

COP 29

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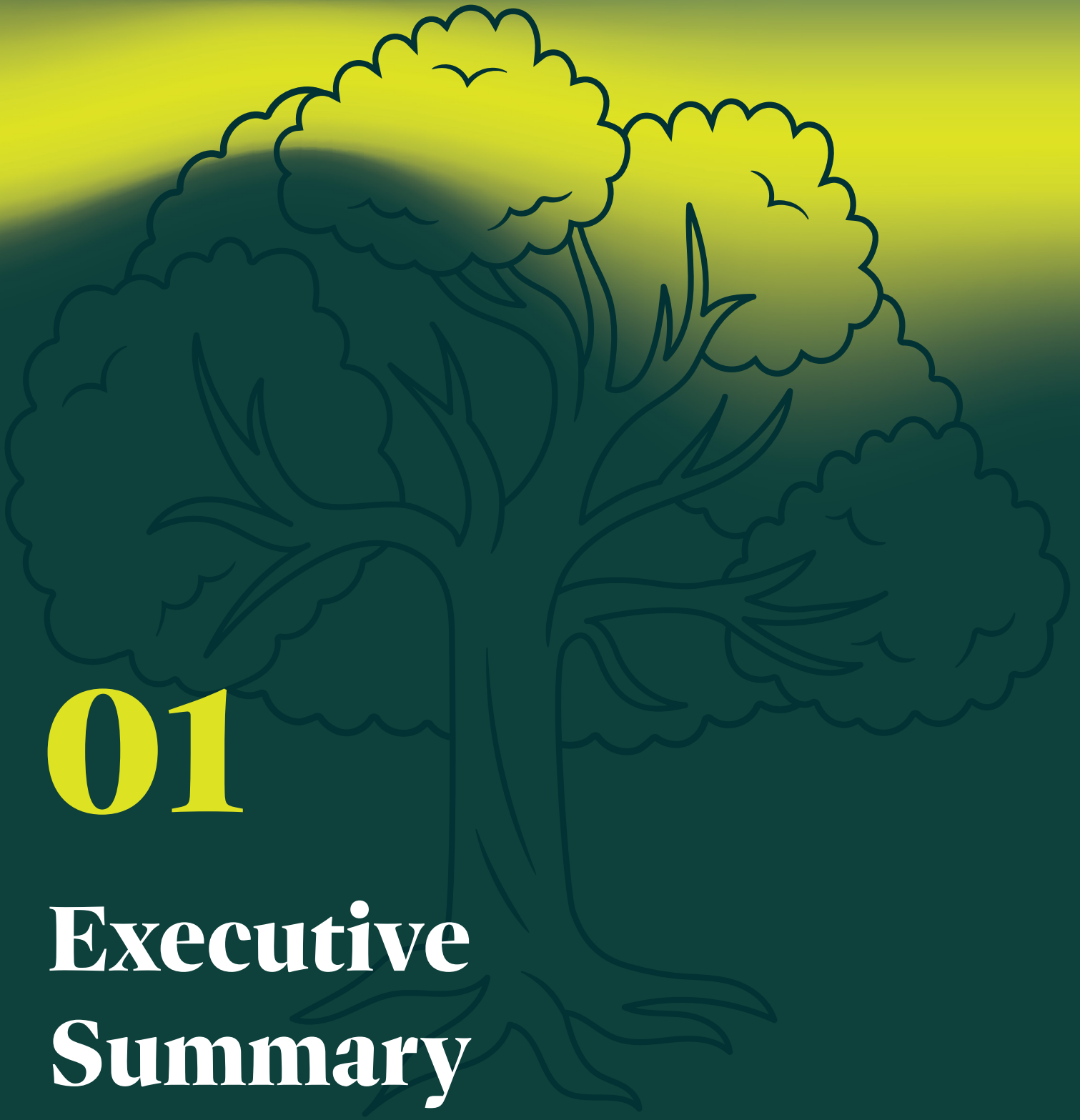
Addressing the Double Burden of Climate Change on Women:

Gender-responsive Climate Finance Frameworks



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01

**Executive
Summary**

Executive Summary

Women represent nearly 50% of South Asia's population, yet those in climate-vulnerable regions confront significant challenges exacerbated by climate change and systemic exclusion from essential financial resources. As vital stewards of natural resources, women are disproportionately affected by climate impacts while lacking access to the financial tools necessary to build resilience. **This report explores this “double burden,” emphasizing the urgent need for gender-responsive climate finance.**

Globally, women bear the physical, economic, and social costs of climate change yet remain underrepresented in climate finance systems. Their limited access to funding and decision-making platforms perpetuates inequality and undermines effective climate adaptation efforts.



The Imperative for Gender-Inclusive Finance

With COP29 highlighting climate finance, it is crucial to shift the narrative. Women should be recognised not just as vulnerable populations but as essential agents of climate resilience. This report calls for transformative changes to financial mechanisms and policy frameworks, ensuring they reflect women's realities. It calls for the development of financial products tailored to address the unique challenges women face, positioning them at the forefront of climate solutions.

