Climate Funds Update

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GENDER AND CLIMATE FINANCE

CLIMATE FINANCE FUNDAMENTALS 10

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Women form the majority of the world's more than 3 billion people, or 47% of the world's population, who live in poverty and the majority of the close to 700 million in extreme poverty, of the 760 million without access to electricity and the over 2.3 billion still cooking with traditional biomass, with the numbers only expected to slowly start recovering in 2023 after years of lost progress during 2020-2022 due to the Covid-19 pandemic. They are often disproportionally affected by climate change impacts, including the accelerating losses and damages, which aggravate existing gender inequalities as a result of persisting gender norms and discriminations. Women and men also contribute to climate change responses in different ways. The Cancun Agreements acknowledge that gender equality and the effective participation of women are important for all aspects of any response to climate change (UNFCCC, 2011). While the majority of efforts have focused on adaptation so far, more emphasis on increasing women's participation and decision-making in mitigation actions is required, including by ensuring gender equity in a just transition to low-carbon economies and increasing access to green jobs (UNIDO, 2021; ILO, 2015 and 2022). Addressing the gendered impact of loss and damage will also require more attention (OHCHR, 2023). Gender-responsive climate financing instruments and funding allocations are needed. This is a matter of using scarce public funding in an equitable, efficient and effective way. It also acknowledges that climate finance decisions are not made within a normative vacuum but must be guided by the acknowledgement of women's rights as unalienable human rights. Many climate funds started out largely gender-blind, but over the past decade have made significant efforts to integrate gender considerations more systematically by updating and improving relevant fund structures and policies. While important advances in existing climate funds have been made, new best practices for gender-responsiveness in funding climate actions are needed that address not only how, but also what they will fund and improve the accountability for gender equality outcomes of climate actions.

Introduction

This note outlines some key principles and actions for making climate-financing instruments more responsive to and accountable for the needs of people of all genders as equal participants in decision-making and as beneficiaries of climate actions and more supportive of gender equality at a broad level while acknowledging the need to especially empower and support women.

Women form the majority of the world's over 3 billion people, or 47% of the world's population, still living in poverty – increasingly understood as multidimensional – and the majority of the 685 million living in abject poverty in 2022, mostly in South Asia and sub-Saharan Africa, on less than USD 2.15 a day (World Bank, 2022).[1] The numbers of those in extreme poverty, which grew between 2020-2022 for the first time in 20 years as the Covid-19 pandemic lingered and compounded the forces of climate change and conflict, are only slowly starting to budge. Women are also the majority of the 760 million people without access to electricity and the over 2.3 billion without clean cooking facilities (IEA, 2023), with an exceedingly slow recovery from the reversal of past gains through the impact of the Covid-19 pandemic.

Women are often disproportionately affected by climate change impacts and related widespread losses and damages. The Intergovernmental Panel on Climate Change (IPCC) in its Working Group II contribution to the Sixth Assessment Report (AR6, WG2) underscores that climate change hazards increase existing gender inequalities, and thereby contribute to the greater climate change vulnerability of many women (IPCC, 2022). This is largely due to persisting gender norms and widespread gender discriminations that deny women income, legal rights and access to resources or political participation, while assigning them the primary role in caring for their families and providing for their livelihoods. Together, this leads to women's marginalisation in many communities. The Working Group II contribution to the IPCC Sixth Assessment Report emphasises that structural vulnerabilities to climate change can be reduced through carefully designed and implemented legal, policy, and process interventions from the local to global that address inequities, including those based on gender and considering intersectional factors of ethnicity, disability, age, location and income, in particular through rights-based approaches that focus on capacity-building, meaningful participation of the most vulnerable groups, and their access to key resources, including financing, to reduce risk and adapt. The IPCC Sixth Assessment Summary report reiterates those findings with high confidence (IPCC, 2023).

Women and men also contribute to climate change responses in different ways and have different capabilities based on their respective knowledge, experiences and expertise to mitigate and adapt. In many cases, women are already engaged in strategies to cope with and adapt to climate change, for example by switching to drought-resistant seeds, employing low impact or organic soil management techniques, or leading community-based reforestation and restoration efforts. And, as farmers, entrepreneurs, producers, consumers and household managers, women are powerful stakeholders in implementing low-carbon pathways in developing countries. This makes women important agents of change in the fight against global warming.

Gender in recent agreements of the United Nations Framework Convention on Climate Change (UNFCCC)

UNFCCC Decision 1/CP.16 in Cancun confirmed important short- and long-term climate finance goals and provided guiding principles for the finance obligations of Annex II countries under the Convention (UNFCCC, 2011). Article 7 of this decision also acknowledged that gender equality and the effective participation of women are important for all aspects of climate change. This is especially relevant for adaptation as the decisions in Cancun and also Durban (UNFCCC, 2012) seek a gender-sensitive approach in the framing of National Adaptation Plans (NAPs). In Durban, Parties also confirmed the need for gender balance in the composition of two new bodies dealing with adaptation and climate finance respectively (namely, the Adaptation Committee and the Standing Committee on Finance) as well as in the Board and Secretariat of the Green Climate Fund (GCF). In Doha, Decision 23/CP.18 urged the promotion of gender balance and the improvement in the participation of women in all convention bodies "in order to inform gender-responsive climate policy" (UNFCCC, 2013). And in Lima, Decision 18/CP.20 tasked the Parties to "achieve gender-responsive climate policy in all relevant activities under the Convention" and established a two-year work programme with in-session technical workshops and the development of technical guidelines focused on implementation (UNFCCC, 2015a).

