OFFICIAL SUBMISSION
UNFCCC Climate Finance Work Programme

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To: Co-Chairs, Climate Finance Work Programme, UNFCCC
Via: climatefinance@unfccc.int
Submitted by: HelpAge International

Further Views on the Climate Finance Work Programme

including Article 9, paragraph 1, of the Paris Agreement in the context of Article 9 as a whole

Dear Co-Chairs,

HelpAge International welcomes the opportunity to provide further views on the Climate Finance Work Programme, including Article 9, paragraph 1, of the Paris Agreement in the context of Article 9 as a whole.

HelpAge International is a global network working to ensure that all older people can lead dignified, healthy and secure lives. Our experience across low- and middle-income countries shows that the effectiveness of climate finance depends not only on how much finance is provided and mobilised, but also on who can access it, whom it ultimately reaches, and whether it strengthens the systems and capacities through which people build resilience.

Population ageing should therefore be recognised as an important consideration in the evolving climate-finance architecture. By 2050, approximately 2.1 billion people will be aged 60 years or over, with at least two-thirds living in low- and middle-income countries where climate risks are increasing. Older people are disproportionately affected by heat, drought, floods and other climate shocks, particularly where age intersects with poverty, disability, gender inequality, informal livelihoods, weak health systems and inadequate social protection. Yet they remain poorly visible in climate policy, data, finance and decision-making.

At the same time, older people must not be viewed only as vulnerable beneficiaries. Across countries, they contribute ecological knowledge, water and natural-resource governance, livelihood adaptation, caregiving, community leadership and intergenerational learning. Financing these capacities can strengthen resilience for whole communities.

1. Vision and priorities for the next year of the Climate Finance Work Programme

HelpAge encourages the Work Programme to advance a vision of climate finance that is adequate, predictable, accessible, equitable, locally responsive and accountable for outcomes.

Increasing aggregate financial flows is essential, but volume alone cannot demonstrate success. Climate finance should also be assessed against a practical equity question:

> ***Does finance reach people and communities facing the greatest climate risks and the least capacity to absorb those risks, and does it enable them to participate in shaping the solutions?***

In this context, the Work Programme should give greater attention to the distributional dimensions of climate finance, including age, gender, disability, poverty, geography, livelihood and other intersecting factors.

Public climate finance has an especially important role in supporting adaptation, resilience and loss and damage interventions that provide substantial public and social benefits but may offer limited commercial returns. Mobilisation of private and other sources should complement, rather than displace, predictable public finance or transfer financial risks and costs to vulnerable communities.

The Work Programme should also strengthen links between climate finance and social protection, health and care systems, disaster risk reduction, resilient livelihoods and locally led adaptation. Climate shocks frequently become health, income and care crises because adaptation investments are disconnected from these systems.

2. Provision and mobilisation of climate finance

HelpAge recommends that efforts to scale provision and mobilisation incorporate the following principles:

- **Prioritise grants and highly concessional finance:** for adaptation among highly vulnerable populations, particularly where communities have contributed little to climate change and have limited ability to assume additional debt.
- **Reach the local institutions through which resilience is actually delivered:** including local governments, community-based organisations, women's organisations, organisations of persons with disabilities, Older People's Associations and other representative community structures.
- **Develop simplified, devolved and intermediary funding mechanisms:** so that relatively small amounts of finance can reach community-level organisations without requiring them to meet accreditation and administrative requirements designed for large institutions.
- **Finance the social infrastructure of resilience as well as physical infrastructure:** including early warning and preparedness, community health, social protection, accessible information, livelihood diversification, local organisation, care systems and community-based adaptation.
- **Recognise affected populations as co-designers and implementers:** including older people, rather than treating them only as end beneficiaries. Evidence from multiple countries shows that local adaptation becomes more grounded and sustainable when affected communities' knowledge and leadership are organised, supported and resourced.

3. Removing barriers to accessing climate finance

The Work Programme's focus on access is particularly important. Evidence from community-level climate action indicates that many of the organisations closest to climate-affected populations face disproportionately high barriers. These include complex accreditation and fiduciary requirements; lengthy proposal and approval processes; high transaction and reporting costs; limited proposal-development capacity; requirements for co-financing; digital and language barriers; and limited ability of small organisations to navigate multiple institutional funding channels.

HelpAge's analysis finds that complex accreditation, accounting and reporting systems tend to privilege larger intermediaries and can exclude grassroots organisations, even though these organisations often have the strongest knowledge of local vulnerability and trusted delivery systems.

