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Decoding Injustice in Zambia: Women's participation in climate finance

In Zambia, one of Southern Africa's most climate-vulnerable countries, the impacts of drought and erratic rainfall are intensifying food insecurity and deepening gender inequalities. Smallholder farmers, particularly women, at the frontlines of this crisis, are sustaining their communities while facing mounting losses to their crops, income, and wellbeing.[1]

In 2023, the Centre for Economic and Social Rights (CESR) partnered with the Women's Life Wellness Foundation (WLWF) to apply the Decoding Injustice framework in Kafue District. Using the OPERA methodology, WLWF worked with women in Lukolongo, Kapongo, Shimabala, and Mpande wards to interrogate how local financing mechanisms, especially the Constituency Development Fund (CDF), were excluding women from climate adaptation resources, and to build rights-based advocacy for fair and inclusive climate finance. As a result of this collaboration WLWF produced a (forthcoming) report titled *"Decoding Injustice in Climate Finance in Zambia: The Case of the Constituency Development Fund (CDF) Allocation and Community Impact in Kafue Constituency".*

This case study summarizes that experience, tracing how women in Kafue District used the Decoding Injustice framework to uncover systemic barriers in local climate finance and to advance more equitable, rights-based access to adaptation resources.

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1. The challenge

TIn the Lukolongo, Kapongo, Shimabala and Mpande wards, all of which are located in Zambia's Kafue District, women smallholder farmers, found themselves largely shut out of Zambia's Constituency Development Fund (CDF), a decentralized funding mechanism that channels resources from the central government to local constituencies to support community-level projects, including climate resilience initiatives, despite being the backbone of their communities and having deep knowledge of local adaptation needs. Many of the women in the Kafue District were unaware of the fund's existence, and those that did know of it often lacked the information, networks, or confidence to apply for funding.[2] Male-dominated committees controlled decision-making, leaving women without a voice in setting priorities for climate adaptation. Deeply ingrained cultural norms also discourage women from applying for business loans or leadership roles, resulting in men capturing most of the available resources.[3] Women shoulder a disproportionate share of unpaid care responsibilities, yet their contributions remain largely invisible in budgeting and planning.[4] They are also frequently sidelined in local government forums.[5] These patterns reflect persistent gender stereotypes and barriers to women's participation in public life, which reinforce inequality and undermine women's equal enjoyment of their political, social and economic rights.[6]

With over 1.35 million Zambians experiencing extreme food insecurity in 2023 and the deleterious impacts of climate change worsening, access to adaptation resources is a matter of survival. Exclusion from CDF allocations was denying women not only of material support, but also their rights to food, water, and education.

Women farmers' harvests are collapsing under prolonged droughts, leaving families with less to eat and fewer crops to sell. This undermines nutrition and deepens household poverty, as women depend on farming to feed their families and generate small incomes for essentials like school fees. Resulting hunger and malnutrition represent a denial of the right to food.

In many wards, women and girls have to walk long distances to fetch water from unsafe sources, exposing them to health risks and depleting time that could be spent on farming, education, or rest. In the absence of boreholes, which are deep wells drilled to access clean groundwater, climate change turns daily water collection into an exhausting and difficult task.[7] Securing access to safe, sufficient, and affordable water is therefore at the core of these communities' struggle for a dignified life.

When harvests fail and food runs short, girls are often the first to be withdrawn from school. Families reallocate scarce resources toward boys' education or require girls to stay home to help with water collection and care work.

Women farmers were therefore facing a double exclusion: from climate finance and from decision-making. Even when CDF resources were nominally earmarked for women and youth, the allocations were so thinly spread across thousands of applicants that their impact was negligible.