Since 2012, the gender dimension of climate change has been addressed as a standing item under the UNFCCC. At COP21, Parties anchored gender equality and the empowerment of women as a core principle in the Paris Agreement's pre-amble (UNFCCC, 2015b). The Paris Agreement also mandates gender-responsive adaptation and capacity-building efforts but fails to integrate gender-specific language in its mitigation, technology, or finance sections. At COP22 in Marrakesh, under Decision 21/CP.22 Parties extended the Lima Work Programme for another three years until 2019 (UNFCCC, 2017a). This mandated all UNFCCC constituted bodies to include in their regular reporting information on progress towards integrating a gender perspective in their processes. At COP23 in Bonn, under Decision 3/CP.23 Parties adopted a multi-year Gender Action Plan (GAP) with an initial focus at COP24 on monitoring and reporting of gender-disaggregated climate change impacts (UNFCCC, 2018). COP25 further acknowledged "the continuing need for gender mainstreaming through all relevant targets and goals in activities under the Convention as an important contribution to increasing their effectiveness, fairness and sustainability" and adopted, with Decision 3/CP.25, an enhanced five-year Lima Work Programme and a GAP implementation review in November 2024 (UNFCCC, 2019b).

GAP implementation was reviewed at COP25 in Madrid in 2019, at COP26 in Glasgow in 2021, and at COP27 in Sharm el-Sheikh in 2022. COP28 in Dubai set in motion the final review of the Lima Work Programme and its GAP to be concluded at COP29. It reiterated that the full, meaningful and equal participation and leadership of women in all aspects of the UNFCCC process and in national- and local-level climate policy and action is vital for achieving long-term climate goals. Parties confirmed that the Lima Work Programme and the GAP provided a necessary framework, but needed enhancement and expansion, including to further facilitate the actions of Parties and entities to strengthen the gender-responsiveness of climate finance and to "facilitate simplified access to climate finance for grass-roots women's organizations as well as for indigenous peoples, especially women, and local communities" (UNFCCC, 2022a). Technical reports regularly prepared by the UNFCCC Secretariat showed, for example, that of the 15 constituted bodies under the Convention, only seven demonstrated their progress towards integrating a gender perspective in their processes and substantive work in 2018, beyond improving the gender balance in their composition: a number that remained unchanged for the 2019-2020 period, then significantly increased to 11 in 2021, but then decreased to 10 in 2022. These bodies have established gender mainstreaming mandates, policies and mechanisms internally, such as gender working groups or gender focal points (UNFCCC, 2023a). In 2023, with the gender composition of the constituted bodies varying between 14% and 75%, only five Convention bodies reached or exceeded gender balance, while the average percentage of female members in all constituted bodies reached around 38% and thus decreased slightly from 2022 (UNFCCC, 2023b).

Over the past years some progress was made in the Standing Committee on Finance (SCF), the Convention body overseeing the financial mechanism of the UNFCCC and providing guidance to its operating entities, the Green Climate Fund (GCF), the Global Environment Facility (GEF) and in the future to the new Loss and Damage Fund (LDF). In the SCF, efforts to integrate gender substantively focused on including information on the gender-dimension of climate finance for the first time in 2018, and as a recurring and expanded feature in 2020/21 and 2022 in the SCF flagship reports on the biennial assessment and overview of climate finance and by considering gender in preparing the first needs report. Further efforts included also the establishment of a working group on gender and climate and appointing a gender focal person among the SCF members, which achieved gender parity in 2023. The SCF, which over the past years consistently brought a gender dimension as a topic into SCF Forums, will highlight gender-responsive finance as the theme of its 2024 forum.

Overall, faster progress on gender integration efforts in the Convention and its work remain hampered by a lack of dedicated funding and sufficient gender expertise throughout the UNFCCC Secretariat and Convention bodies as well as slow behavioral change among Parties. Significantly, the representation of women in Party delegations and among heads and deputy heads of Party delegations remained largely unchanged in 2022 compared to 2021 at 37% and 29% respectively during COP27 and with more gender-balanced representation at 50% and 37% respectively during SB58, thus remaining lower compared to the 2020 sessions held virtually. While a case study in 2022 showed that the overrepresentation of men in the climate process persisted as evidenced by speaking times, with men representing 63% of participants at COP26, but claiming more than three quarters of the speaking time in the plenary (UNFCCC, 2022b), a new case study in 2023 showcased that the UNFCCC trust fund supporting the in-person participation of country delegates to COP27 likewise replicated the underrepresentation of women delegates, with only 37% of the funded participants women (UNFCCC, 2023b).

The importance of gender-responsive climate financing

International experience from development programmes indicates that increasing the gender-responsiveness of public climate change funding is an opportunity to improve the effectiveness and efficiency as well as the sustainability of investments. This is relevant for adaptation and mitigation financing as well as for financing to address loss and damage, as the following examples illustrate.

The African continent's finance needs for adaptation activities are estimated up to USD 96 billion per year by 2050 (UNEP, 2023). In sub-Saharan Africa (SSA), one of the regions most vulnerable to climate change, actual adaptation finance flows approved to countries in the region from funds monitored by Climate Funds Update (CFU) are far lower, at only USD 3.2 billion cumulatively between 2003–2023. In SSA, women are still the primary agricultural producers, accounting for around 80% of the region's food production (FAO, 2015). However, women seldom own the land they work on, and are therefore often excluded from formal consultation processes to determine adaptation needs of rural communities and are unable to secure credit or other agricultural extension services. To be effective, scaled-up funding for adaptation projects and programmes in Africa that target rural areas, food security and agriculture need to consider the gender dynamics of food production, procurement and distribution within both households and markets. For example, special efforts can be made to include women in capacity-building programmes, consultation outreach, technical assistance and tailored agricultural extension services, including access to appropriate financing products. Without a gender-responsive lens, climate financing instruments delivering adaptation funding for Africa can exacerbate current tendencies that discriminate against women. This threatens women's rights and directly contravenes the Convention on the Elimination of all Forms of Discrimination against Women (CEDAW), which has been adopted by almost all recipient and contributor countries of international climate finance.

