



UNFPA Submission on the Work Programme on Climate Finance

Introduction

UNFPA, the United Nations Population Fund works to uphold the rights and choices of women, girls and young people across more than 150 countries. UNFPA aims to ensure that every pregnancy is wanted, every childbirth is safe, and every young person can fulfil their potential. Our transformative results seek to enable people to choose, freely and responsibly, whether and when to have children; protect women from preventable maternal deaths; eradicate gender-based violence and harmful practices; and help governments plan for changing demographics, to build inclusive and resilient nations.

We welcome the invitation from the Co-Chairs to submit views on the two-year work programme on climate finance established at CMA 7. As an organization operating across the Humanitarian-Development-Peace (HDP) continuum in over 150 countries globally, UNFPA emphasizes that climate finance must be based upon demographic intelligence and serve the needs of those most vulnerable. In doing so it must adopt a rights-based and gender-transformative approach. In the light of this, we present our answers to the questions below.

(a) What are your overall expectations for the climate finance work programme? What concrete outputs and outcomes should the climate finance work programme deliver?

- **Adopt Gender-Responsive Financing Approach:** UNFPA expects the work programme to catalyze a paradigm shift towards ensuring that the distinct needs of women and young people are met through equitable application of resources. This requires promotion and compliance with a financing criteria and due diligence that explicitly recognises the gendered structural inequalities and barriers driving gendered vulnerabilities which impact adaptive capacities in order to equitably distribute resources including through the availability of disaggregated data and the application of gender-budgeting methodologies. Gender-responsive financing must account for the extreme diversity of regions. Financing criteria should require disaggregated data by sex, age, disability, and geography, and explicitly recognize that climate vulnerability is compounded by pre-existing inequalities in access to SRH services, land rights, and economic participation.
- **Increased Adaptation Funding:** The impact of climate change has shifted attention towards the need for increased adaptation to build resilience of vulnerable populations. A primary outcome should be the doubling of adaptation finance from 2019 levels including allocations to support health, education and social services system resilience;

gender-responsiveness, and protection systems for vulnerable populations. Many vulnerable countries and regions consistently receive a disproportionately low share of adaptation finance relative to its exposure and vulnerability. The doubling of adaptation finance from 2019 levels must be accompanied by sub-regional equity criteria ensuring that SIDS, LDCs and highly exposed deltaic and low-lying populations receive dedicated allocations. Earmarked funding for health, education, and social services resilience must explicitly include SRH supply chains, maternal care infrastructure, and community-based GBV response systems, which are chronically underfunded in climate-vulnerable settings.

- **New and Additional Adaptation Finance:** Financing must be "new and additional" to avoid double-counting, prioritizing direct, non-debt-creating, and grant-based for fragile and climate-vulnerable contexts avoiding the compounding of climate and fiscal crises.
- **Loss and Damage Operationalization:** - A key output should be the operationalization of Loss and Damage finance from developed to developing countries to address both economic and non-economic losses. This requires expansion of methodologies for quantifying non-economic losses, to include disruptions to SRH service delivery during and after climate disasters; increased rates of GBV, child marriage, and harmful practices in displacement settings; psychosocial costs of climate-induced displacement, particularly among women and adolescent girls; and cross-border losses experienced by climate migrants moving within regional corridors. Loss and Damage finance must be designed to suit people, not just geography, to account for displaced populations who lose access to services across borders.
- **Enhancing the Just Transition Mechanism (Belém Action Mechanism):** The work programme should emphasize financing a fair, inclusive just transition that integrates provisions specifically targeting the delivery of integrated gender-responsive climate action incorporating basic services for women and young people including SRH and GBV services. It must account for communities whose livelihoods are tied to climate-vulnerable sectors (coastal fisheries, subsistence agriculture etc) where women and young people are disproportionately represented. Belém Action Mechanism must explicitly finance integrated gender-responsive climate action that includes sustained investment in SRH and GBV services as essential components of community resilience during economic transitions. Shock-responsive social protection systems must be designed to maintain continuity of SRH service delivery, including safe motherhood, family planning, and GBV response.

(b) What are the thematic pillars of the climate finance work programme and the related subtopics that we should address within each pillar?

