

A full-page photograph of a woman in a blue patterned dress and a maroon headscarf holding a baby in a dark patterned outfit. They are standing in front of a rustic building with a thatched roof. The woman is smiling and looking at the baby.

# TOWARDS A RESILIENT PAKISTAN

**Moving from rhetoric to reality**

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Cover: Marvi was pregnant with her third child when the floods hit the Dadu district of Sindh where she lives. She managed to survive with support from Islamic Relief, but life is a continuing struggle now that she and her husband are back home with their three children, after five months living in a tent. The family's plight shows that the most vulnerable will always be living on the edge of survival unless there is significant investment to build community resilience against climate change and its consequences





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## FOREWORD

A potentially pivotal moment in the fight against climate change, when affluent nations pledged \$100 billion (£76 billion) in yearly funding by 2020 to help the developing world to deal with the effects of the global climate crisis, has given way to a stark reality. Three years beyond the original deadline, only a small fraction of the promised climate finance has been delivered.

With every passing year countries like Pakistan — those countries most vulnerable to climate change — count the mounting cost of increasingly frequent and intense droughts, floods and tropical storms, without the level of support they desperately need from the most polluting nations to protect their people.

No amount of financial aid can bring back what the communities worst affected have lost in disasters like the unprecedented floods that hit Pakistan last year. The toll exacted by climate disasters defies monetary valuation. How can money alone begin to compensate those who have suffered the loss of loved ones, homes, connections to their communities, and ties to their land and culture?

Having said this, loss-and-damage finance is the least the countries on the front line of the climate crisis deserve. It is a necessity without which the cycle of suffering will relentlessly continue.

Pakistan has massive infrastructure damage to deal with in the wake of the floods, including 2 million homes and over 28,000 schools and health facilities that need to be repaired or entirely rebuilt. Millions of people remain reliant on humanitarian aid, and the impact of the floods threatens to push 9 million more people below the poverty line as the economy struggles, stifled by runaway inflation and spiralling debt.

Without additional and significant international support that allows for both full economic recovery and radical climate adaptation, those living in poverty now will have little hope of a better future, and Pakistan will be unprepared for the next disaster — which may be waiting just around the corner.

The people of Pakistan are not lacking in the initiative and innovation needed to create a more resilient future as climate change bites. Islamic Relief is already working with local communities to implement a wide range of climate-adaptation projects — from reforestation and drought-resistant crops to gabion walls and check dams that protect against soil erosion and landslides; from water-storage ponds and filtration plants to drip-irrigation technology to preserve precious water resources and keep agriculture alive.

What the country and its poorest communities desperately need now is international climate finance to implement such programmes on the massive scale required to effect lasting change. The global cost of adaptation is estimated to be \$140–\$300 billion a year by 2030 (£107–£229 billion), with needs in Pakistan alone ranging between \$7 billion and \$14 billion (£5.3–£10.7 billion).

The upcoming COP28 climate conference represents an opportunity to secure more support and address all the broken promises on climate finance. It is time for the world's richest countries to commit to hitting the \$100 billion annual funding target without further delay, and to flesh out and activate the potentially ground-breaking Loss and Damage Fund for climate reparations that Pakistan and other developing countries lobbied successfully for at COP27.

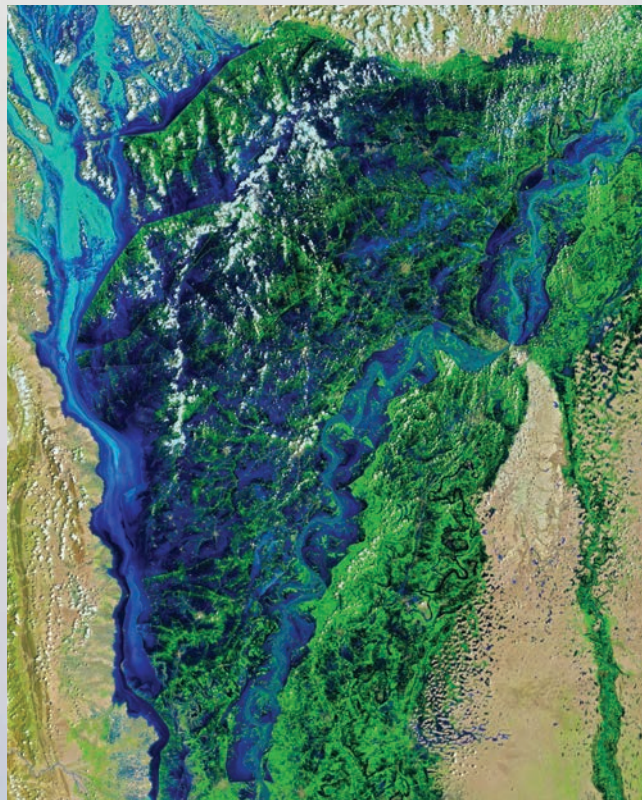
The people of Pakistan simply cannot afford any further delay. Climate change is here, and decisive action is critical.



# EXECUTIVE SUMMARY



NASA Earth Observatory satellite picture from 4 August 2022



Satellite picture of the same area from 28 August showing the dramatic deluge that submerged a third of Pakistan after two months of rainfall<sup>1</sup>

Below: Inundated houses in Sindh's Dadu district – among the 2 million homes damaged or destroyed by the floods





**“Because of these changes to the weather, we have experienced a massive loss of agriculture and horticulture, which is traditionally women’s responsibility. It is important that we act fast to save our crops and our fruits, which are disappearing. My husband is very sick and unable to work. I want to meet the basic needs of my children and make them feel comfortable, but to do that we need to build more technologies and implement strategies to overcome climate change.”**

Village elder, Azad Jammu and Kashmir



From June to August 2022, unprecedented floods caused by unusually heavy rain led to one of the biggest disasters in the history of Pakistan. Thirty-three million people were affected — one in seven of the population — across the provinces of Sindh, Balochistan, Khyber Pakhtunkhwa (KPK) and Punjab.

Islamic Relief was at the forefront of the humanitarian response from the start, delivering lifesaving aid including food, water, sanitation and cash vouchers to 1.4 million people in three provinces. One year on, this report captures the detail of our relief and recovery operations, as well as highlighting the resilience programmes we are implementing to protect poor communities from the harsh and changing climate.

We work in close consultation with the communities we serve, and we have involved them in a number of research projects since the floods. The findings are shared in this report. Our researchers talked to communities about their experience of flooding and climate change; what it is like to live on the coastal belt in Sindh where livelihoods are fragile, and many are forced to migrate in search of work; and how the challenges of rural life and climate change look from the perspectives of women and young people.

The floods were a climate-related calamity, and we sift the compelling evidence for this. We also highlight a grave injustice: Pakistan is one of the most vulnerable countries in the world to the negative effects of climate change and yet its people are responsible for less than one per cent of global emissions.

The country is arguably a strong candidate to receive climate finance aid from richer, more polluting nations. But developing countries are still waiting for the \$100 billion (£76 billion) a year in climate finance they were first promised 13 years ago at the COP15 UN climate conference in Copenhagen, and waiting for details of the new Loss and Damage Fund announced at the COP27 conference in Egypt in 2022. Our report concludes with a series of recommendations to the Government of Pakistan, donor governments, financial institutions and UN bodies on climate finance and climate-resilient programming, setting the scene for the crucial COP28 summit in the United Arab Emirates in November and December 2023.

## THE IMPACT OF THE FLOODS

The record-breaking rains in July and August, described as “a monsoon on steroids” by the UN Secretary-General, left a third of Pakistan under water and caused widespread devastation and destruction.



The floods killed over 1,700 people, displaced a further 7.9 million from their homes and caused \$30 billion (£23 billion) worth of damage to infrastructure, livelihoods and the economy. Over 1.7 million hectares (4.4 million acres) of crops were wiped out, more than 2 million homes damaged or destroyed, and over 800,000 livestock perished.

While Balochistan, KPK and Punjab were all severely impacted, Sindh suffered the most significant economic impact, sustaining close to 70 per cent of the country's total costs in losses and damages. The housing, agriculture and transport sectors were among the worst hit, with agricultural output declining significantly due to the loss of cotton, date, sugarcane and rice crops.

Analysis of disaster events indicates that women are often disproportionately impacted economically. The government and institutional donors need to ensure that the particular needs of women, young people and refugees are factored into policy making and programme design.

## THE CLIMATE DIMENSION AND PAKISTAN'S VULNERABILITY

A growing body of research and expert opinion indicates that these floods are part of a strengthening pattern of increasingly frequent and severe weather events linked to climate change, in Pakistan and around the world.

Despite Pakistan being the fifth-most populous country globally, its contribution to global CO<sub>2</sub> emissions stood at a mere 0.88 per cent in 2020. Its emissions are only 2.01 tonnes per person – lower than all but 39 countries among the 198 listed in the Climate Watch league table.

A team of 26 researchers from 20 institutions who studied last year's extraordinarily heavy rainfall in Sindh and Balochistan was about 75 per cent more intense than it would have been had the global climate not warmed by over 1.1°C since pre-industrial levels. They also found that the 60-day rainfall across the Indus Basin was about 50 per cent more intense than it would have been under unchanged climatic conditions.

With each incremental rise in global temperature and the escalating severity of climate-related catastrophes, it is the poorest and most vulnerable people who bear the brunt of the suffering. They are the ones most likely to live in fragile homes and least likely to have savings to fall back on, or assets to sell, or any kind of 'Plan B' when floods hit.

## ISLAMIC RELIEF'S ROLE IN THE EMERGENCY RESPONSE AND CLIMATE ADAPTATION

An evaluation of humanitarian operations conducted by Humanitarian Outcomes described the civil society response to the floods as "timely, significant, and for many, the only aid received". Poor maintenance of flood defences and drainage infrastructure and the relative ineffectiveness of disaster management authorities at district level were highlighted as concerns.

Islamic Relief mounted an unprecedented relief operation as the floodwaters advanced, delivering aid to more than 1.4 million people across Balochistan (506,349), Sindh (427,436) and KPK (474,212).





Islamic Relief Pakistan's approach to major climate-related emergencies is characterised by the four Rs — relief, recovery, resilience and research. The relief phase aims to save lives across as wide an area as possible when families lose their homes and livelihoods and face a heightened risk of malnutrition, dehydration and water-borne diseases. The recovery phase focuses on a smaller number of hard-hit communities to rebuild homes and restore vital infrastructure and livelihoods. The resilience component is our disaster risk reduction (DRR) and climate adaptation programmes, which aim to ensure that vulnerable communities are less exposed to the ravages of climate change and better prepared when disaster strikes.

If Pakistan is to 'build back better' — the phrase the Pakistani government uses itself to reflect its ambition to create more resilient infrastructure, agriculture and industry — then more investment in smart climate solutions and resilient livelihoods programmes will be critically important, as will the finance to pay for them.

## KEY FINDINGS FROM RESEARCH BY ISLAMIC RELIEF

In undertaking community-based research in the year following the floods, Islamic Relief wanted to get a deeper understanding of the immediate and long-term implications for the communities worst affected. Particular emphasis was placed on under-researched yet critical issues involving marginalised or especially vulnerable groups such as women and girls, and young people.

The floods destroyed over 1.7 million hectares (4.4 million acres) of agricultural land, ruining crops and depriving families like this one in Sindh's Thatta district of their livelihoods

Through this work, we have identified a number of common themes and concerns expressed by local communities:

- The effects of climate change on the environment — including sea level rise, coastal erosion, depletion of water resources, and extreme weather events — are making life even more precarious for poor communities.
- Climate change and its devastating impact on livelihoods is a significant 'push factor' for urban migration. Many families previously engaged in agriculture are now dependent on wage labour in towns and cities, leading to growing food insecurity, decreased self-sufficiency, and a loss of valuable skills.
- The effects of climate change are amplified by existing vulnerabilities. The biggest impact is being felt by women, children, the elderly, and those living in poverty.
- Climate injustice, Pakistan's post-colonial legacy and the lack of international funding for adaptation and loss and damage are significant barriers to progress on climate action.
- Local communities, particularly vulnerable groups, feel marginalised and excluded from climate action and responses, with only 22 per cent of research respondents believing they can play a role to reduce or reverse the impacts of climate change.





