

Climate Justice Conversations in Loss and Damage Financing: What African Faith Actors Need to Know

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Abstract

Loss and damage are now viewed as a climate justice issue whose financial support should be hinged on the developed countries that historically contributed more to the climate crisis. The adoption and subsequent operationalization of the Loss and Damage Fund by the United Nations Framework Convention on Climate Change (UNFCCC) has been widely celebrated by non-state actors. This paper contributes to the academic and faith-based policy conversations on climate justice in general and loss and damage financing in particular. It provides faith perspectives on climate justice accessibility in Africa. It attempts to answer two key questions: (1) What can faith actors in Africa learn from previous climate financing mechanisms in light of the operationalization of Loss and Damage Funding? (2) How can they utilize such lessons in amplifying faith-based climate justice advocacy? The paper tracks the historical developments of loss and damage financing and highlights the limitations of previous climate finance mechanisms, while amplifying the profile of climate justice discourse. It was informed by a review of academic and grey literature on climate justice in general and loss and damage in particular. The materials were accessed through an online document search method, whereby the phrases “climate justice,” “loss and damage,” and “faith actors” were entered on the Internet. This allowed for a thematic analysis of data to be done. Twenty-seven sources were reviewed, including academic and policy opinion pieces, technical papers, and media materials written mainly after 2015. Only one from 2013 was reviewed for the paper. The review was complemented by my insider perspectives based on my role in the coordination of the Africa Faith Actors Network for Climate Justice (AFAN-CJ) being the primary intended beneficiary of the paper. My potential subjectivity was tested against the reviewed sources. It was noted that generally that the AFAN-CJ did not have adequate background on loss and damage conversations, which limited its advocacy on loss and damage financing. The paper offers recommendations to the faith actors and other critical stakeholders, mainly based on limitations that manifested in previous mechanisms.

Keywords: Climate Justice, Loss and Damage, AFAN-CJ

Introduction

One of the most contentious issues in global climate negotiations has been the adoption of loss and damage as a standalone pillar, independent of mitigation and adaptation. It was not until the adoption of the Paris Agreement in 2015 that loss and damage were assigned a dedicated legal provision in Article 8 (Broberg, 2020). Developed countries did not support this development, while their counterparts in the South welcomed the loss and damage provision. This paper contributes to the understanding of the loss and damage financing conversations, particularly the Loss and Damage Fund. The aim is to amplify faith-based advocacy on climate justice using the case of loss and damage financing. It acknowledges the literature that focused on conversations before the full operationalization of the Loss and Damage Fund, which, however, did not use the case of faith actors. Thus, the current paper traces the discussions from the early stages of the UNFCCC to the point of its finalization at the 30th Conference of the Parties (COP30) in Belem, Brazil in 2025. Of particular interest is the accessibility of climate justice by communities affected by climate change. It is noted that previous climate financing mechanisms that supported adaptation and mitigation manifested some limitations with regard to the utility of the resources at the grassroots level. The paper attempts to answer the following questions: What can faith actors in Africa learn from previous climate financing mechanisms in light of the operationalization of Loss and Damage Funding? How can they utilize such lessons in amplifying faith-based climate justice advocacy?

The paper further contributes to ongoing policy discussions on the administrative and accessibility issues in climate finance in developing countries. It complements the discussion by focusing on practical steps that are necessary to ensure that vulnerable and deserving African communities have access to support in a timely manner. Zhao (2023) notes that a person in Africa, Asia or Latin America annually contributes to only 0.2 tons of carbon dioxide emissions. The United States and Europe emit 30% of the world's emissions, but only accounts for 10% of the world's population (Raymond et al., 2013, in Zhao, 2023). Yet, developing countries are more vulnerable to losses and damages caused by the effects of climate change despite contributing less to the crisis. Thus, this reality provokes climate justice conversations from an academic and policy advocacy perspective. The historical responsibilities of developed countries to the climate crisis, perpetuated by the neocolonial inequalities and power dynamics between developed and developing countries, present a challenge for faith actors involved in climate advocacy.

While the paper is useful to different stakeholders, the primary target group is the faith actors in Africa who work on climate justice. In particular, the paper is intended to support the work of the Africa Faith Actors Network for Climate Justice (AFAN-CJ). Faith actors are uniquely positioned on climate justice advocacy matters. Mash and Abumoghli (2023) argue that faith actors are strategic for the cultivation of hope among the affected people, have a ready and captive audience, and have more moral authority compared to other stakeholders. Based on my experience working with faith actors, it was noted that at times they lack the requisite historical knowledge with regard to a specific climate issue. Thus, the current paper is expected to help them strengthen their appreciation of the history and contemporary controversies relating to loss and damage as a third pillar of climate negotiation. The operationalization of the Loss and Damage Fund from COP28 to COP30 marked a huge step forward for climate justice activists in developing countries, including faith actors. One recognizes the fact that operationalization of such a pillar will remain an evolving process; thus, there is a need for faith actors to sharpen their

faith-based advocacy on the matter in anticipation of changes to the mechanism. Yet, there is still a need to articulate the seemingly technical conversations for faith actors' comprehension and embed them in the broader climate justice discourse. The paper is a result of a literature review of academic and grey sources from the Internet, complemented by my active involvement in continental and global conversations on climate justice. Sources for the paper were accessed through an online document search method, where the phrases "climate justice," "loss and damage," and "faith actors" were entered and the results allowed for thematic analysis to be done. Twenty-seven academic and policy opinion pieces, technical papers and media sources written mainly after 2015 were considered for review, including one from 2013. The review was complemented by my insider perspectives based on my role in the coordination of the AFAN-CJ, the primary intended beneficiary of the paper. My potential subjectivity was tested against the reviewed materials.

