

# FROM COMMITMENTS TO COMMUNITIES: RETHINKING CLIMATE FINANCE

How civil society and  
community participation  
strengthen accountability,  
access and equity



**OXFAM**

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## ABBREVIATIONS AND ACRONYMS

<b>ACODE</b>	Advocates Coalition for Development and Environment
<b>ADB</b>	Asian Development Bank
<b>AF</b>	Adaptation Fund
<b>AIIB</b>	Asian Infrastructure Investment Bank
<b>CFU</b>	Climate Finance Unit
<b>CSNA</b>	Climate-Specific Net Assistance
<b>CPEIR</b>	Climate Public Expenditure and Institutional Review
<b>CRGE</b>	Climate-resilient Green Economy
<b>CSBAG</b>	Civil Society Budget Advocacy Group
<b>CSO</b>	Civil Society Organization
<b>EMDCs</b>	Emerging Markets and Developing Countries
<b>FCAS</b>	Fragile and Conflict-affected Settings/States
<b>FLLoCA</b>	Financing Locally Led Climate Action
<b>FRLD</b>	Fund for Responding to Loss and Damage
<b>GCF</b>	Green Climate Fund
<b>GEF</b>	Global Environment Facility
<b>GNI</b>	Gross National Income
<b>IGAD</b>	Intergovernmental Authority on Development
<b>IHLEG</b>	Independent High-level Expert Group (on Climate Finance)
<b>LDC</b>	Least Developed Country
<b>LoCAL</b>	Local Climate Adaptive Living Facility
<b>MDAs</b>	Ministries, Departments and Agencies
<b>MDB</b>	Multilateral Development Bank
<b>MoFPED</b>	Ministry of Finance, Planning and Economic Development
<b>NAP</b>	National Adaptation Plan
<b>NBFP</b>	National Budget Framework Paper
<b>NCQG</b>	New Collective Quantified Goal (on Climate Finance)
<b>NDA</b>	National Designated Authority
<b>NDC</b>	Nationally Determined Contribution
<b>NDP</b>	National Development Plan
<b>NELs</b>	Non-Economic Loss And Damage
<b>NGOs</b>	Non-Governmental Organizations
<b>ODA</b>	Official Development Assistance
<b>OECD</b>	Organisation for Economic Co-operation and Development
<b>PACCCIL</b>	Pacific Climate Change Collaboration, Influencing and Learning
<b>SCF</b>	Standing Committee on Finance
<b>SDG</b>	Sustainable Development Goal
<b>SIDS</b>	Small Island Developing State
<b>UNEP</b>	United Nations Environment Programme
<b>UNFCCC</b>	United Nations Framework Convention on Climate Change
<b>USAID</b>	United States Agency for International Development

## ACKNOWLEDGEMENTS

This report was written by Tallulah Cherry-Virdee of INKA Consult and Bertram Zagma of Oxfam Novib. The study was commissioned by Oxfam Novib, under the guidance of Madelon Meijer and Judith van Neck.

The author acknowledges the contributions and feedback provided by Alice Kooij, Bertram Zagma, Christian Donaldson, Jan Kowalzig, Judith van Neck, Lucio Savio, Madelon Meijer, Morten Gøbel Poulsen, Moumouni Compaore, Priyanka Darshani, Sophie Nampewo Njuba, and Thomas Reeve.

The research and analysis used to produce this briefing paper are based on reports developed by Oxfam (see Annex).

Front cover: Residents from Ntoroko district, Western Uganda, cross a makeshift bridge following heavy flooding which renders many roads impassable. Photo: Dorah Ntunga/Oxfam

# SUM- MARY

## SUMMARY

Tackling the climate crisis requires urgent, collective action, and climate finance is essential to this effort. Under the United Nations Framework Convention on Climate Change (UNFCCC) and the Paris Agreement, developed countries have an obligation to provide assistance to developing countries to respond to climate change. The delivery of this international climate finance was no frivolous promise, but one that was endorsed by practically all governments of the world and reconfirmed time and again in successive global climate negotiations as well as the 2025 Advisory Opinion of the International Court of Justice, which confirms that developed countries have a legal obligation to provide sufficient climate finance. Climate finance is not only a matter of climate justice but also critical for enabling vulnerable countries to implement their Nationally Determined Contributions (NDCs), National Adaptation Plans (NAPs) and other climate plans.

Despite these commitments, progress in the delivery of climate finance has been fragmented. At the international level, climate finance flows have been insufficient to meet developing countries' needs and are made up primarily of loans that countries will eventually have to pay back. Climate finance is also often inaccessible, top-down and misaligned with local realities. At the national level, governments often fail to engage society meaningfully in the development and implementation of climate plans while, at the local level, civil society actors – particularly the most marginalized – may be excluded from decision-making, planning and budgeting processes, as well as from the benefits climate finance is intended to deliver.

As climate impacts escalate, it is essential to ensure that climate finance is sufficient, accessible and participatory, and reaches the local level. Civil society actors play a vital role in this, by shaping, implementing, monitoring and evaluating climate projects, plans and budgets, including NDCs. Drawing on 21 studies across the Global South (see Annex), this report examines how climate finance is delivered and governed at regional, national and local levels. It identifies common challenges and opportunities, highlights good practices to influence civil society, and offers recommendations to improve the accessibility, equity and accountability of climate finance.

## Key findings

### **Ambiguity and over-reporting must be addressed.**

Climate finance is notoriously difficult to quantify due to varying definitions and ambiguous reporting rules, giving providers significant discretion over what counts as climate finance. Studies have shown that providers use reporting practices that overstate the actual level of climate finance, relying on generous assumptions about the climate relevance of projects and the way different financial instruments are valued. Most climate finance is delivered through loans rather than grants, increasing debt burdens in low-income countries, and these loans are counted at their face value without considering the actual financial effort of providers or repayment obligations.

Oxfam's Climate-Specific Net Assistance (CSNA) seeks to provide a more accurate reflection of the actual financial effort made by provider countries in support of climate-specific action in developing countries. This approach accounts for both the climate relevance of reported finance and the grant-equivalent value of the instruments used, and indicates that the actual financial effort by developed countries to support climate action in developing countries is vastly lower than the officially reported figures seem to suggest.

**Providers must increase provision of grant-based climate finance and ensure finance is aligned to country and community needs.**

Climate finance needs far exceed current flows. Top-down assessments estimate that emerging and developing countries (excluding China) require around US\$2.4 trillion annually for climate and nature-related investments. Bottom-up estimates based on needs reported in NDCs and other climate plans total US\$455–584 billion annually by 2030, though these figures probably underestimate the real finance required. The case studies demonstrate that received climate finance is insufficient compared to needs, particularly for adaptation, leaving vulnerable countries unable to respond adequately to climate impacts. Loss and damage finance, especially for non-economic impacts, remains uncoded, underfunded and poorly tracked.

Across several of the studies, a lack of transparency is identified as a major barrier to understanding how gender objectives are integrated in climate finance, particularly among the multilateral development banks (MDBs), which are not required to assess or report on gender objectives when submitting climate finance data to the OECD. Where data is available, it reveals a consistently low level of integration of gender objectives.

**Limited access and participation undermine climate finance effectiveness and relevance to local priorities.**

The case studies highlight top-down decision-making models in climate finance, which sideline civil society and marginalized groups, and reduce the relevance of climate projects. The participation of civil society in some cases is reported to be superficial, with grassroots actors engaged too late or only symbolically, which can undermine the effectiveness of climate finance in meeting local needs.



Pramila Bhul 38, speaking to members of a Women's Cooperative during its annual meeting. Pramila Bhul is an elected member of a local ward council in Haldyaam, a small village of Sudurpashchim Province in western Nepal. She has helped procure funds for training women tailors and later helped secure funds for an irrigation system serving an agricultural area now able to produce wheat and other grains during the dry season.. Photo: Rashik Maharjan/Oxfam

Additionally, both national and local actors, particularly civil society and groups representing marginalized communities, face major obstacles to accessing climate finance. Multilateral funds are particularly inaccessible due to complex and resource-intensive accreditation and application processes, high requirements, and co-financing obligations. Civil society organizations (CSOs) often work with limited budgets, and lack both an awareness of climate finance opportunities and the capacity needed to navigate complex funding systems. Information gaps further restrict access. The studies further highlight that fragile and conflict-affected states face even greater challenges due to state-centric international frameworks, implementation risks, weak governance structures, and the risk-averse approach of many climate finance providers.

**Effective climate action requires adequate finance, governance, accountability and inclusion.**

Most countries now have at least one climate change policy or strategy in place. These frameworks, including NDCs and National Adaptation Plans (NAPs), are important to establish climate and development priorities, identify finance needs, attract resources, and inform budget and resource allocation. To enable mobilization and allocation of funding, plans should be costed, have realistic financing scenarios, and be directly linked to the budget and other sources of funding. They should also link to broader development goals, such as poverty reduction and gender equality. Ethiopia offers a useful example of how gender considerations can be incorporated into national climate planning and, while decided gender and climate change plans are not yet widespread, Nigeria's National Action Plan on Gender and Climate Change is one example that aims to integrate gender into national climate change initiatives.

Alongside climate plans, several countries, such as Uganda, have implemented or are developing national climate finance strategies to guide the mobilization, coordination and management of funding. These strategies identify priority areas and funding sources and define roles and institutional responsibilities.

Institutional and governance arrangements influence a country's readiness to mobilize and manage climate finance and support the integration of planning and budgeting processes. Effectiveness depends on mandates but also on expertise and capacity to coordinate, communicate and engage across levels. Understanding these structures can help to identify opportunities for civil society to leverage influence and engage in accountability and monitoring of climate finance. In some countries, a specific ministry is mandated by decree or law to lead on climate change or climate finance. Ministries may also house climate change departments, directorates, units or desks, as seen in Nigeria, Ethiopia and Uganda, and some countries, such as Uganda, have established dedicated Climate Finance Units (CFUs). Inter-ministerial coordination bodies and national councils such as those in Ethiopia and Timor Leste play a role in fostering collaboration across stakeholders while parliamentary structures, such as the Parliamentary Forum on Climate Change in Uganda, can also facilitate accountability.

Findings in Nepal and Ethiopia, however, highlight challenges in the governance of climate change and climate finance, including institutional fragmentation, overlapping mandates, and weak coordination across ministries and levels of administration in Ethiopia, and, in Nepal, limited integration of climate change into sectoral programmes, capacity constraints, and the absence of a dedicated body to oversee climate finance.

**Civil society participation in policy and planning is essential but remains constrained.**

Across countries, various mechanisms exist to involve civil society at the national level, such as Nigeria's National Council on Climate Change, Tuvalu's National Advisory Climate Change Committee, multi-stakeholder platforms such as Senegal's national climate change adaptation platform for agriculture, livestock and fishing, and ad hoc consultation processes such as those convened by the Ministry of Environment in Mali. The case studies also demonstrate how CSOs can use

platforms with shared objectives to coordinate their efforts and engage more effectively with key stakeholders. For example, the Shifting the Power Coalition works across the Pacific to build the capacity of women leaders to engage in national disaster coordination mechanisms, organize and influence decision-making.

While these examples demonstrate that structures and participatory mechanisms exist across several countries, the studies also reveal significant challenges that hinder meaningful and equitable participation in climate-related decision-making and budget processes, particularly for marginalized groups. The studies show that participation frameworks may be weak or inconsistently applied, engagement can be superficial, and smaller or grassroots CSOs frequently remain excluded. Socio-cultural norms further constrain the meaningful involvement of women and other marginalized groups. CSOs also face capacity, information and resource constraints that limit their ability to analyse climate finance, participate in budgeting, and influence decision-making. Nonetheless, several civil society-led tools and coalitions, such as monitoring platforms, disability working groups, and participatory research initiatives, demonstrate the opportunity for participation.

#### **Transparent public budgeting is essential to turn commitments into action.**

Integrating climate finance into public financial management systems ensures that funds flow efficiently and transparently through the budget cycle. Countries like Nepal and Uganda have made progress through frameworks such as Nepal's Climate Change Financing Framework and Uganda's citizens' alternative budgets and the Certificate of Climate Change Responsive Budgeting to ensure budget allocations align with climate goals. The case study in Nigeria, on the other hand, highlights that climate change has not yet been fully integrated into public financial management systems, at least in a way that allows tracking and assessment.

Transparency is essential to holding governments to account for their climate commitments. Citizens and CSOs must be able to track how climate funds are allocated and spent and the results they achieve. Several countries, including Ethiopia, Nepal, Uganda and Nigeria, have implemented or are in the process of implementing budget tagging – a tool that enables national and sub-national governments to track spending on climate adaptation and mitigation by defining and applying climate-specific categories or tags to public expenditure.

It is important that information on climate-related budgeting is made available and accessible to the public. However, findings in Ethiopia, Indonesia and Nigeria show that this is not always consistently achieved. In this context, CSOs play a crucial role in promoting transparency of climate finance information, improving public comprehension of budget processes and encouraging meaningful engagement. In Uganda, CSOs publish an annual Citizen's Guide to the Budget and supplements on climate finance in newspapers, and participate in pre- and post-budget conferences and television and radio dialogues.

#### **Local-level climate finance remains limited, yet promising examples show the benefits of decentralization.**

Barriers to locally led action identified in the case studies include weak institutional and governance arrangements, misalignment between national and sub-national policies, limited technical and financial capacity, high access requirements, top-down decision-making by providers, and lack of transparency in tracking funds. These challenges constrain the ability of local communities and CSOs to participate meaningfully, access resources, and implement climate solutions tailored to local needs.

Nonetheless, initiatives such as Nepal's Local Adaptation Plans for Action, Uganda's Devolved Climate Finance mechanism, the LoCAL programme, and Kenya's FLLoCA show progress in decentralizing finance and supporting locally led adaptation. The experiences and lessons from these initiatives, alongside the Principles for Locally Led Adaptation, can inform the design of decentralized climate finance mechanisms.

**Civil society actors play a vital role and must be supported.**

Civil society actors play a vital role in shaping, implementing, monitoring and evaluating climate projects, plans and budgets, including NDCs, and ultimately meeting the goals of the Paris Agreement. As the examples highlighted in this briefing paper demonstrate, there are many possibilities for civil society actors to hold governments accountable, represent communities, and bring local knowledge to climate solutions. CSOs are particularly well positioned to work at the local level: they understand community priorities and context, can highlight issues overlooked in national dialogue, and help translate national policies into effective, context-specific measures. By acting as a bridge between government and communities, they can amplify local voices and ensure that climate action reflects community needs. They can help communities to organize, build capacity at the local level, and identify, prioritize and communicate needs and solutions.

There are, however, considerable barriers that limit civil society participation and decision-making in climate change decisions and action. Overall, climate finance systems remain complex and poorly aligned with the needs and capacities of local actors. Efforts need to be made to build the capacity of CSOs, simplify funding arrangements and build genuinely inclusive engagement and participation mechanisms to allow civil society actors to access, influence, manage and monitor funding.



Oxfam and partners funded the Ruti Irrigation Scheme under the Climate Adaptation for Rural Livelihood (CARL) to contribute to sustainable livelihoods and resilience to climatic change among poor and vulnerable households in Gutu district, Zimbabwe. 13 canals have been replaced with sprinklers, easing women's workload in watering crops. Photo: Loliwe Phiri/Oxfam

## Recommendations for civil society

### **Monitor and track climate finance at international, national and local levels to hold governments and providers accountable.**

- Collect and analyse data on allocations, expenditures and actual releases of funds in national budgets. Tools such as Nigeria's Follow the Money initiative and Uganda's Certificate of Climate Change Responsive Budgeting can provide inspiration.
- Track commitments of climate finance from providers through available databases such as the OECD and UNFCCC reporting platforms, including whether funds are delivered as grants or loans, disbursed to priority sectors, consistent with national climate plans and NDCs, meet estimated needs and integrate gender equality objectives.
- Assess the outcomes and impact of climate finance, including how funds are spent, whether they reach vulnerable groups and lead to local benefits and the impacts on women, girls and other marginalized groups. The Principles for Locally Led Adaptation offer a framework to track adaptation flows to sub-national and local levels.
- Publish evidence-based reports highlighting successes, challenges and gaps to inform advocacy, policy and planning.

### **Participate in the formulation, delivery, monitoring and evaluation of policies, plans, projects and budgets to ensure inclusivity, transparency and alignment with community priorities.**

- Engage in the development, delivery, monitoring and evaluation of NDCs, NAPs and other relevant climate plans to ensure they reflect national and local priorities and include marginalized groups including women and girls.
- Examine national and sub-national budgets to ensure they reflect climate commitments, and propose amendments as needed.
- Influence processes by submitting issue papers and participating in public forums such as consultations and working groups.
- Engage with providers of climate finance. Key entry points are working strategically with existing entities with direct access or with country focal points such as National Designated Authorities.

### **Act as intermediaries between communities and decision-makers and build capacity.**

- As a first step, map the current climate finance context, including relevant legislation, policies, plans, institutional and governance arrangements, main providers, funding mechanisms and local actors.
- Serve as intermediaries between providers, governments, local communities and marginalized groups including women and girls by facilitating participatory budgeting and inputs into decision-making through, for example, public consultations and dialogue.
- Conduct capacity building and awareness raising, enabling communities to understand climate finance, engage in planning processes, and hold authorities accountable.
- Disseminate and translate information on climate policies, budgets and funding opportunities in accessible formats to enhance understanding and participation.

### **Build coalitions, alliances and networks to strengthen collective power and action.**

- Establish networks for information sharing, advocacy and joint action across levels.
- Collaborate to develop project proposals for funds with larger grant sizes.
- Bring together government agencies, NGOs, CSOs, community members and other stakeholders, prioritizing and empowering under-represented and marginalized groups including women and girls.
- Facilitate joint advocacy campaigns, capacity building and collaborative initiatives.
- Share experiences, best practices and lessons learned to improve climate finance interventions, including gender-transformative approaches.

### **Contribute to advocacy and influence at international and national levels.**

- Issue joint statements, declarations or petitions calling for action from developed countries and providers.
- Engage in public campaigns, media outreach and policy dialogues to elevate community voices and priorities.

## **Recommendations for providers of climate finance**

### **Increase provision of new and additional grant-based climate finance in line with historical responsibility and ensure that this is aligned to recipient countries' national contexts.**

- Ensure a balance between mitigation and adaptation, while also providing adequate support for responding to loss and damage. Prioritize adaptation funding in the most vulnerable countries. Significantly scale-up climate finance for least-developed countries (LDCs) and Small Island Developing States (SIDS) and ensure that fragile and conflict-affected settings (FCAS) that do not fall into the category of LDCs and SIDS are not left behind in receiving climate finance.
- Prioritize grants, particularly for adaptation and for loss and damage, to ensure that financial support does not exacerbate debt burdens. Climate finance to countries under debt distress should be given only in the form of grants, while measures to cancel unsustainable and/or illegitimate debt should be pursued.
- Ensure that all funding is additional to humanitarian assistance and new and additional to existing ODA, provided on top of the commitment of 0.7% of Gross National Income (GNI) as development assistance.
- Increase the share of climate finance that explicitly targets gender-responsive programmes and projects and uses locally-led, participatory and inclusive approaches.

### **Enhance transparency and accountability in climate finance and report in a way that reflects the real effort made and the real value for developing countries.**

- Agree on developing a climate finance definition under the Paris Agreement as a basis for reporting.
- Publish full lists of funded climate finance projects, with greater detail per project.
- Report grant-equivalent values of their climate finance, using calculation methods that truly reflect the fiscal effort of the provider country at the time when, e.g. a loan is provided.
- Disclose the terms, including interest rates and repayments, of loans and other instruments used to provide climate finance.
- Report on the amount of climate finance that goes to local actors and is delivered in line with the Principles for Locally Led Adaptation.
- Gender-mark climate finance to track the integration of gender equality objectives and publicly report this information at project level.
- Clearly identify and report funding dedicated to loss and damage, separately from adaptation.

