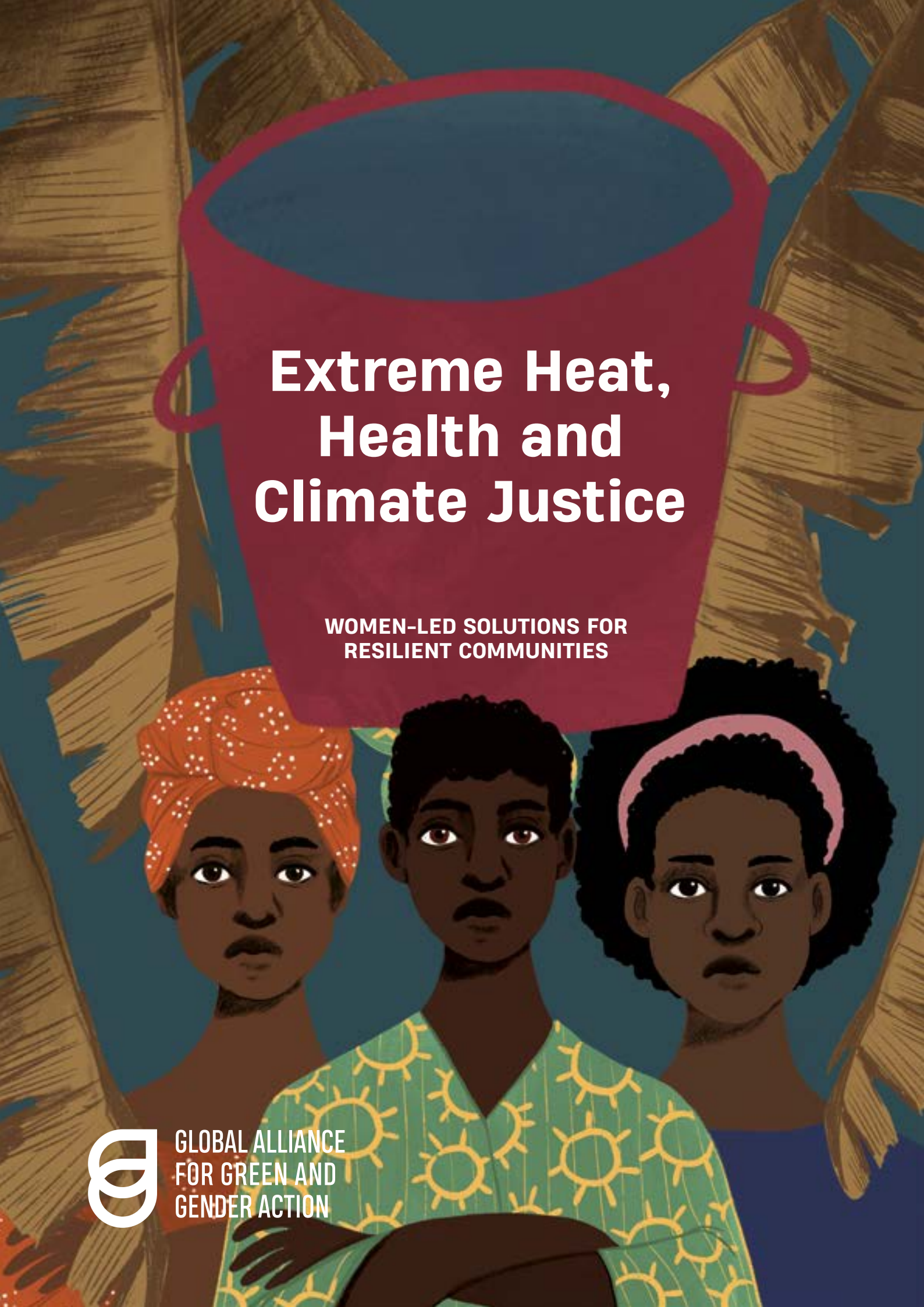


An illustration featuring three Black women in the foreground. The woman on the left wears an orange headwrap with white polka dots. The woman in the center wears a green patterned shirt with yellow sun-like motifs. The woman on the right wears a blue top and a pink headband. They are all looking forward with serious expressions. In the background, there are palm trees against a dark blue sky. A large, stylized red cup with a blue interior is superimposed over the upper half of the image, containing the main title and subtitle.

