



**DELIVERING ENDURING IMPACT:
WHY COMMUNITY-LED LOSS AND
DAMAGE FUNDING IS CRITICAL TO
WIDER CLIMATE ACTION**

INTRODUCTION

Across the world, people are already living with the irreversible impacts of climate change, from salt-poisoned fields in the Bay of Bengal to submerged sacred cultural sites in the Pacific. The Fund for Responding to Loss and Damage (FRLD) is a landmark step toward addressing these harms, with close to US\$790 million pledged by 27 governments.

Since 2021, the Climate Justice Resilience Fund (CJRF) has channeled over US\$5.5 million to 65 partners worldwide, who are working closely with their communities to decide how funds are used, helping to restore food security, protect culture and biodiversity, and strengthen women's leadership. The learnings from this portfolio showcase how community-led loss and damage interventions form an essential part of wider climate action, and why continuing to put funding directly in the hands of communities is critical for wider resilience-building efforts.

Millions of people are already living with the unavoidable impacts of climate breakdown. In East Africa, drought has turned pastures to dust and forced nomadic families to abandon ancient traditions. In the Bay of Bengal, fertile fields have been contaminated by saltwater, displacing farming communities. In the Pacific, rising seas have swallowed sacred sites, while in the Andes, retreating glaciers have compromised the water sources that sustained generations.

Some of these impacts are starkly visible, like loss of land, livelihoods, and human life. Others are harder to see but are nonetheless devastating: the fading of languages, the disconnection of generations, and the quiet erosion of dignity, health, and hope. Loss and damage is now a global reality, but its harshest impacts tend to fall on those people and nations that have contributed least to the crisis and have the fewest means to recover from it.

Image: Women in the Wild



RECOGNIZING LOSS AND DAMAGE ON THE WORLD STAGE

The launch of the Fund for Responding to Loss and Damage (FRLD) in 2023 was a powerful signal that the international community recognises loss and damage as a distinct and urgent pillar of climate finance. With close to US\$790 million pledged from 27 governments and public bodies, the FRLD marks an important step in global cooperation on loss and damage and has strong potential to deliver large-scale, country-level support.

The Fund's first pilot phase, known as the Barbados Implementation Modalities (BIM), will set the tone for how loss and damage finance evolves in the years ahead. However, as the BIM enters its operationalisation phase, it continues to lack a dedicated mechanism for local communities to gain direct access to small grants. This means that connecting communities with loss and damage grants outside the FRLD remains critical.

A NEED FOR FURTHER, FLEXIBLE FINANCE

The existence of the FRLD does not mean the work is done. Loss and damage is multifaceted, spanning economic, social, cultural, and psychological dimensions that no single funding mechanism can fully address. There continues to be an urgent need for flexible investment that can test innovative community-led models, reach communities quickly, and respond to forms of loss that are harder to quantify—from cultural erosion to displacement and trauma.