### **Develop engagement and participation mechanisms designed to increase civil society involvement**

- Integrate the perspectives and needs of national and local CSOs, NGOs, local governments and communities into the design, implementation, monitoring and evaluation of climate finance projects. Ensure regular consultation and feedback to make sure that funding is based on need, not strategic priorities.
- Consider structural inequalities that may limit participation and ensure these are addressed.
- Involve CSOs in the design and review of participation mechanisms to ensure they are appropriate.

**Increase support for readiness and capacity-building initiatives for (local) governments, civil society organizations, and community-based actors.**

- Focus on long-term capacity building rather than ad hoc or one-off training, to build capacity in understanding climate finance and how to access it and strengthen technical and institutional capacities in areas such as proposal development, project management, financial management, and reporting.
- Facilitate cross-learning and knowledge exchanges between governments, CSOs, and community-based actors, both within and across countries, to share knowledge, best practices and lessons learned.

**Improve access to climate finance, particularly for local and grassroots actors.**

- Implement simplified direct-access modalities more widely, such as those under the Green Climate Fund's (GCF) and Adaptation Fund.
- Provide dedicated, flexible, grant-based financing, especially for adaptation and for loss and damage and distribute a larger share of funding as grants directly to CSOs and small-scale actors, prioritizing grassroots, Indigenous, women- and youth-led organizations. Funding should support small-scale, community-led projects and adopt a 'no-regrets' approach, similar to that in humanitarian work, particularly in FCAS where local organizations are often best placed to access, interact with and understand local contexts.
- Collaborate with CSOs to refine and design effective climate finance mechanisms that meet local needs.

**Ensure that the Fund for Responding to Loss and Damage (FRLD) is accessible, flexible, and responsive to local needs.**

- Establish direct-access modalities, including a small-grants window, simplified application processes and agile, needs-based disbursement mechanisms. Funding should be based on locally coordinated, bottom-up anticipatory action and loss and damage needs assessments that are participatory, integrate gender and human rights analysis and consider all aspects of economic and non-economic loss and damage.
- Provide flexible, multi-year funding based on evolving needs and longer-term development objectives and include support for capacity building.
- Ensure transparency in decision-making, provide open access to information and to independent grievance mechanisms, and ensure the meaningful participation of affected communities in the design of projects and programmes.

## Recommendations for recipient governments

### **Integrate climate change into budgets and ensure they align with national targets and plans, including NDCs and NAPs.**

- Assess climate finance needs, based on estimates of the cost of actions in key climate policies and plans, including NDCs and NAPs. Finance needs and plans should be directly tied to the national budget.
- Raise awareness and understanding among policymakers of the urgent need to integrate climate considerations into budgetary processes by developing guidelines and resources.

### **Establish accessible mechanisms and platforms for meaningful public participation.**

- Establish inclusive engagement processes and channels for influence that allow civil society to contribute effectively, aiming to ensure that local communities and marginalized groups, including women and girls, are not only consulted but also empowered to actively shape and deliver policies.
- Expand opportunities for civil society to participate in budget processes, supported by capacity-building initiatives.

### **Establish a climate budget tagging mechanism to track and report on public climate finance flows.**

- Develop a contextualized national definition of climate finance that can be applied domestically.
- Provide capacity-building, institutional arrangements and inter-ministerial collaboration to ensure effective budget tagging.
- Extend tagging and tracking to actual expenditure and ensure reports are publicly accessible.

### **Ensure that information related to climate policies, programmes and budgets is publicly available and accessible.**

- Respond to requests for information on climate finance and publish policy, programme, and budget information in local languages and simplified formats through accessible channels such as radio, social media, podcasts and newspapers.

### **Empower sub-national governments and local actors to enhance devolution of climate finance.**

- Establish decentralized governance structures, decision-making and management of financial resources and improve national-to-local coordination.
- Build technical and institutional capacity in sub-national entities to develop local climate plans, manage climate funds, implement projects, integrate climate into budgeting, and engage communities effectively. Lessons can be drawn from existing programmes such as the Local Climate Adaptive Living Facility (LoCAL) in Uganda as well as the Principles for Locally Led Adaptation.
- Collaborate with CSOs to co-develop project proposals and decentralized mechanisms.

# 01

## INTRODUCTION

## CHAPTER 1: INTRODUCTION

‘To change everything, we need everyone’ is an often-repeated slogan of the climate movement.<sup>1</sup> In the face of the climate crisis, urgent and collective action is needed across all levels of society to mitigate emissions of greenhouse gases, build resilience to climate change and respond to losses and damages.

Climate finance, which refers broadly to financial resources – public and private – that support mitigation, adaptation and responses to loss and damage, is critical to achieving climate goals. Under the United Nations Framework Convention on Climate Change (UNFCCC) and the 2015 Paris Agreement, developed countries have an obligation to provide financial assistance to developing countries. This international climate finance is central to collective action and a just response to climate change. It is not only a matter of climate justice, recognizing that those who have done the least to cause the climate crisis are the ones who will suffer the most from its consequences,<sup>2</sup> but also a necessity for vulnerable countries.

The foundation for international climate finance was laid out at the first UNFCCC meeting in Rio de Janeiro in 1992 and is rooted in the principle of *common but differentiated responsibilities and respective capabilities*. In the years and negotiations that have followed, commitment to the provision of international climate finance has been reaffirmed and operationalized. A concrete target was first set in the 2009 Copenhagen Accord at COP15, when developed countries pledged to ramp up climate finance to reach US\$100 billion per year by 2020 to support climate action in developing countries, a target which was later extended to the period 2020–2025.

The Paris Agreement not only reaffirms the obligation for developed countries to provide assistance for climate action but also states that developed countries should take the lead in mobilizing financial resources to developing countries, and created a connection to Nationally Determined Contributions (NDCs), national climate plans that outline commitments to delivering the goals of the Agreement. Many developing countries submit NDCs that include unconditional commitments, which they can implement using their own resources, as well as conditional commitments, which can only be achieved if adequate international financial support, technology transfer, and capacity building are provided.

A new climate finance goal was agreed at COP29 in 2024. The New Collective Quantified Goal (NCQG) for climate finance sets the target of mobilizing at least US\$300 billion per year by 2035, with developed countries taking the lead; and calls on all actors to enable scaling-up financing to reach at least US\$1.3 trillion per year by 2035. In 2025, the International Court of Justice issued an Advisory Opinion that states that developed countries have a legal obligation to provide climate finance at a level that makes it possible to meet the goals of the Paris Agreement.<sup>3</sup>

Despite these commitments, progress has been fragmented. At the international level, funding has been insufficient to meet developing countries’ needs and relies heavily on loans that countries will eventually have to pay back, ultimately and inadequately burdening developing countries with the cost of adaptation, mitigation and responding to loss and damage.<sup>4</sup> Funding is often inaccessible, top-down and misaligned with local realities. At the national level, governments often fail to engage society in the development of climate action plans.<sup>5</sup> At the local level, civil society actors, particularly the most marginalized, may be excluded from decision-making, planning and budgeting processes, as well as from the benefits that climate finance is intended to deliver.<sup>6</sup> Ultimately, much climate finance still fails to reach the local level where it is most urgently needed.

This briefing paper draws on 23 studies (see Annex) examining how climate finance is delivered and managed at regional, national and local levels in countries in the Global South. These studies analyse the amounts, instruments, objectives and governance of climate finance. The paper synthesizes their findings to answer the following questions:

- What is climate finance, what is climate support, and what can count as climate finance? What roles do public versus private finance play?
- What are financial needs for mitigation, adaptation and for responding to loss and damage, and by whom are they determined? How much have climate finance providers delivered?
- What are conditions for climate finance delivery? Are there strings attached? What barriers are faced by communities to accessing climate finance?
- How is climate finance used for climate action? How is it budgeted for at national and local levels? How transparent are those budgets?
- Who defines climate plans? How are climate plans formed? Are they defined at local level and are they gender differentiated?
- How much climate finance reaches local communities? What are good practices of governments or civil society that facilitate climate finance reaching the local level?
- What role should civil society play? How can civil society improve access to climate finance and how can they hold governments accountable on climate finance spending?

This briefing paper aims to identify common challenges and opportunities, highlight emerging good practices, and inform efforts to improve the accessibility and equity of climate finance. Throughout the paper, case studies and practical tools are presented to demonstrate what is working in different contexts, alongside examples of meaningful civil society engagement. These are included to inspire and support governments, providers and civil society actors seeking to strengthen inclusivity, equity and accountability in climate finance systems and ensure that resources reach those who need them most.

### **BOX 1: TERMINOLOGY**

This paper uses the terms ‘developed’ and ‘developing’ countries, as these terms are used in the Paris Agreement; however, we acknowledge the problematic nature of this terminology. We prefer the term ‘providers’ to the term ‘donors’, to indicate that providing climate finance is not charity but the consequence of the internationally agreed principle of common but differentiated responsibility and respective capabilities.

## **1.1 Structure of this briefing paper**

The briefing paper is structured as follows.

**Chapter 2** outlines key climate finance definitions and principles, examining what climate finance is and how it should function in practice.

**Chapter 3** examines the role of climate finance providers, including what they count as climate finance, how finance is delivered, the extent to which it meets country and community needs, how gender objectives are integrated, and who sets the priorities for finance and barriers to access. The chapter finishes with an analysis of the role of mobilized private finance.

**Chapter 4** provides an overview of the role of recipient governments, including how climate finance is mobilized and managed, how climate change is incorporated into national policies and plans, and how civil society is able to participate in climate policymaking and planning. The chapter also examines how climate finance is integrated into national budgets and assesses the transparency of these processes.

Throughout Chapters 3 and 4, examples from the case studies are used to illustrate tools and approaches that can support more transparent, inclusive and accountable climate finance.

**Chapter 5** focuses on how much climate finance reaches the local level and examines the role of civil society in shaping, accessing, monitoring, and holding decision-makers accountable for climate finance.

**Chapter 6** concludes by summarizing the key findings and presenting recommendations for civil society organizations, climate finance providers, and national and sub-national governments.

The full list of national and regional case studies used in the report is provided in the Annex.



Residents from Ntoroko district, Western Uganda, cross a makeshift bridge following heavy flooding which renders many roads impassable.  
Photo: Dorah Ntungwa/Oxfam

# 02

## **CLIMATE FINANCE DEFINITIONS AND PRINCIPLES**

## CHAPTER 2: CLIMATE FINANCE DEFINITIONS AND PRINCIPLES

### 2.1 What is climate finance?

Since its emergence, the concept of climate finance has expanded to encompass a range of sources, instruments and delivery mechanisms. There is still no internationally agreed definition of climate finance, and the various definitions currently in use differ in the sectors and activities they include, the financial instruments they cover, and the methods used for tracking and reporting.<sup>7</sup>

Article 9 of the Paris Agreement outlines the obligation of developed countries to provide financial assistance to developing countries:

*‘Developed country Parties shall provide financial resources to assist developing country Parties with respect to both mitigation and adaptation in continuation of their existing obligations under the Convention.’<sup>8</sup>*

Other Parties are encouraged to provide or continue to provide support voluntarily.

The UNFCCC’s Standing Committee on Finance (SCF) utilizes an operational definition of climate finance which includes all public and private finance, domestic and international, intended to help address climate change mitigation or adaptation, regardless of geography.<sup>9</sup> The mandatory provision of support from developed to developing countries under Article 9 is a small part of this.

Discussions about climate finance as defined under Article 9 of the Paris Agreement are sometimes confused with Article 2.1.c) of the Paris Agreement, which focuses on *‘making finance flows consistent with a pathway towards low greenhouse gas emissions and climate-resilient development’*. This is concerned with the broader transformation of all financial flows through measures such as regulation, incentives, public spending, taxation and subsidy reforms that encourage low-carbon, climate-resilient investment and discourage activities that drive the climate crisis. While Article 2.1.c) addresses a different aspect than Article 9, some of the finance provided under Article 9 can support the transformation of finance flows, for example by financing policy reforms.

### 2.2 How should climate finance work?

The very concept of climate finance is intended to support developing countries to address climate change by ensuring that countries with greater historical responsibility and financial capacity help those with fewer resources and greater vulnerability. In practice, however, climate finance often fails to reach the people and communities who need it most. Oxfam identifies four key principles that should guide how climate finance is provided if it is to function effectively and equitably:

**1. Decolonize.** Climate finance is something very different from official development assistance (ODA). ODA is meant for poverty reduction, designed for general development outcomes and welfare. Though often viewed as an act of charity from ‘donors’ to ‘beneficiaries’, which can be withdrawn at any time, OECD countries do have a long-standing commitment to delivering 0.7% of their gross national income to ODA.<sup>10</sup> Having said that, there have been recent reductions in ODA from several major countries despite their commitments. In many cases ODA can be seen as an attempt to continue colonial dependencies and influence, even after independence. ODA should be seen more as mutually beneficial.

Climate finance is an essential part of a negotiated agreement to address a shared global challenge; it is not charity but a legal obligation based on a mutually agreed understanding of fairness in the global effort to confront climate change. From the perspective of many governments and civil society actors from the Global South, climate finance must therefore be free from post- or neo-colonial conditionalities, and recipient countries should be able to decide how funds are used for mitigation, adaptation and for responding to loss and damage, in alignment with their own priorities.

The Paris Agreement (2015) reinforces this understanding. Under the Agreement, sovereign countries define their own 'Nationally Determined Contributions' (NDCs) and, in the same spirit, Article 9.4 of the Paris Agreement intends to put receiving countries in the driving seat when it comes to climate finance. It calls for developed countries to '*take into account country-driven strategies, and the priorities and needs of developing country Parties*' and for prioritizing countries that are particularly vulnerable to the adverse effects of climate change and have significant capacity constraints, such as LDCs and SIDS.<sup>11</sup>

**2. Leave no one behind.** Climate finance is essential for developing countries to meet their climate commitments and adapt to climate impacts while also supporting development. Apart from the UNFCCC, governments have signed and ratified human rights conventions that commit them to protecting their citizens' right to life and to a healthy environment.<sup>12</sup> Most governments have embedded these in national legislation, and in many cases in their constitutions.<sup>13</sup> Governments have also committed to implementing the United Nations Sustainable Development Goals (SDGs), many of which – including poverty reduction, food security, clean water, health, gender equality, and access to clean energy – cannot be achieved without effective climate action. Central to the SDGs is the promise to 'leave no one behind', ensuring that everyone benefits from sustainable development.

These commitments matter because not only are women and girls, Indigenous peoples, children and young people, people with disabilities, and other marginalized groups often disproportionately affected by climate impacts and losses and damages, they are also key actors in implementing solutions. Climate finance that ignores inequalities risks exacerbating exclusion and worsening vulnerabilities.

A 'leave no one behind' approach requires that climate finance is grounded in principles of human rights, local leadership, inclusion, gender equality, and the empowerment of women and girls. In practice, this means that climate finance must be accessible, predictable and inclusive, responsive to the priorities and knowledge of those most affected, and that it reaches the local level.

**3. Empower locally led action.** The impacts of climate change are profoundly local, and local actors, with their wealth of local knowledge and experience, are often best placed to design and deliver climate projects. Yet much decision-making in climate finance takes place at national and global levels,<sup>14 15</sup> leaving communities with limited influence, power and resources to shape the actions that affect their lives. '*We need everyone*' not only refers to securing commitment and consent, but also to mobilizing local knowledge, skills and energy to deliver context-specific solutions, without placing the burden of action solely on those communities.

Locally led action is about devolving authority and control over resources to the local level and ensuring equitable access to funding and decision-making. This recognizes the value of local knowledge and empowers communities to define solutions that are locally relevant. In doing so, locally led action can produce more effective, accountable, democratic, equitable and sustainable outcomes, particularly for climate adaptation.<sup>16</sup>

A diverse range of actors play a role at the local level, including private enterprises, households and individuals. Sub-national governments are important for identifying priorities, coordinating actions and convening conversations. Civil society organizations, community-based groups and ad hoc citizens' initiatives play key roles in implementation, accountability and facilitating participation. Their understanding of natural resources and local economic, social and cultural contexts is essential for formulating adequate and effective solutions. As such, ensuring access to information on climate finance, strengthening local capacities, and addressing accessibility barriers to climate finance are key factors.

Effective climate action requires a whole-of-society approach, integrating global, national, and local efforts. The Principles of Locally Led Adaptation have been endorsed by governments, United Nations agencies, NGOs and other stakeholders from around the world and call for shifting power, resources and decision-making to those closest to climate impacts.<sup>17</sup>

**4. Address climate-induced loss and damage.** While the original commitment for climate finance of Rio 1992 was focused on providing financial support for mitigation and adaptation action in developing countries, it has become increasingly clear that a third category of support is needed for addressing climate-induced loss and damage, the need for which is both significant and escalating.

This need has been acknowledged in Article 8 of the Paris Agreement and, following years of slow-moving negotiations, in the creation of the Fund for Responding to Loss and Damage (FRLD) at COP28 in 2023. The International Court of Justice Advisory Opinion reiterated that adequate support for addressing loss and damage is a binding obligation of international cooperation, not a voluntary act of solidarity. It emphasized the urgency of scaling-up action and support, including finance, technology transfer, and capacity building for averting, minimizing and addressing loss and damage.<sup>18</sup>

However, response in practice has been limited. The new FRLD depends on voluntary contributions from member countries, with no polluting country taking responsibility for the loss and damage their emissions may have caused. In their communications to the UNFCCC, developed countries have failed to clearly outline how they will provide scaled-up, predictable and reliable financial support to respond to loss and damage in the countries that are most at risk.<sup>19</sup> At the same time, the decision adopting the NCQG at COP29 explicitly acknowledges the need for increased climate finance in support of responding to loss and damage.<sup>20</sup>

# 03

## THE ROLE OF PROVIDERS OF CLIMATE FINANCE

## CHAPTER 3: THE ROLE OF PROVIDERS OF CLIMATE FINANCE

Climate finance providers (see Box 2) play a central role in the global response to climate change, channelling resources from countries with greater historical responsibility and financial capacity to those most vulnerable to climate impacts. How they define, allocate and deliver finance influences not only mitigation, adaptation and loss and damage efforts, but also development outcomes at national and local levels. Understanding the role and practices of these providers is essential to ensuring that climate finance is transparent, accountable, and responsive to the needs of the communities.

### BOX 2: PROVIDERS OF CLIMATE FINANCE

Climate finance provided by developed countries to developing countries flows through both bilateral and multilateral channels:

- **Bilateral funding** is provided through specialized climate funds, development finance institutions or government-to-government commitments. Funding can be delivered directly or via intermediary entities including NGOs, private sector actors or other implementing agencies.
- **Multilateral funds** include mechanisms established under and outside of the UNFCCC and the Paris Agreement. These include the Green Climate Fund (GCF), the Least-developed Country Fund (LDCF), the Special Climate Change Fund (SCCF), the Adaptation Fund (AF) and the Fund for Responding to Loss and Damage (FRLD) or the Global Environment Facility (GEF), but also several other funds such as the Climate Investment Funds.
- **Multilateral development banks (MDBs)**<sup>21</sup> increasingly incorporate climate change into their financing and operations and may also act as delivery channels for projects under other climate funds such as the GCF.

### 3.1 What can count as climate finance?

With its mixture of sources and definitions, climate finance is notoriously difficult to quantify. Although broad reporting rules exist,<sup>22</sup> these remain ambiguous, giving providers significant discretion in determining what counts as climate finance, as well as how it is measured and reported. While developing countries have advocated for negotiations to establish a clear and universally accepted definition, many provider countries appear to prefer maintaining this ambiguity, as it allows for flexibility in accounting and reporting.