The Third Pillar of Climate Change Negotiations: A Brief Historical Background

Broberg (2020) notes that the 1992 meeting that adopted the UNFCCC formally established mitigation as the first pillar of international climate change law, with adaptation subsequently being made the second pillar. Later in 2015, the Paris Agreement added a third pillar, the loss and damage, which is the subject of the current paper. Broberg holds that the three pillars are normally presented as being closely interrelated and mutually complementary. This observation is confirmed by Shiiba et al., who even suggest "a more coordinated approach to adaptation and loss and damage responses, considering the interconnectedness of these two concepts, while delineating them" (2025, 1). Metaphorically explaining the three pillars, Broberg (2020) argues that climate change may be viewed as an enemy against which mitigation, adaptation, and loss and damage form an integrated fortress. He adds that mitigation constitutes the outermost rampart by curbing greenhouse gas emissions. Nonetheless, according to Broberg, the enemy has broken through the outermost layer of protection; thus, adaptation to the ongoing climate changes is required. Adaptation, therefore, constitutes the intermediate rampart. In those situations where adaptation is insufficient, there is a need to rely upon loss and damage, the inner rampart. Qi et al. (2023) contribute to the discussion by adding that the National Adaptation Plan (NAP) process is fundamentally about minimizing loss and damage through adaptation action. This further confirms the practical linkages between loss and damage and adaptation. Hence, an analysis of adaptation finance mechanisms becomes relevant in this paper.

Thus, loss and damage became the third pillar of climate negotiations, despite serious resistance from developed countries. During the Intergovernmental Negotiating Committee meetings held in 1991, which would draft the text of the 1992 UNFCCC, Vanuatu proposed, on behalf of the Alliance of Small Islands States (AOSIS), an insurance mechanism to compensate vulnerable countries for loss and damage caused by climate change (Uri et al., 2024). The funding would be assessed based on the particular countries' contributions to greenhouse emissions and their ability to pay. While the proposal was not adopted at that moment, it became the precursor for a broad coalition of developing countries, including faith actors, pushing for more comprehensive ways of paying for losses and damages. Developed countries were not prepared for the added liability that would mean compensating developing countries based on the historical responsibility for the climate crisis. Loss and damage would increase their financial obligation toward climate action, with serious economic implications for them.

In 2007, during COP13, considerations of the means to address loss and damage were

introduced. During the same COP, the Bali Action Plan, in which loss and damage were formally regarded as enhanced action on adaptation, was adopted, including disaster reduction strategies and risk management and risk reduction strategies. More steps were taken during COP19 in 2013 through the establishment of the Warsaw International Mechanism (WIM). This became the main vehicle to address loss and damage associated with climate change impacts in developing countries. This study noted that the role of faith actors was not clearly visible in this historical development of the pillar.

Led by an Executive Committee that would meet at least twice a year, the WIM's functions included (a) enhancing knowledge and understanding of comprehensive risk management approaches; (b) strengthening dialogue, coordination, coherence and synergies among relevant stakeholders; and (c) enhancing action and support, including finance, technology and capacity-building (UNFCCC, 2026). Broberg (2020) notes that paragraph 1 of the WIM indicates that the mechanism was established by the UNFCCC under the Cancun Adaptation Framework. Broberg (2020), therefore, concludes that before the adoption of the Paris Agreement, loss and damage were to be viewed as part of adaptation.

In 2015, the introduction of loss and damage as a comprehensive legal concept through the Paris Agreement helped clarify the difference between them and adaptation from a strictly legal perspective. Yet, Broberg (2020) maintains that theoretically, loss and damage and adaptation are now distinct from each other, but practically remain connected. This view is supported by Bodansky et al. (2017) as cited in Broberg (2020), who argue that the connection is because several measures, which are explicitly listed in Article 8 of the Paris Agreement on loss and damage, would have indisputably been considered to be part of adaptation.

During COP25 in 2019, after the second review of the WIM, the Santiago Network was established, whose functions are to avert, minimize and address loss and damage associated with the effects of climate change. Specifically, the network aims to catalyze the technical assistance of relevant organizations, bodies, networks, and experts for the implementation of relevant approaches to avert, minimize and address loss and damage at all levels (Uri et al., 2024). One can argue that there are potential coordination issues between the WIM and the Santiago Network, something the faith actors should be alert to as they advocate for climate justice.

The COP26, Glasgow, in 2021, further strengthened discussions on loss and damage. One of the major outcomes was the Glasgow Dialogue on Loss and Damage, intended to serve as a tool to advance the agenda on possible funding mechanisms, modalities, sources and institutional arrangements (Uri et al., 2024). Subsequently, an agreement among world leaders was reached in 2022 at COP27 in Egypt, culminating in the establishment of the loss and damage funding arrangements. This included the establishment of a dedicated fund, the Loss and Damage Fund. The fund was later operationalized at COP28 in Dubai, 2023. The task to do so was on the shoulders of the Transitional Committee. Uri et al. (2024) observe that the Transitional Committee Report did not emphasize justice as a key requirement to making the fund transformational for climate finance and to meeting the needs of the vulnerable communities. Thus, the Loss and Damage Fund was criticized from the onset for its failure to emphatically situate climate justice in the context of climate finance.

