

WOMEN & GENDER CONSTITUENCY

Introduction

The Women and Gender Constituency's working group on climate finance is appreciative of this opportunity to submit views on the possible sub-themes and topics on the SCF Forum on Gender-Responsive Climate Finance. We have worked to compile this submission with commentary and resources on each of the four proposed sub-themes.

We remain eager to engage with the SCF in continuing to shape the agenda, suggest speakers and contributions/ers, identify relevant resources, as well as lived experiences and good practices, and be active participants in the Forum's discussions – whatever is necessary in ensuring strong outcomes from the Forum that contribute to further discussions and uptake of this topic, in particular in the context of the UNFCCC and Paris Agreement discourses and implementation efforts and to advance and enrich a growing body of work on this topic.

We reiterate that gender-responsive and transformative approaches to climate action are urgently needed to achieve the goals of the Convention and Paris Agreement and to ensure that the implementation of climate finance leads to sustainable, equitable and effective outcomes and impacts on the ground. Decision 1/CP.16 recognized “that gender equality and the effective participation of women and indigenous peoples are important for effective action on all aspects of climate change”, while the Paris Agreement's Preamble acknowledges that

Parties should, when taking action to address climate change, respect, promote and consider their respective obligations on human rights, the right to health, the rights of indigenous peoples, local communities, migrants, children, persons with disabilities and people in vulnerable situations and the right to development, as well as gender equality, empowerment of women and intergenerational equity.

While the policy foundation for gender-responsive approaches and financing reaches across many UNFCCC mandates, it is equally important to note the body of scientific evidence in support of these approaches, especially with the most recent IPCC Sixth Assessment Report (AR6). AR6 recognizes, with high confidence, that gender compounds vulnerability to climate change impacts, and that challenges persist in funding allocation, with “gender responsive/sensitive climate finance, at national and local levels, both in the public and private dimensions” remaining deficient. The IPCC also acknowledges that an equitable flow would significantly contribute to women's climate resilience and empowerment, “leveling the playing field.” This Forum represents an opportunity to increase the equity and effectiveness of climate action through improving the gender-responsiveness of climate finance.

With respect to the title of the Forum and understanding of space limitations in the expansiveness of titles, it is imperative that climate action and resilience is framed and understood as the three

pillars of climate action: adaptation, mitigation, and addressing loss and damage. Gender-responsive climate finance is necessary for each and every one of those thematic pillars of actions as they are a continuum of actions and interrelated. In effect, failure to finance gender-responsive mitigation action, for example with a focus on addressing first and foremost energy poverty, further increases the gender-differentiated vulnerability to climate impacts that need to be addressed through gender-responsive funding support for resilience and adaptation, for example to ensure food security and the right to access to water. And failure to avert and minimize the most severe climate impacts that often affect women and girls and marginalized gender groups disproportionately leads to greater loss and damage that victimizes groups made vulnerable through structural discriminations and disenfranchisement, such as women, girls, and gender-diverse people, with both economic and non-economic impacts.

We also note that the finance of the title should reflect a particular focus on climate finance, recognizing the oversight and responsibility of the SCF to hold the UNFCCC and Paris Agreement financial mechanism and the funds and operating entities contributing to them to account. Conversations should center on the public provision of finance that supports and fulfills climate finance obligations under the UNFCCC and Paris Agreement. While macroeconomic issues must be a critical element of the overall framing—noting that inadequate and unfair tax, trade and investment regimes; the increasing and unsustainable debt burden of developing countries, militarization, undemocratic global economic and financial governance, and illicit financial flows, inter alia, contribute to the exacerbation of gender inequality, the worsening of the climate crisis, and the misdirection of funds toward their causes rather than their solutions—the SCF has a particular opportunity and responsibility to address the UNFCCC process and the actors involved. This opportunity recognizes the UNFCCC processes and actors have a signaling function for the broader climate-relevant financial architecture with respect to universal eligibility and access to funds; quality provision with higher concessionality to all developing countries; and standards for environmental safeguards, human rights, and gender equality.