Within this ambiguity, it has been shown that providers use reporting practices that overstate the actual level of climate finance, relying on generous assumptions about the climate relevance of projects and the way different financial instruments are valued.<sup>23</sup> There are also persistent concerns about whether reported finance is genuinely 'new and additional' to existing ODA let alone to ODA *commitments*.

The lack of transparent and rigorous reporting in climate finance makes it difficult to track progress in meeting global commitments as well as whether support is meeting country needs. For example, in the Pacific, the absence of a uniform definition of climate finance makes it challenging to assess accurately how much funding the region actually receives.<sup>24</sup> At the national level, ambiguity complicates efforts to identify and track climate-related expenditure within government budgets (see section 4.4).

### Climate relevance

To calculate climate finance figures, most providers determine which parts of a project or programme can be considered climate-related or climate-relevant and report on only that portion. Two primary methodologies are commonly used for this: the Rio marker approach and the climate components method.

Developed by the OECD, the **Rio markers** are used to track the mainstreaming of environment objectives into official development assistance (ODA). They are used by most bilateral providers and the multilateral climate change funds when reporting to the OECD, as well as by many bilateral providers in their reporting to the UNFCCC to determine what proportion of a project to report.

Under this method, projects can be counted toward climate finance if they are either principally or significantly focused on climate change. Usually, for projects where climate adaptation or mitigation is a principal objective, the entire project budget is counted as climate finance. For projects where climate mitigation or adaptation is a significant objective, providers typically apply a fixed percentage (usually between 30% and 50%) to the total budget and count this as climate finance. A few providers, such as the United Kingdom, make more granular assessments of the climate relevance of their climate projects.<sup>25</sup>

However, assessments have shown that countries tend to overestimate what they consider to be climate relevant, and that reported volumes do not reflect amounts specifically directed at climate action, raising concern about the accuracy of reporting.<sup>26</sup> A further limitation of the Rio markers is that they do not separately track objectives aimed at addressing loss and damage.

Oxfam's case study from Timor Leste found that one of the largest reported adaptation projects, financed and reported by Japan (¥2.45 billion or US\$22 million, reported in 2021), was a grant to improve the Presidente Nicolau Lobato International Airport.<sup>27 28</sup> Neither Japan's reporting to the UNFCCC nor its communication to the public explains how the airport improvement is relevant to climate adaptation.<sup>29</sup> Timor Leste's main climate planning documents (its NDC<sup>30</sup> and NAP<sup>31</sup>) make no reference to the improvement of the airport as an adaptation priority. Despite this, Japan refers to the project as a US\$22 million contribution to climate adaptation.

The **climate components method** is used by the MDBs and is based on the Joint Methodology for Tracking Adaptation Finance<sup>32</sup> and Common Principles for Climate Mitigation Finance Tracking<sup>33</sup>. These provide criteria and guidance for determining what counts as climate finance. However, this process is not straightforward, and the climate relevance of the finance reported by the MDBs is difficult to assess and verify, as Oxfam and others have shown when analysing the reporting of the World Bank<sup>34</sup>, the Asian Development Bank (ADB)<sup>35</sup> and the Asian Infrastructure Investment Bank (AIIB)<sup>36</sup>.

This lack of clarity makes it challenging to say whether money has been properly spent on climate mitigation and adaptation. Improved reporting practices are necessary to ensure that climate finance is meeting its intended objectives.

### Instruments

Providers of climate finance currently report a mix of instruments used to deliver finance. **Grants** are funds provided without the expectation of repayment and are most valuable to the receiving countries. They allow for investments in activities that would not have an expected (direct) financial return on investment, such as many adaptation measures. **Loans** require repayment, typically with interest. Concessional loans are offered with preferential terms, for example with below-market interest rates or longer repayment or grace periods. A significant share of climate finance, particularly that provided by MDBs, is provided through non-concessional loans. Non-concessional loans are often extended at terms that can even lead to a profit for the issuing country. Other instruments include **export credits**, **guarantees** and **equity**.

These instruments differ both in the value they provide to recipient countries and in the effort incurred by providers. However, current reporting rules provide little guidance on how instruments should be counted towards a provider's climate finance contributions. Loans are usually counted and reported at their face value, rather than by the underlying financial effort undertaken by providers and without taking into account the repayments that will be made.

In response to this, Oxfam and other organizations have long advocated for the mandatory reporting of the grant-equivalent value of loans and other non-grant instruments.<sup>37</sup> This is currently optional in the format that provider countries use to report their climate finance under the Paris Agreement and has so far not been widely used.

### **BOX 3: CLIMATE-SPECIFIC NET ASSISTANCE**

Oxfam's Climate Finance Shadow Reports assess the Climate-Specific Net Assistance of reported climate finance in an attempt to provide a more accurate reflection of the actual financial effort made by provider countries in support of climate-specific action in developing countries.

This approach accounts for both the climate relevance of reported finance and the grant-equivalent value of the instruments used. Oxfam's estimates of Climate-Specific Net Assistance amounted to US\$20–25 billion in 2021 and US\$28–35 billion in 2022, while the OECD reported US\$89.6 billion and US\$115.9 billion, respectively, in overall climate finance for those same years.<sup>38</sup>

The CSNA estimates do not contest the technical quality of aggregating developed countries' reported figures, but they indicate that the actual financial effort by developed countries to support climate action in developing countries is vastly lower than the officially reported figures seem to suggest.

### **New and additional climate finance**

Development assistance is crucial for ending poverty and securing a better future for the most vulnerable. Developed countries have long committed to allocate 0.7% of their Gross National Income (GNI) to official development assistance (ODA), yet only four countries met this commitment in 2024, and further aid cuts are projected.<sup>39</sup> At the same time, climate-related spending now constitutes a significant share of ODA, rather than being new and additional.<sup>40</sup>

Many wealthy countries report all their climate finance as 'new and additional', often on the grounds that it is newly approved in annual budgets and similar questionable interpretations of the concept.<sup>41</sup> An analysis of climate finance reported by developed countries between 2011 and 2020 found that only 7% was new and additional to the 0.7% GNI ODA commitment.<sup>42</sup> This means that, in practice, most climate-specific finance reported by wealthy countries is taken directly from development assistance budgets, reducing the resources available for health, education, women's rights, poverty alleviation, and progress towards the Sustainable Development Goals.

The integration of climate action with development is essential: adaptation, mitigation and responses to loss and damage can support broader development goals, while development pathways must align with climate objectives. However, Oxfam argues that climate finance should be provided in addition to ODA commitments. Finance counted towards the US\$100 billion goal and the NCQG, as well as the financial obligations under the UNFCCC and the Paris Agreement, should not also be counted towards the 0.7% GNI ODA target. Developed countries should ensure that future increases in climate finance qualifying as ODA are matched by corresponding growth in overall assistance. This would help ensure that resources for climate action do not undermine essential development efforts.

#### Possible civil society actions

- Advocate at national and international levels for a clear definition of what counts as climate finance, for the mandatory reporting of grant-equivalent values for loans and other instruments, and for funding to be genuinely 'new and additional' rather than reallocated from ODA.
- Monitor and track reported climate finance to ensure projects are climate relevant.

## 3.2 Does climate finance meet country and community needs?

### How much climate finance is needed?

There are various assessments of climate finance needs. **Top-down assessments**, such as those conducted by the Independent High-Level Expert Group (IHLEG)<sup>43</sup>, UNEP's Adaptation Gap Report<sup>44</sup>, and the Climate Policy Initiative<sup>45</sup>, provide assessments of the overall scale of global climate finance required to adapt to climate impacts and keep the average global temperature rise to within 1.5 °C. The IHLEG estimates that emerging markets and developing countries (EMDCs) other than China will require US\$2.4 trillion annually for climate and nature related investment in 2030. UNEP estimates adaptation finance needs in developing countries of approximately US\$310 billion per year in 2035.

**Bottom-up climate finance needs** refer to the amount of finance needed by countries to achieve national climate goals and objectives. These are sometimes, though not consistently and comprehensively, reported in climate plans, most commonly as part of Nationally Determined Contributions (NDCs) as well as in National Adaptation Plans (NAPs) and Biennial Update Reports. Some countries distinguish between finance to be raised domestically and finance required from international sources, and estimates are sometimes disaggregated by sector. Climate plans such as NDCs are sometimes accompanied by investment and implementation plans, which outline in more detail how targets will be achieved and can be used to mobilize climate financing through public revenue collection, international climate finance or private investments (see Section 4.1.

Based on the NDCs expressed by 98 countries, the UNFCCC's Standing Committee on Finance identified costed needs totalling US\$455–584 billion annually by 2030.<sup>46</sup> However, these figures almost certainly fall short of actual requirements. While 98 out of 142 developing country NDCs include costed finance needs, the costed needs in NDCs and other climate plans are understood to capture only a portion of the total requirements of developing countries. Some countries have not produced estimates at all, while others provide only partial sectoral coverage or lack breakdown by international and domestic sources. Estimating climate finance needs is challenging due to the complexity and uncertainty of climate risk, constraints in data and information, and limitations in institutional, technical, human and financial capacities.

Estimating the cost of averting, minimizing, and responding to climate-related loss and damage remains highly challenging. As a result, only a few developing countries have reported costed climate finance needs in this area. According to the IHLEG, financing needs for loss and damage in emerging markets and developing countries (excluding China) are estimated to be at least US\$250 billion annually by 2030 and upwards of US\$400 billion per year by 2035,<sup>47</sup> with other estimates found in the existing literature indicating significantly higher annual costs.<sup>48</sup>

### Possible civil society actions

- Assess the financial needs in NDCs and NAPs, including whether mitigation, adaptation and loss and damage are adequately costed.
- Advocate for the inclusion of cost estimates for loss and damage within NDCs and other climate plans, as well as for the inclusion of global as well as disaggregated cost estimates associated with loss and damage in the future regular report envisioned in the outcome on the 7<sup>th</sup> review of the Warsaw International Mechanism for Loss and Damage associated with Climate Change Impacts.

### How much have climate finance providers delivered?

While the precise volume of climate finance needed remains challenging to calculate, it is clear that current flows are insufficient. UNEP, for example, estimates that adaptation finance needs in developing countries are 12–14 times current flows.<sup>49</sup>

Comparing climate finance needs with reported climate finance delivered on both a face-value and grant-equivalent basis shows that climate finance needs far exceed climate finance received (see Figure 1 below on page 30).

Grant-equivalent values for the countries are often much lower than the reported, face value finance, which indicates that much of what is reported as climate finance is delivered as loans rather than grants.



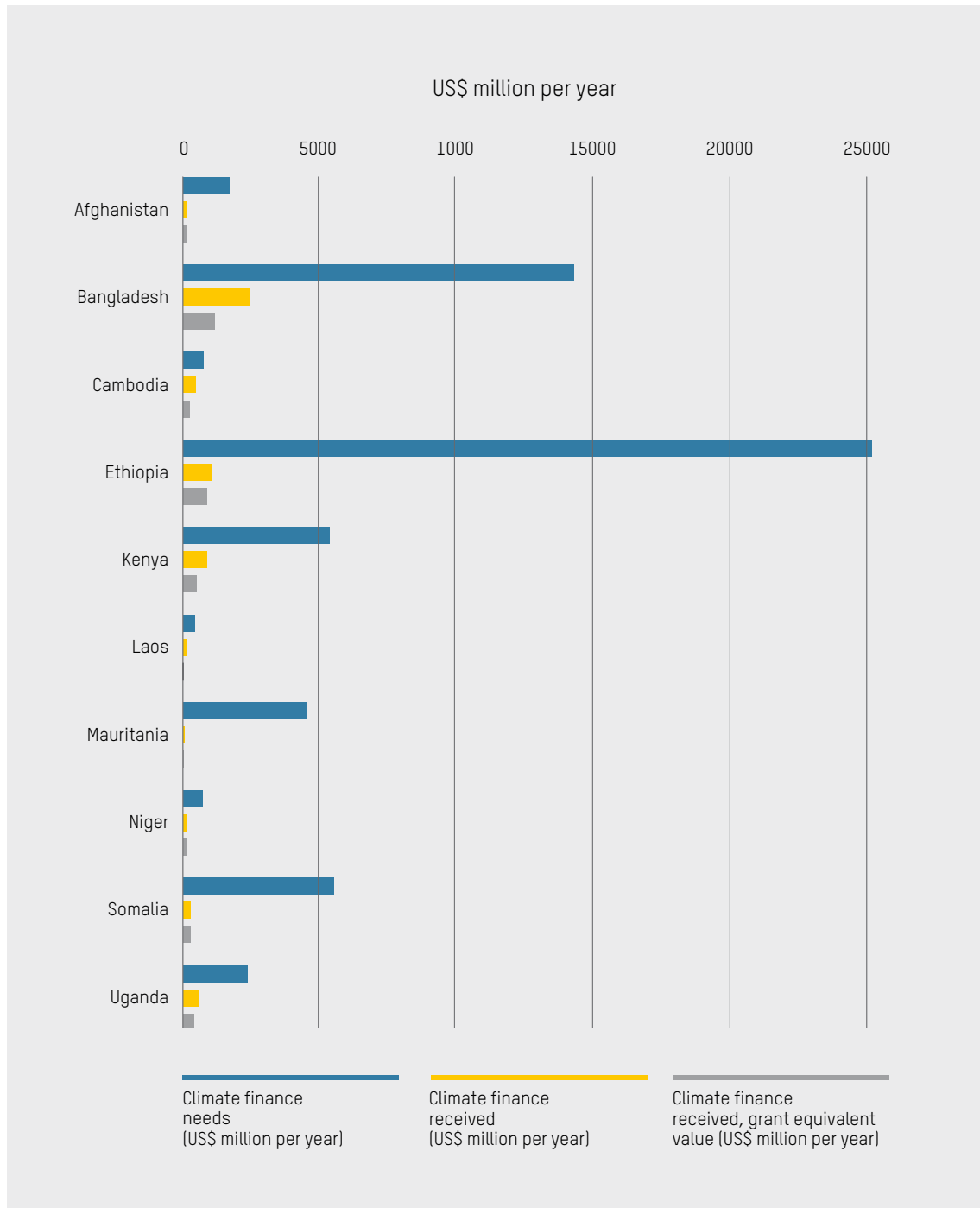
Members sing at Farmer Field School about the importance of seed, Nepal. Photo: Kishor Sharma/Oxfam

For example, Cambodia received climate finance of US\$473 million per year on average in the period 2019–2020 in face value terms; however, this amounts to only US\$251 million on a grant-equivalent basis. Similarly, Kenya received US\$904 million per year in face value terms over 2020–2022, which is estimated to be just US\$504 million per year on a grant-equivalent basis. Similar patterns appear across many countries, where loan-based finance significantly reduces the real value of support. Only a small number of countries have grant-equivalent values that are close to their face value figures, indicating a high share of grants and highly concessional finance.

Understanding not only the scale of climate finance, but also its impacts and outcomes is crucial. While comparisons between climate finance needs and current flows highlight significant shortfalls and the predominance of loan-based finance, they reveal little about whether this finance is actually reducing vulnerability, addressing inequalities, or avoiding maladaptive outcomes. To strengthen accountability and effectiveness, monitoring frameworks must systematically assess impacts and results. Such evidence is essential to ensure that climate finance delivers tangible benefits and aligns with local priorities.

#### **Possible civil society actions**

- Monitor and track reported climate finance flows from bilateral and multilateral providers, assessing whether funds are delivered as grants or loans, disbursed to priority sectors, consistent with national climate plans and NDCs, and meet estimated needs. Sources of data on climate finance include the OECD climate-related development finance dataset, the Climate Funds Update, Biennial Reports and Biennial Transparency Reports as well as provider countries' own communications and transparency systems and specific organization websites, such as the project and operations database of the World Bank.
- Advocate for developed countries to fulfil and increase their climate finance commitments in line with their historical responsibility for climate change.
- Track the impacts of climate finance at national and local levels and amplify local voices. This includes community-based monitoring of whether funds are actually disbursed, how they are spent, whether they reach vulnerable groups and lead to local benefits.

**FIGURE 1 CLIMATE FINANCE RECEIVED AND CLIMATE FINANCE NEEDS FOR SELECTED CASE STUDY COUNTRIES**

Notes: Years covered for finance received: Ethiopia, Kenya, Uganda, Somalia (2020–2022); Afghanistan, Bangladesh, Cambodia, Laos (2019–2020); Mauritania and Niger (2013–2019). Reported climate finance needs represent the average annual requirements communicated by countries in their NDC submissions up to 2030: Afghanistan (2015 INDC); Bangladesh (2021 NDC); Cambodia (2020 NDC); Ethiopia (2021 NDC); Kenya (2020 NDC); Laos (2021 NDC); Mauritania (2021 NDC); Niger (2021 NDC); Somalia (2021 NDC); Uganda (2022 NDC). The scope of the NDCs vary. For example, Somalia, Afghanistan, Cambodia, and Laos the amount of climate finance needed that is dependent on international support, while some countries do not include cost estimates for both mitigation and adaptation. In addition, NDCs generally do not clarify whether funding is expected to be sourced from public or private sources; cost estimates may therefore include a mix of public finance, private investment, and other sources depending on country reporting practices and should not be interpreted uniformly as public assistance requirements. For Mauritania and Niger, the second column refers to Climate-Specific Net Assistance (CSNA) rather than grant-equivalent values, including a recalculation of climate relevance (see West Africa study).

### **Climate finance for adaptation**

The Paris Agreement and the New Collective Quantified Goal call for the provision of climate finance to *'achieve a balance between adaptation and mitigation'*.<sup>50</sup> At COP26, the Glasgow Climate Pact urged wealthy countries to double adaptation finance by 2025.<sup>51</sup> More recently, the Global Mutirão Decision adopted at COP30 in Belém, Brazil, called for a tripling of adaptation finance by 2035.<sup>52</sup>

In reality, however, adaptation remains significantly underfunded, with the majority of climate finance directed toward mitigation efforts.<sup>53</sup> UNEP's Adaptation Gap report highlights the widening gap between countries' adaptation needs and the resources currently available, undermining the ability of vulnerable nations to respond adequately to the climate crisis.

The case studies reveal gaps in adaptation finance at the country-level. In Zimbabwe, adaptation finance averaged US\$10 per capita annually between 2002 and 2022, of which around 20% goes to administrative and specialist fees, resulting in an annual per capita adaptation finance of US\$8. With estimated per capita adaptation costs in Africa of US\$17, the country faces an adaptation financing gap of over 50%. On average, SIDS such as Timor-Leste are estimated to require US\$153 per person annually to meet adaptation needs,<sup>54</sup> yet committed finance to Timor Leste averaged just US\$18 per capita annually between 2018 and 2023, far below what is needed.

### **Climate finance for loss and damage**

At COP27 in 2022, States finally acknowledged the *'urgent and immediate need for new, additional, predictable and adequate financial resources to assist developing countries that are particularly vulnerable to the adverse effects of climate change in responding to economic and non-economic loss and damage associated with the adverse effects of climate change'*.<sup>55</sup> They also agreed to create a Fund for Responding to Loss and Damage, which was subsequently operationalized at COP28 in 2023. However, major gaps remain in how loss and damage, especially non-economic dimensions, are understood, measured, and financed.

In Timor-Leste, loss and damage manifests as reduced crop yields, infrastructure and housing damage from extreme flooding, health impacts, displacement, and the loss of ecosystem services. Yet the study notes that it remains difficult to determine how much climate finance targets loss and damage. Current tracking methodologies do not clearly identify or categorize funding for these purposes, leaving major gaps in transparency and accountability.