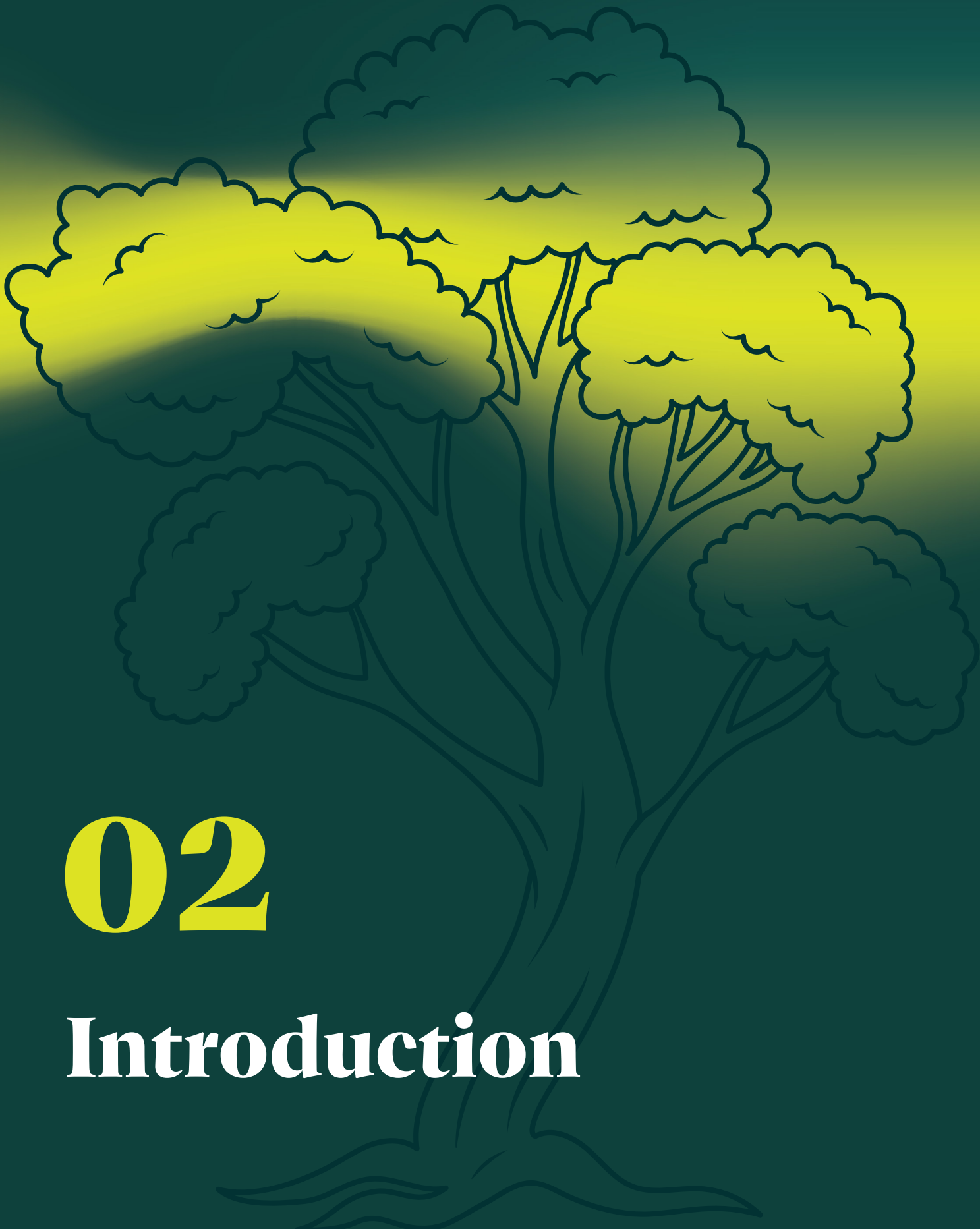
To effectively empower women, targeted outreach and education must connect grassroots communities with previously inaccessible financial mechanisms. Financial institutions and policymakers, on the other hand, must implement gender-focused strategies that respond to the specific needs of women in climate adaptation.

Despite varying levels of progress across South Asia, there remains a critical need for comprehensive, integrated gender-responsive finance strategies throughout the region.



Moving Forward: COP29 and Beyond

COP29 presents an unprecedented opportunity for global leaders to commit to gender equity in climate finance. By dismantling structural barriers and fostering inclusive financial systems, we can unlock the potential of half the world's population, ensuring that climate resilience is not only equitable but achievable.



02

Introduction

Introduction



As the sun rises over her village in Rajasthan, Meena Devi sets out on her daily routine—one shaped by the growing impacts of climate change. Her journey to collect water has become longer as droughts dry up local wells, and her work in the fields is more taxing as erratic rainfall reduces crop yields, directly affecting her family’s income and livelihood. This means making difficult decisions about who gets to eat and how much. Unfortunately, after her husband and children, Meena is often left with little food, compromising her own health and nutrition intake. At home, she prepares meals over a traditional chulha stove, inhaling toxic fumes while balancing her duties as a caregiver and farmer.

Introduction

Meena's story reflects the reality of countless women across South Asia who, despite their critical roles in managing natural resources, are left with the least access to financial support and decision-making power. In addition to socio-economic disadvantages, women are the first to feel the effects of a changing climate – through worsening droughts, food insecurity, worsening health conditions and the strain of unpaid labour.

The climate crisis is thus far from gender-neutral. Women like Meena disproportionately bear both the physical and financial burdens of a changing climate, all while their contributions remain undervalued. The cost of transition for them is stark: spending more on climate adaptation despite having fewer resources to do so and limited access to climate finance or leadership roles to influence policy solutions.

This “double burden” stems from entrenched gender inequalities,

where social and economic disparities exacerbate women's vulnerabilities in the face of climate change. Globally, women are primary managers of household resources like water, food, and energy, but their lack of access to financial mechanisms and decision-making platforms, specifically relating to climate transition, leaves them ill-equipped to respond to climate threats.