Ultimately, the SCF has a particular ability to attract participants to the Forum that are engaged in climate finance policymaking, provision, and implementation, while providing a platform to show specifically how these financial issues are interlinked. A too-broad focus on gender-responsive financing that reaches outside of climate finance runs the risk of missing the opportunity for the SCF to provide broader guidance and recommendations to address specific UNFCCC challenges still hindering effective implementation of gender-responsive financing; in particular so far unrealized opportunities. Discussions on gender bonds, gender-smart investing, etc. that fail to center themselves within a framework of climate justice will not serve gender-just climate outcomes.

The timing of the Forum is fortuitous, as its recommendations will still allow for input into major financial discussions and decisions. The discourses and negotiations around the New Collective Quantified Goal on climate finance (NCQG) will have to address both quantity/scale and quality, including gender-responsiveness of finance provision and mobilization. The timing also facilitates input into the review of the Enhanced Lima Work Programme on Gender and its Gender Action Plan (GAP) to be conducted at SBI61, noting the GAP since its first iteration has

struggled with delivering forward looking action items on gender-responsive financing. The GAP adopted in 2017 invited the SCF to “host a dialogue on the implementation of its commitment to integrate gender considerations into its work, emphasizing the relevance of gender-responsive access to finance in the implementation of climate action.” While this dialogue never happened—instead and inadequately, only a handful of SCF members chose to attend a virtual session to learn about gender-responsive climate finance—this Forum can fulfill the need to more robustly address this topic in the UNFCCC and in the work of the SCF, particularly in its reporting obligations (see also potential sub-theme (d) on tracking and reporting). The ongoing work of the Adaptation Fund, the Green Climate Fund, the Global Environment Facility, and the Loss and Damage Fund can and should also benefit directly from directions discussed at the Forum.

We hope your engagement with feminist civil society who have long studied and advocated for gender-responsive climate finance—as well as experienced the shortcomings in its implementation—reflects the importance this Forum can have in substantially advancing the commitment to gender-responsive climate finance, as well as its design, implementation, monitoring, and tracking.

Views on the Potential Sub-Themes

(a) What is gender responsive financing for climate action and resilience – a holistic focus on:

- i. Tools, best practices and lessons learned in incentivising, delivering and scaling up gender-responsive finance for accelerating climate action and resilience;***
- ii. Consideration of a variety of perspectives and examples, including those of multilateral funds, national and subnational frameworks, the private sector and community and local level planning and action;***
- iii. Consideration of a wide variety of perspectives, knowledge and experience on gender-responsive financing for climate action and resilience, including Indigenous Peoples, youth and children;***

To provide a better framework for tools, best practices, and lessons learned in (a)(i), the **policy mandates** and **core principles** for incentivizing, delivering, and scaling up gender-responsive finance should also be explored. This discussion should make it clear that human rights, gender equality and equity are fundamental to guide gender-responsive climate finance provision. This fundamental grounding in the policy imperative and evidence base for gender-responsive climate finance is critical to engaging all actors in these constructive conversations and can speak to the broader potential landscape for how gender-responsive climate finance can be improved in (a)(ii).

The exploration of examples should include not only perspectives, but actual **case studies** and mapping of **potential pathways and best practice approaches** such as participatory grant making for targeted finance delivery (exploring issues of quality of finance provision/level of concessionality, ease of access, devolution of decision-making to sub-national and local levels etc.), with the landscape of mechanisms including **bilateral funding** in addition to multilateral funding, and **philanthropy** in addition to the private sector.

The understanding of community and local level planning and action in (a)(ii) could better reflect on these policy mandates and core principles that should be established through (a)(i) through the inclusion of discussion on **Free, Prior, and Informed Consent, meaningful and effective consultation with rightsholders, just transition**, and best practice approaches such as **Locally-Led Adaptation**. Community level actors should reach beyond regional districts and local municipalities and governance structures (such as local water resource governance bodies) to encompass **women's rights organizations and other gender-diverse groups**, and community and grassroots groups led by youth, Indigenous Peoples, and people with disabilities.