Oxfam's analysis of climate finance in the eight member countries of the Intergovernmental Authority on Development (IGAD) in East Africa highlights the neglect of non-economic loss and damage (NELs), particularly amid the Horn of Africa hunger crisis. NELs are impacts that are not easily quantifiable financially but have profound effects on individuals, communities and ecosystems. These impacts span cultural, social, psychological, health, biodiversity, displacement, peace and security dimensions. Women and pastoralist communities are disproportionately affected, facing gender-based violence, psychological distress, and disruptions to cultural and social structures.

Despite their significance, NELs remain under-addressed, under-reported, and underfunded in the region. NELs are difficult to quantify in monetary terms, and climate finance providers and aid organizations often prioritize economic assessments. Further barriers include data gaps, under-reporting, especially of sensitive issues such as gender-based violence, methodological challenges, limited resources and capacity constraints, as well as political and social barriers.

## CIVIL SOCIETY HIGHLIGHT

### Documenting the impacts of loss and damage in the Pacific

- Knowledge sharing and acting as the bridge between communities and decision-makers
- Coalition building, partnerships and networks
- Advocacy and influence at international and national levels

The four-year Pacific Climate Change Collaboration, Influencing and Learning (PACCCIL) project, delivered by Oxfam in the Pacific with support from the Australian Government through the Australian NGO Cooperation Program, aims to support Pacific civil society networks in influencing national, regional and global climate change policy and practice and ensuring that the Pacific voice is not lost in discussions, including on loss and damage.

The project's Loss & Damage Collaboration has documented the ongoing impacts of climate change, including the destruction of homes, loss of livelihoods, and the erosion of cultural heritage, while advocating for fair and adequate funding for those experiencing loss and damage. In this video, the communities of Manawai Bay in East Are'are, Malaita, Solomon Islands, share their stories of loss of livelihoods and land, and the generational adaptations they are forced to make for their survival.

PACCCIL knowledge-sharing and advocacy support has helped partners move beyond general awareness raising into more confident, public-facing engagement on climate finance. In particular, it has strengthened partners' ability to articulate clearer messages and evidence and to engage more effectively in regional and international spaces to represent Pacific priorities and ask more targeted questions on transparency, allocation, and what reaches communities.

Scan the QR code or follow the link to watch the video:

<https://youtu.be/Xz-LdchTsbE?feature=shared>



### Possible civil society actions

- Collect and communicate data on climate impacts, particularly non-economic loss and damage (NELs), including effects on livelihoods, health, culture and displacement. By documenting community experiences, CSOs provide evidence to inform policy, funding decisions, and advocacy at both national and international levels.

## 3.3 How is climate finance delivered?

The climate crisis and debt crisis are mutually reinforcing. Debt burdens in developing countries can undermine climate action, as loan repayments divert resources away from responding to climate change. Repayments also impact countries' ability to deliver critical public services such as healthcare and education, which in turn hinders progress toward development goals and preparation for future climate impacts.

Moreover, the need to generate foreign currency for debt repayment can compel countries to expand extractive industries such as fossil fuels and industrial agriculture for export, which may further exacerbate environmental degradation.<sup>56</sup>

The country case studies show that significant shares of the climate finance provided have been provided in the form of loans which ultimately must be repaid, placing additional debt burdens on low-income countries. This trend is particularly evident in finance provided by the MDBs, which have played an increasing role in the provision of climate finance but overwhelmingly use debt-based instruments.<sup>57</sup>

- Oxfam's assessment of climate finance from the ADB found that of the US\$10.5 billion reported in adaptation finance from 2019 to 2023, only US\$0.6 billion (6%) was provided as grants, while US\$9.8 billion (93%) was provided as loans. Of these loans, only 27% were provided on concessional terms.
- Between 2013 and 2019, 62% of all climate finance to West Africa/Sahel consisted of loans and other debt instruments. These debt instruments increased by 610%, while grants only rose by 79%, over the period.
- Across Asia, between 2013 and 2020, multilateral providers committed only 5% of their climate finance as grants, while 95% was delivered through loans and other debt instruments, of which 67% were non-concessional. Bilateral providers committed just 18% of their climate finance as grants, with the remaining 82% delivered through loans and other debt instruments.
- Analysis of climate finance provided to 37 fragile and conflict-affected states in the period 2019–2020 found that over half came in form of debt instruments and almost one-tenth was provided as non-concessional loans.

These dynamics have significant budget implications for highly vulnerable countries. As one stakeholder from Burkina Faso noted:

*'Burkina Faso receives 57% of its climate financing through debt instruments, that is an enormous amount. This makes it for the government harder to attract, or pay back, loans to finance other development priorities that we have in the country. We do not only have a climate emergency, we have multiple emergencies at the same time. We have a humanitarian crisis, with over two million internally displaced people, the vast majority of which women and children, on top of a food and security crisis. All these challenges require budgetary action which is made more difficult by loans to finance climate action. It is not fair that a country like Burkina Faso, that hardly contributes to the climate crisis, must pay to take action towards it.'*<sup>58</sup>

While debt-based finance dominates, some FCAS do receive a significant share of climate finance in the form of grants. For example, between 2012 and 2022, nearly all climate finance committed to Somalia (100%), Sudan (98%), Eritrea (95%), and South Sudan (94%) was provided in the form of grants.

#### **Possible civil society actions**

- Advocate for providers to increase the share of grant-based finance, particularly finance for adaptation and for loss and damage.

### 3.4 To what extent are gender objectives integrated into climate finance?

To ensure that no one is left behind, gender equality and the empowerment of women and girls must be embedded in the design, delivery and monitoring of climate finance. Climate impacts are shaped by gender as well as other intersecting factors, and climate finance that fails to address gender dynamics risks exacerbating existing marginalization.

*'All FGD and KII discussants agreed that climate change and its social, economic, and physical impacts affect women and girls more severely. Across the country, women depend more on, but yet have less access to, natural resources. Women bear a disproportionate responsibility for securing food, water, and household energy needs. During periods of drought and erratic rainfall, women, as agricultural workers and primary producers, work harder to secure income and resources for their families. This puts added pressure on girls as well, who often have to leave school to help their mothers manage the increased burden. In drought-prone areas, the time absorbed by water collection significantly increases, as women and girls have to travel longer distances to find water. In semi-arid and arid areas, pastoral women may spend 4–5 hours a day to fetch water for household use. Walking long distances to fetch water and firewood can expose women and girls to harassment or sexual assault.'*<sup>59</sup>

Across several of the studies, a lack of transparency is identified as a major barrier to understanding how gender objectives are integrated into climate finance, particularly among the MDBs. MDBs are not required to assess or report on gender objectives when submitting climate finance data to the OECD, and as a result most of their climate finance is reported without a gender marker.<sup>60</sup> Although some banks use internal tracking systems for gender objectives, public disclosure remains weak. For example, the World Bank does not make its gender flags or tags publicly available at the project or programme level and its reporting is not gender-disaggregated to critical gender outcome areas, such as productive asset ownership, income control and retention, or access to financing.

Where data is available, it reveals a consistently low level of integration of gender objectives:

- Of all bilateral climate finance provided to West Africa, 49.9% includes gender as a significant objective while only 4.4% as a principal objective.
- Across Asia, in 2019–2020, only 51% of bilateral climate finance addressed gender as a significant objective, and just 1% classified gender as a principal objective.
- In Timor-Leste, only 2.4% of funding prioritizes gender equality, and a mere 0.4% directly supports women's organizations.

An assessment by Oxfam of 15 Asian Development Bank projects found that all projects demonstrated an understanding of gender issues, and a commitment to gender responsiveness, with most having Gender Action Plans that included gender indicators and activities or outputs.<sup>61</sup> However, the documentation proved to be lacking in the incorporation of an intersectional approach. For instance, it lacked comprehensive details on planning for all genders and age groups. While structures existed for women's participation and capacity building, there was limited evidence on the planning of the projects' broader societal impacts, particularly in changing entrenched gender norms. To move from gender sensitivity towards transformative practices, projects need to explicitly incorporate all genders in their design and execution and aim for deep-rooted changes in gender relations. The integration of age-disaggregated data, and an intersectional approach considering other social determinants such as class and ethnicity, would significantly strengthen the projects' inclusivity and effectiveness.

## CIVIL SOCIETY HIGHLIGHT

### Strengthening climate finance accountability and women's leadership in the Pacific

- Monitoring and tracking climate finance
- Policy, planning, and project design, development, implementation, and monitoring and evaluation
- Knowledge sharing and acting as the bridge between communities and decision-makers
- Coalition building, partnerships and networks

The Kōtui Programme is a transformative, five-year partnership between Oxfam Aotearoa and the New Zealand Aid Programme, aimed at driving systemic change for vulnerable and marginalized women facing the escalating impacts of climate breakdown and disasters across the Pacific.<sup>62</sup> Kōtui means 'to interweave' in te reo Māori and reflects the programme's approach: connecting communities, civil society and decision-makers to ensure climate finance is accountable, inclusive, and truly reaches those most at risk.

Grounded in the recognition that climate justice cannot be achieved without gender justice, Kōtui's work aligns with findings from Oxfam's Making Climate Finance Work for Women research,<sup>63</sup> which highlights the persistent gap between climate finance policy and the lived realities of women in Pacific communities. Through Kōtui, Oxfam and its partners have established local monitoring networks, facilitated multi-stakeholder dialogues, and increased public awareness of climate finance processes in the Solomon Islands, Tuvalu, Papua New Guinea, and Timor-Leste.

Kōtui's local monitoring networks were established by building on existing community structures and trusted connectors (e.g., women's groups/community focal points), then agreeing on a simple, shared monitoring approach focused on practical questions: what was promised, what arrived, who benefited, and what gaps remain. Key lessons learned were to keep tools light and locally owned, invest in basic orientation on roles and safe participation, and maintain regular feedback loops so community observations can be fed back to implementers and decision-makers.

To ensure outcomes are sustainable, Kōtui has a clear focus on strengthening local civil society organizations to advocate, monitor and influence policymakers for long-term and lasting change. However, challenges remain:

- Institutional barriers and limited data availability often hinder effective tracking and advocacy.
- Deeply entrenched gender norms mean that women's participation in decision-making is still not the norm, and their needs are frequently overlooked in climate finance planning.

The Kōtui Programme addresses these by centring women's leadership and amplifying their voices in national and regional climate dialogues. Centring women's leadership has strengthened women's voice and influence in community decision-making and improved the relevance of priorities raised. It has also strengthened accountability by enabling women-led groups to raise concerns more consistently and to track whether support is reaching households most affected.

### Possible civil society actions

- Advocate for the mandatory use of gender markers and public disclosure of gender-disaggregated and intersectional data.
- Track climate finance flows and establish local monitoring networks to assess the impacts of projects on women, girls, and marginalized groups.
- Support women-led organizations to access and manage climate finance directly, and co-design projects with local communities to ensure they are gender-transformative and address intersectional factors such as age, class, ethnicity, and disability.
- Strengthen women's leadership and participation in decision-making by increasing public awareness, facilitating safe and inclusive spaces for dialogue, building capacity, and acting as a bridge between communities and policymakers.
- Share knowledge, tools, and best practices, including approaches for embedding gender-transformative approaches into climate finance projects.

## 3.5 Who sets the priorities for climate finance?

How climate finance is channelled and governed shapes whose priorities are reflected in practice. Several of the case studies highlight that climate finance is top-down, and civil society actors are often not meaningfully involved in decision-making, setting priorities for climate finance or developing projects.



Monica Da Costa from Timor Leste shows her water spinach crop. She lost her entire home, including all her savings, crops, and livestock in a massive flood in 2021. Oxfam's work in her area helped her rebuild after the flood, and learn new climate-smart agricultural techniques so that she is more resilient when the next disaster strikes. Photo: Rachel Schaevitz/Oxfam

At the global level, multilateral UNFCCC funds, like the GCF, the AF and FRLD, accounted for just 2% of climate finance in 2022 and receive much lower contributions from developed countries than would be desirable from a perspective of efficiency and country ownership, as many developed countries prefer bilateral channels. There is also a growing trend among developed countries towards tying aid, including climate finance, to national interests. The Netherlands, for example, has evolved from a believer in multilateralism to a stronger focus on bilateral channels and Dutch expertise and interests, first under the motto *'Do what we do best'* (2022), and later *'Dutch interests at the heart of development policy'* (2025).<sup>64</sup> Such approaches compel developing countries to align their plans with provider priorities rather than pursuing their own climate and development strategies.

The Zimbabwe case study illustrates variation in approaches among providers of climate finance. Some providers (such as USAID, the European Union) follow a strict, top-down approach, developing their own strategies and issuing specific calls for proposals, which excludes unsolicited ideas. This limits community participation and flexibility in project design. Other providers (for example, Embassy of Sweden, GEF Small Grants Programme, DanChurchAid, Brot für die Welt) adopt more flexible approaches, allowing CSOs to propose projects and engage in dialogue. This enables CSOs to focus on community priorities and context-specific solutions, improving project relevance and outcomes. However, climate finance generally is found to be dominated by governments, large NGOs, UN agencies, and a few experts, constraining knowledge sharing and inclusivity. Civil society actors have further expressed the criticism that aid is a neo-colonial tool by developed countries because they impose prohibitive policy conditionalities while providers tie their commercial, political, and military interests to the aid they provide.

Likewise, consultations with stakeholders in Senegal, Burkina Faso, Chad and Mali found insufficient alignment between provider priorities and local context, and limited involvement of non-state actors, including Indigenous peoples, civil society and local organizations, in defining strategic priorities. While state actors and larger civil society or umbrella structures may have some level of participation through bilateral and multilateral frameworks, grassroots organizations and those representing marginalized groups express feeling excluded or inadequately involved in these processes.

*'We are not involved in the design – we even receive the documents late – without enough time to make amendments. We tick off, point out parts where our concerns are forgotten. They come down with documents that have already been put together and make decorations to make it look like the document has been approved – but these documents do not reflect a true representation.'*<sup>65</sup>

When consulting and validating their strategies, providers engage primarily or exclusively with recipient states, who position national priorities which may not necessarily represent the needs of most climate-affected populations and groups. The involvement of grassroots organizations in defining provider strategic priorities tends to be more symbolic than substantive, with limited efforts to genuinely incorporate local priorities into funding decisions. Participation often occurs late in the process and is perceived as reinforcing provider agendas rather than allowing for genuine ownership or accountability.

During the development of proposals for major climate projects, state structures are involved in contributing to proposal development, as well as in engaging with rights holders. However, the involvement of civil society and grassroots organizations is often superficial, limited to formalities and confined to specific technical roles, rather than extending to key decisions on the allocation of funds. It is perceived that established organizations are favoured, while new or smaller organizations have less chance of participating in the development of funding opportunities or being included as implementing partners, with traditional partners often being privileged. Nevertheless, there are examples of more inclusive and participatory approaches.

## CASE STUDY

### **Inclusive stakeholder engagement in project formulation**

Participatory approaches coordinated by the United Nations Development Programme in the Programme d'Amélioration des Moyens d'Existence Durables project in Burkina Faso highlight the possibilities for inclusive stakeholder engagement. The project is implemented by the Confédération Paysanne du Faso. Scheduled to run for five years (2020–2024), the project has three components. The first component relates to the sustainable management of natural resources and the resilience of agroforestry households; the second to the valorization of agroforestry products; and the third to improved governance of natural resources.

As part of the design process, community members – including those who are illiterate – were invited and given the opportunity to propose actions according to their needs. These contributions were then included in the development and implementation of the project.

In Senegal, climate finance mechanisms, often structured around de-risking strategies, prioritize foreign private investment security over local ownership and equitable access. The type of energy projects that receive funding is not just a matter of national priorities, it is shaped by global financial rules and profitability. Large institutional investors, development banks and private financiers do not fund projects based on need alone but invest where they can secure stable returns with minimal risk. This has two consequences: first, national energy politics is increasingly oriented towards the interests of foreign public and private lenders rather than national priorities, providing them with more space to interfere with national energy decisions; second, in terms of distributive justice, Senegal loses massive amounts of capital each year through profit repatriation, reducing funds available for necessary reinvestment in national energy infrastructure. The strong focus on market-based financing mechanisms favours private finance needs over national energy priorities.

Finally, in the Pacific, climate finance is mostly project based, which is criticized for stifling long-term capacity building, as projects are mostly managed by costly external consultants rather than local experts. Other issues include lack of flexibility and sustainability, susceptibility to provider influence, and lack of country ownership. Providers often prioritize short-term return on investment, neglecting long-term environmental impacts and the immediate needs of the most vulnerable populations.

**Possible civil society actions**

- Collect and disseminate evidence on local needs, impacts and priorities. This can include organizing focus groups, workshops, or consultations at community level.
- Support local actors to understand climate finance mechanisms and engage effectively in consultations through capacity building and knowledge sharing.
- Act as a bridge between communities and providers, seeking to ensure that funding decisions are grounded in local realities and align with national climate plans. Civil society can engage with national governments to ensure they represent local communities when working with providers, as well as with providers through, for example, national focal points.
- Track and monitor project implementation and alignment with local needs and priorities.

**3.6 What are the barriers to accessing climate finance?**

The studies show that national and local actors, particularly civil society organizations and groups representing marginalized populations, face major obstacles in accessing climate finance.

Findings from research conducted with more than 100 organizations in Senegal, Mali, Burkina Faso and Chad revealed that most stakeholders have never accessed any form of climate or development finance through bilateral providers, multilateral development banks or the multilateral climate funds. This lack of access is particularly acute for multilateral climate funds, where the vast majority of stakeholders reported neither receiving funding nor participating in related initiatives. Funding from MDBs, which account for a significant share of climate finance, is also limited, as it flows primarily through national governments. In contrast, traditional bilateral providers and the UN funds were found to be more accessible. These access challenges stem from a combination of structural, institutional and capacity constraints, as well as systemic barriers embedded in the design of many climate finance mechanisms.

**Political and structural barriers**

- **Declining predictability of support from international providers**

In Indonesia, for example, international aid – a key source of climate finance – is decreasing as the country's shift to upper-middle-income status means it is no longer a priority country. Such changes constrain long-term planning for adaptation and mitigation efforts.

- **Prioritization and exclusion of some recipient countries due to political or security factors**

In Zimbabwe, bilateral funding has been limited due to sanctions, and various bilateral providers do not make their climate-related funding available. Countries such as France, Sweden and Denmark have decided to phase out or suspend their development aid from countries like Mali and Burkina Faso.

**Limitations of international climate finance and accessibility of funds**

- **Difficulty in attaining accreditation to access funds and lack of direct-access entities**

Access to multilateral funds such as the Green Climate Fund requires accreditation (see Box 4). This is lengthy, resource-intensive and demands compliance with fiduciary and safeguarding standards as well as sufficient institutional, technical and fiduciary capacities. For example, Fiji required nearly four years to secure accreditation with the Green Climate Fund.<sup>66</sup> Similar limitations are evidenced elsewhere: in Nepal, only three national agencies are accredited to the Global Environment Facility, while Senegal has three agencies accredited to the GCF. Limited direct access forces countries like Nepal, Indonesia and Pacific nations to rely on international or regional entities.

#### **BOX: 4 MULTILATERAL CLIMATE FUNDS STRUCTURES FOR ACCESS AND ENGAGEMENT**

The **Green Climate Fund (GCF)** channels its funding through two types of accredited entities, which must meet GCF standards and are granted accreditation by the GCF board to apply for and receive funding:

- direct access entities – regional, national or sub-national institutions from developing countries that are accredited to submit proposals and directly access GCF
- international access entities – such as large multilateral organizations, MDBs, developed country bilateral institutions or private sector institutions.

The direct access modality is intended to reduce transaction costs and increase national ownership, by removing the need for an intermediary institution.

The GCF also appoints National Designated Authorities (NDAs), which are government institutions that serve as the interface between a country and the GCF, endorsing and nominating entities and convening stakeholders to identify national and local priorities.