Several priorities have emerged, including:

- The creation of a new framework for protecting indigenous communities and their knowledge systems to restore ecological balance and drastically reduce the exploitative use of natural resources.
- The inclusion of marginalised and vulnerable communities in decision-making and climate action, both on a community level (through neighbourhood councils, community-based adaptation teams and youth leadership forums), and on a formal institutional level where significant provincial and national decisions are taken.
- The provision of extensive training and skills development, along with implementation of small-scale practical adaptation projects, to support communities in building awareness of climate risk and responses, developing disaster prevention strategies, managing emergency responses and building climate resilience.
- The training of community volunteers, particularly young people, on DRR and emergency response management.
- A detailed, strategic assessment of climate-induced hazards and vulnerability, including local capacity assessments and an inclusive approach at local level.
- The design of new disaster-resilient and climate-resilient projects, based on climate vulnerability and capacity analysis reports prepared with the full involvement of local communities, including the promotion and use of crop varieties that are resistant to drought and grow in saline soils.
- The adoption of the latest technologies and techniques to improve food security, livelihoods, water and sanitation programmes and services.
- The prioritisation of maternal and child nutrition needs in the 94 'calamity-hit' districts declared by the government.

## THE CASE FOR CLIMATE FINANCE

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The Pakistani government's Post Disaster Needs Assessment (PDNA), published by the Ministry of Planning, Development and Special Initiatives in October 2022, put the combined cost of infrastructure damage and economic losses incurred during the floods at over \$30 billion (£23 billion), projecting that an extra 8.4 million to 9 million people could be pushed into poverty in the year ahead.

The price tag for rebuilding the country was set at an eye-watering \$16.3 billion (£12.4 billion). The sectors that the government said had suffered the most damage were housing (\$5.6 billion/£4.3 billion); agriculture, food, livestock and fisheries (\$3.7 billion/£2.8 billion); and transport and communications (\$3.3 billion/£2.5 billion).

Pakistan needs international support to foot the bill for reconstruction and build back better, providing stronger

protection for marginalised communities and their fragile livelihoods. This is a situation crying out for climate finance — tapping into funds pledged by more polluting nations to meet their obligations to poorer countries at the sharp end of the climate emergency.

Developing countries have been waiting for more than 13 years for the rich world to deliver on its climate finance promises at the COP15 climate conference in Copenhagen in December 2009. The wealthiest nations pledged to provide \$100 billion (£76 billion) each year by 2020 to help the countries most vulnerable to the impact of climate change to reduce emissions (mitigation) and protect their people from the ravages of the climate (adaptation).

Islamic Relief believes that low-emissions-high-vulnerability Pakistan has a strong claim for significant climate finance support on the polluter pays principle. Pakistan was among 55 countries that published a report on climate loss and damage to coincide with the COP27 climate conference in Egypt in November 2022, estimating that their combined climate-linked losses over the previous 20 years had been a staggering \$525 billion (£434 billion).

COP27 concluded with a landmark agreement by governments to create a specific fund for loss and damage and to form a 'transitional committee' to make recommendations on how to bring the fund into being. That committee is due to report at COP28 — a critical moment for long-overdue progress finally to be made.

There is no good reason why the Loss and Damage Fund should not be up and running within 12 months of COP28, making its first disbursements in 2024. There is also no good reason for governments not to fulfil their commitment to \$100 billion (£76 billion) in climate finance each year, which is only a seventh of the amount fossil fuel companies received in government subsidies last year.

## RECOMMENDATIONS

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### For the Government of Pakistan

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Despite runaway inflation and crippling debt, the Government of Pakistan has developed a bold and ambitious Resilient Recovery Strategy to build back better following the devastation and destruction of last year's floods.

The strategy has five strategic recovery objectives, backed by a costed \$16.3 billion (£12.4 billion) recovery plan:

- enhancing governance and capacities of the state to restore lives and livelihoods of the affected people, especially the most vulnerable
- restoring livelihoods and economic opportunities
- ensuring social inclusion and participation in all aspects of recovery and related development



- restoring and improving basic services and physical infrastructure in a resilient and sustainable manner
- developing an enabling environment, facilitating private sector participation and financing.

Islamic Relief believes that the floods have highlighted the crucial role played by civil society in responding to emergencies and supporting affected communities. We wish to join other local, national and international civil-society groups in supporting and working with the Government of Pakistan to implement its Resilient Recovery Strategy. Our recommendations to the government are:

1. Prioritise repairing and strengthening key flood defences, drainage infrastructure and early warning systems, including weather monitoring stations.
2. Invest in building up the capacity of district disaster management authorities and ensuring that district-level relief and rehabilitation plans are developed and implemented.
3. Bring together action on the climate emergency and the Sustainable Development Goals (SDGs) under a new unified strategy spearheaded by the Ministry of Planning, Development and Special Initiatives, with harmonised plans, policies and projects to deliver significant progress on both agendas in a more integrated and effective way.
4. Work closely with civil-society partners and international funders to develop a national loss-and-damage framework and compile a comprehensive evaluation of current climate-adaptation and resilience programmes across Pakistan to inform cost-effective spending of loss-and-damage funds and other climate finance.
5. Expand community livelihoods-based reforestation projects, building on the success of the Ten Billion Trees Tsunami project.
6. Deepen civil society partnerships through increased disbursement of funds to civil society organisations involved in flood relief and recovery and climate adaptation, enhancing protection for vulnerable communities.
7. Examine, promote and support 'anticipatory action' mechanisms that strengthen community preparedness ahead of predictable crises and climate shocks, such as cash transfers to help vulnerable families early in the monsoon season.
8. Promote knowledge sharing and collaboration between civil society organisations, government agencies and other stakeholders to enhance collective understanding of disaster-response and climate-adaptation strategies and best practice, and to develop shock-responsive social protection programmes.
9. Building on the National Assembly's unanimous vote in favour of 'leaving no one behind' in climate action (July 2023), ensure that the voices of women, young people and other marginalised groups are heard at the heart of disaster-response and climate-adaptation policy-making, programme design and project implementation, enabling their needs to be prioritised and their leadership potential to be realised.
10. Ensure that the particular needs of refugees, displaced people and the communities hosting them are factored into disaster-management and climate-adaptation policies and plans.

These three young brothers from the Quetta district of Balochistan were hit hard by the floods, which destroyed their mud house and wiped out their family's crops. Now they have a new flood-resilient home, thanks to Islamic Relief





## For donor governments

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Donor governments can continue to play an important role in providing financial assistance and support for flood relief and long-term reconstruction efforts in Pakistan. Our recommendations to them are:

1. Strongly endorse the Loss and Damage Fund announced at COP27 and ensure that it secures widespread support and significant funding at COP28 and beyond, embedding loss and damage into international policy and legal frameworks under the auspices of the UN Framework Convention on Climate Change (UNFCCC).
2. Allocate more climate finance for flood relief, reconstruction and resilience programmes and for anticipatory action mechanisms in Pakistan, including disaster risk reduction (DRR) projects and anticipatory cash transfers ahead of predictable seasonal shocks.
3. Prioritise climate justice by incorporating its principles into funding decisions and resource allocation.
4. Strengthen capacity building and technical assistance for government and civil society partners in Pakistan.
5. Promote and support resilient reconstruction efforts in flood-affected areas, including nature-based solutions and green technologies.
6. Foster collaboration and coordination among donor governments, international organisations, and non-governmental entities involved in flood relief and reconstruction efforts to maximise the impact of resources and promote effective and efficient interventions.
7. Prioritise support for community-led initiatives that empower local communities in flood-affected areas.
8. Ensure long-term investment in climate adaptation and resilience, including flexible multi-year funding.
9. Engage closely and meaningfully with women and young people in local communities to ensure that they have a voice in and an influence over policy and grant making, as well as a prominent role in climate action.
10. Ensure that the particular needs of refugees, displaced people and the communities hosting them are factored into disaster-management and climate-adaptation policies and plans.

## For international financial institutions and UN agencies

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It is critically important for international financial institutions to increase climate finance, support build-back-better initiatives, strengthen capacity building and technical support, promote collaboration and knowledge exchange, and offer debt relief in extreme situations. UN bodies have played, and can continue to play, a crucial role in relief and recovery efforts and in building community resilience. Our recommendations are:

1. The International Monetary Fund should take global leadership in implementing a 'pause clause' to provide Pakistan with at least 12 months of relief from debt repayments to channel more funds into resilient reconstruction, encouraging other lenders to get involved.
2. The World Bank and Asian Development Bank should increase their climate finance commitments and prioritise funding for climate-resilience programmes and infrastructure projects in flood-affected areas of Pakistan, aligning their approach with the country's development goals.
3. The Green Climate Fund should allocate more funds to climate resilience projects in Pakistan, streamlining its funding processes to ensure timely disbursement of resources and granting local communities and organisations access to funds.
4. The Islamic Development Bank should support climate finance initiatives in Pakistan, particularly those that align with the principles of Islamic finance, prioritising green innovation and climate-resilience projects in vulnerable communities.
5. The European Bank for Reconstruction and Development should increase its climate finance commitments in Pakistan and integrate climate considerations into its investment decision-making processes, fully involving local community stakeholders.
6. The United Nations Development Programme (UNDP) should enhance its support for climate finance efforts in Pakistan, increasing funding for climate resilience projects and capacity building initiatives that align with Pakistan's own development goals.
7. The UN's Office for the Coordination of Humanitarian Affairs (OCHA) should revert to establishing a clusters mechanism in the event of future large-scale humanitarian emergencies in Pakistan (5 million or more people affected).
8. Unicef and the United Nations Population Fund (UNFPA) should pay particular attention to working with the Government of Pakistan to strengthen maternal health services and improve infant nutrition and education provision in emergency settings — areas of particular concern highlighted in research by Islamic Relief and others.
9. All international financial institutions and UN agencies should engage closely and meaningfully with women and young people to ensure that they have a voice in and an influence over lending, spending and action related to disaster response and climate resilience.
10. All international financial institutions and UN agencies should ensure that the particular needs of refugees, displaced people and the communities hosting them are factored into disaster-management and climate-adaptation policies, lending and spending.

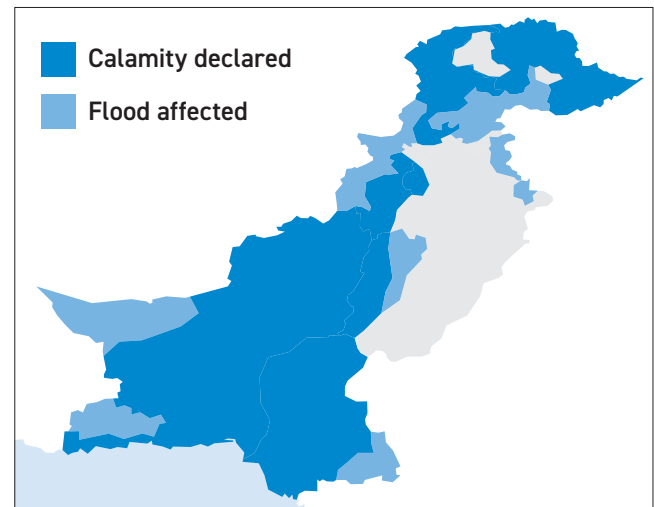


# A MONSOON ON STEROIDS

**“The Pakistani people are facing a monsoon on steroids: the relentless impact of epochal levels of rain and flooding. Millions are homeless. Schools and health facilities have been destroyed. Livelihoods are shattered, critical infrastructure wiped out, and people’s hopes and dreams have been washed away.”**

Antonio Guterres, UN Secretary-General, August 2022<sup>2</sup>

The government declared a state of emergency on 26 August. This map, right, shows the wide area of Pakistan affected<sup>3</sup>



From June to August 2022, unprecedented floods caused by unusually heavy rain led to one of the biggest disasters in the history of Pakistan. Thirty-three million people were affected — one in seven of the population — across the provinces of Sindh, Balochistan, KPK and Punjab.

