



Climate Change and **Gender**

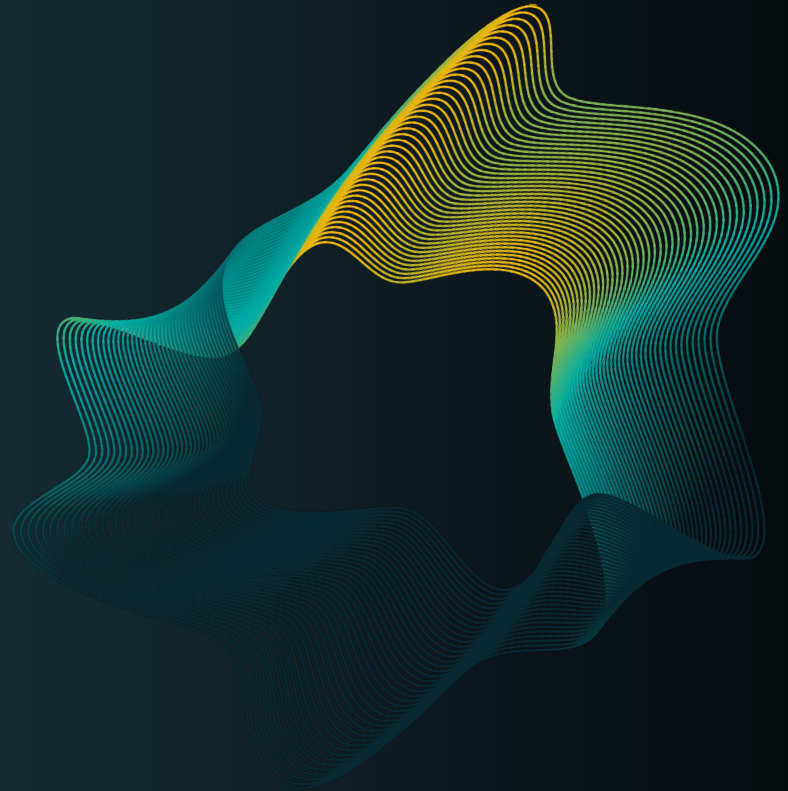
The Climate Landscape Series

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BFA GLOBAL



The Climate Landscape Series Decks

Welcome to our Climate Landscape Series, now available as a public good for all interested parties. Produced by BFA Global, this collection of decks spans essential topics in climate action and finance, including climate justice, the dynamics of digital and climate finance, and the impact of climate change on gender, among others. Aimed at demystifying the complexities of climate action, this series is particularly beneficial for those at the forefront of environmental and financial inclusion efforts, including microfinance institutions, fintechs, and a broad spectrum of stakeholders such as policymakers, financial service providers, NGOs, and academic researchers.

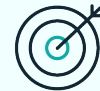
This series, **Climate Change and Gender** for the current landscape, is designed to inform policymakers, NGOs, development practitioners, gender equality advocates, and organizations focused on social justice, aiming to convey the disproportionate impacts of climate change on women and the need for gender-responsive climate financing. It is also relevant for financial institutions and investors interested in exploring opportunities and strategies for implementing gendered climate finance solutions. By making this content widely available, we aim to empower a diverse audience to develop, benchmark, and implement inclusive and effective strategies and policies for a more resilient and sustainable future.

Our objective is to ensure that this comprehensive resource contributes to the global discourse on climate action, serving as a foundational tool for enhancing climate resilience and fostering inclusive, sustainable development.

Climate change continues to disproportionately affect women



- Women and girls disproportionately bear climate change burdens in situations of poverty. Social, economic and political barriers exacerbate their vulnerabilities
- Women play a vital role in climate adaptation and mitigation:
 - Including women in climate decision-making leads to more effective, sustainable solutions
 - Integrating gender equality into climate policies enhances their efficacy, per the IPCC 1.5°C report



Facing the facts

According to UN Women, 80% of people displaced by climate change are women. Their roles as primary caregivers and providers of food and fuel make them more vulnerable.



Gender-specific impacts of climate change



Disproportionate effects on women farmers

- Women constitute approximately 43% of the agricultural workforce in developing countries (FAO). They face greater challenges with limited access to land, credit, and technology. This gender gap in agriculture reduces their productivity and resilience to climate impacts.
- **Closing the gender gap in agriculture could reduce the number of undernourished people in the world by 12-17% (FAO).**



Climate-induced water scarcity

- Climate-induced water scarcity disproportionately affects women and girls, who are primarily responsible for water collection. This exacerbates their physical burden and reduces time for other activities, such as education and income-generating work.
- **Women in climate-vulnerable regions face increased energy insecurity,** impacting their health and economic opportunities.



