Climate inclusion through our lens

Women with disabilities and climate change in Nepal

DIVERSE PATTERNS

cbm global disability inclusion

FAIR MED Health for the Poorest

handicap international humanity & inclusion

IDA International Disability Alliance

EXECUTIVE SUMMARY

This report documents the lived experiences of twelve women with diverse disabilities and backgrounds in Nepal with climate change, identifies barriers and unique vulnerabilities, and sets out actionable recommendations to make climate policies and practice genuinely inclusive. The design and recommendations of this study reflect the priorities of a number of Nepali organizations of persons with disabilities who guided the research.

Nepal's varied topography, heavy reliance on climate-sensitive livelihoods and limited institutional capacity increase vulnerability to climate change impacts, such as recurring and intensified floods, landslides, and drought. Persons with disabilities are disproportionately affected, yet disability remains substantially undercounted in Nepal. This data gap reflects both the systemic exclusion and the continued underrepresentation of persons with disabilities in climate adaptation planning and policymaking. Multiple, intersecting forms of discrimination—based on gender, age, economic status, rural residence, indigeneity, caste, and other factors—compound risks for women with disabilities, reducing their access to resources, services and decision-making. Social stigma, patriarchal norms, traditional belief systems, and charity-based attitudes further entrench social exclusion, restrict mobility and participation, and curtail agency.

The findings of the study demonstrate various ways through which climate change disproportionately harms women with disabilities:

- Lower incomes and constrained assets limit preparedness and capacity to adapt.
- Early-warning systems and evacuation routes are often inaccessible due to physical or communication barriers, elevating the exposure of women with disabilities to environmental hazards.
- Water scarcity raises the burden of household chores and hygiene challenges for women with disabilities and their caregivers.
- Gaps in official data collection, planning and recovery mechanisms hinder equitable relief, compensation, and recovery in the event of climate disasters.

Beyond these challenges, the participating women with disabilities identified approaches that strengthen their climate resilience and inclusion, and expand their agency and meaningful participation in climate action and decision-making:

- Community solidarity and mutual support, peer learning and capacity-building initiatives;
- Recognition of indigenous and locally adapted knowledge;
- Cross-movement partnerships between organizations of persons with disabilities, women's and youth groups, and Indigenous organizations.

p. 3/4: Temporary shelter (toilet, kitchen and living room) in West Rukum, Karnali province, December 2024

Addressing these findings requires coordinated action to mitigate intersectional discrimination of women with disabilities in climate action.

- Resilience and access to resources should be strengthened with dedicated emergency adaptation funds for women with disabilities, prioritization in water interventions for households, institutionalized community solidarity mechanisms, subsidies for climate-adaptive housing modifications and targeted climate-resilient livelihood programs.

- Infrastructure and information must be made accessible through universal design of infrastructure, multi-format early-warning systems, accessible evacuation routes, climate information in formats that are accessible to people with sensory and intellectual disabilities, and accessible transportation.

- Meaningful participation of women with disabilities in climate action requires support for organizations of persons with disabilities (OPDs), including women's OPDs, to lead on climate issues, as well as accessible climate education, training of emergency responders on disability-appropriate assistance, but also fostering peer support networks and stronger links between OPDs, women's and youth networks.

- Research and knowledge should be expanded to strengthen disability-disaggregated data using the Washington Group questions, to document Indigenous adaptive knowledge, and investigate how climate-driven scarcity—especially water—affects health, hygiene, safety, and livelihoods of women with disabilities.

ACKNOWLEDGEMENTS

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A steering group comprising SDDC members in Switzerland and Nepal, together with four Nepalese OPD partners—Blind Youth Association Nepal (BYAN), National Federation of the Disabled (NFDN), Nepal Disabled Women Association (NDWA), and National Indigenous Disabled Women Association (NIDWAN)—reviewed the study.

LAYOUT | Franziska Nyffeler

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Erosion threatening houses in Rapti municipality, Bagmati province, December 2024

1 INTRODUCTION

CBM Global Nepal, in collaboration with Swiss Climate change disproportionately affects marginalized communities, including persons with disabilities. Yet people with disabilities remain largely excluded from climate discourse and governance. The United Nations Framework Convention on Climate Change (UNFCCC)'s decision making body, the Conference of the Parties (COP), has still not recognized persons with disabilities as a formal constituency. Despite state Parties' human rights obligations under the 2016 Paris Agreement and the Convention on the Rights of Persons with Disabilities (CRPD), by 2022 80% of Parties had made no mention of persons with disabilities in their Nationally Determined Contributions (NDCs) (IDA 2022). In recent years, progress has been made on this, but it remains slow.

As the Committee on the Elimination of Discrimination against Women (CEDAW) has noted, crisis situations caused by climate change exacerbate pre-existing gender inequalities and compound intersecting forms of discrimination against, among others, women living in poverty, indigenous women, women belonging to ethnic and other minority groups, and women with disabilities (CEDAW 2018).

This report highlights the largely overlooked voices of women with disabilities who experience disproportionate harms from climate change in Nepal. It documents the lived experiences of twelve women with diverse disabilities across the country. The research used participatory methods and was guided by a number of Nepali organizations of persons with disabilities and grounded in the principle "Nothing without Us." The study identifies barriers and enablers to women with disabilities' participation in climate action, adaptation and resilience initiatives. It proposes recommendations for inclusive climate policy and practice that address their specific needs. The aim is to inform policies and programmes that enable meaningful, equitable engagement of women with disabilities in Nepal's climate adaptation efforts.
A mixed methods approach was used in the research, combining a desk review with qualitative data collected in Nepal between November 2024 and January 2025, in the immediate aftermath of severe floods that caused 244 fatalities in September 2024.

Chapter 2 describes the research methodology and process in detail. Chapter 3 analyses the intersection of disability and climate change and examines key legal frameworks and policies in Nepal. Chapter 4 presents findings drawn from first hand testimony of women with diverse disabilities, their photographic narratives and direct observation, followed by recommendations for policymakers, civil society, organizations of persons with disabilities (OPDs), NGOs and international development partners.