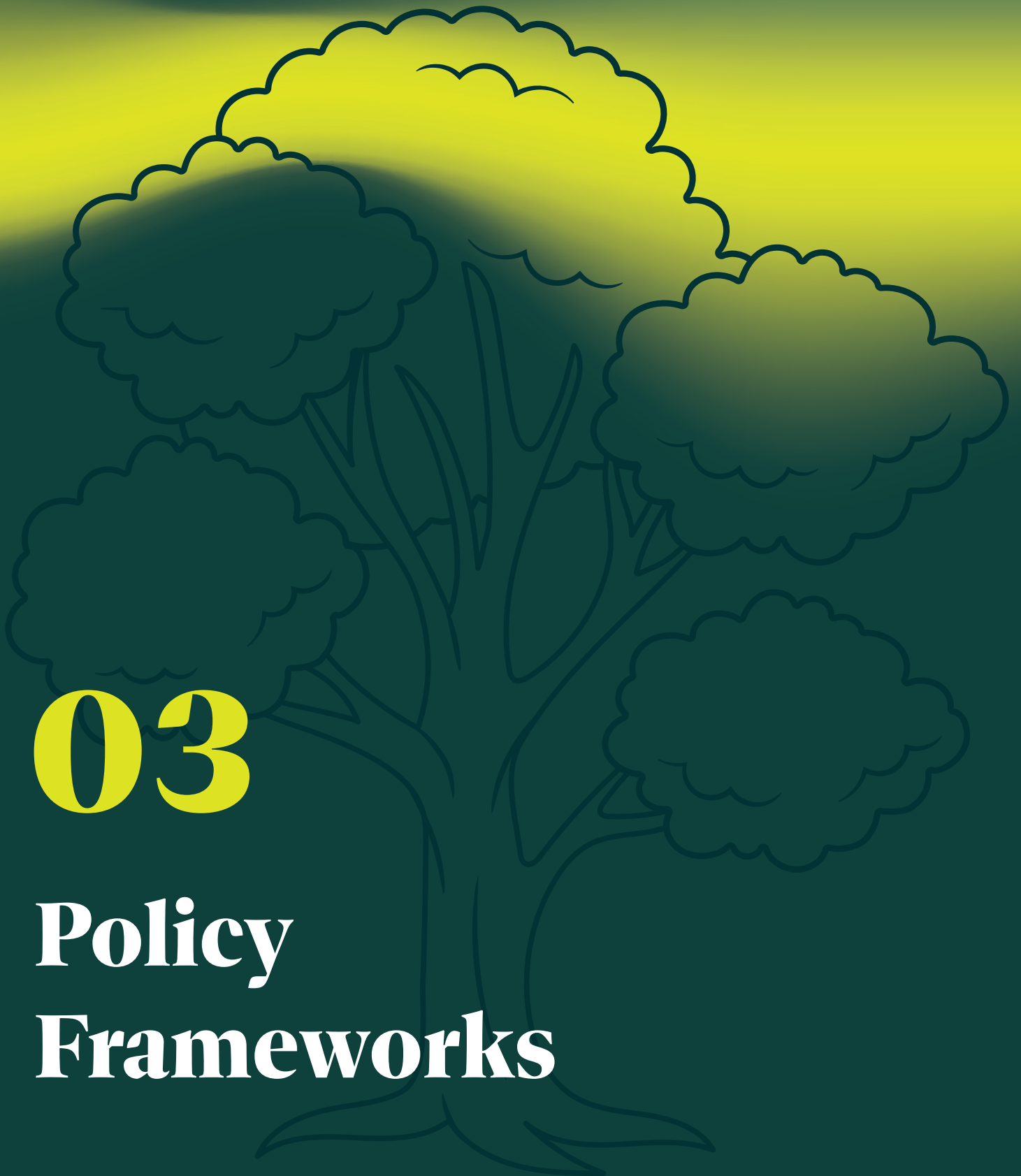
While there seems to be consensus on the outweighed impacts of climate change based on gender, the specific challenges women face at the grassroots level remain largely overlooked. Women, despite bearing the brunt of climate disruptions, play a crucial role in fostering resilience. Their active inclusion is essential— not just for ethical reasons but also for the practical success of climate solutions. Without recognising climate change as a gendered issue, our responses will continue to fall short.

At COP29, with its focus on climate finance, just transitions, and adaptation strategies, it is imperative that gender is integrated into every facet of the conversation. Women are not only key stakeholders in climate resilience but also essential agents of change. Ensuring their full inclusion in climate finance and decision-making is not just a moral imperative—it is a strategic one.

The need to integrate gender into climate finance discussions is more urgent than ever. Historically, climate policy frameworks have lacked inclusivity and effectiveness, particularly in addressing both

the demand and supply sides of climate finance. On the demand side, it is crucial to connect women at the grassroots level with existing financial mechanisms. Many women remain unaware of the financial resources available to them, such as grants and loans for climate adaptation and resilience. Closing this gap requires targeted outreach and education, empowering women with the knowledge and tools to access these funds.

On the supply side, gender-responsive financing is critical. Climate finance mechanisms must be designed with a gender lens, considering the specific challenges women face. Current frameworks often fail to address these needs, resulting in inadequate funding that perpetuates gender inequalities. Policies should prioritise allocating resources to initiatives that directly empower women in climate action—through training, access to resources, and leadership opportunities.



03

**Policy
Frameworks**

Policy Frameworks

Policy frameworks across South Asia vary significantly in their approach to recognising and addressing the gender-biased impact of climate change. While some nations have made strides in integrating gender considerations directly into national climate adaptation and resilience plans, others handle gender and climate issues separately, often resulting in limited coordination between these themes.

India

As the largest country in South Asia, India presents both the greatest opportunities and the most pressing challenges in addressing the intersection of gender and climate finance. With a population exceeding 1.4 billion, of which nearly 50% are women, India's climate resilience efforts hold immense potential to drive transformative change not just nationally but also regionally. This section delves into India's policy landscape in greater detail to explore how gender-responsive climate finance could unlock pathways for empowerment while also examining the complexities of navigating this for such a vast and diverse country.

India's policy framework addressing climate change, however fragmented, increasingly recognises the disproportionate impacts on women. While the National

Action Plan on Climate Change (NAPCC) provides limited targeted emphasis on gender-sensitive adaptation strategies, the overall climate and welfare policy ecosystem includes a number of gender-responsive initiatives targeted at alleviating the unique burdens faced by women; there remains a need for a more integrated, cohesive approach within the broader framework of climate action.

