



## Climate Vulnerability & Gender Rapid Assessment in Benue and Kano States



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## Abbreviation

AEDC	Abuja Electricity Distribution Company
CVA	Climate Vulnerability Assessment
FGD	Focused Group Discussion
GBV	Gender Based Violence
IDPs	Internally Displaced Persons
KII	Key Informant Interview
NGO	Non-Governmental Organisation
NIMET	Nigerian Meteorological Agency
PWDs	Persons with Disabilities
USAID	United States Agency for International Development

# 1 Introduction and Background

Climate variability and the increasing threat of climate change present profound challenges to development efforts at regional, national, and local levels, particularly in vulnerable countries such as Nigeria. The effects of climate change have become more pronounced, disrupting ecosystems, livelihoods, and socio-economic structures across various communities. In Nigeria, this is especially true in Kano and Benue States, where the already fragile socio-economic conditions of women and girls exacerbate the impacts of climate stressors. These groups, who often rely on agriculture and water resources for sustenance and livelihood, are disproportionately affected by the changing climate. As a result, the urgency to assess climate vulnerabilities in these regions and develop strategies to strengthen their adaptive capacity cannot be overstated.

Kano and Benue States, located in northern and central Nigeria respectively, present two distinct but equally pressing climate challenges. Kano, situated in the semi-arid northern region, is characterized by harsh environmental conditions that are gradually worsening due to rising temperatures, desertification, and erratic rainfall. Meanwhile, Benue, positioned in the country's middle belt and commonly referred to as Nigeria's "food basket," is grappling with increasing rainfall variability, heavy downpours, and recurrent flooding. These climatic challenges, coupled with socio-economic vulnerabilities, threaten food security, economic stability, and social cohesion, particularly among women and girls who bear the brunt of the impacts.

According to data from the Nigerian Meteorological Agency (NiMet), Kano has experienced a significant rise in average annual temperatures, increasing by approximately 1.1°C over the past 30 years. The region, already prone to arid conditions, is now facing more frequent heatwaves and a notable reduction in the length of its rainy season. Rainfall patterns have become increasingly erratic, posing severe threats to agriculture, which is the primary source of livelihood for the majority of Kano's population. Women, in particular, are heavily engaged in farming activities, and these shifts in weather patterns directly impact their ability to grow crops and sustain their families. Furthermore, water scarcity, exacerbated by prolonged dry periods, forces women and girls to travel longer distances in search of water, heightening their exposure to physical and economic hardships.

In Benue State, the situation differs but is equally concerning. Known for its fertile land and agricultural productivity, Benue is highly dependent on rainfall to support its agricultural systems. However, NiMet data reveals that rainfall in Benue has become more unpredictable, with extreme weather events such as heavy downpours and flooding becoming more frequent. Between 2010 and 2022, the state recorded a 25% increase in extreme rainfall events, which has resulted in widespread flooding. The effects of flooding are far-reaching, causing displacement, destruction of crops, loss of income, and diminished access to essential services. Women farmers, who make up a significant portion of the agricultural workforce in Benue, are particularly vulnerable to these disruptions. Crop failures due to flooding not only threaten their food security but also limit their economic opportunities and disrupt their ability to sustain their households. Additionally, these climatic changes place a strain on girls' access to education, as families often prioritize household survival over education in times of crisis.

Women and girls in both Kano and Benue States face heightened risks due to their gendered roles in society. In Kano, the combination of increasing temperatures, reduced rainfall, and encroaching desertification limits agricultural productivity. The NiMet 2021 report indicates

that Kano has experienced a 20% decline in rainfall over the past decade, further stressing food systems and water availability. These challenges disproportionately impact women, who are often responsible for both agricultural labour and household water collection. Similarly, in Benue, recurrent flooding disrupts planting and harvesting cycles, leading to food insecurity and economic instability. Displacement caused by flooding also leaves women and girls more vulnerable to violence, exploitation, and loss of access to critical services such as healthcare and education.

Given the intersection of climate change and gender, it is imperative to design targeted interventions that address the unique vulnerabilities faced by women and girls in these regions. Climate adaptation strategies that fail to account for gender differences risk exacerbating existing inequalities and undermining the resilience of these communities. The USAID Climate Change and Development Strategy (2012) underscores the importance of integrating science, technology, and data-driven solutions into climate adaptation planning. By conducting this Climate Vulnerability Assessment, we aim to identify key areas of vulnerability in Kano and Benue States, with a specific focus on the experiences of women and girls. The findings of this assessment will inform the development of gender-sensitive adaptation interventions, ensuring that women and girls are not left behind in efforts to build climate resilience.

The overarching goal of this assessment is to contribute to the creation of inclusive, equitable, and sustainable climate adaptation strategies that respond to both immediate and long-term climate challenges. By strengthening the adaptive capacity of women and girls, this assessment aims to promote greater social and economic stability in Kano and Benue States, enhancing their ability to thrive in the face of a changing climate.

### 1.1 Objectives

- To evaluate the specific impacts of climate change on women and girls in the targeted communities.
- To provide reliable data on the vulnerabilities and risks related to climate change.
- To establish a baseline for monitoring progress in climate adaptation and resilience-building initiatives.

### 1.2 Scope and Limitations

- **Scope:** The assessment encompasses four specific communities: Sabowar Gandu and Court Road in Kano State, and Wadata Rice Mill and Iniongyun in Benue State focusing on vulnerable population groups, particularly women and girls.
- **Limitations:** The assessment faced certain challenges, including restricted access to broader population areas, potential gaps in historical climate data, and limitations in obtaining crucial sensitive information from key population segments. Despite these limitations, the study endeavours to provide a comprehensive understanding of climate vulnerabilities in the region.

### 1.3 Key Definitions and Concept of Vulnerability

Vulnerability is a multidimensional concept that refers to the susceptibility of individuals or groups to harm or adverse effects due to various stressors. In the context of climate change, vulnerability is shaped by the exposure to climatic hazards, sensitivity to these hazards, and the capacity to adapt to or mitigate their effects. Vulnerability is not distributed equally within societies—certain groups, such as women and girls, often face heightened levels of vulnerability due to pre-existing socio-economic, cultural, and political inequalities.

Vulnerability is defined as the degree to which something (a specie, an ecosystem or habitat, a group of people. Etc.) is susceptible, or unable to cope with the adverse effects of climate change, including variability and extremes. Vulnerability is further explained as a function of the character, magnitude, and rate of climate variation to which a system/species is **exposed**, the system/species' **sensitivity**, and the system/species' **adaptive capacity**

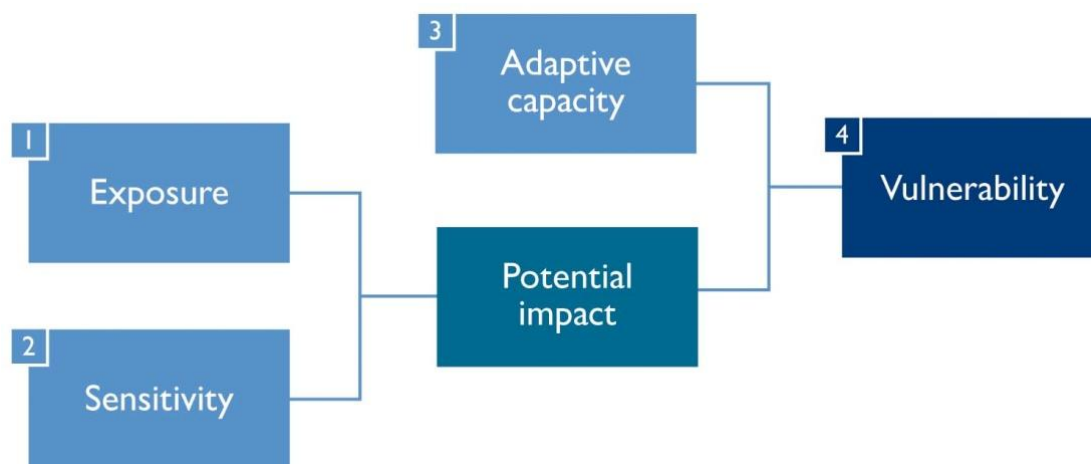


Figure 1: Concept of Vulnerability

### 1.3.1 Exposure

Exposure is defined as the extent to which a region, resource or community experiences changes in climate. It is characterised by the magnitude, frequency, duration and/or spatial extent of a weather event or pattern. Some regions, sectors, groups of people or species are more exposed to extreme climate hazards than others because of their location.

### 1.3.2 Sensitivity

Sensitivity is defined as the degree to which a system is affected by, or responsive to, climate changes. The sensitivity of ecological systems to climate change is normally described in terms of physiological tolerances to change and/or variability in physical and chemical conditions (i.e. temperature, pH, etc.). Sensitivity of social systems depends on a range of economic, political, cultural, technological and institutional factors.

Together, exposure and sensitivity describe the potential impact of a climate event or change upon an object. However, to understand vulnerability, this interaction of exposure and sensitivity on the ground is moderated by adaptive capacity.

### 1.3.3 Adaptive capacity

Adaptive capacity refers to the ability of the system, institutions, humans, and other organisms to adjust to potential change in a way that makes it better equipped to manage its exposure and/or sensitivity to a threat. Adaptive capacity can refer to the natural ability of the system to adjust to change (e.g. for an ecosystem to retreat inland over time in response to rising sea levels) or to human resource availability and capacity to manage the system to adjust to change (e.g. human, technological, and financial capital) as well as the capacity and political will of governance structures to deploy those resources.

### 1.3.4 Gender Inequality

Gender inequality refers to the unequal treatment or perceptions of individuals based on their gender. This inequality often manifests in the form of unequal access to resources, opportunities, and decision-making power. In many societies, women and girls have less access

to education, financial resources, and land ownership, which exacerbates their vulnerability to climate change. Gender norms also impose roles and responsibilities on women that increase their exposure to climate risks, such as their responsibility for water and food provision in households, which makes them more vulnerable during droughts or food shortages.

### *1.3.5 Intersectionality*

Intersectionality is a concept that recognizes how different aspects of identity (such as gender, race, class, and age) intersect and contribute to unique forms of discrimination and vulnerability. In the context of climate vulnerability, women and girls often experience compounded disadvantages based on their gender in addition to other factors such as poverty, age, ethnicity, or geographic location. For example, young girls from poor rural households may face greater challenges in accessing education and resources, making them more vulnerable to climate-induced disruptions.

## **1.4 Vulnerability of Women and Girls in the Context of Climate Change**

Climate change is an overarching challenge that affects every aspect of society, yet its impacts are not felt equally by all. Women and girls, particularly in developing regions, are disproportionately vulnerable to the consequences of a changing climate due to the intersection of socio-economic, cultural, and gender-specific roles. Their responsibilities in managing household resources, such as water and food, make them more exposed to environmental stressors. As climate-induced events like droughts, floods, and heatwaves become more frequent, the availability of essential resources diminishes, placing additional burdens on women and girls. The role they play in securing water and food for their families, coupled with their limited access to decision-making platforms, traps them in a cycle of vulnerability where climate change exacerbates existing gender inequalities.