2 METHODOLOGY

The report used desk review of relevant literature and key legal frameworks and policies and qualitative data collected between November 2024 to January 2025 —in depth interviews with twelve women with diverse disabilities and backgrounds in Nepal who participated in the research, participant generated photographic storytelling, discussions with organizations of persons with disabilities who accompanied the research, and direct observation.

The **Photovoice method**, a participatory visual approach developed by Wang and Burris (1994), was used to enable participants to document and communicate their lived realities. To promote open sharing, the names of the women with disabilities have been omitted from this report.

Question design and data interpretation were guided by an intersectional and climate-justice framework. The **intersectional approach** examines how overlapping forms of discrimination restrict access to climate resources and adaptation options and explains why policies often fail people who face multiple marginalizations (Ghosh & Dutta, 2024). **Climate justice** implies treating climate change as human rights issue and, for this study, foregrounds three core dimensions most relevant to the findings: **Distributional justice** (unequal impacts of climate change and unequal access to resources for adaptation), **recognitional justice** (whose experiences and identities are acknowledged and valued), and **procedural justice** (who participates in decision-making about adaptation measures).

2.1 RESEARCH PROCESS

Background

In June 2024, CBM Global Nepal and SDDC partners in Nepal convened a consultation workshop in Kathmandu with 12 organizations of persons with disabilities (OPDs) and several women who had participated in a previous Photovoice study on women with disabilities in Nepal (Bigler et al., 2022). The workshop sought OPD guidance on the scope and priorities of a planned follow up study. Participants recommended research and capacity building workshops focused on how climate change affects diverse women with disabilities and on strengthening their roles in climate action.

Following the consultation, the Nepali firm Diverse Patterns was commissioned to carry out the research and produce the report. Research took place immediately after severe flooding on 26–28 September 2024 that caused 244 fatalities and widespread damage across the Kathmandu Valley and surrounding areas. Many study participants had directly experienced or witnessed this disaster; their accounts were shaped by those events and informed the study's findings.

Timeline and phases
[November 2024 – January 2025]

SAMPLE SELECTION [November 2024]

Partner organizations of persons with disabilities in Nepal selected twelve women to participate in the study. The sample was selected to capture diversity across different disability types (hearing, visual, physical, psychosocial, and intellectual), geographic regions (Bagmati, Madesh, Karnali, and Sudurpashchim provinces), and different socioeconomic and ethnic backgrounds.

TRAINING WORKSHOP [20–21 November 2024]

In a two-day Kathmandu workshop the participant women with disabilities were trained on disability rights, basic climate-change concepts, photography techniques, and storytelling methods.

PHOTOGRAPHIC DOCUMENTATION [November 2024 – January 2025]

After the training, participants returned to their communities and used photography to document climate impacts over roughly one month.

IN-DEPTH INTERVIEWS [November 2024 – January 2025]

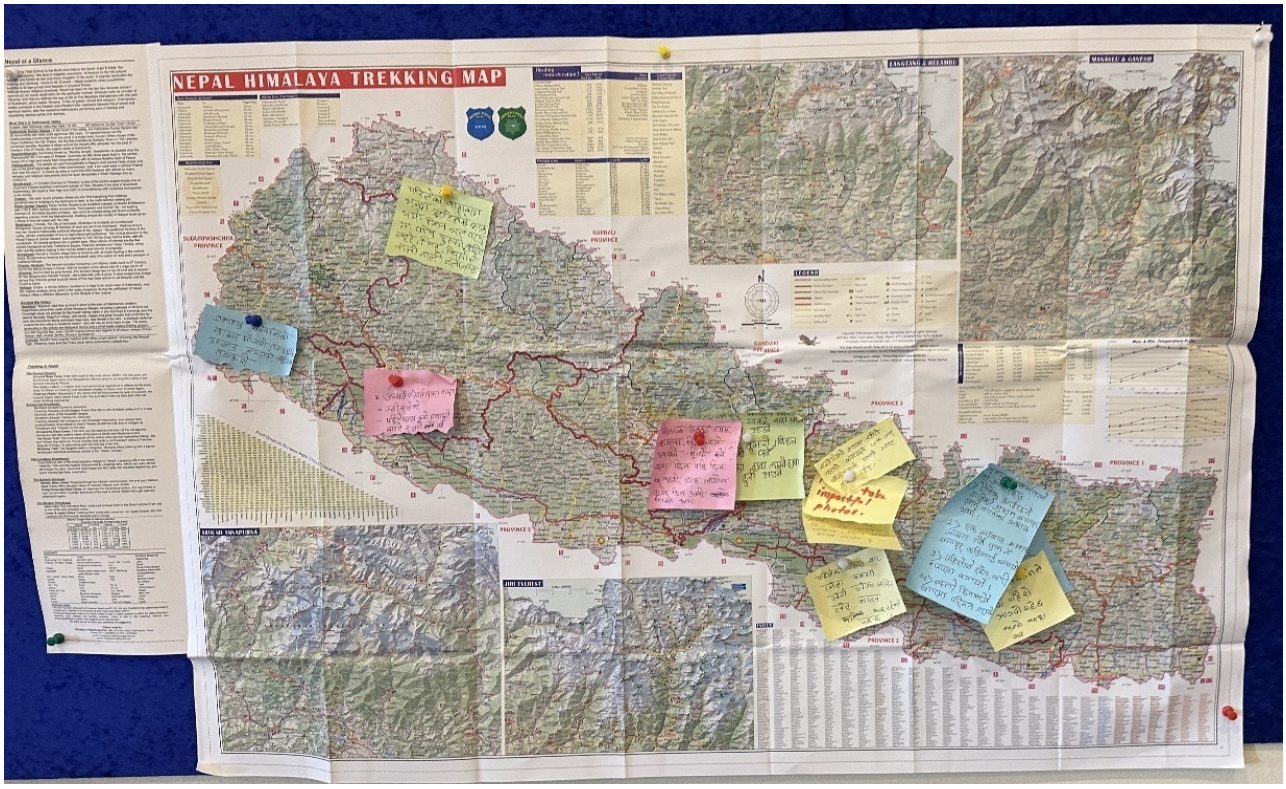
Researchers conducted in-depth interviews with all twelve participant women with disabilities to gather detailed narratives. Four interviews were conducted in the participants' home environments in three different districts - two in Lalitpur, one in Sindhupalchok, and one in the flood-affected Roshi Valley, Kavre. Eight interviews were conducted during a follow-up workshop in Kathmandu in January 2025.

