Exchange 1

January 2026

DISABILITY, DIGNITY, & DAMAGE BEYOND MEASURE

Cross-Regional Peer Learning Exchange: Disability, Dignity & Exclusion as NELD



CJRF Climate Justice Resilience Fund

Hosted by: Climate Justice Resilience Fund (CJRF)
Supported by: The Scottish Government

HOLDING THE CONTEXT: WHY THIS EXCHANGE

The NELD Peer Learning Exchange was designed in response to a shared recognition across CJRF and its partner network: that *non-economic loss and damage (NELD) is deeply felt and widely experienced, yet remains difficult to articulate, communicate, and hold across different regional, cultural, and social contexts*. While dominant climate discourse continues to privilege technical metrics, economic valuation, and policy-led frameworks, partners consistently surfaced forms of loss that resist easy measurement. These include losses related to dignity, identity, culture, belonging, care, wellbeing, and relationships to land and community. Though often rendered invisible in formal climate responses, such losses profoundly shape how climate change is lived, endured, and navigated on the ground.

This peer learning exchange was therefore intentionally designed as a cross-regional, partner-led space for making these experiences visible and shareable. Rather than prioritizing presentations or representative narratives, the exchange created conditions for storytelling, reflection, and deep listening - allowing CJRF's partners to speak at their own pace and from lived, contextual experience.

At its core, the exchange is about learning across differences: noticing resonances and divergences between contexts; understanding how economic and non-economic loss and damage intersect and compound over time; and surfacing insights that might otherwise remain siloed within regions or thematic areas. It also reflects a deliberate shift in power, centering partner knowledge, lived expertise, and community-led understandings of loss and damage.

The need for such a space was articulated directly by partners through CJRF's accompaniment conversations, where many expressed a desire to deepen their understanding of NELD and to learn alongside others working in different contexts.

The Peer Learning Exchange responds to this call for accompaniment - walking together, listening carefully, and learning collectively over time.



This exchange was held as a fireside-style conversation, bringing together Sharon from Action Network for the Disabled (Kenya), Sneha from Aaina (India) and Tabaia from Te Toa Matoa (Kiribati), who each shared lived experiences from their contexts in relation to the theme.

GATHERING ACROSS CONTEXTS

The session opened with a deliberate departure from conventional introductions. Instead of naming organizations or roles, partners were invited into a grounding exercise built around *images* from their own contexts. Partners had pre-shared photographs alongside reflections on what each image represented - what they were seeing being lost in their communities, how this loss was unfolding, and why it mattered to them.

As Ritu (CJRF), who moderated the exchange, guided partners through the images, the room filled with layered recognitions. Reflections surfaced around biodiversity loss and adaptation, community livelihoods under strain, and the simultaneous presence of grief and resilience.

Sneha (Aaina) reflected on how the images carried both pain and hope, noting that what stayed with her was *"the indomitable spirit of humanity"*. Manasi, from Earth Journalism Network, observed: *"Climate impacts from far-off lands speak to what I see all around me, too. And sadly, those most vulnerable due to social and economic inequalities are facing the worst impacts in most places."*

Others echoed this duality. *"The physical things could be taken away, but the spirit remains,"* shared Jacinta, from Sangida Foundation.

Erin, from the Loss and Damage Collaboration, reflected on the deep connection between land, identity, and loss, describing how losing that connection can feel like *"losing a piece of your heart"*.

Clement, speaking from Baringo Women and Youth Organization's context in Kenya, pointed to instability and compounding crises, while also holding cautious hope for restoration through peace processes.

Ritu (CJRF) grounded the room by naming the intention for the session: to practice deep listening, not to compare contexts or rank suffering, but to hold presence together as people concerned about climate change across the world.



"It seems NELD impacts tend to alter livelihoods and ways of life permanently. Even where assistance is made available in the form of material and financial resources... resetting back to the default scenario is often, unfortunately, impossible."

- Brian from South South North (South Africa)

STORIES OF LOSS THAT GO UNSEEN

The exchange began with an invitation to share a story about a person, practice, or moment that reflected a form of loss that often goes unseen or unrecognized.

