



USAID
FROM THE AMERICAN PEOPLE



NOVEMBER 2022

TECHNICAL BRIEF

Gender Equality and Climate Finance

USAID's response to the global climate crisis prioritizes the meaningful participation of critical populations—including women, youth, and other marginalized and underrepresented groups—to achieve targeted direct action and systems change.¹ Climate finance (see box) offers a pathway to achieve equitable climate action and support a transition to a low-carbon future.² Yet, most climate finance to date has been gender-neutral,³ failing to capture the specific roles and needs of women, girls, and gender-diverse individuals in achieving climate goals.

Quick links

Key Takeaways by Focus Area **4**

Overcoming Barriers to Gender-Responsive Climate Finance **5**

Interventions to Improve Gender-Responsive Climate Finance **6**

USAID's Work in Gender-Responsive Climate Finance **8**

Useful References for Gender-Responsive Climate Financing **10**

Endnotes **12**

Women and girls are disproportionately affected by natural and climate disasters when compared to their male counterparts. Furthermore, research suggests that gender-diverse individuals face increased risk of discrimination due to their gender identity.⁴ To ensure equitable climate action outcomes, climate finance must explicitly consider the gendered impacts of climate change and gendered disparities in access to finance.⁵ Examples of gender-responsive climate finance include:⁶

- Providing businesses owned by women and gender-diverse individuals with equitable access to financing for climate adaptation and mitigation investments, for example by offering grants for first-loss capital or tailored loan products;
- Increasing access to climate products or services (e.g., climate-linked insurance), particularly those that disproportionately benefit women, girls, and gender-diverse individuals;
- Providing access to climate mitigation products or services where women and girls are primary stakeholders or beneficiaries (e.g., transitioning from solid or fossil fuels to cleaner household energy sources);
- Investing in climate-impacted sectors—such as agriculture, fisheries, and forestry—where women and girls are primary stakeholders (e.g., beneficiaries, producers);
- Ensuring social safeguards in climate investments that address women, girls, and gender-diverse individuals' access to decision-making over the use of land resources, equitable benefit sharing, and property rights;
- Investing in climate-impacted or climate-related companies where women constitute at least 30% of senior management or board seats; and
- Investing in climate-impacted or climate-related companies where women and girls constitute at least 30% of employees and the company has committed to reporting on gender equality.

What is climate finance?

Climate Finance refers to financial resources—including debt (loans), equity investment, grants, or de-risking mechanisms—that support activities that limit global temperature increases in line with international targets and/or support adaptation to climate impacts. *International contributions for climate finance are typically allocated into mitigation finance or adaptation finance.*⁷

Mitigation Finance is finance invested in programs, technologies, or initiatives designed to reduce greenhouse gas emissions or increase carbon sequestration.⁸

Adaptation Finance is finance invested in programs, technologies, or initiatives designed to improve natural and human systems' resilience to the actual or expected effects of climate change.⁹

Gender-Responsive Climate Finance is finance invested in programs, technologies, or initiatives that support climate mitigation and adaptation and address the unique needs and challenges that people of different genders face due to climate change.¹⁰

Gender-Responsive Climate Finance Landscape

Efforts in gender-responsive climate finance are just beginning. Leaders within the space include:

- US Development Finance Corporation's 2X Women's Initiative
- Global Affairs Canada's Gender-Responsive Climate Finance Design Funding Window
- UN Women and UN Capital Development Fund's Local Climate Adaptive Living (LoCAL) Facility

Multilateral Climate Funds are also introducing gender policies and programs, including:

- Global Environment Facility (GEF)
- Adaptation Fund (AF)
- Green Climate Fund (GCF)
- Climate Investment Funds (CIF)

For more details about what other public and private stakeholders are doing in the space, see: [Equal Opportunity to Adapt: Improving Gender-Responsive Access to Climate Adaptation Financing](#).

For a more comprehensive look at the climate financing landscape, see: <https://climatefundsupdates.org/about-climate-finance/global-climate-finance-architecture/>

The sections that follow describe key takeaways by focus area, explore how to overcome barriers to gender-responsive climate finance, and provide more detailed recommendations for interventions. Examples, resources and references can be found at the end of the document.



Key Takeaways by Focus Area

If you work on gender equality and are looking to attract more climate finance:

- Seek out grant opportunities that focus on addressing climate change in partnership with non-governmental organizations (NGOs), civil society organizations (CSOs), and Indigenous groups, such as the Green Climate Fund's Enhanced Direct Access and Global Environment Facility's Small Grants Programme;
- Connect with climate fund partners (e.g., Green Climate Fund accredited entities and the Adaptation Fund's implementing entities) and submit joint proposals for climate funding;
- Build evidence and conduct advocacy with partner governments to increase their recognition of the benefits of policy and regulatory structures that facilitate inclusive and gender-equitable access to financial resources; and
- Help community organizations identify and navigate application processes for climate funding.

