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**Gender-responsive climate finance: The key to just climate action and tackling inequalities**

\* The views expressed in this paper are those of the authors and do not necessarily represent those of the United Nations.

# **Gender-responsive climate finance: the key to just climate action and tackling inequalities**

## **Introduction**

Countries in the global south have historically contributed the least to causing climate change, yet their economies are disproportionately impacted by the consequences of climate change.<sup>1</sup> With 2023 set to be the hottest year on record, there is a clear case for all countries and communities in need to have the ability to implement climate measures to address climate impacts.<sup>2</sup> The over-exposure of countries in the global south to ongoing loss and damage is harming their ability to finance climate and development measures including as a result of the cycle of climate-induced debt and fiscal deficits.<sup>3,4</sup> The impact of this on women is particularly stark. A 2022 Intergovernmental Panel on Climate Change (IPCC) report highlights that women, children, Indigenous Peoples and racialised communities are disproportionately vulnerable and impacted by climate change and ongoing loss and damage.<sup>5</sup>

Ecosystems that sustain societies and communities, such as agriculture, are often commodified and priced. More than 40 per cent of the agricultural labour force in countries in the global south is made up of women.<sup>6</sup> By one estimate, “ecosystem services and other non-marketed goods make up between 50% and 90% of the total ‘GDP of the poor’”.<sup>7</sup> Climate change is already having an impact on ecosystems and food production systems in the agriculture, fisheries and coastal aquaculture sectors, through degraded water quality, soil erosion and lower crop yields.<sup>8</sup> Women are often the first to feel these impacts.<sup>9</sup> Despite these impacts, in 2019, just 2 per cent of global climate finance reached small farmers, indigenous peoples and local communities in the global south.<sup>10</sup> The structured inequality of climate change on women is undermining their human rights, facilitating impoverishment and entrenching gender inequalities. Indeed, the intersectional dimension of society means that inequalities between women are also being exacerbated.

Orthodox economic theory has typically excluded ecological and gender considerations, and other heterodox values and beliefs from economic analysis.<sup>11</sup> From an ecological perspective, this limits the ability for critical economic analyses to take planetary boundaries into account, resulting in ill-structured economic policies that do not effectively support efforts to tackle the global climate crisis. Subsequent heterodox economic theories have reflected on the implications of excluding sustainable resource management and allocations from economic analysis and policy. These include, amongst others, the economic theories of degrowth, ecological economics and green economic theory, where there is also a body of work on these theories using a feminist approach. While gender policies are commonly seen as ways of reducing gender inequalities, which have deep cultural and social roots, feminist theories have typically also addressed the planetary boundaries and ecological dimension of the economy. Philosophers have argued that “[t]o protect human and environmental well-being, ecofeminist perspectives envision sensitive, responsible, respectful relationships as foundations for human collective action, emphasizing precautionary policies and democratic processes”.<sup>12</sup>

However, as this briefing will show, climate finance flows – and indeed economic and climate change policies – are largely exclusionary to women, girls, Indigenous women, racialised and ethnic women, non-gendered communities and disabled women. Instead, existing economic and financial systems benefit those in power in societies, rather than societies as a whole.

This briefing summarises the gendered nature of the financing instruments that are prioritised in climate finance. It also looks at the lack of access to finance that women face, the lack of institutionalised engagement of women in climate finance decision making and project selection, and the lack of transparency of the small amount of gender-responsive climate finance that is provided. All of this is exacerbating gender inequalities and poverty.

### **Box 1: Climate finance as a means to ensuring climate justice**

The United Nations Framework Convention on Climate Change (UNFCCC) recognises the inequity of the climate crisis. Its Framework is underpinned by the UNFCCC's principle of Common but Differentiated Responsibilities (CBDR) and respective capabilities (RC).<sup>13</sup> While Article 4 of the Convention enshrines the responsibility of countries in the global north to provide finance.<sup>14</sup>