The wide variety of perspectives, knowledge and expertise in (a)(iii) must highlight intersectional feminist perspectives, taking into account race, age, income, indigenous status, migration status, disability, sexual orientation, gender identity, gender expression, and other characteristics. This approach would ensure insights from efforts led by racialized communities,

people with disabilities, migrants and refugees, and women's rights organizations and other gender-related groups, in addition to Indigenous Peoples and youth, are brought to the forefront of the dialogue, ensuring practical reflections, identification of real opportunities, and a deepened understanding of the intersectionality of all issues related to gender and climate change.

Information and case studies with respect to this potential sub-theme

- Both Ends. (2019). Putting People First: The Transformative Impact of Small Grants Funds. <https://www.bothends.org/en/Whats-new/Publicaties/Putting-people-first-the-transformational-impact-of-small-grants-funds/>
- Daniel, T. (2020). Feminist Climate Finance Brief: Recommendations for Canada's Climate Finance Pledge. <https://wedo.org/feminist-climate-finance-brief-recommendations-for-canadas-climate-finance-pledge/>
- Equality Fund. (2022). Climate Finance for Feminist Activism: Showcasing Success, Imagining Possibilities. <https://equalityfund.ca/events/climate-finance-for-feminist-activism-showcasing-success-imagining-possibilities/>
- Equality Fund and Mama Cash (2023). Funding Our Future: Resourcing the Feminist Movements Driving Climate Action. Ottawa/Amsterdam. https://equalityfund.ca/wp-content/uploads/2023/12/EF-MC_Funding-our-Future_EN.pdf
- GAGGA. (2022). Call to Action for Gender-Just Climate Finance. https://www.bothends.org/uploaded_files/document/GAGGA_CtA_COP27_Nov2022_EN_G.pdf
- Heinrich Böll Foundation Washington, DC (2020). Gender-Responsive Climate Finance. <https://www.youtube.com/watch?v=YKmvdiXIDFI>
- Rights and Resource Initiative. (2022). Call to Action: Gender-inclusive climate finance must not leave Indigenous, Afro-descendant, and local community women leaders behind. <https://rightsandresources.org/blog/call-to-action-gender-inclusive-climate-finance-must-not-leave-indigenous-afro-descendant-and-local-community-women-leaders-behind/>
- Schalatek, L. (2024). Climate Finance Fundamentals 10 (CFF10), Gender and Climate Finance. Washington, DC: Heinrich Böll Foundation Washington, DC and ODI. <https://climatefundsupdate.org/wp-content/uploads/2024/04/CFF10-2024-ENG-Gender-DIGITAL.pdf>
- Schalatek, L. and Bird, N. (2024). Climate Finance Fundamentals 1(CFF1). The Principles and Criteria of Public Climate Finance: A Normative Framework. Washington, DC: Heinrich Böll Foundation Washington, DC and ODI. <https://climatefundsupdate.org/wp-content/uploads/2024/04/CFF1-2024-ENG-Normative-Framework-DIGITAL.pdf>
- WEDO's Gender Climate Tracker catalogs all UNFCCC decisions that reference gender and finance: https://genderclimatetracker.org/gender-mandates?field_theme_tid%5B%5D=222&field_date_value=All
- WEDO. Gender Just Transition: A Path to System Change. <https://wedo.org/gender-just-transition-a-path-to-system-change/> (see particularly pages 11-13)