PHOTO-SHARING WORKSHOP [2–3 January 2025]

In a second two-day workshop in Kathmandu, participants presented their photographs and took part in group discussions on climate impacts, adaptation strategies, and social justice. Collective reflections helped to triangulate individual interview findings.

VALIDATION AND CONSULTATION WORKSHOP [7 January 2025]

A final workshop with members of 11 organizations of persons with disabilities (OPDs) used the World Café method to discuss climate change impacts, climate action perspectives, resilience enablers, and recommendations for advocacy. Organizational feedback was incorporated to complement individual experiences and shape final recommendations.



Map from the second workshop showing where participants live. Diverse Patterns, January 2nd, 2025

2.2 LIMITATIONS

This qualitative study centers on the voices and lived experiences of a purposive sample of twelve women with disabilities in Nepal against the backdrop of Nepal's climate and disability policies. The findings based on testimony cannot be generalized to all women with disabilities across Nepal in all their diversity, and do not capture the full magnitude and complexity of long-term climate-change impacts. Photographs produced by the participant women with disabilities offer a visual snapshot of observable impacts during the research period; image content and technical quality varied according to participants' skills and resources. All interviews were conducted in Nepali and translated into English, which may have introduced subtle shifts in nuance.

3 CONTEXT OF DISABILITY AND CLIMATE CHANGE IN NEPAL

3.1 DISABILITY IN NEPAL

The 2021 National Population and Housing Census reports that 2.2% of Nepal's population lives with a disability. Experts and disability-rights groups contend this figure is a significant undercount, attributing it to low awareness, social stigma, data-collection limitations, and an official reliance on a medical rather than a functional model of disability (UNPRPD 2022:24). Many people, especially in remote areas, do not self-identify as persons with disabilities due to fear of discrimination and lack of access to diagnosis and services. The World Health Organization estimates that about 16% of the global population lives with a disability (WHO 2022).

Persons with disabilities in Nepal encounter multiple, persistent barriers to full participation across various life domains. These include limited access to quality education, healthcare, and employment; inaccessible physical infrastructure; discriminatory attitudes; and a lack of reasonable accommodations. Households with people with disabilities often face higher poverty rates. The UN Special Rapporteur on extreme poverty and human rights found in a 2022 visit that persons with disabilities in Nepal are disproportionately affected by multidimensional poverty—spanning work, food security, healthcare expenditure, housing, exposure to violence, and exclusion from decision-making and voting (UN Human Rights Council 2022:14).

The intersection of disability with factors such as socioeconomic status, gender, ethnicity, caste, and geography (rural versus urban) shapes how people with disabilities experience discrimination. The Committee on the Rights of Persons with Disabilities observed in its 2018 review of Nepal that persons with disabilities face intersecting discrimination—particularly women and girls with disabilities, people with intellectual and psychosocial disabilities, autistic persons, and those from Dalit, Madhesi, Muslim, and other marginalized and ethnic communities—resulting in aggravated exclusion (UN CRPD Committee 2018, art. 5).

Nepal is ethnically, linguistically, and culturally diverse, with Hinduism the predominant religion followed by Buddhism (Pant 2008:48). Although the caste system was officially abolished in 1963, it still shapes social hierarchy and access to resources, especially in rural areas (Bigler et al. 2022:7). Urban areas may offer better services but pose challenges of cost and complex-built environments.

Persons with disabilities from marginalized ethnic groups in rural areas face compounded disadvantages from limited resources, entrenched discrimination, and inaccessible public services. For example, indigenous women and girls with disabilities experience additional barriers to sexual and reproductive health rights due to the combined effects of gender, disability, and indigenous identity (Arrow / NIDWAN 2023).

Nepal has made legal and institutional gains towards gender equality, including greater women's participation in politics and public life (UN Women 2024a). However, progress has been uneven: Nepal ranks 125th of 148 countries in the 2025 Global Gender Gap Index, down from 96 three years earlier, reflecting setbacks in economic and political participation as well as gaps in education and health access (WEF 2025). Persistent patriarchal norms continue to limit women's opportunities—especially in

rural and marginalized communities—and compound risks for women with disabilities, who face higher vulnerability to violence, abuse, neglect, and inadequate access to sexual, reproductive, and maternal health services (Bigler et al. 2022).

3.2 KEY LEGAL FRAMEWORKS ON DISABILITY

Nepal is party to the United Nations Convention on the Rights of Persons with Disabilities (CRPD) (since 2010) and to the United Nations Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) (since 1991). Its 2015 Constitution mandates the promotion and protection of disability rights, including political participation, and requires disability inclusive laws and policies.

The **2017 Act Relating to Rights of Persons with Disabilities** marked a significant shift from a charity and medical model to a rights based approach aligned with the CRPD, guaranteeing inclusion across education, health, employment, public services, buildings and communication, legal aid, and protection from violence. Subsequent statutes address sectoral areas such as public health, social security, and residence.