Agriculture, a sector in which many women in developing regions are deeply involved, is one of the most climate-sensitive areas. Women are often the backbone of smallholder farming, yet they have limited access to land, financial resources, and agricultural technologies that could help them adapt to changing climatic conditions. As rainfall patterns become unpredictable and extreme weather events intensify, women farmers face reduced crop yields, food insecurity, and economic instability. When these shocks occur, women are often the first to feel the impact, as they are responsible for feeding their families. Food shortages force women to make difficult decisions, often sacrificing their own nutrition to prioritize their children, and girls are frequently pulled out of school to assist with household or farming tasks, limiting their future opportunities.

The health implications of climate change further intensify the challenges faced by women and girls. Rising temperatures and shifting rainfall patterns increase the spread of vector-borne diseases like malaria, while extreme weather events displace communities, leading to overcrowded and unsanitary living conditions. Women, especially those who are pregnant or caregivers, face heightened risks in these scenarios due to their physiological vulnerabilities and caregiving roles. Displacement often leads to a breakdown in social protections, and women in refugee camps or temporary shelters face increased risks of gender-based violence. Furthermore, during times of resource scarcity, girls are often married off early as a means of economic survival for their families, exposing them to additional risks of exploitation and violence.

The vulnerability of women and girls to climate change is deeply intertwined with broader social and economic inequalities. Women's work in the informal economy, their limited access to financial services, and their disproportionate burden of unpaid care work all combine to

restrict their ability to recover from climate-related shocks. Climate change magnifies these inequalities, making it more difficult for women to access resources or participate in economic and political decision-making. As climate-induced displacement and resource scarcity increase, women and girls, particularly those from marginalized groups, face compounding vulnerabilities that limit their ability to adapt and thrive in an increasingly unpredictable world. Recognizing and addressing the gendered dimensions of climate change is critical to building more resilient and equitable societies.

## 2 Methodology

The Climate Vulnerability Assessment (CVA) of women and girls in Kano and Benue States employed a qualitative research methodology aimed at capturing the complexities of their climate-related vulnerabilities. This approach was chosen to offer a detailed and nuanced understanding of how climate change uniquely affects women and girls in these regions. By focusing on gathering rich, descriptive data through interviews, focus group discussions, and consultations, the assessment was able to explore the breadth of climate-related risks and challenges they face, providing a deep contextual understanding of their vulnerability.

Incorporating insights directly from the communities themselves, as well as from key stakeholders working on climate and gender issues, the assessment delved into the socio-economic and cultural factors that contribute to the heightened vulnerability of women and girls. This qualitative approach, grounded in firsthand experiences and expert perspectives, allowed for a comprehensive exploration of the immediate and long-term impacts of climate change on these populations, ensuring that the findings reflect the lived realities of those most affected.

### 2.1 Study Design

The assessment employed a qualitative data collection and analysis approach to gain an in-depth understanding of the climate vulnerabilities faced by women and girls in Kano and Benue States. Qualitative data were gathered through Focus Group Discussions (FGDs) and Key Informant Interviews (KIIs), which provided rich insights into the personal experiences, perceptions, and coping strategies of these populations in response to climate change. By engaging directly with women and girls, the assessment was able to explore the socio-economic, cultural, and environmental factors that shape their experiences, offering a comprehensive, narrative-driven perspective on their climate vulnerability.

This qualitative approach allowed for a deeper exploration of the lived realities, providing not only descriptive information but also capturing the nuances of how climate change impacts different aspects of their lives. By focusing on real-life stories and contextual trends, this method ensured that the assessment offered a holistic view of climate vulnerability, encompassing both the immediate effects of climate variability and the broader socio-economic challenges women and girls face as a result of these changes. The FGDs and KIIs enabled the collection of varied perspectives, ensuring that the findings reflected diverse experiences across both states.

### 2.2 Sampling Techniques

The assessment employed a combination of purposive sampling and random sampling techniques to ensure that the selection of respondents was both representative and relevant to the study's objectives. Purposive sampling was used to intentionally select key individuals and groups, such as women and girls who have direct experiences with climate impacts, as well as local leaders, activists, and stakeholders involved in gender and environmental issues. This approach ensured that the assessment captured rich, meaningful data from those most affected by and knowledgeable about climate-related challenges.

To complement this, random sampling was also utilized within certain groups to ensure broader representativeness and to avoid bias in the selection process. This method allowed for the inclusion of diverse voices from different socio-economic backgrounds and geographic locations within Kano and Benue States, providing a more comprehensive picture of how

climate change affects women and girls in various settings. Together, these sampling techniques ensured that the data collected were both deeply insightful and broadly representative of the population under study.

### 2.3 Qualitative Sampling

For this assessment, purposive sampling was employed for both the Focus Group Discussions (FGDs) and Key Informant Interviews (KIIs) to ensure targeted engagement with specific demographics within the communities. The sampling strategy focused on women and girls from various age groups, including girls under 18 years, female youths, and adult women, allowing for a diverse range of perspectives on climate vulnerability. This approach ensured that the voices of those most affected by climate change were represented and that the discussions reflected the unique challenges faced by different age cohorts.

In addition to these demographics, key informants with relevant expertise or experiences in areas such as climate change, health, and gender were also included in the sampling. This group comprised women leaders, government officials, agricultural experts, and community elders (female leaders), each bringing valuable insights and knowledge to the assessment. The qualitative sample consisted of 12 FGDs—six conducted in each state, with each group comprising 6 to 10 participants. Additionally, 10 KIIs were conducted, with five interviews held in each state. This comprehensive sampling strategy facilitated a rich and nuanced exploration of the complex interplay between climate change and gender, resulting in a thorough understanding of the vulnerabilities experienced by women and girls in Kano and Benue States.

The purposive sampling for the qualitative segment ensured that data were collected from individuals who could provide in-depth insights into the specific vulnerabilities of women and girls in the context of climate change.

### 2.4 Data Collection Tools

The following tools were utilized for data collection:

- Focus Group Discussions (FGDs): FGDs were conducted with women and girls in the target communities using structured questionnaires administered through the enumerators in both English and their local languages to explore their collective awareness, experiences, impacts of climate change and their perceptions of vulnerability, resilience, and adaptability capacities. These discussions allowed for the identification of shared challenges and community-level adaptation strategies.
- Key Informant Interviews (KIIs): KIIs were conducted with stakeholders such as local government officials, and representatives of youths and women's groups. These interviews provided expert insights into regional climate trends, government policies, and potential interventions for climate adaptation.

Each data collection tool was designed to capture specific aspects of climate vulnerability, ensuring a comprehensive understanding of the issue from different perspectives.

### 2.5 Ethical Considerations

The assessment adhered to strict ethical guidelines to ensure the dignity and rights of all participants were respected.

- **Confidentiality:** All data collected were treated as confidential, with personal identifiers anonymized to protect respondents' privacy. Data storage was secured to prevent unauthorized access.
- **Informed Consent:** Prior to participation, respondents were fully informed about the purpose of the study, their role in it, and their rights, including the right to withdraw at any time without penalty. Consent was obtained from all participants before any data collection activities began.
- **Child Safeguarding:** Given the vulnerability of children in the study, special safeguarding measures were put in place. Participants under the age of 18 were required to have parental or guardian consent to participate in the study. Interviews with minors adhered to ethical guidelines to ensure their safety and well-being.

### 2.6 Data Analysis

Data analysis followed a structured process to ensure data were analysed effectively. Data from FGDs and KIIs were transcribed and analysed thematically. Thematic analysis was employed to identify patterns and key themes emerging from the discussions and interviews. These themes were categorized into areas such as climate impacts on women's livelihoods, adaptive strategies, and barriers to resilience. NVivo software was used to assist in organizing and coding the qualitative data.

This approach ensured a robust and detailed understanding of climate vulnerabilities in both Kano and Benue States, with particular attention to the experiences of women and girls.

## 3 Findings

### 3.1 General Awareness

The assessment examined the level of awareness among the local population regarding climate change and its environmental impacts. Many participants articulated observable changes in their surroundings—such as shifts in weather patterns, declining crop yields, and increased occurrences of extreme weather events—they strongly connect these experiences to the concept of climate change. Their intuitive understanding of the impacts revealed that a significant portion of the community understands the concept and are familiar with the term "climate change" itself.

*“Yes, I am aware of the climate change, it causes flooding and destroys our crops”*  
**KII Female Youth Leader, Iniongyun Community**

*“Yes. What I have observed is the change in rainfall patterns. Before rain falls July-September, but now, it is now raining to October and November. By then our crops are ready for harvest and it washes them away”*  
**FGD Women, Rice Mill Wadata**

*“Yes, I am aware of climate change. The climate change has impacted on us as a community. There is no water to drink, no place to sleep, no water to bath because our water is polluted. Despite that there is no plenty rain, but the water is much in the land causing flooding”,*  
**KII Market Women Leader, Iniongyun Community**

*“No. But we see it on radio and Tv”*  
**FGD Girls, Iniongyun Community**

*“Yes. A lot has happened, there is a lot of flooding”*  
**KII, Women Leader, Iniongyun Community**

*“It has affected us by causing sicknesses; typhoid community”*  
**FGD, Under 18 Girls, Rice Mill Wadata**

*“...it affects our operations in the rice mill because of the unpredictable weathers affects our drying methods. The sun can just go off and we will not be able to do sun drying of our rice. And it affected early rice planting which destroyed most of our crops.”*  
**KII, Chairman, Rice Mill Association**

*“...The impact of the climate change caused unceasing rainfall, and this causes flooding and has taken our crops and houses. We have to move to various places because our houses are flooded”*  
**KII, Women Leader, Rice Mill Wadata**

*“Yes. To be sincere, this climate change has bring brought alot of changes which has a negative impact, not like before, for instance, even in government, things has change... the raining season whereby you would want to go out for work or school, but due to the weather or the rain you might have to suspend it and wait, but during the cold season,*

*despite the changes, you have to keep yourself cosy to prevent the effects and all that. So also, climate change causes alot of sickness”*

**KII, Women Leader, Court Road**

Despite the level of awareness, participants expressed a strong desire for more information about the causes and implications of climate change, indicating that while they may not be familiar with some terminology, they are keen to learn and understand the issues at play. Enhancing awareness through community engagement, workshops, and educational programs could empower individuals to better recognize the implications of climate change and advocate for adaptive strategies within their communities. This increased understanding could play a vital role in fostering resilience and facilitating proactive responses to the challenges posed by a changing climate.

## **3.2 Situational Analysis of the Community**

### **3.2.1 Flood History in the community**

The findings from the FGDs and KIIs revealed that the communities have a documented history of flooding, with some still living with the dare impact of the flood. Particularly Iniongyun Community in Benue State. Participants recounting significant flood events that have occurred over the years. Benue, the "food basket" of Nigeria, participants highlighted recurrent flooding as a major concern for their agricultural livelihoods. They recounted instances where heavy rainfall led to the overflow of rivers, inundating farmlands and destroying crops, which in turn affected food security and household income.

