



COMMUNITIES IN CHARGE

Lessons for the Global Fund for Responding to
Loss and Damage from a locally led project in
Kenya

People in northern Kenya have suffered numerous severe economic and non-economic losses and damages due to repeated climate-related droughts and flooding.

This briefing paper provides an overview and lessons learned from a locally led project funded by the Scottish government and recently implemented by Oxfam, Strategies for Northern Development and Merti Integrated Development Programme in northern Kenya, providing support to local communities to address the losses and damages they have suffered.

With the Fund for Responding to Loss and Damage becoming operational and climate finance leading the agenda at COP29, this briefing shows the importance of ensuring access to funding and decision-making for communities and local organizations, who can design responses to loss and damage that are effective and suited to their needs.

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For further information on the issues raised in this paper please email advocacy@oxfaminternational.org

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Cover photo: Halima Bonaya on her way home carrying water-filled jerricans in Kulamawe, Isiolo County. Photo by Misheck Macharia/Oxfam

FOREWORD

The pronounced effects of climate change are on full display in rural northern Kenya, and the communities of Isiolo and Samburu counties have been devastated by multi-year droughts followed by flash floods. The impact has led to the loss of life and homes, with nearly all households losing or experiencing a significant reduction in livelihoods. The droughts caused water sources to dry up, and the remaining water sources were damaged by the subsequent floods. This climate injustice has resulted in an increase in conflict among neighbouring communities over access to eroded pastures and water resources. As with most humanitarian situations, it is women, children, people with disabilities and other marginalized groups who are paying the highest price.

These communities did not contribute to the causes of climate change, yet they bear its burden. The sequence of events is not the consequence of bad luck. These unfolding climate impacts are the direct result of years of uncontrolled greenhouse gas emissions, especially from wealthier nations, and the failure to take the rapid action required to halt them. This injustice is deepened further, as those who are suffering the worst are those whose vulnerability is heightened by historic marginalization, weak public institutions and underinvestment in the management of natural resources.

While national governments must do everything in their capacity to support people in the most climate-vulnerable areas, they cannot do it alone. For this reason, the decision to establish a new global Fund for Responding to Loss and Damage is a welcome and long-overdue step. It offers communities, such as those in Isiolo and Samburu, the hope that appropriate and timely resources will finally arrive to help remedy the losses and damages they continue to suffer and build resilience against future harm.

But now is the moment of truth. There has been much talk about how the new Fund will do things differently from other climate funds. We are told it will be innovative and purpose driven. While encouraging, such promises will count for little unless the Fund can face up to the life and livelihood-saving tasks it was established for. Nor will the Fund drive meaningful, lasting change unless people in communities like Isiolo and Samburu are at the very centre of decision-making over how resources are distributed and spent.

The project that our organizations supported communities to design and implement, funded by the Scottish Government, explored locally led action to address loss and damage. It was a small but important contribution towards supporting communities in Isiolo and Samburu to recover from the impacts of climate change. It has shown the power of collaboration between different but complementary organizations, and most importantly, the importance of putting communities in the driver's seat. When provided with the resources and support they need, communities and local organizations are the key to designing and implementing effective responses to loss and damage that work for them.

At this critical moment, one that may determine the depth and quality of support that reaches climate-hit communities for years to come, we believe our reflections are timely, and hope they will inform the ongoing work to establish a Fund that truly allows communities to exercise their power.

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SUMMARY

The climate crisis is upon us. With every fraction of a degree of warming, its impacts become more harmful for people and the planet.

People in northern Kenya have suffered numerous severe economic and non-economic losses and damages due to repeated climate-related droughts and flooding, including loss of lives, livelihoods, housing, access to water and sanitation, education opportunities, and peace.

Following a call for proposals from the Scottish Government, between December 2023 and March 2024, Oxfam worked with its partners in northern Kenya – specifically the Arid and Semi-Arid Lands Humanitarian Network (AHN), Strategies for Northern Development (SND) in Samburu County and Merti Integrated Development Programme (MID-P) in Isiolo County – to provide measures of redress for the losses and damages suffered by communities. The project took a locally led approach, placing communities affected by climate change at the heart of every stage of planning and delivery.

Based on the priorities identified by the communities, the project had three components:

- The first component addressed economic and non-economic losses and damages (including negative health impacts and gendered dimensions) related to the limited access to clean water sources.
- The second project component addressed the economic loss and damage caused to livelihoods, homes and education through the provision of community managed cash transfers, using a Survivor and Community-Led Response (SCLR) approach. This aimed to embed participation, local leadership, and ownership into the project design.
- The third project component addressed the loss of peace in communities impacted by climate change, stemming from resource-based conflicts over access to degraded pastures and water resources. It focused on strengthening existing community-based peace committees, including increasing the participation of women and young people.

The project provided Oxfam, AHN, SND, MID-P and the participating communities with some key insights. Although these learnings result from one single small-scale and time-limited project, they echo the reflections and experiences of many other communities and organizations. Five key lessons were discerned:

1. Sufficient time and resources need to be allocated to facilitate the community's own understanding of loss and damage and suitable responses.
2. Locally led approaches, including access to funding, are essential for more impactful loss and damage responses.
3. Loss and damage responses need to be gender-transformative.
4. Loss of peace can be a form of non-economic loss and damage and conflict-transformative responses need to be adopted to address it.

5. Programmatic, integrated and long-term approaches are crucial for effectively and comprehensively addressing loss and damage.

Although these learnings result from one single small-scale and time-limited project, they echo the reflections and experiences of many other communities and organizations. They also arrive at a crunch time for the new global Fund for Responding to Loss and Damage (FRLD) when the policies and procedures for its effective functioning need to be adopted and resources in the scale of billions need to be mobilized.

Oxfam recommends:

To recipient countries of loss and damage funding:

- Facilitate bottom-up and participatory loss and damage needs assessments.
- Implement policies, procedures and governance structures that actively ensure meaningful representation and participation in loss and damage decision-making for frontline communities and local CSOs.
- Design and implement comprehensive programmes for loss and damage response.
- Promote human rights-consistent, gender and conflict-transformative and locally led responses.
- Establish adequate mechanisms for transparency and accountability.

To the Fund for Responding to Loss and Damage:

- Mobilize new, additional, predictable and adequate financial resources in the scale of billions.
- Establish access modalities that facilitate direct access to funding for frontline communities, Indigenous Peoples, local CSOs, women's rights organizations and groups experiencing marginalization.
- Establish simplified funding application processes and agile, needs-based fund disbursement mechanisms.
- Ensure the meaningful participation of frontline communities, Indigenous Peoples, and affected groups in all Board meetings and related proceedings.
- Adopt rapid and agile funding mechanisms to respond to climate-induced disasters.
- Promote programmatic approaches to comprehensively address all loss and damage identified by recipient governments and communities.
- Ensure all funded programmes are human rights consistent, gender transformative and conflict sensitive.

To loss and damage finance provider countries:

- Provide substantive contributions to the FRLD, in the forms of grants rather than loans and truly additional to climate finance and development assistance.

- Support the inclusion of loss and damage in the New Collective Quantified Goal for climate finance to be agreed at COP29, particularly in the form of a sub-goal.
- Require intermediaries administering bilateral loss and damage funding – including multilateral organizations, financial institutions and international NGOs – to adopt a robust locally led approach that includes the perspectives of women, Indigenous Peoples and marginalized groups at all stages.
- Provide flexible, multi-annual and unrestricted funding to support local CSOs.
- Report on loss and damage finance provided, including the amount that goes towards local actors, and report on gender-responsiveness and intersectional responses.