Over the course of two months, record-breaking rainfall devastated millions of homes, infrastructure, and livelihoods, leading to the loss of 1,739 lives and displacing nearly 8 million people from their homes and communities.<sup>4</sup>

Crucially, the floods came at a time when Pakistan’s economy was already struggling because of a balance of payments crisis, significant debt, and rising inflation fuelled by pressures such as post-pandemic supply chain disruption and the war in Ukraine.<sup>5</sup> According to the government’s internationally-supported PDNA study, the floods inflicted more than \$30 billion (£23 billion) in economic losses and infrastructure damage.<sup>6</sup>

While Balochistan, KPK and Punjab were all severely impacted, Sindh suffered the most significant economic impact, sustaining close to 70 per cent of total losses and damages. In terms of productive sectors, housing, agriculture, and transport sectors were among the worst hit, with agricultural output projected to decline significantly due to the loss of cotton, date, sugarcane and rice crops.

According to the PDNA’s analysis, 1,784,126 hectares (4.4 million acres) of agricultural lands have been damaged, and more than 800,000 livestock were lost. The floods also washed away key infrastructure in Pakistan, including 780,000 houses and 8,330km (5,176 miles) of roads.<sup>7</sup> A combination of direct

damage caused by the floods and underlying crises exacerbated by the disaster has contributed to soaring external debt (\$125 billion/£95 billion) and a record-breaking inflation rate of 38 per cent in May 2023.<sup>8</sup>

According to 2019–20 data from the Pakistan Social and Living Standards Measurement Survey, nearly 40 per cent of the population were already living in multi-dimensional poverty prior to the floods.<sup>9</sup> Since the floods, this rate has increased substantially, with 6 million more people falling 20 per cent below the poverty line due to loss of household income, damage to crops and livestock, loss of assets and human capital, and sharp increases in food prices.

With increasing poverty and runaway inflation affecting essential goods such as flour and rice, food insecurity has become a major concern in flood-stricken areas, particularly for the very poorest families and those who have lost livelihoods in the floods. It was reported in July 2023 that 29 per cent of those affected by the floods in Sindh, Balochistan and KPK remained food insecure —10.5 million people — while 2.3 million malnourished children were yet to receive the treatment they needed.<sup>10</sup> A resulting decline in nutritional status is particularly concerning for breastfeeding mothers, and children. Nutritional deficiencies can seriously impact a child’s development, causing impaired cognitive function, delayed motor skills, and stunted growth.

A further complication leading to poor nutrition is protracted displacement and accommodation in temporary shelters with limited access to safe drinking water and sanitation. More than 2 million homes were damaged or destroyed by the floods.<sup>11</sup> One year on from the disaster, many families who lost their homes remain



# THE IMPACT OF THE 2022 FLOODS<sup>12</sup>



**33 million  
people affected**



**15 per cent of  
the population  
suffered**



**1,739 deaths**



**12,865 injured**



**7.9 million people  
displaced from  
their homes**



**\$30 billion  
(£23 billion) in  
economic losses  
and damage to  
infrastructure**



**1.78 million  
hectares (4.4  
million acres)  
of agricultural  
lands destroyed**



**800,000  
livestock lost**



**2 million houses  
damaged or  
destroyed**



**1,460 health  
facilities damaged  
or destroyed**



**27,000 schools  
damaged or  
destroyed**



**8,330 km  
(5,176 miles) of  
roads damaged  
or destroyed**

Islamic Relief had to deliver aid by speedboat or through helicopter air drops to reach areas of Sindh cut off from the outside world by the floods



displaced or living in poorly rebuilt, makeshift houses and shelters in areas that remain vulnerable to flooding as a new monsoon season takes hold.

The prevalence of stagnant contaminated water in these areas and the lack of safe water means that outbreaks of diseases such as diarrhoea, malaria and dengue fever are increasingly common, particularly among young children. A study of women's health in the Rajanpur district of Punjab after the floods revealed that women had been suffering from abdominal pain, gastric diseases and kidney issues because of contaminated water, inadequate nutrition, and insanitary conditions in camps.<sup>13</sup>

For many of those who become sick, getting treatment is difficult, as nearly 2,000 health facilities have been destroyed.<sup>14</sup> Water has damaged medical supplies, and health workers have been displaced by the floods. The disruption to standard immunisation schedules caused by the damage to health infrastructure poses a heightened risk of vaccine-preventable diseases, with reports of increases in cases of both measles and diphtheria.

In addition to physical health problems, mental health issues are rife. One study found that among those affected by the 2022 floods in three provinces, more than half said there were psychosocial and mental health issues in their communities as a result.<sup>15</sup> According to a previous study conducted with 130 respondents in flood-impacted areas during the 2010 floods — the worst to hit the country in living memory until 2022 — nearly all participants exhibited signs of post-traumatic stress disorder (PTSD) and were found to be more prone to other mental health conditions.<sup>16</sup>

Another study conducted after the 2010 floods — in the city of Muzaffargarh in Punjab province — found that young women were of particular concern, as the majority of them had signs of major depression, PTSD, or other severe mental health issues related to homelessness and hunger.<sup>17</sup> Despite the prevalence of problems around mental health, however, appropriate healthcare is still largely out of reach for most Pakistanis because of social stigma, lack of awareness, and the limited capacity of healthcare facilities to provide effective treatment.

One further noteworthy concern in this regard is the trauma of displacement from a familiar environment, breaking of ties with the broader community, and damage to a sense of spiritual and physical connection with the land, along with the loss of significant cultural sites. The floods have caused significant damage to social systems and community bonds by destroying cultural centres, places of worship, community spaces and heritage sites.<sup>18</sup> This is important, as culture shapes people's relationship to their broader environment and society, influencing their level of resilience and their capacity for social integration and recovery.



## FAMILIES IN LIMBO

Families across Pakistan are still living in poorly constructed shelters and makeshift accommodation a year after the floods — although some at least have robust family tents provided by Islamic Relief.

Karma Bibi (above) and her extended family were forced to flee for their lives when the floods reached their home district of Mirpur Khas in Sindh. All of their livestock were killed, and the picture shows what was left of their house when the flood waters subsided and they were able to return — just a few remnants.

"We are thankful to Islamic Relief that they gave us a temporary shelter [tent] which will keep us safe from the extreme heat and rain until our home is rebuilt," Karma says. "Our whole family can live in the shelter. It's better than nothing."

One couple that Islamic Relief met and supported, Bilal and Bushra, built a temporary shelter on the same site where their house — completely destroyed by the floods — had stood. Due to a lack of funds, they were forced to use basic materials unlikely to withstand further shocks. Their temporary shelter lacks a kitchen or bathroom, which makes sanitation and hygiene a significant challenge for the family.

This is especially pertinent as Bushra gave birth to a baby boy during the floods. She went to hospital for the birth and had to pay for treatment before returning to the camp. "I suffered a lot," she says. "We are poor, and it was very hard to afford in an already devastating situation."

So many families recall being caught unprepared by the floods as they faced the deluge with no prior warning, underlining the importance of improving early-warning systems and communications with vulnerable communities.



## CLIMATE CHALLENGES FOR WOMEN AND CHILDREN

Women and girls are particularly vulnerable to the impacts of climate change because of a number of converging cultural and socioeconomic factors. Gendered analysis of disaster events indicates that women are often disproportionately impacted by consequent economic shocks.

In conservative rural areas of Pakistan, where the floods had the most devastating impact, women were more likely to lose their livelihoods and experience even deeper poverty. Moreover, women are often associated with the sectors most susceptible to the negative effects of climate change and environmental disaster. These sectors include agriculture, livestock rearing, and craft development.

There are also unique challenges for pregnant and breastfeeding women who live in areas affected by floods and climate change. During disasters, circumstances often prevent new mothers from accessing adequate and consistent neo-natal care, leading to high rates of maternal and neo-natal mortality. Research has also shown that pregnant women exposed to extreme heat are more likely to give birth prematurely and/or have underweight babies.<sup>19</sup> Children who are born to women experiencing high levels of stress exhibit more symptoms of stunted growth and poor cognitive function.

A specific concern regarding children is disruption to their education. The Government of Pakistan reported significant interruptions in the education sector, with all educational institutions experiencing closures of various durations. Even when schools reopen as flood waters recede, issues such as displacement and loss of household income can exacerbate already-high dropout rates, particularly for girls who are taken out of school to assist with household tasks.

As access to education is intimately connected to upward economic mobility, this gap in learning can have lasting impacts that contribute to cyclical poverty, particularly for those who are the most marginalised.

Pregnant and breastfeeding women are particularly vulnerable when driven from their homes by climate-related extreme weather events like the 2022 floods in Pakistan. Research shows that the prolonged stress they experience can increase the risk of premature birth, low birth weight and stillbirth





# SMALL FOOTPRINT, HUGE VULNERABILITY

**“Current conditions, and the potential further increase in extreme peaks in rainfall over Pakistan in light of human-caused climate change, suggest that there is an urgent need to reduce vulnerability to extreme weather in Pakistan.”**

World Weather Attribution, 2022<sup>20</sup>

While relentless rainfall was the immediate cause of the 2022 floods, climate change was at the root of this unprecedented disaster. A growing body of research and expert opinion indicates that these floods are part of a strengthening pattern of increasingly frequent and severe weather events linked to climate change, in Pakistan and around the world.

Many of the countries that are most vulnerable to the negative effects of climate change — such as Pakistan — are among those least responsible for the relentless surge in emissions that is inflicting so much hardship on impoverished and marginalised communities. A sense of injustice is strongly felt when the cost of climate change is already being counted in lives and livelihoods. The ethical obligation for the most polluting countries to significantly increase their efforts in climate mitigation and adaptation is very compelling.

Global emissions from the use of fossil fuels increased by one per cent in 2022, despite the pledges of the most polluting countries to reduce their carbon footprint<sup>21</sup>

Despite Pakistan being the fifth-most populous country globally,<sup>22</sup> its contribution to global CO<sub>2</sub> emissions stood at a mere 0.88 per cent in 2020. Its emissions were only 2.01 tonnes of CO<sub>2</sub> per person — lower than all but 39 countries among the 198 listed in the Climate Watch league table.<sup>23</sup> A striking comparison can be made with the United States, where per capita emissions were 17.58 tonnes in 2020, indicating that a single US citizen produced more emissions than eight individuals in Pakistan.<sup>24</sup>

“Human-caused climate change is already affecting many weather and climate extremes in every region across the globe,” the Intergovernmental Panel on Climate Change (IPCC) asserted in its latest annual report.<sup>25</sup> “This has led to widespread adverse impacts on food and water security, human health and on economies and society, and related losses and damages to nature and people. Vulnerable communities who have historically contributed the least to current climate change are disproportionately affected.”

The IPCC's report added that the past year had seen a strengthening of the evidence of “observed changes in extremes such as heatwaves, heavy precipitation, droughts, and tropical cyclones, and, in particular, their attribution to human influence”. It elaborated that “the frequency and intensity of heavy precipitation events have increased since the 1950s over most land areas for which observational data are sufficient for trend analysis (high confidence), and human-caused climate change is likely the main driver.”





## FARMERS FEELING THE HEAT

The changing climate in Azad Jammu and Kashmir (AJK) is having a profound impact on small-scale farmers like Sanaya, a widow from the village of Patikka in the Neelum Valley.

“There used to be four seasons that were predictable and timely, arriving at similar times every year,” she says. “Now there are only two seasons: summer and winter. There’s no spring anymore, and because of this, our vegetables are being scorched early on by the unexpected heat.

“We used to grow green chillis, tomatoes, and ginger, but the roots became infested with worms because of the changes in rainfall. Heavy rains affect the germination process of our plants and overall fruit and vegetable production. We used to have an abundance of production before, but now we only have a few kilos. We had flourishing peach and guava plants in our garden before, but now they don’t bear fruit.