Similarly, the **Adaptation Fund** channels funding through multilateral implementing entities, where countries access finance through an international intermediary organization, as well as through direct access, which allows accredited national and regional implementing entities that meet the fiduciary standards set by the Adaptation Fund Board to directly access funding and implement projects. The Adaptation Fund also has Designated Authorities, government entities that act as points of contact for the fund.

A notable feature of both the Adaptation Fund and the GCF is that CSOs can, in principle, be accredited as direct access entities.

#### **• Complex and stringent application processes**

Studies in Nepal and Ethiopia note that the procedures to access climate finance are often lengthy, stringent and complex, with extensive documentation and compliance requirements. LDCs and fragile and conflict-affected settings (FCAS), such as Ethiopia, often face particularly high barriers due to limited resources, capacity and technical skills. In Indonesia, the research shows that smaller CSOs and NGOs struggle to meet these requirements without institutional and capacity support, with local women's organizations being particularly affected.

#### **• High project management, implementation, accountability and financial requirements**

Findings in Senegal, Mali, Burkina Faso and Chad highlight that climate finance providers set high standards for project management, implementation, human resources and institutional systems, which can exclude smaller-scale or local structures from accessing funding. In Pacific nations, robust fiduciary and accountability standards complicate efforts, while in Ethiopia strict financial accountability mechanisms make access slow, difficult, and sometimes prohibitively expensive.

#### **• Requirements for co-financing**

Many funding mechanisms require co-financing, which presents another constraint for accessing funding opportunities, as reported in Nepal, Senegal, Mali, Burkina Faso and Chad. This is especially the case for smaller-sized organizations, which often have a more limited financial capacity to meet such requirements.

#### **• High cost related to administrative and management processes**

When funds are accessed through international or regional accredited entities, management fees and transaction costs reduce the amount of funding available for project implementation. For example, in Zimbabwe, management fees can consume up to 20% of the allocated finance.

- **Project-based funding model with preference for large-scale projects**

In Senegal, Mali, Burkina Faso and Chad it is noted that national priorities focus on larger projects, excluding smaller structures and organizations from direct access. In Indonesia, the transient nature of project funding hinders long-term strategic planning and capacity building beyond project life cycles.

## CASE STUDY

### Small Grants Programme of the Green Environment Facility

One potential avenue for improving access to international climate finance is through the use of small grant mechanisms to channel funds. The GEF's Small Grants Programme was launched in 1992 and is dedicated to financing local-level actions for smaller-scale projects capped at US\$50,000.

In **Indonesia**, the Small Grants Programme supports over 40 NGOs and local communities, providing planning grants of US\$2,000–5,000 (3–6 months) and full grants of US\$10,000–50,000 (12–24 months). The programme also collaborates with Indigenous peoples, humanitarian organizations, and other community organizations.

### Institutional, governance and capacity challenges

- **Limited understanding of climate finance**

Stakeholders in Senegal, Mali, Burkina Faso, Chad, Zimbabwe and Nepal indicate that there is a lack of understanding and information about climate finance opportunities and processes. This is limited by insufficient information sharing and capacity building, particularly for local and smaller organizations.

- **Limited capacity at both national and local levels**

Limited institutional, technical, organizational and financial management capacities limit the ability of actors to understand the complex architecture of climate finance, identify opportunities, fulfil accreditation standards, draft proposals and meet the requirements required by many climate finance providers. Some CSOs may also lack formal registration, which can prevent them from accessing most institutional funding opportunities. In Nepal, shortages of skilled human resources hinder the preparation of quality project proposals. Without adequately trained staff, government agencies, NGOs and other stakeholders struggle to navigate complex funding mechanisms, meet reporting requirements, and implement projects according to international standards. In Ethiopia, gaps exist in technical expertise, experience and due diligence for developing proposals, preparing technical documents, and advocating for projects. Similar capacity limitations are observed at the local level in Zimbabwe, Nepal, Indonesia, Tuvalu and Chuuk.

### Access to information

- **Access to information on climate finance**

Information on climate finance is often fragmented, technical and difficult to access. In Senegal, Mali, Burkina Faso and Chad, this is particularly the case in local and rural contexts and for information on the multilateral climate funds, for which information on accredited entities or access mechanisms is mostly unknown. Local administrations and youth organizations have also indicated that their presence is often limited in spaces where information is shared, such as national or global climate events, workshops and meetings. Similarly, in Tuvalu and Chuuk, communities, especially women, have limited access to information about how funds are allocated

and spent, and decisions are made. The utility of available data is a key issue. Information is mostly available as hard copies, on agency websites, scattered across multiple databases, or is technical in nature. Most available data is not disaggregated by location, gender, or actual expenditure, making it hard to assess how climate finance benefits local communities.

## CASE STUDY

### Climate Finance Navigator tool

Developed as part of the Pacific Climate Information Project, and coordinated with the Secretariat of the Pacific Regional Environment Programme, the Climate Finance Navigator tool helps civil society in the Pacific to filter information on climate funds and accredited agencies and to navigate climate finance processes.

The purpose of the Navigator tool is threefold: to provide general guidance to users by filtering relevant information on Accredited Entities, with a focus on the Green Climate Fund; to filter information on climate funds active in the region, both current and historical; and to provide users with a 'Who's doing what' snapshot of the overall process showing what responsibilities lie ahead and what resources are available along the way.

### Challenges in fragile and conflict-affected settings

The challenges unique to fragile and conflict-affected states<sup>67</sup> are highlighted in several of the case studies. In these contexts, the limited accessibility of international climate finance mechanisms, combined with challenging institutional and political conditions, make the effective mobilization, delivery, and utilization of climate finance particularly complex. These difficulties are compounded by a reluctance among climate finance providers and international institutions to adapt financial architectures to the specific needs of FCAS.

The case studies identify several challenges unique to FCAS in accessing climate finance:

- **Difficulty in accessing international frameworks**

The UNFCCC operates within a state-centric framework in which nation states are treated as the primary vehicle for implementing activities. This poses a challenge for FCAS where state-level governance structures are weak or, in some cases, where government structures are not internationally recognized.

*'Somaliland is not recognized internationally and is not a member country of the United Nations. This has real implications for us. We are normally not officially invited to international conferences such as the COPs ... We also cannot access any funding directly from for example the Global Environment Facility or the Green Climate Fund – to which the Federal Republic of Somalia does have access. What we do receive in terms of climate finance in Somaliland is through UN agencies such as UNDP or FAO. The World Bank has also just started to transfer some funds from Somalia to several Somaliland ministries, with our ministry included. What we receive in total however is really at the minimum end of what is needed.'*<sup>68</sup>

- **Stringent accreditation and application processes**

The lack of dedicated strategies and policies that address the climate, conflict and security nexus among climate finance providers means that complex and rigid requirements and processes persist. These are difficult to meet in FCAS where capacity may have been degraded by conflict and insecurity. Many FCAS lack national accredited entities, forcing reliance on intermediaries that increase costs and reduce local ownership.

- **Climate finance providers have a risk-averse approach**

With legitimate concerns for safety and security, costs and loss of investments, potential misappropriation of funds, and impacts a programme could have on conflict and security, providers are generally reluctant to fund projects in such settings, and may suspend or phase-out aid from specific regions or entire countries. This is especially the case in conflict-affected locations, areas outside government control or those under the control of non-state armed groups, or when the government is unwilling to protect its population.

- **Capacity and institutional gaps**

Factors such as high staff turnover, weak governance and shortage of personnel impede the management and implementation of climate finance.

- **Security risks and conflict**

Violence, insecurity and displacement strain local resources, increase the security risks associated with projects, affect infrastructure and personnel safety, limit the sustainability of projects, increase the cost of implementation and ultimately make on-the-ground implementation more complex and challenging. Importantly, there is a real risk that climate finance projects can contribute to conflict dynamics if not implemented in a conflict-sensitive manner. This makes it increasingly difficult for all organizations to implement activities, but especially for women and women's organizations.

- **Gaps in data, methodologies and early warning systems**

Lack of socioeconomic and climate data, methodological tools and early warning systems hinders climate programming in FCAS.

- **Temporariness of funding versus needs**

Humanitarian funding prioritizes short-term responses, while climate change often takes a long-term approach, with multi-year projects. Inadequate long-term planning can hinder resilience efforts.



Community members learn about gender-responsive planning and building sustainable livelihoods for women through conflict-sensitive approaches in Adamawa State, Nigeria. When knowledge meets commitment, transformative change is possible. Photo: Dinovate Solutions/Oxfam

## CASE STUDY

### The Green Climate Fund Executive Secretariat in Burkina Faso

The Executive Secretariat of the Green Climate Fund (GCF) in Burkina Faso was established in 2018. Directly attached to the Prime Minister's office, its mandate includes serving as an interface between the GCF and the government, supporting the national mobilization of GCF funds, and the submission of proposals under the GCF Readiness Programme.

In 2019, the Secretariat developed a five-year Country Programme for the GCF. The programme identified three main challenges in facilitating national access to the Fund:

1. lack of scientific data
2. insufficiency and inefficiency of climate finance
3. ensuring coherence between sectoral policies and Burkina Faso's climate change adaptation and mitigation commitments.

Since its establishment, the Secretariat has engaged in a nationwide structured dialogue with civil society and other national actors, supporting activities such as sharing information on existing national climate finance initiatives, developing a pipeline of national projects, identifying key challenges, and formulating recommendations for implementation. These efforts have enabled Burkina Faso to secure multiple GCF-funded projects. In addition to the major Desert to Power G5 Sahel Facility initiative, 11 GCF-supported projects are present across the country, though most have a regional scope, with only two projects (FP074 and FP093) specifically focused on Burkina Faso.

In 2021, the Secretariat developed the *Design and Implementation Guide for Climate Projects in Fragile Contexts in Burkina Faso*. The guide provides a practical road map to improve the implementation of climate projects in fragile areas, based on an analysis of climate risks which are worsened by increasing insecurity. It promotes an integrated approach involving the state, local communities, civil society, the private sector and financial partners, and it highlights principles to strengthen resilience and promote an efficient allocation of resources, including a diversification of funding through national and international channels such as the GCF.

**Possible civil society actions**

- Build coalitions, alliances and networks to collectively monitor funding opportunities, share information, engage in dialogue with National Designated Authorities (NDAs), accredited entities, climate funds and relevant governance bodies, and coordinate joint resource mobilization ahead of funding calls.
- Advocate for more accessible climate finance through expanded direct access modalities, small-grant and community-based financing mechanisms, and the meaningful inclusion and leadership of women, young people, persons with disabilities and other marginalized groups. Engagement can target climate finance providers as well as international and domestic governments.
- Promote conflict-sensitive climate finance in fragile and conflict-affected settings by advocating for flexible, risk-tolerant funding arrangements, simplified access requirements, and modalities that respond to rapidly changing contexts while safeguarding inclusion and accountability.
- Strengthen technical and institutional capacity by accessing readiness and capacity-building support. Priorities include enhancing technical, administrative, financial, organizational and project implementation capacities.
- Document successful practices and approaches implemented by local actors and develop robust communication strategies, serving to engage with providers and contribute to influence scaled-up funding for locally led climate solutions.

**3.7 What is the role of mobilized private finance?**

The Paris Agreement reporting rules allow climate finance providers to count private investments as ‘mobilized private climate finance’ when those investments have been facilitated by public interventions. This means that developed countries may count private finance as mobilized if they can claim a demonstrable causal link between their efforts or intervention and the resulting investment.<sup>69</sup> Mechanisms used to mobilize private finance include guarantees, syndicated loans, shares in collective investment vehicles and co-financing.<sup>70</sup>

As climate finance needs continue to rise, and in light of declining ODA budgets,<sup>71</sup> providers increasingly favour private sources to fill the climate finance gap and meet climate finance commitments, including the NCQG. However, there are a range of concerns associated with the delivery of private climate finance.

Before an increase in 2022, mobilized private finance remained stagnant at around US\$13–15 billion between 2017 and 2022 and scenarios for the future of mobilizing private finance remain vague.<sup>72 73</sup> As such, the long-term predictability of mobilized private finance remains low – predictability that is essential for developing countries to plan for low-carbon climate-resilient pathways.

Furthermore, private finance can only complement but not replace much-needed public finance as both have their distinct roles to play. Also, private finance is more likely to flow to wealthier, middle-income countries while the countries most vulnerable to climate change are deemed ‘too risky’ for investment.<sup>74</sup> Additionally, only a small share of private finance flows to adaptation projects, as private capital tends to favour sectors with clear revenue potential, such as energy and infrastructure.<sup>75</sup>

Transparency in the reporting of ‘mobilized private climate finance’ also remains a challenge. Figures reported by the OECD on private finance mobilised by bilateral and multilateral public climate finance are based, at least in part, on confidential information (shared with the OECD under non-disclosure agreements). Causality – the degree to which public support is necessary for an investment – is often unclear, and investments may benefit from multiple support sources, creating a risk of double counting. Of particular concern is that some projects are reported as climate finance without clear evidence of their climate impact. One striking example is the reporting by the African Development Bank of US\$2.4 billion of mobilized private finance in 2020, supposedly for climate adaptation in relation to a liquified natural gas project in Northern Mozambique – although no project document referred to any substantial adaptation activity.<sup>76</sup>

There is also a broader concern that an overemphasis on private finance may encourage inappropriate or high-risk financing models, potentially with the intention to replace public finance in areas where it is most urgently needed, particularly for adaptation, loss and damage, and support for vulnerable communities. While private sector actors have a role as implementers, stakeholders and investors, they are not subject to the same accountability obligations as public finance providers.

The country case studies in this briefing paper focus primarily on adaptation and therefore public climate finance, as many adaptation activities have no direct return on investment and mobilized private finance for adaptation remains limited. The findings underscore the urgent need to scale-up grant-based public climate finance, grounded in the principle of common but differentiated responsibilities and respective capabilities. Private finance cannot replace – and must not reduce – public funding for adaptation or for addressing loss and damage, where grant-based resources are essential.



Houses destroyed by floods along a river bank in Kasese District, Uganda. Photo: Dorah Ntungwa/Oxfam

# 04

## **THE ROLE OF RECIPIENT GOVERNMENTS**

## CHAPTER 4: THE ROLE OF RECIPIENT GOVERNMENTS

Bringing climate finance to the front lines of the climate crisis, and ensuring that this finance delivers relevant climate action, is not just the responsibility of the climate finance providers. On the contrary, the Paris Agreement emphasizes ‘country-driven strategies’ and ‘nationally determined contributions’ for defining and prioritizing climate action. Governments play a central role by setting policies, laws and plans that guide responses to climate change at national and sub-national levels. Their decisions on mitigation, adaptation, loss and damage, and budget allocations shape not only climate outcomes but also livelihoods, inequality and wellbeing. They must lead processes to determine priority climate challenges and actions, engaging all sectors and groups in society, and lay those priorities down in national climate plans. Understanding and influencing these processes and how decisions are made is vital for ensuring transparent, inclusive and accountable governance of climate finance.

### 4.1 How do governments mobilize and manage climate finance?

Climate policies and plans need to translate into real action. For this, they must be linked to credible and actionable financing and implementation plans, and supported by adequate capacity, leadership and coordination, between ministries, departments and agencies, and levels of government. At the same time, governance of climate finance must safeguard and empower local communities and marginalized groups and enable these actors to articulate their priorities. Governance must be transparent and inclusive, with arrangements that enable civil society to hold governments to account. Without these foundations, climate plans risk remaining ‘paper tigers’ – ambitious on paper but lacking the finance, capacity and coordination needed to translate commitments into transformative action.

#### Climate legislation, policies and plans

Most countries now have at least one climate change policy or strategy in place. These frameworks, including NDCs, NAPs and sectoral climate policies, are important to establish climate and development priorities, identify finance needs, attract resources and inform budget and resource allocation.

To enable mobilization and allocation of funding, plans should be costed, have realistic financing scenarios and be directly linked to the budget and other sources of funding. For example, Ethiopia’s NDC is designed for costing and fundability, meaning it includes detailed financial requirements and potential funding sources to attract financial support. It provides a clear road map for achieving emissions reductions while addressing key social and economic issues. Ideally, NDCs should be supported by investment and implementation plans, which can be used to mobilize financing through public revenue collection, international climate finance or private investments.

In some cases, climate policies and plans are linked to broader development goals such as poverty reduction and gender equality. Ideally, climate plans should set goals and targets relevant to these priorities, and commit to monitoring intersectional and gender-disaggregated data and to ensuring that development and implementation processes include the perspectives of civil society, Indigenous peoples and other rights holders, with inclusive, participatory and consultative planning and programming.<sup>77</sup>

Ethiopia offers a useful example of how gender considerations can be incorporated into national climate planning. The country has taken steps to analyse gender dimensions within its adaptation processes and to strengthen the basis for more inclusive and equitable climate action. Dedicated gender and climate change plans are not yet widespread, though Nigeria’s National Action Plan on Gender and Climate Change is one example that aims to integrate gender into national climate change initiatives.

Some countries are integrating climate goals directly into national development planning to support mainstreaming across sectors. Uganda's Third National Development Plan (NDP III) (2021/21–2024/25)<sup>78</sup> demonstrated mainstreaming of climate into development planning. The government was able to enhance institutional frameworks and build capacity to better access and utilize funds secured from the GCF, the GEF, and the Adaptation Fund. However, challenges remain, including capacity constraints and the need for co-financing. The Fourth National Development Plan (2025/26–2029/30)<sup>79</sup> was adopted in 2025 with the goal of promoting mainstreaming of climate change and disaster risk in projects, investments, planning, implementation, management and reporting, by: assessing climate change responsiveness in programmes for compliance; operationalizing the National Climate Change Information System; establishing centres for climate change innovation; and finalizing bilateral and multilateral agreements.

## CASE STUDY

### **Integrating gender considerations in Ethiopia's National Adaptation Plan process**

The Environment, Forest and Climate Change Commission, in collaboration with the NAP Global Network and the International Institute for Sustainable Development, conducted a gender analysis to support the integration of gender equality into Ethiopia's National Adaptation Plan (NAP) process. This analysis provides an important foundation for gender-responsive adaptation planning and implementation. NAP processes are a central mechanism for countries' adaptation efforts as well as for generating equitable benefits for the most vulnerable.

The findings of this analysis are summarized in a report<sup>80</sup> designed for stakeholders involved in implementation of climate change actions across the country, which provides recommendations for integrating gender consideration in the implementation of the NAP.

Most climate plans establish coordination mechanisms. For example, Ghana's National Climate Change Policy outlines the roles and responsibilities of some MDAs, the private sector and CSOs to ensure a coordinated approach to climate mitigation.

Alongside climate plans, several countries have implemented or are developing national climate finance strategies to guide the mobilization, coordination and management of funding. These strategies identify priority areas and funding sources and define roles and institutional responsibilities. Their alignment with NDCs, NAPs, and national development plans is essential. Uganda's National Climate Finance Strategy 2025–2030 provides guidance for improving coordination, establishing legal and political ownership across levels, ensuring accountability, and promoting gender equality and equity. It identifies barriers and opportunities in mobilizing climate finance and is linked directly to the country's NDC.<sup>81</sup> Fiji's National Climate Finance Strategy (2022–2029) sets out investment priorities and sector needs, functioning as a country-led "investment blueprint".<sup>82</sup>

**Possible civil society actions**

- Review and analyse national climate policies and plans (NDCs, NAPs, sector policies, climate finance strategies) to assess their ambition, whether they reflect community priorities, are costed and aligned to national budgets, and ensure that participation, accountability and tracking are integrated.
- Submit formal inputs or recommendations and participate in consultation processes to ensure policies reflect community priorities and local realities.
- Advocate for inclusive consultation processes across ministries, sub-national governments and community groups during policy development, review and updates.
- Push for alignment with national development priorities, including poverty reduction, gender equality and Indigenous rights, and monitor integration.