To the Scottish Government:

- Continue to champion global progress on loss and damage.
- Continue to help expand the evidence base on loss and damage programming.
- Introduce a specific loss and damage stream within Scotland's Climate Justice Fund.

To international NGOs:

- Commit to fostering local leadership in loss and damage response.
- Respect country ownership and promote community-led approaches in loss and damage responses.

1. INTRODUCTION



Caption: An abandoned house in Iresaboru village, Isiolo County, following deadly floods in December 2023. Photo by Mark Wahwai/Oxfam.

People in northern Kenya have suffered numerous severe economic and non-economic losses and damages due to repeated climate-related droughts and flooding, including loss of lives, livelihoods, housing, access to water and sanitation, education opportunities and peace. In response to a call for proposals from the Scottish Government, between December 2023 and March 2024, Oxfam worked with its partners in northern Kenya – specifically the Arid and Semi-Arid Lands Humanitarian Network (AHN),¹ Strategies for Northern Development (SND)² in Samburu County and Merti Integrated Development Programme (MID-P) in Isiolo County³ – to provide measures of redress for the losses and damages suffered. The project took a locally led approach, placing communities affected by climate change at the heart of every stage of planning and delivery. This briefing note summarizes project insights and presents the lived experiences of supported community members.

This is a critical time as, at the global level, as the Fund for Responding to Loss and Damage (FRLD) is becoming operational. Governments in Global South countries are also setting up the necessary policies and institutional mechanisms to access financial resources and technical assistance for loss and damage.

This briefing aims to bring some key lessons to the attention of decision-makers at local, national and international levels to ensure that the

'We had to run for our lives. We did not like moving here. We had no other choice but to accept the reality. We do not have decent houses. Some live in tents. It is just struggles. When we wake up in the morning, some go straight to fetching water... many hours are lost just on fetching water.'

(Hadija Jillo, pastoralist, Isiolo County)

communities most affected by climate change are at the centre of decisions, funding and actions to address loss and damage.



Caption: Hadija Jillo, a project participant in Iresaboru, Isiolo County, walking to her new makeshift house after floods displaced her and her family from their home. Photo by Mark Wahwai/Oxfam

THE ERA OF LOSS AND DAMAGE

The climate crisis is upon us. With every fraction of a degree of warming, its impacts become more harmful for people and the planet. Millions of people, particularly in lower-income countries, are already losing their lives, livelihoods, educational opportunities, homes, land and territories, culture and mental wellbeing due to a crisis they did not cause. People living in poverty, as well as people who are marginalized and discriminated against due to their gender, race, colour, religion, caste, class, (dis)ability or age, are paying the highest price. Colonialism, both past and present, exacerbates the climate vulnerability of communities and colonized nations by, for example, depleting and extracting resources, depriving communities of the most fertile land and imposing long-term harmful and exploitative economic policies that create systemic inequalities.

In Kenya, the climate crisis causes extreme weather events, including severe droughts, floods and erratic rainfall. These weather events undermine food and water security, contributing to resource-based conflict while further deepening poverty and inequality. Economic losses due to climate change impacts are currently estimated at between 3% and 5% of the country's annual GDP.⁴ Smallholder farmers and pastoralists, who form the backbone of Kenya's economy, are struggling to cope with these rapid changes, with women, children and marginalized groups bearing the brunt of climate-related disasters.

Under the United Nations Framework Convention on Climate Change (UNFCCC), 'loss and damage' is widely used to refer to the harms caused by climate change where adaptation efforts are either overwhelmed or absent. These impacts result from both slow-onset processes, such as sea level rise, glacial melt, gradual temperature increases and drought, and sudden extreme weather events, including storms and heavy rainfall.

ECONOMIC AND NON-ECONOMIC LOSS AND DAMAGE

Economic loss and damage affects resources, goods and services commonly traded in markets, such as property, infrastructure or revenue.

Non-economic loss and damage refer to untradeable material and non-material items, including lives, human health, biodiversity, displacement, cultural identities and peace and security.

Beyond the technical definition, loss and damage refers to a core concept of climate justice, encapsulating the vast scale of harms that people are suffering because of the magnitude of the crisis. It also highlights how these harms result from the failure of governments, particularly in wealthier countries, to take timely and adequate action to reduce emissions at the scale and speed required, and to support people in lower-income countries to adapt. Perhaps most importantly, it also refers to a call for justice for and from the most affected people in lower-income countries: those who have contributed the least to the climate crisis should not bear alone the costs and consequences of harms inflicted by years of uncontrolled emissions and negligence from higher-income countries. The reverse is also true: those who are most responsible for the climate crisis should pay disproportionately more towards the costs of reducing emissions and responding to climate impacts as grounded in the 'polluters pay' principle under international environmental law.⁵

THE FUND FOR RESPONDING TO LOSS AND DAMAGE: A WORK IN PROGRESS

The demands for dedicated funding for loss and damage – articulated largely by small islands states and other climate-vulnerable countries since the early 1990s – have been met with strong resistance from high-income countries for years.

As recently as 2021, the UN Climate Change Conference in Glasgow (COP26) ended once again without an agreement on a global financing mechanism for loss and damage. However, the demands of climate-vulnerable countries and climate justice movements, that had been leading this struggle for decades, became impossible to ignore. During the talks, the Scottish Government became the first government in the Global North to pledge financial support to address loss and damage, helping to break the long-standing impasse on this topic, through an allocation totalling £2m.⁶

While the United Kingdom is a party to the UNFCCC, and therefore under a legal obligation to provide finance, Scotland is not. However, Scotland's then First Minister Nicola Sturgeon – while acknowledging that the level of funding allocated was limited – said the devolved level Scottish Government was determined to 'lead by example' and urged leaders of all wealthy countries to make their own financial commitments,⁷ adding: 'That is not charity, it is our obligation'.⁸

Building on Scotland's example and the critical efforts of lower-income countries and the climate justice movement, a year later, at the UN Climate Change Conference in Sharm-el-Sheikh in 2022 (COP27), countries agreed to establish a dedicated fund for responding to loss and damage.⁹

On the first day of COP28 in Dubai in 2023, after a year of further negotiations, states made additional progress by agreeing on a way forward to operationalize the Fund for Responding to Loss and Damage (FRLD) as well as other funding arrangements for loss and damage.¹⁰ While this was a major step forward, the COP28 decision to establish the Fund¹¹ had some important shortcomings.¹²

For example, it was decided that, for an initial period of four years, the FRLD will be hosted by the World Bank¹³ – an institution focused on lending and investments rather than providing grants or compensation. Moreover, there was no recognition that rich countries with historical responsibility for the climate crisis are obligated to provide finance to address loss and damage. On the contrary, states emphasized that funding arrangements, including the FRLD, were based on cooperation and facilitation rather than liability or compensation.¹⁴ While the COP28 decision acknowledged that the Fund should take a gender-responsive approach, it also failed to recognize that it must be based upon human rights principles and standards.

Significant work is therefore required to ensure the FRLD meaningfully contributes towards climate justice and provides effective remedies for the communities most affected by climate change. This includes ensuring the Board of the FRLD adopts methodologies (so-called 'access modalities') that will enable communities, Indigenous Peoples, local civil society organizations (CSOs), women's rights organizations and groups experiencing marginalization to access funds as directly as possible, and in ways that both enable local leadership and promote responses to loss and damage that are gender-transformative and consistent with human rights. It also includes adopting policies and practices that facilitate the meaningful participation of Indigenous Peoples, CSOs and communities in the decision-making of the FRLD, for example on how the funds are spent.