As rising seas, environmental damage, and migration reshape life in Kiribati, singing has long helped communities stay connected, protecting irreplaceable culture and sustaining belonging, especially for women and people with disabilities. Within this context, Tabaia (Te Toa Matoa) shared the story of Emele, whose singing once carried ancestral memory, and of Taru, a woman with a disability who remembers that voice from long ago. Emele no longer sings. The songs are absent, the costumes no longer worn. As Tabaia reflected, *the loss was not only of performance, but of connection to ancestors through singing as a practice of resistance, healing, and knowledge transmission.*

Sharon (ANDY) shared a deeply personal account from Kenya. During the heavy rains and floods of April–May 2024, contaminated sewage water entered her home while she slept. She woke to find the house flooded. Sharon uses calipers and has children at home. She recalled sitting on the bed, her calipers soaked, unable to move, waiting for the water to subside. She asked herself: *"What kind of a mother am I if I can't carry my children to safety in such a situation?"* The psychological toll was immense. These moments of helplessness are themselves forms of loss. Sharon then questioned what a government directive to *"move to higher ground"* means in moments like this, when a wheelchair is washed away and the freedom to move disappears with it. In such moments, people with disabilities risk being left behind as others run to save their own lives. She described survivors crawling back onto flooded land, trying to salvage what remained: *"It's not just a loss. It's not equal. What happens magnifies existing barriers."*

Sneha (Aaina) described a girl with developmental disabilities who had relied on her community for care. When the community was forcibly relocated, the girl lost not only her home but her support system. In a moment when everyone was scrambling for survival, she had no one to turn to. *Loss*, she explained, *often includes dignity itself - the inability to ask for food, shelter, or help in an unfamiliar place.*

As autonomy erodes, grief settles in, as it did for a young woman who lost her entire family to a super cyclone. *The blankness in her eyes*, Sneha said, *stayed with her.*



"As Emele stopped singing, it felt as though Kiribati's identity itself was slipping away."

- Tabaia from Te Toa Matoa (Kiribati)

HOLDING WHAT IS BEING LOST

The conversation then turned to how communities are trying to hold on to what is being lost, and who carries this work.

Sharon (ANDY) emphasized that the work often begins within communities themselves - with acceptance, preparation, and collective responsibility. She described community sensitization efforts, conversations on disability and preparedness, and the use of radio to reach wider audiences. She also spoke candidly about government responsibility: inclusion must be budgeted for. Higher ground must actually be accessible. Relocation sites must consider dignity, privacy, and safety for women with disabilities. She noted: *"Inclusion is not cheap, and that says a lot about how persons with disabilities are viewed."* She also named the risks that arise when people offer help without accountability, and the importance of creating spaces where stories such as her own can be shared safely, without guilt or shame.

Sneha (Aaina) reflected on the strong sense of belonging to a place that exists in many communities - a source of strength, but sometimes also an impediment to moving on after disaster has struck. She spoke of collective care systems that persist despite exploitation, and of indigenous knowledge related to climate, healing, and resource use. *These* practices, she said, *continue to hold communities together.*

Tabaia (Te Toa Matoa) shared how Te Toa Matoa is working to revive traditional practices such as song and dance, while ensuring accessibility through sign language, wheelchair access, and inclusive community gatherings. They are building connections with schools and government ministries to ensure that people with disabilities - especially women - are meaningfully included in cultural preservation and planning.

Ritu (CJRF) underscored that Te Toa Matoa is an organization led by persons with disabilities, for them, and with them, preserving living traditions while challenging systemic exclusion.

Benjamin Lemaiyan, from Sangida Foundation, named a broader truth echoed throughout the exchange: *"Exclusion limits opportunities and compounds vulnerability. Inclusion builds resilience and preserves dignity."*



"Disability is not an inability anymore."

- Sharon from Action Network for the Disabled (Kenya)

WHOSE LOSS COUNTS, AND WHO IS HEARD

When asked whether losses affect people differently depending on who they are and where they stand, the answer across contexts was unequivocal.