Despite these legal gains, implementation and enforcement remain weak. Disability ID cards—the gateway to social security allowances and other benefits for people with significant disabilities—are difficult to obtain for many, especially in rural areas, because of cost, bureaucratic barriers, stigma, and language or communication obstacles. Women and girls, people with invisible disabilities (psychosocial and intellectual), and those with communication challenges (deaf and deafblind persons or persons who may not master Nepali language) are most at risk to be overlooked and excluded. The 2017 Act recognizes ten types of disability (Physical, visual, hearing, hearing-visual, voice and speech, mental or psychosocial, hemophilia and multiple disabilities) and four severity levels, yet national data collection still relies on an impairment (medical) model that omits many functional and invisible disabilities (UNPRPD 2022:24).

The UN CRPD Committee in its first review of Nepal (2018) urged the government to consult representative organizations of women and girls with disabilities to secure their participation in public and political life and drive law and policy reform. In December 2023, the government adopted a new National Policy on Persons with Disabilities that incorporated some OPD recommendations.

3.3 NEPAL'S CLIMATE RISK PROFILE

Nepal's varied topography stretches from the fertile plains of the Tarai in the south to the lower-altitude Mahabharat range and the towering Himalayas. This remarkable diversity significantly contributes to the country's vulnerability to climate change, since different climate impacts across regions and ecosystems complicate adaptation efforts. In addition, Nepal's economy largely depends on climate-sensitive sectors. 80% of Nepal's population lives in rural areas and depends on small-scale subsistence agriculture (World Bank/ Asian Development Bank 2021).

Already observed climate change impacts in Nepal such as rising temperatures, changes in precipitation patterns (more intense rainfall events, prolonged dry spells), glacial retreat, and increased frequency and intensity of extreme weather events such as floods, landslides, and droughts are projected to intensify in the future.

However, Nepal's vulnerability to climate change is largely driven by its low adaptation readiness and coping capacity, according to international assessments. ND GAIN (2023) ranks Nepal 126th of 192 for combined vulnerability and readiness (with a higher score representing a higher vulnerability). The European Commission's INFORM (2025) rates Nepal's climate risk as medium (score 59/191, with a lower score representing a higher vulnerability) and shows particularly weak coping mechanisms (48) compared with hazards/exposure (71).

Key climate change concepts

CLIMATE CHANGE

Refers to long-term shifts in temperatures and weather patterns, primarily caused by human activities, especially greenhouse gas emissions. These shifts result in more frequent and intense extreme weather events (such as floods, droughts, and heatwaves) and gradual changes (such as precipitation patterns).

CLIMATE ACTION

Includes efforts to reduce greenhouse gas emissions (mitigation) and adapt to current or expected climate change. This includes policies, technologies, financial investments, and behavioral changes at local, national, and international levels.

CLIMATE VULNERABILITY

The likelihood of being adversely affected by climate change impacts. This depends on the character, magnitude, and rate of climate variation to which a population is exposed, along with its sensitivity and adaptive capacity.

CLIMATE RESILIENCE

The capacity of social, economic, and ecological systems to cope with hazardous events, trends, or disturbances. These systems respond or reorganize in ways that preserve their essential function, identity, and structure while maintaining their capacity for adaptation, learning, and transformation.

CLIMATE JUSTICE

Justice that links development and human rights to achieve a human-centered approach to addressing climate change, safeguarding the rights of the most vulnerable people, and sharing the burdens and benefits of climate change and its impacts equitably and fairly (IPCC 2018, Annex I, Glossary)

CLIMATE ADAPTATION

Adjustments in ecological, social, or economic systems in response to climatic stimuli and their effects. It involves changes in processes and practices to moderate potential damage or benefit from opportunities associated with climate change.

(IPCC Online Glossary; European Union, EPA; IPCC (2007, 2022 and 2023))

3.4 KEY CLIMATE ACTION POLICY FRAMEWORKS

Nepal has formally committed to inclusive, rights-based climate action. Nepal joined the United Nations Framework Convention on Climate Change (UNFCCC) in 1994 and ratified the Paris Agreement in 2016, committing to a human rights–based climate approach that explicitly includes gender equality and the rights of persons with disabilities. Nepal has submitted three Nationally Determined Contributions (NDCs). In its third NDC, Nepal commits to inclusive climate action by mainstreaming Gender, Equality, Disability and Social Inclusion (GEDSI) across policies, pledging to involve persons with disabilities alongside other marginalized groups, strengthen their capacity to engage in climate initiatives, and collect disaggregated data by gender, age, and disability (Government of Nepal 2025:34f.).

The country has developed a comprehensive suite of climate and disaster risk reduction laws, policies, and plans that recognize inclusion and the needs of marginalized groups, including persons with disabilities; nevertheless, persons with disabilities remain underrepresented in some documents and risk being overlooked despite these formal commitments.

Key instruments include the following:

- The **Disaster Risk Reduction and Management Act (2017)** established the legal foundation for Nepal's disaster preparedness, response, and recovery efforts and created a National Council for disaster risk reduction and management. Its Executive Committee is mandated to formulate special plans and programmes for women, children, seniors, Dalit and other marginalized groups, and persons with disabilities.

- The **National Disaster Risk Reduction and Management Policy (2018)** adopts an inclusive DRR approach, committing to ensure access, representation, and meaningful participation for women, children, senior citizens, people with disabilities, and marginalized communities, and pledges to make public physical infrastructure accessible.

- The **Disaster Risk Reduction National Strategic Action Plan (2018–2030)** provides a roadmap for DRR, embedding principles of Gender Equity, Disability and Social Inclusion (GEDSI) across priority areas and explicitly calling for inclusiveness in disaster risk reduction (UN Women Nepal, 2024b).

- The **National Climate Change Policy 2079 (2019)** sets the government's vision to mainstream climate considerations into development planning across sectors, prioritizing gender, social inclusion, livelihoods, and governance. The policy emphasizes equity and participatory, community-driven approaches to include women, youth, and marginalized groups as stakeholders. Persons with disabilities are largely underrepresented in the document, typically listed among vulnerable or at risk populations; the policy does, however, call for disaggregated data collection on persons with disabilities and for accessible communication and information.

