

## Gender Equality, Disability and Social Inclusion for Climate Finance

*This paper addresses the critical need for inclusive climate finance to mitigate and adapt to the impacts of climate change, emphasising the disproportionate effects on vulnerable populations such as women, Indigenous communities, and people with disabilities. Current climate finance falls significantly short, particularly in developing regions like the Indo-Pacific and South Asia, exacerbating existing inequalities. Furthermore, this paper highlights the importance of integrating gender equality, disability, and social inclusion (GEDSI) into climate projects to enhance effectiveness, promote equity, and ensure sustainable outcomes. Key strategies include direct financing for local initiatives, robust data collection, stakeholder engagement, and capacity building. By fostering a supportive environment and promoting gender-responsive budgeting, the paper advocates for a more equitable and resilient approach to climate finance, ensuring marginalised groups are included in climate action efforts.*

### Introduction

Climate change poses a pressing global crisis, necessitating urgent action and substantial resources for mitigation and adaptation. However, current levels of climate finance fall short, exacerbating vulnerability and amplifying disparities. Vulnerable populations, including women, indigenous communities, and marginalised groups, bear disproportionate impacts. For instance, women comprise 80 percent of climate refugees globally<sup>1</sup> and are more likely to experience poverty due to climate-related factors.

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<sup>1</sup> [https://www.wto.org/library/events/women\\_05122022/gender\\_dynamics\\_of\\_crises\\_and\\_recovery.pdf](https://www.wto.org/library/events/women_05122022/gender_dynamics_of_crises_and_recovery.pdf)

Additionally, Indigenous peoples, who represent only 5.0 percent of the world's population, safeguard 80 percent of the world's remaining biodiversity<sup>2</sup>, yet climate change impacts increasingly threaten their lands. Inadequate climate finance exacerbates these challenges, with estimates suggesting an annual financing gap of US\$4.0tn, up from US\$2.5tn in 2015 for developing countries alone<sup>3</sup>.

Moreover, people with disabilities, accounting for 15 percent of the global population<sup>4</sup>, face heightened vulnerability. During climate shocks, they often encounter barriers to accessing emergency services, increasing their risk of displacement. Disabled women in particular face compounded challenges, experiencing economic and social isolation during disaster recovery.

However, only 1.0 percent of climate finance is allocated to disability-inclusive projects. Bridging this gap is crucial, especially considering that every dollar invested in disaster risk reduction for people with disabilities could yield US\$7.0 in benefits. Inclusive climate finance is imperative to address these disparities effectively.

In the Indo-Pacific and South Asia, the situation is particularly acute. This region, home to many of the world's poor and vulnerable populations, faces frequent climate-related disasters such as cyclones, floods, and heatwaves. Women in these regions are often responsible for agricultural production and natural resource management, making them especially susceptible to climate impacts.

Integrating gender and social considerations ensures targeted investments that build resilience. Similarly, allocating resources to disability-inclusive measures enhances the adaptive capacity of disabled individuals and communities as they have limited access to transportation, accommodation, education, and healthcare and are often disregarded as potential workforce. Hence, tailored interventions are to be planned and designed with the participation of disabled communities to help them adapt to climate change and develop investment strategies.

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<sup>2</sup> <https://www.worldbank.org/en/topic/indigenouspeoples>

<sup>3</sup> <https://unctad.org/publication/sdg-investment-trends-monitor-issue-4>

<sup>4</sup> <https://www.worldbank.org/en/topic/disability#:~:text=One%20billion%20people%2C%20or%2015,outcomes%20than%20persons%20without%20disabilities.>

## Current Gender Role in Climate Finance Landscape

The Indo-Pacific region faces challenges marked by a surge in climate-induced disasters alongside growing gender disparities. According to the International Labour Organisation (ILO), women in the area bear a disproportionate burden of unpaid care work, spending four times more hours than men, leading to a stark contrast in employment rates, with only 43.6 percent of women being employed compared to 76.2 percent of men<sup>5</sup>.

Compounding these issues is the limited representation of women in decision-making roles within environmental ministries, with a mere 7.0 percent of initiatives in the region being led by female ministers, significantly below the global average of 12 percent<sup>6</sup>. Despite the pressing need to address both climate change and gender inequality, a mere 0.01 percent of worldwide funding support projects tackle these dual challenges.<sup>7</sup>

The inadequacy of funding is further highlighted by the disparity in allocation, with only 43 percent of bilateral Official Development Assistance (ODA)<sup>8</sup> of OECD DAC prioritising gender equality, a substantial decrease from the previous year. Alarming, a minuscule 4.0 percent of this funding is dedicated to programs specifically targeting gender equality, while less than 1.0 percent addresses gender-based violence.