Extreme Heat, Health and Climate Justice

WOMEN-LED SOLUTIONS FOR
RESILIENT COMMUNITIES



GLOBAL ALLIANCE
FOR GREEN AND
GENDER ACTION

About the Global Alliance for Green and Gender Action (GAGGA) and this Publication

GAGGA has demonstrated for over a decade what gender-just, locally-led climate action looks like in practice. As a funder, convener and catalyzer, GAGGA connects women's funds, socio-environmental funds, feminist movements and frontline organizations across the Global South, directing resources, knowledge and visibility to those closest to the climate crisis.

Based on this experience, GAGGA has partnered with the ClimateWorks Foundation and commissioned the development of case studies carving out the intersections of gender, extreme heat and gender-just solutions. To this end, the Association of Women Environmentalists of El Salvador (AMAES), the African Women's Collaborative for Healthy Food Systems in Uganda, the Rural Women's Assembly (RWA) in South Africa, Namibia, and Zambia are currently engaged in a Feminist Participatory Action Research (FPAR) project developing case studies documenting how heatwaves disproportionately impact structurally excluded groups, exacerbate gender and other inequalities, and how they have been developing and implementing best practices and locally-led solutions for climate adaptation and heat resilience.

This publication is the first output of preliminary research findings. We gratefully acknowledge the RWA's, the African Women's Collaborative and AMAES' central role in this research. All data presented was collected by RWA members, the African Women's Collaborative and AMAES, who served as key experts, enumerators and contributed their knowledge, experiences and perspectives throughout the research process. RWA's, the African Women Collaborative's and AMAES' contribution to the collection and generation of data, and their leadership in platforming rural women's voices, experiences, and perspectives, are fundamental to this publication and recognized with gratitude throughout.

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THE CASE FOR ACTION

Why This Matters Now

Extreme heat is an escalating crisis that affects all of us, but it does so unevenly. Across the Global South, women, trans, intersex and non-binary persons, especially from Indigenous, Afro-descendant and rural communities, bear disproportionate heat-related burdens: heightened health risks, an increase of unpaid care work and collapsing agricultural livelihoods.

What Women are Already Doing

This briefing demonstrates that women are not waiting to be rescued, but are implementing locally-led solutions themselves. For example, they are documenting and sharing Indigenous and Traditional Ecological Knowledge on drought-resistant and medicinal plants; sharing cooling resources through trusted neighborhood networks; pioneering agroecological adaptations in their communities; organizing collectively around food security; and restoring ecosystems through tree-planting and protecting water sources, among others.

The Finance Gap

Despite delivering proven, locally-led adaptation, women-led and community-based organizations remain systematically excluded from climate finance. The challenge is both the quantity of finance reaching them and the quality and accessibility of that finance. While 57% of bilateral climate Official Development Assistance (ODA) references gender, just 2.4% has gender equality as its principal objective. The climate finance that reaches marginalised communities is even more limited: only 0.22% of climate-related ODA reaches women's rights organisations. Of the total amount of philanthropic giving estimated to be allocated to climate related issues, only 3% directly supports women's environmental activism (Cox et al., 2021). For communities, exclusion is not only about how much money is available, but also about how funding opportunities are designed and communicated. Opportunities are often difficult to identify, with limited transparency about who can apply, where funding is available and how decisions are made. Access to limited information on funding, language barriers, restrictive eligibility criteria and complicated application processes can prevent grassroots organisations from accessing funding in the first place. When finance does reach them, short-term funding cycles, inflexible grants and burdensome reporting requirements can further undermine their ability to respond to the realities of their communities. Climate finance must therefore address both the scale of investment and the way resources are delivered: providing flexible, long term and accessible funding that can move at the pace of communities and support sustained resilience and transformative change, rather than forcing women-led and community based organization into perpetual cycles of crisis response.

