy-makers, practitioners, and researchers must prioritise the integration of gender considerations into climate change adaptation, peacebuilding, and development efforts. Furthermore, the study highlights the importance of a holistic, multisectoral and intersectional approach to understanding and addressing the impacts of climate change and conflict.

By incorporating the proposed solutions and prioritising the needs and rights of women and girls, the international community and national governments can take action to support women to lead their own change and build more resilient and inclusive societies that effectively address the challenges posed by climate change and conflict. This requires sustained investment, capacity building, and the active participation and leadership of communities, civil society organisations, government agencies, and international partners.

Above all, the impact of climate change on fragile and conflict-affected states is a stark reminder of the urgent need for global action. As climatevulnerable populations endure escalating crises driven by forces beyond their control, addressing the root causes of climate injustice becomes imperative. It is incumbent upon the international community to acknowledge historical injustices, redress imbalances in responsibility, and implement equitable solutions to mitigate the disproportionate burden borne by those least equipped to weather the storm.

Policy recommendations

The following recommendations have been developed for the international policy and donor community, considering the ongoing deliberations of the Board of the Fund for Responding to Loss and Damage. These

recommendations focus on the quality, quantity and accessibility of financial support, and the specific needs of women and girls in fragile and conflict-affected settings (FCAS).

01

Integrate conflict resolution, loss and damage, and gender in programming to build resilience

and damage

in FCAS

Prioritise womenled initiatives to deliver programming to address loss and damage in FCAS

02

A gendertransformative approach to addressing loss

Provide funding to women-led initiatives and foster meaningful access to funds at the community level to address loss and damage in FCAS

03

Programming

1. Integrate conflict resolution, loss and damage, and gender in programming to build resilience in FCAS.

There needs to be an increase in loss and Women's resilience in FCAS is in peril, and funds damage programming in FCAS, with a focus on the are not reaching the communities experiencing the impacts of climate change and conflict on women worst impacts of climate change and conflict. WLOs and WROs are often unaware of the funds available and girls, in order to increase their resilience and to reduce risks of conflict and fragility. Current to them for responding to loss and damage, or efforts are insufficient in addressing the complex how to access them. Fostering meaningful access challenges faced by groups which have been to funds by raising awareness of available loss socioeconomically marginalised. Existing programs and damage funding and simplifying access for that address elements of this conflict-climate-gender communities is essential to addressing loss and nexus should be strengthened and expanded to damage at the community level. Investing in grant optimise resources and foster coordinated efforts. writing and proposal development training for Climate should be connected more explicitly to the WLOs and WROs in FCAS will increase their ability WPS agenda, and nexus programming should be to access these funds. International organisations pursued including climate. and governments must ensure their partnerships with WLOs and WROs are equitable and based on mutual trust, joint strategies, risk-sharing and accountability. This will increase the opportunities for deliver programming to address loss and WLOs and WROs to secure funds in the long term.

2. Prioritise women-led initiatives to damage in FCAS.

While women-led initiatives provide distinct viewpoints and methods that contribute to more inclusive and efficient strategies for addressing loss and damage, women are not currently able to participate meaningfully in decision-making. Supporting women to effectively lead change fosters FCAS experiencing the worst impacts of climate gender transformation and strengthens community resilience to climate-related challenges. This in turn promotes local ownership and sustainability by engaging communities in the long-term. This can be achieved by:

a) Ensuring women's meaningful participation, including through adequate representation, in decision-making processes related to climate change adaptation, peacebuilding, and development.

b) Mainstreaming gender in all loss and damage programmes in FCAS to ensure women's meaningful participation in the design, implementation, and evaluation of projects.

Funding

3. Strengthen the capacity of WLOs and WROs in FCAS to access loss and damage funds.

4. Providing long-term, flexible funding to WLOs. WROs and affected communities in FCAS.

The findings demonstrate that communities in change while in protracted crises face difficulties accessing critical public services for long periods of time. This not only reduces their resilience to climate change but also has serious detrimental impacts on their wellbeing and the fulfilment of their human rights. One-off and ad hoc financial support is often insufficient and unpredictable. WLOs and WROs are often burdened by bureaucratic reporting requirements which make it harder for them to access critical funds. Alongside emergency relief, longer term financial support,

as well as reduced reporting requirements, should be provided to allow communities to build long term resilience, conduct adequate programmatic planning and invest in their futures.

At COP29, the UK Government has the opportunity to meet its international commitments on climate justice, gender equality and 'development'. ActionAid's research demonstrates the disproportionate impact of climate change on women and girls and the critical role WLOs and WROs play in providing climate solutions. The UK has a responsibility to respond in line with the principle of common but differentiated responsibilities. The UK Government must:

5. Advocate for the establishment of a community direct access funding modality for the Fund responding to Loss and Damage (FRLD), prioritising small grants to WLOs and WROs in FCAS.

Our research findings show the extent of the needs at community level which are not being addressed, due in part to insufficient funding reaching communities. Direct access to the FRLD by communities is necessary to ensure support reaches the most affected, especially in countries facing instability and conflict where government support systems are not as strong, minimising intermediaries. Small grants to WLOs and WROs should be prioritised, as well as to NGOs working directly with them who can provide contextualised support and capacity strengthening.

6. Ensure the UK Board member for the FRLD advocates for the establishment of a gender strategy for gender-responsive financing.

The findings demonstrate the gendered impacts of climate change in FCAS. The losses and damages faced by women and girls, particularly non-economic losses and damages, are disproportionate and therefore require particular attention. There is currently no gender and inclusion policy or strategy for the FRLD. The Board for the FRLD should establish a clear gender strategy or action plan to ensure that funds dispersed take into account the particular needs of women and girls and ensure that loss and damage financing is gender-responsive.

7. Advocate for the inclusion of a quantified sub-goal for Loss & Damage in the New Collective Quantified Goal (NCQG) for climate finance.

To ensure that the financial needs for loss and damage are adequately addressed, the UK Government must push for the inclusion of specific quantified sub-goals for loss and damage, alongside mitigation and adaption, during the NCQG negotiations at COP29. Establishing such goals is critical for fully leveraging the FRLD, especially in FCAS, where gender responsive funding must urgently reach women and girls. Without the establishment of these sub-goals, the mandate to meet the vast financial needs will not be realised and will leave the FRLD under resourced and unable to provide effective assistance.

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Cover image: Saafi lives in the Giro-Sumo IDP camp, Somaliland, with her young daughter. They migrated from their original home in the Odewyne District in search of clean and consistent access to water since everything has become so scarce due to the drought.

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