While no major highlights were noted at COP29 in Baku, COP30 in Belem confirmed the operationalization and replenishment cycle for the Loss and Damage Fund. This was a critical move in the direction of climate justice for frontline communities in the Global South, at least on paper. The AFAN-CJ joined the African non-state actors in challenging the developed countries to contribute adequate and new resources toward the Loss and Damage Fund.

Indeed, one can argue that this development at COP30 would have opened the doors for predictable financing mechanisms for developing countries already suffering from the impacts of climate change, if it were to be practically fulfilled. Nevertheless, accessibility and adequacy of the funds remain grey areas that need to be addressed. This gap was noted by Freitas (2026) when he indicates that even as COP30 strengthens the loss-and-damage architecture, the formal texts provide only limited and non-systematic integration of local and regional governments, despite their frontline role in assessing and addressing losses on the ground. To determine the real value of the fund to the affected communities, there should be some accountability mechanisms that guarantee accessibility by the vulnerable communities.

In collaboration with other non-state actors in Africa, the AFAN-CJ sustained its call for increased support toward adaptation. During the COP27, 28, 29 and 30, and in preparations for the same, the network participated in official UNFCCC side events, contributing to the conversations around the addition of loss and damage as a standalone pillar. For instance, ahead of the Second Africa Climate Summit in 2025, in preparation for COP30, the AFAN-CJ issued a compelling statement calling for urgent climate action that addresses, among other issues, loss and damage financing (All Africa Conference of Churches, September 8, 2025). Conversations on loss and damage spearheaded by faith actors were also felt during the side sessions held in the Faith Pavilion at COP28 and 29, where calls for the speedy operationalization of the loss and damage funding framework were made.

Conceptualization of Climate Justice

The quest for climate justice drives the AFAN-CJ. It is thus critical to discuss the concept of climate justice to help understand the work of AFAN-CJ. Scholars such as Baxi (2016) discuss the relationship between theories of climate justice and theories of environmental justice. Such conversations are critical for the current paper since the former emerged from the latter.

Christians, Muslims, African Traditional Religious groups and others constitute faith actors for this paper. Their role in climate advocacy has been understood from a theological perspective. They view humanity as stewards of God's creation. Summarizing the expected role of faith actors in faith-based advocacy for climate justice, Omolere has this to say: "As stewards of creation with moral authority, they have immense potential to educate and mobilise their members towards environmental activism. By collaborating across faiths and with scientists, they can amplify calls for climate justice, model sustainable lifestyles, and pressure governments through advocacy. Faith leaders who embrace an eco-theology rooted in care for the vulnerable could reframe climate change as a profound moral crisis (2023, 1). Thus, faith advocacy fits well within the climate change discourse as it pursues the theological role of faith actors. Faith actors fill the moral and ethical gaps in the efforts of scientists and other non-state actors, including civil society. This collaboration was demonstrated at the various COPs, from COP27 to COP30.

Climate justice involves placing equity and human rights at the center of decision-making in climate action (UNDP, 2023). The concept was originally defined as actual legal action on climate change (Aliozi, 2021). It also refers to the unequal historical and contemporary responsibility that countries and communities bear in relation to the climate crisis. Aliozi (2021) holds that climate justice is a blueprint for fair and sustainable ways of managing the planet. Aliozi adds that the concept can be understood as a lens for looking at climate change as a social, ethical and legal matter rather than an environmental one per se.

Zhao (2023) notes that the concept of climate justice went public in the 1990s. In 2002,

the Bali Principles of Climate Justice were issued by the International Environmental Non-Governmental Organizations Alliance. They further proposed 27 principles of climate justice. Yet, there are significant differences in the understanding of the concept of climate justice (Schlosberg and Collins, 2014, cited in Zhao, 2023). Sultana (2022), as cited by Zhao, argues that “climate justice is how climate change has had different, uneven, and asymmetric impacts on people, and to address the resulting injustices fairly and equitably” (Zhao, 2023, 6). Generally, all definitions focus on the impact of climate change and address this impact as a focus of climate justice. In addition, Vanderheiden (2008), cited in Zhao (2023), holds that climate change refers to an unfair global distribution of resources. Thus, based on the preceding definitions, climate justice can be regarded as referring to a value system that requires all entities and individuals to be treated equitably in the face of climate change based on differentiated responsibility, vulnerability and capacity. It is a comprehensive concept that can be explained by axiology and practice. In terms of “axiology, climate justice should include values such as security, equality, fairness, and freedom and efficiency. In a practical sense, it should be embodied as enforceable legal norms” (Zhao, 2023, 7).