**Institutional and governance structures**

Institutional and governance arrangements underpin the coordination, implementation and monitoring of climate finance across sectors, ministries and relevant stakeholders. Arrangements influence a country's readiness to mobilize and manage climate finance and support the integration of planning and budgeting processes. Effectiveness depends on mandates but also on expertise and capacity to coordinate, communicate and engage across levels. Understanding the structures and mandates at national and sub-national levels can help to identify opportunities for CSOs and civil society to leverage influence and engage in accountability and monitoring of climate finance.

Institutional arrangements are typically defined in legal or policy documents such as national climate strategies. In some countries, a specific ministry is mandated by decree or law to lead on climate change or climate finance. Ministries may also house climate change departments, directorates, units or desks, as seen in Nigeria, Ethiopia and Uganda, and some countries, such as Uganda, have established dedicated Climate Finance Units (CFUs), typically embedded within finance ministries. With clear mandates and expertise, CFUs can enhance coordination, build institutional capacity and improve financial and budgetary processes to develop climate-aligned budgets.<sup>83</sup>

## CIVIL SOCIETY HIGHLIGHT

### Strategic partnerships for advocacy and influence in Uganda

- Coalition building, partnerships and networks
- Advocacy and influence at international and national levels

The creation of the CFU in Uganda was influenced in part by Advocates Coalition for Development and Environment (ACODE) which, among other CSOs, has worked to build a strategic partnership with the government and aligned its interventions with government processes and systems to achieve advocacy results.

ACODE consistently highlighted the challenges of weak institutionalization of climate finance and the lack of a national mechanism to quantify, track and monitor flows from domestic and international sources. These were brought to the attention of Parliament and the Ministry of Finance, Planning and Economic Development (MoFPED), and partly informed the creation of the CFU.

The effectiveness of this advocacy approach is attributed to three key factors:

- alignment of civil society interventions and actions with government processes and systems
- meaningful participation and stakeholder engagement in the processes to identify responsibility centres for different tasks
- a flexible approach to CSOs' role in building partnerships with government while also being watchdogs that hold government accountable on different fronts.

Inter-ministerial coordination bodies and national councils play a critical role in fostering collaboration across agencies and stakeholders. For example, in Ethiopia the Inter-Ministerial Steering Committee and Environment Council reflect a cross-sector, multidisciplinary approach. Most relevant line ministries also host Climate-Resilient Green Economy (CRGE) units to implement climate change policies. In Timor-Leste, the Climate Change Working Group (CCWG) is comprised of state and non-state actors and coordinates engagement and policy consultations among ministries, climate finance providers, international organizations, universities and civil society. The CCWG also monitors climate finance, reviews performance, coordinates with the Ministry of Finance, aligns efforts with the National Designated Authority, and advances initiatives with development partners.

Parliamentary structures in some countries may also facilitate accountability. For example, the Parliamentary Forum on Climate Change<sup>84</sup> in Uganda was established in 2008 in recognition of the need to enhance parliamentarians' legislative, oversight, budgeting and representation functions. The forum supports the development of national climate change policies and climate change-sensitive budgetary allocations and appropriation. It also provides a platform for dialogue and a channel through which stakeholders can share their views with parliament.

National climate funds are a mechanism for mobilizing and managing climate finance from both domestic and external sources of finance.<sup>85 86</sup> Often connected to overarching climate policies, they signal government commitment, can help to establish legal and governance arrangements, and reduce fragmentation. The CRGE Facility in Ethiopia is a national fund, established in 2013, that aims to mobilize, access and consolidate finances from international, public and private sources to support the implementation of the CRGE strategy. Tuvalu's Climate Change and Disaster Survival Fund provides an example of how climate and disaster finance can be structured with

clear governance. As a public finance mechanism, it supports discussions on transparency and accountability by demonstrating clearer objectives, defined decision-making structures, and potential oversight/audit functions that enable tracking of allocations and use.

A range of challenges limit the effectiveness of climate finance governance. In Nepal, climate change is often considered a cross-cutting issue and seen as additional work for government officials. It has not been adequately integrated into sectoral programmes, as sectoral ministries usually focus on meeting their regular development priorities. Further challenges include frequent staff transfers, the lack of a dedicated body to take charge of climate finance, and limited technical capacity within the Climate Change Management Division of the Ministry of Forests and Environment to access funding sources. At the sub-national level, provincial and local governments also lack the capacity to access federal funding.

Ethiopia highlights in its NDC 3.0 that, during implementation of its updated NDC (2020–2025), institutional fragmentation, overlapping mandates, and weak coordination across ministries and lower levels of administration limited effectiveness, often leading to duplication and misaligned efforts. Strengthening the CRGE governance framework across sectors and administrative levels is therefore identified as essential to improve coordination in implementing the country's NDC 3.0.<sup>87</sup>



Martin Hau'ato collecting rocks for his community's sea wall that stretches across the shorelines of Muki Community in the Solomon Islands. The creation of the sea wall is made up of coral stones collected from deeper in the ocean, and brought to shore using small dugout canoes. Photo: Ivan Utahenua/Oxfam

## 4.2 How is civil society included in policy and planning?

Effective governance of climate change requires the full and meaningful participation of civil society in policymaking, programming and budgeting. The participation of citizens and civil society is necessary to develop plans and actions that are tailored to communities and local needs and contexts. Inclusive participation can enhance the responsiveness and relevance of policies and planning to the needs of citizens, improve transparency and accountability, foster a sense of ownership, lead to stronger results and more sustainable changes.

Meaningful participation requires the involvement of the communities and groups most marginalized and affected by climate change in decision-making and processes at all levels and stages. Participation should be embedded throughout, rather than limited to one-off meetings, and mechanisms should exist to follow up on input and recommendations, to ensure they are acted upon. CSOs serve as crucial actors in this, often acting as a bridge between the government and the people. They channel the concerns and suggestions of citizens to the government, ensuring that their voices are heard in decision-making processes.

The country studies highlight a range of structures and mechanisms that enable CSO and citizen engagement and participation at the national level, including policy and institutional frameworks, budget consultations, committees and engagement platforms. Participation may be formalized in legislation, such as in Nigeria where the 2021 Climate Change Act established mechanisms for participation through the National Council on Climate Change, which is expected to work in partnership with CSOs, women, young people and others to monitor plans, programmes and projects, and engage in climate advocacy.<sup>88</sup>

Many governments have some form of national climate change committee that consists of multiple stakeholders. In Tuvalu, women, through the Tuvalu National Council of Women, have a seat on the National Advisory Climate Change Committee (NACCC), the body responsible for decisions on all national climate change initiatives. In Timor-Leste, the Climate Change Working Group is the primary mechanism through which the government consults on climate change issues. It comprises state and non-state actors and coordinates climate policy consultations and engagement among ministries, climate finance providers, international organizations, universities and civil society.<sup>89</sup>

Ministries, departments and agencies with climate change mandates can also play a role. In Mali, the Ministry of Environment convenes ad hoc committees that seek to engage civil society and non-state actors and integrate their priorities into national policies. As a result, CSOs have actively influenced areas such as agroecology, and mitigation ambition within national policies.

There are also various other examples of platforms and forums for participation and engagement. In Burkina Faso, the NDC Partnership has facilitated regional consultations, while national civil society platforms also organize decentralized consultations and sectoral dialogues. Senegal has established a national climate change adaptation platform for agriculture, livestock and fishing through a participatory stakeholder process. It is noted that across Burkina Faso, Chad, Senegal and Mali, there is a general commitment to consultative processes with a range of rights holders and that these have led to positive outcomes, for example allowing rights holders to have their views considered in policies and plans.

The studies also demonstrate how CSOs can use platforms with shared objectives to coordinate their efforts and engage more effectively with key stakeholders. These organizations can represent their members during consultations and serve as channels for disseminating information, guidance and capacity-building support. For example, the Shifting the Power Coalition works across the Pacific to build the capacity of women leaders, including young women and women with disabilities, to engage in national disaster coordination mechanisms, organize, and influence decision-making.

## CIVIL SOCIETY HIGHLIGHT

### Coalitions as platforms for collective influence in the Pacific

- Policy, planning, and project design, development, implementation, and monitoring and evaluation
- Knowledge sharing and acting as the bridge between communities and decision-makers
- Coalition building, partnerships and networks
- Advocacy and influence at international and national levels

The Shifting the Power Coalition is a regional alliance focused on strengthening the collective power, influence and leadership of Pacific women in responding to disasters and climate change. The Coalition is made up of 12 women-led organizations and the Pacific Disability Forum and is supported by ActionAid Australia. By elevating the voice and agency of diverse Pacific women in decision-making processes, the Coalition has enabled women to shape disaster preparedness, response and recovery, as well as influencing climate change and disaster policy. The Emergency Response Grants enable Coalition members to quickly access funding in times of crisis so that they can drive response and recovery efforts that meet the needs and priorities of diverse women and girls.

The Coalition also convenes the Pacific Island Feminist Alliance for Climate Justice, which brings together feminist civil society organizations and activists to respond to the unique impacts of climate change on women, girls and LGBTQIA+ peoples in the Pacific. The Alliance's grant-making approach shows that feminist funding models that provide multi-year, longer-term funding, alongside well-coordinated rapid response funding windows, can enable feminist groups to drive effective climate action.

While these examples demonstrate that structures and participatory mechanisms exist across several countries at the national level, the case studies also reveal significant challenges that hinder meaningful and equitable participation in climate-related decision-making and budget processes, particularly for marginalized groups.

### • Participation frameworks with room for improvement

In Chad, while local and women-led organizations are included in committees and consultations for policy and planning, testimonies indicate that their influence remains limited and many perceive that decisions are made before consulting local actors. Similar concerns were raised in Senegal, where youth- and women-led organizations reported feeling less engaged in national processes, despite stronger engagement at local level. Research from Tuvalu and Chuuk further highlights that women's participation in community-level decision-making is often ad hoc rather than meaningful, and as a result women feel disconnected from or unaware of climate activities. Participants expressed 'consultation fatigue', noting that, despite numerous consultations, they have seen few tangible benefits or outcomes. In Nigeria, while participatory arrangements exist, implementation often depends on MDAs' capacity to allocate resources within annual budgets and is further constrained by limited coordination across ministries and agencies. The effectiveness of participation mechanisms relies on political will and the ability to engage stakeholders at sub-national levels.

*'Personally, I feel that the state consultations are not inclusive ... is very top-down from national to state to community ... I feel at most times our leaders act and run with ideas without weighing the consequences to communities ... a lot of regulations being made are not effective ... because there is lack of consultation with communities and we don't often see their relevance.'*<sup>90</sup>

- **Small number of CSOs and exclusion of smaller and grassroots CSOs**

In Nigeria, only a few NGOs are selected by the government to participate in co-creation, validation and feedback processes for climate change strategies and initiatives. The absence of a comprehensive database of CSOs working on climate finance hinders coordination, information dissemination and knowledge sharing.

- **Socio-cultural stereotypes, norms and practices that exclude women and other marginalized groups**

In Senegal, Chad, Burkina Faso and Mali, women, young people, and people with disabilities reported limited participation in municipal development decision-making and in the formulation of major climate and development projects and strategies, including budgeting. In Tuvalu and Chuuk insights shared by women showed that gender bias remains deeply engrained in traditional governance systems, and this creates a major barrier that hinders women's participation in decision-making and their ability to hold influential roles at community level. Women perceive consultation spaces as unsafe, and they must adhere to implicit protocols on what they can or cannot say. Conforming to cultural expectations was found to be important in maintaining the social fabric and a culture of silence as a mark of respect for the 'social status quo' exacerbates the 'silencing of women's voices' in critical decision-making fora at the community level. Participation in consultations is at the directive of community leaders with only a 'select few' who participate, with selection based on privilege in level of education, economic resources, connections and so on, rather than on vulnerability.

- **CSO capacity, resource and information constraints**

CSOs may have limited capacity to engage in climate decision-making. For example, in Nigeria, some CSOs face limited capacity for conducting in-depth analyses of climate finance flows, as well as for budgetary advocacy and tracking.

## CIVIL SOCIETY HIGHLIGHT

### Increasing participation through working groups in Indonesia

- Policy, planning, and project design, development, implementation, and monitoring and evaluation
- Knowledge sharing and acting as the bridge between communities and decision-makers

In Indonesia, PERSANI is a CSO that focuses on increasing the participation of people with disabilities in development projects and improving their access to support services in public areas. PERSANI was originally founded as a women's group, though its membership is no longer limited to women. PERSANI is contributing to the Australian government's flagship WASH programme by increasing access, participation and leadership among women's groups and vulnerable groups, particularly people with disabilities. PERSANI was involved in developing the proposal for the Water for Women project with Plan Indonesia and was subsequently granted the funds. During the implementation of this project, PERSANI has helped to establish working groups of people with disabilities in rural areas, who will assist in all project activities.

## CIVIL SOCIETY HIGHLIGHT

### Participatory research methodologies to highlight community perspectives in the Pacific

- Policy, planning, and project design, development, implementation, and monitoring and evaluation
- Knowledge sharing and acting as the bridge between communities and decision-makers
- Advocacy and influence at international and national levels

The Pacific Climate Change Collaboration, Influencing and Learning (PACCCIL) project is a four-year initiative (2018–2022, extended to June 2025) delivered by Oxfam in the Pacific, with support from the Australian Government through the Australian NGO Cooperation Program. PACCCIL was designed to build more effective, inclusive and collaborative action on climate change and disaster resilience across the Melanesian, Micronesian and Polynesian islands, with a particular focus on the Solomon Islands and Vanuatu.

The project's experience underscores the urgent need for climate finance mechanisms that are accessible, locally led, and responsive to the realities on the ground. Through participatory research methodologies like the Talanoa approach – an inclusive, transparent and participatory process for conversation, sharing of ideas and reflection – PACCCIL has brought forward the lived realities of Pacific communities and highlighted the persistent gaps between climate finance policy and the experiences of women, children, and marginalized groups on the ground.

### Possible civil society actions

- Engage in policy, planning, project design and budgeting by participating in consultations, working groups and committees, and providing feedback to ensure initiatives reflect the needs and priorities of local communities.
- Bridge communities and decision-makers by facilitating the participation of marginalized groups – particularly women, young people, and people with disabilities – in decision-making spaces. This can include establishing working groups and using participatory research methods, such as Talanoa dialogues, to gather community perspectives and evidence for advocacy.
- Build coalitions and alliances to amplify community voices, strengthen collective influence in policy processes, share knowledge, best practices and lessons learned, and coordinate advocacy and engagement efforts.
- Strengthen capacity for engaging in policy, planning, project design and budgeting through training, technical assistance and knowledge-sharing platforms.

## 4.3 How is climate finance incorporated in budgets?

National and sub-national budgets determine how resources are allocated to achieve national goals and policies and play an important role in translating climate commitments into action. While processes vary by country, domestic budgets are typically managed through a cycle of preparation, approval, implementation, and monitoring and reporting, led by the Ministry of Finance or Treasury in coordination with line ministries, agencies, and sub-national governments. These stages offer entry points for the integration of climate change as well as opportunities for civil society input, participation, influence and monitoring.

A key challenge, however, is that climate action is often mainstreamed across sectoral budgets, which makes tracking and accountability more complex. A sound policy and legal framework is a key enabling condition for effective climate-responsive budgeting.

Nepal has taken action to embed climate priorities more systematically into public financial management. The Ministry of Finance (MoF) established the Climate Change Financing Framework in 2017 to support integration of climate change and climate finance into national planning and budgeting processes. It outlines policy and institutional reforms to increase the government's capacity to mobilize and manage climate finance at different levels, integrate climate finance in the planning and budgeting cycle and improve accountability in climate change finance.<sup>91</sup>

Integrating climate change into public financial management systems (PFMs) is important to enable oversight and public scrutiny. The budgeting process in Uganda is underpinned by the 2015 Public Finance Management Act (Amended) and illustrates how public financial management frameworks can create entry points at different stages of the budget cycle for integrating and monitoring climate-related spending, even where formal pathways are lacking. At each stage, CSOs can deploy a range of initiatives and tools which can be used to influence, monitor and advocate for climate-related allocations and expenditures. Most of these entry points are also applicable to sub-national budgets.



Bridge over a dry riverbed in Madhlembuzi Village, Zimbabwe: a symbol of water scarcity. Photo: Collin Moyo-Nduna/Oxfam

## CASE STUDY

### Climate change in the national budget in Uganda

#### 1. Budget preparation

Uganda's budget preparation process is participatory and spearheaded by Programme Working Groups that include non-state actors. During this stage, civil society representatives take part in identifying key service delivery areas for government attention. Budget preparation meetings with stakeholders and government agencies, particularly the Ministry of Water and Environment and the Ministry of Agriculture, identify priority areas for focus in a given financial year. Additionally, non-state actors produce a citizens' alternative budget to reflect the views of the public and CSOs. These avenues provide early opportunities to advocate for climate-related allocations.

#### 2. Budget approval

The approval stage at Parliament level offers additional opportunities to influence climate finance allocations and strengthen oversight. Non-state actors have an opportunity to engage Parliament, especially within the Parliamentary Forum on Climate Change and relevant committees, to ensure that adequate allocations are made for climate change. Accountability is reinforced through legislative provisions. Under the National Climate Change Act (2021), a Certificate of Climate Change Responsive Budgeting must be issued by the Minister for Water and Environment, in conjunction with the Chairperson of the National Planning Authority, prior to budget approval.

**3. Budget implementation and execution.** During execution, governments spend resources on approved programmes and policies. In some cases, budget releases fall short of allocations due to fiscal constraints. Monitoring of budget releases and actual expenditure is therefore essential, a key role played by non-state actors including civil society who monitor service delivery and engage duty bearers. A valuable tool for this is a budget tagging system, which is currently in development in Uganda (see section 4.4).

**4. Budget monitoring and accountability reporting.** The final stage involves evaluating whether public funds were released and spent as planned. Uganda has a system for budget monitoring coordinated by MoFPED, including Quarterly Budget Performance Monitoring and Accountability reports. Although these reports are not designed specifically for climate finance, they provide information on the approved budget, released budget and expenditure that can be used to assess whether the approved budget has been executed and whether planned actions were implemented. The Auditor General additionally audits the reports prepared by different MDAs on resource use and highlights any inconsistencies for follow-up.

Reviews of Climate Policy, Expenditure and Institutional roles (CPEIRs) have been undertaken in several countries and can be useful in assessing the current state of play of existing climate change budgeting and expenditure, identifying opportunities and constraints and serving as a baseline for future changes. The process involves quantitative and qualitative analysis of climate policy, institutional frameworks, public expenditures and their alignment to climate change, and it is also possible to apply gender and poverty weightings to climate-related expenditures to identify the climate spending that targets the most vulnerable communities.<sup>92</sup>

Ten Pacific Island countries have completed national climate change finance assessments through the Pacific Climate Change Finance Assessment Framework (PCCFAF). The PCCFAF was developed to meet the challenges faced by Pacific Island Countries, and the assessments help countries

approach climate financing in a way that reflects their specific challenges and circumstances. The PCCFAF has been used as a practical “systems diagnostic” to assess climate finance readiness and public finance capacity. It supports countries to review the strength of: (i) climate policies and plans, (ii) institutional arrangements and coordination, (iii) public financial management systems (including budget formulation, execution, and expenditure tracking), and (iv) technical capacity to access and manage climate finance. The PCCFAF approach also helps identify where transparency and accountability can be strengthened, for example, by clarifying roles and mandates, improving visibility of climate spending across ministries, and strengthening reporting so civil society and stakeholders can track whether resources align with national priorities and reach intended beneficiaries.