- The **National Adaptation Plan (NAP 2021–2050)** was developed through extensive consultations that included women, youth, indigenous

organizations, and organizations of persons with disabilities. The NAP explicitly recognizes persons with disabilities alongside other marginalized groups—youth, women, children, seniors, and indigenous communities—and sets a target to increase their meaningful participation in planning and decision-making at federal and local levels by 80% by 2030.

Nepal has institutional structures at national, provincial, and local levels for climate governance. At the national level, the Climate Change Council (chaired by the Prime Minister) and the Climate Change Coordination Committee (chaired by the Minister of Forests and Environment) set policy direction, with the Ministry of Forests and Environment's Climate Change Management Division (est. 2018) acting as the central secretariat. The Multi Stakeholder Climate Change Initiative Coordination Committee (MCCCIC), operating since 2009, convenes government agencies, NGOs, and experts. The National Planning Commission and the Ministry of Finance are responsible for integrating climate priorities into development planning and budgets.

Acute and systemic implementation gaps persist, with weak inter agency coordination, overlapping policies, and decentralization challenges that undermine delivery and disproportionately harm the most marginalized people, including persons with disabilities. (M'Vouama et al., 2023: 15).

4 FINDINGS

Drawing on first hand testimony and Photovoice narratives from twelve women with diverse disabilities and backgrounds, the findings are clustered in three areas: socio cultural barriers to inclusion, unique climate vulnerabilities, and enablers for participation in climate action. Photographs taken by the participants, together with their quotes, illustrate and substantiate the findings, providing direct evidence of how climate change affects their daily lives.

4.1 SOCIAL AND CULTURAL CONTEXT

Most participants reported fewer economic opportunities and lower incomes than men with disabilities and women without disabilities, heightening their climate vulnerability and limiting their capacity to adapt. Many lacked resources for basic preparedness—emergency supplies, home reinforcement, and devices to receive weather warnings.

A woman with a psychosocial disability from Lalitpur — a historic city in the Kathmandu Valley now facing growing climate vulnerabilities — described her economic challenges:

> *When heavy rain damaged my roof last year, I couldn't afford proper repairs. I had to use plastic sheets since metal ones were too expensive. I worried constantly whenever it rained. While others in my community could get loans to strengthen their houses, the bank rejected my application. They never explicitly said it was because of my disability, but I knew that was the real reason.*

A woman with multiple disabilities from West Rukum, Karnali Province—now cultivating ginger after losing her livestock in a landslide—described how climate change has destroyed her livelihood and deepened her poverty:

> *As a woman with disability, economic opportunities are already limited and that, too, climate change is making harder. I believe climate change contributes to the spread of diseases in seeds and plantations that are threatening our livelihoods. I currently live in a shelter made from corrugated sheets that do not protect from heavy rain. Water seeps in and we don't feel safe. My husband fetches water from the public tap, which is time-consuming and requires effort. Not having proper shelter and access to basic services creates stress and fear of uncertainty during the rainy season.*

Various women with disabilities identified traditional belief systems, social stigma, patriarchal norms, and a charity-oriented approach to disability as drivers of social and economic exclusion that limit access to climate adaptation resources. Several participants said disabilities are often viewed as punishment for past deeds, reinforcing exclusion. Religious and cultural interpretations — rooted in Hindu concepts such as dharma (duty), karma (cause and effect), and moksha (liberation) — are sometimes invoked to justify discriminatory treatment of women and people with disabilities. A woman with a visual disability from Sindhupalchok described how her paternal grandfather rejected her and her mother, saying:

> *You are not my blood;*
> *you cannot be part of this family.*

She only later understood the rejection of her and her mother was based on her disability.

> *I always felt like I didn't belong, but now I understand it was society's prejudice, not my condition.*

A woman with a disability who participated in the study described the stigma she experienced in her marriage based on her disability:

> *Society makes me feel that there is a difference between a person with and without disability. I feel this even more deeply after my marriage…From the beginning, my in-laws opposed this marriage and had lots of negative conversations with my husband. They told him he may face misfortune leading to bad life and denied him a share of any parental property. (…) Despite this, my husband and I live together… But my husband hesitates to walk beside me while I am going out to nearby markets or any public places. He fears judgement and ridicule from the community, which he has faced several times.*

In Nepali society, participants noted, persons with disabilities are often treated as objects of charity rather than rights-holding individuals. An indigenous woman with a physical disability recounted attending a public cultural program where she felt humiliated when people offered her money as charity.

> *While I was watching the program, strangers started giving me money because they mistook me for a beggar due to my wheelchair. I was shocked and hurt, realizing they were judging me solely based on my disability, assuming I was there to ask for charity rather than enjoy the event like everyone else.*

The incident highlights widespread attitudes of pity and negative stereotyping tied to disability, limited mobility, gender, and—potentially—indigeneity. All participants reported experiencing societal restrictions rooted in patriarchal norms. A woman with multiple disabilities from West Rukum, Karnali Province, described how these restrictions prevent her from participating in learning activities.

> *As a woman with disability, when I go out alone for workshops or training, I want to spend time learning and, yes, even with male colleagues. But my parents, especially my neighbors, start saying things like, 'She might be spending time with men in hotels'.*

A woman with a physical disability from Sindhupalchok described being overburdened with household work simply because she is a girl, despite her disability.