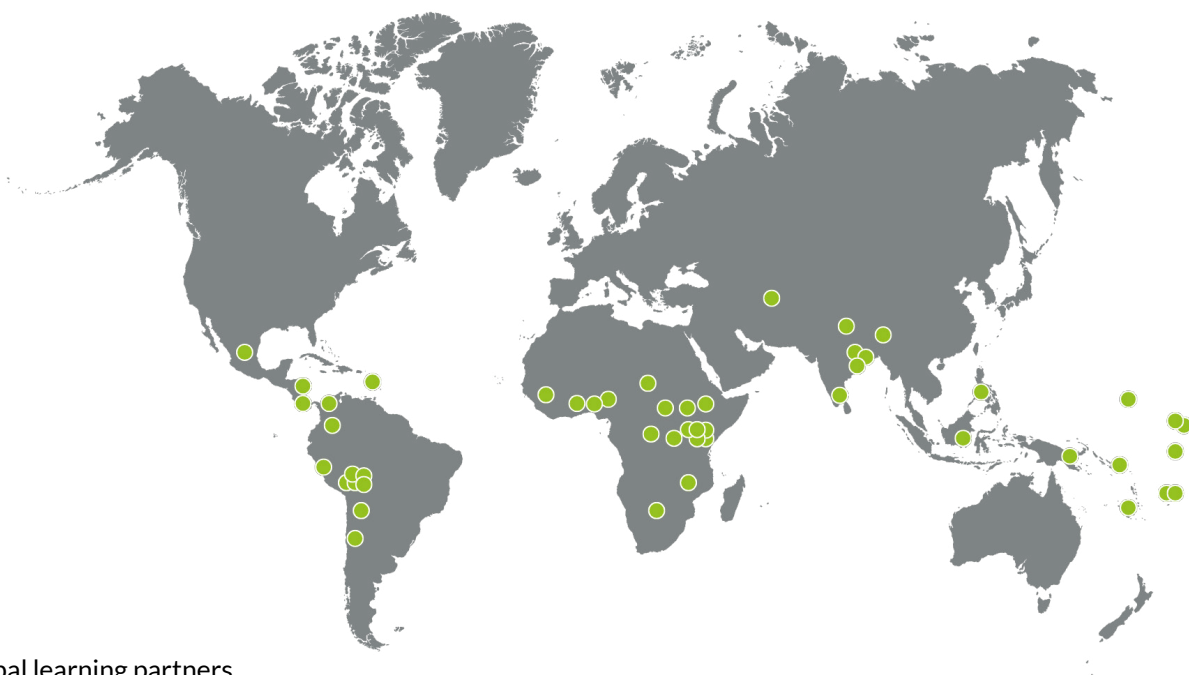
CJRF'S LOSS AND DAMAGE GRANTS

Location of CJRF-funded loss and damage partner projects

Since 2021, the Climate Justice Resilience Fund (CJRF) has been leading the way in this space. As one of the first philanthropic funds to work in partnership with communities experiencing loss and damage, CJRF ensures that those most affected by climate impacts have direct access to funds and the right to self-determination—deciding how resources are used and what recovery looks like. CJRF's commitment to developing increasingly participatory, intersectional and trust-based funding models is allowing our partners to test innovative community-led responses to both economic and non-economic loss and damage.

To date, CJRF has invested over US\$5.5 million in grants to more than 65 partner organisations across Africa, Asia, the Pacific, Latin America, and globally. Through the Communities First Pilot Fund, CJRF supports projects that restore food security, protect biodiversity, revive cultural heritage, strengthen women's leadership, and rebuild social and economic stability after climate shocks.

CJRF's work in this space shows that loss and damage funding must be considered an essential component of climate finance. It supports and extends the impact of other climate and development investments in areas from adaptation to gender equity, and ensures that communities have both the resources and the agency to rebuild on their own terms. As governments and institutions scale up formal mechanisms like the FRLD, community-centred approaches such as CJRF's offer an equally critical pathway—one that demonstrates how loss and damage funding can deliver durable, human-centred results that reach beyond recovery toward resilience and renewal.



Global learning partners



WHAT HAS CJRF LEARNED FROM FUNDING LOSS AND DAMAGE PROJECTS?

Over the past four years of funding community-led responses to loss and damage across four continents, CJRF has gathered invaluable insight into what effective and equitable responses to loss and damage look like in practice.

The projects we have funded have supported communities facing vastly different realities: from Pacific islanders losing traditional community structures that ensure the transfer of Indigenous knowledge between generations, to communities in the Andes contending with failing food and water systems in areas where extractive industries have already destroyed land-based value systems, to women and youth in the Bay of Bengal retraining for safer, climate-resilient work. The diversity of this work reflects the diversity of loss and damage itself, showing how impacts can be both deeply personal and profoundly communal, rooted in individual dignity and shared identity.