- WGC (n.d.) Gender Just Climate Solutions Directory. <https://womensgenderclimate.org/gender-just-climate-solutions-directory/>
- WGC (2024). Submission on behalf of the Women and Gender Constituency (WGC) on the Ad Hoc Work Programme (AHWP) on the New Collective Quantified Goal (NCQG) in 2024, specifically the 9th Technical Expert Dialogue (TED9) and the First AHWP Meeting. https://www4.unfccc.int/sites/SubmissionsStaging/Documents/202403291249--WGC_finalized%20submission%20TED9%20NCQG.pdf
- World Bank. Financing Locally Led Climate Action. See <https://projects.worldbank.org/en/projects-operations/project-detail/P173065>. While its structure and approach has guaranteed women's participation particularly in its Kenyan implementation (also led by the government of Kenya)--with the ward climate change committees that support in guiding and determining what gets funded including women--the inability to determine the quality of finance, i.e. debt free, long term finance, means that gender responsive climate finance will not be able to be truly realized.

(b) Challenges and opportunities to advancing gender-responsive climate financing in the context of delivering on the SDGs, including a focus on economic diversification and development and financing sectoral climate actions and resilience;

While the SDGs remain a key political mechanism to catalyze the push for the advancement of gender equality and climate action (with progress lagging due to lack of political will and consistent under-funding by developed countries), this sub-theme could achieve similar goals through a focus on national climate policy and planning to facilitate a just transition, which should align with and speak to SDG efforts. Nationally Determined Contributions, National Adaptation Plans, Long-Term Low Emission Development Strategies, country programmes for the Green Climate Fund, country climate change and gender action plans, and other potential planning and policy documents can highlight the challenges of delivering on Paris and the Convention with sectoral perspectives on gender-responsive financing or the lack thereof. Of course, in this context one should observe and discuss also:

- The extent to which such plans, and the guidance given by the UNFCCC/Paris Agreement to Parties to develop such plans (which act as investment plans and project pipelines for funding climate action), include and encourage gender-integration in the consideration of climate actions - and what could be done to improve this
- How national level planning can profit from the perspective and participation of gender and climate change experts as well as the perspective of affected communities and population groups, especially women and gender diverse groups
- How NDCs, NAPs, and country climate change and gender action plans can be aligned to guarantee that funding for one facilitates the funding and delivery of others

This orientation toward climate policy and planning will also help in focusing the delivery outcome beyond business-as-usual approaches by framing them as post-extractivist and just transition pathways in the context of sustainable development and poverty eradication and grounded by human rights, gender equality and equity considerations. Structural issues in the

broader economic system that undermine gender-responsiveness of finance provision need to be also addressed, such as the imperative of economic growth vs. economic sufficiency for well-being and the exclusion of the care economy in climate finance discourses. Acknowledging that in the face of climate change impacts for families and communities women due to their traditional care functions often serve as resilience, a social support system of last resort, means recognizing that social protection, including universal health care, are climate-relevant investments. Ultimately, the effectiveness of gender-responsive climate finance must be considered within its enabling environment and the broader landscape of policies and norms that support and advance rights, participation, decision-making, and agency for all genders. (A focus on gender mainstreaming within singular climate finance projects and the emphasis on cost-effectiveness of gender integration are indeed two of the challenges facing gender-responsive climate financing.)

Economic diversification would benefit from additional considerations of sovereignty, sufficiency, and the care economy. Diversification should recognize the role of the informal economy, as well as the core role of the micro, small, and medium enterprises (MSMEs) business sector that is the backbone of economic activities and core for climate-related investments in most developing countries. It not only accounts (in both the formal and informal sector) for most of economic activity in developing countries, but it is also particularly the micro and small business segments where women and girls are often disproportionately represented as entrepreneurs.