This disproportionate allocation underscores the limited focus on bridging gender disparities within climate change initiatives, further illustrated in Figure 1.

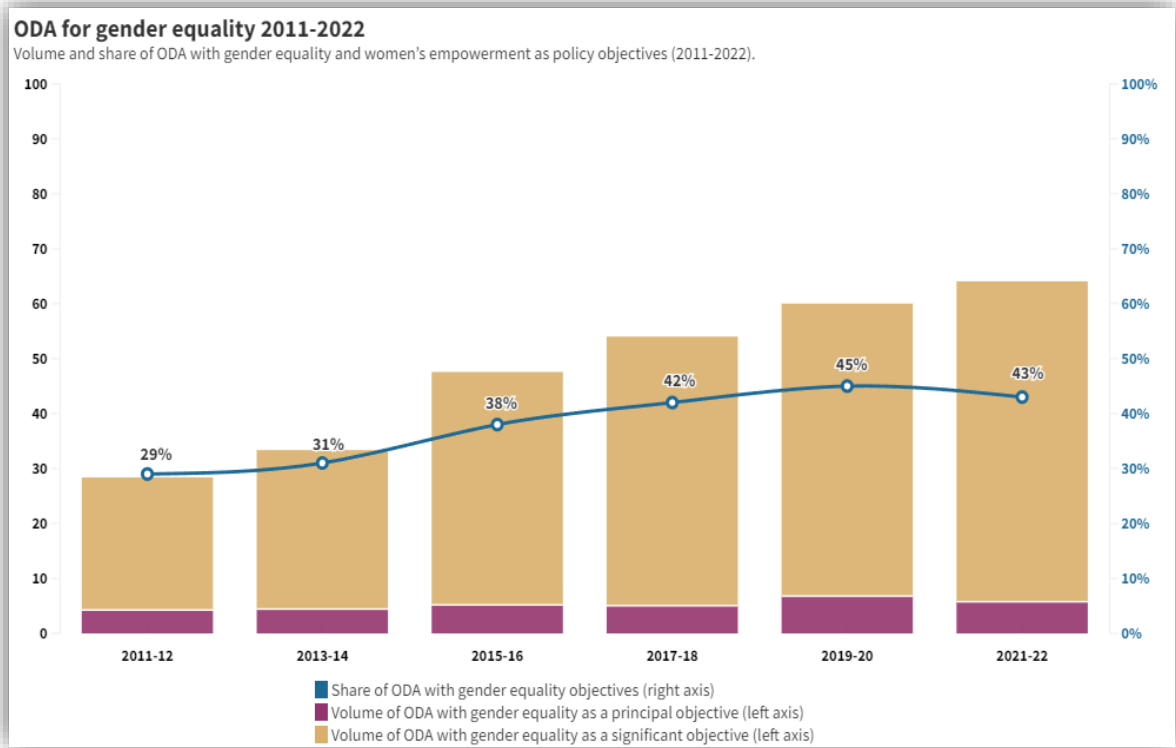
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<sup>5</sup> [https://www.ilo.org/asia/media-centre/news/WCMS\\_633284/lang--en/index.htm](https://www.ilo.org/asia/media-centre/news/WCMS_633284/lang--en/index.htm)

<sup>6</sup> <https://asiapacific.unwomen.org/en/news-and-events/in-focus/csw/snapshot-of-womens-leadership-in-asia-and-the-pacific#:~:text=In%20Asia%2DPacific%2C%20women's%20representation,20%20per%20cent%20in%202020.>

<sup>7</sup> <https://www.undp.org/sites/g/files/zskgke326/files/publications/UNDP%20Gender%20and%20Climate%20Finance%20Policy%20Brief%205-WEB.pdf>

<sup>8</sup> <https://www.oecd.org/dac/financing-sustainable-development/development-finance-topics/development-finance-for-gender-equality-and-women-s-empowerment.htm>



**Figure 1**

Source: [OECD, 2022](#)

However, amidst these challenges, there are glimmers of hope. The Asian Development Bank (ADB) is committed to integrating gender considerations into climate projects, with 68 percent of Climate Investment Funds (CIF) projects in the region incorporating gender perspectives. Notably, six major gender-mainstreamed CIF projects are underway, although their effectiveness remains to be evaluated due to their early stages of implementation.