In Kano State, respondents shared how flooding has historically affected both urban and rural areas. They observed that while it has been a long time since their community last experienced significant flooding, they remain concerned about the inadequacy of drainage systems, which can worsen flood conditions during heavy rains. These insights reflect a common understanding among community members of the increasing frequency and severity of flood events, partly due to shifting climate patterns.

*“Yes. There is flood here. We had to relocate to the IDP for safety...”*

**KII Youth Female Leader, Iniongyun Community**

*“Yes. We have had flood in this community, but it is being a very long time ago”*

**FGD, Women, Sabowar Gandu**

*“Yes. There is flood, but it is not every year”*

**FGD, Under 18 Girls, Rice Mill Wadata**

*“Yes. There is serious flood caused by the dam in Cameroon. The flood has destroyed so many things. Our food, houses, schools, s many things”*

**KII, Women Leader, Iniongyun Community**

*“Yes. There is flood here in this community. It happens almost every year”*

**FGD, Under 18 Girls, Rice Mill Wadata**

*“There is no flood in this place. The last time we experienced flood is a long time ago. I can't remember”*

**FGD, Young Girls, Court Road**

“There is a history of flood in the community. Most of our gutters are blocked. If there are proper drainages, it would have helped...”

**KII, Chairman, Rice Mill Association**

Experts involved in the assessment corroborated these accounts, indicating that the flood history in these communities is closely linked to broader environmental changes. They emphasized the need for improved flood management strategies and infrastructure to mitigate the impacts of future flooding events. Additionally, they highlighted the importance of community awareness and preparedness in responding to flooding risks, noting that many residents have developed local coping strategies over time, such as constructing barriers and diversifying crops, to mitigate flood damage.

*3.2.2 Current temperature in the community*

**(a) Source of water for domestic use**

The assessment gathered insights into the sources of water for domestic use. A revealing reliance on multiple water sources, including boreholes, wells, rivers, and rainwater harvesting systems. Participants indicated that access to clean and safe water remains a critical concern, especially given the fluctuations in climate that affect water availability.

In both States, where rivers are more accessible, many households rely on river water for domestic use. While rivers provide a readily available source of water, participants highlighted concerns about the quality and safety of this water, particularly during and after flood events, when contamination from agricultural runoff and flooding can pose health risks. While the river serves their domestic purpose, they often resort to buying water from tank for their drinking

*“We buy the water we drink from the water board and those that have tanks. We get water for cooking and washing from the river. We add alum (potassium sulphate) and water guard”*

**FGD, Under 18 Girls, Rice Mill Wadata**

*“We get water for domestic purpose from the river and buy water for drinking from the tank”*

**FGD, Young Females, Iniongyun Community**

*“We get water for cooking and other chores from the river. At times we put alum (potassium) inside the water. We buy the water we drink from the tank because the water in the river is not good for us to drink”*

**FGD, Under 18 Girls, Rice Mill Wadata**

*“Due to this climate change, we don't even have light and this has lead to shortage of water, because borehole is now the source of water in this community and when there is no light, there will be inadequate supply of water too. Unless the manual tap which usually takes time before getting water due to the long queue, which makes most of our children late to school.”*

**KII, Women Leader, Court Road**

*“Because of climate change, we don’t have electricity. This is our main problem. Unstable power supplies have caused shortages of water. Boreholes are our main water source in this community, and without electricity, we don’t get enough water. We have to rely on other water sources, which takes a long time to get”*

**KII, Women Leader, Sabowar Gandu**

Additionally, women and girls face significant hardship due to the long distances they must travel to access water. Surface water sources are often unreliable, as flooding can lead to contamination and increase the risk of waterborne diseases, further complicating access to safe drinking water. While both communities have adopted rainwater harvesting to supplement their water needs during the rainy season, this method’s effectiveness is diminishing due to increasingly unpredictable rainfall caused by climate change. Participants reported that the journey to collect water often requires a walk of 30 minutes or more, depending on the distance to the nearest river.

*“The river is far to some people and close to some others”*

**FGD, Under 18 Girls, Rice Mill Wadata**

*“We walk like 30 minutes to the river from my house to get water”*

**FGD, Young Girls, Iniongyun Community**

*“We carry heavy containers to go and fetch water at the tap because the borehole only has water when there is light, there is long queue at the tap, and we will have to stand under the sun for long hours before getting water”*

**FGD, Under 18 Girls, Court Road**

#### **(b) Source of electricity in the community**

The assessment identified various sources of electricity utilized by the communities in Benue State, highlighting the reliance on the National Grid as well as alternative energy sources. In Benue State, Abuja Electricity Distribution Company (AEDC) serves as the primary provider of electricity while in Kano State, the Kano Electricity Distribution Company (KEDC) fulfills this role. However, both communities expressed concerns about the reliability and consistency of electricity supply from the national grid. Frequent power outages and fluctuations in service often disrupt daily activities, impacting everything from household chores to small business operations.

To supplement the inconsistent grid supply, many households have turned to alternative energy sources. Solar energy has emerged as a popular option, especially in rural areas where access to the grid is limited or unreliable. Participants noted that solar panels are increasingly being adopted for lighting and powering small appliances, providing a more stable and sustainable energy solution. However, the initial cost of solar installations can be a barrier for some families, particularly those with limited financial resources.

*“We have NEPA, but some people use generator because the light is not reliable. For instance, they will restore it in the morning and by 10 o’clock, they will take it usually when people are asleep Like in this our rice mill business, we will see light in the morning and before you know, they will take it”*

**FGD, Under 18 Girls, Rice Mill Wadata**

*“We have NEPA”*

**FGD, Young Girls, Iniongyun Community**

*“AEDC but the light is not regular. They bring it once in a while, we pay to the point where we go to charge our phones. Although some people have small solar they use for to charge and on bulbs, but I don't have, because it is costly...”*

**FGD, Young Girls, Iniongyun Community**

*“Our light is bad. KEDC gives us light when they like. For weeks now we have not had light. This is a general problem. But even before this, light is a major problem in this community”*

**FGD, Under 18 Girls, Sabowar Gandu**

*“We don't have light everyday. Sometimes once they bring it, before you do much, they have taken it”*

**FGD, Under 18 Girls, Rice Mill Wadata**

*“We have KEDC. They supply us light, but the light is not reliable. For weeks now, we don't have light they said the grid has collapsed, sometimes, we don't know what the problem is”*

**FGD, Women, Court Road**

In addition to grid and solar power, firewood remains a common source of energy for cooking and lighting in both communities. Participants indicated that while firewood is readily available, they still have to travel kilometres to go and fetch it. This poses safety and health risks due to its emissions. Concerns about the environmental impact of firewood use, along with the risk of fetching them, have risen concerns for community members to seek more sustainable energy alternatives.

### **(c) Waste disposal methods**

The assessment revealed that waste disposal methods in the communities primarily consist of collective dumpsites, open dumping, and open burning, each of which presents significant environmental and health challenges.

Collective dumpsites are established in some areas as designated locations for the disposal of waste. However, these sites are often poorly managed and can become overcrowded, leading to unsanitary conditions. Community members reported that while collective dumpsites provide a centralized location for waste, the lack of regular maintenance and collection services results in overflowing waste, attracting pests and creating unpleasant odours that can affect the surrounding environment and public health.

Open dumping remains a common practice in the communities, with residents often discarding waste in vacant lots, along roadways, or near water bodies. This method not only contributes to environmental pollution but also poses health risks, as it can contaminate soil and water sources. Participants expressed concerns about the impact of open dumping on local ecosystems, noting that it is a contributory factor to flooding by obstructing drainage systems. The prevalence of open dumping indicates a pressing need for more effective waste management strategies that address both community habits and infrastructure challenges.

Open burning is another prevalent waste disposal method, often used as a means to quickly reduce the volume of waste. While community members perceive it as a convenient solution, they also acknowledge the harmful effects of smoke and air pollution on health and the

environment. The burning of waste, particularly plastic and other non-biodegradable materials, releases toxic pollutants that can exacerbate respiratory issues and contribute to broader climate change concerns.



Figure 2: waste management practices

*“We dispose our waste by the river side”*  
**FGD, Under 18 Girls, Rice Mill Wadata**

*“We use a collective dumpsite and burn them sometimes”.*  
**FGD, Young Girls, Iniongyun Community**

*“...They dump dirt in the gutters and along the way. Look at it. This is no longer gutter because the dirt has filled it, causing erosion and flood in the community...”*  
**KII, Women Leader, Iniongyun Community**

*“We collect everything together and when it is full, we use to burn it”*  
**FGD Under Aged Girls, Sabowar Gandu**

*“...For rice chaffs, some people come and buy it and use it for their chickens, while other wastes like nylons and dirt are thrown beside the river. We pour it in such a way that it builds the river banks”*  
**FGD, Under 18 Girls, Rice Mill Wadata**

*“We have a collective dumpsite where we take all our dirt to. Although some people use to burn their own in front of their house”*  
**FGD, Young Girls, Court Road**

### **3.3 Climate-Induced impacts faced by Women and Girls**

#### **3.3.1 Impacts on livelihood**

Climate change significantly impacts the livelihoods of women and girls in the communities, exacerbating existing socio-economic vulnerabilities and hindering their economic stability. As primary providers for their households, women often play crucial roles in agriculture, small-scale trading, and other informal economic activities. However, the increasing frequency and intensity of climate-related events pose serious threats to these livelihoods.

In Benue State, which is heavily reliant on rain-fed agriculture, unpredictable rainfall patterns and extreme weather events such as flooding have led to crop failures and reduced agricultural productivity. Women, who are often responsible for planting, tending, and harvesting crops, face significant losses when floods inundate their fields or when prolonged dry spells result in drought conditions. This not only diminishes their income but also threatens food security for their families, forcing them to make difficult choices about how to allocate limited resources.

The compounded stress of losing crops often lead to a cycle of debt, as families results to borrowing money to meet immediate needs, further entrenching them in poverty.

In Kano State, where rising temperatures and desertification are prominent issues, the challenges faced by women are similarly severe. Many women depend on agricultural activities for their livelihoods, yet the changing climate has led to reduced water availability and soil degradation. As a result, women often have to invest more time and effort into securing water for irrigation and livestock, diverting them from other economic activities or educational opportunities. The increased time spent on these tasks not only limits their ability to engage in alternative income-generating activities but also perpetuates gender inequalities by reinforcing traditional roles that confine women to domestic responsibilities.

Moreover, the economic impact of climate change extends beyond agriculture. Women involved in small-scale trading and informal markets are also affected by climate-induced disruptions. Market activities can be hindered by extreme weather events that damage infrastructure, disrupt supply chains, and deter customers. Additionally, women often face higher transportation costs and risks associated with traveling to access markets, especially during adverse weather conditions. This not only impacts their earnings but also reduces their overall economic resilience.