By 2050, 68% of the world's population will live in cities, increasing the urban population by 2.5 billion. Close to 90% of this increase will take place in Asia and Africa (UN DESA, 2018). Walking and mass transit are the means of transport for most people in developing cities, therefore a sound business and social case can be made for addressing gender in urban transportation projects, for example through investments in cleaner public systems such as bus-rapid transit (BRT). Analysing and designing for the different needs of men and women for mass transit with respect to affordability, schedule flexibility, trip length and frequency, geographical coverage and density of the transit network, and gender-specific security concerns of women will result in multiple wins: increasing ridership (which is the prerequisite for real greenhouse gas emissions reductions), as well as the profitability of mass transport systems; lowering transaction costs by optimising the system for all users; and increasing access of women (who are more dependent on mass transit options) to employment, education and services that strengthen households' productivity and resilience. Likewise, as countries accelerate their efforts to transition towards low-carbon, resilient and sustainable economies with a focus on improving livelihoods of people and communities in a way that is just and equitable, gender equality concerns must be at the core of promoting green jobs that are decent (ILO, 2015 and 2022). This requires addressing existing gender gaps and discriminatory practices in workforce dynamics and pay schedules, for example in the energy and conservation sectors, as well as further mainstreaming gender considerations into policies, strategies and action plans to green industries, supply chains and business activities (UNIDO, 2021; UN Women, 2023). A priority must be the inclusion and support of women entrepreneurs in developing countries who provide crucial services to communities. They are mostly concentrated in micro- and small-scale enterprises and are often disadvantaged (because of cultural biases or lack of collateral) in accessing affordable and patient small-scale loans for investment in greener technologies. Gender-responsive, climate fund-supported private sector initiatives that address the needs of micro-, small- and medium-sized enterprises (MSMEs) can provide targeted help.

Developing countries are already experiencing catastrophic losses and damages in the billions, with annual costs projected to grow up to USD 580 billion by 2030 (Richards et al., 2023). Climate-induced losses and damages dramatically multiply social inequities with the impacts of climate disasters threatening women's rights and human rights (OHCHR, 2023). As women and girls are the majority of people displaced by climate-related extreme weather events, for example, disaster relief and post-disaster reconstruction and rehabilitation set-ups must target financial support to redress existing discriminatory practises by providing women and marginalised gender groups with access to lands and assets, expand social protection measures and address the high risk of sexual abuse or trafficking post-disaster. Compensation and restitution for economic loss and damage must take the unpaid labour of women provided to families and communities, which often increases after disasters, into account (Oxfam, 2023). Additionally, efforts to address non-economic loss and damage cannot ignore women's specific contributions to society, traditions or knowledge systems, and culture.

There is a growing body of research and literature that confirms the value of integrating gender-responsiveness into project design and implementation, including its potential to improve outcomes, and thus effectiveness. Ignoring women as a crucially relevant stakeholder group in recipient countries can lead to suboptimal results from the use of climate finance and undermine the sustainability of funded interventions.

Key principles and actions for gender-responsive climate financing

The effective use of climate finance requires mainstreaming climate change considerations into development policy and planning, which in turn requires the incorporation of gender considerations in order to achieve sustainable and equitable outcomes. While funding allocations need to be coherent and consistent with national development plans and mitigation and adaptation strategies, these also need to improve their integration of gender considerations significantly. As of late 2023, 79% of all submitted nationally determined contributions (NDCs) made some reference to gender, although the quality of integration and gender-responsiveness of planned climate action varies widely. Although showing improvements when compared with the first submitted NDCs, still only 45% of new or updated NDCs consider gender as a cross-cutting issue and 25% make no reference to gender at all. However, of the NDCs that had previously considered gender, 68% elaborated more on the topic in their updated NDCs (UNFCCC, 2023c). Capacity-building and support efforts can help to improve gender integration in planning documents as will developing them through gender-responsive, fully participatory and transparent processes involving and respecting the human rights of all relevant stakeholders, for example, Indigenous Peoples. Some key principles and actions to operationalise such an approach include the use of:

- Gender equality and women's empowerment as guiding principles and a cross-cutting mandate for all climate finance instruments rooted in a human rights-based approach.
- A beneficiary and people-centred approach to adaptation, loss and damage, and mitigation measures, paying particular attention to some of the small-scale and community-based actions in which women are over-represented (including in the informal sectors and as owners of MSMEs in developing countries) and ensuring that the concessionality of public funding is passed to women as beneficiaries. In mitigation, this means a focus on providing energy access via renewables as a way to address the persistent energy poverty of many women.
- Explicit gender criteria in performance objectives and results measurement frameworks and for the evaluation of funding options. Such criteria should include a mandatory gender analysis of the proposed project or programme, a fully costed project/programme-specific gender action plan, a gendered budget and some clear quantitative and qualitative indicators measuring how projects and programmes contribute to gender equality objectives, as well as the systematic collection of gender-disaggregated data. Indicators need to be both project and programme specific, as well as allow for aggregate monitoring and evaluation of gender equality impacts at the fund portfolio level.
- Gender balance and gender expertise among fund decision-making bodies, staff and technical advisory bodies and panels to ensure that gender equality principles are integrated in the development of funding, accreditation and programming guidelines and are considered in programme and project review, funding approvals, and the monitoring, reporting, verification and evaluation of a mechanism's funding portfolio.
- Special efforts to seek the meaningful input and participation of women as key stakeholders and beneficiaries in fund-related country coordinating mechanisms to determine a country's funding priorities and throughout the funding cycle of a programme or project from design to implementation to monitoring and evaluation, including through a special focus on participatory monitoring approaches.
- Gender-responsive funding guidelines, allocation criteria and financial instruments for each thematic funding window or sub-fund. Sector-specific or specialised requests-for-proposals need to make the gender-responsiveness of submitted proposals a key selection and decision criterion. Likewise, climate fund boards need to send a clear message that they will not consider a proposal for approval unless it integrates gender sufficiently.
- Approaches to increase the access of local women's groups to fund resources, such as through small grant approaches under enhanced direct access efforts, green credit lines for women entrepreneurs, or by facilitating their collaboration with accredited implementing agencies as executing partner with local gender expertise for certain project/programme components.
- A regular audit of the gender impacts of funding allocations in order to ensure balance between mitigation and adaptation activities, allow for additional funding support for addressing loss and damage and gender-responsive delivery across different scales and geographical foci of activities.
- A robust set of social, gender and environmental safeguards and guidelines, and capacity-building support for their implementation, which guarantee gender equality, women's rights and women's full participation. These safeguards should comply with existing international obligations, including on human and women's rights, labour standards and environmental law.