- Shift climate finance from top-down delivery to locally-led and gender-just action
- Make climate finance gender-just, flexible and fit for purpose
- Recognize and resource local, Indigenous and feminist knowledge as adaptation expertise
- Protect the people and movements delivering climate action
- Scale the solutions already working and invest in existing infrastructure



WHY EXTREME HEAT IS A GENDER, HEALTH AND CLIMATE JUSTICE ISSUE

Extreme heat is no longer a distant threat. It is an escalating climate, health and justice crisis that is already reshaping people's lives and livelihoods. Yet its impacts remain poorly understood and inadequately addressed - particularly for communities facing intersecting forms of social, economic and environmental inequality.

While terms like "global warming" and "planetary heating" suggest a simple rise in temperature, the reality is far more complex. How severely people experience heat, and what options they have to respond, is shaped by a complex web of humidity, solar radiation and wind alongside socio-economic factors, such as housing, access to water, dignified working conditions, livelihoods and healthcare. These factors are shaped by systems of power and inequality: communities in the Global South face the crisis without the necessary investment in adaptive capacity, such as less cooling infrastructure, weaker social-health protection systems, and fewer resources to mitigate a crisis. Women, girls, trans, intersex and non-binary people confront heightened risks through unequal access to resources, services and decision-making power alongside disproportionate burdens of unpaid care.

At the same time, communities are not simply experiencing the impacts of extreme heat - they are responding to them through collective action. Women-led and community-based organizations across the Global Alliance for Green and Gender Action (GAGGA) are drawing on local and Indigenous knowledge, care practices and locally-led innovation to protect health, sustain livelihoods, restore ecosystems and strengthen community resilience.

This briefing draws on preliminary findings from GAGGA's Feminist Participatory Action Research (FPAR) with women-led organisations and their communities in Metapán, El Salvador, Mityana and Mubende districts in Uganda, Zambia's Copperbelt, South Africa's Northern Cape and Namibia's Omaheke region. It documents how communities experience extreme heat, as well as the strategies they are already using to adapt. It shows, that women-led and community-based organizations are already advancing transformative, structural and systemic change, for example through shifting agricultural practices, organizing around locally-led solutions, and advocating for policy change. Lastly, it also offers insights on how shifting climate and health policies, and directing finance to support the work of these organizations, can strengthen and scale the transformative and structural change they are already driving by enabling locally-led, gender-just approaches to shape wider systems and policies.

HOW HEAT IS EXPERIENCED: EXAMPLES OF GENDERED IMPACTS OF EXTREME HEAT

Impacts of extreme heat directly and indirectly affect human health and wellbeing, agriculture, livelihoods, food and water security. Women and girls are disproportionately affected due to a mix of biological, social and economic factors and structural inequalities that shape exposure, access to resources, decision-making power and adaptive capacity.

Health and Well-being

Exposure to extreme heat triggers a cascade of health impacts that range from immediate heat strain and exhaustion to chronic conditions such as kidney disease. In cases of extreme exposure, organ failure, permanent loss of brain function, and even death may result [Liu et al, 2021; Mora et al, 2017]. Heat stress also carries distinct gendered health burdens including preterm birth and low birth weight, reduced breastmilk production and gestational diabetes [Lakhoo et al., 2025; Samuels et al., 2022]. Mental health, too, deteriorates with evidence linking chronic heat exposure to fatigue, increased rates of depression, irritability and social isolation [Berry et al., 2010; Carter et al., 2020; Jarillo & De Geest, 2026; Tawatsupa et al., 2010].

These risks are especially acute for those women who are already living on the margins of society. For example, emerging evidence suggests that physical and mental health and well-being decrease particularly for LGBTIQ+ communities, as they may be discriminated against when trying to access cooling spaces or face increased social isolation when avoiding to go out and meet their peers due to extreme heat [Mazzone et al., 2024; Scharinger et al, 2025; Wong et al, 2025]. In case studies developed for this research, women and especially those working in agriculture faced disproportionate exposure through unpaid care work, water collection, and outdoor labor. In fact, women across all study sites reported heat-related illness symptoms, including headaches, exhaustion, dizziness, difficulty sleeping, skin problems, and dehydration during heatwaves. In Namibia, several members of the Rural Women's Assembly (RWA) described how heat triggered non-stop menstrual bleedings, breast infections from sweat, and heart palpitations. In South Africa, RWA members linked heat exposure to skin diseases and noted that wealthier communities can afford sun protection, while poorer ones cannot.