“I used to rear buffalo before and was selling the milk they produced, but my buffalo died because of the increased heat. Even before my buffalo died, its milk production had significantly decreased due to the heat and harsh weather. Previously, when the weather was more predictable and we had proper seasons, I used to get six kilos of milk each day. With the changing weather, I was only getting two kilos.”

Heavy rainfall and scorching heat are also having an adverse effect on the growth of grass, making farmers more reliant on buying expensive fodder for their animals. “The heat, drought and out-of-season heavy rain ruin our crops,” Sanaya says. “We have no choice left but to go to the market and buy food.”



Buffalo milk is a staple food for subsistence farmers in AJK, providing a source of income and nutrition for struggling families. But some are seeing milk yields fall as extreme heat takes its toll on their animals

Pakistan is accustomed to heavy seasonal rainfall, particularly in the northern regions, with over half a million people affected by floods annually. But the 2022 monsoon rains in July (181 per cent above normal) and August (243 per cent above normal) were the heaviest on record.<sup>26</sup> Sindh and Balochistan provinces suffered particularly intense rainfall, surpassing average monthly totals by six and seven times, respectively.<sup>27</sup>

A team of 26 researchers from 20 institutions spanning 10 countries examined the extent to which global warming was a factor in this extraordinarily heavy rainfall. They concluded that the five-day maximum rainfall in Sindh and Balochistan was about 75 per cent more intense than it would have been had the global climate not warmed by over 1.1°C since pre-industrial levels, while the 60-day rainfall across the Indus Basin was about 50 per cent more intense than it would have been under unchanged climatic conditions.<sup>28</sup>

In 2022 the Emergency Event Database (EM-DAT) recorded 387 natural hazards and disasters around the world, affecting 185 million people and causing economic losses totalling \$223.8 billion (£185 billion).<sup>29</sup> The floods in Pakistan topped EM-DAT's league table for human impact, accounting for more than one in six of the people affected by disasters worldwide. The floods were also ranked third out of 387 disasters by EM-DAT for economic losses, and fourth for disaster-related deaths.<sup>30</sup>

The last eight years (2015–22) have been the eight warmest for global mean temperatures, while sea levels and ocean heat are also at record levels, and sea ice in the Antarctic has fallen to its lowest extent on record.<sup>31</sup> Records from the four weather stations in Pakistan that reported continuously from 1980 to 2022 show that average temperatures in the country increased by a full degree in under half a century, rising from 24.6°C to 25.6°C in this period.<sup>32</sup> This sharp rise is increasingly contributing to more extreme weather conditions, with a profound impact on the country's most vulnerable people.

Higher temperatures had a direct bearing on the 2022 monsoon season. The government's PDNA, published in the autumn of 2022, noted that the floods followed on the heels of an unusually severe heatwave and drought during which temperatures continuously remained above 45°C. The country had its hottest March and April on record, with mean temperatures more than 4°C above the long-term average.<sup>33</sup>

Not only did this extreme heat result in crop losses, power outages and forest fires, but the unusually hot weather also served to enhance an intense depression from the Arabian Sea, bringing heavier-than-usual rainfall to southern areas of Pakistan.<sup>34</sup>

A warmer atmosphere can hold more moisture, which for flood-prone countries can translate into more rain and more flooding, with more lives and livelihoods threatened.

The melting of glaciers is another factor. Pakistan is home to the most glacial ice of any country outside the polar regions. NASA's Earth Observatory, which is able to monitor glaciers through satellite images, has commented that the monsoon rains of 2022 were compounded by the continued melting of the country's 7,000 glaciers. "Climate warming and recent heatwaves have precipitated several glacial-outburst floods," it said in late August 2022. "In the rugged northern part of the country, the combined rain and meltwater turned slopes into hill torrents."<sup>35</sup>

Pakistan's climate vulnerability extends well beyond its increasing susceptibility to heatwaves, intensifying seasonal flooding and accelerated glacial melting. Pakistan is among the top 10 developing countries most affected by climate change,<sup>36</sup> and the repercussions are experienced in many different ways.

The country's climate challenges also include disruptive and destructive variations in rainfall and temperatures, increased frequency and severity of tropical storms, glacial lake outburst flooding, sea level rise, loss of biodiversity, landslides, earthquakes, desertification and drought.<sup>37</sup>

Along the coastal belts of Balochistan and Sindh, climate impacts are being seen in the increased frequency and severity of tropical storms, coastal rains, and seawater intrusion. The plains of Punjab and Sindh experience extended and frequent river flooding and heatwaves, affecting economic and human development.<sup>38</sup>

The government's PDNA describes the country's high vulnerability to climate change as a "risk multiplier" — a huge challenge by itself that also compounds a wide range of other human and economic development challenges.<sup>39</sup> Climate change is depleting ecosystems and fuelling poverty in a country where more than one in five people lives below the poverty line,<sup>40</sup> 22.8 million children are out of school,<sup>41</sup> and 10.5 million people are going hungry in flood-affected districts.<sup>42</sup> This includes 3.5 million children with severe acute malnutrition, who are at risk of starving to death.

Pakistan dropped seven places to 161st (of 192 countries) in the most recent Human Development Index,<sup>43</sup> and the floods are estimated to have reduced GDP by 2.2 per cent last year.<sup>44</sup> Government debt as a percentage of GDP increased from 74.9 per cent to 77.8 per cent in 2022, which the Centre for Economics and Business Research has described as a reflection of "increased expenditure needs and a hit on revenue due to natural disasters."<sup>45</sup>

Salt contamination of groundwater linked to rising sea levels, coupled with greater extremes of hot and dry conditions, is making farming more difficult in coastal areas of Sindh. Increasing numbers of families are reluctantly abandoning their land and livelihoods to migrate to the city in search of work







Islamic Relief's CEO, Waseem Ahmad (right), met families who had lost almost everything to the floods when he visited some of the communities worst affected in the Charsadda district of KPK in August 2022

With each incremental rise in global temperature and the escalating severity of climate-related catastrophes, it is the poorest and most vulnerable people who bear the brunt of the suffering.

They are the ones most likely to live in modest shelters in regions prone to cyclones or seasonal flooding — homes that can be swept away within minutes. They are the ones least likely to have savings, or assets to sell, or any kind of 'Plan B' when the floods hit or severe drought takes hold, and crops and livestock are wiped out.

They are the most reliant on agriculture, livestock, fisheries, forests, and groundwater, all of which have been degraded by the floods and the wider impact of climate change.<sup>46</sup> They are the most likely to be driven out of rural areas when agricultural livelihoods become unsustainable because of drought or seawater intrusion, putting increasing pressure on urban infrastructure.

Most fundamentally, they are the people who really need the international community to come up with the fair, equitable and significant climate finance it has promised so many times but failed to deliver.



# RELIEF, RECOVERY AND RESILIENCE IN ACTION



Islamic Relief worked with the local community to build this check dam above a village in AJK, where flash floods had previously destroyed four homes and a mosque. The dam stood firm in the 2022 monsoon, protecting 20–25 houses from harm

**“Climate change is a root cause of so much suffering, poverty and destruction in Pakistan. We are investing increasingly in disaster risk reduction and climate adaptation programmes that strengthen community resilience, and we must continue to press the international community to keep its promises on climate finance.”**

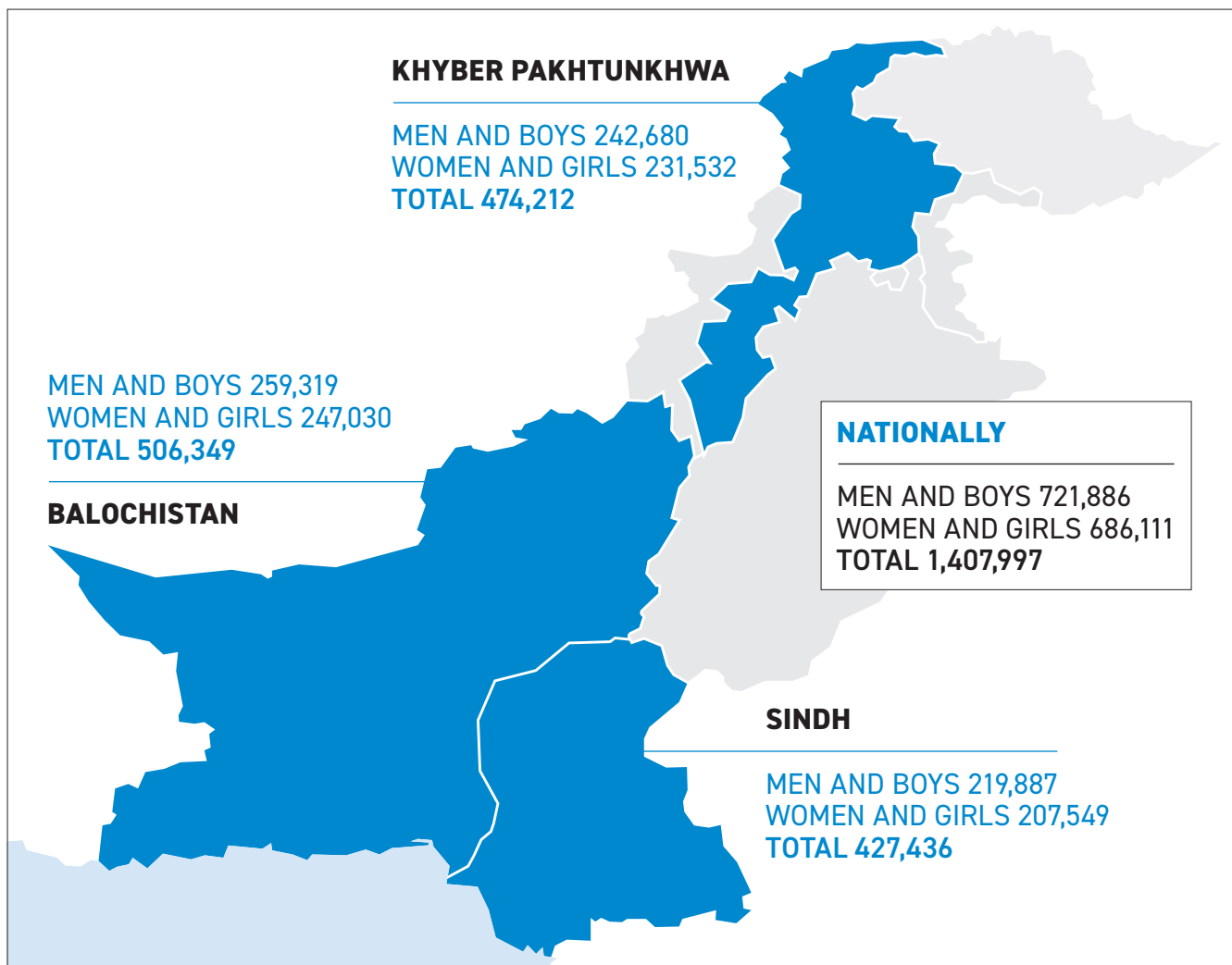
Asif Sherazi, Country Director, Islamic Relief Pakistan

Any government would struggle to cope with a disaster on the scale of the 2022 floods in Pakistan. In leading the response, the country's National Disaster Management Authority was and continues to be hampered by a lack of international support for the relief operation.