- Independent evaluation and recourse mechanisms easily accessible to groups and individuals, including women affected by climate change funding in recipient countries to allow them to voice their grievances and seek compensation and restitution.

Efforts to integrate gender considerations in existing climate funds

Gender considerations were not integrated from the start into the design and operationalisation of most existing dedicated climate financing mechanisms, which exist both under and outside of the UNFCCC. Sustained outside pressure and internal recognition of sub-optimal outcomes of gender-blind projects and programmes has led to substantial efforts in recent years across several multilateral climate funds to incorporate gender considerations retroactively into fund programming guidelines and structures. Over the past few years, climate funds have also improved collaborative efforts and expert exchange on helping each other to improve the gender-responsiveness of their operations. Much more could be done. Dedicated climate funds under the UNFCCC in particular have an important signalling function for the entire global climate finance architecture because of the large number of accredited entities and implementing agencies they work with ranging from multilateral development banks (MDBs), UN agencies, a number of commercial banks as well as most regional and bilateral development banks and (sub-)national and regional institutions. For example, the GCF and GEF as well as the Adaptation Fund could enhance their existing collaboration on gender issues by working towards some coordinated gender indicators and gender tagging systems in budget allocations. This would allow for joint tracking efforts that would aggregate gender-related expenditures as well as gender impact measurements across these funds, which are at the core of the international climate finance support to developing countries.

However, the challenge remains to work towards systematic integration and go beyond a gender 'add-on'. Central to this is also the understanding that gender dimensions exist beyond a binary focus on men and women and that gender intersects with factors such as race, ethnicity, ability, age, religion, or caste. Neither diverse gender identities nor the intersectionality of gender with other factors are at the moment sufficiently acknowledged in existing climate financing mechanisms, let alone operationalised in their funding approaches. Ultimately, a truly gender-responsive approach to funding climate actions will not only address how funding decisions are made and implemented, but it will fundamentally alter the focus of funding operations to be more human rights-centred and inclusive. This could mean for example prioritising those climate investment approaches which disproportionally benefit women, because of their specific needs, capabilities or experiences in addressing climate change, such as funding devolved to community groups for local service provision in the form of small grants or addressing rural communities' persistent energy poverty in many developing countries; such measures empower women economically and socially, as they lessen their traditional care and time burden, while supporting lasting climate outcomes.

The Global Environment Facility (GEF), Least Developed Countries Fund (LDCF) and Special Climate Change Fund (SCCF)

The GEF is the longest standing international climate fund, but gender considerations were initially not prominent in programme review and approval processes, for example for the SCCF and the LDCF. In 2011, the GEF adopted a Policy on Gender Mainstreaming which requires all existing GEF agencies (mostly MDBs and UN agencies) to be assessed for their compliance with the GEF gender mainstreaming mandate. It also makes the gender capacity of new implementing agencies a criterion for GEF accreditation and requires all implementing agencies to demonstrate their efforts to analyse gender considerations in GEF projects. Implementing agencies must establish policies, strategies or action plans that promote gender equality and satisfy minimum requirements on gender mainstreaming. Key among these are the use of gender-disaggregated indicators for monitoring and measures to avoid or mitigate adverse gender impacts of projects. There is also the requirement for GEF implementing agencies to have gender experts who can monitor and provide support for the implementation of these minimum requirements.

In addition, the GEF Secretariat has worked on strengthening its own gender mainstreaming capacities. A Gender Focal Point at the GEF is tasked with screening attention to gender in proposals and forging networks and collaborations with partners who can support gender-sensitive approaches. In October 2014, the GEF Council, its decision-making body, approved the GEF's Gender Equality Action Plan (GEAP) as a concrete road map to implement its gender mainstreaming policy during the GEF's sixth replenishment period (GEF-6, FY15–18) (GEF, 2014). Finally, the GEF Gender Partnership was established as an inter-agency working group involving implementation partners, the Secretariats of other multilateral environmental agreements and civil society. This focuses on results management by providing guidance for gender-responsive indicators in focal areas as well as GEF-wide indicators and forms a centre piece of the GEAP.

A 2017 gender mainstreaming evaluation by the GEF Independent Evaluation Office (IEO) lauded the role of the GEAP and the GEF Gender Partnership in securing modest improvements but it recommended a revision and upgrading of the 2011 Policy on Gender Mainstreaming. The IEO gender report also highlighted a continued lack of adequate gender integration in GEF projects and programmes in the climate change focal area, with almost half of the analysed sample of 70 climate projects judged to be largely gender-blind and only 5% considered to have successfully mainstreamed gender, including in two LDCF adaptation projects (GEF IEO, 2017). A GEF Policy on Gender Equality, approved in November 2017, aims to change that by requiring a more pro-active gender integration approach and improved reporting on gender-disaggregated targets and results (GEF, 2017). It is complemented by a GEF Gender Implementation Strategy, approved mid-2018, which outlines strategic entry points and target actions as well as a results framework to track and report on gender equality progress during GEF-7 (GEF, 2018a) and a new gender guidance document to help the GEF's 18 implementing partners to better integrate gender considerations throughout the GEF project cycle and report against a new GEF gender tagging system (GEF, 2018b). A 2022 evaluation by the GEF IEO of the progress in gender integration noted some improvements with now 78% of GEF projects reporting against sex-disaggregated or gender-responsive indicators, with only 4% failing to report on such indicators entirely. However, the evaluation noted a continued deficit in allocating adequate human and financial resources to implement gender policy mandates and on tracking financial data on gender equality for institutional accountability (GEF IEO, 2022). While the programming directions for the GEF's eighth replenishment period (GEF-8, FY23-26) highlight the integration of gender considerations throughout, there is as of yet no updated gender implementation strategy for GEF-8.