Several vital regional actors, including the United States, France, Japan, Australia, the United Kingdom, and India, have demonstrated their dedication to mainstreaming women's voices and advancing gender interventions in climate action. For instance, the U.S. has launched the Pacific Energy and Gender Strategic Action Plan (PEGSAP), allocating US\$1.5 million to foster women's leadership in clean energy across 22 Pacific Island Countries and Territories.

Moreover, initiatives like the Indo-Pacific Triangular Cooperation (IPTDC) Fund, led by India and France, represent significant strides towards addressing climate change with a gender lens. Under the Horizon 2047 Roadmap, this Fund prioritises Sustainable Development Goal (SDG) 5, aiming to empower women and promote gender equality.

India's collaboration with Germany under the triangular modality of development cooperation also holds promise, mainly through projects like promoting agri-business among women in Malawi.<sup>9</sup>

## India's stance on gender mainstreaming in climate action

Among the 28 State Action Plans on Climate Change (SAPCCs), 12 fail to acknowledge gender, indicating a significant gap in addressing gender considerations within sub-national climate policies. Among the remaining 16 SAPCCs that mention gender, there's a diversity in approaches, with various framings employed.

Across these plans, there's a prevalent narrative portraying women primarily as victims of climate change, focusing on increased work burdens such as collecting firewood or water as crucial indicators of their vulnerability. However, a few states, notably Tripura, Kerala, and Uttarakhand, take a different stance, recognising women's knowledge and societal roles as integral to climate change adaptation efforts.

Interestingly, only a handful of states, including Bihar, Chhattisgarh, Gujarat, and Uttarakhand, view women as change agents with the power and potential to drive adaptation efforts. This perspective acknowledges women's pivotal role in enhancing household adaptive capacities and highlights the cooperative nature of intra-household adaptation decision-making rather than viewing it solely as combative.

Despite these nuances, there's a worrying trend across all SAPCCs where gender is equated solely with women, overlooking the differential experiences of women and men and failing to address underlying societal drivers of vulnerability. This limited perspective disregards men's contributions to climate adaptation and undermines understanding how gender dynamics shape household adaptive strategies.

Only a few SAPCCs, such as those of Nagaland, Chhattisgarh, and Uttarakhand, recognise that particular men are also vulnerable to climate risks, signalling a more inclusive approach to gender considerations. There's a pressing need for SAPCCs to move beyond viewing gender in a static, homogenous manner and instead adopt a more nuanced understanding that acknowledges women's and men's diverse experiences and contributions to climate adaptation efforts.

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<sup>9</sup> [https://www.mea.gov.in/bilateral-documents.htm?dtl/36806/Horizon\\_2047\\_25th\\_Anniversary\\_of\\_the\\_IndiaFrance\\_Strategic\\_Partnership\\_Towards\\_A\\_Century\\_of\\_IndiaFrance\\_Relations](https://www.mea.gov.in/bilateral-documents.htm?dtl/36806/Horizon_2047_25th_Anniversary_of_the_IndiaFrance_Strategic_Partnership_Towards_A_Century_of_IndiaFrance_Relations)

## Integrating Gender Equality, Social Inclusion, and Disability in Climate Change Projects

Climate change poses significant challenges globally, impacting vulnerable populations disproportionately. Integrating gender equality and social inclusion (GESI) into climate change projects is crucial to ensure effective, equitable, and sustainable responses. This comprehensive write-up delves into the importance, challenges, strategies, benefits, and real-world examples of integrating GESI in climate change projects.

### Importance of Integration:

- ❖ **Addressing Differential Impacts:** Gender and social factors influence vulnerability and resilience to climate change impacts. Integrating GESI ensures that interventions address the specific needs of diverse groups, such as women, people with disabilities, and marginalised communities. For instance, women may bear a heavier burden during droughts due to increased water collection responsibilities, while individuals with disabilities often face higher mortality rates during disasters.
- ❖ **Enhancing Effectiveness:** Gender-responsive and socially inclusive projects are more effective as they consider the perspectives, roles, and priorities of all stakeholders, leading to better outcomes. Inclusive approaches increase project effectiveness and foster community ownership and participation, essential for long-term sustainability.
- ❖ **Promoting Equity:** Integration promotes equitable access to resources, decision-making, and benefits, ensuring that marginalised groups are not left behind in climate action. By addressing systemic inequalities and power imbalances, integration can contribute to broader social justice goals and promote inclusive development pathways.