Our projects also showcase the deep connection between people and their environments, demonstrating how supporting communities also means protecting the forests, waters, and lands that hold their history, shared meaning, and sustenance.

Through our grant portfolio, we have seen that funding loss and damage does even more than respond to people's experiences of short-term or slow-onset climate crises. It also provides long-term, durable benefits while strengthening and magnifying progress made across many vital funding areas, both within and beyond climate. We have learned that loss and damage funding also strengthens stability and resilience, supports communities holistically, delivers lasting benefits, and provides a platform for new, community-led models of change.

1. STRENGTHENS STABILITY AND RESILIENCE

Investments in loss and damage re-build the social and ecological foundations that make stability possible, by strengthening food security, social cohesion, water management, and livelihoods. Loss and damage funding provides the stable base on which future adaptation and resilience efforts can grow, ensuring that recovery becomes the foundation for lasting resilience.

Across CJRF's work, communities are restoring stability in tangible ways: in Kenya's Laikipia County, the **Sang'ida Foundation** supports persons with disabilities and their caregivers to regain dignity, economic independence, and food security through climate-smart agriculture and kitchen-gardening. In Malawi, **Churches Action in Relief and Development (CARD)** rebuilds homes for families who were forced to relocate due to successive tropical storms using sustainable building materials. This provides youth employment, and allows communities to build homes that are resilient against future extreme weather.

These initiatives show that loss and damage funding can support communities with the resources to rebuild while preparing for the future.



Image: Sang'ida

2. SUPPORTS COMMUNITIES HOLISTICALLY

When approached through an intersectional lens, loss and damage funding becomes an investment in the whole of community life, spanning gender equality, physical and mental health, education, and accessibility. It recognises that people experience climate impacts in overlapping ways, and that for some groups climate harms compound pre-existing marginalisation. Only by acknowledging these overlapping realities can funding deliver truly equitable and transformative results.

CJRF partners have shown how intersecting inequalities can be directly tackled through loss and damage work: **Integrated Disabled Women Activities (IDIWA)** in Uganda is supporting women and girls with disabilities—who are vulnerable to increased gender-based violence due to climate pressures—to access health and safety services, while also advocating for their land and resource rights. In Bangladesh, **Parittran** is helping marginalised Dalit women* address gender-based violence and rebuild social cohesion in climate-affected areas. These projects show that when loss and damage funding is intersectional, it strengthens systems of care, dignity, and opportunity.

*Women belonging to the Dalit communities, historically marginalized groups in India who have faced caste-based discrimination and social exclusion; they experience intersecting oppression based on both caste and gender.



Image: IDIWA



Image: Tulele Peisa

3. DELIVERS DURABLE GAINS

Effective and inclusive loss and damage funding not only responds to immediate climate impacts, it creates enduring benefits that strengthen future adaptation and development. By investing in communities' built environments, natural ecosystems, and social fabric, these interventions ensure that progress made today continues to protect and empower people over time. In doing so, loss and damage funding safeguards existing gains, reduces future risks, and amplifies the impact of long-term resilience and development investments.

In South Sudan, **Agenda for Relief and Development Initiative (ARDI)** is renovating four schools that were destroyed by strong winds. They are also providing training to 20 teachers on mental health and psycho-social support, to enable them to support their students when the community is hit with extreme climate impacts. These interventions will help affected communities anticipate, absorb, and adjust to the hostile impacts of climate change.

Tulele Peisa, in the Autonomous Region of Bougainville, Papua New Guinea, supports communities who have experienced forced-displacement due to sea-level rise, ensuring that cultural identity and intergenerational knowledge are preserved. Collaboration between youths and elders is helping to facilitate the transfer of knowledge and promote healing, strengthening social stability in the longer-term.

These projects show that addressing loss and damage today safeguards the impact of tomorrow's adaptation and development investments, reducing future risk and protecting the gains already made.