- **Pillar 1: Inclusive Adaptation and Resilience Financing**

- **Institutional and System Resilience:** Financing for climate-resilient health systems, social and justice infrastructure; supply chain protection for essential SRH and HIV commodities; and the integration of the [Minimum Initial Service Package](#) (MISP) and the [Inter-Agency Minimum Standards for GBV in Emergencies Programming](#) into national disaster budgets. Earmarked funding for maternal health care, access to essential services, and menstrual health in climate-vulnerable settings.
- **Scaling Finance for Gender-Responsive and Gender-Transformative Climate Action:** Addressing primary risk factors for increased child marriage and GBV exacerbated by climate shocks including through dedicated financing for protection against GBV, child marriage and other harmful practices (HP); and economic empowerment for youth in climate-impacted areas. Protecting the benefits of the demographic dividend through gender-transformative investment is critical for climate resilience.
- **Gender-Responsive Budgeting (GRB) and Strategic Investment Cases:** Institutionalizing gender-responsive climate finance by aligning public financial management with rights-based investment strategies to ensure no woman or girl is left behind in the climate transition.
 - **GRB & Climate Tagging:** Systematically integrate gender into the full public finance management cycle to ensure climate funds are explicitly earmarked for gender, protection and SRHR outcomes. These include conducting situational analysis of climate vulnerability; aligning budget allocations with gender, GBV and SRH objectives; restructuring flows to prioritize marginalized groups; institutionalizing climate-gender tagging across the budget cycle; and establishing transparent reporting and accountability mechanisms which must include community-level feedback loops, particularly for indigenous communities and remote island populations who are often invisible in national budget reporting.
 - **Climate-Gender Investment Cases and Economic Costing:** Developing evidence-based investment cases that quantify the socio-economic returns of investing in the "health-gender-climate nexus". The work programme should not consider GBV and SRHR solely as a human rights issue but recognize them as systemic risks with measurable economic and development impacts. These cases provide the economic rationale, demonstrating how SRHR, the eradication of GBV and gender equality serve as a prerequisite for community resilience, to mobilize and diversify capital from public, private, and philanthropic sources, including private wealth management and green bonds. These investment cases can

include the quantification of economic and non economic losses and damages.

- **Capacity Building for Key National Actors:** Strengthening the technical expertise of Ministries of Finance, National Gender and Climate Change Focal Points (NGCCFPs), other key government stakeholders and financial institutions to transition from policy commitment to actual budgetary allocation and tracking of gendered climate outcomes. Capacity building must also target the subnational level, where climate finance implementation gaps are most acute.
 - **Data-Driven Climate Rationale and Demographic Intelligence:** Utilizing population dynamics, gender and age structure data to identify high-risk "hotspots"; vulnerability to impact of climate change; financing for national digitized data systems; and cross-border data sharing for climate-induced migration.
- **Pillar 2: Localization and Community Ownership**
 - Transferring resources and decision-making power to local actors, Indigenous populations and Women and Youth-Led Organizations; and supporting national direct access entities to manage climate portfolios.

(c) How should the climate finance work programme be organized to ensure that the format is inclusive, balanced, and technically robust, while addressing climate finance comprehensively and delivering outcomes that are actionable and meaningful?

- **Multisectoral Engagement:** To ensure technical robustness, the work programme should move beyond traditional financial silos and engage constituted bodies responsible for health, gender, Indigenous People and youth.
- **Youth-Led Innovation Hubs:** The format should include dedicated tracks for youth-led climate innovations—such as the UNFPA Climate Hacklab model—to ensure outcomes are meaningful to future generations.
- **Balanced Regional Representation:** Organizing technical workshops that specifically address the unique needs of climate "hotspots," to ensure that regional and sub-regional outcomes are localized and actionable.
- **Structured Private Sector Outreach:** Safe and ethical engagement of financial institutions, relevant private sector actors, ESG-aligned institutional investors and telecom companies to manage risk and deliver cash assistance for SRH/GBV services during climate emergencies building on existing regional examples of telecom-facilitated cash assistance programs.
- **Innovative Financing and Risk Mitigation:** The format should explore blended and catalytic finance and capital, impact and green bonds, fund matching tools, insurance,

and risk pooling (such as guarantees or first-loss capital) that specifically include gender, SRHR and GBV coverage during climate disasters. These approaches help “de-risk” investments, allowing development priorities to access much larger pools of capital. Asia Pacific offers significant opportunities for piloting innovative financing instruments with gender and SRH components (parametric insurance products that automatically trigger SRH and GBV service financing following climate events, green and blue bonds with gender performance metrics issued through regional capital markets, and blended finance facilities that use MDBs or bilateral concessional capital to crowd in private investment for gender-responsive climate resilience). Regional risk pooling mechanisms, building on models such as the Pacific Catastrophe Risk Assessment and Financing Initiative (PCRAFI), should be expanded to explicitly cover SRH and GBV service continuity as insurable risks.

- **Engagement of Diverse "Change Agents":** Outcomes should be informed by a broader range of stakeholders beyond traditional actors, including feminist, Indigenous and youth-led organizations, parliamentarians, and academic institutions.

UNFPA remains committed to supporting the Co-Chairs throughout this two-year process to ensure that climate finance leaves no one behind. We are available to support the work of the co-chairs where relevant.