Programs like the Pradhan Mantri Ujjwala Yojana (PMUY) have made strides in gender-responsive climate policies by focusing on women's access to clean cooking fuel sources like Liquefied Petroleum Gas (LPG), which significantly reduce household air pollution and health risks that predominantly affect women. As of 2024, over 10.3 Crore (103 million) LPG connections have been provided to women in rural and remote areas of India. Similarly, schemes under the National Rural Livelihoods Mission



(NRLM) have successfully mobilised over 10 Crore (100 million) women in groups which support enhancement of sustainable livelihoods by fostering community institutions that provide crucial financial, technical, and marketing resources.

However, despite these efforts, the impact of such policies often remains fragmented due to various ministries working in silos, and India's national climate policy still lacks a consolidated, gender-responsive climate finance strategy that could more comprehensively support women as climate leaders. A clear example of this disconnect is the draft National Policy for Women 2016, which independently aims to prioritise addressing gender concerns during distress migration and displacement in times of natural calamities due to climate change and environmental degradation. While independent initiatives focused on enhancing rural women's access to micro-financing and sustainable livelihoods reflect India's commitment to empowering women as key actors in sustainable development, without dedicated, large-scale investments specifically targeting women's role in climate resilience and green technology, progress remains incremental. For instance, there are various Missions under NAPCC which enable employment opportunities for women, however, there are few climate finance mechanisms which include targeted funding to bolster female-led green initiatives or support women entrepreneurs in climate-sensitive sectors. A critical advantage within the Indian regulatory framework is the quasi-federal structure, which provides an opportunity for targeted considerations to be built into independent State Action Plans for Climate Change, which devolve from NAPCC.

At this juncture, it is to be acknowledged that India's partnerships with multilateral organisations have been instrumental in advancing gender-responsive climate finance initiatives, providing women with essential roles in climate resilience and green economy projects.

These partnerships and independent policy frameworks underscore the commitment to addressing gender gaps in climate finance and ensuring that women can actively contribute to and benefit from climate resilience projects. However, to move from isolated successes to a comprehensive approach, the focus must be on targeted interventions like establishing specific funds within climate finance frameworks on a domestic level that prioritise gender inclusion.

Looking Beyond India

While India's challenges and opportunities are significant, it is not alone in facing the critical need to integrate gender considerations into climate policies. Across South and South-east Asia, countries are beginning to recognise the gender-climate nexus, yet substantial gaps remain in fully embedding this into national frameworks. This comparative analysis below of various national climate action policies provides an indicative overview of varying degrees of focus on this critical nexus between climate change and gender, but it is not exhaustive - countries like Pakistan, Indonesia, and Vietnam, among others, have been excluded from analysis in the interest of brevity.

Across South Asia, this disparity in addressing climate action frameworks reflects variations in structural, cultural, and resource challenges across the region, which can hinder the effective implementation of gender-responsive climate policies. A cohesive regional strategy could strengthen gender-inclusive climate action, aligning South Asia's climate resilience efforts with global commitments such as the Paris Agreement and Sustainable Development Goals

As we reflect on the findings from this analysis, it becomes evident that gender-responsive climate finance is not an optional add-on but a necessity. Women like Meena Devi – bearing the brunt of climate impacts and the costs of transitioning to low-carbon economies – are central to the solution. Without integrating their voices, leadership, and needs into climate finance frameworks, we risk perpetuating the very inequalities that climate action seeks to resolve.

Parameters	Nepal	Bangladesh	Malaysia	Singapore
Does the policy have an explicit gender focus	Strong	Strong	Minimal	Minimal
Are there dedicated funds for gender-inclusive climate initiatives?	Moderate	Moderate	Absent	Absent
Are there eligibility criteria tailored to support women entrepreneurs and female-led initiatives?	Moderate	Absent	Minimal	Absent
Are there training programs aimed at building women's skills in climate-resilient practices or green technologies?	Moderate	Moderate	Absent	Absent
Are there initiatives to improve financial literacy for women in climate-affected regions?	Moderate	Moderate	Minimal	Absent
Does the policy mandate the collection of gender-disaggregated data?	Strong	Minimal	Absent	Absent
Are there standardised Monitoring & Evaluating (M&E) frameworks to track gender-related outcomes?	Moderate	Moderate	Absent	Absent
Are there tax benefits, grants, or other incentives for women-led businesses in climate resilience and green technology?	Minimal	Minimal	Absent	Minimal
Are women represented in national climate decision-making bodies?	Minimal	Minimal	Absent	Moderate
Does the policy include specific provisions for women displaced by climate events or affected by climate migration?	Moderate	Moderate	Absent	Absent

Nepal: National Adaptation Plan and National Climate Change Gender Action Plan; Bangladesh: Bangladesh Climate Change Strategy and Action Plan and Bangladesh Climate Change and Gender Plan; Malaysia: National Policy on Climate Change 2.0; Singapore: Climate Action Plan



04

**Key Challenges and
Gaps in Gender-
Responsive Climate
Finance**

Key Challenges and Gaps in Gender-Responsive Climate Finance

Barriers to accessing climate finance

Women in South Asia face a myriad of barriers when it comes to accessing climate finance, which are intertwined into institutional, socio-economic, and cultural challenges. These challenges span across various existing climate finance processes, including frameworks, adaptation funds, and cap-and-trade mechanisms.



1. Institutional Barriers

Institutional challenges include a lack of gender-specific policies, limited awareness and training among financial institutions to enable targeted financing, implementation issues, and inadequate enforcement and accountability measures. Financial products tailored to women's needs, such as microfinance options, are often lacking, and there is insufficient funding allocated to projects that address women's specific needs. Bureaucratic hurdles further complicate navigation of these systems.



2. Socio-economic Barriers

In terms of socio-economic challenges, women, especially in rural and/or marginalised communities face limited access to financial resources and collaterals, which are compounded by inadequate financial and digital literacy. Intersectional issues related to caste, class, and ethnicity create additional barriers, while high costs associated with accessing funding hinder opportunities. Legal obstacles, such as limited property rights further restrict the ability to provide collateral for loans. Moreover, bias in the distribution of benefits often favour large-scale industries over small-scale, women-led initiatives, further diminishing their participation.