These experiences demonstrate that the health impacts of extreme heat are not determined by environmental conditions alone: they are mediated by access to resources, working and living conditions, care responsibilities, and the ability to make decisions about how communities prepare for and respond to extreme heat.

Unpaid Care and Domestic Workload

Periods of heat stress can result in increased caring responsibilities or activities, which fall into roles that are often performed by women (Kumar et al., 2025). This may include looking after children who cannot go to school due to heatwave closures, looking after ill or elderly relatives vulnerable to heat stress, fetching water, and finding firewood to boil water, or foraging across extended distances. Yet, heat stress negatively impacts cognitive capacity, performance and the rate and duration at which work can be done. As a result, periods of extreme heat can also increase anxiety and be particularly stressful for women with caring responsibilities, as inability to complete care tasks challenges gender roles and strains familial relations (Gayathri et al, 2026; Jarilla & De Geest, 2026; Kadio et al, 2024; Laj et al, 2023).

Findings from this study further reflect how extreme heat intensifies the gendered burden of care. In Uganda, women farmers described how heat “doubles the work affiliated to women”, because they must search for food and water during scarcity, care for children who are uncomfortable or sick, and prepare meals in hot, poorly ventilated kitchens – all while continuing to farm. In El Salvador’s upper Lempa River basin, women fetch water, observe the quality of water and are tasked to provide safe water options even under extreme heat. While 69% of surveyed households put this task solely on women, only 15% of households involve men in this task. In South Africa, one RWA member noted that the women in her community walked 4 km to town and 4 km back, when municipal water failed in February 2026 during daily maximum temperatures reaching 40-45°C.

Extreme heat therefore does not simply increase the amount of care required; it can deepen existing gender inequalities in who provides care, who has access to essential resources, and whose time and labor absorb the costs of climate impacts.

Agricultural Livelihoods

Extreme heat is strongly correlated with food insecurity due to reduced yields and nutritional value of harvests, reduced milk and meat production or even loss of livestock, and fish nursery loss resulting in reduced fish populations and catches (Cheng et al., 2022; Fahad, 2017; Heck et al., 2023; Rezaei et al., 2023).

For smallholder farmers in the Global South, agricultural impacts are particularly



devastating. In Namibia, RWA members reported that crops simply did not grow because there was not enough water. In El Salvador, 69% of women believe that the Lempa river's degradation due to rising temperatures, heatwaves and extractivism has directly affected their health and crops. In Uganda women farmers described how extreme heat is transforming every aspect of their lives: when they plant, how long they can work, what they eat, how they care for their families, and whether their crops survive. Women observed that weather patterns have changed considerably over the past 10-15 years. Seasons that were once predictable, allowing farmers to know when to prepare land and plant, have become erratic. Periods of intense heat are becoming more frequent, more difficult to predict, and more disruptive. This is compounded by policies and practices favoring commercial farming and mono-cropping, which result in the disappearance and even criminalization of Indigenous heat-tolerant seeds.

Yet these communities are not passively experiencing the impacts of heat; women farmers are also drawing on local and Indigenous knowledge, collective action and changing agricultural practices to adapt to increasingly unpredictable conditions.

EXTREME HEAT AND EXTRACTIVISM

Extreme heat does not occur in a vacuum. It intersects with the expansion of extractive industries, deforestation, agrochemical pollution and fragmented environmental governance. Most extractivist activities, from mining to fossil fuels to forestry and agriculture, require intensive energy use, contributing to carbon dioxide emissions, and thereby planetary heating. Large-scale agriculture, rather than smallholder or subsistence farming, is also responsible for substantive emissions of methane from livestock and nitrous oxide from synthetic fertilizers (Lamb et al., 2021). Deforestation, whether from logging or the expansion of mining and agribusiness, reduces carbon capture and the cooling effects of forest canopies thereby increasing temperatures locally (Franco et al., 2025). Extractivism also depletes and eliminates water sources, reducing the quality and quantity of water available for ecological and human systems (Leonard, 2025). In addition to damaging the rivers themselves, this increases the vulnerability of plants, animals and humans to heat stress, as water and hydration are essential to their biological functions, including their ability to cool themselves through transpiration and perspiration (Fahad et al., 2017; Périard et al., 2021).