Agreed in 2015, the Paris Agreement<sup>15</sup> is the current international agreement for countries to work together to tackle the climate crisis. Article 9 of the Agreement enshrines the right to climate finance for countries in the global south. The Cancun Agreements (agreed at COP16 in 2010)<sup>16</sup> are viewed as the first UNFCCC Agreement to formally acknowledge the role of gender equality and Indigenous groups in ensuring there is an effective response to the climate crisis. In their biennial UNFCCC communications on finance, countries in the global north are expected to include information on whether finance provided is gender responsive and takes into account gender considerations.<sup>17</sup>

Climate finance is about all countries having the means to implement robust climate measures – finance, technology transfer and capacity building – while respecting the global south's right to development.<sup>18</sup> Climate Justice is about recognising that the climate crisis has been caused by the global north through resource exploitation in the global south<sup>19,20,21</sup> and thus the global north has a greater responsibility to act first and fast.

However, the existing global climate finance goal of US\$100 billion per year has never been met.<sup>22</sup> The Organisation for Economic Co-operation and Development (OECD) estimates it will only be met in 2023.<sup>23</sup> Additionally, a process is underway to set a post-2025 climate finance goal<sup>24</sup> and to operationalise a new Loss and Damage Fund.<sup>25,26</sup> The inability to meet current global climate finance goals is harming gains made in sustainable development,<sup>27</sup> particularly as some countries in the global south that are highly vulnerable to climate change are also middle-income countries, and thus are not eligible for some other forms of climate-related development finance.<sup>28,29</sup> It is vital for global climate finance goals to be met, so all countries in the global south can access climate finance.

### **Climate finance lending is an obstacle to gender equality**

The vast majority of climate finance is currently provided as loans. OECD data shows that in 2020, US\$48.6 billion, or 71 per cent, of public climate finance attributable to global north countries was channelled through concessional and non-concessional loans while grants amounted to just US\$17.9 billion (26 per cent) of climate finance.<sup>30</sup> The cost of this debt is significant,<sup>31</sup> resulting in low- and middle-income countries spending US\$336 billion on total debt repayments in 2023.<sup>32</sup>

The burden of repaying these loans cancels out the UNFCCC's principle of Common but Differentiated Responsibilities (CBDR) and respective capabilities (RC), as it places the responsibility of financing climate change (loan and interest payments) on countries in the global south. This is despite the core responsibility of contributing climate finance residing with countries in the global north.<sup>33</sup>

The impact on women is even greater. An assessment of Pakistan's 2022 floods by the Government of Pakistan, multilateral banks, UN agencies, and institutions shows that limited access to social protection schemes, shelter and healthcare will likely disproportionately affect women, children, people with disabilities and refugees the most and exacerbate existing gender inequalities.<sup>34</sup> Pakistan's huge financing needs culminated in a conference in early 2023 to raise finance to address the floods. However, 90 per cent of the contributions at the conference were in the form of loans, to be rolled out over three years,<sup>35</sup> amounting to US\$8.7 billion of debt hanging over the country.<sup>36</sup> Pakistan is just one country that has been impacted by the prevalence of climate-induced indebtedness. The system of debt

and repayments in climate finance highlights the importance of accurately assessing how suitable a particular financial instrument is for implementing climate measures.<sup>37</sup>

The impact of lending is not restricted to public budgets but also extends to household budgets. If the state is not able to provide gender-responsive climate finance grants – due to inadequate and low-quality climate finance – then women are forced to rely on extractive loans to finance urgently needed climate measures. A climate-induced breakdown of ecosystems and food production systems forces women to adjust to its impacts. However, in order to adapt, women need access to adequate resources, such as finance, time, capacity and technology. If there's no public support to finance their adaptation to these circumstances, they then have to finance this themselves,<sup>38</sup> often incurring personal debt.

Research<sup>39</sup> carried out in Bangladesh showed that female-headed households spent three times more on climate change and disaster measures than male-headed households due to having lower incomes. They also prioritised climate and disaster management.<sup>40</sup> Moreover, lending practices are not always equal from a gender perspective. Institutions such as the Inter-American Development Bank Invest (IDB Invest) have concluded that gender bias already occurs in lending, resulting in women paying higher interest rates, facing stricter terms on collateral, receiving less finance and for shorter terms than men.<sup>41</sup>

Due to the finance decision making of the credit-provision industry not accounting for the specific circumstances of women, these industries are actively contributing to women's financial exclusion, while benefiting from the gains of higher interest rates. This is despite evidence showing that women are viewed as more reliable lenders than men. This includes the findings that their savings habits make them more resilient to economic shocks.<sup>42</sup> However, discriminatory gendered practices persist, including when women attempt to access public finance. The current dynamics between commercial lending conditions and their impact on gender equality are another reason why countries in the global south need to be able to provide gender-responsive climate finance that supports women's agency and autonomy.