3. Cultural Barriers

Culturally, gender stereotypes and patriarchal norms discourage involvement in public financial discussions, and frequently exclude them from financial decision-making. This is exacerbated by restricted mobility and limited access to information about funding opportunities.

Addressing these multifaceted barriers is crucial for enhancing women's access to climate finance and ensuring their meaningful participation in climate action initiatives.

Analysis of the Costs of Climate Adaptation

The economic implications of climate adaptation are starkly highlighted by the difference in costs between clean fuels and traditional biomass such as wood. Clean cooking fuels, essential for health and environmental sustainability, often require significant upfront investments that are out of reach for women in low-income communities. This cost disparity reflects a broader trend across South Asia, where climate vulnerability intersects sharply with gender inequality and women often bear the financial strain of adapting to climate change.

South Asia, one of the world's most climate-vulnerable regions, has seen over 750 million people impacted by climate-related disasters over the last two decades. Women in these regions face heightened challenges with systemic barriers which allow for limited access to financial resources, land, and technology, and this exclusion makes it nearly impossible for them to invest in climate adaptation measures. Additionally, the uneven burden of

unpaid care work confines many women to informal, low-paid jobs, further limiting their capacity to pursue formal financial resources for adopting climate resilience strategies.

The socio-economic challenges are compounded by significant gaps in policy formation and implementation. Despite existing frameworks aimed at addressing these disparities, gender-responsive finance initiatives remain scarce. For instance, the Indo-Pacific region accounts for 84% of all registered Clean Development Mechanism (CDM) projects under the Kyoto Protocol, yet there is little emphasis on ensuring that these projects benefit women at the grassroots level. Alarming, only 10% of global climate finance reaches local communities, where women, who are often primary managers of natural resources, are disproportionately affected by climate change.

The financial demands of climate adaptation are enormous, with developing economies projected to require USD 5.5 trillion annually to combat climate change effectively. This underscores the necessity of ensuring that gender inclusivity is

not just an afterthought but a core element of climate finance strategies. Bridging the gender gap in climate finance could inject an additional USD 3.2 trillion into the regional economy, demonstrating that gender-responsive approaches are not only equitable but also economically essential. By empowering women to fully participate in climate solutions, we unlock untapped socio-economic potential that aligns with global sustainability goals.

Therefore, it is essential to address these issues in a two-step process – integrating gender considerations into climate finance policy frameworks and ensuring that they are actively embedded in the implementation process. This requires accountability mechanisms that ensure financial resources, decision-making power, and technical support reach women at the grassroots level. Developing gender-disaggregated metrics, tracking the effectiveness of climate finance initiatives, and enforcing policies with measurable outcomes will help ensure that gender-inclusive finance translates into real-world change.





05

Policy

Recommendations

Policy Recommendations

1

Price: Gender- Assigning Costs in Climate Finance

Addressing the climate crisis demands a multifaceted approach to climate finance policy frameworks – one that aligns environmental action with social equity. Effective policy interventions must prioritise voices of vulnerable groups, especially women, and address existing barriers to climate finance structures, ensuring equitable access to financial resources, decision-making platforms, and opportunities for leadership.

This paper proposes an actionable framework based on two key pillars: Price and Policy, delivered by enablers like Capacity Building, Communication and Discourse-Building, Collaborations & Partnerships, and Community-led Initiatives, and Collecting Data and Impact Measurement.

Key Recommendations:



Assign a Value to Gendered Costs: With natural resources increasingly threatened, women in rural and marginalised communities bear higher economic costs associated with impact on livelihoods based on these resources, and often end up in precarious financial situations. In recognition of these costs, policy frameworks should develop and encourage financial mechanisms including direct subsidies, concessional loans, and innovative insurance schemes tailored to women-led households or enterprises transitioning to low-carbon economies.



Social Protection Programs: Social protection systems such as climate-based unemployment schemes, climate-smart agricultural grants, and disaster recovery loans for women entrepreneurs, must be established to stabilise women's economic conditions during climate shocks.

UNDP GEF Small Grants Programme (SGP) in Cambodia

In Cambodia, the SGP empowered women by providing grants for renewable energy projects. Women-led cooperatives adopted solar dryers for food processing, increasing their productivity and income while reducing their environmental footprint. This case demonstrates how targeted financial interventions can alleviate the cost burden for women in climate-vulnerable regions, enabling them to play an active role in their community's economic resilience.

2

Policy: Mainstreaming Gender in Climate Frameworks

Key Recommendations:



Mandate Gender Assessments: Governments and international institutions must implement requirements for gender assessments during the initial stages of climate policy planning. This entails integrating gender-disaggregated data into decision-making processes and aligning budget allocations with gender-responsive outcomes. By establishing these requirements, the distinct needs and contributions of women can be effectively addressed, enhancing the overall impact of climate policies.



Incentivise Organisational Gender-Inclusive Policies: To promote gender-inclusive climate finance, governments must provide fiscal incentives to businesses and organisations that adopt such policies. This could include offering tax credits or preferential access to funding for companies that integrate gender-focused initiatives into their sustainability strategies, thus leveraging private sector engagement to drive the adoption of gender-responsive practices across various industries.



Intersectional Approach: Climate finance frameworks should adopt an intersectional approach, recognising the further compounded vulnerabilities of women based on race, colour, caste, and institute specific mechanisms to provide targeted support to these most vulnerable groups.



Foster Regional Knowledge Sharing Platforms: Multi-stakeholder platforms must be established that unite government officials, women leaders, climate experts, and financial institutions from across the region to exchange insights and best practices on gender-inclusive climate resilience strategies, thus enabling cross-learning and adoption of successful models.