Environmental changes thus compound heat exposure: when forests are cleared, water sources degraded or polluted, and ecosystems disrupted, communities lose natural resources and protective systems that help them cope with heat. Crucially, extractivism and its cascading impacts are shaped by entrenched systems of power that produce unequal exposure to heat and environmental harm along lines of gender, class, and geography. Extreme heat therefore cannot be addressed in isolation from the political and economic systems that shape who has access to land, water, healthy ecosystems and the resources needed to adapt.

Case Study: Women Environmental Human Rights Defence, Extractivism & Extreme Heat

The Lempa River, the longest river in Central America, illustrates the interconnections between extractivism, climate breakdown and gendered impacts. Flowing from Guatemala through Honduras into El Salvador, it is the principal water source for more than three million Salvadorans. Yet, its waters arrive already contaminated from upstream and degrade further on Salvadoran territory. Beyond mining, extractivism takes many forms: municipalities and private companies extract sand and stone, while large agro-export operations pump the river's water, and pesticide runoff adds its own contamination.

"I saw a river that had been murdered by metal mining, and there I became convinced that mining projects mean destruction for rivers, forests, and air", is how one of the members of the Association of Women Environmentalists of El Salvador (AMAES) describes her political awakening around 20 years ago. By 2008 she had learned of the Cerro Blanco project on the Guatemala-El Salvador border, which would heavily impact Lake Güija, feeding the Lempa. Many feared the toxic waste it would generate daily would prove lethal for the river.

"We have always maintained that women will be the most affected by the implementation of extractive projects", another member of AMAES shares. When men leave farming for mining jobs, women absorb the agricultural work to feed their families. When husbands or sons fall ill or are injured in the mines, women become their unpaid nurses. When water sources fail, it is women who must search for water wherever it can be found, often at great risk to their own safety and wellbeing. Extreme heat compounds every one of these burdens, multiplying caring responsibilities and increasing mosquitoes and disease. AMAES-members traced the chain: mining consumes community water, forests are cleared, water can no longer infiltrate the soil, the land turns to sterile earth, and the heat grows more intense.

To protect the river, AMAES was part of the decade-long mobilization that won El Salvador's landmark 2017 law banning metal mining. In 2022, AMAES supported drafting a bill to recognize the Lempa river as a subject of law with fundamental rights. It was presented to the Vice President and legislative body in 2024, but swept under the rug. Only months later the mining ban fell and the Foreign Agents Law (RAEX) was introduced. Many fellow defenders, journalists, young activists, and academics have gone into exile since.

Nevertheless, the movement continues its work. While AMAES members dream of dancing, laughing and singing with a strong river, they are clear-eyed about what its survival requires: the Lempa cannot be protected while a law promotes mining, environmental impact assessments are no longer required, and projects like Cerro Blanco advance unopposed by the State. To this end, AMAES co-founded a Cross-Border Ecofeminist Movement, uniting women environmental human rights defenders (WEHRDs) from El Salvador, Guatemala, and Honduras under the logic that the Lempa belongs to all three countries. Their strategy rests on the wisdom of community women themselves: training to monitor the river, issue early warnings, and mobilize against threats.

WHAT WOMEN-LED ORGANIZATIONS ARE ALREADY DOING

Globally, typical recommendations for how to adapt to extreme heat include changes to individual behavior, such as increasing hydration, staying at home, adjusting clothing, or resting in cool spaces. In the context of adaptation in the spheres of agriculture or other livelihoods, research is often limited in geographic and demographic scope [Kumar et al., 2025]. Without an intersectional and gendered lens, many adaptation strategies risk being ineffective or inaccessible because they center on individual behavior change and assume that people have the resources and choices needed to implement these measures. At the same time, underlying heat drivers, structural adjustments and related policy changes are sidelined. This is not to suggest that individual measures such as hydration, cooling or changes in working practices are unimportant. Rather, they cannot substitute for the structural conditions that determine whether people can access water, cooling, healthcare, safe working environments, healthy ecosystems, economic support and other resources needed to adapt.