It is, of course, also critical to ensure the FRLD receives sufficient funding to meet the needs of climate-affected countries and people. The pledges received by the Fund so far only amount to about US\$679m,¹⁵ and represent a small fraction compared to current estimations of economic loss and damage needs. Mid-point estimates suggest that economic loss and damage will reach US\$425bn each year in the 2020s, rising to

US\$671bn in the 2030s.¹⁶ These estimates do not account for the additional support needed to address non-economic loss and damage, such as educational resources to compensate for school time lost to floods or droughts, or the costs associated with supporting the mental health of affected people.

Finally, finance for loss and damage should not be considered in isolation, but rather as part of the new global climate finance goal (the New Collective Quantified Goal – NCQG). The new goal, to be adopted at COP29, must explicitly include finance for loss and damage alongside mitigation and adaptation. It must also designate specific sub-goals for loss and damage and adaptation, as these areas have traditionally been neglected in favour of mitigation financing.¹⁷ It should also specify that all finance for loss and damage must be public and grant-based, not loan-based, to avoid compounding the debt crises facing countries that are most vulnerable to climate impacts.¹⁸

SCOTLAND'S TEST-LEARN-AND-ADVOCATE APPROACH

The Scottish Government has sought to build on its early leadership on climate justice and loss and damage by convening discussions on how to ensure equitable access to the much-needed finance.¹⁹ Importantly, underpinning this effort is a practical commitment to learning with others, including impacted communities, about how loss and damage finance can be spent most effectively.

Having pledged £2m at COP26 for addressing loss and damage, the Scottish Government committed an additional £5m one year later, at COP27. It then committed a further £3m before and during COP28,²⁰ taking its total allocation to £10m. These funds are nested within the Scottish Government's Climate Justice Fund (CJF) – created in 2012 – and worth a total of £36m between 2021 and 2026.²¹ Among the loss and damage projects backed by the Scottish Government is a £5m allocation to the Climate Justice Resilience Fund to provide grants that support women, young people, and Indigenous Peoples, with a focus on addressing non-economic loss and damage through community-led interventions and an 'intentional and rigorous focus on gender'.²²

Importantly, the CJF is separate and additional to the Scottish Government's international development and humanitarian response funds.²³ However, as explored below, the Scottish Government allocated £1m from the CJF through a process normally used to allocate money from its parallel Humanitarian Emergency Fund (HEF) as part of a dedicated loss and damage funding window.²⁴

TESTING SCOTLAND'S HUMANITARIAN MECHANISM

The HEF is normally focused on funding life-saving humanitarian aid in the immediate aftermath of a crisis. The Scottish Government distributes humanitarian funds through a panel of eight vetted humanitarian organizations, including Oxfam Scotland.²⁵ In late 2023, the Scottish Government asked panel members to submit proposals totalling £1m with a specific focus on addressing loss and damage. The allocation – which came from the CJF – was an addition to the humanitarian funding normally allocated via the HEF.

To test the ability of a pre-existing rapid-response humanitarian funding platform as a channel for loss and damage finance, the Scottish Government broadly requested standard HEF processes be applied. It required proposals to have a maximum value of £250,000 and be completed within roughly three months. Applicants were required to demonstrate that projects were gender-responsive – including the disaggregation of gender data – and adopted a do-no-harm approach, in line with the Scottish Government's international development principles.²⁶ However, there was a strengthened emphasis on ensuring projects were informed by participative needs assessments. Projects could address the impacts of either rapid or slow-onset climate change events.

On completion of this process, Oxfam was among four international non-governmental organizations (NGOs) awarded a grant, receiving £250,000 for a project which was delivered in northern Kenya between December 2023 and March 2024. Oxfam's project was developed in deep collaboration with local partners, specifically the AHN, SND in Samburu and MID-P in Isiolo. The project focused on supporting people who have suffered multiple economic and non-economic losses and damages due to repeated droughts and flooding.

How is loss and damage similar and different from humanitarian aid and development finance?

The concept of loss and damage is rooted in the principles of climate justice. It should be viewed as a debt owed by high greenhouse gas-emitting countries and, therefore, as an obligatory contribution. While states also have an obligation to provide humanitarian and development aid, these contributions are often seen as acts of charity.²⁷

Humanitarian funding is provided as part of an emergency response to save lives, alleviate suffering, and maintain human dignity in the face of crisis events, including extreme weather events, famine, disease and conflict. In some instances, it is now provided ahead of predicted crisis (anticipatory action) and may be provided for years, or even decades, in areas of protracted crisis.

Development aid focuses on long-term support to further economic development and broader achievement of the UN Sustainable Development Goals, and to resource national development plans.

While the exact scope of funding to be provided by the FRLD is still under negotiation, the COP28 decision establishing the Fund clarified that support

'may include funding that is complementary to humanitarian actions taken immediately after an extreme weather event; funding for intermediate or long-term recovery, reconstruction or rehabilitation; and funding for actions that address slow onset events.'²⁸

Unlike humanitarian aid, loss and damage finance and support is not limited to acute crises and would assist communities impacted by both rapid and slow-onset climate events (including rising sea levels and melting glaciers). Moreover, comprehensive loss and damage finance goes beyond traditional humanitarian response, as it would provide support not only for the immediate aftermath, but also for sustained recovery, rehabilitation, reconstruction and alternative livelihoods for communities.

However, loss and damage finance, while different in nature, presents important connections with humanitarian aid and development assistance. It spans many of the areas addressed by humanitarian response, from the post-disaster early recovery and rehabilitation stages, through to the reconstruction phase which typically involves development funding. It also overlaps with certain development interventions, such as strengthening social protection systems to make them more responsive to climate shocks.

Despite these connections and given the importance of each of these types of finance – and because each of these priorities is currently underfunded – it is critical that finance for loss and damage be new and additional to development assistance, humanitarian aid, and to other types of climate finance, such as mitigation and adaptation funding.²⁹

2. THE LOCALLY LED LOSS AND DAMAGE PROJECT IN KENYA

LOSSES AND DAMAGES IN THE ARID AND SEMI-ARID REGION OF KENYA

In the arid and semi-arid (ASAL) region of Kenya, climate change is altering weather patterns, making extreme occurrences like unpredictable heavy rain, prolonged droughts and flash floods more frequent and severe.³⁰ Droughts adversely affect rangelands/pasture, agriculture and water resources, which are vital for livelihoods in ASAL regions.³¹ When rains do occur, they are often intense and concentrated over short periods, leading to flash floods, which cause deaths as well as soil erosion, displacement, infrastructure damage and diseases.³²

'We have been experiencing drought for many years. This has a huge impact on both humans and livestock. Pastures are inadequate. Recently, heavy rains brought about soil erosion in our town. The erosion took place all over the town.'

(Halima Bonaya, Child Protection Volunteer, Kulumawe, Isiolo County)



Caption: Hadija Jillo and Qali Chana, project participants in Hagarusu village in Isiolo County, on their way to fetch water. Photo by Mark Wahwai/Oxfam.

In February 2023, approximately 4.4 million people in Kenya's ASAL region faced hunger and malnutrition as a result of losing their livestock, which they rely on for both food and their livelihoods.³³ Almost 95% of water sources dried up in 2022,³⁴ and water infrastructure had been damaged due to overuse during drought.