The Adaptation Fund

Early project proposals to the Kyoto Protocol Adaptation Fund included some gender analysis, though this was uneven. In July 2011, operational guidelines were adopted that required the inclusion of gender considerations in project and programme planning, as well as in project consultation processes as an important review criterion. In October 2013, a new environmental and social policy was approved, which further strengthened the Fund's attention to gender, as the policy outlines respect for human rights and support for gender equity and women's empowerment as key principles for the design and implementation of Adaptation Fund projects and programmes. A Board-mandated review of the integration of gender considerations in Adaptation Fund policies and procedures in mid-2015 found that while significant progress had been made, a systematic and comprehensive gender equality approach was lacking. In response, the Fund's Board in October 2015 mandated the development of its own gender equality policy. A principles-based Adaptation Fund Gender Policy and a multi-year gender action plan (FY17–19) were adopted after a consultative process in March 2016, which was complemented in 2017 by detailed guidance to accredited entities on how to improve the gender-responsiveness of Fund projects and programmes (AFB, 2016). The new Adaptation Fund Medium Term Strategy (2018–2022) also prominently highlights gender equality as a cross-cutting issue to achieve the Fund's mission; this was further expanded and strengthened in the second Medium Term Strategy (2023-2027). A mandated 2019 assessment on progress in implementing the gender mandate in the Adaptation Fund recognised significant progress while highlighting the need for more capacity-building support for implementing entities and for acknowledging and addressing the intersectionality of gender with other vulnerabilities (AFB, 2019). These issues are taken up and addressed in the updated gender policy and new gender action plan (FY21–23) adopted in March 2021 and developed through a thorough review and iterative consultation process (AFB, 2021). This makes the Adaptation Fund Gender Policy the first one with an explicit acknowledgment of the importance of intersectional approaches to gender mainstreaming in climate interventions. A study highlighting the value added of considering intersectionality for gender-responsive adaptation funding as well as an updated gender guidance document were released in 2022 (AFB, 2022a and 2022b). In 2023, the Adaptation Fund also started to apply a gender scorecard in a pilot phase with the goal to better monitor and report on quality of gender integration at project entry as well as on gender equality outcomes at project exit.

The Green Climate Fund (GCF)

The GCF is the first multilateral climate fund to begin funding with key building blocks for a comprehensive gender-responsive approach to its operations in place. The governing instrument for the GCF includes several references to gender and women in the Fund's governance and operational modalities, including on stakeholder participation, and anchors a gender mainstreaming mandate prominently under its funding objectives and guiding principles. It mandates gender balance for its staff and Board. Board decisions taken in the context of operationalising the Fund mandated the integration of gender considerations in approved operational modalities and policies as well as requested the formulation of a separate GCF gender policy and action plan, both of which were approved in March 2015 after some delay as an interim policy (GCF, 2015). Under this interim policy, implementing entities are required to have their own gender policies or action plans in place, as well as the capacity and track record to comply with the GCF gender policy. Gender impacts of GCF funding proposals are considered in the investment framework via several sub-criteria in a technical expert review. Every project/programme proposal in order to be considered for Board approval must include a project/programme-specific gender impact analysis, ideally accompanied by a gender action plan. The publication of these project/programme gender documents since December 2016 has contributed to increased efforts by GCF implementing agencies to fully comply with this requirement. The GCF results management and performance measurement framework also mandates the collection of sex-disaggregated data for both its mitigation and adaptation portfolio.

Since 2016, a senior social and gender specialist on the Secretariat staff has overseen implementation of a principles-based gender policy and a first comprehensive three-year gender action plan (FY15-17). In addition to accountability for monitoring gender impacts of GCF-funded actions, the GCF has focused on increasing the gender competencies of its staff, key advisory and decision-making bodies and on gender capacity-building for the Fund's external partners (National Designated Authorities and Implementing Agencies), including through the GCF Readiness and Preparatory Support Programme. A manual on mainstreaming gender into GCF projects, developed with the support of UN Women, is meant to provide external partners with practical guidance and further technical resources (GCF, 2017).

A mandated consultative review process for improving the GCF gender policy and action plan produced a forward-looking updated draft gender policy in 2017. Its consideration and approval took several more attempts over the course of two years, during which the 2015 interim policy remained in place. In November 2019, the Board was finally able to overcome the concerns of developing-country Board members about whether the gender policy might curtail their access to GCF resources and the Fund adopted a revised gender policy and a new gender action plan (2020–2023) (GCF, 2019). It increases capacity-building support to developing countries to fulfil the gender mandates. The updated policy applies to all funding areas and funding decisions of the GCF and makes a gender and social assessment accompanied by a project-specific gender action plan – required to indicate the gender-responsive activities the project will undertake, to provide relevant gender-performance indicators as well as sex-disaggregated targets, timelines, responsibility lines, and a budget against each proposed activity – mandatory for each funding proposal. However, the revision falls short of breaking new ground – it does not go beyond a binary understanding of gender and is not explicitly addressing intersectionality and resulting complex vulnerabilities and exclusions. It even potentially weakens the universal principle of women's rights as unalienable human rights by contextualising the implementation of the GCF gender mandate in national practices and cultural understandings. With its delayed adoption and missing ambition, the GCF appears to have stumbled in its efforts to be a gender integration trendsetter in climate finance operations. The gender integration in its Updated Strategic Plan for the GCF's second replenishment phase (GCF-2, 2024-2027), while recognising the importance of gender equality, is likewise short on specific priorities to advance the gender equality impact of GCF operations (GCF, 2023a). As the GCF starts programming under GCF-2, and with its portfolio growing and maturing, it will be important to focus on increasing accountability for gender equality outcomes of the GCF portfolio, such as through the elaboration of an ambitious follow up to its current gender action plan (2019-2023).