The faith actors' pursuit of climate justice is motivated by the assumption that countries, industries, businesses and individuals that have become rich through emitting large amounts of greenhouse gases have a responsibility to assist affected countries and communities adapt to the effects of climate change (UNDP, 2023). One structural fact about climate justice is that people in the same country or community are affected by climate change differently based on race, ethnicity, gender, and socioeconomic status. This explains why women may be more vulnerable to the effects of climate change than their counterparts, because they have limited access to resources required for adaptation (UNDP, 2023). The same applies to the people living with different forms of disabilities. This is also related to the socioeconomic inequalities manifesting through the unequal distribution of resources earmarked to address the impacts of climate change in the world. Low-income and vulnerable populations within some countries are more exposed to climate-induced losses and damages. Yet, the climate justice conversation is also linked to the issue of intergenerational inequalities. Children have not contributed significantly to the climate crisis, but will likely bear the full force of climate change impacts at some point in their lives, adds the UNDP. Thus, their human rights are threatened by the contemporary decisions made on climate action; hence, the need to promote climate justice.

Cited in Lefstad and Paavola (2024), Sultana summarizes climate justice as “fundamentally about paying attention to how climate change impacts people differently, unevenly and disproportionately as well as redressing the resultant injustices fairly and equitably” (Sultana, (2021, 118). Yet, cited in the same source, Newell et al. (2021) identify four dimensions of climate justice. This is critical for AFAN-CJ as it advocates for climate justice. Newell et al. (2021), in Lefstad and Paavola (2024), hold that climate justice can be understood from procedural, distributive, recognition and intergenerational perspectives. Procedural justice involves the processes for decision-making, ensuring that they are fair and inclusive, including accessibility of information and meaningful participation by all stakeholders. The second dimension is distributive justice, which calls for fairness in the sharing of the burden of climate change (Falker, 2019, cited in Lefstad and Paavola, 2024) as well as resources meant to support climate action. The third dimension, according to Newell et al. (2021), is recognition, which is related to the other aforementioned two but particularly focuses on recognition of the differences faced among groups and protecting rights for all people when facing uneven capacity to exercise and defend those affected. In the same manner as the analysis done by the UNDP (2023), the

fourth dimension, according to Newel et al (2024), relates to intergenerational climate justice, which pertains to the protection of future generations from harm and holding accountable those causing the climate crisis.

The same analysis can be applied at the international level, where developed countries contributed more to the effects of climate change; hence, the need for them to be more responsible in addressing the crisis. The historical global capitalism sustained through the neocolonial and extractive practices of multinational companies tends to further cultivate climate injustices in the Global South. This led to the emergence of faith-based advocacy driven by the quest for social justice and good stewardship of God's creation and calls for compensation through adequate support toward loss and damage frameworks.

The Case of Loss and Damage Funding

African communities have continued to suffer from the losses and damages caused by the impact of climate change. For instance, in Kenya alone, the ACAPS notes that in April-May of 2024, rainfall and floods caused the following losses and damages: “267 people were left dead; 380,573 were affected; 281,835 were displaced; and 41,562 acres of farm land were destroyed” (2024, 1)..The people were affected differently, including loss and damage to their shelters, livelihoods, transportation, food security, water, and education. Similar losses and damages were recorded in different parts of Africa over the past couple of years.

In response to the pressure put by governments and non-state actors from the developing countries, based on Article 8 of the Paris Agreement, the UNFCCC took seriously the issue of loss and damage from COP27 in 2022 onwards. Allen et al. (2022) note that before COP27, the issue of loss and damage in financial terms had met strong resistance from some parties, mainly for fear of liability and compensation demands, given the anthropogenic nature of climate change. Climate change is caused by humanity and developed countries are more responsible compared to developing countries. The loss and damage received much attention at COP27. The matter was included in the COP27 agenda and, subsequently, a decision to establish a fund was taken. The operationalization of the Loss and Damage Fund was done at COP28 in Dubai. This confirmed the significance of loss and damage discussion in addressing climate injustices faced by developing countries.

Nevertheless, the operationalization of the Loss and Damage fund in Dubai did not fully address the climate injustices experienced by the Global South. Contention was mainly on the governance of the fund, which was viewed as perpetuating climate injustice. In a Press Statement issued on November 30, 2023, the Pan-African Climate Justice Alliance (PACJA), representing African non-state actors, of which the AFAN-CJ was part, reacted as follows: “PACJA is also deeply concerned about the decision to host the loss and damage fund under the auspices of the World Bank, an institution laced with a history of presiding over policies that have led to the catastrophic economic decline of countries in the South” (PACJA, 2023, 1).

The PACJA and other non-state actors in Africa, including the AFAN-CJ, insisted on a more “neutral and accountable body that is proximate to communities experiencing the vagaries of climate-triggered disasters to oversee the loss and damage fund, ensuring fair and just compensation for affected nations” (PACJA, 2023, 1). The other issue raised mainly by non-state actors was the need for the fund not to be run voluntarily. Thus, developed countries must commit to ensuring adequate funding for the facility, something which would amplify the significance of the loss and damage pillar as a mechanism of addressing climate injustice at

global policy levels.

The AFAN-CJ

The AFAN-CJ emerged as a key actor within the continental and partly global climate justice advocacy. It has become part of the broader non-state networks advocating for climate justice from a theological perspective, collaborating with secular players such as civil society. Gumbo (2024) notes the increasing threat of climate change over the past decade, which has motivated a surge in the formation of organizations, networks and campaigns in response. In the same context, the All Africa Conference of Churches (AACC) formed the AFAN-CJ in 2022, which is the center of discussion in this paper, as a continental network to spearhead the latter's work on climate justice advocacy. Gumbo (2024) indicates that the AFAN-CJ is currently represented in 38 countries with Christians, Muslims and African Traditional Religious groups as its main actors.