Image: Tulele Peisa

4. ENABLES COMMUNITY-LED APPROACHES ROOTED IN DIGNITY AND CHOICE

Loss and damage is complex and context-specific, requiring approaches that are flexible, locally led, and grounded in people's lived experience. CJRF's work enables the development of community-driven models that can inform and complement larger-scale funding. Loss and damage isn't a one-off phenomenon, and communities face evolving needs following an initial event. Putting decisionmaking in the hands of the community means that interventions can evolve alongside needs, and communities can determine their own futures.

Through its Communities First Pilot Fund, CJRF has pioneered an approach built on accompaniment rather than transaction, offering patient, flexible support that adapts to local realities and places decision-making power in community hands.

True partnership in loss and damage means walking alongside communities, offering sustained, adaptable support that strengthens agency rather than replacing it. This approach enables people to move from survival to resilience, and from resilience to leadership. In Bangladesh, **Helvetas** provides different segments of the community with interventions that address their specific needs and priorities.

For youth who can no longer sustain their families' traditional livelihoods (agriculture for example) but who don't want to migrate, Helvetas provides an apprenticeship model for training youth in less climate-vulnerable livelihoods, such as repairing cell phones.

For community members who choose to leave, a Migration Hub supports prospective migrants with resources to set them up for success—including training to prevent human trafficking, and connections to individuals in their destinations.

In the Marshall Islands, **Jo-Jikum** is leading the Inon Preservation Project, a youth-driven effort to safeguard Marshallese legends (inon, meaning ancestral stories unique to each atoll that carry moral lessons, history, and identity), language, and place-based traditions that are vanishing as rising seas and coastal erosion reshape daily life. Anchored by Legendary Kiosks, dedicated community spaces where youth and elders collaborate, the initiative trains young people to document and digitize oral histories, map culturally significant sites, and produce educational resources for Marshallese students worldwide. By weaving cultural preservation with climate advocacy, Jo-Jikum is nurturing a new generation of leaders who link identity, resilience, and creative expression across the Pacific.

These projects demonstrate that when communities guide the work themselves, funding not only meets immediate needs but fosters long-term, self-determined resilience. The lessons from CJRF's work are clear. Direct, community-led loss and damage funding is both achievable and indispensable, not as a substitute for adaptation or resilience finance, but as a powerful complement. It bridges humanitarian response and long-term recovery, strengthens the effectiveness of existing and future adaptation investments, and centres justice and agency in climate finance.

CJRF's work with partners demonstrates what can be achieved when communities are trusted to lead their own recovery. For funders seeking to create real impact across multiple issues, complement existing adaptation and resilience efforts, and empower communities to shape more just futures, this is the moment to act. CJRF invites partners to explore these community-driven models and help expand the scope of loss and damage finance.





Image: Women in the Wild

LEARNINGS IN PRACTICE: STORIES FROM CJRF'S PARTNERS

1. STRENGTHENING STABILITY AND RESILIENCE: LESSONS FROM NAROK COUNTY, KENYA

In the Maasai Mara, loss and damage is not only measured in economic terms, but in the fading of culture, community, and continuity—the very things that give life its meaning.

In the Transmara region of Kenya's Maasai Mara, climate change is deeply reshaping both the land and the lives that depend on it. The Indigenous Maasai community—renowned for its pastoral traditions, beadwork, and communal stewardship of land—is facing profound disruption. Prolonged droughts, loss of biodiversity, and shrinking pasturelands have created a crisis of survival that extends far beyond material deprivation, encompassing loss of culture, identity, and emotional wellbeing. As traditional livelihoods become untenable, entire ways of life are being uprooted. Ceremonies, oral traditions, and intergenerational knowledge systems are weakening, threatening the cultural fabric that has sustained the Maasai for generations.

The impacts fall unevenly. Women, who play a central role in family and community life, face the greatest risks and vulnerabilities. In a deeply patriarchal context, they are largely excluded from decision-making, education, and leadership.