Furthermore, the findings from this research show that the women engaged in this research, including women-led and community-based organizations, have developed collective and locally-led adaptation strategies out of necessity and through their knowledge of their communities and environments. These approaches extend beyond individual coping: they **strengthen collective resilience, address underlying inequalities and, in some cases, challenge the environmental and political conditions that drive climate change and intensify exposure or vulnerability to heat.**

The opportunity is therefore not simply to scale up existing adaptation interventions, but to recognize, resource and strengthen the solutions already being developed by women-led and community-based organizations - and to create the enabling conditions for these approaches to contribute to wider structural and systems-level change.

FIVE ADAPTATION STRATEGIES:

Local, Indigenous Knowledge and Lived Experience

A major research and policy gap is the lack of recognition of how Indigenous and Traditional Ecological Knowledge are already being used in heat adaptation. Women-led and community-based organizations are well positioned to address this. Because women's daily lives and livelihoods are often closely connected to food, water, care and natural resources, women-led organizations can bring valuable insights into how heat affects different parts of their communities. This perspective frequently incorporates local, traditional, and Indigenous knowledge and responses to climate-related challenges.

For example, the African Women's Collaborative for Healthy Food Systems, which champions peasant and Indigenous women farmers, is working to safeguard Indigenous heat-tolerant seeds. Women function as custodians of local seeds and pass knowledge on how to preserve them down to younger generations. The women farmers the Collaborative is working with in Uganda, further share their expertise in responding to extreme heat and heatwaves. This includes adjusting planting dates based on rainfall patterns, mulching crops to conserve soil moisture and controlling soil erosion, planting trees around farms and homesteads, preserving and storing food during periods of abundance, and digging water trenches to hold water during periods of scarcity.

The Rural Women's Assembly is a movement of women across Southern Africa dedicated to collectively strengthen land and water rights, food sovereignty, climate justice and women's leadership. When their members in Namibia and South Africa expressed concerns about the loss of Indigenous and Traditional Ecological Knowledge, they stepped up. Together, they document drought-resistant plants and their medicinal uses for symptoms associated with heat exposure that can be shared with other women and communities: "field tobacco" crushed and snorted for headaches caused by heat, "haakbos" and "geelbos" for treating flu-like symptoms, "kamaku" for chest pain, "hua" for cleansing blood and "la'as" for menstrual pain. In South Africa women added aloes, opuntia, "xhoba", and the "suikerpil" tree as plants that survive extreme heat and can be used for shade, as building materials and animal fodder, reducing vulnerability during hot periods.

These examples show that local and Indigenous knowledge is not simply a cultural resource to be preserved; it is living knowledge that communities actively draw on to navigate changing climatic conditions and to develop practical responses to heat. Moreover, these women-led organizations demonstrate that when women organize and pool their knowledge, skills and resources, they generate adaptation solutions rooted in community's concerns, knowledge and locally-led action.

Making Climate Information Accessible and Actionable

Women-led organizations can reach people who are often invisible to formal adaptation systems and translate information into locally relevant action. In Namibia, none of the RWA members interviewed received formal heatwave warnings. In South Africa, warnings arrived through children and their access to social media. As women in Uganda explained, radio, television and mobile phones are important weather information sources. However, they tend to focus on rainfall forecasts and are often not available in local languages. This is where extension workers, community leaders, farmer groups, family members, and observation of local conditions help to fill the gaps.

Women-led organizations, step in by sharing warnings through trusted networks in local languages and communication channels women already use. They serve as a particularly important access point for marginalized women who may not have easy access to formal information systems or digital technologies, such as single mothers, widows, trans or intersex women. In addition, women-led organizations are able to translate abstract forecasts into concrete actions and provide information on when to water crops, to rest, or how to prepare for heatwaves.

Their role is therefore not simply to disseminate information, but to translate climate information into locally meaningful knowledge and collective action.

Gender-Just Solutions

Women-led organisations understand how gender roles shape exposure and vulnerability to extreme heat. This can enable them to design solutions that respond to differentiated needs while also challenging the inequalities that shape exposure and vulnerability in the first place.