Following months of severe drought, above-average rainfall between October and December 2023 led to floods that killed 168 people, displaced over 500,000, caused the death of 17,000 livestock, and flooded 18,000 hectares of cropland.³⁵ Key infrastructure – including roads, bridges, schools, power and health facilities – was also damaged.

Oxfam, SND and MID-P worked with climate-impacted communities in Samburu and Isiolo. The communities identified the priority losses and damages that they wanted to address through the project: access to clean water; the loss of livelihoods; damage to homes and school facilities; and increased conflicts due to water scarcity.

Communities reported that the floods and drought had severely affected their access to clean water for livestock and domestic use, with women and children particularly impacted.

'The rains washed away some houses, displacing people to seek shelter in schools and rental houses. School reopened and the displaced were forced to move out, adding to their misery.'

(Shukri Halkano, Chair of the Water Management Committee, Bula, Isiolo County)

'The rains brought about destruction, both for the community and the water system. The long rains destroyed the piping system used for the borehole waters. The community could only rely on rainwater.'

(Shukri Halkano, Chair of the Water Management Committee, Bula, Isiolo County)



Caption: Abandoned and dilapidated classroom in Iresaboru Primary School in Isiolo County, destroyed by floods in December 2023. Photo by Mark Wahwai/Oxfam

Climate-induced damage to water sources also increased the distances women and girls walked to access functioning water points, particularly affecting pregnant women. This exacerbated the risks of gender-based violence (GBV) and contributed to the unequal distribution of unpaid care and domestic work. Nationally, women spend approximately seven times more time on unpaid care work than men.³⁶

Communities also reported that the breakdown of water infrastructure had resulted in conflicts around water points, especially during the dry seasons, as increasing numbers of people converged at the few functional sites to draw water for personal use and for livestock.

LOCALLY LED ACTION

Given these far-reaching climate impacts, the project partners came together to ensure the funding proposal to the Scottish Government directly addressed the priority losses and damages identified by the communities. SND and MID-P are embedded in Samburu and Isiolo. They have long-standing relationships with local communities, and are members of the ASAL Humanitarian Network, a 30-member platform led by local and national NGOs which promotes a humanitarian system that enables more locally led responses across ASAL counties in northern Kenya.

'Water scarcity has huge impacts on children and women. Dirty water can be hazardous to them. Pregnant women and young children are most affected. Cooking for the children requires water. Water shortages affect 90% of a child's normal life. A child must eat, shower, put on clean clothes and then head to school. Schools require water to run. Water shortages in schools can negatively impact the children.'

(Halima Bonaya, Child Protection Volunteer, Kulumawe, Isiolo County)

'Women face multiple challenges. Every morning, they go fetching water. Some use donkeys. Others carry jerrycans on their back as they move up and down the hilly roads. That is a difficult task for women. At times, the water point is opened late. And the livestock also wait in line to drink water. And it is the only water point that we rely on. Women are the most affected by this shortage. You can find a nine-month-pregnant woman carrying water on her back uphill. Some go through miscarriage. One woman I met recently said she was forced to carry it since her husband is not around and she cannot stay without water. Young children are also forced to carry water.'

(Halima Bonaya, Child Protection Volunteer, Kulumawe, Isiolo County)



Caption: Naret Community Self-Help Group in Sware village during a consultative meeting with an SND representative. Photo by Misheck Macharia/Oxfam.

'Pasture become scarce during drought. Our neighbouring community and our community compete for the scarce pasture. It can lead to confrontation thus conflict. The little available water becomes a competition across communities. Such competitions mostly lead to outbreak of conflicts. And grazing land also becomes a battlefield during the drought.'

(Stephen Kiadiaga, member of the peace committee and council of elders, Nakulot, Isiolo County)

The project placed climate-impacted communities at the heart of every stage of planning and delivery, acknowledging the important role of the community in responding to crises and leveraging the knowledge and resources within the community. As Golicha Wario, Loss and Damage Lead at SND said, 'The community is the first and last responder in any crisis.' However, all too often, communities lack the financial resources to enable them to respond at scale and speed.

In the conception phase, SND and MID-P engaged directly with communities in Samburu and Isiolo respectively – through community health workers, local women's rights organizations, community leaders and the County Steering Group (CSG)³⁷ – to identify climate-induced loss and damage that the communities had suffered. The multi-partner team identified the proposed activities and validated them through community barazas (meetings) and discussions with the CSG. 'After the rains, we held a communal meeting to assess the damage and prepared a report for the county government. In our report, we described the extent of the damage caused by the rains. To our disappointment, the county did not have enough funds to help. The community decided to do some modification to get the water running again.'

'The community are given the resources to make decisions for themselves, to enable them to regain their economic stability and to foster resilience... Because the community are the first and last responders in any crisis, we're going to select the project that is a priority for them.'

(Golicha Wario, Loss and Damage Lead at SND)

THE LOSS AND DAMAGE PROJECT

Based on the priorities identified by the communities, the project had three components. The first component addressed economic and non-economic losses and damages (including negative health impacts and gendered dimensions) related to the limited access to clean water sources.

WATER SOURCES REHABILITATION



Caption: Oxfam staff with a water engineer during the installation of new water pipes in Kina, Isiolo County. Photo by Misheck Macharia/Oxfam.

Five water systems were rehabilitated, with 6.6 kilometres of pipeline and a 60m³ water storage capacity – including a steel tank – installed to help ensure sustained access to clean water. Six water points were constructed for domestic use, and a cattle trough was reestablished to support livestock watering. These measures benefited 22,622 people affected by climate-induced droughts and floods, particularly women and girls.

'After the rains, we held a communal meeting to assess the damage and prepared a report for the county government. In our report, we described the extent of the damage caused by the rains. To our disappointment, the county did not have enough funds to help. The community decided to do some modification to get the water running again.'

(Shukri Halkano, Chair of the Water Management Committee, Bula, Isiolo County)



Caption: Tirus Lentuta drawing water from a newly established water point in Elchingei, Samburu County. Photo by Misheck Macharia/Oxfam.

The community-led approach was central to ensuring sustainability and local ownership. Community engagement was crucial to integrating women into the decision-making process, directly addressing the specific needs of women and girls regarding water access. This approach led to measures ensuring safe water access for women and girls. Women reportedly felt empowered as they took on leadership roles in water management, fostering a sense of responsibility and commitment within the community.

'We are glad this funding has come at a time when coping capability of communities in the Arid and Semi-Arid regions have been stretched beyond limit because of the cyclic shocks caused by climate change – it is a grant in the nick of time. We hope that more countries will heed our appeal for loss and damage funding and commit more resources to supporting climate-impacted communities whose numbers keep growing in the face of myriad challenges resulting from climate extremes of both drought and flood.'

(Ahmed Ibrahim, Convenor of the AHN)

The second project component addressed the loss and damage caused to livelihoods, homes and education through the provision of cash transfers. It used a Survivor and Community-Led Response (SCLR) approach, inviting groups of community members to submit proposals for community-based initiatives eligible for group cash transfers. This process aimed to embed participation, local leadership, and ownership into the project design. While communities had previously received individual household cash grants from Oxfam and its partners as an emergency intervention to address food insecurity, the SCLR approach was new to them.