Sneha (Aaina) spoke of the urgent need for accessibility and psychosocial support during disasters. Infrastructure damage multiplies harm for people with disabilities. Losing assistive devices can increase exposure to violence, including domestic violence. Care networks break down. The loss of safety and dignity often goes unnamed.

Sharon (ANDY) named this clearly: *"Exclusion itself is a form of loss and damage."* She added that the loss of meaningful participation in decision-making, the loss of feeling safe, and the loss of being treated with dignity are rarely measured - but deeply felt.

Tabaia (Te Toa Motoa) spoke of the importance of building partnerships beyond projects and funding, toward a broader movement that co-creates futures where culture and disability inclusion thrive together.



"Key challenges related to dignity in our context include early warning systems that often fail to reach people with hearing and visual disabilities; stigma and discrimination during disasters; exclusion from social protection schemes and humanitarian aid; limited access to infrastructure; and the exclusion of disabled people from adaptation planning and disaster management decision-making."

- Razzaq from Shariatpur Development Society (Bangladesh)

REFLECTIONS ON LOSS BEYOND MEASURE

As the exchange drew to a close, partners were invited to reflect on what stayed with them - what felt familiar across contexts, what caused pause, and what forms of loss in their own settings are rarely named. The conversation returned, again and again, to how loss beyond measure shows up quietly: in choices taken away, care stretched thin, childhoods interrupted, and dignity slowly eroded.

Jacinta, from Sangida Foundation, spoke of mothers and children with disabilities in drought-affected pastoral communities. As mothers search for pasture, children are often left behind with little food or care, leading to malnutrition and, at times, death. In response, women have come together to create low-water community gardens - restoring nutrition, sharing knowledge, and teaching children culture and values. These gardens have become spaces of care, continuity, and collective strength.

Erin, from the Loss and Damage Collaboration, reflected on the sense of a shared human family that emerged through the stories, and on storytelling as an advocacy strategy - one that carries lived experiences of loss and damage across borders.

Clement, from Baringo Women and Youth Organization, connected Sharon's naming of the *"loss of choice"* to his own context, where drought leads to livelihood loss, displacement, instability, and eventually conflict. *Listening across stories*, he noted, *revealed how loss compounds and spirals over time.*

As the session closed, Ritu (CJRF) reflected on the expansiveness of loss and damage - how it lives in bodies, relationships, identities, and choices, often long before it appears in policy frameworks. What emerged was not a checklist of impacts, but a deeper understanding of climate loss and damage in all its dimensions.



The NELD Peer Learning Exchange continues as a practice of accompaniment - listening carefully, holding complexity, and learning together across contexts, in recognition that what lies beyond measure still matters deeply.

GRATITUDE

This Peer Learning Exchange was shaped by the generosity of nearly 35 partners joining from across the Bay of Bengal, East Africa, and the Pacific Islands, spanning diverse regions, contexts, and lived realities. We are deeply grateful to all CJRF partners for bringing not only expertise, but care, openness, and attentiveness into the space.

Partners reflected on the value of gathering across contexts - hearing directly about how communities experience climate impacts through disability and exclusion. Many noted that *the exchange deepened their understanding of non-economic loss and damage as something lived and embodied, carried through relationships, care networks, and everyday struggles often absent from formal climate discourse.*

The peer-led, dialogue-based format was described as grounding and affirming. Listening across regions surfaced both shared challenges and contextual differences, strengthening reflection and practice, particularly for community-based organisations working to centre dignity and inclusion in climate responses.

Partners also highlighted the exchange as a space of collective learning, where knowledge flowed horizontally and experiences could be shared honestly. The creative and visual elements were especially valued, offering accessible and resonant ways to hold what was spoken and felt.

This exchange exists because of the trust and presence of those who showed up fully. Your contributions continue to shape how loss and damage is understood and held - with dignity at the centre.



"Still there is hope... amidst loss of biodiversity..."