In Zambia's Copperbelt region, a desk review conducted ahead of planned field research highlighted a "gendered agroecological paradox": practices, such as conservation agriculture and crop diversification can strengthen ecological resilience to heat, while simultaneously increasing the unpaid weeding and labor that fall disproportionately on women. Women in Uganda shared that their climate adaptation expertise and actions are rooted within their traditional gender roles and responsibilities. Although this clearly shows their expertise and adaptability, it also sheds light on how climate change and adaptation increase women's' labor. This is where organizations, such as RWA, AMAES or the African Women's Collaborative come in. They center women's knowledge and leadership in agroecology and climate change adaptation, while confronting structural drivers of climate change's disproportionate impacts on women, such as women's access to land, safe water and decision-making power. They show, that gender-just adaptation requires looking beyond whether an intervention reduces climate risk to asking who performs the additional work, who controls the resources, who benefits, and whose needs and knowledge shape the intervention.

Collective Action and Care

Women-led organizations don't only change individual behavior, but organize communities around resources, rights and resilience.

In South Africa, women described that those with electricity fill 2-litre bottles with ice and give or sell them to neighbors without power. They advise each other to stay out of the sun and share knowledge about drought-resistant plants. In Uganda, women share water resources among community members during difficult periods, pool traditional knowledge and safeguard Indigenous heat-tolerant seeds and crops. In El Salvador, women combat structural drivers that increase heat exposure and respond to the effects of extreme heat by protecting important ecosystems on which humans depend.

These practices demonstrate that contrary to typical recommendations on how to adapt to extreme heat, such adaptation can be collective rather than individual: communities are sharing resources, knowledge and care, reducing risks for those with fewer resources, and building resilience through relationships and collective action.

Decision-Making and Agency

"The most affected by land issues are rural women who are marginalized and lack information and education on land rights. In most cases they are afraid to talk about land in the villages due to patriarchy, tradition and cultural norms. This means that advocating for rural women's land rights and making sure that they are aware of these rights is key in adapting to climate challenges." (Grace Tepula, Eastern and Southern Africa Small-Scale Farmers Forum, ESAFF, Uganda)

Evidence links women's decision-making power and resources to more effective adaptation and inter-generational well-being (Kumar et al., 2025, Gumucio, et al., 2025). Where women's access to land and productive resources is insecure, their ability to invest in longer-term adaptation is significantly constrained regardless of how much knowledge or motivation they might have. This is also reflected in preliminary data from the Zambia case study, where limited access to services and resources were identified as key structural barriers to women's climate change adaptation.

The findings therefore point to a broader understanding of adaptive capacity: knowledge alone is not enough. The ability to adapt depends on whether people have the rights, safety and security, as well as resources, relationships and decision-making power to act on that knowledge. Supporting women-led organizations means strengthening not only their capacity to deliver adaptation solutions, but also their agency to shape the policies, investments and systems that determine the conditions in which adaptation takes place.

WHAT NEEDS TO CHANGE IN CLIMATE FINANCE

Shift Climate Finance from Top-Down Delivery to Locally-Led and Gender-Just Action

The financing gap is stark. OECD data show that while 57% of bilateral climate ODA integrated gender equality objectives, only USD 778 million – 2.4% of climate-related ODA – had gender equality as its principal objective. While integrating gender considerations into climate finance is important, mainstreaming alone does not necessarily address the structural inequalities that shape who is exposed to climate impacts, who has access to resources and decision-making, or whose knowledge and priorities shape climate responses. When gender is treated primarily as a cross-cutting consideration rather than a core objective backed by dedicated resources, it risks remaining an add-on, rather than driving changes in how climate finance is designed and delivered. Gender-just climate action therefore requires not only gender-responsive approaches across climate finance, but also meaningful, sustained resources for women-led and feminist organizations working to transform the inequalities that underpin climate vulnerability.

Women-led, Indigenous, and community-based organisations already deliver locally-led, effective, inclusive and context-specific solutions. Yet, they remain systematically excluded from the finance needed to sustain and scale their work.

Philanthropy and any climate finance actor can transform this dynamic by recognizing the expertise of these groups and increasing the share of climate finance funding reaching these organizations directly, while devolving decision-making power to the lowest appropriate level so that communities shape the priorities, design, implementation and evaluation of funded projects.