Meetings were held with community members to explain the objectives of the project. Self-formed groups as well as more structured community groups worked with partner facilitators to develop proposals. These were then prioritized and shortlisted by nominated community representatives before being agreed upon in community barazas. In Isiolo, for example, 72 groups showed interest, 23 proposals were shortlisted, and 10 were funded. SND and MID-P then trained the funded groups in the management of the funds and provided support for the more technical aspects of project implementation. Technical support was also provided by the County Government.

Although the selected projects were proposed by organized groups, all projects benefited the wider community. The process of collaboration and shared decision-making also enhanced community readiness to manage future funds and strengthened cohesion and resilience.

EXAMPLES OF COMMUNITY-BASED INITIATIVES FUNDED THROUGH THE SCLR

In Samburu, children were learning under trees after the Early Childhood Development (ECD) school buildings in their community were damaged following flash floods. A group was funded and supported to rebuild school facilities, benefiting children from the wider community.



Caption: Left: A mother walks her children to 'school' in Looltepes village in Samburu County. Children in the area learned under a tree due to lack of a classroom. Right: The school's first ever classroom was constructed in March 2024 by the area's Noboisho Self-Help Group, supported by Oxfam and Strategies for Northern Development (SND). Photos by Misheck Macharia/Oxfam.

Another group opted to support displaced community members whose homes had been destroyed during the floods by building a shelter to accommodate the households most in need.

In Isiolo, a community self-help group was funded to purchase and distribute goats to vulnerable women-headed households. This helped rebuild livelihoods and strengthen resilience, while the availability of goat milk also supported nutritional outcomes. With breeding, goats could be distributed to other households, extending these benefits throughout the community.



Caption: Halima Bonaya checking on her lamb in Kulamawe, Isiolo County. With water available after repairs were completed in broken water pipes, her flock can now live a healthy life. Photo Misheck Macharia/Oxfam.

The third project component addressed loss of peace as a form of non-economic loss. Resource-based conflicts over access to degraded pastures and water resources, both within households and among communities, are exacerbated by climate-induced losses and damages to water security and livelihoods.

SUPPORTING COMMUNITY-BASED PEACE COMMITTEES



Caption: A banner bearing a peace message at Serellipi, Samburu County. The community organized a peace caravan, culminating in a major peace meeting in the area. Photo by Misheck Macharia/Oxfam.

The project strengthened existing community-based peace committees, including increasing the participation of women and young people. Members of the peace committees worked with communities and authorities to carry out dialogue sessions and trainings to enhance conflict resolution skills, inter-group relations and community engagement. A peace caravan, or march, was also organized, mobilizing community leaders, government officials, NGOs and other stakeholders who came together to promote dialogue, reconciliation and peaceful coexistence among Isiolo and Samburu counties.

'The neighbouring Samburu community come to our area in search of better pasture. Forcefully, they graze their livestock without seeking permission. They do not go through the right procedures or protocols in place. Going through the peace committee who will discuss and provide a space for them is the way.'

(Member of the peace committee, Isiolo County)



Caption: Community members from the warring communities of Samburu, Turkana and Isiolo march for peace along the Isiolo-Samburu Road during a caravan to rally for peaceful actions among members. Photo by Misheck Macharia/Oxfam

The three components of the project combined humanitarian, development and peacebuilding interventions. As a humanitarian measure, the component involving restoration of water sources aimed to meet urgent needs in the communities, while also supporting long-term resilience. The cash transfers for community-based projects aimed to provide support to meet longer-term development needs. Finally, the component addressing non-economic losses provided a direct link with peacebuilding interventions.

THE TRIPLE NEXUS APPROACH

The concept of the triple nexus – which involves coordinating actions across the humanitarian, development and peace sectors – aims to facilitate cooperation and shared objectives between immediate crisis-response projects and longer-term developmental transformations. As a result, it fosters conditions for peace, ensuring that individuals can fully experience the entire range of their human rights. Actors across the triple nexus work together towards collective outcomes and sustained positive change. This approach emphasizes avoiding the need for future humanitarian intervention by reducing vulnerability and risk.

3. LESSONS LEARNED

Designing and implementing this pilot loss and damage project in Kenya has provided Oxfam, its local partners and the participating communities with some key insights. It can also provide valuable guidance for the planning of loss and damage responses both through the new global FRLD and other funding arrangements. We recognize that this single project was small-scale and time-limited. However, given the ongoing efforts to operationalize the FRLD, we believe that sharing these lessons can nonetheless be useful.

SUFFICIENT TIME AND RESOURCES NEED TO BE ALLOCATED TO FACILITATE THE COMMUNITY'S OWN UNDERSTANDING OF LOSS AND DAMAGE AND SUITABLE RESPONSES

In the inception phase of this project, Oxfam, AHN, SND and MID-P realized that, while the communities were deeply aware of the impacts of climate change, the concept of loss and damage was new to them. Time and space were set aside at the inception of the project to foster this understanding. This was achieved by linking the communities' practical socioeconomic realities and lived experiences of the climate crisis, as realized through the impact of repeat droughts and floods, to this relatively new terminology.

Overall, Oxfam, AHN, SND and MID-P identified a need to build a deep context-specific understanding of the concept of 'loss and damage' – as articulated at global climate talks – that is led by impacted communities themselves. This is essential to ensure that responses to it are designed and financed in ways that effectively address community priorities. This echoes the findings of Oxfam's wider research on loss and damage, which highlight the importance of decolonizing the loss and damage narrative to acknowledge the indigenous and traditional knowledge of those suffering from climate harm.³⁸

While the Scottish Government-funded project was time-limited, it is crucial to allocate sufficient funds, time and resources to facilitate a space in which communities can build a collective understanding of what loss and damage is and means to them, how it connects with justice, what their rights are and what responses are most adequate to provide justice in their own context. This should happen in the context of loss and damage assessment processes, the planning of specific loss and damage responses and all funding decisions.

LOCALLY LED APPROACHES, INCLUDING ACCESS TO FUNDING, ARE ESSENTIAL FOR MORE IMPACTFUL LOSS AND DAMAGE RESPONSES

The project confirmed the importance of adopting locally led approaches to the design and delivery of loss and damage responses, with action led by CSOs in northern Kenya and delivered in close collaboration with affected communities who the funding is intended to serve. As SND explained: 'This approach is based on the premise that local communities understand their context and are in the best position to propose and implement initiatives that promote their collective resilience and recovery from climate change loss and damage.'³⁹

WHAT DOES 'LOCALLY LED' MEAN IN PRACTICE?

There is no one definition of what constitutes locally led or community-led approaches. It is an emerging area of policy and practice that is growing out of community-based and community-driven approaches to development. A community-led approach often uses the practices of support, mutual learning, and consensus building to create bottom-up citizen-driven change. At the heart of this approach are the voices, views, priorities, aspirations and sustained collective action of citizens towards the achievement of the community's goals and vision.

The Principles for locally led Adaptation,⁴⁰ endorsed by more than 100 organizations, reflect the key aspects of a locally led approach and should also be directly applied in the context of addressing loss and damage.

Having direct access to funding using the SCLR methodology enabled members of the communities to work together to decide on their priorities and agree how to best spend the grants, with this then corroborated by the broader community through public meetings, or barazas.

As well as directly addressing loss and damage, this approach fosters community ownership, cohesion and legitimacy, with communities coming together to decide on their priorities. It also leveraged their expertise and enabled them to foster their problem-solving skills, as well as gain confidence in undertaking independent projects of significant scale and financial magnitude. The training provided by the project team enabled community groups to effectively manage funds and better equipped them to manage future grants. In meetings, or public barazas, in all targeted villages, community members affirmed this approach as the best they had witnessed, appreciating the autonomy and control over decision-making.