If you work on climate finance and are looking to improve gender equality:

- Ensure gender considerations are meaningfully incorporated into climate program design, implementation, and evaluation by including gender experts as key personnel, incorporating gender-responsive activities in work plans, and developing specific indicators that measure gender equality and climate outcomes. Incorporate the views of local women-led and gender equality groups in program design;
- Invest in vehicles and mechanisms that mitigate risk and expand inclusive access to financial products for women, girls, and gender-diverse individuals, especially those in marginalized and/or underrepresented groups;
- Provide financing at the sub-national and local levels to better address the needs of women, girls, and gender-diverse individuals using an intersectional lens to understand the range of their needs and priorities;
- Provide grant funding to local NGOs focused on gender equality and women's empowerment, and simplify proposal processes so smaller, local organizations can apply;
- Include evaluation criteria in climate-related requests for proposals (RFPs) that require bidders to address gender equality and social inclusion;
- Designate funds for specific activities that address gender equality, such as women's and girls' capacity building, leadership, and economic opportunities within climate finance activities; and
- Disseminate RFPs through non-traditional communication channels and through organizations that have ties to local gender equality organizations.



Overcoming Barriers to Gender-Responsive Climate Finance

There is currently limited climate finance available to address gender-responsive climate adaptation solutions, and financing for mitigation-related products and services often fails to take into account women's needs and barriers. Within the broader climate finance landscape, this results from:

- **Limited gender-focused climate financing vehicles:** Existing financing mechanisms tend to disadvantage marginalized groups because gender equality and social inclusion considerations are not a core part of financing decisions.
 - **Limited reach to grassroots and community-based organizations:** Grassroots and community-based organizations have the cultural context to address local needs.¹¹ However, financing pipelines struggle to include these organizations due to issues such as financial history requirements, lengthy procurement processes, and limited and inequitable dissemination of information about funding opportunities.¹²
 - **Broader social and political constraints:** Women and girls face harmful gender norms that limit their access to resources and their participation in political and household decision-making, which in turn affect their ability to access climate finance.^{13,14} For example, some financial institutions require land as collateral to issue loans. If women do not own land, or do not have documentation of ownership, then they will struggle to access those financial products.¹⁵
 - **A lack of data on the impact of gender disparities in access to resources and related climate finance:** For example, research suggests a strong link between women's access to resources and their ability to access credit and finance writ large;¹⁶ further information on how access to productive resources could support better access to climate finance may support better targeting of interventions.
- Multilateral climate funds have gender mainstreaming plans in place, but there are challenges in realizing their full potential. These barriers include:
- **Gender inclusion is often only considered during the proposal stage:** Most multilateral climate funds require proposals to incorporate gender considerations in proposals, but they may lack indicators to measure the impact of gender-responsive interventions on the ground.^{17, 18}
 - **Funding disbursements run through national stakeholders.** Some multilateral climate funds, such as the Global Environment Facility and the Green Climate Fund, work through governments and national stakeholders that may not adopt a gender-responsive approach to climate finance.¹⁹
 - **Larger tranches of funding are difficult for smaller organizations to manage.** Local gender organizations often do not have the capacity to apply for and manage large multilateral climate finance opportunities.
 - **Accreditation process is burdensome.** Some funds, such as the Green Climate Fund and Adaptation Fund, require organizations to be accredited to submit proposals or receive funding. Smaller organizations often do not have the capacity to go through the accreditation process.²⁰

Interventions to Improve Gender-Responsive Climate Finance

To address the challenges outlined above, and to support gender-responsive climate finance, stakeholders should consider both **direct financing mechanisms**, as well as strengthening the broader **enabling environment** to improve access to finance.

DIRECT FINANCING

With most multilateral climate funds and donors financing national programs, it is critical that local governments and stakeholders also have the resources to adapt their infrastructure and livelihoods to changing climate conditions and mitigate the impacts of climate change. Several types of direct financing have shown potential for high impact at the intersection of gender and climate, including small grants and climate insurance.²¹

Small Grants and Local-Level Financing offer more accessible financing solutions for community organizations, local NGOs, and local gender equality groups. They do not have the cost recovery burden of loans and the funding amounts are more manageable for small organizations. Effective small grant programs provide financing at the local level and draw on local gender expertise to reach the populations most impacted by climate change.