Gumbo also describes the AFAN-CJ as “an interfaith initiative that brings together faith leaders in Africa to collectively work at the local and continental levels to respond to the impact of climate change in particular and the environment in general” (2023, 214). I further observed that the AFAN-CJ is guided by the theme, “The Welfare of the Earth is Our Welfare,” and a rallying call, “Matters of climate change are matters of life and death.” It enjoys the social capital generated by its collaborations with other non-state actors that include the PACJA, with which it has a formal memorandum of understanding, as well as global faith actors such as the World Council of Churches (WCC) and the Lutheran World Federation (LWF). I further noticed that the AFAN-CJ is well versed with conversations around mitigation and adaptation and less with loss and damage. Thus, the current paper targets the AFAN-CJ as the main beneficiary.

Based on my direct interaction with the AFAN-CJ, it was observed that members lacked the relevant capacity and knowledge in contributing meaningfully to the conversations on loss and damage at different levels. Their expertise on the subject is limited and they often mix discussions with adaptation strategies. I also learnt that the composition of the AFAN-CJ reflects different capacities. Yet, most of the members individually lack the capacity to effectively influence meaningful advocacy outcomes even in their national spaces. Nonetheless, the shared collective obligation in the network gives them the zeal to contribute more to the success of the AFAN-CJ, as observed in their interaction on the coordination WhatsApp platforms. This observation motivated the production of this paper as a contribution to their theoretical and practical capacity to advocate effectively on loss and damage issues.

Research Methodology

This article provides a comprehensive review of relevant literature on climate change, ranging from academic articles to grey literature found on the Internet. A total of 27 secondary sources written on climate justice in general and loss and damage in particular were reviewed and directly informed this paper. These include journal articles, book chapters, media briefing papers and press statements by non-state actors, including faith actors, technical papers from the UNFCCC, policy briefs, opinion pieces by climate activists and others. Besides one source written in 2013, I targeted sources written after 2015, being the year when the Paris Agreement, a landmark resolution, was adopted by the world leaders, which has huge implications on the loss and damage pillar. Thus, deliberate effort was made to ensure that sources on climate

justice, loss and damage and faith-based actors were as recent as 2015 onwards. Materials covering other related issues, such as adaptation and mitigation financing mechanisms, were only reviewed to offer lessons to faith actors interacting with the Loss and Damage Fund.

Materials for the paper were accessed through an online document search method, where the key phrases (which were the main themes for the paper) “climate justice,” “loss and damage,” and “faith actors” were entered. This allowed for a thematic analysis of the materials to be done. Nevertheless, I also used his “insider” perspective’ to shape the paper. I was directly involved in the formation and coordination of the AFAN-CJ. Thus, access to daily updates from AFAN-CJ members via unofficial AACC communication platforms, such as coordination WhatsApp groups, was key to collecting relevant data on the network’s perspectives on loss and damage. Only data relevant to discussions on loss and damage were considered. As a general rule, updates shared on the AFAN-CJ WhatsApp platforms are for public consumption. They can be utilized by members and non-members who are involved in climate justice work. Therefore, one could use the data for shaping this paper just like any other member or non-member. Respecting ethical considerations in the research process, I did not include any personal and private information about members of the network in this paper. Furthermore, no official private and confidential information about the AACC (the host organization) or AFAN-CJ was included. The phrase “faith actors” is used in all cases without specifying individuals who may have contributed to the issues on the platforms.

I also directly participated from COP27 to COP30, which are discussed in this paper. I led the AFAN-CJ in conversations on loss and damage at the continental and global platforms, including the Africa Climate Weeks (2022 and 2025), Africa Climate Summit (2023 and 2025), as well as the successive COPs aforementioned Key thematic observations made during such processes were also considered in this research. To counter the possibility of bias, my perspectives were tested against academic articles that provided critical data, which point to gaps in the AFAN-CJ’s knowledge of loss and damage conversations, including historical developments. The work of Mash and Abumoghli (2023), which also focuses on the role of faith actors, particularly confirms one’s experiences with faith actors as well as assumptions and attitudes towards the AFAN-CJ. This helped me to check for the possibility of my potential biases.

Data relating to climate justice and faith actors were particularly targeted. Nonetheless, in order to contextualize the same, data on the broader environmental justice discourse were also analyzed with particular interest to locate the development of the climate justice concept. Data on previous climate financing mechanisms were analysed through a learning eye to identify the key lessons that could inform contemporary advocacy on climate justice.

Literature Review

Literature on the role of faith actors in climate actions is growing. Scholars who have written about faith actors and climate actions include Gumbo (2023, 2024) and Mash and Abumoghli. (2023), among many others. Nevertheless, little was observed by by me concerning a systematic study of a particular interfaith network in Africa to comprehend the discussion on loss and damage in particular. Thus, the current paper attempts to contribute in that direction by explaining the historical and contemporary conversations on loss and damage to help the AFAN-CJ in its policy engagement at local, continental and global levels on the subject.

Mash and Abumoghli (2023) explore the actions taken by faith actors at grassroots and

global levels using the examples of the Green Anglicans Movement and the Faith for Earth Initiatives, respectively. They conclude that both local and global faith actions are necessary to contribute to the achievements of the aspirations of the people responding to the effects of climate change. They further note that faith actors bring faith voices of ethics and values to environmental policymaking since the actions are inseparable. Nevertheless, the authors do not engage with the loss and damage discussions, a gap that the current paper fills. They also do not give prominence to the discussion on climate justice as a concept.