Gender-specific impacts of climate change

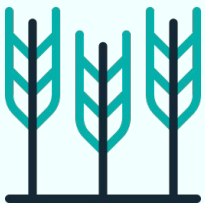


Climate change amplifies health risks

- Climate change **amplifies health risks**, with women and children identified as particularly vulnerable groups. WHO studies indicate an increase in maternal and neonatal health issues in climate-affected regions, including **complications from heat stress and malnutrition**.
- The WHO advocates for **gender-specific health interventions** in climate policies, recognizing the differential impact of climate change on women's health, such as **increased risks of vector-borne diseases and waterborne illnesses**.

Gendered impact in climate-sensitive sectors

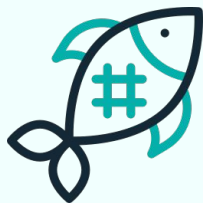
Limited access to resources, restricted rights, and a higher representation in poverty statistics make women especially susceptible to climate-induced economic shocks.



Agriculture

Women, making up 43% of agriculture labor in developing countries

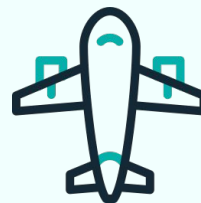
Source: [WB: Women, Agriculture and Work in Africa](#)



Fishery

About 21% of those working in fisheries and aquaculture in developing countries are women, as of 2020

Source: [FAO The State of World Fisheries and Aquaculture, 2022](#)



Tourism

The majority of the tourism workforce worldwide is female, with women comprising 54% of people employed in the tourism sector

Source: [BCD Travel](#)

Climate change threatens jobs in these sectors, with **women facing the largest employment** and income impacts.

Closing the gender gap in agricultural productivity could reduce the number of undernourished people in the world by **12-17%** (FAO).



Gendered impact in climate-sensitive sectors

Limited access to resources, restricted rights, and a higher representation in poverty statistics make women especially susceptible to climate-induced economic shocks.

1

Climate change affects crop yields and reduces water availability, directly impacting women's income and food security.

2

There is a shift towards greener economies and the green economy's skill and education gap limits women's access to new jobs, despite **35%** of STEM graduates being women

3

Reduced agricultural productivity and biodiversity loss, lead to job losses and diminished employment opportunities.

4

90% of women in developing countries work in the informal sector, which lacks social protection and is highly exposed to climate risks

5

Extreme weather events, such as floods and droughts, lead to displacement, with women facing higher risks of poverty and loss of livelihood.



Gaps for gender-responsive climate financing

Women are underrepresented in climate finance decision-making processes

Women-led climate initiatives receive insufficient funding and support

Current financial products and services fail to consider women's specific needs, much less the impacts of climate change on them. There is also a notable lack of insurance products tailored to the unique risks and recovery needs faced by women.

Women often receive less training on new technologies or sustainable practices that could enhance their resilience to climate impacts.

The lack of gender-disaggregated data in climate studies continues to be an issue, despite awareness of the problem.

Women face barriers in accessing finance due to lack of collateral, credit history, and formal identification. They also face higher barriers to accessing climate-resilient technologies and innovations due to socio-cultural norms and economic disparities.

There is a lack of gender-disaggregated data on climate change impacts

Women, pivotal in resource management and agriculture across numerous countries, see their contributions undervalued and excluded from productive activity metrics, notably in carbon markets. Social protection payments, typically aimed at "heads of households," disproportionately favor men.



Opportunities for gender-responsive climate financing

Opportunities

Support women's entrepreneurship in climate-related sectors through training, mentorship, and access to networks and markets¹

Invest in the collection and analysis of gender-disaggregated data on climate vulnerability, adaptation, and mitigation³

Advocate for the integration of gender considerations into climate finance policies and mechanisms at the national and international levels⁵

Develop tailored financial products and services that are accessible, affordable, and culturally appropriate for women²

Promote women's participation and leadership in climate finance decision-making processes⁴

Collaborate with women's organizations and networks to identify and address the unique needs and priorities of women in climate-vulnerable communities⁶



Examples of gendered climate-financing

Below are some projects where gender-responsive climate finance has made a significant impact:



Solar Sister Initiative: Funded by the Global Environment Facility (GEF), this project empowers women in Sub-Saharan Africa to deliver clean energy solutions.