- Design processes to reflect the capacity of local groups. The Global Environment Facility Small Grants Programme specifically designed its proposal process to accommodate local organizations; 45% of its beneficiaries have been women.²²
- Connect local NGOs and community organizations focused on gender equality with global climate finance institutions (see Box 2) to increase awareness of opportunities to apply for multilateral climate financing;
- Make space for local adaptation actions. The UN Capital Development Fund's Local Climate Adaptive Living Facility provided the Drobonso

community in Ghana with a performance-based climate resilience grant to adapt to the unpredictable rains. Women farmers and market traders used grants to upgrade the local market infrastructure to withstand rains and provide a stable location to sell their food and goods.²³

- Engage the local community as key consultants and decision-makers for financing programs to ensure that climate solutions align with local needs and priorities.

Innovative Financial Products are critical for businesses and individuals to adapt to climate change and to scale products and services that will mitigate climate impacts.

- Develop new products in ways that facilitate inclusive access. New products, such as climate insurance, are becoming more important in the global market. These products must address gender issues in order to avoid causing unintended harm, excluding the needs of women and girls, and resulting in overall ineffectiveness because they do not consider the specific priorities and experiences of half the people they aim to support.
- Invest in intermediaries with direct ties to local women's groups. This can ensure that financial products are tailored to the specific needs of women on the ground. For example, the InsuResilience Investment Fund (IIF), a blended finance fund that provides climate insurance, worked with the Kashf Foundation in Pakistan to provide climate-linked cattle insurance loans to female farmers whose livestock were affected by extreme climate shocks.²⁴

ENABLING ENVIRONMENT SUPPORT

Making climate finance more gender-responsive also requires strengthening the enabling environment to reduce climate finance access barriers.²⁵

Connect local, gender equality organizations to key funding sources: Facilitating connections between organizations that focus on gender-responsive climate programming and sources of climate financing can help create pipelines for gender-responsive climate finance disbursement.

Focus on community co-creation: Community-driven programs can direct financing to address the most pressing needs of marginalized populations, including impacts on their livelihoods.

- Use participatory processes to incorporate community input into program design, including meaningful participation of women, girls, and gender-diverse individuals.
- Ensure that women, girls, and gender-diverse individuals are active participants in community processes for decision-making, and designing climate finance programs to support equitable benefit-sharing.
- Simplify grant requirements, for example by using locally-oriented Annual Program Statements to allow communities to design programs that suit their needs and the local context.

Reduce gender biases in financing distribution channels and government budgetary decisions: Women are underrepresented in financing distribution channels, particularly those at the national level. Improving gender representation within public leadership and these financing structures can increase gender-responsive climate financing.

- Promote gender equality efforts within relevant governing bodies, such as Ministries of Finance and Environment;
- Increase the number of women and gender-diverse individuals at meetings, discussions, and

forums related to climate finance and facilitate their meaningful participation at the national, subnational, and local levels;

- Strengthen gender equality efforts within Ministries of Finance and other ministries that are involved in climate financing decisions and encourage partner governments to allocate certain proportions of climate financing to address the needs of women and girls.

Improve financing enabling environment: Tools and capacity building activities aimed at creating a more equitable financial system will enable women, girls, and gender-diverse individuals to better access climate finance for themselves, their households, and their businesses.

- Increase the financial literacy of women, girls, and gender-diverse individuals and provide support so they can open and manage bank accounts.
- Establish or expand set-aside mechanisms for businesses owned by women and other marginalized groups gender-diverse in government climate-related contracts.
- Improve land tenure and resource rights so women and gender-diverse individuals can leverage these rights to access financial products and services that require collateral.
- Work with financial services institutions to increase acceptance of alternative forms of collateral, such as warehouse receipts, or identify financial products that are centered around existing land rights, including usufruct rights, to circumvent inequities in land tenure and property rights.
- Advocate for equal gender representation and leadership within global financial institutions;
- Promote women's entrepreneurship in the climate and "green" business sector through business development training and support.

USAID's Work in Gender-Responsive Climate Finance

USAID is ramping up its work at the intersection of gender equality and climate finance. Some key examples of USAID's work include:

USAID INVEST

USAID INVEST mobilizes private capital to drive inclusive development in USAID mission and program countries. INVEST's work focuses on 1) identifying market and investment opportunities, 2) designing and structuring blended finance funds and financial products, and 3) providing transaction advisory services to help investments grow. As part of this work, INVEST has a \$23 million portfolio focused on advancing women's economic empowerment. With funding from USAID's Gender Equality and Women's Empowerment Hub, INVEST provides catalytic capital to women and women-led businesses, mainstreaming gender-smart policies and practices, and improving the business enabling environment for female entrepreneurs. Several of these portfolio projects have focused on increasing women's access to financing in climate-impacted industries:

- **Circulate Capital Ocean Fund (CCOF):** INVEST is working with SAGANA and Circulate Capital to develop a gender-smart investment strategy for the CCOF, an investment fund focusing on recycling and waste companies that reduce ocean plastics in South and Southeast Asia; and
- **WIC Capital:** INVEST provided WIC Capital, a West Africa-based investment fund that focuses on growing women-owned business, with catalytic capital to structure a first loss investment tranche. WIC Capital was launched in 2019 and has thus far invested in two women-led SMEs focusing on recycling and the circular economy.