A lack of owned assets for women to use as collateral for loans is another barrier that women face. Women own less than 20 per cent<sup>43</sup> of the world's land, which is especially concerning in regions where climate-induced displacement has led to men (who often own the land rights) leaving to pursue work elsewhere. In 2012, data from UN Women showed that, in the event of a disaster that affects land or property, women seeking state-offered reconstruction funds often cannot independently make the claim, because they do not own the land.<sup>44</sup> This affects their subsequent recovery efforts. Registering land in a woman's name has been shown to increase women's asset ownership and bargaining power,<sup>45</sup> while limited ownership of family assets impacts women's say over how money is used in the household.<sup>46</sup>

Such differences in power held within communities and familial structures can have an impact on the extent to which women can access finance, which in turn can result in women using informal finance. For instance, in Kenya and South Africa, women across income and education levels tend to access informal finance (informal income, savings and credit) rather than formal finance.<sup>47</sup>

These structural inequalities also fall along the lines of intersectional gender biases. Ethnic, racial and Indigenous discrimination against women further limits access to credit and to lending programmes, and excludes whole sections of society from accessing finance. Research in Bolivia on microloans showed that “nonindigenous women have double the chance of loan approval, but indigenous women have only 1.5 times the chance of loan approval when compared with men”.<sup>48</sup>

Additionally, research on microloans in Jamaica and Trinidad and Tobago “shows how the distribution of microloans is distorted by the racialized and gendered stereotypes of microfinance institutions' managers and loan officers towards dark-skinned borrowers. Consequently, microcredit programs tend to take place in an exclusionary fashion”.<sup>49,50</sup> Such biases and negative discrimination are multipliers of existing inequalities, prevent women from marginalised communities from accessing finance, and increase their long-term risk of falling into poverty following a climate impact. Particularly as research

on microcredit schemes suggests that indebted households are forced to choose between repaying extractive loans and buying food and water.<sup>51,52</sup>

As members of a community, when women lack access to equitable financial systems, this can impact their livelihoods and autonomy, purchasing power of climate technologies for their homes or businesses, and ability to pay for energy efficiency upgrades. This makes climate action more expensive for women. Whereas, when women have the same right to access economic opportunities as men, economies are stronger in the wake of polycrises, including the climate crisis.<sup>53</sup>

Without greater policy space for rights-based state intervention and/or financial regulation, discriminatory lending practices will persist. Greater access to climate finance grants for women can longer be omitted from financial decision making.

### **The gendered nature of climate and debt**

As the frequency and intensity of climate change increases,<sup>54</sup> countries in the global south continue to be disproportionately impacted. This in turn increases their climate vulnerabilities and their borrowing costs. Research from Imperial College London commissioned by UN Environment shows that “for every US\$10 these countries spend on interest payments, an additional dollar of interest is added due to climate vulnerability”.<sup>55</sup> Higher and additional borrowing costs increase debt repayments, thereby reducing governments’ long-term fiscal stability and ability to invest in climate-resilient public services and to implement robust climate measures.

Lower income countries already spend five times more on external debt repayments than on tackling climate change.<sup>56</sup> In the wake of a climate impact, already indebted countries typically increase their indebtedness due to taking on more loans – as a result of inadequate international climate finance – in order to address the economic impacts of climate change. According to research for the International Monetary Fund (IMF), debt levels in small climate-vulnerable developing states (SIDS) rapidly increase following climate impacts as a result of the impact on their economies, and due to debt being the only available option to finance reconstruction.<sup>57</sup>

The requirement to repay debt incurred as a result of climate impacts can lead countries to impose austerity measures, which overwhelmingly target the public sector and the most vulnerable communities, including impoverished women.<sup>58</sup> When public service spending is cut, this affects access to social protection programmes, domestic violence support programmes, maternity and childcare, food or energy subsidies and basic public services including education, health, housing, water and sanitation. These are services that women greatly rely on, thus such cuts are gendered, as they directly impact women, girls, Indigenous women and non-gendered communities, especially those who experience multiple and intersecting inequalities<sup>59</sup> based on class, race, ethnicity, caste, disability, family structure and age.