CASE STUDY

Indonesia's Climate Resilience Policy

Indonesia's National Action Plan on Climate Change Adaptation has integrated gender-sensitive policies by focusing on women farmers and providing access to climate-smart agricultural practices. Women in rural areas have received training in sustainable farming techniques, enhancing both their productivity and resilience to environmental changes. By mainstreaming gender considerations across agricultural and climate policies, Indonesia has created a more inclusive and effective framework for climate adaptation, offering a replicable model for other countries.

CASE STUDY

Nepal's National Gender and Climate Change Action Plan

Nepal's National Gender and Climate Change Action Plan (NGCCAP) exemplifies a comprehensive approach to integrating gender considerations and perspectives into national and local climate policy and strategies. It includes initiatives for capacity building, enabling women to actively participate in climate decision-making processes, and promotes community-based adaptation strategies that engage women as key stakeholders. The plan also establishes mechanisms for monitoring and evaluating gender-responsive climate actions through gender-disaggregated data, ensuring accountability and informing future policies. By fostering collaboration among government agencies, NGOs, and local communities, the NGCCAP not only empowers women but also enhances the effectiveness of climate resilience strategies.

CASE STUDY

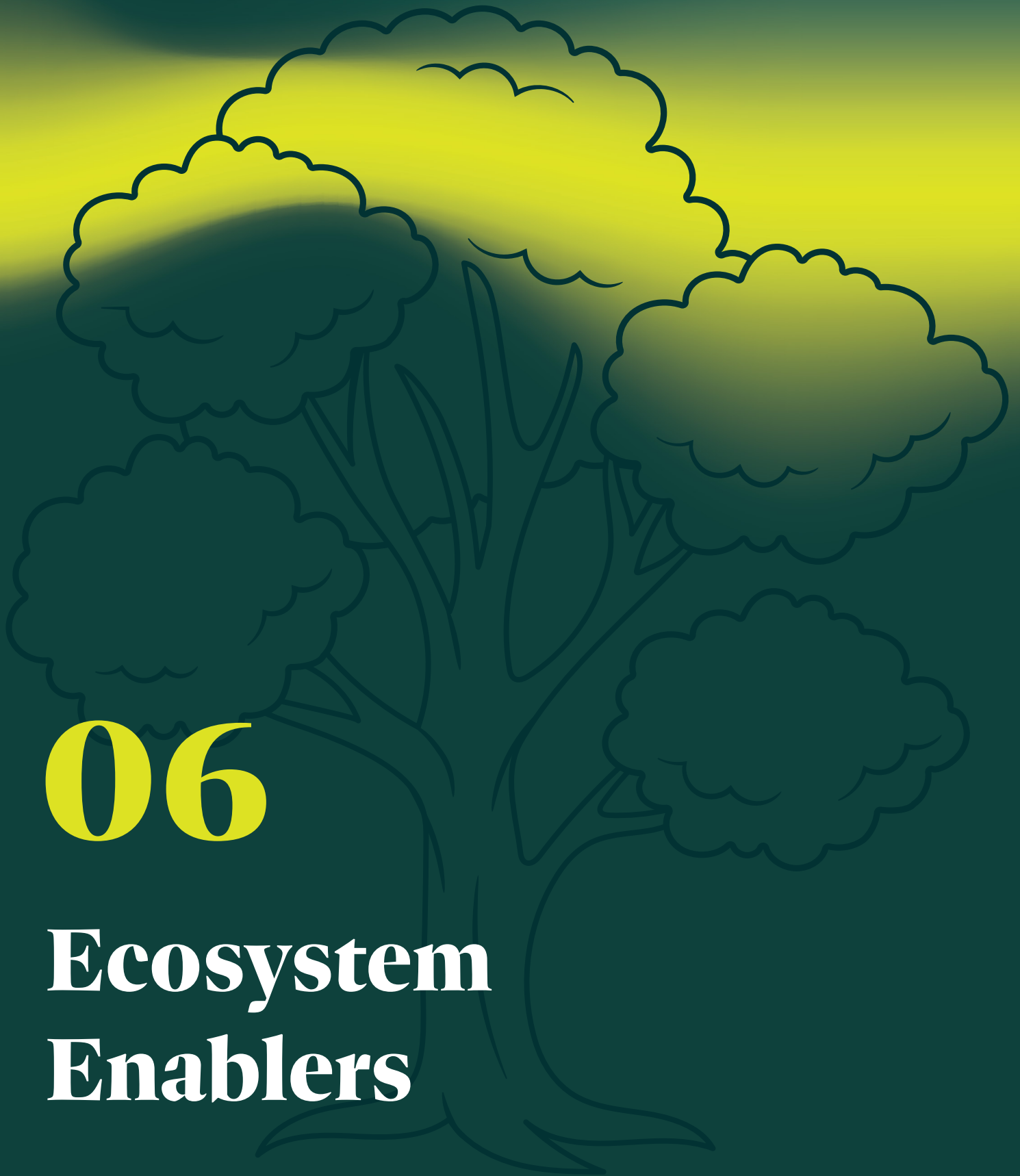
The Green Climate Fund (GCF)

The Green Climate Fund (GCF) is a pivotal international financing mechanism aimed at supporting developing countries in their efforts to combat climate change, with a strong emphasis on gender responsiveness. The GCF has established a Gender Policy and Action Plan, which mandates that all funded projects undergo gender assessments to identify potential impacts on women and ensure their active participation in climate initiatives. This includes developing gender-sensitive indicators and fostering capacity-building activities tailored for women. Notably, the GCF has financed projects that explicitly empower women, such as initiatives promoting women's leadership in sustainable agriculture and renewable energy sectors. By integrating gender considerations into its funding criteria, the GCF not only addresses the unique vulnerabilities women face in the context of climate change but also leverages their contributions to sustainable development. This approach highlights the critical role of gender equity in enhancing the overall effectiveness and sustainability of climate finance initiatives, setting a precedent for other funding entities.



Establishing a gender-responsive climate finance ecosystem requires targeted enablers like investing in capacity building, promoting collaboration, elevating communications and awareness, and empowering community-led initiatives, alongside establishing robust data measurement strategies.