The locally led approach enabled the project to capitalize on SND and MID-P's pre-existing knowledge and relationships with communities in order to accelerate project delivery – somewhat mitigating the impact of tight delivery timelines. The importance of SND and MID-P's on-the-ground presence was reinforced by the project sites' remote locations, where poor mobile network coverage created communication challenges, including limited local mobile money services.

Community-based leadership also enhanced the project's impact. For example, it resulted in the provision of additional resources by affected communities to augment the project-funded activities, indicating high levels of ownership. In Samburu, SND reported that the community offered land and additional funds to furnish the Early Childhood Development Centres (ECDs) funded by the project and provided meals for children attending the centres. Additionally, the authorities in Samburu installed water tanks and piping to the ECDs. In Isiolo, MID-P reported that the Iresaboru Integrated Youth Group constructed an additional shelter for a family affected by flooding, with the extra cost and labour required covered by the community. As such, the provision of the Scottish Government's funding helped to catalyse additional investment locally.

'In the identification of the priorities, each group proposed different interventions. To decide on which specific group to fund, we did a "community validation". We called a public baraza where we read out all the proposed ideas. The community was asked to agree on which proposed activity is key and a priority for them. Based on their choice, we gave the grant to the specific groups that had proposed that initiative. So, it's a community-led process. It's for the community to decide what is key for them in that area. We just facilitated the process. This is giving power to the community.'

(Ahmed Ibrahim, Convener, AHN)

Ensuring that communities, Indigenous Peoples, local CSOs, women's rights organizations and groups experiencing marginalization have direct access to funding should therefore be a priority, both for the FRLD and other funding arrangements. Doing so would promote innovation, leverage communities' and CSOs' considerable expertise and knowledge, promote their agency and address loss and damage in ways that are most relevant to and effective for them. This is also a key lesson emerging from existing climate funds, which provide funding mostly through large international organizations while groups on the ground remain largely unable to access funding and shape solutions.⁴¹ Direct access to funding for communities and CSOs is particularly relevant in settings affected by fragility and conflict where local groups face additional hurdles in accessing funding.⁴²

Besides access to funding, communities, Indigenous Peoples, local CSOs, women's rights organizations and groups experiencing marginalization should be able to meaningfully participate in the design, planning and implementation of loss and damage responses and funding decisions at international, national and local level, including by having a say on funding priorities and by being able to scrutinize funding decisions and allocations.

DIRECT ACCESS TO FUNDING FOR COMMUNITIES, INDIGENOUS PEOPLES, LOCAL CSOs AND MARGINALIZED GROUPS

At the time of writing, the FRLD had yet to decide on how the funds will be accessed. However, the governing instrument of the Fund adopted at COP28 says these funds may be accessed by:⁴³

- National governments via direct budget support: this means that funds may be transferred directly from the Fund to the recipient government's national treasury, with the funds then managed in accordance with the recipient country's budgetary procedures.
- National, sub-national and regional entities such as government agencies and local authorities as well as non-governmental actors.
- Multilateral and bilateral entities, such as UN agencies, multilateral development banks and provider countries' bilateral assistance agencies.
- Communities, Indigenous Peoples and affected groups through small grants.

Direct access to funding for communities, Indigenous Peoples, local CSOs, women's rights organizations and groups experiencing marginalization should be ensured across all the access modalities described above. The board of the fund should set up a community access window or programme within the fund to provide small grants to these groups.⁴⁴ Equally, the board should ensure that governments, sub-national entities and international organizations receiving loss and damage funding channel some funds directly to communities and local groups.

LOSS AND DAMAGE RESPONSES NEED TO BE GENDER TRANSFORMATIVE

The structure of gender-discriminatory social norms, laws and narratives forms 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. As a result, marginalized women are the most severely affected by them.⁴⁵

At the inception of this project, SND and MID-P's consultation with communities in northern Kenya confirmed similar issues. This made it essential that the project be designed in a gender-responsive way. For example, recognizing the threat to safety as well as sexual abuse or harassment risks faced by women and girls, who tend to bear the burden of water collection, the project focused on improving access to clean and safe water sources and ensuring minimal trekking distances for women and girls in the communities. The project also aimed at supporting survivors of gender-based violence.

Oxfam also provided training for partners on the systematic collection and analysis of gender-disaggregated data. This was tracked from baseline to endline and broken down by age and disability status. This enabled some adaptive programming within the short timeframes available, allowing partners to adjust their strategies based on gender-specific needs and impacts, as well as participation levels. As part of a broader do-no-harm approach, safeguarding training was provided to partners, with information also shared with communities to reduce the risks to women and groups in vulnerable positions.

These steps ensured project delivery was gender sensitive. In programming more broadly, this refers to ensuring that programmes or projects reflect awareness of the differential consequences of climate impacts and of proposed responses on different genders (including gender minorities), and the existence of gendered power imbalances.⁴⁶ Strategies, priorities and activities are adapted to better meet the needs of marginalized gender groups. However, throughout this project, efforts were also made to take a gender-transformative approach across the different components. Gender-transformative loss and damage responses go a step further, considering harmful gender roles, norms and relations, acknowledging how gendered assumptions marginalize different genders, and making a proactive effort to reduce gender-based inequalities.

Ensuring the project was gender transformative started with the practical steps of holding consultation meetings at convenient locations for women, and the presence of female facilitators and interpreters to encourage women's participation and allow their voices to be heard. Women leaders were elected to the groups allocating cash transfers, with elections an intentional tool to ensure 50:50 representation of men and

women, an approach that is critical to sustainable outcomes. In addition, community groups were encouraged to put forward proposals with positive gender outcomes. Consequently, among the 15 initiatives funded through cash transfers, eight were led by women's groups, fostering women's agency and leadership, challenging gender norms and promoting equality.



Caption: Naibunga Women Group members marching to a local school to distribute dignity kits to adolescent girls. The group received KES 500K (USD \$3,858.87) unconditional cash grant to buy and distribute kits to women and girls adversely impacted in the area. They targeted 200 Households and 30 adolescent girls from a local primary school. Photo by Misheck Macharia/Oxfam.

After the devastating drought wiped out all the livestock, the communities' purchasing power was dramatically weakened, with women and girls disproportionately affected. As a result, many struggled to afford period products.

In Samburu County, one of the applicant women's groups proposed starting a reusable menstrual products enterprise to distribute these items to women and girls in the community. This proposal was supported under the community-managed cash-transfer component of the project (SCLR).

SND collected the views of the women leading the project in a blog:⁴⁷

'We noted that menstrual hygiene was a major challenge within our community,' shared the chairwoman of the Naibunga Self-Help Group, emphasizing the taboo nature of the topic that made it difficult for women to discuss openly.

'We couldn't even bring ourselves to ask our husbands and fathers for sanitary pads,' she confessed, highlighting the struggles faced by women due to the lack of access to proper period products.

'This intervention was a means of restoring dignity to our women and daughters,' she explained. With the kits, women gained confidence to manage menstruation openly.

'Now, with these kits, we feel more empowered to take care of ourselves,' one community member shared.

To avoid further entrenching existing gender inequalities and to promote substantive gender equality, loss and damage responses need to be not just gender-responsive, but also gender-transformative, so that women, men and gender non-conforming people can fully enjoy their rights.⁴⁸ In particular, addressing gender-based violence and fostering women's participation in decision-making processes is crucial for building resilient communities that can effectively respond to future climate shocks and actively seek remedies for loss and damage.