The gendered nature of public service cuts further entrenches inequalities within communities<sup>60,61</sup> and risks reversing gains made in poverty eradication, particularly as women’s unpaid care and domestic work is often relied on as a ‘shock absorber’<sup>62,63</sup> for public service cuts. The shock of a climate impact on a local economy’s infrastructure, food systems and livelihoods causes women and girls to travel longer distances to find affordable goods (such as food, water and firewood) for their families. Girls are pulled out of school to support their families in the home, as they are viewed as an important source of labour,<sup>64,65</sup> which reduces the amount of education they receive compared to boys.<sup>66,67</sup>

Even if girls are not pulled out of school, increasing household debts can reduce the ability of a family to pay school fees. Indebted governments that cut state-funded basic safety nets in order to meet debt repayments leaves women with little recourse but to borrow (if they can). This in turn increases women’s personal debt. Following a climate impact, these personal debts may have been incurred due to new renting costs as a result of loss of property, private healthcare costs due to lack of access to an overwhelmed public healthcare system, or informal loans due to loss of livelihoods. Spikes in household and personal debt can push women into greater amounts of poverty and financial insecurity, particularly

girls who may have lost their families and who no longer have access to education to strengthen their long-term earning potential. A lack of strong public services compounds the effects of climate change on women, including women who experience multiple and intersecting inequalities.

Under such circumstances it is vital for governments to be able to provide safety nets for communities and for women to ensure that their rights are upheld. However, unsustainable public debts and subsequent cuts to public services and social protection programmes are eroding women's human rights. Given women's lack of ownership over land or property, routes and infrastructure that cannot be rebuilt in a timely manner after a climate impact can lead to women living in overcrowded, unsafe shelters. This puts them at risk of all forms of gender-based violence, including human trafficking and child marriage.

Indeed, the UN Special Rapporteur on violence against women and girls states that climate change is “the most consequential threat multiplier for women and girls”.<sup>68</sup> This is a finding that is further evidenced by the plight of women following the Indian Ocean Tsunami in 2004. In the two years following the Tsunami, nine out of ten women in India experienced physical violence.<sup>69,70</sup> Moreover, published research has found that annual flooding<sup>71</sup> in northeast India forced women and girls into child labour or marriage; after Cyclone Sidr<sup>72</sup> in Bangladesh, widowed women were driven into prostitution and hard labour by traffickers; and in the Philippines, women were forced to work as domestic servants, beggars, prostitutes and labourers after having survived typhoon Haiyan.<sup>73</sup>

As outlined in this section, a lack of grant-based or highly concessional climate finance is actively increasing the global south's climate vulnerability and exposure to higher borrowing costs, thereby increasing sovereign debt vulnerabilities. In turn, women's rights to freedom, quality livelihoods and a healthy environment are actively being eroded because governments in the global south are prioritising debt repayments over social spending.

Climate-induced sovereign debt is exacerbating gender inequalities and poverty. While some countries in the global north have committed to provide gender-responsive climate finance,<sup>74</sup> unless this finance is provided as grants it will not adequately support gender equality. Without a basic safety net provided by governments, women – including those who face multiple and intersecting inequalities – risk falling into impoverishment, malnourishment and poor health due to the compounding effects of climate change and unsustainable debts.

Countries must start prioritising women's access to public gender-responsive finance and support. This is vital to ensure that women do not incur climate-induced personal debts, and to make sure that their human rights and autonomy are upheld.

### **Gender and transparency of climate finance flows**

Gender-responsive climate finance means financing projects that support entire communities, including women and women who experience multiple and intersecting inequalities, thereby transforming communities as a whole to become climate resilient and gender equitable. For example, a renewable energy project that powers a community fridge reduces the impact that heatwaves have on food stores and helps to ensure that food is available during heatwave-induced drought. In turn, this reduces the time girls spend on food preparation and creates the opportunity for girls to have a similar level of access to education as boys.<sup>75</sup> It also means ensuring that women are involved in decision-making processes to design projects that benefit them and communities.