Climate change intensifies these inequalities, as environmental pressures and displacement compound women's social and emotional burdens. Many experience mental distress, cultural erosion, and weakened social cohesion as families are forced to migrate and traditional support systems breakdown.

Youth and girls are also at risk of losing the intergenerational transmission of knowledge that connects them to their land and heritage. Without these connections, their sense of identity and belonging is under strain. Meanwhile, displaced households grapple with trauma linked to loss of ancestral lands and environmental degradation, often without access to psychosocial support.

WOMEN IN THE WILD: PROMOTING HEALING, HERITAGE, AND LEADERSHIP

Women in the Wild is a grassroots, community-based organisation working with Indigenous Maasai communities in Transmara Sub-County to protect both people and the environment from the devastating impacts of climate change. Their work centres on addressing the erosion of culture, well-being, and connection through a holistic approach that combines cultural preservation, mental health support, and women's empowerment.

At the heart of Women in the Wild's work is a commitment to safeguard Indigenous knowledge. The organisation facilitates community dialogues, storytelling, and mentorship programmes that document and revitalise traditional practices of conservation, land stewardship, and climate adaptation. These initiatives ensure that knowledge once passed down orally is preserved for future generations. Through this work, Women in the Wild helps communities reclaim pride and continuity in their heritage.

Recognising the psychological toll of climate impacts, Women in the Wild also focuses on mental health and psychosocial support. Healing circles, peer counselling, and community resilience hubs offer safe spaces for women and displaced families to share their experiences, rebuild trust, and restore emotional well-being.

These spaces strengthen the social fabric that climate change has frayed, helping communities recover their sense of connection and belonging. Women in the Wild also invests in women's leadership and climate governance. Through training in land rights, resource management, and climate justice, women are empowered to participate meaningfully in local governance and policy discussions. This shift from exclusion to leadership is vital for building gender-responsive and community-led climate solutions.

KEY OUTCOMES

- *Improved psychosocial wellbeing and collective healing*
- *Revitalisation of Indigenous knowledge and cultural heritage*
- *Greater participation of women in climate governance*
- *Enhanced ecological stewardship and economic empowerment*



Image: Women in the Wild

As Maasai women step into leadership through Women in the Wild's training in climate governance, land rights, and sustainable resource management, the effects are being felt far beyond the individual. Women are using their new skills to guide community decisions on land use, restoration, and conservation—helping to protect the fragile Maasai Mara ecosystem.

Their participation in reforestation and eco-tourism initiatives is restoring degraded cultural sites and regenerating biodiversity, while also opening small-scale economic opportunities for households. By ensuring that women's knowledge and perspectives shape environmental decisions, Women in the Wild is not only advancing gender equality but also strengthening local economies and promoting sustainable stewardship of the land on which the community's future depends.



LEARNINGS IN PRACTICE: STORIES FROM CJRF'S PARTNERS

2. SUPPORTING COMMUNITIES HOLISTICALLY: LESSONS FROM TAMIL NADU, INDIA

In coastal India, one organization is turning loss and damage recovery into an opportunity for justice, inclusion, and resilience.

Along Tamil Nadu's long and fragile coastline, entire communities are living at the crossroads of climate change, inequality, and exclusion. Rising seas, intensifying storms, and government relocation schemes have uprooted families from ancestral lands, eroding not just livelihoods but also identity, memory, and belonging.

Among those most affected are women salt pan workers, single women fishers, and coastal Dalit and tribal families, many living at the intersections of caste, gender, and livelihood precarity. Their lives are deeply tied to the land and sea yet largely invisible in policy and disaster response.

In Thoothukudi, women make up the vast majority of salt pan workers, enduring punishing labor under extreme heat with no protection for their health or income. Many suffer permanent physical damage and chronic pain but continue to work out of necessity. Without maternity leave or medical care, women often return to the pans within weeks of giving birth, leading to lasting reproductive trauma.