### **CIVIL SOCIETY HIGHLIGHT**

#### **Nominating and monitoring projects in the national budget**

- Policy, planning, and project design, development, implementation, and monitoring and evaluation
- Knowledge sharing and acting as the bridge between communities and decision-makers

The NOMTrac tool developed by Connected Development (CODE) enables community members, CSOs and community-based organizations to nominate projects in their respective communities and allows for monitoring of projects, once approved, with the aim of enhancing the integration of projects into national budgets. The nominations are informed by community engagement, such as town hall meetings, and the monitoring component provides opportunities for feedback on progress and challenges. NOMTrac seeks to ensure that communities are fully engaged in the annual budgeting and implementation cycle of constituency projects. CODE is currently enhancing NOMtrac’s reporting and visualization features to include tracking of national and sub-national budgetary allocations for climate adaptation and mitigation, education, health, water and sanitation.

In other countries, evidence indicates that climate change has not yet been fully integrated into public financial management systems, at least in a way that allows tracking and assessment. In Nigeria, the annual budget call circular has a paragraph which mandates MDAs to recognize the fact that there must be projects that have green potential in budgets. However, proper tagging and tracking of climate-related budgeting remains absent (see section 4.4) which makes it difficult to assess the integration of climate change into budgeting processes.

## CIVIL SOCIETY HIGHLIGHT

### Citizens' alternative budget in Uganda

- Monitoring and tracking climate finance
- Policy, planning, and project design, development, implementation, and monitoring and evaluation
- Knowledge sharing and acting as the bridge between communities and decision-makers

After the government compiles the National Budget Framework Paper, the overall strategy for the budget, the Civil Society Budget Advocacy Group (CSBAG) in Uganda publishes a citizens' alternative budget.

This reflects the results of consultations with the public and the perspectives of CSOs under the umbrella of CSBAG. It assesses the extent to which the annual budget responds to challenges including climate change and inequality and offers recommendations on how to make the budget people-centred and responsive to climate change.

As an advocacy tool, alternative budgets can highlight priorities and gaps in the budget, inform advocacy campaigns, and build civil society and citizen awareness. The citizens' alternative budget is a compilation of position papers prepared by CSOs and presented to Parliament for consideration. Some of these concerns are occasionally adopted by Parliament and recommended to MDAs to consider financing in their budgets.

### Possible civil society actions

- Participate in budget processes through consultations, roundtables, forums and working groups to advocate for the inclusion of sufficient climate-related budget allocations and to ensure that allocations translate into tangible outcomes at the local level. Tools such as citizens' alternative budgets can highlight disparities between proposed budgets and community priorities.
- Advocate for climate-sensitive budget circulars and guidance from ministries, as well as for monitoring and accountability mechanisms, such as Uganda's Certificate of Climate Change-Responsive Budgeting, that track not only allocations but also budget releases, expenditure and impacts.
- Strengthen capacity through training, technical assistance, and knowledge-sharing platforms that enable civil society organizations and coalitions to participate effectively in budget formulation, influence decision-making, and track, monitor and evaluate implementation.

## CIVIL SOCIETY HIGHLIGHT

### Certificate of Climate Change-Responsive Budgeting in Uganda

- Monitoring and tracking climate finance
- Policy, planning, and project design, development, implementation, monitoring and evaluation
- Advocacy and influence at international and national levels

Uganda's National Climate Change Act 2021 requires that the National Budget Framework Paper (NBFP), the overarching budget strategy document, includes adequate allocations for climate change measures in line with the country's Nationally Determined Contribution.

To ensure compliance with this, the Ministry of Water and Environment in conjunction with the National Planning Authority must issue a Certificate of Climate Change-Responsive Budgeting before the NBFP is approved by Parliament. The certificate is designed to hold MDAs accountable for fulfilling their obligations to integrate climate change into planning and budgeting.

The assessment is based on the programmes/sectors which are identified as most vulnerable to climate change in the National Development Plan (NDP). Each programme receives a percentage score based on the degree to which its budget aligns with the climate interventions in the NDP. The first certificate, issued in January 2023 based on assessment of the NBFP 2023/24, certified the NBFP as 60% compliant, which was considered 'satisfactory'.

## 4.4 How transparent are national budgets?

Transparency is essential to holding governments to account for their climate commitments. Citizens and CSOs must be able to track how climate funds are allocated and spent, and the results they achieve, in order to ensure that climate plans are implemented fairly and effectively, to prevent misuse of funds, and to provide input into budget allocations.

Climate change budget tagging is a tool that enables national and sub-national governments to track spending on climate adaptation and mitigation by defining and applying climate-specific categories or tags to public expenditure. Because climate-related spending is often mainstreamed or integrated into budgets across ministries, departments and sectors, tagging systems help governments to systematically identify, monitor and report on climate expenditure. This improves transparency, supports reporting, and can inform more effective policy and budget decisions. Tagging and tracking efforts are, however, hindered by the lack of a clear and agreed definition of climate finance.

In several countries, national and sub-national governments have adopted budget tagging. In 2012/13, the Government of Nepal became one of the first to implement climate budget tagging through the National Climate Change Budget Code. More recently, the Ministry of Finance, Planning and Economic Development in Uganda has begun developing a Climate Change Budget Tagging tool in partnership with the World Bank. At the sub-national level, tracking and reporting has been implemented in Lagos State in Nigeria as part of the Lagos State Climate Adaptation and Resilience Plan. The aim is to monitor resources earmarked for addressing climate impacts as well as to improve access to funding for adaptation and resilience.

Ethiopia highlights that incomplete data, delayed reporting, and a lack of disaggregated information on sub-national spending obscure a comprehensive understanding of climate finance.<sup>93</sup> However, the country is in the process of implementing a system to track and tag climate-related budget allocations and expenditures, which is expected to improve the reporting and analysis of climate finance.<sup>94</sup>

## CASE STUDY

### Climate change budget tagging and tracking in Nepal

Nepal conducted a CPEIR in 2011 and, based on its recommendations, introduced a National Climate Change Budget Code to facilitate the tracking of climate expenditures. Development activities related to a list of 11 areas are classified as climate change-related and categorized into three groups: **'Highly Relevant'** when more than 60% of the allocated budget is directed towards climate-related activities; **'Relevant'** when 20–60% of the budget supports climate-related activities; and **'Neutral'** when less than 20% of the allocated budget contributes to climate-related activities. Climate-related expenditures are made publicly available in budget documents and consolidated financial statements.

Existing public finance monitoring mechanisms offer opportunities to strengthen accountability. Uganda's mechanism for budget monitoring, coordinated by the MoFPED, includes quarterly Budget Performance Monitoring and Accountability reports that elaborate on the approved budget, the released budget and expenditure. While not designed specifically for climate finance, these can be used to assess whether the approved climate finance budget has been fully released and spent on climate change measures and actions.

The Solomon Islands has identified public financial management (PFM) reforms as a key enabler for improving access to climate finance and ensuring spending aligns with national priorities. The Roadmap for Improving Access to Climate Finance and Public Spending (2022–2027)<sup>95</sup> recommends strengthening PFM systems and explicitly positions climate budget tagging as a tool to improve the visibility and prioritisation of climate-related expenditure. UNDP reporting similarly notes that consultations prioritised the adoption of climate budget tagging as part of wider public finance reforms. This provides a clear entry point for civil society engagement on transparency, supporting advocacy for clearer climate budget lines, public reporting on tagged spending, and accountability for results.

It is also important that information on climate-related budgeting is made available and accessible to the public. In Ethiopia, the primary transparency issue is the limited number of reports made available for public scrutiny.<sup>96</sup> In Nigeria, civil society efforts to influence and monitor climate expenditure are constrained by the availability of data and a lack of transparency regarding disbursed climate funds. Similarly, in Indonesia, limited access to budget execution data reduces transparency.

In this context, CSOs play a crucial role in promoting transparency of climate finance information, improving public comprehension of budget processes and encouraging meaningful engagement. In Uganda, CSOs publish supplements on climate finance in newspapers and participate in pre- and post-budget conferences and television and radio dialogues. The annual *Citizen's Guide to the Budget* is a key tool in helping citizens understand government funding for national priorities, including climate change, and strengthens public oversight of climate finance.

## CIVIL SOCIETY HIGHLIGHT

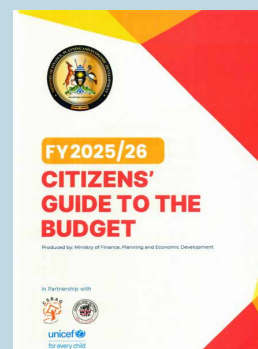
### Annual *Citizens' Guide to the Budget* in Uganda

- Knowledge sharing and acting as the bridge between communities and decision-makers
- Advocacy and influence at international and national levels

In Uganda, the Civil Society Budget Advocacy Group (CSBAG) and its member organizations, including the Uganda Debt Network, in partnership with the Ministry of Finance, Planning and Economic Development (MoFPED), publishes an annual *Citizens' Guide to the Budget*.<sup>97</sup>

The Guide summarizes the national budget and provides insights into allocations across programmes and priorities, including climate change, natural resources, environment and water management, and sustainable energy development. It also outlines how the government intends to raise funds and how these are allocated.

The goal of the Guide is to empower citizens with the knowledge needed to actively engage in budget processes at all levels and hold the government accountable for quality service delivery.



Many current tools and approaches track only allocations during budget preparation and do not follow funding through to expenditure and impacts. Focusing on budget allocation alone leaves a notable gap in understanding how money is spent – budget allocation does not guarantee spending, and even when money is spent, it may not reach the local level where it is most needed. Similarly, while budget-tagging systems can quantify how much finance is directed towards climate action, they do not assess whether these investments lead to tangible, measurable outcomes on the ground, and participation in the budget cycle is often limited to budget preparation with less civic participation in budget execution. To address these gaps, civil society must advocate for more comprehensive assessment and engagement frameworks that go beyond climate finance allocation to capture releases, expenditures and impact.

### Possible civil society actions

- Monitor budget implementation and expenditure using tools like climate budget tagging systems to assess whether allocations are released, spent, and aligned with local climate priorities.
- Collaborate with government agencies to strengthen climate finance tracking mechanisms, such as budget tagging tools, and help integrate civil society perspectives into both national and sub-national budgeting processes.
- Produce accessible resources, such as citizen guides, media supplements, or public briefings, to explain climate finance allocations and their implications, empowering citizens to hold governments accountable.

# 05

## HOW MUCH CLIMATE FINANCE REACHES THE LOCAL LEVEL?

## CHAPTER 5: HOW MUCH CLIMATE FINANCE REACHES THE LOCAL LEVEL?

Local communities are on the front lines of climate change impacts. As such, the design and delivery of climate projects, as well as climate plans and budgets, should be not only country-driven but also locally led, particularly for adaptation and loss and damage. Despite the recognized benefits of directing climate and development funds to the local level, this approach remains the exception rather than the norm, and the country studies reveal varying levels of progress in ensuring that climate finance reaches local communities.

In East Africa's IGAD region, the implementing entity for most climate finance is national governments (70%) and multilateral organizations (11%), with local-level organizations such as NGOs or the local private sector accounting for only a minimal share. In Indonesia, analysis found that just US\$223 million in climate finance was locally managed between 2013 and 2021, equivalent to 2% of the US\$14.9 billion received. The recipient government was the implementing entity, disbursing 57% of funds.

While these figures, which are based on data reported to the OECD, offer some insights into the actors involved in implementing climate finance projects, a lack of information in reporting makes it hard to assess the extent of decentralization and how finance is distributed and used on the ground. The OECD dataset records only the first implementing partner which has implementing responsibility over the fund but, in practice, climate finance often cascades through multiple institutions and agencies. In reporting to the UNFCCC, there is no mandatory reporting on implementing organizations. This lack of information limits efforts to track where finance is flowing and assess whether climate finance is reaching local actors and communities.

A range of challenges are found across the case studies that constrain the localization of climate finance:

- **Lack of institutional and governance arrangements for devolution or decentralization**

In several countries, weak or incomplete institutional, budgeting and governance structures hinder the effective decentralization of climate finance. In Nigeria, the federal structure provides some autonomy to sub-national entities and the constitution grants both national and sub-national authorities responsibility for environmental matters. However, higher-level governments retain significant control over finances. States frequently assume responsibilities and functions of local governments, and sub-national entities tend to align with national objectives. Likewise, findings from Burkina Faso, Mali, Chad and Senegal highlight that development and climate funds established at the national level often become difficult to access at the local level due to inefficient or incomplete decentralization of public administration and budgets, and gaps in the transfer of resources and skills. These constraints limit local governments' ability to effectively mobilize and implement climate finance.

- **Disconnect between national and sub-national policies**

While national climate policies and plans are now widespread, these are not always aligned with sub-national planning and policy frameworks. For example, in Nigeria, only 12 states and the Federal Capital Territory have climate action plans, and many of these are not comprehensive, reflecting gaps between national ambition and local-level planning.<sup>98</sup>

- **Lack of technical and institutional capacity across both state and non-state actors**

Capacity gaps remain a major barrier to climate action across levels. Even where national mechanisms, legislation and policy exist, effective implementation of these depends on capacity at sub-national levels. In Nigeria, many local governments lack the mandate, trained staff, technical know-how and budget access to develop, operationalize and implement local climate action

plans. In Nepal, provincial and local governments face capacity constraints in accessing federal funding, and this is compounded by limited digital infrastructure and technology access, which hinders management and monitoring of climate finance projects. There is a lack of awareness and understanding of climate finance mechanisms among stakeholders, particularly at the grassroots level, which can lead to under-utilization or misallocation of resources.

- **High barriers to accessing climate finance**

The barriers to accessing climate finance discussed in section 3.6 have particularly acute implications at the local level. Studies in Indonesia, Zimbabwe, Burkina Faso, Mali, Senegal and Chad, and Nepal, note that local CSOs face barriers to accessing funds, including stringent accreditation requirements for funds such as the GCF, complex application processes, high project management, implementation, accountability and financial requirements, reliance on international intermediaries, and co-financing requirements. Funds tend to favour large-scale projects, which precludes smaller, local projects and CSOs.

- **Top-down decision-making and insufficient alignment between providers and the local context**

Assessment of Asian Development Bank projects suggests that while there is an acknowledgment of the need to involve local communities, such as civil society and women's organizations, the approach remains largely top-down with limited devolution of decision-making. Consultations in Burkina Faso, Chad, Senegal and Mali also highlighted that some providers, including some international NGOs, impose their own objectives without considering the real needs of target communities. Contributing factors include insufficient collaboration between providers and civil society organizations and North-South government and geopolitical relationships that shape development and climate priorities and reduce the visibility of the priorities of local organizations and communities.

- **Lack of data and transparency in tracking climate finance**

There is a lack of transparency concerning how much public climate finance reaches or is managed at the local level. Current international reporting mechanisms provide limited insights into how funds are managed and, within countries, mechanisms to track funds from national to local levels are complex and not widespread. As a result, it is difficult to determine where climate finance is spent and managed. For example, in Ghana, although local governments are legally required to allocate funds to development issues, including climate change, in their budgets, the case study was not able to find information on annual budgetary allocations to climate change.<sup>99</sup>

However, there is evidence of progress in efforts to enhance the decentralization of climate finance in some countries.

- The Government of Nepal has demonstrated a strong policy commitment to decentralization through its National Climate Change Policy (2019) which requires that at least 80% of climate finance received through international mechanisms be allocated to the local level, with administrative costs kept to a minimum.
- Uganda, Burkina Faso, Malawi and Ethiopia are among the members of the Least-Developed Countries Initiative for Effective Adaptation and Resilience (LIFE-AR), an LDC-led and LDC-owned initiative focused on strengthening institutions, systems and capabilities in LDCs. LIFE-AR commits to channelling at least 70% of climate finance to local-level action by 2030.<sup>100</sup> Under this initiative, Uganda is piloting the Devolved Climate Finance mechanism which builds on the country's devolved governance structures and the 2021 Climate Change Act to channel funds to the local level.<sup>101</sup>
- Over 25 countries are at various stages of implementation of the Local Climate Adaptive Living Facility (LoCAL) mechanism, including Uganda, Nepal, Tuvalu, Vanuatu, Burkina Faso and Senegal. Managed by the United Nations Capital Development Fund, LoCAL seeks to increase access to climate finance and integrate adaptation into local development planning and budgeting through performance-based climate resilience grants.<sup>102</sup>

- In Kenya, the Financing Locally Led Climate Action (FLLoCA) programme is a five-year initiative established by the government in partnership with the World Bank, the Danish International Development Agency (DANIDA), the Swedish International Development Cooperation Agency (SIDA) and the German government that provides a model for devolved climate finance.<sup>103</sup> FLLoCA seeks to strengthen capacity at the country government level. Through two performance-based grants, country governments are incentivized to establish country climate change funds and units, develop relevant policies and legislation, mainstream climate change into planning and budgeting, and prepare and implement participatory climate action plans.

The experiences and learnings from these initiatives, alongside the Principles for Locally Led Adaptation, can inform the design of decentralized climate finance mechanisms and provide pathways for civil society to engage in decision-making, oversight and implementation.

## CIVIL SOCIETY HIGHLIGHT

### Climate finance and empowerment in the Solomon Islands

- Monitoring and tracking climate finance
- Knowledge sharing and acting as the bridge between communities and decision-makers
- Coalition building, partnerships, and networks

One of the biggest challenges in climate finance is whether money reaches communities in ways people can access, understand, and use, especially women and others who are often excluded. In the Solomon Islands, partners are blending women-led community approaches with CSO-led accountability and finance-tracking work so communities can benefit more directly.

The Solomon Islands Climate Finance and Empowerment Project, part of Oxfam Aotearoa's five-year Kōtui programme, seeks to ensure that climate finance decision-makers factor-in the needs of women, that there is greater transparency in how climate funds are spent and allocated, and that women's voices are included in policy and finance decisions.<sup>104</sup>

Women-led savings groups, building on those led by partner organisation West Are'are Rokotanikeni Association (WARA) on Malaita Island, are helping strengthen resilience by allowing members to pool resources and mobilise funds for local priorities such as responding to shocks and livelihood and resilience needs.

The Solomon Islands Climate Action Network is tracking climate finance in the Solomon Islands to understand how much, how and where climate finance flows to communities. Through coalition engagement, it is also strengthening accountability relationships with decision-makers by asking practical questions such as: "Where did the money go?" and "Is it reaching the communities most affected?"

*Continued on the following page*

The following steps outline how the project's approach works in practice:

1. Start with community priorities (including women's groups) and define what "effective support" looks like locally.
2. Map the finance pathway who makes decisions, what channels exist, and what information is publicly available.
3. Track climate finance flows through budget/programme tracing and stakeholder engagement to test whether finance is visible and reaches communities.
4. Create safe, inclusive feedback spaces, capturing barriers faced by women and other excluded groups.
5. Turn findings into clear recommendations on transparency, allocation, delivery mechanisms, and accountability.
6. Engage decision-makers and follow up on agreed actions and track progress over time.

The approach illustrates how CSOs can support community-level access and agency while also strengthening transparency and accountability, so climate finance can be traced, understood, and improved in practice.

### **Possible civil society actions**

- Advocate for and support the decentralization of climate finance by pushing national and sub-national governments to establish clear policies and institutional arrangements that allocate funds directly to local governments, communities and grassroots organizations.
- Build capacity at the local level by helping community groups and small-scale organizations to understand climate finance mechanisms, develop proposals and manage projects effectively.
- Monitor and track the flow of climate finance from national to local levels, including collecting local-level data, conducting audits, and publicly reporting findings.
- Facilitate participatory planning and decision-making to ensure that climate projects, budgets and plans reflect local priorities, actively involve marginalized groups, and integrate gender and social inclusion considerations.
- Document and share good practices from initiatives such as LoCAL, FLLoCA and LIFE-AR, providing evidence and guidance to inform models of locally led climate finance in other contexts.