LOSS OF PEACE AS NON-ECONOMIC LOSS AND DAMAGE AND THE IMPORTANCE OF ADOPTING CONFLICT-TRANSFORMATIVE RESPONSES

The impacts of climate change encompass a wide spectrum of non-economic losses and damages, including the loss of peace and security.

Climate change can lead to additional vulnerabilities and worsening socio-economic conditions that can increase the risks of armed conflict, social unrest, household conflicts, sexual and gender-based violence, and everyday security for women and minorities. At the same time, conflict and violence can limit communities' ability to adapt to climate change.⁴⁹



Caption: A consultative meeting with the Manyatta Zebra Peace Committee in Archers Post, Samburu County. Photo by Misheck Macharia/Oxfam.

The link between climate change and conflict is visible in the communities of Isiolo and Samburu where the project was implemented.

The inclusion of non-economic loss and damage within the Scottish Government's call for proposals enabled the project to identify the loss of peace as a form of non-economic loss and damage and include some measures aimed at responding to this. As the causes of conflict are deep rooted and could not be fully addressed within the project's duration, the project focused on strengthening existing community-based systems, particularly the peace committees, building a foundation for the longer-term peace work that is required within the communities across the Isiolo and Samburu County borders.

The project experience showed the importance of adopting not just a conflict-sensitive but also a conflict-transformative approach in planning loss and damage responses in areas affected by conflict and fragility. Conflict sensitivity means being aware of the context, pre-existing conflicts, and vulnerabilities to ensure programmes and interventions do not exacerbate these issues. Conflict transformation refers to actively contributing to peacebuilding, which requires adopting a triple-nexus approach.⁵⁰

Incorporating peacebuilding initiatives in loss and damage responses is essential for sustaining positive outcomes and building resilient communities, particularly in conflict-prone areas. As this project demonstrates, involving communities and local groups from the design to the implementation phases not only avoids future conflicts by ensuring projects are conflict-sensitive but also seizes opportunities for climate action to advance peacebuilding.

PROGRAMMATIC, INTEGRATED AND LONG-TERM APPROACHES ARE CRUCIAL FOR EFFECTIVELY AND COMPREHENSIVELY ADDRESSING LOSS AND DAMAGE

This project provided important assistance and support to the communities in the Isiolo and Samburu counties who had suffered severe loss and damage due to prolonged drought and flash floods. However, given the short three-month timeframe identified by the Scottish Government for project implementation as well as the limited size of the grant, the project's interventions were inevitably far from being sufficient to fully meet the needs of the affected population and provide comprehensive redress for loss and damage. While the limits in this case reflected the Scottish Government's decision to use – on a test-and-learn basis – a rapid, humanitarian response mechanism to allocate the funding, our findings reinforce the need for a different, tailored approach by donors when allocating funding to address loss and damage in future.

For instance, the limited size of the project contrasted with the large number of groups that showed interest in participating within the community-managed cash transfer component of the project, with sufficient funding in place to fund just 14% of them. Community members and leaders also told Oxfam that while restoration of broken water facilities was crucial, the construction of more boreholes would be needed to fully meet the needs of the community.

'Tribal clashes between the neighbouring communities are there within the pastoral community. But with climate change, these have escalated. Often families who have lost all their livestock, they have no alternative but to go and raid from another community. Or if a water point or a pasture diminish, this also causes conflict between the community. And climate change is behind this.'

(Golicha Wario, Loss and Damage Lead at Strategies for Northern Development)

To drive change at scale, and to ensure it is sustained, will not only require more resources, but also that these resources are committed over longer time periods. In this case, the project delivery timelines were too short to fully deliver upon certain objectives. One of the project's aims was ensuring women survivors of gender-based violence (GBV) were active participants within the community-managed cash transfers. In parallel, the project had planned to further support women survivors of gender-based violence by mapping available GBV response services and providing referral pathways to survivors. However, the short timeframes for the project implementation proved to be a challenge in fully delivering upon these objectives.

Due to patriarchal norms and cultural taboos around discussing issues of gender-based violence openly, many women were reluctant to report it or identify as survivors. Out of the 100 women reached by the project, only 23 consented to sharing their information in relation to their experiences of GBV. The barriers to reporting were difficult to overcome within the delivery timelines, as long-term engagement is essential to build trust and address these hurdles.

These examples highlight the limits of using humanitarian funding mechanisms for loss and damage responses without sufficiently amending the criteria for funding awards, such as project durations, to better reflect the differential purpose of loss and damage funding. While there is a need for flexible and rapid funding mechanisms both within and outside the FRLD – especially when responding to sudden-onset events – a remedial justice and human rights approach to loss and damage also requires facilitating comprehensive and longer-term responses that address all aspects of loss and damage identified by the communities.⁵¹

To comprehensively address loss and damage, in many contexts it is essential to adopt a programmatic approach, as opposed to short-term and often piecemeal projects. A programmatic approach has greater potential to develop national capacity to deliver solutions over time, while enabling the commitment of funds which can be used flexibly in response to the evolving circumstances of communities. It thereby responds to climate-induced loss and damage as a dynamic and evolving challenge, rather than one that remains fixed.

To be effective, programmatic approaches should be based on long-term and large-scale national and local plans and priorities, while facilitating local leadership, including by supporting long-term community-led projects and incorporating small grants components for communities, local CSOs, Indigenous Peoples and people experiencing marginalization. They must also be human rights-consistent and conflict- and gender-transformative. This includes integrating in-depth gender and human rights analysis into loss and damage needs assessments, considering all aspects of non-economic loss and damage, and centring these assessments in the participation of different groups with diverse and distinct experiences. It also entails taking a triple-nexus approach, which integrates humanitarian, development and peacebuilding efforts.

'Having only one borehole that serves clean water is a challenge. Even with repairs the water quantity cannot serve both humans and livestock at a go. An extra borehole is a requirement to separate human consumption water from that of livestock. The extra borehole could be a solution to water shortage in the area.'

(Shukri Halkano, Chair of the Water Management Committee, Bula, Isiolo County)

'We require donors who can drill another borehole for us ... If any organization could help, our number one requirement is the drilling of a new borehole. This will separate the water for human consumption and for the livestock. The single borehole here is enough for human consumption only. Humans, livestock and wild animals, rely entirely on this water. Water borne diseases can easily spread across the community.'

(Halima Binaya, Child Protection Volunteer, Kulumawe, Isiolo County)

Ultimately, programmatic approaches should aim to produce long-term transformative impacts that benefit all without discrimination. To this end, indicators should be formulated to measure success not just in terms of immediate outputs, but also by long-term outcomes, such as improved health metrics, community resilience and reduced incidences of conflict, while measuring impact specifically for women and all marginalized identities, including age, race, ethnicity, caste, class, sexual identity and (dis)ability.

4. CONCLUSIONS AND RECOMMENDATIONS

The experiences of the communities in Samburu and Isiolo are an important testament to the harsh reality of the climate crisis. The people who have contributed the least to it are bearing the brunt of loss and damage – forced out from their homes, with their livelihoods destroyed, and left dealing with a variety of other consequences, such as aggravated conflict and gender-based violence, that worsen inequalities and leave people in a cycle of poverty and marginalization.

