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Submission by Triharmony Climate Network (TCN)

Call for input: 2026 Forum of the Standing Committee on Finance on financing climate action in water systems and the ocean

Introduction

Triharmony Climate Network is a youth led organisation that educates, engages, and empowers young people to take meaningful action against climate change. The organisation works at the intersection of climate finance, locally led adaptation, and nature based solutions, with a focus on advancing equitable, inclusive, and community driven climate action, particularly in climate vulnerable contexts.

Water systems and the ocean are central to achieving the objectives of the Convention and the Paris Agreement. They underpin food security, energy systems, public health, biodiversity, and livelihoods, while also playing a critical role in climate mitigation, adaptation, and resilience. However, financing for climate action in freshwater, coastal, and marine systems remains insufficient, fragmented, and often inaccessible to those most affected by climate impacts.

Triharmony Climate Network welcomes the opportunity to provide input to the Standing Committee on Finance (SCF) on its 2026 Forum on financing climate action in water systems and the ocean. This submission contributes evidence, practical insights, and recommendations to support a Forum programme that advances coherent, inclusive, and local country driven approaches to scaling climate finance for water and ocean based action.

Responding to the scope of submission

1. Key Enablers and Opportunities for Financing (Sub-theme 1)

1.1 Integrated Systems Approach

Water systems and oceans should be treated as interconnected socio-ecological systems rather than isolated sectors. Financing interventions that are cross-sectoral can deliver multiple co-benefits, including:

- Climate adaptation and resilience

- Biodiversity conservation
- Food security
- Livelihood support

1.2 Nature-Based Solutions (NbS)

NbS such as watershed restoration, wetland protection, mangrove conservation, and sustainable fisheries management are effective for adaptation and resilience but often face financing barriers due to valuation challenges, monitoring difficulties, and short investment horizons. Enablers include:

- Grant-based and concessional finance
- Blended finance models
- Public guarantees to de-risk investments

1.3 Policy Alignment

Integrating water and ocean focused adaptation into national plans, NDCs, and investment strategies is critical. Zambia's updated Nationally Determined Contribution (NDC 3.0), submitted in March 2025, highlights water security, climate resilient agriculture, energy diversification, and integrated water resource management, yet financing pipelines remain limited. The Forum should explore:

- Climate budget tagging
- Integrated water resource management planning
- Alignment of public investment screening with local climate objectives

2. Role of Finance Actors (Sub-theme 2)

- **Public Finance:** Grants and concessional finance remain essential for adaptation and public good interventions. Multilateral climate funds, development banks, and bilateral partners are key.
- **Private Finance:** Can complement public funding but must align with public interest outcomes and include safeguards to protect communities and ecosystems.
- **Local Finance:** National development banks, microfinance, and community funds can expand local access if supported with capacity-building and risk-sharing.
- **Partnerships:** Collaboration among governments, civil society, communities, and private actors enhances scale while safeguarding equity and environmental integrity.
- **Youth focus:** Young innovators require tailored mechanisms to access these funds, including simplified processes and technical support.

3. Inclusive and Equitable Financing (Sub-theme 3)

Women, youth, Indigenous Peoples, and local communities are frontline stewards of water and ocean resources but often face barriers to climate finance, including:

- Complex application processes
- Limited access to collateral

- Insufficient recognition of local knowledge

Recommendations:

- Prioritize grant based finance and direct access for community and youth-led initiatives
- Incorporate participatory project design and decision making
- Integrate gender and youth responsive approaches across financing mechanisms

4. Case Studies (Sub-theme 4)

4.1 Zambia: Drought, Hydropower, and Water Insecurity

- Recurrent droughts in the Zambezi and Kafue basins have reduced hydropower generation by 40%, affecting electricity supply, irrigation, and livelihoods.
- Integrated adaptation solutions such as climate-smart irrigation, watershed restoration, and renewable energy diversification have improved crop yield stability by 25–30% and reduced reliance on hydropower.
- Lessons: Grant based climate finance and blended finance, aligned with national policy, supports integrated, community driven solutions.

4.2 Mozambique: Coastal Flooding and Mangrove Restoration

- Coastal flooding threatens freshwater and fisheries.
- Community-led mangrove restoration funded through blended finance demonstrates scalable, youth-inclusive adaptation.

5. Integrating Science, Data, and Innovation (Sub-theme 5)

- Hydrological and climate data, ecosystem monitoring, and real time tracking inform investment decisions and reduce risk.
- Community based data collection and digital tools enhance transparency and accountability.
- Innovation in irrigation technology, flood early warning systems, and climate smart agriculture supports resilience.

6. Simplifying Access to Finance (Sub-theme 6)

- Streamlined application processes, diverse funding mechanisms, and readily available capacity building and support are essential to bridge global finance with local implementation.
- Innovative instruments, such as blue bonds, resilience bonds, blended finance, and crowdfunding platforms, can mobilize resources if paired with social and environmental safeguards.

7. Proposed Additional Sub-Themes for the Forum (Sub-theme 7)

- **Debt-for-Water Swaps:** Exchange debt relief for verified freshwater conservation investments
- **Digital Hydrological Data Finance:** Fund youth-led citizen science to map water resources and inform investable projects
- **Water-Related Loss & Damage:** Financial mechanisms for communities facing permanent water scarcity due to climate change
- **Youth-Led Innovation Labs:** Showcase bankable youth-led water adaptation and ocean resilience projects

8. Concluding Recommendations

The SCF should ensure the 2026 Forum:

- Promotes simplified and accessible financing for youth and local communities
- Encourages integrated, systems-based water and ocean investments aligned with national plans, needs and priorities
- Recognizes water-related loss and damage as a core aspect of climate finance
- Supports inclusive, equitable, and country-driven approaches in line with the Paris Agreement.

Water resilience is inseparable from adaptation, development, and climate justice. For Zambia and Southern Africa, the Forum's outcomes should strengthen finance that protects communities, ecosystems, and livelihoods.

References & Further Reading

1. Climate Parliament – Zambia climate risks overview: <https://www.climateparl.net/countries/zm>
2. UNDP Climate Promise – Zambia's resilient energy future: <https://climatepromise.undp.org/news-and-stories/why-zambias-resilient-energy-future-lies-diversifying-renewables>
3. FAO Drought impact assessment in Zambia: <https://www.fao.org/in-action/drought-portal/preparedness/vulnerability-and-impact-assessment/national-case-studies/zambia/en>
4. Climate Investment Funds – Mozambique: <https://www.cif.org/country/mozambique>
5. Zambia NDC 3.0 (2025): <https://unfccc.int/sites/default/files/2025-03/Provisional%20NDC%20Submission%20Zambia%20Revised%20and%20Updated%20NDC%20100325.pdf>
6. Zambezi River Authority Hydropower & Water Reports: <https://www.zambezi.org/media-centre/publications>