

## Submission to the Co-Chairs of the Work Programme on Climate Finance

*Including on Article 9, paragraph 1, of the Paris Agreement in the context of Article 9 of the Paris Agreement as a whole*

Submitted by HelpAge International in response to the invitation contained in the message from the Co-Chairs dated 23 March 2026.

<b>Subject</b>	Input on the two-year work programme on climate finance
<b>Focus</b>	Strengthening the scale, quality, accessibility, and equity of climate finance, with explicit attention to older people and other underserved groups
<b>Purpose</b>	To provide evidence-based responses to the Co-Chairs' questions and recommend a more inclusive, balanced, implementation-oriented, and actionable climate finance work programme
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### Input on the two-year work programme on climate finance under Article 9 of the Paris Agreement

HelpAge International welcomes the chance to give input on the two-year work programme on climate finance. We strongly back a work programme that focuses on practical implementation and puts equity first. The focus should not just be on the amount of finance, but also on its quality, ease of access, and whether it reaches the most at-risk and excluded. The Global Mutirão decision provides a strong foundation by reaffirming human rights and equity and stressing the need to remove barriers to access to climate finance. It urges scaling finance to at least **USD 300 billion per year by 2035, and to build a pathway to USD 1.3 trillion per year by 2035** for developing countries.

HelpAge identifies a key weakness: climate finance remains structurally **age-blind**. Older people are among the fastest-growing groups globally, with the number of people aged 60+ expected to reach 2.1 billion by 2050. Yet, climate finance systems rarely prioritise them or recognise them as agents of adaptation and resilience. Current systems favour large intermediaries and complex procedures, excluding local groups, including older people's associations and community organisations. These local actors are often best placed to identify risk, reach isolated people, and support practical adaptation.

#### 1. Overall expectations for the climate finance work programme

HelpAge expects the work programme to go beyond commitments and drive reform in **delivery**. It must close the gap between political promises and real results in communities. To do this, it must address four core issues: the **scale** of climate finance, especially for adaptation and loss and damage;

1. the **quality** of that finance, including the balance between grants, concessional finance, and debt-creating instruments;
2. the **accessibility** of finance, especially for developing countries, local actors, and representative organisations; and
3. The **equity** of finance, including whether it reaches people in vulnerable situations such as older people, women, persons with disabilities, Indigenous Peoples, and marginalised livelihood groups.

This is urgent because the adaptation finance gap remains enormous. UNEP reports that developing countries may need **USD 187–359 billion annually** for adaptation. In comparison, international public adaptation finance flows to developing countries were only **USD 28 billion in 2022**. Even doubling adaptation finance to **USD 38 billion by 2025** would close only a small fraction of this gap (UNEP). The work programme must therefore focus not only on mobilising more finance but on ensuring it is more predictable, grant-based, concessional where needed, and effectively delivered.

For HelpAge, an effective work programme must shift climate finance from being only “vulnerability-aware” to **explicitly inclusive and accountable**. We call on all programme architects to ensure that older people’s distinct needs, capacities, and rights are systematically identified and addressed. Older people are often highly exposed to heat, floods, droughts, displacement, disrupted care systems, and the loss of livelihoods, yet systems designed to support adaptation and recovery rarely prioritise them. This must change through deliberate inclusion measures.

## **2. Concrete outputs and outcomes the work programme should deliver**

The work programme must produce practical, clear outputs.

First, it should produce a **shared diagnosis of barriers to climate finance access and delivery**. This includes barriers related to grant quality, debt burden, accreditation complexity, readiness support, reporting requirements, direct access, subnational access, and exclusion of representative local actors. It should explicitly assess who is left behind in current finance systems. generate **recommendations on reforming access modalities** across major climate finance channels.

Second, these should include simplified and proportional access pathways, stronger readiness and technical support, lighter procedures for local and community-based intermediaries, and improved modalities for supporting representative organisations and local delivery platforms. This is essential because many older people’s organisations and community platforms are effectively excluded by current procedural burdens.

Third, the work programme should develop **guidance on quality and equity in climate finance**. This should address grant-based and concessional finance, adaptation quality, integration with loss and damage, and the need to link climate finance to practical systems, including social protection, health, care, accessible infrastructure, and early warning. Older people’s resilience rarely depends on stand-alone climate projects; it depends on whether climate action connects to medication continuity, pensions, care support, transport, and community support systems.

Fourth, recommend robust **accountability and transparency metrics**. **Require** age-, gender-, disability-, and poverty-sensitive reporting. Stress the necessity for disaggregated tracking and accountability to transparently show who is reached by climate finance. Highlight that age-blind data weakens both planning and equitable delivery.