Women's Climate Centers International (WCCI): With support from climate finance mechanisms, WCCI leads projects in Uganda and other countries, focusing on providing women with climate-resilient agricultural training, renewable energy technologies, and leadership skills.



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Gender Bond's Toolkit for Africa: FSD Africa recently released this document which addresses gender inequality, predicting significant poverty among women and girls by 2030, and promotes Gender bonds as innovative financing solutions to bridge gender gaps. It introduces a Gender Bond Toolkit to increase issuance in African markets, aiming to mobilize capital for women's empowerment and equality.



Green Climate Fund's Gender-Sensitive Approach: The GCF's project in Bangladesh focuses on enhancing the resilience of women and girls to climate change by providing access to climate-resilient agricultural technologies and finance.



Examples of gendered climate-financing

Below are some projects where gender-responsive climate finance has made a significant impact:



The [Global Environment Facility \(GEF\)](#) supports projects under its Small Grants Programme that focus on climate-smart agriculture practices led by women, providing them with the resources and knowledge to adapt to climate change.



[UNDP's work on Gender and Climate Change](#) provides guidelines and case studies on integrating gender considerations into climate finance mechanisms.

Source:

Global Environment Facility (GEF) Reports on Gender Equality.

Green Climate Fund (GCF) Annual Reports and Gender Policy Documents.

Specific case studies and data points are derived from the respective project reports and publications by GEF and GCF, showcasing the impact of gender-integrated climate finance.



Opportunities and Recommendations

Below are some recommendations to increase effectiveness of gender-responsive climate financing

- **Increase women's access** to financial services like savings, insurance, and affordable loans to enable climate-smart investments
- **Provide tailored financial products** for women focused on clean energy, sustainable agriculture, and climate resilience
- **Support women entrepreneurs** providing decentralized clean energy and climate-smart farming technologies
- **Finance women's grassroots** climate leadership and advocacy networks
- **Incorporate gender analysis** in financial risk models and due diligence
- **Partner with NGOs** on women's livelihoods training, financial literacy, digital skills and climate awareness
- **Use innovative financial instruments** to channel funding towards women's climate action



Opportunities and Recommendations

- **Ensure women's participation decision-making processes** at all levels, allowing them to contribute to policies and product designs that better reach women
- **Collect sex-disaggregated data** and gender analytics to track differential outcomes
- **Implement gender strategies** and dedicated women's banking units for greater financial inclusion
- **Adopt internal gender policies** on equal opportunities, women in leadership, inclusive workplaces and zero discrimination



Continuing the Journey Towards Gender Equity in Climate Action

Despite the progress outlined in this presentation, a significant gap remains in addressing the unique challenges women face due to climate change. Women are disproportionately affected, bearing the brunt of climate impacts due to existing social, economic, and political barriers that exacerbate their vulnerability.

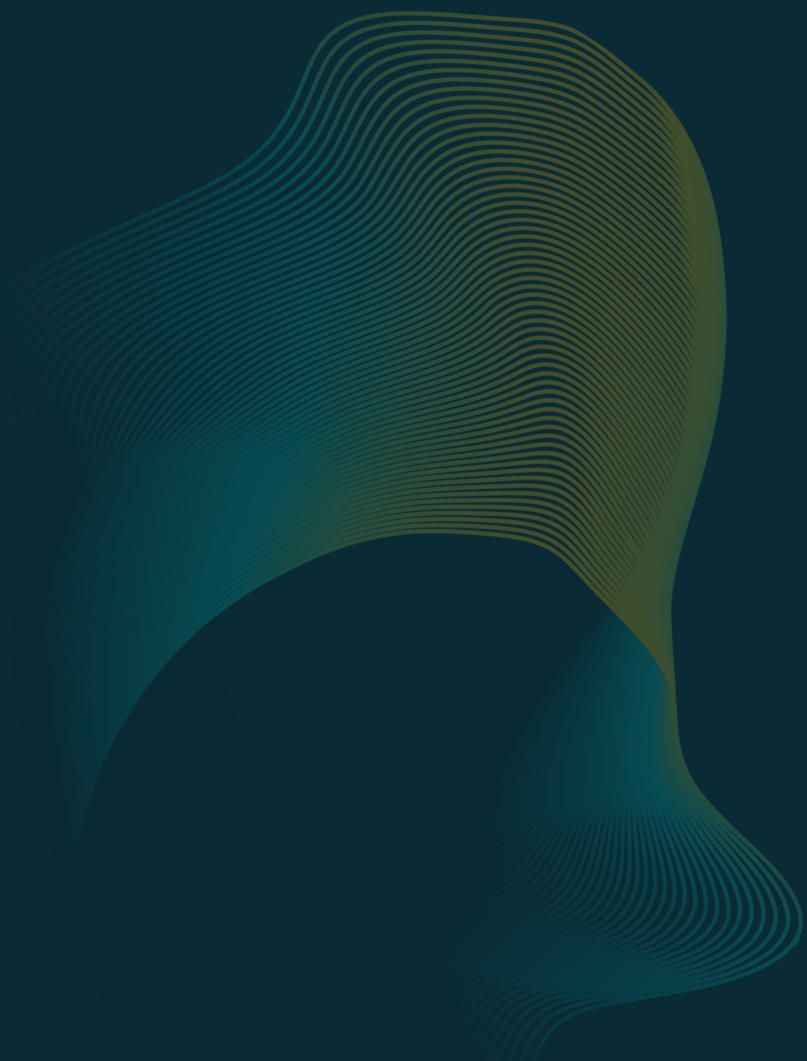
As we move forward, it is crucial to intensify our efforts in closing these gaps, among others, through:

- **Enhanced Support:** Increasing funding and support for women-led climate initiatives.
- **Inclusive Policies:** Ensuring that climate policies are gender-responsive, integrating women's voices and needs into the planning and implementation processes.
- **Data and Research:** Advancing research and data collection to better understand and address the gender-specific impacts of climate change.





Annex



Data.org: Exploring the Nexus of Gender, Data, and Climate.

Data.org presents [a vital playbook](#) that delves into the intricate relationship between gender disparities and climate change. This resource is dedicated to understanding and building comprehensive gender data, particularly for women and LGBTIQ+ individuals, through the lens of feminist data principles. It provides practical tools, such as a checklist for optimal gender data collection strategies that are sensitive to local contexts.



- **Gender Inequalities and Climate Change:** delves into this disparity and underscores the need to integrate gender considerations into climate action.
- **Financial Inclusion:** emphasizes strategies to improve financial inclusion for women in the context of climate resilience.
- **Practical Guidance:** provides concrete steps for stakeholders to implement gender-equitable practices in climate-related work.

- **Data Analysis and Visualization:** recommends approaches that enhance stakeholders' understanding, leading to informed and effective decision-making.
- **Gender-Equity in Climate Action:** positions gender-inclusive data as a foundation for building resilient and inclusive communities.



Example projects

Women receive a significantly smaller share of climate finance, with **only an estimated 10-15%** of global climate finance reaching women-led initiatives or enterprises directly aimed at women's empowerment.

Below are some of the countries or projects where gender-responsive climate finance has made a significant impact.



Nepal - Community-Based Flood Early Warning System: Implemented by the United Nations Development Programme (UNDP) and funded by the Green Climate Fund (GCF), this project focuses on equipping communities, especially women, with early warning systems for floods. Women, trained as community-based technicians, play a critical role in maintaining and operating the early warning systems, enhancing community resilience to climate-induced disasters.



Kenya - Climate Smart Agriculture: The Adaptation Fund supports projects that promote climate-smart agriculture among smallholder farmers, particularly women. These projects provide women farmers with access to drought-resistant seeds, water-saving irrigation technologies, and training in sustainable agricultural practices.



Case studies



Bangladesh - Solar Home Systems: The Infrastructure Development Company Limited (IDCOL), with support from the World Bank and the Global Environment Facility (GEF), has facilitated the installation of solar home systems in off-grid rural areas. A significant focus has been on empowering women as entrepreneurs and technicians in the renewable energy sector.



Morocco - Solar Power Project: The Noor Ouarzazate Solar Complex, one of the world's largest solar power projects, incorporates gender-responsive policies to ensure women's participation in the renewable energy sector. Initiatives include training for women in solar panel maintenance and the promotion of female entrepreneurship in the green economy.



The Climate Landscape Series Decks

- **Conceptual Frameworks for Climate Action:** Climate Justice, Digital Finance and Climate Finance Flows
- **Climate Finance Taxonomies:** Frameworks for the current landscape
- **Climate Change and Gender**
- **Climate Innovation:** Climate Smart Essential Services & The Opportunity for Philanthropy
- **Climate Resilience Insurance:** Learnings, Gaps, Opportunities
- **Inclusive Climate Finance:** G2P Programs
- **Building an Inclusive Voluntary Carbon Market for Resilient Communities**
- **Climate Finance:** Data and Data Platforms

Thank you!

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