Countries in the global south have stated that gender-responsive climate finance is needed for energy-mitigation plans, forest community-based management, and to implement adaptation “strategies to reduce health impacts related to diseases exacerbated by climate change especially for [I]ndigenous [P]eoples and women”.<sup>76</sup> However, funding to support the implementation of the UNFCCC's Enhanced Lima Work Programme on Gender and its Gender Action Plan (GAP),<sup>77</sup> and other relevant climate and gender initiatives, has been difficult to secure. The lack of gender-responsive climate finance and

climate policies is exacerbating gender inequalities, eroding human rights and inhibiting women's ability to finance much-needed climate measures. Addressing these issues requires accurate data to understand the current financing gaps and to identify best practices and trends. However, the true amount of gender-responsive climate finance is not known due to a lack of transparency that is contributing to data gaps.

This is partly because project implementers do not routinely gender-tag climate-reported projects. Averages for the year 2019/2020 show that just 0.7 per cent of tracked mitigation projects used gender-tagging; 11 per cent of adaptation projects and 27 per cent of projects with dual objectives incorporated used gender-tagging.<sup>78</sup> Countries in the global north have also not consistently submitted information to the UNFCCC or OECD on gender-responsive climate finance, or on how gender considerations have been integrated into climate finance or climate-related Official Development Assistance (ODA).

Under the rules that guide the implementation of the Paris Agreement, countries in the global north are required to track gender-responsive climate finance or take gender considerations into account.<sup>79</sup> However, UNFCCC reporting tables on finance do not explicitly include space for gender information,<sup>80</sup> thereby displacing this data to the additional information column. Some countries do have domestic processes in place for tracking gender-responsive climate finance. Canada has a government commitment for 80 per cent of all climate finance programming to integrate gender and has developed a framework for project implementers to track gender equality results.<sup>81</sup> While the UNFCCC has “encourage[d] climate finance providers to improve tracking and reporting on gender-related aspects of climate finance, impact measuring and mainstreaming”,<sup>82</sup> a 2022 update shows this recommendation has not been achieved.<sup>83</sup>

Development finance contributors gender-tag climate-related ODA at a higher rate. OECD data shows that, from 2018 to 2019, US\$18.9 billion went towards climate-related ODA that integrated gender.<sup>84</sup> This implies that countries in the global north should have the structures in place to tag, collect and report data on gender-responsive finance, structures that could be repurposed for gender-responsive climate finance. However, it is not clear whether tagging and collecting this data is prioritised. The OECD counts finance as gender-equality focused ODA – including climate-related ODA<sup>85</sup> – if it has been marked in projects or programmes as either principal or significant:<sup>86</sup>

- **Principal**, refers to finance where “[g]ender equality is the main objective of the project/programme and is fundamental in its design and expected results”.<sup>87</sup>
- **Significant** refers to finance where “[g]ender equality is an important and deliberate objective, but not the principal reason”.<sup>88</sup>

Gender is not a one-dimensional issue. For gender-responsive climate finance to have a transformational impact on communities, climate finance contributors need to provide disaggregated data that takes into account intersectionality. The Gender and Development Network states that “[i]ntersectionality refers to the way in which multiple forms of discrimination – based on gender, race, sexuality, disability and class, etc. – overlap and interact with one another to shape how different individuals and groups experience discrimination”.<sup>89</sup> Understanding the intersectionality of gender inequality is necessary to understand the impacts of climate change on various parts of society, so policies that create deep-rooted, sustained and positive change can be implemented.<sup>90</sup> The IPCC states that an “intersectional approach contributes to better capture the diversity of adaptive strategies that men and women adopt vis-à-vis climate change”.<sup>91</sup> However, disaggregated data on gender and intersectionality is often absent from submissions on climate finance that are made by countries in the global north to both the OECD and UNFCCC. The overall gap on qualitative and quantitative data on gender equality is making it difficult to identify women's loss and damage needs in the wake of a climate impact, or to adequately support women to adapt to and mitigate climate change. This data gap also impacts the ability to identify trends and best practices regarding how climate finance impacts different community members. Addressing these gaps requires countries in the global north and project implementers alike to consistently collect, monitor and report on this data.