The UNDP (2023) discusses the concept of climate justice and its implications for the practical efforts on climate action. Its findings on climate justice are directly connected to the earlier work of Aliozi (2021), who also discusses climate justice from a human rights perspective. Similarly, Duvel and Garcia-Portela (2024) comprehensively discuss the ethics of climate change effects with a particular focus on loss and damage. They engage the work of Page and Heyward (2016), who propose a normative definition of loss and damage. Page and Heyward regard loss and damage as the unjustified disruption in the lives of individuals and communities, whether permanent or otherwise, that are attributable to anthropogenic climate change. Such disruptions remain after mitigation and adaptation efforts have been attempted. Thus, the current paper builds on such a characterization of loss and damage that faith actors can adopt in their work on climate justice. It contributes to the conversation on what counts as loss and damage in climate negotiations. The author's personal and nuanced understanding of AFAN-CJ brings a richer conversation on the role of faith actors in pursuing climate justice in Africa.

Several scholars conclude that climate justice is indeed a human rights issue that requires urgent attention, given the climate crisis currently affecting developing countries. The current paper discusses the work of the AFAN-CJ from the same angle and notes gaps that can be addressed to realize the network's full potential. Gumbo (2024) analyzes trends in civic activism related to climate change and the broader environmental crisis in African regions, with a particular focus on AFAN-CJ and other civic organizations, networks, and alliances. He highlights that the AFAN-CJ was directly driven by the zeal to influence climate justice in all related climate considerations at different levels. Gumbo's 2024 work lacks depth in his engagement of AFAN-CJ on a particular climate negotiation pillar. Thus, his work is amplified by the current paper, in which the same network's advocacy on loss and damage is strengthened.

The current paper does not engage other critical issues related to climate justice, such as colonialism. Yet, Abimbola et al. (2021) view climate justice as a matter directly linked to racism and colonialism. They lament that the history of climate change rarely mentions the colonization and other historical injustices that paved the way for industrialization and massive land use, leading to the current climate crisis. To that extent, the paper notes the urgent need for the AFAN-CJ to embed reparative justice conversations in its work to amplify its contribution to loss and damage policy-making in that regard.

Lefstad and Paavola (2024) track the evolution of climate justice claims in global climate change negotiations with a particular focus on specific UNFCCC COPs. They note that the climate justice concept mostly manifested during COP15, COP19, COP21 and COP24. Yet, the justice framings of different actions in the UNFCCC process and their evolution seem not to receive adequate attention from scholars (Lefstad and Paavola, 2024). The current paper specifically benefits from such a conclusion. Lefstad and Paavola's work does not make direct reference to faith action and loss and damage issues, but it refers to efforts by stakeholders that include faith-based organizations. They developed a framework to understand the various angles through which climate justice can be analyzed.

A Sticky Issue: No Agreed-upon Definition

A review of the literature shows that there is no agreed-upon definition for loss and damage. Duvel and Garcia-Portela (2024) cite the IPCC report that defines loss and damage as the “adverse observed impacts and or projected risks...that can be economic or non-economic” (2022, 7). The same report adds that the impacts materialize when the limits of adaptation are reached. Acknowledging the absence of an agreed definition of loss and damage, Uri et al. (2024) argue that broadly, though, it refers to the effects of climate change that occur beyond the ‘hard limits’ to adaptation.

Article 8 of the Paris Agreement (2015) frames it as “averting, minimizing and addressing” loss and damage. Broberg (2020) highlights that critics of such framing note that averting and minimizing are synonymous with mitigation and adaptation, respectively. Thus, addressing loss and damage through the provision of restitution for harms caused by climate change should be the unique element of loss and damage financing. Restitution in this case can be understood as a measure to ensure that climate-impacted communities benefit because they have historically and structurally suffered. Uri et al. (2024) note that the phrase loss and damage was only formally used in 2007 at COP2013 when the WIM was established to promote the implementation of approaches to address loss and damage.

Broberg’s 2020 proposal defines loss and damage as covering those measures meant to address the impacts of climate change, which are “residual” to mitigation and adaptation. Impacts of climate change include slow-onset events and extreme weather events, which may both result in loss and damage. Slow-onset events develop gradually over time and their impacts are often based on a confluence of several events. These include rising temperatures, desertification, loss of biodiversity, ocean acidification, sea level rise, salinization, and land and forest degradation. Alternatively, extreme weather events are rare at a particular place and time of the year. These events include heatwaves, droughts, storm surge, tropical cyclones and floods. Faith actors are often the first responders to the losses and damages that are a result of climate change, as they are forced to accommodate victims of disasters occurring in their areas.

This paper adopts the definition offered by Qi et al. which appears to be more comprehensive and deeply explained. It says:

Loss and damage refer to the observed impacts and projected risks of climate change that go beyond what countries, communities, or ecosystems can adapt to. With increasing global warming and more frequent and intense natural disasters, climate change represents an existential threat to some of the most vulnerable countries. Averting, minimizing, and addressing loss and damage is about protecting and strengthening the resilience of communities, livelihoods, and ecosystems in the face of climate change, ensuring they are safeguarded for future generations (2023, v),,

The question that arises then is therefore the following: What are these losses and damages? This question is addressed in the ensuing section.