Fifth, it should identify and elevate **replicable implementation models**. For example, HelpAge-supported work in Vietnam showed how older people-led bamboo and biochar initiatives integrated adaptation, mitigation, ecological restoration, income generation, and local institution-building. These examples show that older people are not only vulnerable to

climate impacts. They can also be practical actors in climate solutions when finance and policy systems support them. should include improved access to finance; stronger pressure for greater public, grant-based, and concessional finance; more equitable delivery of adaptation finance; better integration of finance with NAPs and loss-and-damage responses; and stronger inclusion of older people and other under-recognised groups in the climate finance architecture.

### **3. Thematic pillars and subtopics**

HelpAge recommends building the work programme on four key themes.

#### **Pillar 1: Scale, quality, and predictability of finance**

This pillar should address Article 9.1 obligations. It should balance mitigation, adaptation, and loss and damage. Other topics should include grant-based versus loan-based finance, concessionality, and predictability. It should also discuss alignment with the NCQG pathway and the wider financing goal of at least USD 1.3 trillion annually by 2035. Delivery reform

**Pillar 2:** This pillar should cover direct access, intermediary models, accreditation burdens, readiness and technical assistance, subnational access, local delivery, and fiduciary proportionality. It should ask why current systems exclude local actors and representative organisations, including those led by and working with older people.

#### **Pillar 3: Equity, inclusion, and just implementation**

This pillar should focus on who is seen, counted, prioritised, and reached. Subtopics should include age-responsive finance, gender-responsive finance, disability inclusion, Indigenous Peoples and local communities, health and care systems, social protection links, and meaningful participation. The Global Mutirão decision already places human rights, equity, and intergenerational equity at the centre; the work programme should operationalise this in the design and delivery of finance.

From HelpAge's perspective, older people must be **explicitly named** in this pillar. Population ageing is accelerating, climate impacts are worsening, and many adaptation systems remain structurally age-blind. This is not a niche concern but a growing gap in the effectiveness and justice of climate finance.

#### **Pillar 4: Accountability, learning, and implementation effectiveness**

This pillar should address metrics, disaggregation, transparency, participatory monitoring, learning from implementation, and evaluation of whether finance builds durable resilience rather than short-lived pilots. It should also assess the effectiveness of climate finance in sectors and livelihoods that remain under-recognised, including small-scale fisheries and other climate-sensitive informal livelihoods, where older people are often active but invisible in policy and funding systems.

### **4. How the work programme should be organised**

The work programme must combine **technical analysis with practical evidence**.

- Ensure the programme includes Parties, funds, MDBs, technical experts, and groups representing affected people. These include women-, Indigenous-, disability-, community-based, and older people’s organisations. Without them, exclusion will continue in climate finance.
- Ensure **regional and sectoral balance**. Climate finance barriers differ across geographies, including LDCs, SIDS, MICs, drylands, coasts, cities, and fragile areas. Include implementation evidence from a wide mix, not just global finance debates.
- Each dialogue should produce **structured outputs**. We urge those facilitating the work programme not to allow it to become an open-ended series of exchanges. Each session should conclude with concise summaries of barriers, options, and recommendations, feeding into a synthesis output usable by Parties and operationally useful to funds, financial institutions, and implementing entities. Commit now to ensuring that each discussion yields concrete, actionable results.
- The programme should adopt a **“leave no one behind” implementation test**. For every pillar and recommendation, it should ask: who is excluded, what specific reforms would improve access, and how will success be measured for groups often invisible in aggregate reporting? From HelpAge’s perspective, this means explicit attention to older people in design, delivery, data, and accountability.
- The programme should promote **learning from real-world practice**. For example, evidence from Vietnam shows that when older people’s organisations are supported, they can implement climate responses combining mitigation, adaptation, income generation, and community resilience. Such cases should not be treated as side stories; they are the kind of grounded implementation learning that can improve climate finance design.

### **Concluding message from HelpAge International**

The climate finance work programme should be judged not only by whether it helps scale climate finance, but by whether it helps scale **fairer, more accessible, and more effective finance**. Older people must be explicitly included in this agenda. They are disproportionately affected by heat, floods, droughts, food insecurity, displacement, weak health systems, and care disruption, yet they remain largely absent from climate finance design. At the same time, they are not merely vulnerable. They are knowledge holders, caregivers, producers, organisers, and leaders of practical adaptation. Systems that fail to recognise this are not only unjust; they are less effective.

The central recommendation is therefore clear: the work programme should move beyond aggregate ambition toward **distributive justice, implementation quality, and inclusive access**. That means more finance, better finance, easier access, stronger accountability, and explicit inclusion of older people in climate finance policy, participation, data, and delivery.