## **Effective engagement and participation of women**

Climate finance needs to be as country-driven as possible, ensuring democratic ownership while also facilitating socio-economic transformation. Democratic ownership must also come from the citizens and residents within a country, including women. However, as with economic policies,<sup>92</sup> climate policies are also male biased because they are often developed and implemented without incorporating insights, knowledge and experience from women or non-gendered communities. For women to benefit from climate policies and climate finance, they must be involved in decision making, project development and policy implementation processes. The IPCC concludes that “[e]ffective responses to climate change impacts for one group could impose higher costs and negative consequences for other groups, in terms of shifts in exposure and vulnerability’.<sup>93</sup> Effective climate finance flows are an opportunity to move away from development models that have prioritised growth, fossil fuel-based industrialisation, resource extraction, international trade and the interests of development finance providers.

However, the impact of climate change on ecosystems is, by extension, impacting women’s participation in decision making on policy and project development. This is in part because they must prioritise carrying out adaptation measures or spend time searching for alternative food and water sources.<sup>94</sup> The act of carrying out climate adaptation measures diverts their time away from other priorities (including engaging in paid work),<sup>95</sup> or adds an additional burden on top of their daily activities, as they are forced to compete for dwindling resources.<sup>96,97</sup> This also lengthens their working hours in a day, which can in turn cause stress and exhaustion-related illnesses<sup>98</sup> and acts as a barrier to them engaging in political decision making on measures that directly affect them.

Additional barriers include exclusion norms in society, including the exclusion of women within decision and policy making; a lack of childcare to support women’s engagement; and the knowledge that, by attending a meeting, their families may not have access to food or water. This forced removal of their political agency means women’s knowledge and experiences are missing from climate finance processes, project development and decision making. The concentration of power among predominantly male participants in decision making is detrimental to creating social structures that facilitate equal access to finance, decision making, and policy development and implementation. This is particularly the case because research shows that women and men can have different solutions to addressing the same climate impact.<sup>99</sup> Often outreach to engage women results in better outcomes for all parts of a community<sup>100,101,102</sup> and improves the impact of climate finance that is disbursed.<sup>103</sup> Instead, there needs to be greater agency of women in crucial decision-making processes, as well as public ownership to ensure that the policies and solutions developed meet the needs of entire communities. Indeed the “UN reports that communities are more successful in resilience and capacity-building strategies when women are part of the planning process”.<sup>104</sup>

## **Conclusions and recommendations**

Climate change is regularly overwhelming the capacity of women to maintain adequate livelihoods, food, water and personal security. It is also indebting women and exacerbating inequalities and poverty. Compounding this are the significant barriers women face in accessing finance (including discriminatory, gendered lending practices), receiving public sector social protection, or engaging in decision making and policy development processes on climate finance. Additionally, there are substantial data gaps on gender-responsive climate finance, and on how gender considerations have been integrated into climate finance processes. This section outlines several key recommendations for policy makers, regarding addressing the current imbalances in gender-responsive climate finance.

### Greater access to gender-responsive climate finance

- Climate finance contributors must ensure that women – including traditionally marginalised women such as Indigenous women, racialised and ethnic women, non-gendered communities and disabled women, as well as women-led and feminist organisations – are given greater



access to high-quality, new, public and additional, debtfree, pro-poor, gender-responsive, climate finance grants that are also free from economic conditions. This includes disbursing grants to women-led organisations in local communities.