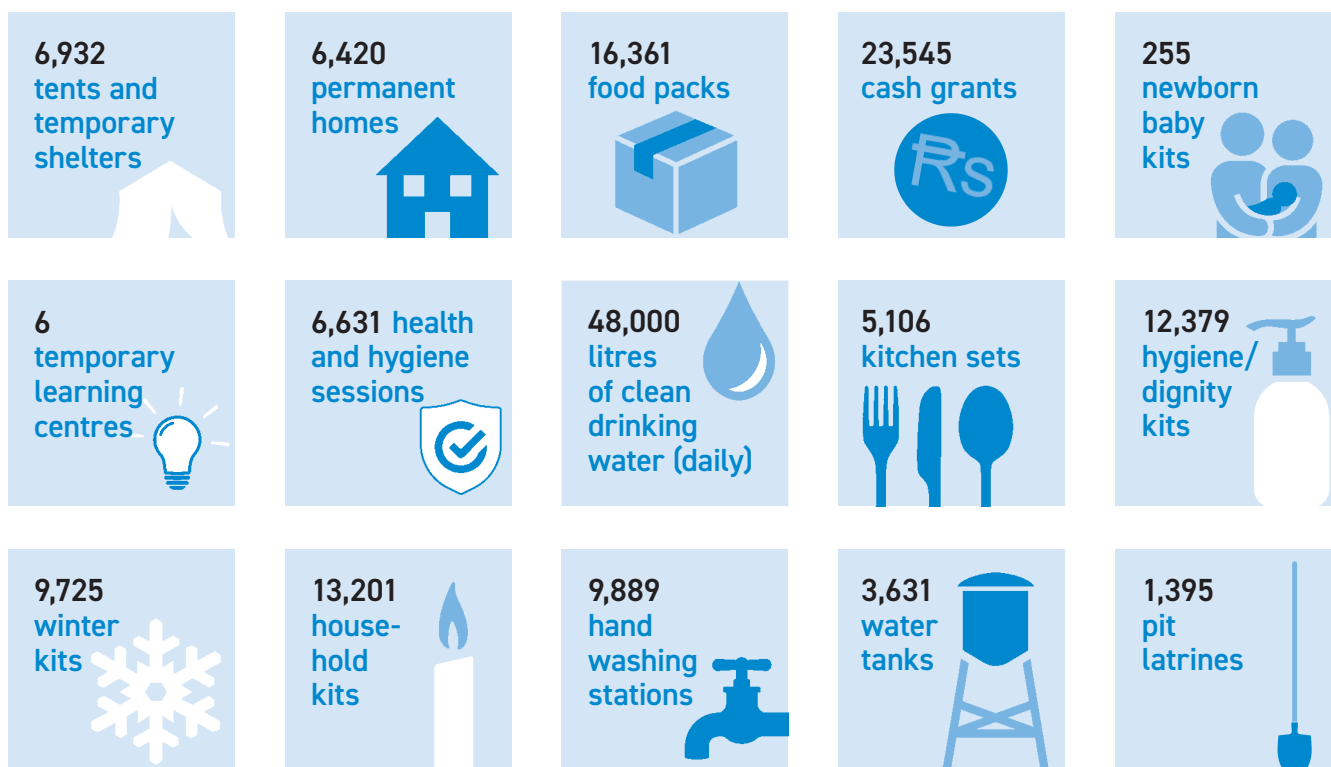
Donors covered only 73 per cent of the \$472 million (£390 million)<sup>47</sup> UN emergency appeal in 2022, and the \$344 million (£263 million)<sup>48</sup> appeal for 2023 was only 61 per cent funded by mid-July 2023.<sup>49</sup> Most starkly, the funds needed for nutrition and child protection programmes are less than 20 per cent covered, while over 90 per cent of the funds needed for education have yet to be committed.<sup>50</sup>



# ISLAMIC RELIEF'S RESPONSE IN NUMBERS



Islamic Relief's emergency response had delivered aid to over 1.4 million people by July 2023



By the end of May 2023 aid had reached only 17 million of the 30 million people targeted in the UN appeal.<sup>51</sup> In only two sectors — food security and agriculture, and shelter and non-food items — had the planned numbers been reached. Half the envisaged 6.4 million people had been reached with health services, and only a third of the envisaged 3.9 million had received nutrition support — vital to stave off starvation in a country recently declared a 'hunger hotspot' by the UN's Food and Agriculture Organisation and World Food Programme.<sup>52</sup>

An evaluation of humanitarian operations conducted by Humanitarian Outcomes<sup>53</sup> described the civil society response to the floods (by local and national non-government organisations, in partnership with international ones) as "timely, significant, and for many, the only aid received". It also praised the World Bank for repurposing existing finance in September 2022 to provide \$300 million (£227 million)<sup>54</sup> of emergency cash assistance<sup>55</sup> but was critical of the international community for the slowness of its response. Poor maintenance of flood defences and drainage infrastructure and the relative ineffectiveness of disaster management authorities at district level were also highlighted as concerns, as well as the decision of the UN's Humanitarian Country Team not to establish a 'clusters mechanism' to facilitate better coordination of each specialist sector of the response.

Islamic Relief mounted an unprecedented relief operation as the rainfall records tumbled and floodwaters advanced. The tireless efforts of our emergency response teams over several months provided a lifeline to more than 1.4 million people across Balochistan (506,349), Sindh (427,436) and KPK (474,212).

Those benefiting have included 686,111 women and girls — 49 per cent of the 1,407,997 total — and 5,653 people with disabilities. At the end of June 2023, Islamic Relief was listed as the seventh-largest contributor to the UN's appeal for this year so far, committing \$8.3 million (£6.3 million).<sup>56</sup>

Islamic Relief Pakistan's approach to major climate-related emergencies is characterised by the four Rs — relief, recovery, resilience and research. The relief phase aims to save lives across as wide an area as possible when families lose their homes and livelihoods and face a heightened risk of malnutrition, dehydration and water-borne diseases. The recovery phase focuses on a smaller number of hard-hit communities to rebuild homes and restore vital infrastructure and livelihoods alongside ongoing relief efforts.

The resilience component is driven by the hard reality that as climate change bites, the poorest and most marginalised people will face greater hardship if they do not get practical support to prepare for the worst rather than just hoping for the best. Islamic Relief Pakistan invests



## RELIEF IN ACTION

At the height of the floods Islamic Relief provided thousands of tents to people living out in the open. The tents were robust, high-quality and big enough to accommodate large families and their livestock. We also provided families cut off for weeks or even months from electricity and clean water with solar lanterns and water filters.

"We lived in tents for more than two months and we did not have clean drinking water there," says Lachmi (above and below), driven from her home by the floods in Mirpur Khas, Sindh. "Even after returning home there was no clean water because all the water sources had been contaminated.

"Islamic Relief provided us with shelters and water filters, which have been very useful. We can now have clean drinking water, and we do not even have to do much for it. Everyone was getting sick before because of drinking contaminated water but this is helping us a lot."







## RECOVERY IN ACTION

“The floods destroyed everything we had,” says 39-year-old Sher, who lives with his wife and six children in the Quetta district of Balochistan. “In the whole of my life I have never witnessed such heavy rains.”

Sher’s meagre crops were wiped out, forcing him to rely on an uncertain income from casual labour to feed his family, and his former home was reduced to a shell (above). Islamic Relief enabled the family to rebuild their house by providing them with the materials needed — a door, window, air vent, large bamboo canes, girders and roofing material.

When we provide building materials or build new homes for people — and we had built 6,420 by mid-July 2023 during the recovery phase — our aim is to build back better by ensuring that houses are flood and earthquake resilient and meet practical and cultural requirements in terms of living spaces, a kitchen area and bathroom.



significantly in DRR and climate adaptation programmes, aiming to ensure that some of the most vulnerable communities are less exposed to the ravages of climate change and better prepared when disaster strikes.

Learning what works well or less well, building on the best ideas, is essential to achieve a positive impact. Islamic Relief Pakistan’s relief, recovery and resilience work is underpinned by research to capture the experience and insights of the communities served and to hone programmes to be as effective as possible, now and in the future. A selection of research projects and findings is featured in the next section of this report (see page 24).

The relief phase of our response focused heavily on the fundamentals of short-term survival — food, clean water, shelter and sanitation (see page 20). In the past 12 months<sup>57</sup> we have provided 16,361 food packs, 6,932 robust family tents and other temporary shelters, 12,379 hygiene kits, and clean water for 550,000 people. In partnership with UNICEF, we were able to truck in 48,000 litres of water a day to families with no access to clean water and set up 3,631 water tanks for displaced people. We provided 23,545 cash grants to give the families worst affected the flexibility to prioritise their own individual needs.

We installed 1,395 pit latrines and 9,889 hand washing stations to help reduce the spread of deadly diseases such as severe diarrhoea, typhoid and the mosquito-borne malaria and dengue fever. We backed this up with 6,631 health-and-hygiene education sessions to keep people safe, and also set up six temporary learning centres for children who had been missing out on their schooling.

As communities tackle the enormous task of rebuilding, the recovery phase of our operation has so far<sup>58</sup> provided 6,420 permanent shelters for displaced families and helped others to rebuild their homes themselves. In partnership with the United Nations Development Programme (UNDP) we launched a cash-for-work programme that has enabled impoverished people in Sindh to earn an income while repairing damaged infrastructure — such as homes, pathways, water pumps and irrigation channels — in their villages (see page 32 for details).<sup>59</sup>

Our resilience projects and climate adaptation programmes are spread across all four provinces of Pakistan and the administrative territory of AJK. They began with an initiative to mitigate the impact of drought in Balochistan, a project whose success persuaded us to expand nationwide. Our initial focus in Balochistan was on making agriculture more sustainable in arid areas through the use of drought-resilient crops and climate-smart agricultural methods — a fusion of scientific innovation and indigenous knowledge that has come to characterise our approach. We also worked in



## RESILIENCE IN ACTION

This orchard of 100 apple trees is one of a number of fruit orchards established by Islamic Relief in AJK, working in close collaboration with communities and the local government's agriculture department under a project called Green Actions for Protecting Biodiversity (GAP).

In each location we choose a fruit variety that has a strong chance of survival in the local environment and the potential to generate high yields, prioritising local indigenous varieties. In this case we and the community chose well — the orchard had a 100 per cent germination rate.

It is well known that trees and forests absorb and store carbon dioxide. When trees are felled or forests are cleared, the capacity to absorb harmful emissions is reduced, damaging the environment in the process. Forest loss resulting from deforestation and natural disasters accounts for approximately 10 per cent of global warming.<sup>60</sup>

Projects like this one are good not only for the environment but also for creating sustainable livelihoods, providing healthy food and reducing the risk of people cutting down trees for fuel because they cannot make ends meet. Representatives of the agriculture department are providing training for growers, particularly women, and we are working with these communities to help them preserve and store their fruit — including learning how to make delicious chutneys and jam.

partnership with the provincial government of Balochistan to improve drought early warning systems.

Resilience comes in many forms, as our diverse programmes testify. What they have in common is trying to make livelihoods more sustainable in a hostile climate. The projects we have developed and implemented in close collaboration with local communities include:

- using renewable energy technology such as solar plants and windmills to harness the power of the sun and wind and reduce reliance on fossil fuels
- planting indigenous trees and orchards featuring local drought-resilient varieties, enabling communities to combat deforestation and earn an income from fruit production
- building water storage ponds and water filtration plants and using drip irrigation technology to combat water scarcity, improve community health and keep crop cultivation and livestock farming alive
- building gabion retaining walls — metal cages filled with rocks — to protect soil and agriculture in hilly areas from destructive erosion during heavy rain or flash floods
- constructing robust stone check dams to guard against landslides that can wipe out whole villages.

In delivering these programmes we place particular emphasis on the needs, priorities and ideas of women — who are hit hardest by water scarcity and particularly reliant on subsistence agriculture — and on community education and advocacy to raise awareness and prompt behaviour change.

If Pakistan is to build back better after the worst floods in its history, then more investment in smart climate solutions and resilient livelihoods programmes like these will be critically important — as will the climate finance to pay for them.



# A YEAR OF LISTENING AND LEARNING

**“We have lost our work as farmers because of these floods. Our landlord decided to sell his land because he did not have enough resources to carry on with agricultural activities with accumulated debts. With our entire family out of work, my elder brother has moved to Karachi to work there and support us. The rest of us are roaming the villages in search of work as farm labourers, as these are our skills which are quickly losing value.”**

Shazia, unemployed farm labourer, Sindh

Islamic Relief believes that the humanitarian response to disasters and to the calamity of climate change should be shaped by the voices of the communities directly affected, to ensure that needs are met appropriately and adequately. In the year since the floods, we have listened to these voices through a series of research projects undertaken by Islamic Relief Pakistan and Islamic Relief Canada.