Types of Losses and Damages

The losses and damages caused by the effects of climate change can be categorized as economic

and non-economic (UNFCCC, 2026). The UNFCCC indicates that economic losses can be understood as loss of goods and services that are commonly traded in markets. These include incomes and physical assets that can be lost as a result of climate change. Thus, economic “losses should be recorded by and manifest in the system of national accounts (although they may not be in countries with large informal economies). Market prices can be used to value economic losses” (UNFCCC, 2013, 3).

Alternatively, non-economic losses, according to a UNFCCC Technical Paper (2013), are the remainder of items that are not commonly traded in the market. The paper indicates that “The absence of a market price is one of the main reasons why assessing non-economic losses is challenging. However, their effect on human welfare is no less important” (UNFCCC, 2013, 3). The UNFCCC adds that “In many developing countries, non-economic losses may well be more significant than economic losses. Recognizing and managing the risk of non-economic loss should therefore be a central aspect of climate change policy” (2013,3).

In essence, addressing losses and damages emanating from climate change impacts requires strong financial, material and policy support at local, national and global levels from a climate justice perspective. What is the significance of this? The query is examined in the next section.

Significance of Loss and Damage in Addressing Climate Injustices

A major challenge noted by Aliozi (2021) is the inadequate commitment of developed countries to support efforts that promote climate justice. The objective of the UNFCCC (Article 2) is to stabilize the concentrations of greenhouse gas in the atmosphere at a level that would prevent dangerous anthropogenic interference with the climate system (Aliozi, 2021). Thus, the UNFCCC is supposed to lead in the promotion of climate justice. Political or policy frameworks at all levels should have been promoted to establish a conducive environment for other non-state actors, including scientists and faith actors, to contribute to climate justice conversations.

Nonetheless, one can acknowledge the efforts made to date by the UNFCCC in promoting climate justice through loss and damage frameworks. In 2007, during the COP13, the Bali Action Plan was adopted and loss and damage were first introduced as part of the enhanced action on adaptation. In 2010 at COP16, a Work Programme on loss and damage under the Subsidiary Body for Implementation (2011-2013) was established (UNFCCC, 2026). The major highlight, as noted earlier, happened in 2013 at COP19 when the WIM was established with its Executive Committee as a vehicle to address loss and damage associated with climate change impacts (UNFCCC, 2026). The governance structure of the Executive Committee of the WIM also allowed it to work with specific expert groups.

The UNFCCC demonstrated its seriousness in addressing climate injustices in developing countries through the adoption of a binding framework, the Paris Agreement of 2015, during COP21. Article 8 of the Paris Agreement indicates that “Parties recognize the importance of averting, minimizing and addressing loss and damage associated with the adverse effects of climate change, including extreme weather events and slow onset events, and the role of sustainable development in reducing the risk of loss and damage (UNFCCC, 2026, 1).

Areas of cooperation through the WIM were elaborated in the agreement. These included early warning systems, emergency preparedness, slow onset events, events that may involve irreversible and permanent loss and damage, comprehensive risk assessment and management, risk insurance facilities, non-economic losses, as well as resilience of communities, livelihoods

and ecosystems (UNFCCC, 2015). While one recognizes the efforts made at COP21, developed countries have not been respecting the provisions of the Paris Agreement on loss and damage. Nevertheless, at least loss and damage were elevated to be one of the key pillars at UNFCCC COPs since then.

The significance of loss and damage was also enhanced in 2019 during COP25 when the Santiago Network was established, tasked with the roles of promoting averting, minimizing and addressing loss and damage associated with the adverse effects of climate change. The COP also presided over the second review of the WIM. Specifically, the Santiago Network was aimed at catalyzing technical assistance of relevant organizations, networks and experts for the implementation of relevant approaches to avert, minimize, and address loss and damages at local, national and regional levels (UNFCCC, 2026). White et al. (2020) surveyed to establish what developing countries would require financing for under the Santiago Network facilities. They found that respondents highlighted the need for capacity building and support toward risk reduction. The survey helped the subsequent Secretariat and Advisory Board, as well as the network of member organizations, bodies and experts in their planning on loss and damage.

Discussion of Lessons from the Past

Faith actors and other key stakeholders on climate justice should be wary of the previously noted limitations of climate finance as they engage in the loss and damage financing mechanism. Watson et al. (2023) recognize the centrality of climate finance as a vehicle for low-carbon and climate-resilient development. Nonetheless, they also note complexities and the evolving nature of the global climate financed architecture. This explains the several limitations noted in the literature on climate finance by different scholars, including mitigation and adaptation financing. Thus, climate justice activists should take note of such limitations of previous climate finance mechanisms as they advocate for the utility of the Loss and Damage Fund.

Evaluating the effectiveness of adaptation financing, Uri et al. (2024) argue that the mechanism used was particularly problematic and has historically been lower than for mitigation. Funders regard adaptation projects as being unviable, according to Uri et al. (2024), and that they are assumed to be beneficial only to local communities and funding is always given as loans instead of grants, thereby increasing the indebtedness of developing countries. In that sense, the mechanism does not promote climate justice but instead acts as a method of control and reinforces forms of dependency (Uri et al., 2024). Thus, one can argue that funders prefer mitigation as it allows them to make profits compared to adaptation support. The profit-orientation of the mitigation support does not cultivate a sense of climate justice among vulnerable continents such as Africa. The Green Climate Finance (GCF) mechanism did not allow developing countries to have greater control over funding, despite it having been marketed in that way. The GCF failed to act as a mode of transforming climate actions in developing countries. Thus, these lessons from adaptation financing should inform the Loss and Damage Fund, whereby arguments for reparations and restitutive justice are even clearer than with the adaptation case.