- Direct access procedures should be provided by climate finance contributors to ensure that women – particularly women from traditionally marginalised and/or rural communities – have fairer access opportunities to climate finance.
- Small grant funds should be created that women can access, particularly women who experience financial exclusion or insecurity. These funds must be centred on women’s agency and public ownership over climate strategies and projects. Doing so will increase their agency and help ensure local, women-led ownership of project development and implementation, and help to upscale and replicate existing local initiatives – such as local cooperatives – that are based on local needs and knowledge.
- Technical assistance and capacity-building should be provided and funded to support women’s ability to meet transparency and monitoring obligations on climate finance, particularly for small grant funds and direct access modalities.
- Climate finance contributors (bilateral and multilateral) should ensure that UNFCCC gender initiatives are well resourced, including national implementation of the UNFCCC Gender Action Plan and the work of UNFCCC National Gender and Climate Change Focal Points.
- There should be greater policy space for rights-based state intervention and/or financial regulation to prevent discriminatory and exclusionary lending practices that impact women, and to prevent discriminatory and gendered practices within the financial sector that impact women’s autonomy and rights. Doing so should help to increase women’s access to formal finance.

#### Greater transparency of gender-responsive climate finance flows

- Climate finance contributors and recipient countries should conduct intersectional gender analyses to determine the differing needs and interests, accessibility to finance mechanisms, and power dynamics that exist. This should help to support a more equitable distribution of finance within communities through an increased understanding of how accessible funds (including state funds) are for women, and strengthen overall understandings of the social and intersectional additionality of climate finance.
- All of this data should feed into regular reviews of existing and future goals to evaluate progress and ensure that goals are able to address evolving needs.
- Development finance providers should share best practices and lessons learned on gender-tagging of projects, tracking climate finance and integrating gender considerations with climate finance providers. Doing so could help climate finance providers improve their own practices on tracking gender-responsive finance and contribute to creating a more comprehensive picture of gender-responsive climate finance.
- Climate finance contributors must strengthen the valuation models used to assign value to a climate risk and integrate a country’s vulnerability, the vulnerability of women and the vulnerability of communities into project valuation. This must include the risk and vulnerability of increased debt due to lack of climate action and the risk of continued, accelerated and/or intensified climate change impacts on a country. Indicators that should be used include gender (in)equity, risks to life, poverty, debt and livelihoods. Other indicators include access to social protection, free public health systems, accessibility to/affordability of climate-resilient and indigenous (agro-ecological) food production and distribution systems. This work should also help to incentivise project implementers to collect such data.<sup>105</sup>

#### Greater engagement of women in climate finance decision making, policy development, and policy and project implementation

- All countries should institutionalise active engagement and participation processes that are gender-responsive, and integrate and record the knowledge of all marginalised groups within society including women, non-gendered communities, Indigenous and ethnic groups, rural

communities, racialised communities and the disabled community. This includes ensuring that women know they have the right to engage in such processes. Doing so will help support community-based policy development and implementation, and create more of a bottom-up approach for project development and implementation.

- The role and responsibilities of women, such as childcare and the production and distribution of food and water, should be factored into the design of meetings where decisions on policy making and implementation are taken. This can be done by ensuring that free access to clean water, food and childcare is provided. Doing so should help support greater, active engagement of women in decision making, policy development, and policy and project implementation. Having access to these additional resources should help free up women's time to engage in such processes, and support women's inclusion in the design of measures that enhance women's active engagement.
- All countries should support women's leadership in climate finance decision making, policy development and implementation. Examples of support include investing in leadership programmes for women to engage in political, financial and project development and implementation processes. This approach will support women being part of the processes to design policies that respond to the gendered impacts of climate change that women experience.
- All countries should support opportunities for local women manufacturers, producers and sellers to be a part of project implementation in meaningful ways, as opposed to prioritising international project implementers. Doing so should help to increase domestic employment and support the local economy, as well as supporting the upscaling and replication of local initiatives and processes for project implementation.

#### Greater consideration of debt sustainability in climate finance

- Unconditional debt cancellation must be ensured for all countries that need it, across all creditors (bilateral, multilateral, intermediary and private).
- Debt sustainability frameworks should be reviewed to incorporate climate vulnerabilities, risks and impacts, as well as gender and human rights assessments.
- A longer term goal should be to establish a multilateral debt workout process under the auspices of the UN that can help countries break the cycle of escalating debt and climate crises.
- All climate finance providers must agree to adopt binding responsible borrowing and lending principles that they must follow. Doing so will help ensure that the level of concessionality and conditions applied to loans are in line with a country's ability to take on new debt obligations, and help limit a country's need to prioritise debt repayments over gender-responsive public services.

## Endnotes

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