Hysterectomies in women as young as their 30s and 40s have become common. When floods or unseasonal rains hit, salt pan workers' livelihoods are wiped out overnight—and with them, their only source of security.

“We return to work soon after birth because if we don’t, we lose our wages. But the damage to our bodies stays forever.” —Woman salt worker, Thoothukudi

Single women who fish or trade along the coast face another form of exclusion: without male relatives, they are often denied licences and cooperative membership, leaving them invisible to the state. For Dalit and tribal communities, repeated displacements have stripped away homes, cultural landmarks, and social cohesion—creating a slow, devastating form of non-economic loss and damage.

These are not abstract losses. They are losses of dignity, safety, and recognition – the quiet unraveling of lives lived in resilience but rarely seen.

*“Getting a fishing license is very difficult for single women. We work just as hard, but we don’t exist on paper.”
—Woman fish worker*

HRF: RECLAIMING RIGHTS, DIGNITY, AND LEADERSHIP

The Human Rights Advocacy and Research Foundation (HRF), an organisation based in Tamil Nadu, is working at the heart of these challenges to rebuild both lives and systems. Their approach is deeply feminist, rights-based, and grounded in community solidarity.

HRF’s work begins with listening, creating safe spaces for women and marginalized groups to speak, often for the first time, about the discrimination and trauma they face. From there, HRF supports them to organise, lead, and claim their rights.

Their interventions include:

- Strengthening psychosocial support for women and children experiencing trauma from displacement, violence, and livelihood loss.
- Providing training in sustainable livelihoods and entrepreneurship, especially for women and youth seeking new income pathways.
- Mapping community vulnerabilities and cultural memory, preserving knowledge that might otherwise be lost to relocation or erosion.
- Expanding women’s leadership in fisher unions and local governance, challenging entrenched caste and gender hierarchies.
- Advocating for recognition of salt pan workers and single women fishers in state policies and relief systems.

HRF also serves as a vital bridge between communities and the state, translating policies into accessible language, supporting families to access entitlements, and connecting local struggles to regional and national advocacy platforms.

In doing so, HRF helps transform grief into action, and invisibility into collective strength. Their work demonstrates that loss and damage goes far beyond economics, encompassing human rights, justice, agency and dignity, and that recovery begins when those most affected are finally seen and heard.

KEY OUTCOMES

- Improved mental health and psychosocial wellbeing
- Reduced school drop-out rates among displaced children
- Stronger livelihoods and income security for women
- Advocacy advancing women’s, workers’, and disability rights



Image: HRF



Image: Banaban Human Rights Defenders Network

LEARNINGS IN PRACTICE: STORIES FROM CJRF'S PARTNERS

3. DELIVERING DURABLE GAINS: LESSONS FROM RABI ISLAND, FIJI

The story of the Banaban community on Rabi Island shows that adaptation is not a one-time act, but a continuous process of rebuilding lives, culture, and identity.

Displacement has been a defining reality for Fiji's Banaban community for decades. In the mid-20th century, phosphate mining rendered their homeland of Banaba Island, in present-day Kiribati, uninhabitable. The community was forced to relocate to Rabi Island in Fiji—a move that set in motion a period of profound social and cultural upheaval, later compounded by the escalating impacts of climate change.

Today, Rabi Island itself faces growing environmental pressures. Coastal erosion, saltwater intrusion, and shifting rainfall patterns threaten food and water security, heighten the risk of further displacement, and strain community cohesion. For a people already grappling with the loss of land, language, and traditional livelihoods, these new threats deepen the struggle to maintain resilience and identity. The effects are felt not only in economic terms, but also in the erosion of cultural continuity, mental well-being, and social belonging.

THE BANABAN HUMAN RIGHTS DEFENDERS NETWORK: PRESERVING CULTURE, REBUILDING RESILIENCE

In the face of these challenges, the Banaban Human Rights Defenders Network (BHRDN) is working to preserve Banaban culture and strengthen community resilience. Through workshops and community gatherings, the organisation promotes intergenerational knowledge sharing and safeguards the Banaban language, customs, and ecological practices that anchor the community's sense of self.