Information and case studies with respect to this potential sub-theme

- Failures to deliver certain components of the SDGs, and in particular SDG 17 on promoting a universal, rules-based, open, non-discriminatory and equitable multilateral trading system under the WTO including through the conclusion of negotiations within its Doha Development Agenda and SDG 9 on enabling climate-proofing of key rural infrastructure may present challenges in ensuring that climate finance delivers on the needs of the most marginalized. For example, current policy limitations in relation to public stockholding for food security present an impediment to investing in the establishment of new programmes as countries that lack such programmes seek to build resilience in the area of food security (see https://www.iatp.org/sites/default/files/2017-12/2017_12_07_GrainReserves.pdf).
- Anderson, T. (2021). Avoiding the Climate Poverty Spiral: Social Protection to Address Climate-Induced Loss and Damage. Rosa Luxemburg Stiftung and ActionAid. https://actionaid.org/sites/default/files/publications/Avoiding%20the%20climate%20poverty%20spiral_0.pdf
- Feminist Action Nexus for Economic and Climate Justice. (2024). Towards Economic and Climate Justice: A Feminist Analysis of Critical Trends https://economictrends.wedo.org/wp-content/uploads/2024/02/ActionNexus_CriticalTrendsReport_EN_FINAL.pdf (see particularly but not exclusively Section VII on Climate Finance)
- WEDO. (2020). Feminist Finance: Brief for Finance in Common Summit. <https://wedo.org/feminist-finance-brief-for-finance-in-common-summit-fic/> (see particularly pages 4-6)

- WEDO's [Gender Climate Tracker](#), [CARE](#), [IUCN](#), Care About Climate's [NDC Equity Tracker](#), and [APWLD](#) have each analyzed gender within some selection of NDCs, while the NAP Global Network has done so for [NAPs](#). A list of national gender and climate change action plans can be found [here](#).

(c) Gender-responsive climate financing as a means to advancing social and economic empowerment of women;

This sub-theme is limited in failing to recognize the dual role of gender-responsive climate finance in advancing climate ambition and sustainability of outcomes as well as the empowerment of women and gender equality. The interlinkages reach beyond outcomes: gender-responsive climate finance serves both ends, but additionally, without climate ambition and delivery of climate finance in quantity and quality (e.g., the role of grant financing for gender-responsiveness), gender equality cannot be achieved.

While acknowledging the role of women's empowerment, the imperative of advancing gender equality should be additionally, explicitly included in this sub-theme, which also echoes the Paris Preamble. Gender equality speaks not only to advancing social and economic rights, access, and agency, but also their political rights, access, and agency.

The grounding of gender equality also ensures that the gender-differentiated experiences and impacts of climate change and climate finance are not obscured within a binary conception of women and girls. Gender should not be reduced to be synonymous with women, though gender analysis can focus attention on the structural marginalization of women, girls, and gender-diverse people, recognizing the ways in which intersectional identities can interact with access to voice, decision-making, rights, etc.

Considering rights and climate justice perspectives in delivering and accessing climate finance is crucial. Incorporating rights and climate justice perspectives in climate finance mechanisms can facilitate full and equal participation of women and communities in the climate finance decision-making process, ensuring that climate actions are contextually appropriate as well as promoting a gender-just delivery of climate finance at all levels.

Information and case studies with respect to this potential sub-theme

- Achampong, L. (2023). Gender-responsive climate finance: The key to just climate action and tackling inequalities. Expert paper prepared for the Sixty-eighth session of the Commission on the Status of Women. <https://www.unwomen.org/sites/default/files/2023-11/achampong.pdf>
- Center for International Environmental Law. (2021). Funding Our Future: Five Pillars for Advancing Rights-Based Climate Finance. https://www.ciel.org/wp-content/uploads/2021/03/FundingOurFuture_5PillarsForRightsBasedClimateFinance_CIEL_mar2021.pdf