*“Poverty has increased, there is no employment in our place also there is no one to patronise our businesses because the flood has caused the people to migrate to another place, so there is no one to buy from us. The flood has even spoilt the crops we sell...”*

**KII, Market Women Leader, Iniongyun Community**

*“Climate change has affected our business, because people are relocating and even if you want to sell, you will not see people to patronise you”.*

**FGD, Young Girls, Iniongyun Community**

*“When the flood came, we do not have places to stay, we went to choke ourselves in a public spaces, we were not comfortable....Like me I work in the rice mill, but when the flood came I was unable to work and get my wages”*

**FGD, Under 18 Girls, Rice Mill Wadata**

*Our foodstuff is being wasted, our properties and some of our documents are being soaked in water”*

**KII, Women Leader, Iniongyun Community**

*“Women buy fish from the fisherman in the river. They buy and resell out. Now they cannot do that again, there is a serious increase in poverty and unemployment has increased”*

**KII, Chairman, Rice Mill Association**

*“Women are affected more seriously, we used to plant water leaves, and it is women that takes care of it. But because of the flooding there is nothing for them”*

**KII, Youth Leader Iniongyun Community**

*“The flood affects our businesses because we cannot cook rice nor mill here before everywhere is covered with flood. This makes us not to be able to get money to run our normal businesses”*

**FGD, Under 18 Girls, Rice Mill Wadata**

*“It has affected our agriculture and farming processes. The rainfall pattern has changed, and it caused a lot of lost in harvest as a result, we could not have money from the farm like before”*

**FGD, Women, Sabowar Gandu**

*“Yes, very well, poverty has increased because now, there is high increase in poverty rate. Now there is no medium class it's only high class and low class”*

**KII, PHC Court Road**

*“...To be sincere, yes, it has increased poverty and unemployment. This climate change has really change alot of things, because we are struggling for what to eat and drink, and now many things has changed, as the woman too has to help in providing thing at home.”*

**KII, Women Leader, Court Road**

**3.3.2 Health and Safety**

The health and safety of women and girls are significantly impacted by climate change, with various health-related challenges emerging as a direct result of environmental changes. These impacts are often exacerbated by the socio-economic vulnerabilities that women and girls already face, leading to increased health risks and safety concerns.

One major health issue stemming from climate change is the rise in waterborne diseases. In Benue State, where flooding is prevalent, the overflow of rivers and inadequate waste management systems can lead to the contamination of drinking water sources. Women and girls, who are primarily responsible for fetching water for their households, face heightened exposure to contaminated water, increasing their risk of diseases such as cholera, dysentery, and typhoid fever. This not only affects their health but also impacts their ability to participate in economic activities and education, as illness can lead to missed workdays and school.

In Kano State, rising temperatures and increased heat exposure contribute to other health concerns, particularly among vulnerable populations. Women and girls, who often spend considerable time outdoors for agricultural activities and water collection, may face heat-related illnesses, such as heat exhaustion and dehydration. The lack of adequate healthcare facilities to address these climate-related health issues further compounds the risks, as many women have limited access to necessary medical services and preventive care.

Additionally, climate change can exacerbate mental health issues among women and girls, particularly those directly affected by climate-induced events such as floods or droughts. The stress of losing crops, livestock, or livelihoods can lead to feelings of anxiety, depression, and helplessness. Women, who often bear the brunt of these challenges as primary caregivers, may find their mental health further compromised as they grapple with the demands of supporting their families in increasingly precarious situations.

Safety concerns are also heightened in the context of climate change. As women and girls travel longer distances to access water and other resources due to climate variability, they face increased risks of violence and harassment. This is particularly true in areas where insecurity is prevalent, and the intersection of climate-related stressors with social instability can create dangerous conditions for women and girls. Moreover, the physical risks associated with navigating flooded areas or harsh environmental conditions can lead to injuries or accidents.

*“Climate Change affects our health because the water we drink is not clean, it makes me to be purging and sick...”*

**FGD, Young Girls, Iniongyun Community**

*“There has been an increase in malaria, typhoid and cholera, because of the bad water we are taken and as a result of mosquitoes’ bites. We drink this water because there is no where we get clean water”*

**KII, Women Leader, Rice Mill Wadata**

*“The poor water we drink causes sickness, and, in this place, there is no is no proper treatment for us- particularly the women and girls, once a while the government send nurses to come and treat them”*

**KII, Youth Leader Iniongyun Community**

*“It is causing me to purge and giving me infections. Also, whenever I take the water, it causes stomach pain, malaria and typhoid”*

**FGD, Under 18 Girls, Rice Mill Wadata**

*“...It affects how I do things because I am a girl and where we packed to, there is no water there, I don’t have water to wash during my menses, and I will be smelling”.*

**FGD, Young Girls, Iniongyun Community**

*“The flood caused pollution to the water. This is causing cholera and other sicknesses to the women and girls in the community.”*

**KII, Chairman, Rice Mill Association**

*“The water we take sometimes makes us sick. It causes cholera, malaria and typhoid”*

**FGD, Under 18 Girls, Court Road**

*“...Due to the changes we discover that some seasons have high level of illness while some don’t have as much as the other that’s the difference.*

*Like I said, cold season has less sicknesses”*

**KII, PHC Court Road**

*“There is a periodic sickness in the community. Rashes, malaria, typhoid and cholera because of the bad water”*

**FGD Women, Sabowar Gandu**

### **3.3.3 Education disruptions**

Climate change has a profound effect on education, particularly for girls. Disruptions to educational opportunities arise from various climate-related factors that hinder girls' ability to attend school and succeed academically. These disruptions not only affect their immediate educational prospects but also have long-term implications for their empowerment and economic independence.

One of the most significant ways climate changes has disrupted their education is through environmental events such as floods. In Benue State, frequent flooding led to the destruction of school infrastructure, displacing students and forcing schools to close temporarily or relocate. Participants in the assessment noted instances where floodwaters damaged classrooms

and learning materials, creating an unstable educational environment. Such interruptions can discourage attendance and hinder academic progress, particularly for girls who may face additional barriers to returning to school once it is reopened.

In Kano State, where rising temperatures and desertification are increasingly prevalent, prolonged dry spells can exacerbate existing socio-economic pressures that affect families' decisions regarding education. During times of drought, families may prioritize immediate economic needs over education, compelling girls to contribute to household chores or engage in income-generating activities. This trend reinforces traditional gender roles and limits girls' access to education, further entrenching gender disparities in literacy and skills development. Moreover, the additional responsibilities that climate change imposes on girls can also lead to increased absenteeism. As water scarcity becomes more acute, girls often spend significant amounts of time collecting water, which can take priority over attending school. This burden not only cuts into their educational time but also creates a cycle of disadvantage, where missed lessons lead to falling behind and reduced motivation to continue their education.

The impacts of climate-induced education disruptions are further compounded by socio-economic factors. Families facing economic hardship due to climate-related challenges may struggle to afford school fees, uniforms, and supplies, leading to increased dropout rates among girls. Additionally, societal attitudes and cultural norms may de-prioritize girls' education in favour of boys, particularly in times of crisis, thereby limiting girls' opportunities for academic advancement.

*“Our children are falling sick, and children cannot go to school again because flood has covered everywhere”*

**KII, Market Women Leader, Iniongyun**

*“It has affected our education. The time of our school has changed because we now go to NKSA in the afternoon. And at times we come back late”*

**FGD, Under 18 Girls, Rice Mill Wadata**

*“There is water in our school, most of the building collapsed because of the heavy rain, some of our parents could not pay our school fee, and we are missing school because the place we moved to is far from our school, so we can't go to school again”*

**FGD, Young Girls, Iniongyun Community**

*“...the climate change and flood has affected our schools. Children can no longer go to school anymore because their schools have been converted to IDP camps for people to stay and some other schools have been flooded”*

**KII, Women Leader, Rice Mill Wadata**

*“Yes. It has a significant impact on education. The shortage of water cause our children particularly the female to go fetch water at the tap which usually takes time before getting water due to the long queue, which makes most of our children late to school and sometimes miss school periods”*

**KII Women Leader Court Road**

*“There are a lot of schools here, but they have closed the schools because of the flooding. Some government schools have been converted to IDP camp because of the flooding. While some schools have to share their venue with another and run morning and night sessions respectively because of the impact of the flood”*

**KII, Leader Iniongyun Community**

#### **3.3.4 Gender-based violence (GBV)**

Climate change significantly exacerbates the risk of gender-based violence (GBV) against women and girls, creating an alarming intersection between environmental stressors and societal vulnerabilities. As extreme weather events become more frequent and intense, the ensuing crises can lead to heightened tensions within communities, disrupting social structures and increasing the likelihood of violence against women and girls.

One of the primary drivers of GBV in the context of climate change is the displacement caused by extreme weather events such as floods and droughts. When communities are forced to evacuate or relocate, the chaos and insecurity of such situations can create environments where violence is more likely to occur. Women and girls, who often bear the brunt of these displacements, may find themselves in overcrowded temporary shelters or camps where resources are scarce. In these settings, the breakdown of social norms and lack of adequate security measures can lead to increased incidents of physical, sexual, and emotional violence. Respondents in the assessment noted that the lack of privacy and insufficient protection in these settings further exacerbates their vulnerability.

In addition to immediate crises, the long-term impacts of climate change, such as resource scarcity and economic instability, can create additional tensions within households and communities. As families struggle to cope with the effects of climate-induced challenges—such as declining agricultural productivity or water shortages—stress levels can rise, leading to increased conflict and violence. Women and girls, who may be seen as the most vulnerable, often become scapegoats for these tensions. This can manifest in various forms of GBV, including domestic violence, forced early marriage, and exploitation.

Moreover, climate change can also limit women’s access to economic opportunities, further entrenching their vulnerability to GBV. In many communities, women are heavily reliant on agriculture and informal trading for their livelihoods. As climate change disrupts these activities—through crop failures or increased competition for scarce resources—the economic strain can lead to a power imbalance within households. This power dynamic can result in heightened risks of abuse and exploitation, as women may be coerced into compromising situations to secure basic necessities for themselves and their families.

*“...Our husbands cannot provide anything for the family hence our women are jumping from one man to another for what to eat and money, and our young girls are sleeping around while some of our girls are being raped”*

**KII, Market Women Leader, Iniongyun Community**

*“Some of our girls are being raped by some of the bad boys as a result of the displacement. We can barely control them because it is a public space”*

**KII, Women Leader, Rice Mill Wadata**

*“Gender Based Violences are lest reported, however the impacts on the climate change have increased violences in families. Husband beat their wife when she ask for money and the children too engage in some behaviour that are bad”*

**FGD Women, Sabowar Gandu**

The psychological impacts of GBV in the context of climate change are also profound. Survivors may experience long-term trauma, anxiety, and depression, which can hinder their ability to rebuild their lives and contribute to their communities after experiencing violence. The stigma associated with GBV can further isolate survivors, limiting their access to support services and hindering their social reintegration.

### **3.3.5 Safety concerns during extreme weather events or migration**

The safety of women and girls is increasingly jeopardized by climate-induced extreme weather events and the resultant migration pressures. As these communities face more frequent and severe climate-related disasters, the risks associated with these events are compounded, leading to heightened vulnerabilities for women and girls, particularly in terms of personal safety and security.