Community empowerment lies at the heart of this work. The network promotes traditional ecological knowledge and supports income-generating activities such as tree planting and handicraft production. These efforts connect cultural heritage with practical resilience—helping families restore degraded ecosystems, diversify livelihoods, and rebuild social networks disrupted by displacement.

Women and youth play leading roles in these initiatives. By supporting women's participation in decision-making and creating opportunities for skill development, the project advances gender equity and collective strength. These interventions do more than restore livelihoods—they rebuild confidence, pride, and cohesion within the community.

"I found healing in the process of sharing my stories with the hope that it will help future migration of people that may have to leave home because of environmental degradation. It has been years of tears, resilience building, and trying to heal from all the trauma of that experience—while now facing another level of the climate crisis."
—Banaban Community member



Through its focus on empowerment, sustainability, and cultural preservation, the Banaban Human Rights Defenders Network is demonstrating that addressing loss is not a one-off process but a continuous, community-led journey. Reviving language, customs, and ecological practices allows the Banabans to sustain identity and belonging, even amid new and evolving climate threats.

This work underscores that loss and damage funding is critical for communities living with the long-term consequences of displacement.

By combining cultural renewal with sustainable livelihoods and gender equality, the Banaban community on Rabi Island is showing what enduring adaptation and resilience—grounded in dignity and self-determination—can look like in practice.

KEY OUTCOMES

- Revitalisation of Banaban culture, language, and traditional ecological knowledge, strengthening community identity and social cohesion
- Improved livelihoods through sustainable activities such as tree planting and handicraft production
- Enhanced participation of women in decision-making and community leadership
- Strengthened local capacity to adapt to ongoing environmental change and climate risks





Image: PELUM

LEARNINGS IN PRACTICE: STORIES FROM CJRF'S PARTNERS

4. ENABLING COMMUNITY-LED APPROACHES ROOTED IN DIGNITY AND CHOICE: LESSONS FROM KIGEZI, UGANDA

For the Batwa people, addressing loss and damage requires more than immediate relief—it requires restoring agency, dignity, and the right to shape one's own future.

In the mist-covered highlands of southwestern Uganda, the Batwa people—one of the country's most marginalized Indigenous groups—continue to live with the enduring consequences of displacement and environmental change.

Once forest dwellers of the Bwindi-Mgahinga and Echuya forest reserves, the Batwa were evicted from their ancestral lands in 1991 under state conservation measures that sought to protect wildlife but left the community landless and exposed.

This displacement marked not just the loss of homes and livelihoods, but a profound rupture in identity and belonging.

For the Batwa, whose lives were intertwined with the forest, the separation from ancestral lands meant the loss of Indigenous knowledge systems, cultural practices, and spiritual connections to the environment.

Climate change has since deepened this crisis. Prolonged droughts, soil degradation, and declining biodiversity have eroded already fragile sources of food and income, while traditional ways of life tied to the forest have become increasingly unsustainable.

The effects reach far beyond economics. Batwa communities face psychosocial distress, weakened social cohesion, and rising gender-based violence as poverty and exclusion intensify. Indigenous women in particular bear a heavy burden, struggling to feed families on depleted lands, coping with trauma from displacement, and navigating inequities in access to education, healthcare, and resources. For many, loss and damage are not isolated events but a continuing experience of disconnection, vulnerability, and invisibility.

Amid these challenges, the Batwa continue to show resilience and agency. Their rich cultural traditions, knowledge of the forest, and deep sense of community remain vital resources for rebuilding lives and shaping new, more just approaches to conservation and climate resilience.

PELUM UGANDA'S RESPONSE: RESTORING DIGNITY, AGENCY, AND CONNECTION

Participatory Ecological Land Use Management (PELUM) Uganda is a national network of 75 civil society organisations working to improve the livelihoods of smallholder farmers and promote ecological sustainability.