2. The Approach: Decoding Injustice in action

Step 1: Interrogate

The Women's Life Wellness Foundation partnered with CESR to deploy the Decoding Injustice framework at the community level in the Kafue District. Using OPERA, and after conducting a force-field analysis, women farmers learned to analyze their exclusion and understood how the CDF process was tied to systemic discrimination, poor resource distribution and inadequate provisions to ensure their rights:

- **Outcomes:** Women in Lukolongo, Kapongo, Shimabala and Mpande were experiencing worsening droughts, failed harvests, and a lack of access to clean water. These outcomes translated into growing food insecurity, malnutrition, and longer hours spent collecting water, which is clear evidence that their basic rights and needs were not being met.

- **Policy Efforts:** On paper, the CDF was designed to support local development and earmarked funds for women and youth. In practice, women were left out of decision-making, efforts to create awareness of the fund was minimal, and there were no clear mechanisms to ensure that climate adaptation or gender equality were actually prioritized.

- **Resources:** WLWF's research showed that women's groups received only token support from the fund. Only 20% of CDF allocations are directed toward "youth and women's empowerment," and only 40% of that is in the form of grants.[8] In practice, women's access to this pool is constrained by information gaps, application barriers, and systemic bias, leaving many with very minor amounts, far below what is needed to support meaningful adaptation or livelihood projects. Even the 20% earmarked for women and youth was spread so thinly across thousands of applicants that it had little impact. Larger sums were channeled into projects chosen by male-dominated committees or sectors that did not address the communities' urgent needs around food security and water.[9]

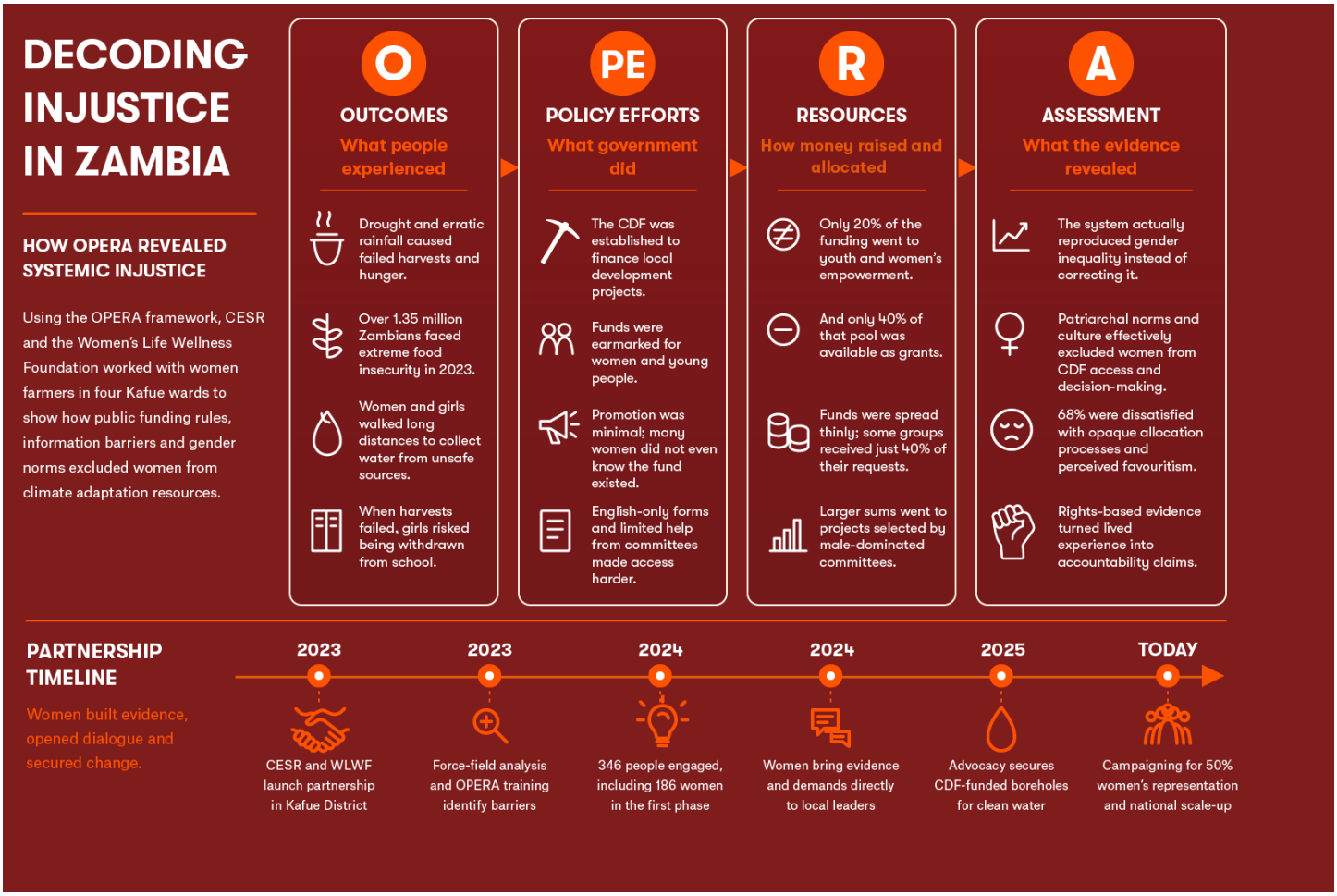
- **Assessment:** The way that resources were allocated reinforced existing gender inequalities by failing to correct for systemic barriers. Cultural norms discouraged women from applying for loans, while men dominated the projects that received significant funding.