During extreme weather events, such as floods and storms, women and girls are often at greater risk due to their roles within the household and community. In Benue State, participants noted that during flooding, evacuation efforts can become chaotic, leading to unsafe conditions where women and girls may be exposed to violence or exploitation. The urgency of displacement often requires families to leave their homes quickly, sometimes without adequate planning or resources. In such situations, women and girls are particularly vulnerable to gender-based violence, harassment, and abuse, both during the evacuation process and in temporary shelters where they seek refuge.

In Kano State, rising temperatures and increasing desertification have led to migration as communities search for more viable living conditions. This movement often involves long journeys to reach safer or more resource-rich areas, exposing women and girls to significant safety risks. Traveling through unfamiliar territories can make them targets for trafficking, violence, and exploitation. Participants highlighted that the lack of secure transportation options and the need to carry essential goods further increases their vulnerability during these migrations.

*“I don't feel safe where we moved to because sometimes those bad boys use to come, I lost my phone and one of my friends got raped in the process”*

**FGD, Young Girls, Iniongyun Community**

*“All of us move to the NKC, because the flood has taken over our houses. We will have to remain there till when the water dry”*

**KII, Leader Iniongyun Community**

*“...I went to the IDP with my children but there was no space there. I have to send my children to go and live with my aunty. I am just managing here because the place is full and there are no more resources”*

**KII, Women Leader, Iniongyun Community**

*“By packing from one place to another, the safety of our children is not guaranteed. Since we don't have a place of our own, we cannot tell them to stay in one place and they enter wrong hands”*

**FGD, Under 18 Girls, Rice Mill Wadata**

*“The climate change poses a lot of safety threat to us. We do not feel safe. The fear of flood, drought and the rise in temperature expose us to may danger and sicknesses and diseases. Even our farm, houses and children are not safe”*

**FGD Women, Sabowar Gandu**



Additionally, cultural norms and gender dynamics can exacerbate safety concerns during extreme weather events. In many communities, women and girls may have limited decision-making power, leaving them reliant on male family members for protection and support during crises. This dependency can restrict their mobility and autonomy, making it difficult for them to seek safety or assistance independently when needed. The fear of violence or harassment can also deter them from accessing relief services, healthcare, or educational opportunities in the aftermath of extreme weather events.

Furthermore, the psychological impact of these safety concerns cannot be overlooked. The constant threat of violence, both during extreme weather events and throughout the process of migration, can lead to heightened anxiety and trauma among women and girls. This psychological toll can hinder their ability to rebuild their lives and contribute to their communities after experiencing climate-related disruptions.

### **3.3.6 Environmental degradation**

Environmental degradation, exacerbated by climate change, poses significant challenges, affecting their livelihoods, health, and overall well-being. The interplay between climate change and environmental degradation results in the loss of natural resources, diminished agricultural productivity, and increased vulnerability to climate-related risks, all of which disproportionately impact women and girls due to their roles within their communities.

One of the most pressing forms of environmental degradation in these regions is soil erosion and degradation, often driven by unsustainable agricultural practices and deforestation. In Benue State, known as the "food basket" of Nigeria, women play a vital role in agriculture, primarily as smallholder farmers. However, the degradation of arable land due to erosion and nutrient depletion reduces crop yields, making it increasingly difficult for women to sustain their families and generate income. This not only threatens food security but also leads to

greater economic strain on women, who are often the primary caregivers and providers in their households. As agricultural productivity declines, women may be forced to take on additional work or seek alternative, often less stable, income sources.

In Kano State, rising temperatures and increasing desertification contribute to water scarcity, further exacerbating environmental degradation. Women and girls in these communities are primarily responsible for water collection, often traveling long distances to access diminishing water sources. This not only consumes valuable time and energy but also exposes them to physical risks and health issues. The psychological burden of water scarcity can lead to increased stress and anxiety, impacting their overall well-being and ability to engage in educational and economic opportunities.

The impacts of environmental degradation extend beyond immediate livelihoods and health concerns. The loss of biodiversity and ecosystem services further compromises the resilience of communities to climate change. Women and girls often depend on natural resources for their day-to-day needs, including food, fuel, and medicinal plants. As environmental degradation reduces access to these resources, it disproportionately affects their health and economic security. Women may face increased vulnerability to malnutrition and related health issues as traditional food sources become scarce.

Moreover, the degradation of local environments can lead to increased conflicts over resources, particularly as communities compete for dwindling supplies of water, land, and food. Such conflicts can have severe consequences for women and girls, who may be further marginalized in decision-making processes related to resource management. In many cases, cultural norms may dictate that women have limited agency in negotiating solutions to resource-related conflicts, leaving them vulnerable to the negative impacts of environmental degradation.

### *3.3.7 Impacts of vulnerable groups*

Climate change intensifies the existing vulnerabilities of marginalized groups, with particularly harsh effects on women, girls, the elderly, and persons with disabilities in flood-prone areas such as Iniongyun Community in Benue State and low-income households in Kano. Recent flooding has displaced many, compounding the difficulties faced by these populations who are already socially, economically, and politically marginalized. This environmental crisis exacerbates cycles of disadvantage, increasing their susceptibility to further risks and widening inequality. As a result, these groups bear a disproportionate burden from the environmental, economic, and health impacts of climate change, perpetuating their challenges and vulnerabilities.

For women and girls, who are often responsible for household tasks and caregiving, climate change significantly worsens the struggle to access essential resources such as water, food, and energy. With severe flooding in Benue, the demands of gathering water and securing food fall heavily on them, reducing their opportunities to pursue education or income-generating activities. Furthermore, these conditions increase their vulnerability to gender-based violence, exploitation, and health risks. The disproportionate impact on women and girls arises from entrenched gender norms that confine them to specific roles, making them especially susceptible to the adverse effects of climate change.

The elderly in the community also face heightened risks from extreme weather and environmental degradation. With limited mobility and declining health, many elderly individuals live in rural areas with restricted access to healthcare and social services. During severe weather events like floods, they often struggle to evacuate or access necessary resources, increasing their risk of injury, illness, or death. Additionally, for those dependent on subsistence farming or pension income, the destruction of crops, livestock, or other livelihood sources compounds their vulnerability, pushing them further into poverty. These conditions underscore the urgent need for targeted interventions to address the compounded impacts of climate change on Benue State's most vulnerable populations.

PWDs are also disproportionately affected by climate-induced impacts. Physical, sensory, and cognitive disabilities limit the ability of individuals to respond to climate-related challenges such as displacement, access to emergency services, and adaptation to new environmental conditions. PWDs are more likely to face barriers in accessing relief services and shelter during emergencies, as infrastructural and institutional responses are often not inclusive. Moreover, the lack of specialized support for PWDs in these communities exacerbates their vulnerability, as they may be left out of decision-making processes or be unable to access critical resources during and after extreme weather events.

Low-income households, already struggling with limited resources, are particularly vulnerable to the economic impacts of climate change. Benue, where many households rely on agriculture for their livelihoods, the effects of prolonged droughts, irregular rainfall, and floods have devastating consequences on food production and income generation. Poor households are less able to recover from crop failures or livestock losses, and the financial strain often leads to negative coping strategies such as child labour, early marriage for girls, or migration to urban areas in search of better opportunities. These strategies further entrench poverty and social marginalization, creating a cycle of vulnerability that is difficult to break.

### *3.3.8 Community-Gender Responsive Adaptation and Gender-responsive Strategies*

Women and girls in Kano and Benue States have developed various coping mechanisms to adapt to the impacts of climate change, often drawing on traditional knowledge, community networks, and resourceful strategies. However, the effectiveness of these mechanisms varies, and they often face challenges related to limited access to resources, equity in distribution, and gender inclusion in policy frameworks.

*“Let me say the policy makers, the government has not created an impact. The policies have not been effective. The only policy in place is for us to migrate. In regard to the flooding, no local government agency or organisation has come to speak to us”*



**KII, Chairman, Rice Mill Association**

*“As far as I know, there is no presence of inclusion of gender policy, infact there is no policy on climate change in this community”*

**KII, Youth Leader, Iniongyun Community**

*“As a means of adapting, we use to go to look for drugs, but it is very hard for us”*

**FGD, Under 18 Girls, Rice Mill Wadata**

*“I am not aware of any policy on climate change in this community”*

**KII, Women Leader, Sabowar Gandu**

Community support networks play an essential role in adaptation, as women and girls rely heavily on informal systems of mutual assistance, including savings and credit groups, shared labour for farming, and local cooperatives. These networks provide not only financial support but also social safety nets that help them cope with the effects of climate change. Traditional practices, such as indigenous weather forecasting and reliance on local medicinal plants, also persist, helping communities anticipate and respond to changing environmental conditions.



However, the role of local government in climate adaptation has been varied. While majority complained that authorities have not supported women-led intervention or provided small-scale funding for water infrastructure, women livelihood improvement and educational support initiatives for girls within the community, many women and girls in the assessment expressed that government efforts remain insufficient.

Furthermore, limited coordination between local governments and community organizations on resource allocation hinders effective climate adaptation planning. Current adaptation policies often overlook specific gender considerations and lack widespread dissemination. Although some frameworks acknowledge the importance of gender equity, in practice, women and girls are frequently excluded from decision-making processes. Their participation in climate adaptation decisions remains low, particularly in rural areas where cultural norms often restrict their ability to voice concerns or engage meaningfully in policy discussions.

*“So far, so good, the Chairmen has not come to appreciate or address the community since the flood...”*

**KII, Youth Leader Iniongyun Community**

*“Yes, women are part of the decision-making process, they call me as the women leaders”*

**KII Market Women Leader, Iniongyun Community**

*“I would say we are on a 70:30 ratio. Men with 70 and women and girls with 30.”*

**KII, PHC Court Road**

*“To be sincere, in this community is our men that involved in decision making. You know in the Hausa culture; they always say men are the leaders. They sit and make decisions; they will just tell the women.”*

**KII, Women Leader, Court Road**



Resource allocation is a critical area of concern, with many women reporting that funds and support are neither available nor equitably distributed. Larger-scale farmers and male-dominated groups often receive priority access to resources such as seeds, fertilizers, and financial aid. This inequity in distribution exacerbates the challenges faced by women and girls, who already have fewer financial and material resources. Despite this, there are emerging efforts to include gender in climate policies, though these are often limited to advocacy at the national level without meaningful implementation at the local level.

*“We do not have enough resources, except government”*

**KII, Youth Leader Iniongyun Community**

*“No, there has been no training. Nothing at all, every year, climate change and nothing is done. We only receive bed and where to stay here”*

**FGD, Young Girls, Sabowar Gandu**

*“There is nobody that provides for us, there is nobody cares for us. Fadalia came but only those who have long hand benefited from them”*

**KII, Market Women Leader, Iniongyun Community**



*“Yeah, they are, like foundation, like a particular one, named Isah Wali, they do teach our children skill acquisition and educate our children, they are all women”*

**KII, Women Leader, Court Road**

### 3.4 Access to Climate Information

Women and girls in Benue State face considerable challenges in accessing reliable and timely climate information, which is essential for effective adaptation to climate change. The availability, quality, and relevance of climate information vary across these regions, impacting how well communities, particularly vulnerable groups, can anticipate, prepare for, and respond to climate-related risks.