The Climate Investment Funds (CIFs)

The World Bank and the regional multilateral development banks (MDBs) that implement the CIFs have gender policies for their development financing operations. The World Bank has a mandate to mainstream gender. However, a 2013 comprehensive CIF gender review confirmed that the CIFs needed to do much more to address gender considerations systematically (CIF/IUCN, 2014). Specifically, the Clean Technology Fund (CTF), which finances large-scale mitigation in large economies and accounts for now 75% of the CIFs' pledged funding portfolio of USD 10.6 billion, fell short. Initial CTF attempts to acknowledge the importance of gender (in the transport sector, for example) need to be further strengthened. Gender is not included in the operational principles of the Pilot Program for Climate Resilience (PPCR), which funds programmatic adaptation portfolios in a few developing countries, although most pilot countries have incorporated some gender dimensions. This includes gender experts in country missions or outreach to women's groups as key stakeholders in consultations in the programme planning stage.

While efforts to secure greater involvement, empowerment and benefit-sharing of women and other vulnerable groups in the CIFs remain uneven, several of the recommendations of the CIF gender review have been taken up. Investment criteria under the Forest Investment Program (FIP) and the Scaling Up Renewable Energy Program in Low-Income Countries (SREP) include gender equality as either a co-benefit or core criteria, and the technical review of investment programmes for the PPCR, FIP and SREP monitors as elements of the project scorecard the presence of a sector-specific gender analysis, specific activities targeting women and sex-disaggregated indicators. All CIFs encourage at least some sex-disaggregated results reporting, although to a varying