Through this OPERA-based interrogation, women came to see clearly that their exclusion from climate finance was the result of policy design choices, resource allocation decisions, and systemic discrimination, all of which could and should be challenged.

Step 2: Illuminate

Our participatory research engaged 346 community members in its first phase, including 186 women, and 41 participants in the second phase.[10] This broad representation gave voice to women, youth, and local leaders across Lukolongo, Kapongo, Shimabala, and Mpande wards.

The revealed that women were largely unaware of the CDF funds. Even after learning about it, many found the application forms inaccessible as they were written in English and filled with technical terms. Ward Development Committees, which are meant to assist applicants, often lacked the training or resources to guide communities effectively, further entrenching inequality in access.



The second phase revealed that while funds were designated for women and youth, they were spread so thinly across thousands of applicants that their impact was minimal. Additionally, cultural and social expectations discouraged women from applying for loans, causing a disproportionate share of funding to go to men.

The research also uncovered that both community members and local leaders had limited understanding of climate finance.[11] Without clear knowledge of how adaptation priorities could be integrated into the CDF, opportunities to address climate-related risks were frequently missed. This knowledge gap meant that the CDF, despite its potential, was rarely used to support climate-resilient infrastructure, livelihood protection, or other community adaptation needs.

Armed with new knowledge and advocacy skills through OPERA training, the women refused to accept the status quo. WLWF facilitated structured dialogues between women's groups and local leaders, ensuring that women's demands were heard. These dialogues exposed how women were unaware of, or blocked from, CDF opportunities. Allocations for women and youth were inadequate, and gender norms funneled most of the financing to men. Some 68% of community respondents expressed dissatisfaction with CDF allocation processes, citing favoritism and opaque decision-making.[12] Many women's groups received less than half the funds they applied for - some as little as 40% - which forced them to scale down or abandon planned projects. By reframing these barriers as violations of Zambia's obligations, WLWF transformed women's lived experiences into political claims. The women advocated for increased transparency in CDF allocations, more targeted funds for climate adaptation projects, and equal opportunities to access financing.

The research also revealed a persistent misalignment between the projects funded and the communities' most pressing needs. In Lukolongo, for instance, CDF funds supported the building of an additional classroom at Lishiko Basic School, while neighboring wards like Kapongo lacked access to water or healthcare facilities.[13] Because the fund cycles through wards only once every two years, critical needs often remain unmet, delaying progress and eroding trust in local governance as the women saw leaders focusing on projects that serve political projects rather than the communities' needs.[14]

Step 3: Inspire

Using the knowledge and advocacy skills gained, alongside examination of the barriers to ensuring climate finance reaches their communities, the women successfully lobbied for CDF-funded boreholes to secure their communities' right to clean water.