*“Before, they use to talk about it on the television and radio, but now we just see water is coming in the community and we start to pack our things”*  
**FGD, Under 18 Girls, Rice Mill Wadata**

*“No. We do not have access to climate information”*  
**FGD, Young Girls, Iniongyun Community**

*“We used to see it on the tv and posters, but we don’t understand it”*  
**FGD Women, Sabowar Gandu**

#### Source of Information

Women and girls in the state primarily receive climate information through local radio broadcasts and, for those with education and internet access, online resources. However, connectivity to these services is often unreliable. In rural areas, traditional sources, such as indigenous knowledge passed down by elders and community leaders, continue to be vital for sharing weather and climate-related information. Unfortunately, access to more scientific data, including satellite weather reports or climate models, remains limited, especially for women who may face social and economic barriers that reduce their engagement with these resources. Utilizing culturally relevant methods like role play and stage dramas—performed or written in local languages—could be highly effective in reaching rural communities with essential climate information.

*“We get information from the radio and internet”*  
**FGD, Young Girls, Iniongyun Community**



*“We get information about climate change from our school”*  
**FGD, Under Aged Girls, Sabowar Gandu**

#### Information and Knowledge Gaps

Despite the various sources of climate information, there are significant knowledge gaps that limit the effectiveness of adaptation efforts. Many women and girls in these regions lack detailed understanding of climate change and its long-term impacts, making it difficult to develop sustainable coping strategies. While they may recognize the symptoms of climate variability—such as changes in rainfall patterns or increased heatwaves—the broader scientific context, including knowledge of adaptation techniques or early warning systems, is often

missing. This gap in understanding is compounded by the fact that climate information is not always presented in accessible or relatable formats for local communities, particularly for those who are not literate or do not have access to the internet.



*“... We don't have information on how to manage it”*  
**FGD, Young Girls, Iniongyun Community**

*“We do not have representative to speak to us”*  
**KII, Market Women Leader, Iniongyun Community**

*“We do not know how to manage the impact of climate change and it is affecting us”*  
**FGD Young Girls, Sabowar Gandu**

*“No. Except they teach us. We do not have information on how to control climate change”*  
**FGD, Women, Court Road**

In rural areas, language barriers also exacerbate the gap in climate information dissemination. Many official climate reports and updates are presented in English or formal languages, whereas women and girls in these regions may speak local dialects. As a result, the lack of localized and culturally relevant information can hinder effective decision-making and community-wide awareness of climate risks.

### **3.5 Gaps in Current Approaches**

The current approaches to climate information dissemination often fail to adequately address the specific needs and vulnerabilities of women and girls. One key gap is the lack of targeted climate communication strategies that prioritize gender considerations. Information is typically disseminated in ways that assume equal access for all, without recognizing the gender-specific barriers women and girls face—such as time poverty, lower literacy rates, and limited access to decision-making spaces. Furthermore, there is often a lack of two-way communication between climate experts and local communities, meaning that feedback from women and girls on how best to deliver relevant climate information is rarely incorporated.

Additionally, the timing and consistency of information delivery remain inadequate. Seasonal forecasts and early warning systems are either delayed or too infrequent to allow women to plan effectively for agricultural cycles, water management, or income diversification. The focus tends to be on short-term weather predictions rather than long-term climate trends, which could enable women and girls to make more strategic decisions regarding livelihoods, food security, health and resource management.

While some climate information is available to women and girls in the state, significant gaps exist in terms of accessibility, relevance, and inclusivity. Current approaches need to be more gender-responsive, with greater emphasis on localized, culturally appropriate, and consistent dissemination methods that empower women and girls to make informed decisions in the face of climate change.

## 4 Barriers to Adaptation

### 4.1 Description of Identified Barriers to Adaptation

There are multiple barriers that hinder the ability of women and girls to adapt effectively to the impacts of climate change. These barriers are rooted in financial, social, cultural, and institutional challenges, which not only limit their access to essential resources and opportunities but also exacerbate their vulnerability to climate-induced risks.

SN	BARRIERS	DESCRIPTION
1	Finance	<p>One of the most significant barriers to climate adaptation is the lack of financial resources. Women and girls, especially in rural communities, often have limited access to credit, savings, or capital, which restricts their ability to invest in adaptation measures such as improved agricultural techniques, irrigation systems, or alternative livelihoods. Formal financial institutions, such as banks, typically require collateral or credit history, which rural women are less likely to have. Microfinance institutions, while offering smaller loans, are not always accessible or sustainable due to high interest rates and short repayment periods. This financial exclusion limits their ability to implement long-term strategies to cope with changing climate conditions, leaving them reliant on short-term, reactive measures that are often insufficient.</p> <p>Moreover, women's economic roles are often limited to informal sectors, such as small-scale farming or petty trade, which provide low and unstable incomes. This economic vulnerability is further compounded by climate change, as extreme weather events destroy crops and infrastructure, causing significant financial losses. The lack of financial autonomy also means that women and girls have fewer opportunities to access training or technologies that could enhance their resilience to climate impacts.</p>
2	<i>Social and Cultural Barriers</i>	<p>Social and cultural norms present another major challenge to adaptation efforts. In many communities in Kano and Benue, traditional gender roles assign women and girls the primary responsibility for household tasks, such as water collection, food preparation, and caregiving. These roles are time-consuming and labour-intensive, reducing the time and energy available for women to participate in decision-making processes, educational opportunities, or livelihood diversification initiatives. As climate change increases the difficulty of these tasks—due to water scarcity or food insecurity—women and girls are further burdened, making it harder</p>

SN	BARRIERS	DESCRIPTION
		<p>for them to engage in adaptation strategies that could mitigate their vulnerability.</p> <p>Additionally, social norms often limit women’s mobility and decision-making power within households and communities. Women are less likely to be included in leadership positions or community planning forums where climate adaptation strategies are discussed and implemented. This exclusion from decision-making processes prevents them from voicing their specific concerns and needs related to climate impacts, leading to adaptation plans that may not address the unique challenges they face.</p> <p>Cultural barriers also include early marriage and gender-based violence, both of which disproportionately affect girls in these regions. Early marriage often results in girls leaving school and assuming the role of caregivers at a young age, which limits their educational and economic opportunities. This, in turn, reduces their ability to adapt to climate change in the long term, as they lack the skills, knowledge, and resources to engage in sustainable livelihoods or community adaptation efforts.</p>
	<p><i>Institutional Barriers</i></p>	<p>Institutional barriers also play a critical role in hindering adaptation efforts for women and girls. Government policies and programs designed to address climate change are often gender-blind, failing to take into account the specific vulnerabilities and needs of women. For example, agricultural extension services, which provide training and resources to farmers, are often male-dominated, leaving women with less access to critical information on climate-resilient farming practices. Furthermore, women’s land rights are frequently insecure, as customary laws and traditions often deny them ownership or control over land, which is a key asset for climate adaptation.</p> <p>Institutional support for women-led initiatives is also limited. While some government programs and NGOs have started to recognize the importance of women’s participation in climate adaptation, the scale of these efforts is often insufficient, and they lack consistent funding or political backing. Moreover, there is often a lack of coordination between different levels of government and between government agencies and community organizations, resulting in fragmented or ineffective adaptation policies. This lack of institutional support is compounded by weak enforcement of existing climate policies and insufficient allocation of resources for gender-specific adaptation projects.</p>

SN	BARRIERS	DESCRIPTION
		<p>In summary, the financial, social, cultural, and institutional barriers faced by women and girls in Kano and Benue States significantly hinder their ability to adapt to the impacts of climate change. These barriers not only limit their access to critical resources and decision-making spaces but also exacerbate their existing vulnerabilities, making it harder for them to build resilience in the face of an increasingly unpredictable climate. Addressing these barriers will require comprehensive, gender-responsive strategies that prioritize the needs and voices of women and girls in adaptation efforts.</p>

## 4.2 Resilience Capacity

Women and girls have demonstrated remarkable resilience in the face of climate change, despite the numerous barriers they face. However, their future preparedness depends largely on the strength of community structures, access to resources, and the inclusiveness of decision-making processes that support their adaptive capacities. Strengthening these aspects will be crucial in enhancing their long-term resilience to climate variability and environmental shocks.

### 4.2.1 Future Preparedness

For women and girls to be better prepared for future climate-related challenges, there is a need to focus on building their adaptive capacity, which hinges on access to education, resources, and social safety nets. Currently, many women in these communities have developed informal coping mechanisms, such as diversifying their livelihoods or adopting more sustainable agricultural practices. However, these measures are often reactive and short-term, and future preparedness requires a more structured and long-term approach.

### 4.2.2 Educational opportunities

especially in climate-smart agriculture and water management, are critical for future preparedness. Communities that support women's education and vocational training are better equipped to handle future climate disruptions. Additionally, early warning systems and timely access to climate information are essential for helping women and girls anticipate and mitigate the effects of extreme weather events. To improve future preparedness, these systems must be made more accessible and localized, ensuring that women and girls can act on reliable data to protect their livelihoods and families.

### 4.2.3 Community Structures Supporting Adaptation

Community structures, such as local cooperatives, women's associations, and village committees, play a key role in supporting women and girls as they adapt to climate change. In both Kano and Benue States, these community organizations often function as support networks, providing shared labour, savings groups, and mutual assistance during times of crisis. Women's cooperatives, for instance, help pool resources for agricultural inputs, facilitate access to markets, and provide small loans to help diversify livelihoods, making them vital to building resilience in these regions.

Furthermore, these community structures are instrumental in providing platforms for knowledge-sharing and collective action. Women frequently share their experiences and

strategies for dealing with climate-related challenges within these networks, fostering a sense of solidarity and mutual support. In some areas, community-led initiatives, such as communal farming or rainwater harvesting projects, have been developed, empowering women to take a more proactive role in managing their environment. However, these structures need greater support from local governments and NGOs to ensure they have the resources and capacity to scale up their impact.

### **4.3 Access to Decision-Making and Participation in Local Resilience Initiatives**

One of the most critical factors for building resilience among women and girls is their inclusion in decision-making processes related to climate adaptation. Historically, women have been underrepresented in these spaces, with men often dominating leadership roles in local governance and climate-related decision-making. This exclusion limits women's ability to influence policies and initiatives that directly affect their lives and livelihoods.

However, there is growing recognition of the importance of women's participation in local climate resilience initiatives. In some communities, women have begun to take on leadership roles in local adaptation projects, such as managing community gardens, leading water conservation efforts, or organizing climate education programs. These initiatives provide a platform for women to contribute to decision-making processes and ensure that their specific needs and challenges are addressed in local resilience strategies.

In Kano and Benue, some NGOs and government programs are working to increase women's participation in decision-making by providing leadership training and creating forums where women can voice their concerns and propose solutions. Yet, challenges remain, as traditional gender norms continue to restrict women's involvement in formal governance structures. Overcoming these cultural barriers will be essential to ensuring that women and girls can fully participate in and benefit from climate resilience initiatives.