- Sneha (Aaina)

STORIES BEHIND THE PICTURES

- **Cover Page:** Submitted by ***Poiongo Lisati from Kioa Island Community Organization (Fiji)***, the image shows a 72-year-old grandfather from their community and his 10-year-old grandson. They are standing where the shoreline used to be when the grandfather was young. Now the sea level is up to his chest. The lost shoreline matters to them because fruiting and medicinal trees like coconuts, pandanus and breadfruit trees are no longer able to survive... Source: Eddie Jim, Fighting Not Sinking
- **Page 2:** Submitted by ***Sohel Rana from Jagrata Juba Shangha (Bangladesh)***, the image shows how those who are forced to migrate after losing land and livelihoods to climate impacts are now facing new challenges in the city such as overcrowding, poor housing, lack of secure work, and limited access to basic services. Beyond these physical hardships, the migrant slum community people in Khulna City are also experiencing mental distress...
- **Page 3:** Submitted by ***Jacinta Silakan from Sangida Foundation (Kenya)***, the image shows how growing up, evenings were for mothers to teach their children about culture and family values. However, with persistent droughts, none of these happen anymore as mothers have to walk for several kilometers looking for water and come back exhausted from the stress. Family values and culture is slowly eroding. Language is also disappearing...
- **Page 4:** Submitted by ***Tabaia Iakobwa from Te Toa Matoa (Kiribati)***, the image shows Te Toa Matoa's traditional performances, which were a significant part of Kiribati's cultural identity. They have been fading away due to urbanization, climate change, and globalization. Many young folks are moving to urban areas or abroad for opportunities, taking their cultural knowledge with them...
- **Page 5:** Submitted by ***Sharon Ndungu from Action Network for the Disabled (Kenya)***, the image shows persons with disabilities struggling to cope with the psychological stress from loss of livelihoods caused by floods. Some of them are making efforts to plant trees amid challenges of mobility and unsafe inaccessible environments in communities...



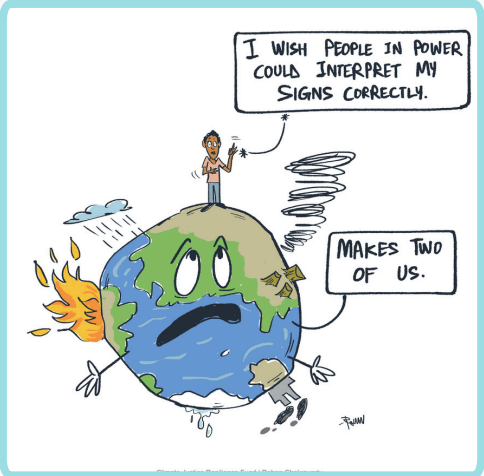
STORIES BEHIND THE PICTURES

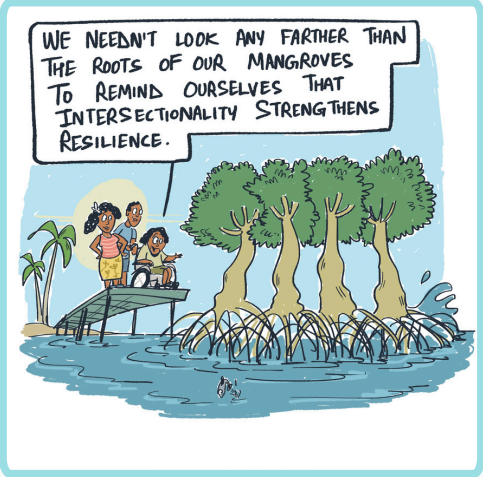
- **Page 6:** Submitted by ***Sneha Mishra from Aaina (India)***, the image shows how climate change has not only damaged land and livelihoods in coastal Odisha; it has quietly taken away dignity, care, and a sense of belonging. For persons with disabilities, these losses are deeper, made invisible as families migrate, services weaken, and community support systems slowly erode...
- **Page 7:** Submitted by ***Eunice Lepariyo from Baringo Women and Youth Organization (Kenya)***, the image shows how fishing practice in Lake Baringo has been affected by siltation and overflow due to climate change caused by introduction of non-native fish species that ate up the indigenous species. The Ilchamus community has lost access to this lake due to its expansion - hence losing food sources, sacred sites for cultural offertory prayer, child-naming events, medicine-men sites becoming submerged...
- **Page 8:** Submitted by ***Asio Anna Grace from Integrated Disabled Women Activities (Uganda)***, the image shows a crested crane, a peaceful bird that symbolizes unity and social cohesion. Climate change has affected its biodiversity...
- **Page 9:** Submitted by ***Hensilyn Pwe'a-Boseto from Ecological Solutions Foundation (Solomon Islands)***, the image shows how sea-level rise and saltwater intrusion have caused coastal erosion and the loss of graves, sacred sites, cultural landmarks, and villages. This has undermined heritage and identity, threatening food security, water sources, biodiversity, livelihoods, and cultural traditions...
- **Page 10:** Submitted by ***Manasi from Earth Journalism Network (Bangladesh and India)***, the image shows the aftermath of Cyclone Titli in the Mahendragiri Forests. The Saura Adivasis of Odisha once relied on these forests for medicine. But after the cyclone and the subsequent state-led relocation, they've lost access to medicinal plants, are facing new diseases, failing health systems, and the erosion of cultural identity... Source: Dimple Behal