> *I used to think that if I were a boy and had proper vision, they probably wouldn't have asked me to do such chores. As a girl, I had to do all the household work. I have a brother and two sisters, and I used to cook for them, feed them, and send them to school. After that, I would fetch water for the buffaloes.*

Most study participants noted that discrimination based on gender and disability deepens during climate-related disasters, when resource scarcity intensifies and household responsibilities disproportionately fall on women, including women with disabilities. As for access to education, study participants noted barriers based on gender discrimination that are aggravated by disability. As one woman with a disability shared, she was forced to abandon education both for safety reasons and the lack of reason-

able accommodation and trained staff who subjected her to physical violence:

> *"I couldn't pursue education because of my disability. I had to walk to school, and being a girl, I felt unsafe walking through the jungle. Although my family encouraged me, I chose not to go because I didn't feel secure... My teachers didn't understand my situation. They used to beat me for not studying properly. I didn't tell them about my low vision, so they didn't know. The punishment became unbearable, so I stopped going to school.*

Climate change amplifies existing inequalities: compounded by patriarchal norms, social stigma and invisibility, and economic fragility, women with disabilities face distinctive and intensified forms of discrimination.

4.2 CLIMATE VULNERABILITY AND UNIQUE IMPACTS

4.2.1 Evacuation, mobility and accessibility challenges

When climate disasters strike, women with disabilities face specific challenges in evacuation and mobility, with damages to infrastructure resulting in lasting accessibility challenges. The floods and landslides caused by three days of extreme rainfall in September 2024 and its aftermath made these challenges evident. Most women with disabilities interviewed highlighted how infrastructure damage affected their ability to connect with family support networks and to access essential services, causing social isolation. A wheelchair user from Lalitpur city found herself in a particularly vulnerable situation when severe flooding made evacuation impossible. With no accessible emergency exits or evacuation assistance available, she remained trapped inside her home throughout the extreme weather event and for several days afterward.

> *"Being in a wheelchair, I was completely trapped. I couldn't navigate through the flooded pathways or cross over debris. My wheelchair would get stuck in the waterlogged ground, making it impossible to even reach my doorstep. The situation presented significant challenges because I had no way to evacuate if the flooding got worse. With the phone networks down, I couldn't even call for help or check on my family in the village.*
> *I felt completely isolated.*

She hadn't seen her family since the September 2024 floods and missed the culturally important Dashain festival early October when Nepali people traditionally return to their villages.

> *"I usually visit my village during festival time, but I couldn't meet my family this time. There were no vehicles available. Many people walked, but I couldn't do that. I don't have complaints because I have to consider my situation. This was the first time in 17-18 years that I stayed alone during the festival."*

The research team accompanied her to visit her family in the village in Roshi Valley, Sindhupalchok district, in central Nepal. However, the road damage from the September 2024 floods made it impossible for her to get out of the vehicle. She couldn't access any restroom facilities during the entire trip of several hours and had to wait until returning to Kathmandu.

She shared her experience:

> *I traveled all the way to my village, hoping to see my mother and relatives, but I couldn't reach them. The distance felt emotional as well as physical.*

We never thought a small-looking river like Roshi would be so enormous and cause so much damage. I guess this is what climate change is all about.
My house is right behind that village, but I can't go there.

Flood-damaged homes and roads. Roshi rural municipality, Kavre district, December 23rd, 2024

4.2.2 Mental health impacts

Climate-related natural disasters disproportionately harm the mental health of women with psychosocial disabilities, often worsening existing conditions or triggering new ones. One participant — a woman with a psychosocial disability from a village area of Lalitpur — lives on a slope where a severe landslide occurred after intense rainfall. Increasingly frequent landslides, floods, and water scarcity in the area have created a persistent threat that has negatively affected her mental health.

I had never thought a landslide would hit so close to home. Now, this is my house, and the landslide has eroded soil just beside my house. I feel very vulnerable and threatened now. This has relapsed my mental health conditions and I need to again start taking medicine, which I had left because I started feeling fine.

Landslides threatening home. Godawari municipality, Lalitpur district, January 6th, 2025

She described her vulnerability in detail:

> *I have never experienced such intense rain in Kathmandu and Lalitpur. When it began, I didn't realize how severe it would become. My roof was leaking, so I kept placing buckets under the drips. None of us could sleep. I desperately hoped the water would subside... Then I realized how these situations are especially challenging for people with disabilities. I couldn't make quick decisions like others could — it felt as if my mind had frozen. The constant fear that a landslide might sweep away our house consumed my thoughts, leading to headaches, sweating, and even brief periods of unconsciousness.*

4.2.3 Information accessibility

Women with disabilities reported barriers to accessing critical emergency information. A woman with an intellectual disability said early-warning broadcasts use complex language rather than simple words and images, making them hard to understand. Participants with sensory disabilities also noted that warning systems and emergency broadcasts seldom meet their communication needs. A woman with a hearing disability described her experience during the September 2024 floods:

> *They said everyone had received early warnings about excessive rainfall except me. These warnings usually come on the radio or on TV without sign language, both of which are not accessible to me. When rainfall didn't stop for quite a long time, I was very scared as I was unprepared.*

As a woman with a sensory disability living in the urban neighborhood of Chabahil of Kathmandu, she explained how increasing environmental degradation and pollution in the city increases communication barriers for her.

> Kathmandu was very clean and green some years back. But today, rivers are drying up and filthy— too many vehicles, too much smog. I can't even walk without wearing a mask and many others do, which makes communication more difficult for me because of my hearing disability, as I often use lip movement and facial expressions.

Urban pollution. Chabahil neighborhood, Kathmandu, January 7th, 2025

4.2.4 Water access challenges

All participants reported that traditional water sources—wells, springs, and rivers—have declined due to irregular rainfall and overuse, causing severe water shortages. They said water scarcity profoundly affects their daily lives in multiple ways and is creating growing financial strain, with the cost of purchasing water hitting women with disabilities—who already face economic hardship—especially hard. A woman with an intellectual disability who lives in Surkhet district, Karnali province, in the mid-western part of Nepal, presented her observations:

I took a photo of my well. Because of drought and irregular rainfall, it has dried up. Now we must buy water. The well water used to be free, but now it is filled with insects and there's very little and dirty water. We must buy water jars that cost fifty rupees each, which is expensive since we need two to three jars every day. All of this happened because of climate change.