The deeper transformation lay in the confidence and knowledge these women gained throughout the process.

One community member from Lulukongo noted that:

"As women, we possess the strength and capacity to build our communities, but we often lack the support and inclusivity, especially from men. We are determined to break the cycles of poverty in our societies with the help of fellow community members, spouses, and brothers alike. We want to inspire future generations by standing up for our rights and taking what belongs to us. We want to step into spaces men have always dominated before now."

Training in the OPERA framework enabled them to analyze government budgets, identify systemic barriers, and link those barriers to the realization of their rights. This knowledge shifted their role from passive recipients of development aid to active agents demanding accountability. Women who had once been excluded from decision-making forums began speaking up in community meetings, questioning allocation practices, and calling for greater transparency in the use of public resources.

As Mzingo Botha, Acting Executive Director of WLWF, stated:

"This work has done more than secure resources—it has built a platform for women to advocate for themselves. It has opened doors that will remain open for years to come. It helped us to create a platform and open the door for women in communities to meet their local leaders, demand their rights to be addressed through the CDF, with a strong understanding of what their economic and social rights are."

The impact of WLWF's work extends far beyond these three communities. By interrogating injustices, illuminating gender disparities in funding, and inspiring local leaders to take action, they have created a model for gender-inclusive climate finance across Zambia. Change was not only visible in the securing of funding for boreholes, or in women's participation at meetings, but in the shifting perception of women farmers as key political actors in Zambia's struggle for a just response to climate change.

3. What changed?

Our partnership with WLWF led to both immediate and long-term changes. On the ground in Lukolongo, Kapongo, Shimabala, and Mpande women secured tangible improvements such as the construction of boreholes, which eased the burden of water collection and ensured their communities more reliable access to clean water. These victories directly addressed some of the most pressing consequences of climate change, from failed harvests to declining health, and gave women a visible example of how advocacy could deliver results.

The deeper transformation lay in the confidence and knowledge women gained. As they built advocacy skills, women who had once been silent began to participate actively in CDF processes, using rights language to legitimize their demands. This shift in power dynamics influenced CDF allocations and challenged long-standing gender norms about whose voices count in public affairs.

At the national level, the Lusaka workshop on the rights to food and education reinforced the significance of these local struggles. It revealed how Zambia's chronic underinvestment in nutrition and education was part of a broader pattern of fiscal austerity and debt conditionalities that risked undermining social rights. Connecting the dots between women's exclusion from local funds and the state's budgetary choices illuminated the systemic nature of the problem: climate injustice could not be separated from questions of debt, austerity, and the use of public resources.

Taken together, these changes marked a turning point. WLWF's work demonstrated that rights-based approaches could secure immediate material improvements, while also building platforms for sustained advocacy. The women's organizing became a model for how climate finance can be made more inclusive and just, inspiring both local leaders and national actors to consider how budgets and funds can be reshaped to reflect women's priorities.

4. What we learned: Key takeaways

In our workshop with WLWF, participants did a force-field analysis, which gave the partnership a new perspective on the problem we were trying to change and helped to identify entry points for transformation.

The experience showed that rights can be powerful political instruments. WLWF's work demonstrated how rights-based framing provides legitimacy to women's demands for justice, transforming budgets from technical exercises into sites of accountability. The Lusaka human rights budgeting workshop further underscored that food and education rights in Zambia are undermined not only by climate shocks but also by fiscal austerity and debt restructuring. Local advocacy around the CDF can therefore be linked to broader structural challenges in how Zambia mobilizes and allocates public resources, showing that women's exclusion from local climate finance reflects deeper inequities in national budgeting and economic governance.

The real victory was not just access to boreholes, but the building of platforms for sustained advocacy and ensuring women's participation in shaping climate finance for years to come.