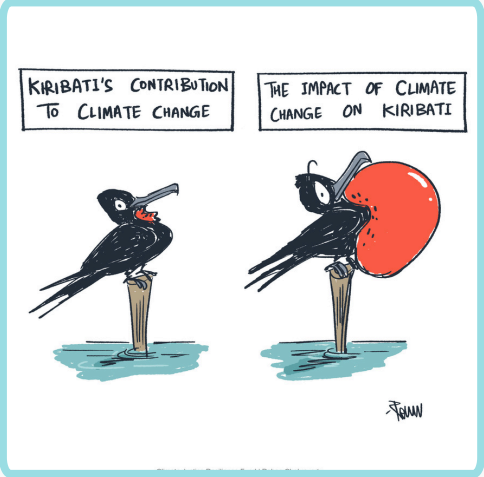


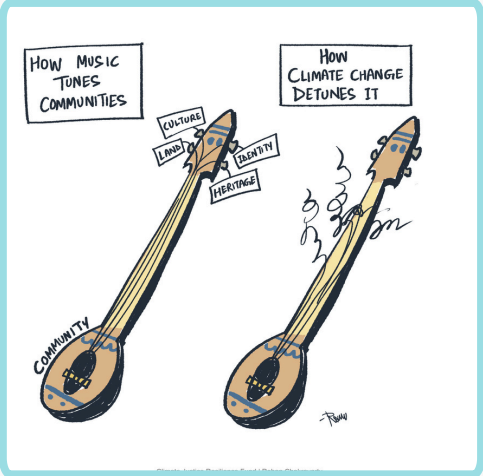
ILLUSTRATED INTERPRETATIONS













GUIDELINES FOR REPORT USE & CIRCULATION

This report brings together insights and experiences shared by CJRF partners during the NELD Peer Learning Exchange sessions. The report, recordings, and accompanying learning materials are intended to support CJRF's internal learning, knowledge sharing, and donor reporting, while amplifying partner perspectives on Non-Economic Loss and Damage (NELD) and contributing to the broader Loss and Damage knowledge landscape.

The cartoons included in this report were created by Rohan Chakravarty, an environmental artist, cartoonist, illustrator, and naturalist commissioned by CJRF to visually interpret themes and reflections emerging from the peer learning exchanges. More of Rohan's work can be found at: https://www.greenhumour.com/

The experiences and insights shared in this report emerge from the specific contexts, lived realities, and knowledge of CJRF partners. We encourage readers to engage with and use these materials with care, recognizing the importance of context and the potential for misinterpretation when content is shared or cited in isolation. If you wish to reference, adapt, or circulate any part of this report and are unsure about its appropriate use, **we kindly request that you reach out to CJRF focal points for guidance.**



To engage more deeply with the stories and reflections shared, the full recording of the exchange can be accessed here.