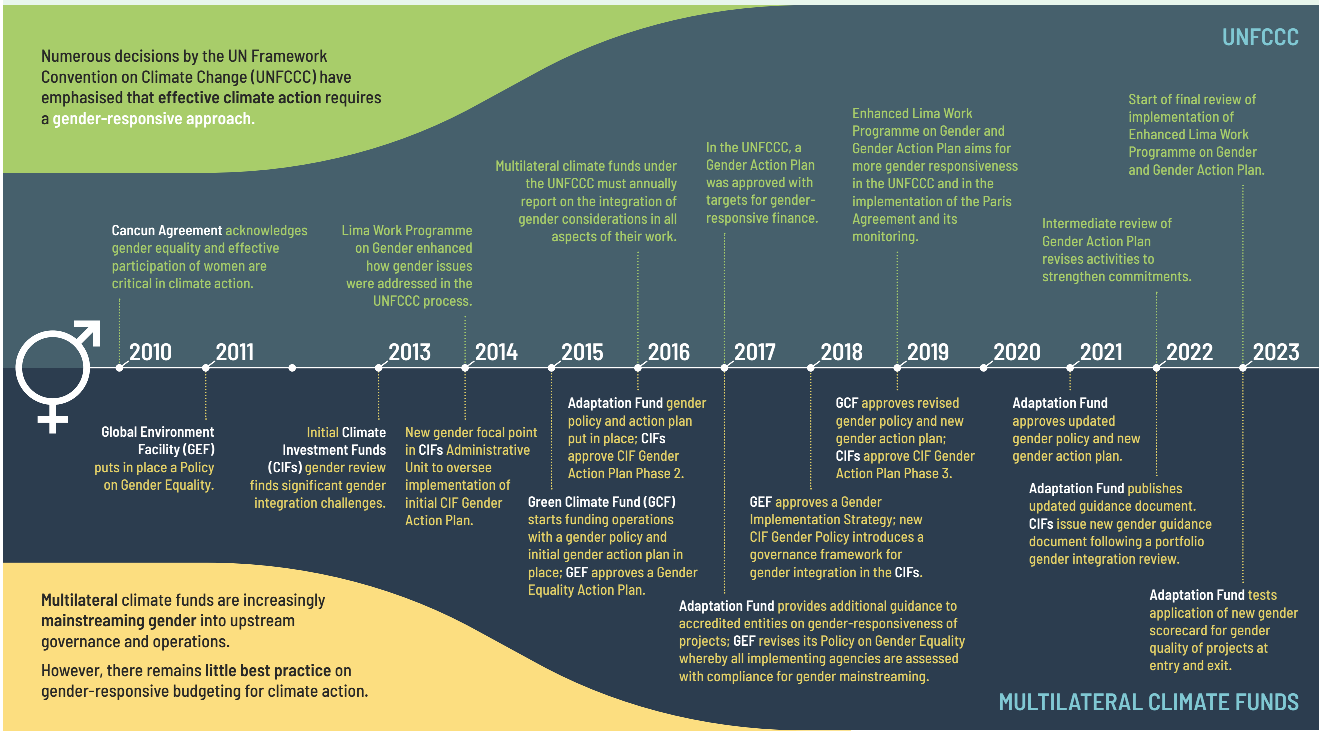


Figure 1: The gender-responsiveness of climate finance

extent. In 2014, a new gender focal point started work in the CIF Administrative Unit (AU), where she oversaw the implementation of a two-year CIF Gender Action Plan (FY15–16) with a focus on monitoring and evaluation, including through annual reporting of gender indicators and CIF gender portfolio scorecards. A CIF Gender Action Plan Phase 2 (FY17–20), approved in December 2016, sought to further strengthen accountability of gender results and increase CIF AU capacity to aim for more gender-transformative outcomes (CIF, 2016). While a FY17 CIF gender progress report showed improvements for most CIFs under the CIF Gender Action Plan, the gender-responsiveness of the CTF continued to lag behind. In 2018, a revised CIF gender policy was approved which expanded gender staff at the CIF AU and also mandated improvement in the gender requirements in investment plan preparations, review and submission procedures, and accountability for all CIFs (CIF, 2018). A new CIF Gender Action Plan Phase 3 (FY21-24) approved in June 2020 aims to increase gender technical support to countries for investment plan development and project design as well as enhance gender monitoring and reporting (CIF, 2020). This follows the findings from more recent CIF gender impact evaluations that CIF gender programming needs to go beyond impacts for individuals to advance longer term institutional and systems change within countries (CIF/WEDO, 2020). A new gender integration guidance note published in 2022 suggests ways to overcome those shortfalls, such as for example reported limited engagement with women's groups during the design phase of CIF investment plans (CIF, 2022a). The CIFs have also established a new Women-led Coal Transitions (WOLCOT) grant mechanism under the Accelerating Coal Transition (ACT) programme housed at the CTF (CIF, 2022b).

Challenges in implementing gender mandates in existing climate funds

Undoubtedly, significant gender integration improvements have been made within existing multilateral climate funds over the past years. However, there are persistent challenges to true gender-responsiveness in funding climate actions with a transformative focus on addressing gender-biased power relations, equal access to resources and joint decision-making.

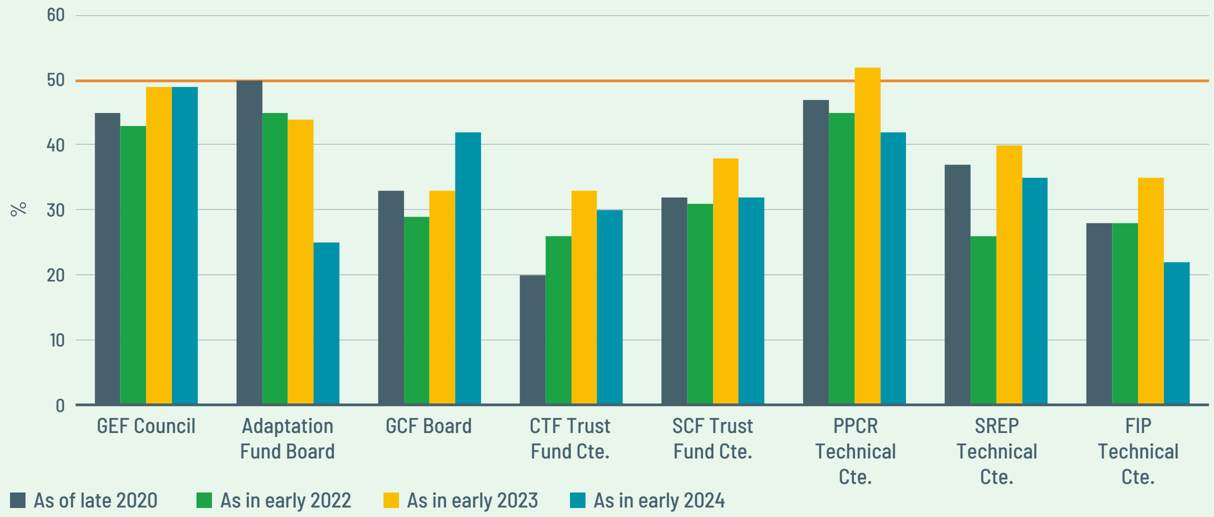
On its own, a formal gender policy or gender action plan for a climate financing instrument is rarely enough. The systematic integration of gender equality considerations – including with attention to gender balance and gender expertise – in a fund's governance, operational procedures, technical expert advisory bodies and decision-making structures as well as into a fund's management and staff culture (for example with a zero tolerance approach toward sexual and gendered exploitation, abuse or harassment) is equally important.

While the level of gender expertise represented in various funds, expert advisory bodies, governing councils, boards and committees is hard to ascertain, their gender balance can be more easily observed and tracked. For example, a quick snapshot of the gender balance of the governing bodies of the CIFs, the GCF, the GEF and the Adaptation Fund in January 2024 reveals a wide variation, but also some changes over previous years, with less of a thematic gender bias, but also a long way towards gender balance in funds' decision-making. In just one fund, the GEF Council (with 49% female members when counting both members and alternate members) the governing body is reaching gender balance, with two funds, the GCF Board (42% of both members and alternate members) and the PPCR Technical Committee (42% female members) following closely, while surprisingly the Adaptation Fund Board (25% female members, when counting both members and alternate members, albeit in an incomplete Board)[2] and the FIP Technical Committee (22%) are trailing furthest behind. The SCF Trust Fund Committee (38%), the SREP Technical Committee with 35% female members and the mitigation-focused CTF Trust Fund Committee (30%) are in between. Of these, notably, the GCF alone under its governing instrument has a formal mandate to achieve gender balance in its Board.

Comprehensive and gender-equal involvement of beneficiaries and especially local stakeholders with the right to have their voices heard also has to become a core concern of all climate funds' public participation and stakeholder engagement mechanisms for example through a dedicated role for gender-focused organisations and women's groups. At both the CIFs and the GCF, civil society representatives can participate as active observers in Board meetings by taking the floor, with CIF active observers also having the right to add agenda items and recommend outside experts for consideration by a fund Board. The revised CIF Gender Policy now designates some CIF active observers as gender equality representatives (although without adding extra observer seats). Such participation by civil society as active observers needs to be gender-balanced and gender-informed. Ideally, it should be complemented by fund-specific gender advisory groups and gender rosters that draw on the expertise and bring in the voices of gender experts, women's organisations and local grassroots women into climate fund proceedings. This would also help in addressing the continued shortcoming that despite significant procedural and operational gender mandates within climate funds many projects and programmes continue to treat gender mainstreaming requirements for climate investments as 'add-ons' by proposing only limited gender activities identified through a separate gender analysis and action plan (often narrowly focused on capacity-building and awareness raising of women on climate issues) instead of as a mandate to change the substantive nature and focus of climate interventions (Schalatek et al., 2021).