Policy Recommendation	Enablers: How to achieve
<p>1</p> <p>Price: Gender-Assigning Costs in Climate Finance</p>	<ul style="list-style-type: none"> <li data-bbox="699 741 1334 837">  Capacity Building <li data-bbox="699 853 1334 949">  Communication and Discourse-Building <li data-bbox="699 965 1334 1061">  Community-led Initiatives <li data-bbox="699 1077 1334 1173">  Collecting Data and Impact Measurement
<p>2</p> <p>Policy: Mainstreaming Gender in Climate Frameworks</p>	<ul style="list-style-type: none"> <li data-bbox="699 1317 1334 1413">  Capacity Building <li data-bbox="699 1429 1334 1525">  Collaborations & Partnerships <li data-bbox="699 1541 1334 1637">  Communication and Discourse-Building <li data-bbox="699 1653 1334 1749">  Community-led Initiatives <li data-bbox="699 1765 1334 1861">  Collecting Data and Impact Measurement



06

**Ecosystem
Enablers**

Ecosystem Enablers



Capacity Building: Investing in an Inclusive Future

- Train government officials, financial institutions, and development agencies on integrating gender-responsive approaches to climate finance through workshops, guidelines, and toolkits for effective gender lens integration across policies and practices. Build capacities for women leadership to further accelerate and amplify efforts around gender-responsive climate action.



Collaboration and Partnerships : Building Strategic Alliances

- Promote cross-sector partnerships among government agencies, women-led NGOs and collectives, and the private sector. Such collaborations match the local expertise of women-led organisations with accessible capital and institutional support necessary to scale proven gender-responsive solutions and initiatives, considerably improving their reach.



Communication and Discourse-Building

- Raise community awareness about gender disparities in climate finance and the critical role of women in climate action through targeted information, education, and communication (IEC) campaigns.
- Create Platforms for Women's Participation: Establish dedicated platforms that prioritise women's voices in national and international climate dialogues and provide technical and financial support to women-led an women-focused organisations to enable their participation in, and consequent impact on the discourse at, such platforms and forums. This can be achieved through quotas for women's representation, leadership development programs, and targeted funding for women-led climate initiatives.



Community-Led Initiatives: A Participatory Approach

- **Women at the Centre of Climate Solutions:** Integrate women's participation across processes from decision-making to devising and executing community-based climate solutions to maximise their impact. Supporting women's participation can significantly contribute to the projected \$23 trillion investment and 213 million jobs that IFC data suggests climate businesses can generate in developing countries by 2030.



Collecting Data and Impact Measurement

- **Establishing Standardised Data Collection and Cost Assessment/Assigning Frameworks:** Develop a uniform approach to collecting gender-disaggregated data globally to ensure consistency across countries and organisations. Leveraging existing frameworks, such as the Gender Equality Index and Eurostat Gender Statistics, can inform methodologies, enabling better integration of gender considerations into climate finance. Such data will also be critical to create a framework to assess the gendered economic costs of climate change.
- **Standardised Monitoring and Evaluation (M&E) Frameworks:** Establish standardised M&E frameworks to track gender outcomes in climate finance projects and enable continuous improvement.

CASE STUDY

Community-led Green Villages - India

The Green Villages program, led by SEWA in partnership with the Natural Resources Defense Council (NRDC) and Grassroots Trading Network (GTN), promotes community-led climate resilience in Gujarat and Rajasthan, with plans to expand from 10 to 100 villages by 2025. The initiative focuses on clean technology adoption to generate livelihoods aligned with energy transition needs, reduce productivity loss, lower energy costs, and mitigate health risks from fossil fuels. It also aims to ease the burden of fuel collection and reduce drudgery in traditionally female-dominated domestic and agricultural tasks. Each Green Village integrates clean energy solutions, climate education, and green skills development to empower communities to adapt to future environmental challenges.



CASE STUDY

Women's Environmental Network (WEN)

The Women's Environmental Network, based in the UK, has successfully partnered with local governments to promote gender-responsive environmental policies. By engaging women's groups in decision-making processes, WEN ensures that climate initiatives are tailored to meet the specific needs of women. This collaborative approach has resulted in more effective and inclusive outcomes, as policies are designed with a clear understanding of women's roles in environmental stewardship. WEN's advocacy efforts have led to the integration of gender perspectives into various local climate action plans, ultimately fostering a more equitable approach to environmental governance.

Wen.

CASE STUDY

Global Resilience Partnership

The Global Resilience Partnership operates in various regions, focusing on enhancing resilience in vulnerable communities by integrating gender considerations into its programming. Through partnerships with local women's organisations, the initiative implements projects that specifically address the unique challenges women face in the context of climate change. For instance, in regions affected by climate extremes in countries like Bangladesh and Kenya, the partnership has focused on building capacities among women to lead community adaptation efforts. By prioritizing gender-responsive strategies, the Global Resilience Partnership not only strengthens women's roles in climate action but also fosters sustainable development that benefits entire communities.

CASE STUDY

Women Climate Resilience Project – Bangladesh

Supported by the Green Climate Fund (GCF) and UNDP, this project focuses on enhancing the adaptive capacities of women in coastal areas affected by climate change, specifically salinity and flooding. The initiative involves women in key livelihood projects such as aquaculture, agriculture, and water management. By participating in decision-making processes and implementing sustainable practices, women not only improve their households' resilience but also contribute to broader community sustainability. The project's success is attributed to the active involvement of women, highlighting their role in designing and implementing climate-resilient solutions tailored to their local contexts.

CASE STUDY

UNDP GEF Small Grants Programme – Malaysia

This program exemplifies grassroots, community-driven climate action that directly benefits women. In its seventh operational phase (OP7), the GEF SGP supported projects that provided community-driven solutions for climate change mitigation, with 10,000 beneficiaries, 50% of whom were women. By focusing on participatory conservation and restoration, the program has empowered local communities to implement sustainable practices, enhance biodiversity, and address climate vulnerabilities. Women have been instrumental in these projects, taking leadership roles and ensuring that gender considerations are integrated into local climate strategies. The success of this initiative underscores the importance of gender-responsive funding mechanisms in facilitating women's active engagement in climate solutions.