# 06

## CONCLUSION

## CHAPTER 6: CONCLUSION

The case studies synthesized in this briefing paper demonstrate the progress and challenges in climate finance across international, national and local levels. At the international level, varying definitions and ambiguous reporting rules give providers significant discretion over what counts as climate finance. It has been shown that providers use reporting practices that overstate the actual level of climate finance, relying on generous assumptions about the climate relevance of projects and the way different financial instruments are valued. There are also persistent concerns about whether reported finance is genuinely 'new and additional' to existing ODA let alone to ODA *commitments*.

International climate finance also remains insufficient relative to needs, and is largely delivered through loans, increasing debt burdens. Barriers to access and limited participation continue to sideline civil society, with grassroots actors often engaged late or only symbolically, reducing the relevance and effectiveness of funded interventions.

At the national level, the case studies highlight a range of policies, institutions and consultation mechanisms that create entry points for civil society engagement. However, the studies also reveal significant challenges that hinder meaningful and equitable participation, particularly for marginalized groups. Weak or inconsistently applied participation frameworks, limited capacity and resources, and socio-cultural norms, particularly affecting women and marginalized groups, continue to restrict meaningful participation in climate decision-making and budgeting. Nonetheless, several civil society-led tools and coalitions, such as monitoring platforms, disability working groups, and participatory research initiatives, demonstrate the opportunity for participation.

While progress in integrating climate into public financial management is visible in countries such as Nepal and Uganda, in other instances the studies show that climate change has not yet been fully integrated into public financial management systems. To support tracking of climate change objectives in budgets, several countries have implemented or are in the process of implementing budget tagging including Nepal, Uganda and Nigeria. However, access to climate budget information remains limited in several contexts. In this landscape, civil society plays a critical role in promoting transparency of climate finance information, improving public comprehension of budget processes and encouraging meaningful engagement.

At the local level, weak institutional and governance arrangements, misalignment between national and sub-national policies, limited technical and financial capacity, high access requirements, top-down decision-making by providers, and lack of transparency in tracking funds constrain the ability of local communities and CSOs to participate meaningfully, access resources, and implement climate solutions. Nonetheless, approaches in countries such as Kenya, Nepal, Uganda, and Indonesia show progress in decentralizing finance and supporting locally led adaptation. The experiences and learnings from these initiatives, alongside the Principles for Locally Led Adaptation, can inform the design of decentralized climate finance mechanisms.

Based on these findings, the following recommendations seek to strengthen inclusivity, equity and accountability in climate finance systems and ensure that resources reach those who need them most.

## Recommendations for civil society

### **Monitor and track climate finance at international, national and local levels to hold governments and providers accountable.**

- Collect and analyse data on allocations, expenditures and actual releases of funds in national budgets. Tools such as Nigeria's Follow the Money initiative and Uganda's Certificate of Climate Change Responsive Budgeting can provide inspiration.
- Track commitments of climate finance from providers through available databases such as the OECD and UNFCCC reporting platforms, including whether funds are delivered as grants or loans, disbursed to priority sectors, consistent with national climate plans and NDCs, meet estimated needs and integrate gender equality objectives.
- Assess the outcomes and impact of climate finance, including how funds are spent, whether they reach vulnerable groups and lead to local benefits and the impacts on women, girls and other marginalized groups. The Principles for Locally Led Adaptation offer a framework to track adaptation flows to sub-national and local levels.
- Publish evidence-based reports highlighting successes, challenges and gaps to inform advocacy, policy and planning.

### **Participate in the formulation, delivery, monitoring and evaluation of policies, plans, projects and budgets to ensure inclusivity, transparency and alignment with community priorities.**

- Engage in the development, delivery, monitoring and evaluation of NDCs, NAPs and other relevant climate plans to ensure they reflect national and local priorities and include marginalized groups including women and girls.
- Examine national and sub-national budgets to ensure they reflect climate commitments, and propose amendments as needed.
- Influence processes by submitting issue papers and participating in public forums such as consultations and working groups.
- Engage with providers of climate finance. Key entry points are working strategically with existing entities with direct access or with country focal points such as National Designated Authorities.

### **Act as intermediaries between communities and decision-makers and build capacity.**

- As a first step, map the current climate finance context, including relevant legislation, policies, plans, institutional and governance arrangements, main providers, funding mechanisms and local actors.
- Serve as intermediaries between providers, governments, local communities and marginalized groups including women and girls by facilitating participatory budgeting and inputs into decision-making through, for example, public consultations and dialogue.
- Conduct capacity building and awareness raising, enabling communities to understand climate finance, engage in planning processes, and hold authorities accountable.
- Disseminate and translate information on climate policies, budgets and funding opportunities in accessible formats to enhance understanding and participation.

### **Build coalitions, alliances and networks to strengthen collective power and action.**

- Establish networks for information sharing, advocacy and joint action across levels.
- Collaborate to develop project proposals for funds with larger grant sizes.
- Bring together government agencies, NGOs, CSOs, community members and other stakeholders, prioritizing and empowering under-represented and marginalized groups including women and girls.
- Facilitate joint advocacy campaigns, capacity building and collaborative initiatives.
- Share experiences, best practices and lessons learned to improve climate finance interventions, including gender-transformative approaches.

**Contribute to advocacy and influence at international and national levels.**

- Issue joint statements, declarations or petitions calling for action from developed countries and providers.
- Engage in public campaigns, media outreach and policy dialogues to elevate community voices and priorities.

**Recommendations for providers of climate finance****Increase provision of new and additional grant-based climate finance in line with historical responsibility and ensure that this is aligned to recipient countries' national contexts.**

- Ensure a balance between mitigation and adaptation, while also providing adequate support for responding to loss and damage. Prioritize adaptation funding in the most vulnerable countries. Significantly scale-up climate finance for least-developed countries (LDCs) and Small Island Developing States (SIDS) and ensure that fragile and conflict-affected settings (FCAS) that do not fall into the category of LDCs and SIDS are not left behind in receiving climate finance.
- Prioritize grants, particularly for adaptation and for loss and damage, to ensure that financial support does not exacerbate debt burdens. Climate finance to countries under debt distress should be given only in the form of grants, while measures to cancel unsustainable and/or illegitimate debt should be pursued.
- Ensure that all funding is additional to humanitarian assistance and new and additional to existing ODA, provided on top of the commitment of 0.7% of Gross National Income (GNI) as development assistance.
- Increase the share of climate finance that explicitly targets gender-responsive programmes and projects and uses locally-led, participatory and inclusive approaches.

**Enhance transparency and accountability in climate finance and report in a way that reflects the real effort made and the real value for developing countries.**

- Agree on developing a climate finance definition under the Paris Agreement as a basis for reporting.
- Publish full lists of funded climate finance projects, with greater detail per project.
- Report grant-equivalent values of their climate finance, using calculation methods that truly reflect the fiscal effort of the provider country at the time when, e.g. a loan is provided.
- Disclose the terms, including interest rates and repayments, of loans and other instruments used to provide climate finance.
- Report on the amount of climate finance that goes to local actors and is delivered in line with the Principles for Locally Led Adaptation.
- Gender-mark climate finance to track the integration of gender equality objectives and publicly report this information at project level.
- Clearly identify and report funding dedicated to loss and damage, separately from adaptation.

**Develop engagement and participation mechanisms designed to increase civil society involvement.**

- Integrate the perspectives and needs of national and local CSOs, NGOs, local governments and communities into the design, implementation, monitoring and evaluation of climate finance projects. Ensure regular consultation and feedback to make sure that funding is based on need, not strategic priorities.
- Consider structural inequalities that may limit participation and ensure these are addressed.
- Involve CSOs in the design and review of participation mechanisms to ensure they are appropriate.

**Increase support for readiness and capacity-building initiatives for (local) governments, civil society organizations, and community-based actors.**

Focus on long-term capacity building rather than ad hoc or one-off training, to build capacity in understanding climate finance and how to access it and strengthen technical and institutional capacities in areas such as proposal development, project management, financial management, and reporting.

Facilitate cross-learning and knowledge exchanges between governments, CSOs, and community-based actors, both within and across countries, to share knowledge, best practices and lessons learned.

**Improve access to climate finance, particularly for local and grassroots actors.**

- Implement simplified direct-access modalities more widely, such as those under the Green Climate Fund's (GCF) and Adaptation Fund.
- Provide dedicated, flexible, grant-based financing, especially for adaptation and for loss and damage and distribute a larger share of funding as grants directly to CSOs and small-scale actors, prioritizing grassroots, Indigenous, women- and youth-led organizations. Funding should support small-scale, community-led projects and adopt a 'no-regrets' approach, similar to that in humanitarian work, particularly in FCAS where local organizations are often best placed to access, interact with and understand local contexts.
- Collaborate with CSOs to refine and design effective climate finance mechanisms that meet local needs.



In the arid landscape of Siyephi Village, Zimbabwe, Liphe feeds her goats with supplementary feed due to the dry grazing fields caused by the El Niño-induced drought. The high cost of feed is a significant burden, but necessary to sustain her livestock. Photo: Collin Moyo-Nduna/Oxfam

**Ensure that the Fund for Responding to Loss and Damage (FRLD) is accessible, flexible, and responsive to local needs.**

- Establish direct-access modalities, including a small-grants window, simplified application processes and agile, needs-based disbursement mechanisms. Funding should be based on locally coordinated, bottom-up anticipatory action and loss and damage needs assessments that are participatory, integrate gender and human rights analysis and consider all aspects of economic and non-economic loss and damage.
- Provide flexible, multi-year funding based on evolving needs and longer-term development objectives and include support for capacity building.
- Ensure transparency in decision-making, provide open access to information and to independent grievance mechanisms, and ensure the meaningful participation of affected communities in the design of projects and programmes.

### Recommendations for recipient governments

**Integrate climate change into budgets and ensure they align with national targets and plans, including NDCs and NAPs.**

- Assess climate finance needs, based on estimates of the cost of actions in key climate policies and plans, including NDCs and NAPs. Finance needs and plans should be directly tied to the national budget.
- Raise awareness and understanding among policymakers of the urgent need to integrate climate considerations into budgetary processes by developing guidelines and resources.

**Establish accessible mechanisms and platforms for meaningful public participation.**

- Establish inclusive engagement processes and channels for influence that allow civil society to contribute effectively, aiming to ensure that local communities and marginalized groups, including women and girls, are not only consulted but also empowered to actively shape and deliver policies.
- Expand opportunities for civil society to participate in budget processes, supported by capacity-building initiatives.

**Establish a climate budget tagging mechanism to track and report on public climate finance flows.**

- Develop a contextualized national definition of climate finance that can be applied domestically.
- Provide capacity-building, institutional arrangements and inter-ministerial collaboration to ensure effective budget tagging.
- Extend tagging and tracking to actual expenditure and ensure reports are publicly accessible.

**Ensure that information related to climate policies, programmes and budgets is publicly available and accessible.**

- Respond to requests for information on climate finance and publish policy, programme, and budget information in local languages and simplified formats through accessible channels such as radio, social media, podcasts and newspapers.

**Empower sub-national governments and local actors to enhance devolution of climate finance.**

- Establish decentralized governance structures, decision-making and management of financial resources and improve national-to-local coordination.
- Build technical and institutional capacity in sub-national entities to develop local climate plans, manage climate funds, implement projects, integrate climate into budgeting, and engage communities effectively. Lessons can be drawn from existing programmes such as the Local Climate Adaptive Living Facility (LoCAL) in Uganda as well as the Principles for Locally Led Adaptation.
- Collaborate with CSOs to co-develop project proposals and decentralized mechanisms.

# ANNEX - NEX

**NATIONAL AND REGIONAL  
CASE STUDIES**

## ANNEX: NATIONAL AND REGIONAL CASE STUDIES

Location	Title	Link
Asia	<i>Unaccountable Adaptation: The Asian Development Bank's overstated claims on climate adaptation finance</i> (2024)	<a href="https://oxfamlibrary.openrepository.com/server/api/core/bitstreams/f5cd7355-3a77-4338-8ff1-3fc59daa887d/content/">https://oxfamlibrary.openrepository.com/server/api/core/bitstreams/f5cd7355-3a77-4338-8ff1-3fc59daa887d/content/</a>
Asia regional	<i>Climate Finance in Asia: Assessing the state of climate finance in one of the world's most climate vulnerable regions</i> (2022)	<a href="https://policy-practice.oxfam.org/resources/climate-finance-in-asia-assessing-the-state-of-climate-finance-in-one-of-the-wo-621445/">https://policy-practice.oxfam.org/resources/climate-finance-in-asia-assessing-the-state-of-climate-finance-in-one-of-the-wo-621445/</a>
Ethiopia	<i>Climate Financing, Institutional Structure and Budget Tracing in Ethiopia</i> (2025)	<a href="https://policy-practice.oxfam.org/resources/climate-financing-institutional-structure-and-budget-tracing-in-ethiopia-621719/">https://policy-practice.oxfam.org/resources/climate-financing-institutional-structure-and-budget-tracing-in-ethiopia-621719/</a>
Fragile and conflict-affected states (FCAS)	<i>Forgotten frontlines: looking at the climate finance going to fragile and conflict affected states in 2019–20</i> (press release, 5 December 2023)	<a href="https://www.oxfam.org/en/press-releases/forgotten-frontlines-looking-climate-finance-going-fragile-and-conflict-affected">https://www.oxfam.org/en/press-releases/forgotten-frontlines-looking-climate-finance-going-fragile-and-conflict-affected</a>
Ghana	<i>Climate Change Adaptation Financing in Ghana</i>	<a href="https://sendwestafrica.org/edocs/index.php/climate-change">https://sendwestafrica.org/edocs/index.php/climate-change</a>
Horn of Africa (IGAD countries)	<i>Climate Finance Shadow Report for Intergovernmental Authority on Development Regional Economic Community</i> (2025)	<a href="https://kenya.oxfam.org/latest/publications/climate-finance-shadow-report-intergovernmental-authority-development-regional">https://kenya.oxfam.org/latest/publications/climate-finance-shadow-report-intergovernmental-authority-development-regional</a>
Indonesia	<i>Analysis of the Climate Adaptation Financing in Indonesia</i> (2023)	Internal report
Nepal	<i>Unpacking Climate Finance in Nepal: Gaps, challenges and opportunities</i> (2025)	<a href="https://oi-files-cng-v2-prod.s3.eu-west-2.amazonaws.com/nepal.oxfam.org/s3fs-public/Unpacking%20Climate%20Finance%20in%20Nepal.pdf">https://oi-files-cng-v2-prod.s3.eu-west-2.amazonaws.com/nepal.oxfam.org/s3fs-public/Unpacking%20Climate%20Finance%20in%20Nepal.pdf</a>
Nigeria	<i>The State of Climate Finance in Nigeria</i> (2024)	<a href="https://nigeria.oxfam.org/latest/publications/state-climate-finance-nigeria">https://nigeria.oxfam.org/latest/publications/state-climate-finance-nigeria</a>
Nigeria and Uganda	<i>From Pledges to Progress. Tracking climate finance flows and accountability in Nigeria and Uganda</i> (2025)	<a href="https://policy-practice.oxfam.org/resources/from-pledges-to-progress-tracking-climate-finance-flows-and-accountability-in-n-621714/">https://policy-practice.oxfam.org/resources/from-pledges-to-progress-tracking-climate-finance-flows-and-accountability-in-n-621714/</a>
Pacific	<i>Seizing the Moment: A new climate finance goal that delivers for the Pacific</i> (2024)	<a href="https://www.oxfam.org.nz/news-media/reports/seizing-the-moment-a-new-climate-finance-goal-that-delivers-for-the-pacific/">https://www.oxfam.org.nz/news-media/reports/seizing-the-moment-a-new-climate-finance-goal-that-delivers-for-the-pacific/</a>
Pacific	<i>Bridging the Gap: Climate finance accountability in the Pacific. Report on progress and challenges 2019–2025</i>	Internal report

Pacific	<i>Making Climate Finance Work for Women: Voices from Polynesian and Micronesian communities</i> (2019)	<a href="https://unfccc.int/sites/default/files/resource/2019Pacific-Climate-Gender%20Report.pdf">https://unfccc.int/sites/default/files/resource/2019Pacific-Climate-Gender%20Report.pdf</a>
Sahel: Senegal, Mali, Burkina Faso, Chad	<i>Neither Enough, Nor Adequate: A participatory assessment of the barriers to local access for climate finance in the Sahel</i> (2024)	<a href="https://oxfamilibrary.openrepository.com/server/api/core/bitstreams/190c2b4a-ebc8-43b5-9856-419e53946428/content">https://oxfamilibrary.openrepository.com/server/api/core/bitstreams/190c2b4a-ebc8-43b5-9856-419e53946428/content</a>
Senegal	<i>The Financing of the Energy Transition in Senegal: Green promises, unequal gains?</i> (2025)	<a href="https://policy-practice.oxfam.org/resources/the-financing-of-energy-transition-in-senegal-green-promises-unequal-gains-621729/">https://policy-practice.oxfam.org/resources/the-financing-of-energy-transition-in-senegal-green-promises-unequal-gains-621729/</a>
Timor Leste	<i>Climate Justice for Women in Timor-Leste: Tracking climate finance to build resilience</i> (2025)	<a href="https://asia.oxfam.org/latest/publications/climate-justice-women-timor-leste-tracking-climate-finance-build-resilience">https://asia.oxfam.org/latest/publications/climate-justice-women-timor-leste-tracking-climate-finance-build-resilience</a>
Uganda	<i>Climate and Fiscal Justice Scoping Study Uganda</i> (2024)	<a href="https://uganda.oxfam.org/latest/publications/climate-and-fiscal-justice-scoping-study-uganda">https://uganda.oxfam.org/latest/publications/climate-and-fiscal-justice-scoping-study-uganda</a>
West Africa regional	<i>Climate Finance in West Africa: Assessing the state of climate finance in one of the world's regions worst hit by the climate crisis</i> (2022)	<a href="https://policy-practice.oxfam.org/resources/climate-finance-in-west-africa-assessing-the-state-of-climate-finance-in-one-of-621420/">https://policy-practice.oxfam.org/resources/climate-finance-in-west-africa-assessing-the-state-of-climate-finance-in-one-of-621420/</a>
Worldwide (World Bank)	<i>Climate Finance Unchecked: How much does the World Bank know about the climate actions it claims?</i> (2024)	<a href="https://policy-practice.oxfam.org/resources/climate-finance-unchecked-how-much-does-the-world-bank-know-about-the-climate-a-621658/">https://policy-practice.oxfam.org/resources/climate-finance-unchecked-how-much-does-the-world-bank-know-about-the-climate-a-621658/</a>
Worldwide (World Bank)	<i>Unaccountable Accounting: The World Bank's unreliable climate finance reporting</i> (2022)	<a href="https://oxfamilibrary.openrepository.com/server/api/core/bitstreams/0fe792ba-41eb-46c3-86ee-31bc520b77f0/content">https://oxfamilibrary.openrepository.com/server/api/core/bitstreams/0fe792ba-41eb-46c3-86ee-31bc520b77f0/content</a>
Zimbabwe	<i>Financial Flows for Climate Adaptation and Resilience in Zimbabwe</i>	<a href="https://southernafrica.oxfam.org/latest/publications/financial-flows-climate-adaptation-and-resilience-zimbabwe">https://southernafrica.oxfam.org/latest/publications/financial-flows-climate-adaptation-and-resilience-zimbabwe</a>

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The information in this publication is correct at the time of going to press.

Published by Oxfam Novib for Oxfam International under DOI: 10.21201/2026.000124

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