Where direct funding is not possible, philanthropy can work through trusted feminist, women's and socio-environmental funds who already have the relationships and infrastructure to channel resources to the local level.

Make Climate Finance Gender-Transformative, Flexible and Fit for Purpose

Gender-just climate action requires more than adding women to existing programs, it requires changing who has power, resources, and decision-making authority.

Women-led, Indigenous and community-based organizations are already building long-term resilience to escalating heat. Yet, the current architecture of climate finance and funding too often constrains this work: short-term and inflexible funding cycles; restrictive eligibility and registration requirements, which are particularly hard to obtain in contexts of high government control; complex application and reporting processes are just some examples that limit the scale and potential of what these organizations can achieve.

Philanthropy and other climate finance actors can enable organizations to move beyond survival and the constant pursuit of short project cycles by providing flexible, multi-year

and core-funding. This enables communities to respond to rapidly changing environmental conditions, invest in long-term adaptation strategies and strengthen organizational capacity and resilience.

Gender-transformative finance should prioritize solutions that do not simply help communities cope with heat, but address the conditions that produce unequal exposure and vulnerability. This means investing in approaches that:

- address structural drivers of vulnerability, including extractive practices, discrimination and unequal access to resources;
- strengthen women's, trans, intersex, and non-binary people's access to resources, leadership and decision-making;
- strengthen local livelihoods, food and water security, and ecological resilience;
- support care economies and recognize unpaid and paid care work that underpins community resilience;
- protect land, water, forests and biodiversity
- combine immediate adaptation with longer-term transformative change

Recognize and Resource Local, Indigenous and Feminist Knowledge as Adaptation Expertise

Climate adaptation systems should recognize women-led, Indigenous and community-based organizations not as implementers or beneficiaries, but as knowledge producers, experts and innovators. Funders and policymakers should invest in participatory research, community monitoring, inter-generational knowledge transmission and peer learning, while ensuring that communities retain ownership, control and agency over how their knowledge is documented and used.

Heat adaptation activities should not only transmit knowledge from scientific sources; it should also ask and learn from what communities already know, what they are already doing, and what resources and policy changes would enable them to support and strengthen their actions.

"We have been farming for many years and we can see that the heat is changing. We know some ways of coping, but we need government and other organizations to support us with water, information, trees, and better farming methods."
(Florence, smallholder farmer, Uganda)

Protect the People and Movements Delivering Climate Action

Climate finance cannot be effective if the people leading climate action are unable to operate safely. Women environmental human rights defenders, Indigenous leaders, feminist activists and community organizations are increasingly operating in hostile environments. Funding for climate action should therefore recognize safety, well-being and movement sustainability as integral to effective adaptation, not as separate issues.

This means that funding should:

- Be flexible, multi-year and given as core support so that it enables organizations to respond to emerging risks and changing contexts
- Recognize safety, well-being, care and movement sustainability as legitimate costs of climate action, including security, psychosocial support and collective care
- Ensure frontline communities have meaningful participation in climate governance and finance decisions, without imposing bureaucratic requirements that increase risks or exclude organizations working in high-risk contexts

Scale What is Already Working and Invest in Existing Infrastructure

Philanthropy, climate funds and governments do not need to build a new system from scratch to respond to extreme heat effectively and inclusively. Women's funds, Indigenous funds, and socio-environmental funds already work at the local level and provide trusted infrastructure for moving resources, sharing knowledge and power to frontline organizations. Rather than constructing parallel delivery mechanisms, the strategic priority is to strengthen and scale already existing work by channeling capital through these established movement support infrastructure..

These effective intermediaries do more than move money: they build relationships, understand local contexts, accompany organizations over time, support collective learning and help shift decision-making power closer to communities.

The challenge is therefore not a lack of community-led solutions or delivery infrastructure. It is whether climate funders are willing to shift resources, decision-making power and trust towards the people and organizations already leading adaptation.

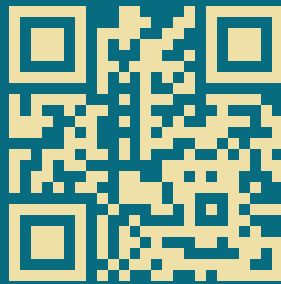


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