In undertaking its research projects, Islamic Relief Pakistan wanted to gain a detailed and practical understanding of the immediate and long-term implications of the floods for the communities worst affected. To do so it relied heavily on community-based research, conducted primarily by local researchers.

Particular emphasis was placed on under-researched yet critical issues involving marginalised or particularly vulnerable groups such as women and girls and young people. Through this work, IR Pakistan has identified a number of common themes and concerns expressed by local communities:

- The effects of climate change on the environment – including sea level rise, coastal erosion, depletion of water resources, and extreme weather events – are making life even more precarious for poor communities.
- Climate change and its devastating impact is a significant ‘push factor’ for urban migration.

Many families previously engaged in agriculture are now dependent on wage labour in towns and cities, leading to growing food insecurity, decreased self-sufficiency, and a loss of valuable skills.

- The effects of climate change are amplified by existing vulnerabilities, with the impact being felt by women, children, the elderly, and those living in poverty.
- Climate injustice, Pakistan's post-colonial legacy and the lack of international funding for adaptation and loss and damage are significant barriers to progress on climate action.
- Local communities, particularly vulnerable groups, feel marginalised and excluded by climate action and responses, with only 22 per cent of research respondents believing they can play a role to reduce or reverse the impacts of climate change.

These themes are explored further in the full research reports available on the Islamic Relief Pakistan and Islamic Relief Canada websites,<sup>61</sup> with some of the key findings from each project summarised here.

## COASTAL COMMUNITIES AND CLIMATE MIGRATION<sup>62</sup>

Coastal communities in Malir and Thatta are among the places in Sindh most vulnerable to the effects of climate change. Approximately 90 per cent of farmers and fishermen surveyed report being adversely impacted, and a majority of respondents have personally experienced extreme weather events and environmental changes such as increased and unpredictable rainfall, suffocatingly hot weather, and seawater intrusion.

As agricultural productivity decreases due to a lack of irrigation water and the erosion of land, local communities are experiencing shortages of rice and wheat – a problem exacerbated by their limited capacity to store food.



The reduced availability of safe water means that deadly diseases such as severe diarrhoea, cholera, malaria, and hepatitis A are becoming increasingly common — especially among children and the elderly, and particularly during the season of monsoon rains and floods.

There is an accelerating trend of moving to towns and cities to look for work as agricultural livelihoods become less and less sustainable, but employment opportunities in urban centres are scarce. The opportunity to travel to urban areas in search of work is usually only available to men, often leaving women behind in impoverished coastal areas with an increased workload as they both look after the family and support their male counterparts in trying to make a living.

This research reaffirms that although climate change affects everyone, its impact is not spread evenly. It is vulnerable and marginalised groups who often bear the heaviest burdens. For example, over 70 per cent of elderly people reported adverse health effects during the floods because of their greater sensitivity to extreme weather, susceptibility to infectious disease, limited financial resources, and limited physical capacity to relocate. People with disabilities tend to have particularly limited access to basic necessities and medicines when disaster strikes, and limited capacity to evacuate in emergency situations. Children, particularly infants who cannot tolerate extreme heat, experience additional vulnerabilities — including susceptibility to seasonal diseases.

There is a concerning lack of capacity to address such challenges. While there have been improvements in terms of awareness at government level, there remains a lack of capacity to comprehensively plan and respond to the vulnerabilities present in the coastal communities of Sindh. Capacity building is imperative at provincial, district and village levels if these communities are to be better served.

At community level, poverty and lack of awareness hinder progress in understanding climate change and its impact on livelihoods and water resources, hampering remedial action by the communities affected. Although many in these communities report significant changes to their environment and livelihoods, they lack the knowledge and capacity to fully understand and adapt to such changes.

Women, young children, the elderly and people with disabilities are particularly vulnerable to the devastating impact of climate change





## LISTENING TO VOICES FROM THE CLIMATE CRISIS<sup>63</sup>

Vulnerable communities in Balochistan, AJK and Rawalpindi are experiencing a drastic increase in extreme weather and disaster events such as landslides, cloudbursts, flash flooding, drought and scorching heat.

These powerful manifestations of climate change are having a serious negative impact on livelihoods because they are decimating agriculture, reducing crop yields significantly and affecting the health of livestock. Families who used to grow all their own fresh fruit and vegetables now have a less healthy diet because they can no longer rely on agricultural livelihoods, making them increasingly dependent on working as wage labourers and buying cheap food in the markets.

Another huge concern reported is water access and contamination, with extreme weather affecting the water supply and rapid urbanisation posing a threat to already limited water resources. In Rawalpindi, a large city attracting migrants in search of better economic opportunities, women's activists report that only about 10 per cent of the population has access to clean drinking water.

The shortage of safe water is a particular burden for women and girls, who are responsible for collection of water for household purposes and who also make up the majority of the workforce in the agricultural, livestock and fishing sectors – all of which are reliant on water quality. As natural resources become scarcer, women and girls are expected to have an increased workload. They also face a higher risk of falling into poverty as their ability to engage in traditional subsistence farming wanes.

One major factor exacerbating the impact of climate change in Pakistan is deforestation, driven by rapid urbanisation and the unavailability of alternative fuels. While there is strong community-level awareness and sentiment against deforestation, widespread poverty means that people are often left without a choice.

As one woman explained to Islamic Relief Canada's researchers: "We have no choice but to use wood for fuel and heat since there are no sources for gas cylinders. We do not like doing this, we know it's bad, but we are unable to save the trees because we have to save ourselves and our children first." The underlying poverty and vulnerability of these communities are not only exacerbated by climate change, but also end up contributing to it – albeit on a much smaller scale than emissions from the most polluting countries.



Focus groups like this one in the Thatta district of Sindh have helped Islamic Relief researchers to capture and learn from the experience of communities hit hardest by the 2022 floods and by climate change



## MALNOURISHED AND MARGINALISED – THE EXPERIENCE OF EXPECTANT AND BREASTFEEDING MOTHERS<sup>64</sup>

Among the 33 million people directly affected by the floods in 2022, it is estimated that there were approximately 650,000 pregnant women in urgent need of maternal health services. A year on from the floods, expectant and breastfeeding mothers still face unique challenges which remain unaddressed.

The most important and far-reaching of these is the lack of adequate nutrition for mothers and young children, caused by food shortages and the severe damage to livelihoods. Among 156 children surveyed, it was found that over 40 per cent were stunted (more than two size categories below the WHO Child Growth Standards median) and over 25 per cent were classified as underweight, with girls being particularly susceptible to the latter.

Poor nutrition, alongside the absence of safe private spaces for women and children displaced from their communities by the floods, has prevented many mothers from breastfeeding for the recommended period, leading to poorer health for babies. Additionally, nearly 80 per cent of mothers reported that their child got sick after the floods – a reflection of the inadequacy of sanitation and the lack of safe drinking water.

## MARVI'S STORY – A LIFE TURNED UPSIDE DOWN BY THE FLOODS

Marvi (left) was a young mother of two, pregnant with her third child, when the floods reached her district of Dadu in Sindh province. Before the deluge her husband, Bagan, earned a living as a subsistence farmer. As a result of the floods they ended up living in a tent for over five months, with no source of income for the family.

Thankfully Marvi and her family received food, water, a tent and other aid from Islamic Relief at the height of the floods. She subsequently managed to get to hospital when her pregnancy reached full term, giving birth to a baby girl. But the family's problems did not end there – as we learned when Islamic Relief staff visited her back in her home village one year on.

“We have been struggling because our home was destroyed,” she told us. “Everything that we had from years of savings was washed away by the floods. It's been seven months since we came back but the situation is still the same. My daughter still does not have enough food to stay healthy and we cannot afford health care. There is not even clean drinking water in our village. My husband works as a daily labourer now and then, earning enough for us to meet only the most essential needs.”

Marvi's story echoes those of countless families who managed to survive the floods but continue to struggle for survival in the aftermath. Our research has highlighted the particular vulnerability of pregnant women and breastfeeding mothers when disaster strikes, and the need to invest in better maternal health care.

“We cannot afford even the basics for our three children,” Marvi said. “If we had some support, our children would get healthy and would not get sick so often.”

For Pakistan to have a chance of climate resilience as climate change bites, significant investment is needed in building resilient homes, infrastructure and livelihoods for families like Marvi's – investment that is beyond the means of aid agencies and the government without additional climate finance.



## YOUNG, GIFTED AND EXCLUDED<sup>65</sup>

With over 53 per cent of its population under the age of 25,<sup>66</sup> Pakistan has one of the youngest populations in the world. Considering that climate change significantly affects young people and will do so more in the future, this poses both a challenge and an opportunity.

Our report finds that one of the most significant impacts of climate change on young people occurs as a result of displacement and migration, which disrupt education (43 per cent) and undermine livelihoods (23 per cent). Despite the widespread impact, however, young people are largely excluded from formal government structures, which prevents them from contributing meaningfully to the climate response.

This is primarily due to the pervasiveness of traditional cultural, social and political norms that do not value the youth perspective and the contribution young people can make. Another factor is the lack of institutional support for young people to gain the necessary skills and awareness to take on active roles in the climate response.

It should be noted that young people carry enormous potential to be agents of change. The vitality, skills and adaptability of young people make them ideal candidates to become mediators, community organisers, aid workers and peace brokers. Investment in climate mitigation policies and green jobs could generate employment for young people and inject funds for development into rural areas. It is critical that this potential is realised through informed policy measures, awareness programmes and other interventions.



The youth of Pakistan, usually excluded from debate and decision making about tackling poverty and climate change, often have the energy and enthusiasm needed to turn things around in their communities. Islamic Relief has provided cash grants and training for young people in KPK province to enable them to establish small businesses and build sustainable livelihoods

## TURNING WORDS INTO CLIMATE ACTION<sup>67</sup>

The devastation caused by climate change is exacerbated by and further exacerbates the precarious, vulnerable nature of life in Pakistan's poorest communities.

Issues such as widespread poverty, political instability, ever growing inflation, post-colonial legacies and poor governance mean that extremely vulnerable communities are hit worse by climate change-induced disaster events. In turn, climate change further exacerbates such issues, causing economic loss, political volatility, and damage to infrastructure. This also undermines post-disaster response, as a lack of resources and capacity lead to poorly planned and chronically underfunded reconstruction efforts.

A lack of meaningful action going forward threatens the people of Pakistan with continuing to experience a multitude of intersecting negative consequences, including loss of livelihoods, lack of adequate shelter, lack of access to information (particularly for people with disabilities), and loss of education for children. As agricultural and pastoralist communities are increasingly forced to abandon their livelihoods to migrate to urban areas to find wage labour, one critical loss will be the indigenous knowledge base for traditional living and resource management. Additionally, any efforts and progress made towards achieving the Sustainable Development Goals (particularly goals 1–5 and 13) will be wasted as deeper poverty and vulnerability take hold.

This, however, is not the only possible scenario. Reconstruction efforts that recognise indigenous knowledge systems, promote climate justice, prioritise the inclusion and protection of those most vulnerable, and oppose the exploitative use of resources provide a critical opportunity to build back better. At present, this is difficult to do as resources and funding are inadequate, and the area affected by the floods is vast, with different conditions and challenges in different places.

The expertise to manage climate-related disasters is often lacking, and communities struggle to gain a meaningful foothold in shaping and taking climate decisions. Such challenges cannot be met through domestic changes alone. They must be addressed by the broader international community — particularly wealthier states which have contributed significantly to climate emissions and are responsible for some of the post-colonial problems in Pakistan.

Such commitments must extend far beyond funds and initiatives in the humanitarian realm, which can often exclude important people and interests, and which may have a comparatively narrow and short-sighted perspective. Climate justice demands significant progress in loss and damage funding and action.