5. Next steps

The next phase of this work will deepen and expand what has already been achieved. WLWF is advocating for formalized Ward Development Committees with at least 50% women's representation, stronger accountability systems, and the depoliticization of CDF management to ensure equitable access and transparency. WLWF is also seeking to ensure that more women gain access to the loan component of the CDF, which has traditionally been dominated by men due to a limiting narrative that women cannot access or repay large sums of money once invested.

WLWF and its allies are exploring how the approach piloted in Lukolongo, Kapongo, and Shimabala can be scaled across other constituencies, so that women's leadership becomes a standard feature of how CDF allocations are designed and implemented. There is a growing recognition that local struggles are intimately connected to national debates around debt, austerity, and public spending. Building stronger bridges between grassroots women's voices and the processes that shape Zambia's national budget will be essential to ensure that the country's hard-won fiscal space is directed toward securing people's rights rather than eroded by new austerity conditions.

Equally important will be embedding human rights standards more explicitly into CDF guidelines and Zambia's broader budgetary framework. This means treating food, water, and education as non-negotiable entitlements that must be prioritized in public resource allocation.

Finally, the Zambian experience has lessons beyond its borders. By showing how women farmers can successfully decode injustice and reframe climate finance as a rights issue, WLWF has created a model that can inform global debates on gender-inclusive climate finance and rights-based economic governance.broader movement building.

Notes

1. WLWF. (Forthcoming). *Decoding Injustice in Climate Finance in Zambia: The Case of the Constituency Development Fund (CDF) Allocation and Community Impact in Kafue Constituency* at 5.

2 WLWF. (Forthcoming). *Decoding Injustice in Climate Finance in Zambia: The Case of the Constituency Development Fund (CDF) Allocation and Community Impact in Kafue Constituency* at 13.

3 WLWF. (Forthcoming). *Decoding Injustice in Climate Finance in Zambia: The Case of the Constituency Development Fund (CDF) Allocation and Community Impact in Kafue Constituency* at 14

4 UN Committee on the Elimination of Discrimination against Women, Concluding Observations on the Combined Fifth and Sixth Periodic Reports of Zambia, CEDAW/C/ZMB/CO/5-6, 19 September 2011, paras. 19, 25 and 41, https://www.refworld.org/policy/polrec/cedaw/2011/84301

5 Ibidem.

6 Ibidem.

7 WLWF. (Forthcoming). *Decoding Injustice in Climate Finance in Zambia: The Case of the Constituency Development Fund (CDF) Allocation and Community Impact in Kafue Constituency* at 13.

8 WLWF. (Forthcoming). *Decoding Injustice in Climate Finance in Zambia: The Case of the Constituency Development Fund (CDF) Allocation and Community Impact in Kafue Constituency* at 6.

9 WLWF. (Forthcoming). *Decoding Injustice in Climate Finance in Zambia: The Case of the Constituency Development Fund (CDF) Allocation and Community Impact in Kafue Constituency* at 19.

10 WLWF. (Forthcoming). *Decoding Injustice in Climate Finance in Zambia: The Case of the Constituency Development Fund (CDF) Allocation and Community Impact in Kafue Constituency* at 8.

11 WLWF. (Forthcoming). *Decoding Injustice in Climate Finance in Zambia: The Case of the Constituency Development Fund (CDF) Allocation and Community Impact in Kafue Constituency* at 15.

12 WLWF. (Forthcoming). *Decoding Injustice in Climate Finance in Zambia: The Case of the Constituency Development Fund (CDF) Allocation and Community Impact in Kafue Constituency* at 14.

13 WLWF. (Forthcoming). *Decoding Injustice in Climate Finance in Zambia: The Case of the Constituency Development Fund (CDF) Allocation and Community Impact in Kafue Constituency* at 18.

14 WLWF. (Forthcoming). *Decoding Injustice in Climate Finance in Zambia: The Case of the Constituency Development Fund (CDF) Allocation and Community Impact in Kafue Constituency* at 14.

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