- Commission on the Status of Women Sixty-Sixth Session. (2022). Agreed Conclusions. Achieving gender equality and the empowerment of all women and girls in the context of climate change, environmental and disaster risk reduction policies and programmes. <https://documents.un.org/doc/undoc/ltd/n22/303/59/pdf/n2230359.pdf?token=mg2CEoPb8JPOAuFCzx&fe=true>
- Out for Sustainability and Queers for Climate. (2024). Submission on progress, challenges, gaps and priorities in implementing the gender action plan, categorized by deliverable or output for each activity under the gender action plan, and on future work to be undertaken on gender and climate change. <https://www4.unfccc.int/sites/SubmissionsStaging/Documents/202404011651---OUT4S%20GAP%20submission.pdf>
- WGC. (2024). Submission on behalf of the Women and Gender Constituency (WGC) on on progress, challenges, gaps and priorities in implementing the gender action plan, categorized by deliverable or output for each activity under the gender action plan, and on future work to be undertaken on gender and climate change. <https://www4.unfccc.int/sites/SubmissionsStaging/Documents/202404040413---WGC%20GAP%20Submission.pdf>
- WEDO's [Gender Climate Tracker](#) catalogs all gender mandates within the UNFCCC, and GCT work will soon be completed on publishing the mapping of gender within the IPCC reports.
- Within the agricultural sector in African countries like Zambia, women have since time immemorial have played the fundamental role as custodians of seeds, and the indigenous seed system and yet, a significant proportion of financing spent in the procurement of seeds under the Farmers' Input Support Programme in Zambia goes to imported seeds and or seeds bred and supplied by large private sector actors, majority of which are owned/ controlled/ operated by men. To ensure gender responsiveness, seed should be bought from communities that have invested their time and resources to establish and run seed banks.

(d) Investment frameworks, tools, criteria, data and reporting for gender-responsive financing for accelerating climate actions and resilience.

This sub-theme is under-developed and should have a much greater focus on strengthening accountability for and transparency of gender-responsive climate finance through improving investment frameworks, tools, criteria, data and reporting. What is key to address here is the lack of transparency and tracking of gender-responsive climate finance and the gender outcomes achieved through funded climate actions and ways to improve this robustly and coherently across sectors and funders.

With respect to data, its collection or generation as well as its analysis must be discussed within the existing, inadequate structures for tracking macro-flows and individual project flows. Having data on recipients and/or participants disaggregated by income, age, race, ethnicity, location (urban/rural), indigenous status, migration status, disability, and other relevant characteristics is important for monitoring gender-responsive financing for

accelerating climate actions and resilience.

Tools and methodologies to track gender-equality outcomes and impacts of climate finance flows, including green finance, are imperative. The ability to answer the fundamental question on whether a project under implementation is advancing gender equality is often overlooked once gender is considered, however inadequately, in project design. Key approaches include assessing the proportion of climate finance that has contributed to reducing, redistributing or resourcing care, which in many societies is a burden carried by women and girls; evaluating the human rights and social impact of climate projects, i.e. how many women and other structurally excluded people are benefiting from or affected by the project; and whether or not access to the financing of a given project will inevitably result in an increase in household debt. For example, within the clean cooking sector, many women led households in Africa currently face the risk of accumulated debt as many cook stoves are unaffordable in a single purchase; projects financed by funders like GIZ have left many households in Kenya in debt (see information and case studies). More analysis may provide more comprehensive guidance on conducting these evaluations.

Information and case studies with respect to this potential sub-theme

- Bercher, T.M., and Zuckerman, E. (2020). Unmet Gender Promises: Making IFI policies and projects deliver on gender equal rights. Gender Action. https://genderaction.org/docs/Unmet_Gender_Promises_Report.pdf
- Daniel, T. (2021). Guide to Strengthening Gender Integration in Climate Finance Projects. CDKN and WEDO. <https://wedo.org/guide-to-strengthening-gender-integration-in-climate-finance-projects/>
- Global Alliance for Clean Cookstoves. (n.d.) Consumer Finance Models for Clean Cookstoves: Global Mapping. <https://cleancooking.org/wp-content/uploads/2021/07/421-1.pdf>.
- Schalatek, L. et al. (2021). More than an add-on? Evaluating the integration of gender into Green Climate Fund projects and programs. Washington, DC: Heinrich Böll Foundation Washington, DC and GenderAction. <https://us.boell.org/en/2021/10/26/more-add-evaluating-integration-gender-green-climate-fund-projects-and-programs>