Through its partnerships and grassroots networks, PELUM is accompanying the Batwa on a long-term journey—one that addresses not only the material effects of climate change, but also the social, cultural, and psychological losses that accompany it.

At the heart of PELUM's approach is participation. The organisation works alongside communities to identify their priorities and co-create solutions that reflect their lived experiences. By putting decision-making in local hands, PELUM ensures that interventions are responsive to evolving needs and strengthen community ownership of change.

Through this project, PELUM is helping the Batwa to document and reclaim their cultural heritage—recording Indigenous knowledge, practices, and oral traditions that risk being lost. Cultural festivals and storytelling events celebrate identity while promoting sustainable land use and biodiversity conservation.

These efforts reconnect the Batwa to the ecological wisdom of their ancestors, even as they adapt to new realities. Recognising that recovery is as much emotional as it is material, PELUM provides psychosocial support and community-based protection mechanisms. Healing sessions help individuals process the trauma of displacement, while local protection groups ensure that survivors of climate-related harm and related impacts—such as gender-based violence—can access services and safe spaces.

Capacity-building and leadership training enable community members—particularly women and youth—to take active roles in advocacy, governance, and climate adaptation. PELUM supports community members to challenge social norms, share decision-making power, and design more equitable livelihoods. This participatory process helps transform relationships within families and communities, ensuring that empowerment leads to collective strength.

PELUM also fosters strategic partnerships at district and national levels, bringing together government, civil society, and private sector actors to improve services and influence policy on climate and land justice. Through these collaborations, the Batwa's voices are finding space in conversations that once excluded them.

For the Batwa, loss and damage has never been a single event. Instead it is part of a long continuum of struggle and adaptation. PELUM's work recognises this reality, offering support that is flexible, sustained, and rooted in true partnership. By walking alongside the community, rather than prescribing solutions, PELUM is helping the Batwa move from survival to resilience, and from resilience to leadership.

KEY OUTCOMES

- *Restoration of degraded ecosystems and improved biodiversity through community-led conservation*
- *Strengthened cultural identity and community cohesion among the Batwa people*
- *Increased leadership of women and youth in environmental and social decision-making*
- *Enhanced local capacity for long-term adaptation and loss and damage response*

CONCLUSION

In collaboration with our partners, CJRF is playing a catalytic role in shaping what effective loss and damage funding looks like in practice. By demonstrating how this work can deliver real and lasting impact, we are bridging the gap between global policy ambition and lived community realities. Our grants have shown that investments can deliver measurable impact quickly—restoring ecosystems, revitalising cultures, and rebuilding social stability—while also generating insights that inform the systemic change needed for lasting resilience.

Across Africa, Asia, the Pacific, and Latin America, CJRF's partners are proving that community-led loss and damage interventions strengthen rather than compete with other funding priorities.

Each project reinforces adaptation, resilience, health, gender equality and livelihoods by addressing the intertwined social and ecological systems that sustain them. In doing so, these projects safeguard broader development gains.

By working alongside communities rather than directing them, CJRF offers a model for funders seeking to engage with loss and damage in meaningful, practical ways that prioritise justice. We are gradually building a body of evidence showing that when those most affected by climate impacts are trusted to lead, recovery is faster, outcomes are more equitable, and resilience is enhanced.

We hope that this brief helps readers to understand the multifaceted nature of loss and damage responses and why they have never been more critical. CJRF remains committed to furthering learnings around how early, community-centred investments can spark far-reaching change.

As our partners' work has shown, centering gender and intersectionality transforms loss and damage responses from reactive relief to transformative justice, ensuring that women, youth, Indigenous peoples, and other historically directly impacted groups shape the solutions that affect their futures.

We urge funders to join us in supporting a new generation of community-centred models for loss and damage finance. In doing so funders can ensure that climate finance contributes not only to recovery, but to deep, lasting climate justice.