However, the experiences described in this briefing also speak very vividly to the knowledge, strength and agency of the communities that are the most battered by the climate crisis. They illustrate the importance of ensuring access to funding and decision-making for communities and local organizations who can design responses to loss and damage that are effective and suited to their needs. Supporting communities in adopting an intersectional lens and a conflict-transformative approach can also go a long way in ensuring responses are just and sustainable.

Lessons from this project reinforce that loss and damage is conceptually, and often in substance, distinct from existing ‘humanitarian’ and ‘development’ paradigms. While its existence is obvious and it is growing in scale, the reparative nature of the finance remains conceptually unfamiliar to many long-established international development and humanitarian organizations, as well as most national and regional actors, and communities themselves. To ensure climate justice, responses must provide long-term support and remedies that go beyond immediate relief, centering on the needs and rights of marginalized communities.

Although these learnings result from one single small-scale and time-limited project, they echo the reflections and experiences of many other communities and organizations. They also arrive at a crunch time for the new global Fund for Responding to Loss and Damage, when the policies and procedures for its effective functioning need to be adopted and resources in the scale of billions need to be mobilized. It is therefore crucial that the Board of the Fund and contributing governments learn from the experiences of those on the frontline of loss and damage to provide meaningful redress for harms suffered due to the climate crisis and states’ inaction.

RECOMMENDATIONS

TO RECIPIENT GOVERNMENTS OF LOSS AND DAMAGE FUNDING

- Facilitate **bottom-up loss and damage needs assessments** through participatory processes, integrating in-depth gender and human rights analysis, considering all aspects of economic and non-economic loss and damage and facilitating communities' understanding of loss and damage and priority responses.
- Implement policies, procedures and governance structures that actively ensure **meaningful representation and participation** in decision-making for frontline communities, Indigenous Peoples, local CSOs, women's rights organizations and groups facing marginalization who are disproportionately impacted by the climate crisis. This includes facilitating access to information and active participation across all stages, including planning, implementation and monitoring and evaluation of loss and damage responses and funding decisions. To ensure meaningful participation, analyse and take measures to remove barriers to participation based on gender, age, disability, race, income level, ethnicity and other characteristics.
- With the participation of frontline communities, Indigenous Peoples, local CSOs, women's rights organizations and groups facing marginalization, design and implement **comprehensive programmes** for loss and damage response that build community resilience for recurrent disasters and future shocks, including by strengthening national and local essential services and social protection systems.
- **Promote human rights-consistent, gender and conflict-transformative and locally led responses**, and ensure communities, Indigenous Peoples, local CSOs, women's rights organizations and groups facing marginalization have access to the financial and technical resources needed to effectively address loss and damage.
- Dedicate adequate funding and time to **develop the capacities of local CSOs** to manage and implement loss and damage responses effectively.
- Establish adequate mechanisms for **transparency and accountability** to ensure that funding reaches intended beneficiaries and establish benchmarks for success.

TO THE FUND FOR RESPONDING TO LOSS AND DAMAGE

- Ensure programmes and projects funded by the FRLD include adequate resources and time to facilitate **bottom-up loss and damage needs assessments** through participatory processes, integrating in-depth gender and human rights analysis, considering all aspects of economic and non-economic loss and damage and facilitating communities' understanding of loss and damage and priority responses.
- Establish access modalities that facilitate **direct access to funding** for frontline communities, Indigenous Peoples, local CSOs, women's rights organizations and groups experiencing marginalization. This includes setting up a community access window or programme within the Fund that provides small grants with simplified procedures and systems to

ensure easy access, transparency and accountability. It also includes ensuring that international, national and regional entities accessing the funds have stringent modalities in place to provide funding and other resources to frontline communities, local CSOs and groups experiencing marginalization. Additionally, it includes guaranteeing community engagement and leadership during all project/programme phases: assessing needs, designing the project/programme, implementation and monitoring and evaluation.

- **Establish simplified funding application processes** and agile, needs-based fund disbursement mechanisms.
- Ensure the **meaningful participation** of frontline communities, Indigenous Peoples, and affected groups in all Board meetings and related proceedings, including by adopting an enhanced participation framework.
- **Adopt rapid and agile funding mechanisms to respond to climate-induced disasters** and rapid-onset events and use multi-purpose cash as a mechanism to allow finance to quickly reach affected people and communities and support local decision-making.
- **Promote programmatic approaches** to comprehensively address all loss and damage identified by recipient governments and communities, including non-economic loss and damage, both in the context of rapid and slow-onset events.
- Ensure all funded programmes are **human rights consistent, gender transformative and conflict sensitive, supporting a triple nexus approach** which integrates humanitarian, development and peacebuilding efforts.
- **Mobilize new, additional, predictable and adequate financial resources in the scale of billions** to meet the needs of most affected people and countries. Provide the funding in the form of grants to climate-vulnerable countries to avoid worsening their debt burdens.

TO LOSS AND DAMAGE FINANCE PROVIDER COUNTRIES

- **Provide substantive contributions to the FRLD**, commensurate to the contributing country's responsibility for the climate crisis and its economic capabilities. Ensure contributions to the FRLD, and all other funding arrangements, are in the forms of grants rather than loans and truly additional to existing commitments for development and humanitarian assistance and climate finance.
- **Support the inclusion of loss and damage in the NCQG** to be agreed at COP29, ideally in the form of a – regularly reviewed and adjusted – sub-goal or minimum floor for public finance grants for addressing loss and damage.
- **Require intermediaries** administering bilateral loss and damage funding – including multilateral organizations, financial institutions and international NGOs – **to adopt a robust locally led approach** that includes women's, Indigenous Peoples' and local knowledge and experience, as well as the perspectives of marginalized groups at all stages. The approach should foster community leadership from planning and implementation through to monitoring and evaluation of

loss and damage responses.

- **Provide flexible, multi-annual and unrestricted funding** to support local CSOs by investing in leadership, lessening donor control, aligning initiatives with their strategic visions and promoting community-driven programmes.
- **Report on loss and damage finance provided**, including the amount that goes towards local actors, and report on gender-responsiveness and intersectional responses. For this purpose, data must be disaggregated by gender and other relevant characteristics, including race, age, sexual orientation and disability.

TO THE SCOTTISH GOVERNMENT

- As a sub-state actor, **continue to champion global progress on loss and damage**, while fairly driving down Scotland's emissions as fast as possible to reduce its contribution to additional losses and damages.
- **Continue to help expand the evidence base on loss and damage programming** and proactively share this to inform the development of the FRLD, while advocating for the Fund to be capitalized with new and additional finance and allocated in ways that support both programmatic approaches and access to funding for communities.
- **Introduce a specific loss and damage stream within Scotland's Climate Justice Fund** to ensure it is transparently separate and additional from wider climate finance commitments for adaptation and ensure project delivery timelines enable the adoption of a longer-term programmatic approach.

TO INTERNATIONAL NGOS

- **Commit to fostering local leadership in loss and damage response**, particularly by:
 - supporting bottom-up project proposals from local and community-based organizations.
 - increasing the amount of funding that is channelled directly to communities, Indigenous Peoples, local CSOs, women's rights organizations and groups experiencing marginalization, and facilitating relationships with donors for direct financial support.
 - providing flexible, multi-annual and unrestricted funding to local CSOs.
- **Respect country ownership and promote community-led approaches in loss and damage responses.** By ensuring that programmes or projects are aligned with national and local priorities and working in equal partnership with local CSOs to address not just the symptoms but the root causes of climate-induced loss and damage.

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