In conclusion, the resilience capacity of women and girls in these states hinges on their ability to access decision-making spaces, engage in long-term preparedness strategies, and strengthen community structures that provide mutual support. Ensuring that these community structures are inclusive, well-resourced, and aligned with local governance systems is key to enhancing the future preparedness of women and girls as they navigate the complex challenges of climate change.

## 5 RECOMMENDATION

### 5.1 Gender-Sensitive Approaches to Reducing Vulnerability

To effectively address the vulnerability of women and girls to climate change, it is essential to adopt gender-sensitive approaches that take into account the different needs, priorities, and capacities of men and women. Key strategies include:

- **Improving Access to Resources:** Ensuring that women and girls have equal access to resources such as land, credit, and technology is crucial to enhancing their adaptive capacity. This can involve legal reforms that promote women's land rights and financial inclusion initiatives that provide women with access to loans and savings schemes.
- **Building Women's Leadership and Decision-Making Power:** Women should be actively involved in climate adaptation planning and decision-making at all levels with representatives. This can be achieved through capacity-building programs that enhance women's leadership skills and create platforms for their participation in local governance, disaster risk management, and community-based adaptation efforts.
- **Promoting Education and Training:** Providing education and vocational training for women and girls is key to improving their resilience to climate shocks. Education can increase awareness of climate risks and adaptive practices, while vocational training can diversify income opportunities and reduce reliance on climate-sensitive livelihoods such as agriculture.
- **Reducing Gender-Based Violence (GBV):** In many contexts, climate-induced displacement and resource scarcity can lead to an increase in gender-based violence, including sexual harassment, early marriage, and trafficking. Implementing protective measures such as safe access to resources, support services, and community awareness programs can reduce GBV and safeguard women and girls during climate crises.
- **Enhance Education and Awareness Campaigns:** While there is a general awareness of climate change and its impacts, there is a clear need for deeper understanding of the underlying causes, effects, and adaptive strategies. Implementing community-focused workshops, educational programs, and interactive information sessions would help bridge the knowledge gap. Engaging local leaders and stakeholders in these initiatives can further encourage community buy-in.
- **Develop Accessible Climate Information Channels:** Partner with local radio, TV stations, and social media to provide regular, accessible updates on climate-related issues. These platforms could share information on seasonal weather forecasts, adaptation strategies, and climate-friendly practices, ensuring that even those with limited literacy have access to relevant information.
- **Introduce Practical Climate-Resilient Farming Techniques:** Since farming is a key livelihood and highly impacted by climate variability, training programs on sustainable farming practices, such as water conservation techniques, improved crop varieties, and flood-resistant agricultural methods, would directly benefit farmers. Partnering with agricultural extension workers can help in the transfer of this knowledge.
- **Establish Community-Based Disaster Preparedness Plans:** As flooding and other extreme weather events increase, establishing community-led disaster preparedness teams could improve the community's response. This could include creating early warning systems, evacuation plans, and designated safe shelters to minimize risk.
- **Support Community-Led Climate Adaptation Initiatives:** Empower communities to propose and lead adaptation projects, such as water management systems, tree planting,

and the creation of flood barriers. Small grants and technical support from NGOs or government bodies could facilitate these initiatives.

- **Foster Youth and Women's Leadership in Climate Action:** Given the engagement and insights from women and youth leaders in the findings, their roles in climate action should be reinforced. Offering leadership training, resources, and platforms for these groups would enhance community resilience while promoting inclusive climate solutions.
- **Collaborate with Health and Environmental Organizations:** Since climate impacts are affecting health (e.g., increased sickness due to flooding and pollution), partnerships with health organizations to address these issues—such as water sanitation programs and health screenings—could reduce climate-related health risks.
- **Strengthen Protection Measures in Temporary Shelters and Camps:** To mitigate the risks of GBV in displacement settings, it is essential to improve security in temporary shelters by increasing the presence of trained security personnel, ensuring adequate lighting, and establishing separate, secure areas for women and girls. Creating safe spaces can help reduce the risk of violence and provide a sense of security for vulnerable populations.
- **Implement Livelihood Support Programs for Women:** Climate disruptions impact women's economic opportunities, increasing their vulnerability to GBV. Offering skill development, microfinancing, and alternative livelihood programs can empower women economically, reducing dependency and power imbalances within households. This economic support could improve resilience and decrease the risk of exploitation.
- **Raise Community Awareness and Foster Gender-Sensitive Response Plans:** Conducting awareness campaigns and training within communities can help shift harmful social norms that contribute to GBV. Empowering community leaders and establishing gender-sensitive climate response plans will help address the root causes of GBV by encouraging community-led strategies that prioritize the safety and well-being of women and girls during crises.
- **Reinforce and Adapt School Infrastructure:** To reduce the vulnerability of schools to climate events, prioritize building or retrofitting schools with climate-resilient infrastructure, particularly in flood-prone areas. Elevated classrooms, reinforced buildings, and improved drainage systems can help ensure that schools remain safe and functional, minimizing disruptions to education.
- **Establish Community-Based Learning Alternatives:** During extreme weather events, setting up community learning centres in safe areas or providing mobile learning options can help students, especially girls, continue their education even when formal schools are closed or converted to IDP camps. Flexible learning schedules and digital learning tools can further support continuity in education amid disruptions.
- **Promote Support Programs for Affected Families:** Providing financial support, scholarships, or school supplies for families facing economic hardship due to climate impacts can help reduce dropout rates among girls. These programs could be supported by government and NGOs and tailored to ensure that girls are encouraged to return to school, helping address socio-economic barriers to education in climate-affected areas.

## Annexes

### Annex 1: Focused Group Discussion Guide

We, New Initiative for Social Development (NISD), conducting this assessment on behalf of the African Centre for Leadership, Strategy & Development (Centre LSD) in partnership with Christian Aid. The focus of this assessment is to explore and understand the impact of climate change on women and girls in Benue State and Kano States, with the goal of identifying challenges and opportunities for improving resilience and adaptation strategies in the community.

#### OPENING/INTRODUCTION QUESTIONS

1. Icebreaker:

Can each of you briefly introduce yourselves and share one way you think the climate in your community has changed over the past few years?

2. General Awareness:

Are you aware of climate change and its impact on your community?

- If yes, how would you describe your understanding of climate change?
- In your opinion, how has climate change affected your community?
- What sources of Information do you rely on to learn about climate change?

#### SITUATIONAL ANALYSIS OF THE COMMUNITY

3. Baseline Assessment

Have there been any floods in your community before?

Follow-up:

- If yes, how often do they happen?

How would you describe the current temperature in the community?

Follow-up:

- Is it hotter or cooler than in the past?

Have you noticed any changes in the way it rains here? Maybe more or less rain, or different times of the year?

Where do most people get their water for cooking, cleaning, and drinking?

On average, how far do you or others need to travel to fetch water for household use?

What is the main source of light or electricity in the community?

Follow-up:

- How reliable is it?

How does your community handle waste, like trash and sewage? Are there specific methods or places for disposal?

#### CLIMATE-INDUCED CHALLENGES FACED BY WOMEN AND GIRLS

4. Impact on Livelihood:

How has climate change affected the daily lives of women and girls in this community?

Follow-up:

- Has it affected their ability to farm, trade, or care for their families?
- What changes have you noticed in terms of food and water availability?

5. Health and Safety:

In what ways has climate change affected the health and safety of women and girls?

Follow-up:

- Are there specific health challenges linked to the changing climate (e.g., increased illness, access to clean water)?
- Has the security situation for women and girls changed due to climate change, such as increased migration or violence?

6. Education:

How has climate change impacted the education of girls in the community?

Follow-up:

- Are girls missing school due to climate-related issues such as droughts, floods, or family responsibilities?

7. Gender-Based Violence (GBV):

Have there been any changes in gender-based violence due to climate change in this community?

Follow-up:

- If yes, could you explain how climate change has contributed to this?

## COMMUNITY ADAPTATION PRACTICES

8. Coping Strategies:

What are some of the ways women and girls in this community are coping with the effects of climate change?

Follow-up:

- How do people deal with food and water shortages or unpredictable weather patterns?

9. Support Networks:

Have you received any training or support on how to adapt to climate change?

Follow-up:

- If yes, what type of support have you received?

Are there any community groups or organizations that help women and girls adapt to climate change?

Follow-up:

- What kind of support do these groups provide? Are they effective?

10. Traditional Practices:

Are there any traditional practices in the community that help women and girls adapt to climate changes?

Follow-up:

- Have these practices been modified in recent years to address the new challenges?

## ACCESS TO CLIMATE INFORMATION

11. Climate Information Sources:

Where do people in the community, especially women and girls, get information about climate and weather changes?

Follow-up:

- Do you have access to early warning systems for floods, droughts, or extreme weather?
- Is the information easy to understand and use?

12. Information Gaps:

What information about climate change do you think women and girls need but are currently lacking?

Follow-up:

- How do you think the community can better share important information about climate change?

## BARRIERS TO ADAPTATION AND RESILIENCE

13. Barriers to Adaptation:

What are the biggest challenges women and girls face in adapting to climate change?

Follow-up:

- Are financial, social, or cultural factors limiting adaptation efforts?
- Do you think women and girls have equal access to resources like land, finance, or technology compared to men?

14. Government and Policy Support:

What role has the government or local authorities played in supporting the community's adaptation to climate change?

Follow-up:

- Do you feel that the specific needs of women and girls are being addressed in government programs?

## RECOMMENDATIONS FOR IMPROVING RESILIENCE

15. Community Suggestions:

What can be done to better support women and girls in adapting to the impacts of climate change?

Follow-up:

- Are there any specific programs or policies that would help build resilience in your community?

16. Role of Women and Girls:

In your opinion, what role can women and girls play in creating solutions for climate resilience in this community?

Follow-up:

- How can they be more involved in decision-making about climate adaptation strategies?

17. Future Preparedness:

What steps can the community take to be better prepared for future climate challenges?

Follow-up:

- What kind of training or resources do women and girls need to be better prepared?

## CLOSING QUESTIONS

18. Final Thoughts:

Before we close, is there anything else you would like to share about how climate change is affecting women and girls in this community?

19. Recommendations for Policymakers:

If you had the chance to speak directly to policymakers, what would you tell them needs to change to better support women and girls in facing climate change?<sup>1</sup>

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<sup>1</sup> Kindly note that the Focus Group Discussions (FGD) will be conducted across three demographic categories.

- I. The Elderly women
- II. The Female youths
- III. Young girls under 18

## **Annex 2: Key Informant Interview KII**

We, New Initiative for Social Development (NISD), conducting this assessment on behalf of the African Centre for Leadership, Strategy & Development (Centre LSD) in partnership with Christian Aid. The focus of this assessment is to explore and understand the impact of climate change on women and girls in Benue and Kano States, with the goal of identifying challenges and opportunities for improving resilience and adaptation strategies in the community.