By July 2023 Islamic Relief had built 6,420 permanent flood-resilient homes in Balochistan and Sindh for families made homeless by the floods. Each includes a living space, kitchen and bathroom, and also features widened doors, a ramp and a commode chair to support the elderly and people with disabilities

Relief work in areas affected by the floods must include reconstruction work that builds back better for the long term and strengthens community resilience against climate-related shocks, driven by the principles of climate justice and underpinned by climate finance.

## LESSONS LEARNED

Throughout the detailed research conducted in areas affected by the floods and the broader impact of climate change, we have heard from and shared the experience of Pakistanis who are bearing the blunt of a climate crisis for which they are not culpable. Several areas of concern require urgent and immediate attention:

- creation of a new framework for protecting indigenous communities and their knowledge systems to restore ecological balance and drastically reduce the exploitative use of natural resources
- inclusion of marginalised and vulnerable communities in decision-making and climate action, both on a community level (through neighbourhood councils, community-based adaptation teams and youth leadership forums), and on a formal institutional level where significant provincial and national decisions are taken
- provision of extensive training and skills development, along with implementation of small-scale practical adaptation projects, to support communities in building awareness of climate risk and responses, developing disaster prevention strategies, managing

- emergency responses and building climate resilience
- training of community volunteers, particularly young people, on DRR and emergency response management
- a detailed, strategic assessment of climate-induced hazards and vulnerability, including local capacity assessments and an inclusive approach at local level
- design of new disaster-resilient and climate-resilient projects based on climate vulnerability and capacity analysis reports prepared with the full involvement of local communities, including the promotion of crop varieties that are resistant to drought and grow in saline soils
- adoption of the latest technologies and techniques to improve food security, livelihoods, water and sanitation programmes and services
- prioritisation of maternal and child nutrition needs in the 94 'calamity-hit' districts declared by the government.

Without significant and meaningful intervention, the struggles and crises faced by marginalised populations will continue to grow. The IPCC predicted in 2021 that the melting of glaciers and freshwater depletion could entirely eliminate Pakistan's freshwater supply by 2050.<sup>68</sup> To prevent the further entrenchment of poverty and suffering and promote resilient building practices and sustainable change, it is critical that the voices and leadership of local communities — particularly those that are the most vulnerable within such communities — are embedded into climate action.



# THE CASE FOR CLIMATE FINANCE

**“Enhancing Pakistan’s resilience to shocks and stresses amidst climate change, especially for the poorest, by addressing the underlying drivers of vulnerability and building back better, is essential for the country’s future.”**

Post Disaster Needs Assessment — Ministry of Planning, Development and Special Initiatives, Government of Pakistan<sup>69</sup>

Pakistan’s then Minister for Climate Change, Malik Amin Aslam (centre), spoke at an event in the Pakistan government pavilion at COP26 to launch an Islamic Relief report on climate-induced migration — part of the huge burden of climate loss and damage that developing countries are dealing with



Last year’s cataclysmic floods could hardly have come at a worse time for the Government of Pakistan. The country’s economy was already on its knees, weighed down by the quadruple burden of record 27 per cent inflation, a spiralling trade deficit, steep debt repayments and severely depleted currency reserves.<sup>70</sup>

In the wider context of unprecedented global humanitarian needs and economic stagnation, the international donor community was stretched as never before. The numbers of people requiring humanitarian aid across the world increased by a third to 407 million last year, while the numbers facing acute food insecurity doubled in the four years to 2022.<sup>71</sup>

## HEARTBREAKING HUMAN COST

The government’s PDNA detailed the heartbreaking human cost of the floods and the enormous financial impact. It put the combined cost of infrastructure damage and economic losses at over \$30 billion (£23 billion), projecting that an extra 8.4–9 million people could be pushed into poverty in the year ahead.<sup>72</sup>

### Estimated infrastructure damage, financial losses and rebuilding costs (\$ million)<sup>73</sup>

	Damage	Losses	Costs
Balochistan	1,625	2,516	2,286
Kyber Pakhtunkhwa	935	658	780
Punjab	515	566	746
Sindh	9,086	11,376	7,860
Cross-provincial	2,731	67	4,540
Special regions	32	49	48
<b>Total \$ million</b>	<b>14,906</b>	<b>15,233</b>	<b>16,261</b>

The price tag for rebuilding the country was set at an eye-watering \$16.3 billion (£12.4 billion). The sectors that the government said had suffered the most damage were housing (\$5.6 billion/£4.3 billion); agriculture, food, livestock and fisheries (\$3.7 billion/£2.8 billion); and transport and communications (\$3.3 billion/£2.5 billion).

Humanitarian aid alone can barely begin to meet a country’s needs in such shattering circumstances. Pakistan needs all the international support it can get to foot the bill for reconstruction and build back better, providing stronger protection for marginalised communities and their fragile livelihoods when disaster strikes again — as it surely will in a country so vulnerable to climate shocks. This is a situation crying out for climate finance, tapping into funds pledged by more polluting nations to meet their obligations to poorer countries at the sharp end of the climate emergency.

## UNFOLDING CLIMATE CATASTROPHE

“We are on the front of unfolding climate catastrophe,” said Sherry Rehman, Pakistan’s Minister for Climate Change, at a press conference in August 2022. “Our footprint is so small. There are countries that have got ... rich on the back of fossil fuels and let’s be honest about this. Now the time has to come to make a change, and we all have a role to play, but they have a greater role in this climate catastrophe.”<sup>74</sup>

Developing countries have been waiting for more than 13 years for wealthy countries to deliver on their climate finance promises. In 2009 the wealthiest nations pledged at the UN’s COP15 climate conference in Copenhagen to provide \$100 billion (£76 billion)<sup>75</sup> each year by 2020 to help the countries most vulnerable to the impact of





Pakistan has seen protests calling for international climate justice, highlighting how unfair it is that a country with a small carbon footprint is paying such a heavy price for the emissions of wealthier nations

climate change to reduce emissions (mitigation) and protect their people from the ravages of the climate (adaptation).

The Organisation for Economic Cooperation and Development (OECD) has said that the climate finance provided reached \$83.3 billion (£61.7 billion) by 2020<sup>76</sup> but analysis by Oxfam suggests that the real figure was only \$21–24.5 billion (£15.6–18.1 billion). “For too long, most developed countries have persisted in counting the wrong things in the wrong way,” the charity said in a report earlier this year. “There are too many loans, too much debt, too few grants, too little for adaptation, and too much dishonest and misleading accounting.”<sup>77</sup>

Loans dominate the provision of climate finance. According to the OECD, loans made up 71 per cent of public climate finance in 2020 (\$48.6bn/£33.1bn) — a significant share of which were non-concessional — while only 26 per cent was provided as grants (\$17.9bn/£13.3bn).<sup>78</sup>

An evaluation of the response to the 2022 floods conducted by Humanitarian Outcomes<sup>79</sup> echoed Oxfam’s concern that too much of the funding afforded to countries like Pakistan is bound up with loans rather than the grant funding that is really needed. “As the

flood waters start to recede there is a risk that the situation will start to fade from the news and ongoing humanitarian and recovery needs will not get the resources or attention they need,” it said. “There is a clear case — based on the level of need and global climate justice — for a generous, grant-based response, and for rich countries to pay for partly climate change-induced losses and damages.”

Islamic Relief believes that low-emissions, high-vulnerability Pakistan has a strong claim for significant climate finance support on the polluter-pays principle. Pakistan was among 55 countries that published a report on climate loss and damage to coincide with the COP27 climate conference in Egypt in November 2022, estimating that their combined climate-linked losses over the previous 20 years had been a staggering \$525 billion.<sup>80</sup>

## LANDMARK AGREEMENT

Thanks in part to Pakistan’s leadership on the issue, COP27 concluded with a landmark agreement by governments to create a specific fund for loss and damage and form a ‘transitional committee’ to make recommendations on how to bring the fund into being.<sup>81</sup>





## TRANSFORMING RISK INTO RESILIENCE

Small family businesses are the backbone of rural communities in Sindh – the poorest of the provinces worst affected by last year's floods. Islamic Relief and the UNDP teamed up to provide cash grants of PKR 60,000 (around \$220) to enable 180 keepers of live-stock, flour millers, barbers, shopkeepers, tailors and seamstresses (above) to get back on their feet.

The project focused on Khoundi, one of the poorest villages in Dadu district, which is home to 3,311 people. The village was selected by Islamic Relief following household surveys of the villages on a shortlist provided by the district administration. The targeting of grants was informed by close consultation with local people through specially formed community groups involving 255 villagers – 145 women and 110 men. The livestock grants alone supported the purchase of 209 goats, 17 sheep and five heifers for the families involved.

These small enterprise grants were part of a two-pronged approach to revitalise the village, alongside a PKR 22.5 million (\$22,800) cash-for-work programme to rebuild and strengthen flood-

damaged infrastructure. Over 340 impoverished villagers, unemployed following the floods, were hired for around 15 days each to implement 25 rebuilding projects chosen by the community.

Between them they restored 257 damaged houses, repaired 67 boundary walls, desilted three important irrigation channels, built 1,500 metres of raised brick-based pavements connecting parts of the village where mud pathways had been washed away, and raised the platforms of 15 community buildings to increase flood resilience. Eighty new latrines and ten new handpumps were also installed in the village as part of the project.

UNDP's Crisis Prevention and Recovery Unit and Islamic Relief have a shared vision to 'transform risk into resilience' by building back better in relation to community infrastructure while also reducing poverty and vulnerability through livelihoods and income generation. This is the kind of resilience building in just one village that is needed on a huge scale across Pakistan, underpinned by international climate finance and development funding.

That committee is due to report at COP28 in the United Arab Emirates in November and December — a critical time for long-overdue progress finally to be made.

In the Paris Agreement Of 2025, responding to loss and damage was considered the 'third pillar' of climate action alongside mitigation and adaptation. This reflects the reality that if global emissions are not brought under control, adaptation activity will become increasingly inadequate in the face of devastating climate impacts. That is when loss and damage funding for catastrophic consequences has to kick in.

## KEY LOSS AND DAMAGE CRITERIA

Islamic Relief wants a number of key principles and criteria to be met in the establishment of the new Loss and Damage Fund to ensure it is fit for purpose and not yet another disappointment for the developing world:

- The fund needs to come under the auspices of the UN Framework Convention on Climate Change and the Paris Agreement, reflecting their central importance to climate action.
- Supporting sustainable livelihoods and climate adaptation programmes should be at the heart of its approach.
- Communities affected by climate change, particularly marginalised groups and indigenous peoples, should be meaningfully involved in the design of the fund, with a seat at the table and voting powers in its governance.
- It should pay particular attention to the needs and priorities of women, who bear more of the consequences of climate change in marginalised communities and are often at the forefront of disaster response and climate adaptation.
- The support provided should be grants based, not loans based, and managed equitably, accessibly and transparently.
- The fund should be as locally driven and locally owned as possible, in contrast to the 'top-down' approach too often favoured by global institutions.
- It should operate at speed and at a scale commensurate with the actual need of the countries and communities affected.
- It should be rights based and people centred, including the incorporation of a small-grants mechanism for local community-based climate action.