Dried up well. Surkhet district, Karnali province, January 2nd, 2025

A woman with an intellectual disability who lives in Lalitpur city with her family shared a similar experience:

> *"There is lack of water. Previously the well water was sufficient throughout the year, now it barely lasts for five months, requiring us to purchase water for all our daily needs like bathing, washing clothes, cooking, and drinking.*

Water scarcity particularly affects rural communities, who rely on natural water sources like wells for agriculture. As one woman with a visual disability from the rural Sindhupalchok district, a mountainous region prone to natural disasters and characterized by deep river valleys and scattered settlements, noted:

> *"I have noticed that the forest area around here is no longer the same. The river has shrunk, and wells have dried up. We do not have tap water, so we pump drinking water from the river. The natural wells we used to fetch water from are gone.*

Difficulty in accessing water disproportionately affects women with disabilities, whose medical needs and personal care routines often require extra water. Several participants reported greater difficulty maintaining personal and menstrual hygiene because of water scarcity. As one woman with a disability described:

> *"So, when women with disabilities or those with wheelchairs have their period, they cannot walk to the river or water source as other women do to clean or bathe. As they cannot get access to water like others, they face health complications.*

Another woman with a physical disability noted:

> *"The flood even affected the area where I live in the city. There was no place left to live or cook food. I lived like that for four to five days, feeling disheartened. (…) Maintaining hygiene became difficult for me, unlike others, as I am in a wheelchair.*

In rural areas, water scarcity forces longer trips to fetch water—a task traditionally borne by women (IWMI 2021). For women with disabilities, this burden typically shifts to caregivers, often female relatives. Interviews and workshop observations (participants attending with a female personal assistant) reflected this dynamic. As water becomes scarcer, household labor intensifies for all women, including those with disabilities. One Indigenous participant reported becoming increasingly dependent on her mother after nearby water sources failed:

My mother has to go a long way to collect water even though we live in the capital city. Water scarcity has been a major problem. I have a severe disability and depend on my mother to move around even in a wheelchair. When she is gone, it is difficult for me. Also, as a daughter, I wanted to carry her burden and help her get water, but it is impossible for me, which also makes me sad.

Water collection journey. Chapagaun, Godowari municipality (Lalitpur district), January 6th, 2025

4.2.5 Data and planning gaps

Several participants identified the absence of disability disaggregated data as a major barrier to inclusion in local disaster management and recovery planning. During a research observed meeting in Kathmandu, a ward representative admitted the municipality lacked such disaggregated data.

> *"We don't have specific numbers or details about women with disabilities in our disaster response plans. We include general provisions for 'vulnerable groups,' but we haven't collected information on their specific needs or locations."*

A woman with a hearing disability from Bara District, Madhesh Province, who had previously advocated for inclusive disaster planning, reported encountering the same problem:

> *"When I asked the municipality for information about how many of us [women with disabilities] were affected by the last flood, they had no idea. How can they make proper plans if they don't even know we exist? It's like we're invisible in their documents and their minds.*

As a woman with a visual disability from Rapti Municipality, Chitwan District, observed, local authorities were out of touch with the support people with disabilities need to recover from natural disasters:

> *"We have heard that local disaster management committee has some items to support vulnerable people during disaster, however, we do not know what disaster management committee does, what plans and items they have for support during climate induced or other disasters.*

4.3 ENABLERS FOR PARTICIPATION IN CLIMATE ACTION

While earlier sections highlighted the challenges women with disabilities face in society and because of climate change, the following chapter focuses on opportunities for their participation in climate action.

4.3.1 Capacity strengthening and awareness building

Many women with disabilities who participated in the study had never taken part in climate change training despite experiencing its impacts. The research workshops gave them basic climate awareness and boosted their confidence, enabling more active engagement in climate discussions and action in the future.
As one woman with visual disability shared:

> *"We realized climate change is a very common phenomenon in our daily lives. We could do more to advocate for these issues with municipalities if we are further trained.*

Beyond climate knowledge, peer learning proved to be a crucial enabler: exchanging experiences with other women with different disabilities built practical skills, confidence, and solidarity that supported participation in climate action.

One woman with hearing disability expressed this the following way:

> *"As a deaf person with communication challenges, I rarely have a chance to interact in depth with other people. These workshops give me the opportunity to learn about new challenges and opportunities that people with other types of disabilities face. Living in Kathmandu, we don't usually discuss traditional practices in the city, but I got to know about these practices for climate adaptation from other members. This has been very enlightening.*

A woman with visual disability shared a similar observation:

> *"I had never met a person using a wheelchair. I learned about the issues faced by wheelchair users during floods. I learned this from my friend, who uses a wheelchair and has participated in the workshop.*

Exchanges across diverse types of disability deepened participants' collective understanding of climate vulnerabilities and successful adaptive strategies. The capacity building sessions also helped women link their individual experiences to broader climate action, as one participating woman with an intellectual disability described.:

> *"I learned that if local governments involve persons with disabilities in the disaster management planning process, we can reduce the risks.*

A woman with psychosocial disabilities shared her insight:

> *"We need creative ways to raise awareness - like using drama and art. And we must focus on environmental conservation through tree planting. Most importantly, we need proper local plans and policies that include everyone's voice.*

4.3.2 Recognition and integration of experiential knowledge

Women with diverse disabilities possess experiential knowledge that can improve climate resilience: their lived and proven strategies for navigating environmental challenges offer unique, often overlooked, crucial insights. During a group discussion, one woman with a visual disability explained how her adaptive strategies could inform broader resilience efforts:

> *"People often think we need help, but they don't realize we develop creative solutions every day. I've created a system of tactile markers around my home to navigate during power outages from storms. When I shared this with my neighbors, they realized these markers could help everyone during blackouts, not just people with visual impairments.*

Another woman with a psychosocial disability who had developed water conservation techniques explained:

> *"Because fetching water is difficult for me, I learned to use every drop multiple times. I catch water from washing vegetables to water plants and store rainwater in specific locations around my house. These aren't just disability adaptations—they're climate solutions everyone could use when water becomes scarce.*

Participants also highlighted the value of traditional knowledge for adaptation—for example, community rainwater harvesting techniques. A woman with a psychosocial disability shared her experience:

> *"In my house, there was an issue with water availability, which made it difficult to do daily tasks. To solve this, I used a tent to collect rainwater in a 1000-liter tank. I positioned the tent so that rainwater would flow directly into the tank.*

4.3.3 Community solidarity and support networks

The participants agreed that community support before, during, and after climate disasters is critical to overcoming social and environmental barriers. An Indigenous woman with a visual disability from the Majhi community in Sindhupalchok— a tightly knit, traditional fishing group— facing frequent landslides and floods— described how her community supported her during the September 2024 disaster:

> *"During the flood near my house, all the community members evacuated me quickly. They said, 'You are disabled; we can run fast but not you, so you need to leave first.' This made me feel valued and protected.*

During the community visit the research team observed notable inclusive practices: all 42 households collaborate on construction, completing one house at a time through collective labor; income generating activities (e.g., sand transport) involving fully mobile members while earnings are shared equally across families, including those with members with disabilities. As she explained:

> *"Even though I cannot physically help with loading sand, I receive the same share as others. This economic support helps me prepare better for climate challenges.*

She added that strong kinship ties and a norm of mutual benefit discourage ableist discrimination and foster inclusive support across the community.

> *Unlike other places, here my disability doesn't restrict my voice in community decisions. During our community meetings, everyone listens to my suggestions about safer evacuation routes and early warning systems. Being a woman with a disability doesn't make me less important here.*

4.3.4 Cross-movement collaboration and learning

Emerging partnerships between disability rights groups and environmental organizations were identified as a strong enabler for inclusive climate action, creating space for women with disabilities to contribute perspectives while gaining support from broader advocacy networks. A woman from West Rukum, Karnali Province, who recently joined a local climate action committee through such a partnership, shared:

> *Before, the disability groups and environmental groups worked separately. I belonged to a disability organization, but we never discussed climate issues. Now that our organizations are working together, I can bring my disability perspective to climate discussions, and environmental activists are learning about accessibility. It's making both movements stronger.*

The research team observed a collaborative workshop where a local environmental organization partnered with a disability rights group to design inclusive tree planting initiatives. The event featured accessible pathways, sign language interpretation, and roles adapted for diverse impairments. A woman using a wheelchair reflected on the experience:

> *This is the first environmental activity where I didn't feel like a burden. They planned it, knowing people like me would participate. I have wanted to join climate activities for years but was always told it wasn't possible because of my wheelchair. These new partnerships are changing what's possible for us.*

5 RECOMMENDATIONS

The following recommendations emerged from joint reflections with Organizations of Persons with Disabilities (OPDs) and are directed to government, civil society, OPDs, climate actors, and international development partners.

Addressing stigma and intersectional discrimination

- Run rights based awareness campaigns to counter stigma and show how discriminatory attitudes increase risks for people with disabilities during climate disasters.

- Create community programs to challenge patriarchal norms and expand women with disabilities' participation in climate action, prioritizing rural areas.

- Adopt and operationalize rights based disability inclusion across all climate adaptation and planning processes.

- Train local officials and community leaders in intersectional approaches to address the layered discrimination faced by women with diverse disabilities and backgrounds in climate crises.

- Mainstream violence prevention and response into adaptation planning to protect women with disabilities during resource shortages and displacement.

Strengthening climate resilience and resource access

- Establish dedicated emergency funds for climate adaptation tailored to women with diverse disabilities and backgrounds to address documented economic vulnerabilities.

- Prioritize households with women with disabilities in water security interventions and service delivery during shortages.

- Promote community solidarity initiatives that institutionalize collective support systems for resilience.

- Subsidize climate adaptive housing modifications for women with disabilities to improve safety during extreme weather.

- Develop climate resilient livelihood programs specifically designed to increase economic empowerment for women with disabilities.

Ensuring accessibility of infrastructure and information

- Require universal design for all climate related infrastructure, including evacuation centers, water points, and community facilities.

- Develop multi format early warning systems (visual, audio, plain language) to reach women with diverse disabilities and backgrounds promptly.

- Establish accessible evacuation routes and protocols tailored to varied mobility needs.

- Produce climate information in multiple accessible formats for sensory and intellectual disabilities.

- Invest in accessible transport solutions that operate during and after climate events to remove mobility barriers.

Strengthening capacity to enhance meaningful participation

- Support organizations of persons with disabilities, including women' organizations of persons with disabilities, to integrate climate change-related issues into their advocacy and programming, and to promote women's leadership on those issues.

- Establish representation quotas for women with disabilities in climate decision-making bodies at all government levels.

- Conduct accessible climate education programs designed for women with different types of disabilities.

- Create peer support networks for women with diverse disabilities and backgrounds to share adaptation strategies and advocate collectively.

- Train emergency responders on appropriate support methods for people with different disabilities during climate emergencies.

- Establish and promote connections between OPDs and women's and youth networks that are actively involved in climate action.

Promoting research and knowledge generation

- Expand participatory research that includes women with diverse disabilities and backgrounds to document and analyze their climate experiences.

- Strengthen disability disaggregated data collection in climate affected areas, capturing disability type, gender, age, ethnicity, and location.

- Mainstream the functional model of disability, by using the Washington Group Set of Questions in disability data gathering.

- Document and share Indigenous traditional knowledge and adaptive strategies, including those of Indigenous women and girls with disabilities, for mitigation and resilience.

- Research best practices in inclusive resilience (e.g., Majhi community approaches to water, forest, and biodiversity management) for replication.

- Investigate how climate driven resource scarcity—especially water—affects the health, hygiene, safety, and livelihoods of women with diverse disabilities.

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