### **OPENING/INTRODUCTION**

#### **1. Introduction of Interviewee:**

- Can you please introduce yourself and briefly describe your role in the community or organization?

#### **2. Awareness of Climate Change:**

- How would you describe the impact of climate change in your community or area of work?
- Follow-up: What specific changes have you observed in recent years?

### **CLIMATE CHANGE IMPACTS**

#### **3. Impact on Vulnerable Groups:**

- In your opinion, how has climate change specifically affected women and girls in this community or region?
- Follow-up: Are there any sectors or areas (e.g., agriculture, health, education) where these impacts are more pronounced for women and girls?

#### **4. Environmental Degradation:**

- How has the environment (e.g., land, water resources) in your community changed due to climate change?
- Follow-up: What are the biggest environmental challenges currently faced in this region?

#### **5. Socio-economic Impacts:**

- How has climate change affected the livelihoods of people, especially women and girls, in your community?
- Follow-up: Have you noticed an increase in poverty, migration, or unemployment as a result?

### **LOCAL GOVERNANCE AND ADAPTATION POLICIES**

#### **6. Role of Local Governance:**

- What role does local governance play in addressing the impacts of climate change in this community or region?
- Follow-up: Do you believe that local leaders and policymakers are adequately prioritizing climate adaptation?

#### **7. Existing Climate Adaptation Policies:**

- Are there any specific climate adaptation policies or programs in place in this community or region?
- Follow-up: How effective have these policies been in addressing the needs of vulnerable groups, particularly women and girls?

8. Coordination of Efforts:

- How well are local governments, NGOs, and other stakeholders coordinating efforts to build resilience to climate change?
- Follow-up: What improvements could be made in terms of collaboration?

RESOURCE ALLOCATION

9. Resource Availability:

- Do you believe there are sufficient resources (financial, technical, human) available to address climate change in this community?
- Follow-up: Are these resources being used effectively? If not, what are the main barriers?

10. Equity in Resource Distribution:

- How equitable is the distribution of resources for climate adaptation, especially for women and girls?
- Follow-up: What steps are being taken to ensure that women and girls have access to the resources they need for climate resilience?

GENDER-RESPONSIVE CLIMATE ADAPTATION POLICIES

11. Inclusion of Gender in Climate Policies:

- How well are gender issues incorporated into climate change policies or programs in this region?
- Follow-up: Can you share examples of any gender-responsive climate policies that have been implemented?

12. Participation of Women and Girls in Decision-Making:

- Are women and girls involved in decision-making processes related to climate adaptation in this community?
- Follow-up: If yes, how? If no, what are the barriers preventing their participation?

13. Support for Women-Led Initiatives:

- Are there any specific programs or initiatives supporting women-led climate resilience projects?
- Follow-up: How successful have these initiatives been?

RECOMMENDATIONS AND FUTURE PLANS

14. Gaps in Current Approaches:

- What do you think are the biggest gaps in the current approach to climate change adaptation in this region?
- Follow-up: How could these gaps be addressed, particularly in relation to supporting women and girls?

15. Suggestions for Improvement:

- What would you recommend to improve climate adaptation efforts in this community or region?
- Follow-up: Are there any specific policy changes or resource allocations you would suggest?

16. Future Preparedness:

- What steps do you think should be taken to better prepare this community for future climate impacts?
- Follow-up: How can women and girls be better supported in these future plans?

CLOSING

17. Final Thoughts:

- Is there anything else you would like to add about climate change impacts or adaptation efforts in this community, especially regarding women and girls?<sup>2</sup>

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<sup>2</sup> Key Informant Interviews (KII) are proposed for the following categories:

- I. Head, Community Women Association or Association of Market Women and Farmers
- II. Representative of the Female Youth
- III. Primary Health Care PHC

### **Annex 3: Key Informant Interview KII**

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#### **OPENING/INTRODUCTION**

##### **1. Introduction of Interviewee:**

- Can you please introduce yourself and briefly describe your role in the community or organization?

##### **2. Awareness of Climate Change:**

- How would you describe the impact of climate change in your community or area of work?
- Follow-up: What specific changes have you observed in recent years?

#### **CLIMATE CHANGE IMPACTS**

##### **3. Impact on Vulnerable Groups:**

- In your opinion, how has climate change specifically affected women and girls in this community or region?
- Follow-up: Are there any sectors or areas (e.g., agriculture, health, education) where these impacts are more pronounced for women and girls?

##### **4. Environmental Degradation:**

- How has the environment (e.g., land, water resources) in your community changed due to climate change?
- Follow-up: What are the biggest environmental challenges currently faced in this region?

##### **5. Socio-economic Impacts:**

- How has climate change affected the livelihoods of people, especially women and girls, in your community?
- Follow-up: Have you noticed an increase in poverty, migration, or unemployment as a result?

#### **LOCAL GOVERNANCE AND ADAPTATION POLICIES**

##### **6. Role of Local Governance:**

- What role does local governance play in addressing the impacts of climate change in this community or region?
- Follow-up: Do you believe that local leaders and policymakers are adequately prioritizing climate adaptation?

##### **7. Existing Climate Adaptation Policies:**

- Are there any specific climate adaptation policies or programs in place in this community or region?
- Follow-up: How effective have these policies been in addressing the needs of vulnerable groups, particularly women and girls?

8. Coordination of Efforts:

- How well are local governments, NGOs, and other stakeholders coordinating efforts to build resilience to climate change?
- Follow-up: What improvements could be made in terms of collaboration?

RESOURCE ALLOCATION

9. Resource Availability:

- Do you believe there are sufficient resources (financial, technical, human) available to address climate change in this community?
- Follow-up: Are these resources being used effectively? If not, what are the main barriers?

10. Equity in Resource Distribution:

- How equitable is the distribution of resources for climate adaptation, especially for women and girls?
- Follow-up: What steps are being taken to ensure that women and girls have access to the resources they need for climate resilience?

GENDER-RESPONSIVE CLIMATE ADAPTATION POLICIES

11. Inclusion of Gender in Climate Policies:

- How well are gender issues incorporated into climate change policies or programs in this region?
- Follow-up: Can you share examples of any gender-responsive climate policies that have been implemented?

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13. Support for Women-Led Initiatives:

- Are there any specific programs or initiatives supporting women-led climate resilience projects?
- Follow-up: How successful have these initiatives been?

RECOMMENDATIONS AND FUTURE PLANS

14. Gaps in Current Approaches:

- What do you think are the biggest gaps in the current approach to climate change adaptation in this region?
- Follow-up: How could these gaps be addressed, particularly in relation to supporting women and girls?

15. Suggestions for Improvement:

- What would you recommend to improve climate adaptation efforts in this community or region?
- Follow-up: Are there any specific policy changes or resource allocations you would suggest?

16. Future Preparedness:

- What steps do you think should be taken to better prepare this community for future climate impacts?
- Follow-up: How can women and girls be better supported in these future plans?

CLOSING

17. Final Thoughts:

- Is there anything else you would like to add about climate change impacts or adaptation efforts in this community, especially regarding women and girls?<sup>3</sup>

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<sup>3</sup> Key Informant Interviews (KII) are proposed for the following categories:

- I. Head, Community Women Association or Association of Market Women and Farmers
- II. Representative of the Female Youth
- III. Primary Health Care PHC

#### Annex 4: Parental Consent Form

Dear Parent/Guardian,

We kindly request your permission to interview your daughter, who is under 18 years of age, as part of our Climate Vulnerability Assessment conducted by New Initiative for Social Development NISD on behalf of African Centre for Leadership, Strategy & Development (Centre LSD) and Christian Aid. The assessment focuses on the impact of climate change on women and girls in Benue and Kano States.

#### Purpose of the Study:

The objective of this study is to better understand the challenges faced by women and girls in your community due to climate change and how to improve their ability to adapt.

What Your Daughter's Participation Involves:

- The interview will last approximately 10 minutes and will ask about her experiences and perceptions of climate change impacts.
- Participation is completely voluntary, and your daughter can withdraw at any time without any consequences.
- The information collected will remain confidential, and her identity will not be revealed in any reports.

#### Risks and Benefits:

There are no risks to your daughter from participating in the interview. However, some topics may be sensitive. This study aims to inform better policies and actions that can improve the lives of girls in your community.

#### Confidentiality:

We are committed to ensuring that all information provided will remain confidential and will be used only for the purpose of this study.

Thank you for your consideration.

Sincerely,

New Initiative for Social Development (NISD)

I, \_\_\_\_\_, the enumerator, hereby affirm that the information contained in this document will be kept confidential and will be used exclusively for the purposes of this research.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

#### Parental Consent:

I, \_\_\_\_\_, the parent/guardian of \_\_\_\_\_, hereby give permission for my daughter to participate in this interview.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Annex 5: Cross-section of participants



Attendance List

Samples of Signed Parental Consent Forms

**Climate Vulnerability Assessment**  
**Parental Consent Form**

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- Participation is completely voluntary, and your daughter can withdraw at any time without any consequences.
- The information collected will remain confidential, and her identity will not be revealed in any reports.

**Risks and Benefits:**  
There are no risks to your daughter from participating in the interview. However, some topics may be sensitive. This study aims to inform better policies and actions that can improve the lives of girls in your community.

**Confidentiality:**  
We are committed to ensuring that all information provided will remain confidential and will be used only for the purpose of this study.

Thank you for your consideration.

Sincerely,

New Initiative for Social Development (NISD)

I, Gege Iversen, the enumerator, hereby affirm that the information contained in this document will be kept confidential and will be used exclusively for the purposes of this research.

Signature: [Signature] Date: 30/10/24

**Parental Consent:**  
I, Jarfa Tondo, the parent/guardian of \_\_\_\_\_, hereby give permission for my daughter to participate in this interview.

Signature: [Signature] Date: 31<sup>st</sup> Oct 2024

**Climate Vulnerability Assessment**  
**Parental Consent Form**

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**Purpose of the Study**  
The objective of this study is to better understand the challenges faced by women and girls in your community due to climate change and how to improve their ability to adapt.

**What Your Daughter's Participation Involves:**

- The interview will last approximately 10 minutes and will ask about her experiences and perceptions of climate change impacts.
- Participation is completely voluntary, and your daughter can withdraw at any time without any consequences.
- The information collected will remain confidential, and her identity will not be revealed in any reports.

**Risks and Benefits:**  
There are no risks to your daughter from participating in the interview. However, some topics may be sensitive. This study aims to inform better policies and actions that can improve the lives of girls in your community.

**Confidentiality:**  
We are committed to ensuring that all information provided will remain confidential and will be used only for the purpose of this study.

Thank you for your consideration.

Sincerely,

New Initiative for Social Development (NISD)

I, Ikpe-Abasi Victor, the enumerator, hereby affirm that the information contained in this document will be kept confidential and will be used exclusively for the purposes of this research.

Signature: [Signature] Date: 30/10/2024

**Parental Consent:**  
I, Waka Umar Ismaila, the parent/guardian of \_\_\_\_\_, hereby give permission for my daughter to participate in this interview.

Signature: [Signature] Date: 30/10/2024