There has been consensus among the scholars whose works were reviewed for this paper with regard to the nature and utility of the Loss and Damage Fund based on previous lessons manifesting in adaptation financing. Uri et al. (2024) and Schalatek and Bird (2016) concur that the fund should serve as a transformational source of climate finance that can cultivate climate justice in developing countries. Schalatek and Bird (2016) in particular argue for what they call a

“normative framework,” proposing that climate funds should be transparent, accountable, respect the polluter pays principles, aligned to respective capabilities, new and additional funding, as well as predictable. Moreover, the authors add that the fund’s administration should also be transparent, locally-owned, timely, appropriate, without increasing the vulnerability of communities, harmless, as it also aligns with gender equality. Muller (2008), cited in Uri et al. (2024), also iterates the same principles, emphasizing that climate funds should be over and above the official development assistance, not be subjected to the domestic revenue problem, grant-based and adequate.

The preceding criteria for climate finance in general should be applied to the Loss and Damage Fund. In particular, the governance of the fund should not generate complicated bureaucracies that technically and politically exclude the most deserving communities. Concerns with previous climate finance mechanisms included board structures and membership, project selection and execution of the funds (Uri et al., 2024). Issues of adequacy and accessibility should remain a critical area of interest for faith actors involved in climate justice advocacy. One of the sticky issues raised by non-state actors during COP30 was the involvement of the World Bank in the administration of the Loss and Damage Fund. An alternative framework that the AFAN-CJ has raised before the operationalization of the Loss and Damage Fund is the need for inclusivity in the administration of the fund. Inclusive national-level frameworks and approaches that raise the voice of youths, women, faith actors, civil society and other vulnerable groups will likely guarantee transparency and accountability.

Jackson (2025) adds his voice, indicating that enabling direct access, ensuring faster disbursement for highly vulnerable countries, clear direction for how non-economic losses should be presented in proposals are the critical areas of focus after COP30. While these issues are technical, they determine the utility of the fund on the ground. Stronger, efficient and effective support systems capable of absorbing loss and damage resources promptly will go a long way in addressing the effects of climate change.

I have also been involved in conversations in which civil society and faith actors, among other non-state actors, have raised concerns regarding the coordination mechanisms between the WIM and Santiago Network on the one hand and the newly established Loss and Damage Fund on the other. The call has been for these three institutions to properly coordinate and ensure that resources reach the intended vulnerable communities in a timely way. Jackson (2025) further advises that rapid financing tools and mechanisms to access the resources should be put in place. These include crisis modifiers and pre-arranged trigger mechanisms showing how early actions can reduce future losses and damages. As noted by Jackson, there is a need for robust data, institutions and decision-making pathways to assess impacts, plan for resilient recovery and channel resources efficiently and effectively. Thus, strengthening of early warning systems within the loss and damage framework at the national level will reduce risks and future burdens on vulnerable communities.

Conclusions and Recommendations

The paper has demonstrated to the faith actors the controversies relating to loss and damage. It discussed the historical developments of the loss and damage as a third pillar of international climate negotiations, noting that developed countries attempted to block that development. The subsequent adoption and operationalization of the Loss and Damage Fund marked a huge development in climate negotiations. Non-state actors that had been pushing for climate justice

through the adoption of this fund celebrated the operationalization of the funding mechanism. Yet, faith actors needed to be alerted to the governance and administrative areas that needed to be highlighted if the fund is to be useful to the most vulnerable communities in developing countries. Thus, this paper tracked the lessons from the previous climate finance arrangements that did not work for the vulnerable communities to inform faith-driven advocacy.

The scholarly contribution of this paper is hinged on its articulation of faith-driven advocacy within the climate justice framework. Also, the paper has contributed to the conceptual understanding of climate justice from the perspective of loss and damage financing. The paper further provided a profile of an interfaith network that believes in the role of humanity's stewardship when it comes to God's creation. Based on the preceding conclusions, recommendations are made in the following paragraphs.

First, faith actors should embrace the Loss and Damage Fund as a potential vehicle to achieve climate justice in Africa. Nevertheless, they should sustain their policy advocacy at national, continental and global levels to ensure that accessibility to the fund is guaranteed for the most deserving communities. Faith actors should actively participate in climate projects implemented by their national governments to serve the interests of the ordinary, vulnerable people in their communities. They should also continue calling for inclusive frameworks that allow them to meaningfully participate in climate projects.

Second, a broader definition of loss and damage finance, which includes compensation for economic and non-economic losses, should be at the center of faith-driven advocacy. This will fulfil the climate justice framework, which motivates funding that is based on need rather than on "quality" of the submitted project proposal or a first come first serve basis that has been criticized by Uri et al. (2024).

And third, national governments should amplify the call for new money, in addition to the aid already being given by developed countries as climate finance. The money should be supplementary to the existing foreign aid and climate finance intended for adaptation and should come as grants and not loans. Fundraising levels should be commensurate with the growing loss and damage needs in vulnerable communities.

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