In addition, some of the most persistent challenges in implementing climate funds' gender mandates remain with transparent monitoring, reporting on and verification (MRV) of gender equality results in financing climate actions. While all multilateral climate funds have now integrated gender considerations to varying degrees into their implementing partner engagement, project development and project approval processes (focusing on procedural quality-at-entry), widespread weaknesses remain in monitoring and reporting of quantitative and qualitative gender results in implementation (focusing on outcome-oriented quality-in-implementation). Such details, important for the

Figure 2: Gender-balance in governing bodies of selected multilateral climate funds
(in % of female members)



Source: CFF10 (2020); CFF10 (2021); CFF10 (2022); author's own calculations

accountability of climate funds with respect to gender, are largely missing from the required results reporting, such as annual performance reports or fund score cards submitted to funds' own governing bodies.

At both project-level and aggregated at portfolio-level the comprehensive and accurate quantitative and qualitative accounting of gendered results is lacking, such as the sex-disaggregated number of verified reached (not just intended) beneficiaries or the share of a fund's resources spent in support of gender equality outcomes. The GEF-8 Corporate Scorecard for 2023 only tracks the gender quality of initial project concepts and sex-disaggregated data for intended beneficiaries, but not actual results (GEF, 2023). The most recent GEF progress report on the gender implementation strategy details that too many GEF projects under implementation still don't report on gender, and the ones that do often provide limited details and weak analysis of gender results (GEF, 2021), although a GEF IEO evaluation in 2022 noted gains in reporting against gender indicators, which now 78% of projects do (GEF IEO, 2022). Similarly, a 2022 portfolio review of gender integration in CIF investments finds that despite gender analyses, gender activities and gender indicators at the project level, gender-responsive monitoring and reporting remains lacking (CIF, 2022c).

The GCF annual portfolio report for 2022 for projects and programmes under implementation also notes that while compliance with its updated gender policy is high procedurally (all projects submitted have a gender analysis and project-level gender action plan), and a shift from gender sensitivity to gender-responsiveness is noticeable in stronger gender targets, better gender mainstreaming and a focus on more concrete actions on the ground, this does not automatically translate into action through implementation and better reporting of intended results. For example, very few provide qualitative information such as how access to project benefits is reducing women's burden of gender-related work. The GCF Secretariat is focusing its guidance to implementing partners to improve monitoring and reporting on ensuring qualitative changes occur, such as in attitudes or practice and women's skills as leaders are enhanced. For this submitted gender action plans as 'living documents' need to be revised and updated by refining targets, activities and indicators and tracking sex-disaggregated data consistently throughout implementation (GCF, 2023b). Likewise, the annual reports climate funds under the UNFCCC have to submit to the COP are also missing sufficient granularity and comprehensiveness in accounting for gender equality and climate impacts through fund-supported actions. This is despite the mandate under decision 21/CP.22 for UNFCCC climate funds to include information on the integration of gender considerations in all aspects of their work. The 12th report of the GCF to the COP in 2023, for example, provided mainly a narrative on the procedural aspects of applying the gender policy in project preparation and readiness activities, but no qualitative or quantitative information on gender equality outcomes, no aggregate sex-differentiated beneficiary numbers of its portfolio, nor an accounting of approved or disbursed funding in support of intended gender equality and climate impacts (GCF, 2023c).

Significant efforts are needed to further improve the quality, scope and accuracy of MRV of gender equality outcomes of funded climate actions. Increased transparency is crucial. This includes the public disclosure of project-level annual implementation reports against improved reporting templates that demand that funds' implementing partners increase their reporting on gender as well as the aggregation of gender equality outcomes portfolio wide. As an example, the Adaptation Fund updated its Project Performance Report (PPR) template requiring strengthened gender-disaggregated information as well as qualitative reporting on gender and including a new section of lessons learned on gender (AFB, 2020), finding in its FY2022 Annual Performance Report that this step improved the annual reporting of implementing entities at project start, during implementation and at completion (AFB, 2022c). A new Adaptation Fund gender scorecard, introduced as a pilot in 2023, will aggregate improved partner reporting portfolio-wide to provide more granularity on gender efforts during project entry and implementation and gender equality outcomes at project exit as part of annual performance reporting to the Board (AFB, 2023). Strengthened guidance by funds on monitoring and reporting, coupled with increased and iterative capacity building support for implementation partners as well as better portfolio-wide aggregation of gender equality outcomes should be seen as important strategies in addressing and closing gender accountability gaps in climate funds.

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Endnotes

1. The World Bank readjusted income levels to describe poverty, and now recognises three poverty levels to also account for poverty in lower- and higher-middle income countries, where around 70% of the world's poor live. It describes extreme poverty as people forced to subsist on less than USD 2.15 a day. The World Bank also reports global poverty numbers at two higher poverty thresholds – typical of poverty lines among lower-middle-income countries (LMICs) and upper-middle-income countries (UMICs) –currently at USD 3.65 and USD 6.85, respectively. The global poverty rate is now defined as the percentage of people living on less than USD 6.85 per day (World Bank, 2022).
2. As of January 2024, the Adaptation Fund Board listed four female members and four female alternates, but with three Board members and four alternate members not yet nominated. When calculated as percentage of only the nominated Board members, the percentage of female Adaptation Fund Board members increases to 35%.

The Climate Finance Fundamentals are based on Climate Funds Update data and up to 2021 also available in French and Spanish at **www.climatefundsupdate.org**

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