We therefore encourage climate-finance institutions to:

- establish proportionate and simplified access arrangements for smaller and community-based organisations;
- expand small-grants, devolved-funding and intermediary mechanisms;
- finance institutional strengthening and proposal-development capacity rather than expecting this capacity to pre-exist;
- provide accessible information and application processes in relevant languages and formats;
- recognise community organisations as implementation and knowledge partners;
- incorporate age, gender and disability considerations into safeguards, vulnerability assessment and funding criteria; and
- ensure that direct-access reforms translate into greater local access, rather than simply moving finance from international to national-level institutions without reaching communities.

Access should ultimately be judged by the distance between climate finance and the people it is intended to benefit.

4. Transparency, measurement and accountability

Transparency should extend beyond reporting how much money was committed or disbursed. The Work Programme should strengthen understanding of where finance went, whom it reached, what changed, and who participated in deciding how it was used.

A persistent problem is the absence of sufficiently disaggregated evidence. Climate and disaster datasets frequently fail to distinguish between different age groups or demonstrate how age interacts with gender, disability, poverty and geography. This affects not only risk analysis but also resource allocation.

HelpAge therefore recommends that climate-finance monitoring frameworks progressively include:

- sex-, age- and disability-disaggregated data, alongside relevant geographic and socio-economic variables;
- the proportion of finance reaching local and community-based organisations;
- the balance between grants, concessional finance, loans and other instruments;
- access and delivery times, including whether resources reach communities before or soon after predictable climate shocks;
- participation of affected populations in project design, governance, implementation and evaluation; and
- outcome indicators measuring resilience, health, livelihood security, access to services, social protection and adaptive capacity rather than relying principally on numbers of beneficiaries.

Accountability should also examine whether climate finance strengthens the agency and institutions of affected populations. For example, monitoring should ask whether communities influenced programme design, whether warnings and services became more accessible, and whether representative community organisations gained meaningful resources and decision-making roles.

For loss and damage, measurement frameworks should additionally recognise non-economic losses, including impacts on cultural heritage, identity, mental wellbeing, social cohesion and intergenerational knowledge. Such losses can be particularly significant for Indigenous Peoples, older people and communities whose identity is inseparable from land, ecosystems or traditional livelihoods. Evidence from small-scale fishing communities illustrates how climate impacts can simultaneously generate economic loss, displacement, cultural disruption and erosion of intergenerational knowledge.

5. Suggested modalities for the next year of the Work Programme

HelpAge recommends that the next phase move increasingly from high-level discussion towards practical analysis of how finance travels from international commitments to national systems and ultimately to affected communities. This could include:

1. **A dedicated dialogue on equitable and locally accessible climate finance:** examining age, gender, disability, Indigenous identity, poverty and other intersecting dimensions.
2. **Regional case studies tracing climate finance from approval to community-level outcomes:** identifying where resources are delayed, diluted or inaccessible and documenting effective models of decentralised delivery.
3. **A technical exchange on simplified and devolved access mechanisms:** including small-grant facilities, locally led finance, intermediary models and mechanisms that connect climate finance with health, social protection and disaster preparedness.
4. **Development of practical guidance or indicators for inclusive climate-finance monitoring:** including sex-, age- and disability-disaggregated information and measures of participation and locally delivered finance.
5. **Meaningful participation of affected communities and their representative organisations:** in Work Programme dialogues, not solely as beneficiaries providing testimony but as stakeholders contributing to the design of finance solutions.

Conclusion

HelpAge International encourages the Climate Finance Work Programme to place equity of access and outcomes alongside scale of finance at the centre of its next phase.

In an ageing world, climate-finance architecture that does not account for demographic change risks systematically underestimating vulnerability and overlooking substantial community capacities. The objective should not be to create a separate climate-finance system for older people. Rather, it should be to ensure that the climate-finance system as a whole is capable of identifying and reaching people across the life course, including those experiencing intersecting disadvantage.

A climate-finance system should therefore be judged not only by the billions mobilised, but by whether those resources reach communities facing climate impacts, protect rights and livelihoods, strengthen locally led resilience, and enable people who are often excluded from decision-making—including older people—to contribute their knowledge and leadership.

HelpAge International would welcome continued engagement with the Co-Chairs and other stakeholders as the Work Programme develops these issues further.

Yours sincerely,

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Sources

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