### Challenges in Integration:

- ❖ **Lack of Awareness:** Many projects overlook gender and social dimensions, leading to inadequate responses to diverse needs. Limited understanding of the intersectionality of gender, social status, and climate impacts can result in ineffective interventions that fail to address underlying vulnerabilities.
- ❖ **Power Dynamics:** Addressing power imbalances and social norms that perpetuate inequalities can be challenging but is essential for meaningful integration. Patriarchal structures, discriminatory laws, and cultural practices

may hinder efforts to promote gender equality and social inclusion, requiring careful navigation and advocacy.

- ❖ **Data Gaps:** Limited data disaggregated by gender and social variables hinders accurate impact assessments and targeted interventions. Without comprehensive data, it is difficult to understand the differential impacts of climate change and design tailored responses that address the needs of diverse populations.

## **Intervention to Improve Gender-Responsive Climate Finance**

Tailored interventions are crucial to improve gender-responsive climate finance, especially considering the focus on mitigation and the importance of adaptation for women engaged in the primary sector.

Direct financing initiatives enable local governments and stakeholders to adapt infrastructure and livelihoods to changing climate conditions. Small grants and local-level financing provide accessible solutions for community organisations and local NGOs, particularly benefiting women. Programs like the Global Environment Facility Small Grants Programme ensure proposal processes are tailored to local organisations.

Aligning climate finance with Sustainable Development Goals (SDGs) maximises synergies between mitigation, adaptation, poverty eradication, economic development, gender equality, and women's empowerment, promoting sustainable development. For instance, investing in women's education and economic opportunities enhances their resilience to climate impacts.

Channelling climate finance to support rural and community-level groups, particularly women-specific initiatives, ensures maximum reach and promotes sustainable development. Strengthening statistical systems to collect and analyse gender-disaggregated data enables better-informed decision-making and effective interventions.

Engaging women and women's groups as key stakeholders in climate finance decision-making ensures that finance addresses their priorities and needs. National governments must integrate financial resources within national development planning in a gender-responsive manner.

Ensuring direct access to funding for NGOs and civil society organisations, including women's groups, targets women and small-scale initiatives in adaptation and mitigation activities. Promoting accountability, transparency, and gender-responsive budgeting ensures that climate finance is used effectively and equitably.

These interventions, as illustrated in Figure 2, aim to enhance the gender responsiveness of climate finance, ensuring that women, especially those in the primary sector, benefit equitably from financial resources allocated for mitigation and adaptation efforts. By implementing these strategies, we can create a more inclusive and adequate climate finance system that supports sustainable development and gender equality.



**Figure 2: Intervention to Improve Gender-Responsive Climate Finance**



## Creating an Enabling Environment

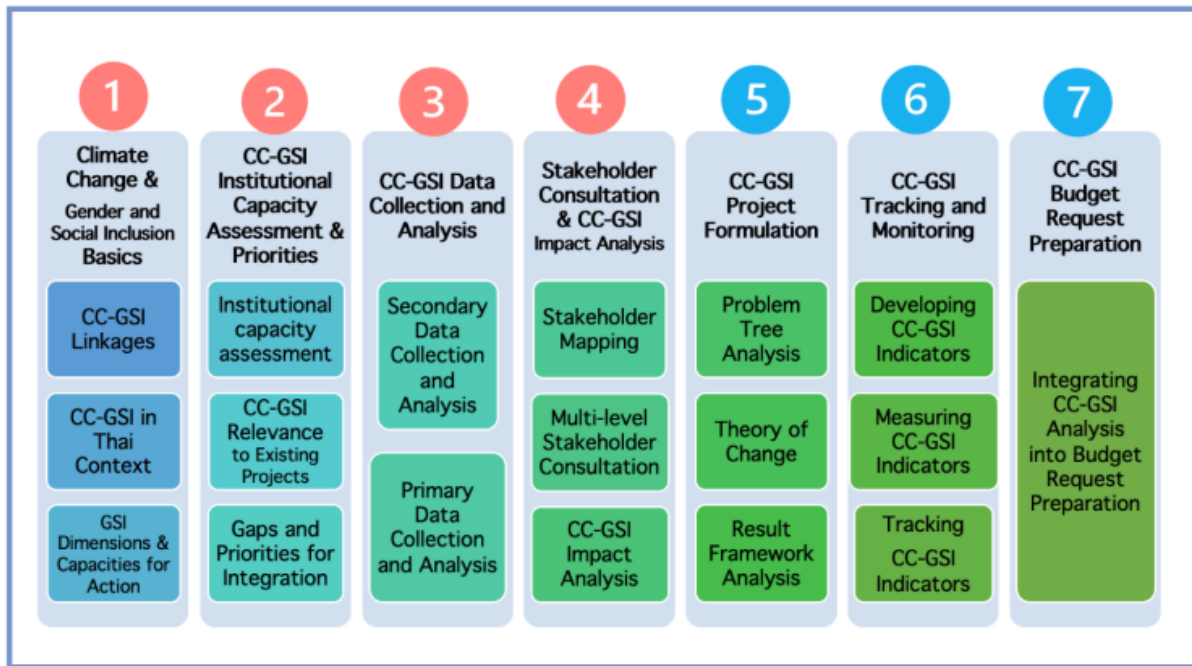
Several strategies are essential to effectively integrate gender and social inclusion into climate finance and support creating an enabling environment. These strategies focus on collecting relevant data, engaging stakeholders, building capacity, and promoting gender-responsive financial systems to ensure that climate actions are inclusive and equitable. Here are key strategies and steps to achieve these goals:

**Gender-Responsive Data Collection:** Collecting sex-disaggregated data and conducting gender analysis are fundamental for understanding differential impacts and designing tailored interventions. Robust data collection methods, including surveys, focus group discussions, and participatory assessments, can provide valuable insights into the gendered dimensions of climate change vulnerability and resilience.

**Stakeholder Engagement:** Involving diverse stakeholders, especially marginalised groups, in project design and decision-making ensures inclusivity and relevance. Meaningful engagement fosters ownership, builds trust, and empowers communities to participate actively in climate adaptation and mitigation efforts.

**Capacity Building:** Training project staff on gender and social inclusion concepts and mainstreaming these principles into all project phases enhances integration. Capacity-building initiatives can include workshops, seminars, and online courses on gender analysis, social inclusion, and human rights, equipping practitioners with the knowledge and skills to integrate GESI (Gender Equality and Social Inclusion) effectively. Figure 3 suggests seven practical steps for Climate Change and Gender and Social Inclusion.

**Strengthening the Enabling Environment:** To enhance gender responsiveness in climate finance, it is essential to strengthen the enabling environment. Facilitating connections between gender equality organisations and climate financing sources can create pathways for gender-responsive finance disbursement. Additionally, promoting gender equality efforts within the Ministries of Finance and other relevant ministries can ensure the allocation of climate financing to address the needs of women and girls.



**Figure 3: Suggestive Practical steps for climate change and gender and social inclusion.**

Community-driven programs play a crucial role in directing financing to marginalised populations. By incorporating participatory processes and ensuring the meaningful participation of women and gender-diverse individuals, these programs can address the most pressing needs while promoting equitable benefit-sharing.

Efforts to reduce gender biases in financing distribution channels and government budgetary decisions are also vital. Increasing gender representation within public leadership and financing structures can enhance gender-responsive climate financing. Moreover, tools and capacity-building activities to create a more equitable financial system enable women, girls, and gender-diverse individuals to better access climate finance for themselves, their households, and their businesses.

## Conclusion

Addressing the multifaceted impacts of climate change necessitates a comprehensive and inclusive approach to climate finance. As highlighted and emphasised, vulnerable populations—including women, indigenous communities, and people with disabilities—face disproportionate risks and challenges exacerbated by insufficient financial resources and gender-blind policies.

In regions like the Indo-Pacific and South Asia, the urgency of integrating gender and social inclusion into climate finance is particularly acute. Women in these areas, heavily reliant on natural resources, are pivotal to both the challenges and solutions related to climate resilience.

Key strategies to improve gender-responsive climate finance include direct financing through small grants and innovative financial products, supporting rural and community-level initiatives, and robust data collection.

Engaging actively with climate finance frameworks, ensuring direct access for NGOs and civil society organisations, and promoting accountability and transparency in financial processes are crucial for equitable resource allocation.

Strengthening the enabling environment through capacity building, stakeholder engagement, and linking gender equality organisations with climate finance sources enhances inclusivity. Ultimately, prioritising a gender-responsive and socially inclusive approach fosters long-term resilience and equitable development, ensuring no one is left behind in addressing climate change.

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