CASE STUDY

Community-Based Adaptation Projects – Nepal

These projects aim to integrate gender perspectives into local climate adaptation strategies, focusing on agriculture, water management, and disaster risk reduction. By involving women in planning and decision-making processes, these initiatives empower them to address the unique challenges they face due to climate change. For instance, women participate in designing irrigation systems and selecting resilient crop varieties, ensuring that their needs and experiences shape the interventions. This participatory approach not only enhances women's agency but also leads to more effective and sustainable adaptation strategies that benefit entire communities.

CASE STUDY

Local Climate Adaptation Plans – Bangladesh

In various regions of Bangladesh, local climate adaptation plans have successfully integrated women's perspectives through community consultations. By actively involving women in the planning and implementation process, these initiatives ensure that local needs are addressed and foster a sense of ownership among the communities. Women contribute valuable insights based on their daily experiences with climate impacts, which leads to more relevant and effective adaptation measures. The inclusive nature of these plans enhances community resilience, demonstrating the vital role of women in shaping climate strategies that reflect their lived realities.

CASE STUDY

GrowHer Kakao in the Cocoa Value Chain – supported by GIZ and Mars

The GrowHer initiative promotes gender equity in Indonesia's cocoa sector by empowering women farmers through strategic partnerships, financial literacy, and community-led planning. Training 54 women and 11 men as financial "champions," the project established 44 Village Savings and Loan Associations, generating €21,663 (\$24,000) for local investments. Women also gained skills in community action planning, leading to the integration of their proposals in village development plans. Through the Gender Action Learning System (GALS), GrowHer supports joint family decision-making and climate-smart practices, showcasing a scalable model of gender-responsive finance that builds resilience in climate-sensitive agriculture.

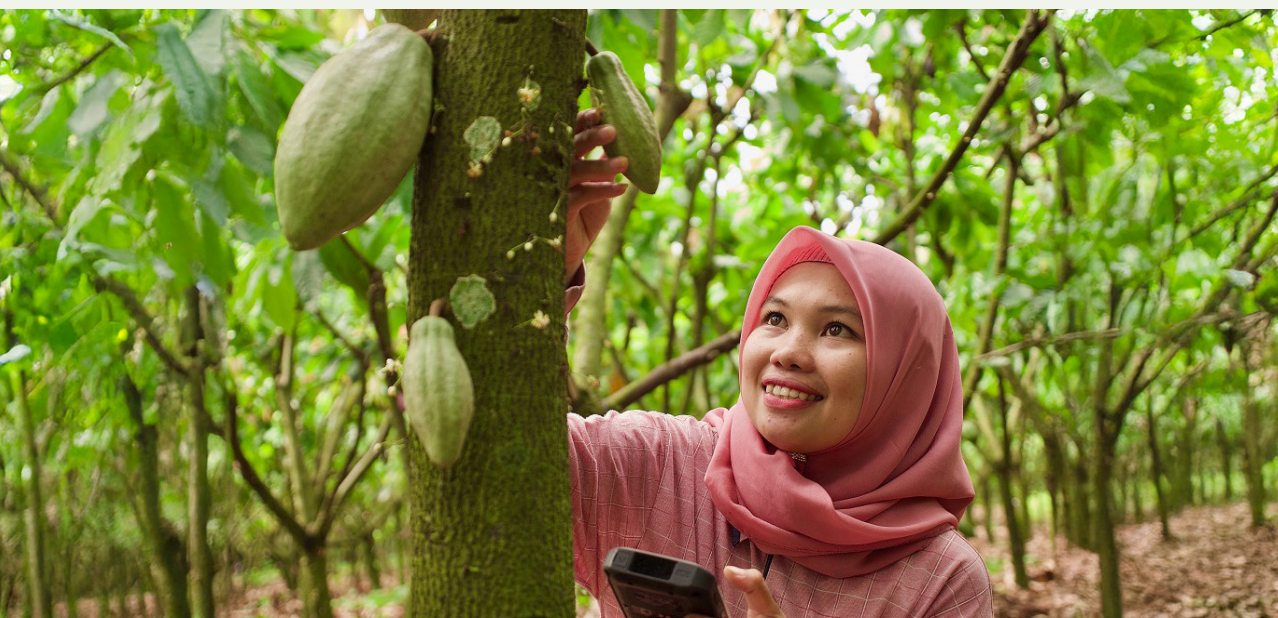


Image source: GrowHer:Kakao





07

Call to Action

Call to Action

With a worsening climate crisis, the realities of disproportionate impacts on women and their unique challenges in navigating the green transition are undeniable. There is a critical need to prioritise the gender-climate intersection and streamline actions to bring a gender lens to the very centre of key enablers, importantly, climate finance. This paper issues the following Call to Action for leaders at COP29:



1. Governments

to make binding commitments towards instituting gender-responsive climate finance policies, enable women's participation in decision making processes, and actively creating platforms and mechanisms for best practice sharing with neighbour countries.



2. International organisations

to leverage their expertise across geographies to mainstream and provide targeted climate finance globally, set standards and adopt practices to track gender driven outcomes.



3. Private sector

to mobilise capital to help scale successful models of gender-responsive climate finance initiatives.



4. Civil societies

to advocate for women's inclusion in decision-making processes and support solutions which centre around women.



5. Academic and research institutions

to undertake research that substantiate the gender biased impact of climate change with data points which can be used to advocate for policies which will enable targeted climate finance options.

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Our offices in Berlin, Brussels, Doha, London, Singapore and Washington DC are supported by a global network of policymakers, businesses and advisers. Our partnership with The Messina Group and wider international network further strengthens our global reach.

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