There is no good reason why the Loss and Damage Fund should not be up and running within 12 months of COP28, making its first disbursements in 2024. There is also no good reason for governments not to fulfil their commitment to \$100 billion in climate finance each year, which is only a seventh of the amount fossil fuel companies received in government subsidies last year.<sup>82</sup>

## CLIMATE FINANCE ANOMALIES

In addition to the central importance of establishing a world-class Loss and Damage Fund, the Global Humanitarian Assistance Report 2023<sup>83</sup> identifies a range of anomalies and shortcomings in humanitarian and climate finance that need to be addressed to best serve countries in the forefront of protracted crisis and climate challenges:

- Overseas Development Assistance (ODA) for DRR programmes was reduced in 2022 for the first time in four years. DRR is an important component of adaptation funding to prepare communities for climate-related emergencies and should be on an upward curve. Pakistan was one of the top 10 recipients of DRR funding in 2021.
- The countries that are most vulnerable to climate-related shocks are not receiving the funds they need to prepare for and alleviate these shocks. People in countries experiencing protracted crisis and a high level of climate vulnerability receive less finance from multilateral climate funding mechanisms and less per capita multilateral climate finance: \$1 per person, compared to \$4.88 per person in the most climate-vulnerable countries not experiencing long-term crisis.
- Existing climate finance is usually directed towards high-value mitigation and adaptation projects, often focused on infrastructure — potentially to the detriment of worthwhile smaller-scale projects in local communities.
- While climate finance and humanitarian response are both focused on reducing the incidence and scale of climate impacts, they have different mechanisms and distinct forms of financing, resulting in poor coordination and significant gaps in coverage.
- More investment is needed in adaptation programmes, which received barely half (\$2.5 billion/£1.85 billion) of what was spent on mitigation finance (\$4.8 billion/£3.6 billion) in 2021.



# CONCLUSIONS



**“No words can describe the shock we are living through or how the face of the country lies transformed. For 40 days and 40 nights a biblical flood poured down on us, smashing centuries of weather records, challenging everything we knew about disaster, and how to manage it. Pakistan has never seen a starker and more devastating example of the impact of global warming. Life in Pakistan has changed forever.”**

Muhammad Shehbaz Sharif, Pakistani Prime Minister, September 2022<sup>84</sup>

Even with television news showing villages submerged as far as the eye can see, and satellite images revealing a third of the country under water, it is hard to appreciate how devastating last year's floods were from a human perspective. We have tried in this report to highlight both the human cost and the devastating economic impact of this unprecedented disaster, as well as making important connections with the wider issues of climate change and climate finance.

Behind the mind-boggling numbers of people displaced, infrastructure wiped out and livelihoods lost are countless human stories of hardship, resourcefulness and

resilience. For some the nightmare goes on — still living in tents or makeshift shelters without the immediate prospect of earning a living to feed their families. Millions continue to rely on humanitarian aid to survive, and some are now enduring a second successive monsoon exposed to the elements.

Many families were left with little more than the clothes on their backs as they took refuge from the floods. Over 800,000 livestock drowned and huge swathes of fertile agricultural land were useless for months.

This disaster has become a tale of chronic vulnerability. People in flimsy mud houses vulnerable to seeing their homes washed away. Subsistence farmers with fragile livelihoods vulnerable to losing a whole way of life. Tiny newborn babies vulnerable to malnutrition and water-borne disease.

The communities affected are vulnerable not only because they are poor, but also because their country and their communities are on the front line of the global climate emergency. This is not a matter of bad luck but of cause and effect. Carbon emissions continue to grow, the world is warming, and Pakistan is feeling the heat. The science is irrefutable and the consequences hard to bear for the people on the receiving end.

Islamic Relief's response to the floods was swift and far-reaching, delivering lifesaving aid to 1.4 million people in a little over 12 months.<sup>85</sup> We were already raising the

Facing page: In building new permanent homes, Islamic Relief is prioritising the most vulnerable — people with disabilities, households headed by women and children, and families without the means to rebuild for themselves

Below: Farmers in the mountains near Bagh, AJK, are reaping the benefits of gabion walls built by Islamic Relief to protect against soil erosion caused by heavy rain. The walls themselves consist of metal cages packed with rocks, and indigenous sanatha shrubs are planted above each wall to further anchor the soil



alarm and raising funds a month before the government declared a state of emergency on August 26. We have maintained a strong presence across Pakistan in recent years when other aid agencies scaled their operations down, enabling us to act when disaster struck.

Speed and scale are vital in responding to a disaster of this magnitude. There needs to be close coordination between local, national and international non-government organisations, the government and UN bodies. We need to listen continuously to the communities we serve, particularly the poorest and most marginalised. We need to be prepared to sound the alarm if we think the international community is asleep.

There are many lessons to be learned not only from our experience of delivering aid in this crisis but also from the research we have carried out in local communities over the past 12 months. Pakistan is a diverse country, and local insights and ideas are all-important in tackling local challenges. Our researchers' conversations with young people, women and coastal communities can only strengthen our understanding of their challenges and empower us and them to develop smart solutions together.

Our blossoming climate adaptation and resilience programmes are enabling Islamic Relief to equip small farmers to build sustainable livelihoods and protect their local environment. This report has touched on projects such as constructing gabion walls and check dams to

guard against soil erosion and landslides; planting fruit orchards and trees to combat deforestation while earning an income; building water storage ponds and filtration plants, and introducing drip irrigation technology, to protect scarce water resources. These projects and more have a part to play in enabling families to survive and thrive in an increasingly hostile climate.

This is also a local-to-global report, however, and its ultimate emphasis is on the global climate action that is needed to make local action — and indeed survival — possible. Pakistan and its people cannot afford to wait for another disaster like this before securing the game-changing climate finance needed to build a truly climate-resilient country.

It is a grave injustice that a country with such a small per-capita carbon footprint is paying such a heavy price for the enormous emissions of others. Climate justice demands decisive international action to put this right through a combination of climate finance, debt relief, and technical and technological support and expertise.

A genuine breakthrough is in the offing with the announcement at COP27 last year that a new Loss and Damage Fund is to be established to support developing countries afflicted by climate change. We must seize the opportunity to make this new fund the best it can be for the countries on the climate frontline. We conclude this report with wide-ranging recommendations to policy makers, international financial institutions and UN bodies.



# RECOMMENDATIONS

## FOR THE GOVERNMENT OF PAKISTAN

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Despite runaway inflation and crippling debt, the Government of Pakistan has developed a bold and ambitious Resilient Recovery Strategy to build back better following the devastation and destruction of last year's floods.

The strategy has five strategic recovery objectives, backed by a costed \$16.3 billion (£12.4 billion) recovery plan:

- enhancing governance and capacities of the state to restore lives and livelihoods of the affected people, especially the most vulnerable
- restoring livelihoods and economic opportunities
- ensuring social inclusion and participation in all aspects of recovery and related development
- restoring and improving basic services and physical infrastructure in a resilient and sustainable manner
- developing an enabling environment, facilitating private sector participation and financing.

Islamic Relief believes that the floods have highlighted the crucial role played by civil society in responding to emergencies and supporting affected communities. We wish to join other local, national and international civil-society groups in supporting and working with the Government of Pakistan to implement its Resilient Recovery Strategy. Our recommendations to the government are:

1. Prioritise repairing and strengthening key flood defences, drainage infrastructure and early warning systems, including weather monitoring stations.
2. Build up the capacity of district disaster management authorities and ensuring that district-level relief and rehabilitation plans are developed and implemented.
3. Bring together action on the climate emergency and the Sustainable Development Goals (SDGs) under a new unified strategy spearheaded by the Ministry of Planning, Development and Special Initiatives, with harmonised plans, policies and projects to deliver significant progress on both agendas in a more integrated and effective way.
4. Work closely with civil-society partners and international funders to develop a national loss-and-damage framework and compile a comprehensive evaluation of current climate-adaptation and resilience programmes across Pakistan to inform cost-effective spending of loss-and-damage funds and other climate finance.
5. Expand community livelihoods-based reforestation projects, building on the success of the Ten Billion Trees Tsunami project.

6. Deepen civil society partnerships through increased disbursement of funds to civil society organisations involved in flood relief and recovery and climate adaptation, enhancing protection for vulnerable communities.
7. Examine, promote and support 'anticipatory action' mechanisms that strengthen community preparedness ahead of predictable crises and climate shocks, such as cash transfers to help vulnerable families early in the monsoon season.
8. Promote knowledge sharing and collaboration between civil society organisations, government agencies and other stakeholders to enhance collective understanding of disaster-response and climate-adaptation strategies and best practice, and to develop shock-responsive social protection programmes.
9. Building on the National Assembly's unanimous vote in favour of 'leaving no one behind' in climate action (July 2023), ensure that the voices of women, young people and other marginalised groups are heard at the heart of disaster-response and climate-adaptation policy-making, programme design and project implementation, enabling their needs to be prioritised and their leadership potential to be realised.
10. Ensure that the particular needs of refugees, displaced people and the communities hosting them are factored into disaster-management and climate-adaptation policies and plans.

## FOR DONOR GOVERNMENTS

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Donor governments can continue to play an important role in providing financial assistance and support for flood relief and long-term reconstruction efforts in Pakistan. Our recommendations to them are:

1. Strongly endorse the Loss and Damage Fund announced at COP27 and ensure that it secures widespread support and significant funding at COP28 and beyond, embedding loss and damage into international policy and legal frameworks under the auspices of the UN Framework Convention on Climate Change (UNFCCC).
2. Allocate more climate finance for flood relief, reconstruction and resilience programmes and for anticipatory action mechanisms in Pakistan, including disaster risk reduction (DRR) projects and anticipatory cash transfers ahead of predictable seasonal shocks.
3. Prioritise climate justice by incorporating its principles into funding decisions and resource allocation.

4. Strengthen capacity building and technical assistance for government and civil society partners in Pakistan.
5. Promote and support resilient reconstruction efforts in flood-affected areas, including nature-based solutions and green technologies.
6. Foster collaboration and coordination among donor governments, international organisations, and non-governmental entities involved in flood relief and reconstruction efforts to maximise the impact of resources and promote effective and efficient interventions.
7. Prioritise support for community-led initiatives that empower local communities in flood-affected areas.
8. Ensure long-term investment in climate adaptation and resilience, including flexible multi-year funding.
9. Engage closely and meaningfully with women and young people in local communities to ensure that they have a voice in and an influence over policy and grant making, as well as a prominent role in climate action.
10. Ensure that the particular needs of refugees, displaced people and the communities hosting them are factored into disaster-management and climate-adaptation policies and plans.

## FOR INTERNATIONAL FINANCIAL INSTITUTIONS AND UN AGENCIES

It is critically important for international financial institutions to increase climate finance, support build-back-better initiatives, strengthen capacity building and technical support, promote collaboration and knowledge exchange, and offer debt relief in extreme situations. UN bodies have played, and can continue to play, a crucial role in relief and recovery efforts and in building community resilience. Our recommendations are:

1. The International Monetary Fund should take global leadership in implementing a 'pause clause' to provide Pakistan with at least 12 months of relief from debt repayments to channel more funds into resilient reconstruction, encouraging other lenders to get involved.
2. The World Bank and Asian Development Bank should increase their climate finance commitments and prioritise funding for climate-resilience programmes and infrastructure projects in flood-affected areas of Pakistan, aligning their approach with the country's development goals.
3. The Green Climate Fund should allocate more funds to climate resilience projects in Pakistan, streamlining its funding processes to ensure timely disbursement of resources and granting local communities and organisations access to funds.
4. The Islamic Development Bank should support climate finance initiatives in Pakistan, particularly those that align with the principles of Islamic finance, prioritising green innovation and climate-resilience projects in vulnerable communities.
5. The European Bank for Reconstruction and Development should increase its climate finance commitments in Pakistan and integrate climate considerations into its investment decision-making processes, fully involving local community stakeholders.
6. UNDP should enhance its support for climate finance efforts in Pakistan, increasing funding for climate resilience projects and capacity building initiatives that align with Pakistan's own development goals.
7. UNOCHA should revert to establishing a clusters mechanism in the event of future large-scale humanitarian emergencies in Pakistan (5 million or more people affected).
8. Unicef and UNFPA should pay particular attention to working with the Government of Pakistan to strengthen maternal health services and improve infant nutrition and education provision in emergency settings – areas of particular concern highlighted in research by Islamic Relief and others.
9. All international financial institutions and UN agencies should engage closely and meaningfully with women and young people to ensure that they have a voice in and an influence over lending, spending and action related to disaster response and climate resilience.
10. All international financial institutions and UN agencies should ensure that the particular needs of refugees, displaced people and the communities hosting them are factored into disaster-management and climate-adaptation policies, lending and spending.



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