THE RESILIENT, INCLUSIVE, AND SUSTAINABLE ENVIRONMENTS (RISE) CHALLENGE

The RISE Challenge is a USAID-funded program aimed at addressing gender-based violence (GBV) in environment and climate-related sectors. It focuses on 1) bringing awareness and capacity to development organizations to better address GBV that occurs in natural resource management and climate-related sectors, 2) developing an evidence base for interventions that have proven successful in addressing GBV in environmental sectors, and 3) promoting and scaling up innovative interventions. It provides grants to gender and environmental organizations working in these areas to expand their efforts. In its first two years, RISE provided 9 grants to a range of stakeholders, from community-led organizations to data-driven think tanks (out of over 400 applications from

66 countries). The financing from the grants was used to help over 11,500 direct beneficiaries and over 20,000 indirect beneficiaries. Examples of programs financed by the RISE grants include:

- Improving awareness of women's land rights for women and providing training to help reduce gender-based violence related land rights and decision making over land resources in northeast Uganda.
- Reducing GBV and sexual harassment in wildlife conservation in Vietnam.
- Developing mechanisms to address gender-based risks in resource disputes and conflicts from REDD+ and environmental programming in Fiji.

GENDER-RESPONSIVE CLIMATE FINANCE FACILITY

Through the USAID Climate Finance and Development Accelerator, USAID and founding partner Amazon will launch a Gender-Responsive Climate Finance Facility. The facility will catalyze gender-responsive investment in technologies, products, and services that will reduce, avoid, or sequester CO₂ and other greenhouse gases, and build the resilience of value chains and communities. The facility will leverage private capital to maximize access to the networks, skills, technology and resources that women and girls need to develop and scale climate solutions. Together, USAID and Amazon will increase flows of climate finance to businesses, NGOs and grassroots organizations working at the intersection of gender and climate by:

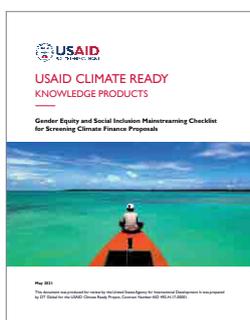
- Providing grant funding to advance gender-responsive climate solutions and approaches;
- Partnering with incubators, accelerators, and other asset managers and funds, especially women-led entities, to increase resources to women-led and/or gender-responsive climate businesses;
- Connecting beneficiaries to climate finance, including Amazon's \$50M commitment to invest in women-led or managed companies as part of their Climate Pledge Fund;
- Developing a pipeline of investable opportunities for climate financiers to increase the number of women-led and/or gender-responsive climate businesses receiving climate finance; and
- Identifying and removing systemic market barriers to create a robust ecosystem for gender-responsive climate finance.

GENDER-SENSITIVE AGRICULTURAL INDEX-BASED INSURANCE (GAIINS) PROJECT

GAIINS is working with insurance companies, the public sector, and women farmers in Kenya to create an enabling environment for gender-sensitive risk financing products informed by Earth observations. It will accomplish this by a) assessing the dual needs of women farmers and insurance providers, b) co-developing gender sensitive quality metrics for index insurance products with both farmers and insurance companies, c) training insurance sector participants to measure and communicate gender-sensitive variables that inform the calculation of risk, and d) providing access to and training women farmers on index-based agricultural insurance to protect them from climate-related shocks.

This approach capitalizes on the intellectual strengths and convening abilities and local networks of the SERVIR program—a joint initiative between USAID and NASA—to build the capacity of private sector insurers to institutionalize gender transformative approaches to index-based insurance products. Together with the Regional Centre for Mapping of Resource for Development, SERVIR's approach will increase the capacity of women farmers in East Africa to be resilient to climate shocks. This approach will also develop additional capacity of Earth observation and satellite data experts and service providers to co-design, deliver, and evaluate gender-sensitive information services.

Useful Resources for Gender-Responsive Climate Finance



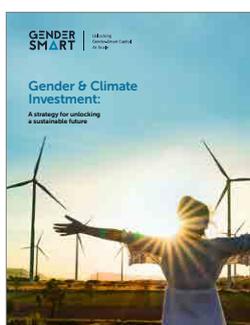
Gender Equity and Social Inclusion Mainstreaming Checklist for Screening Climate Finance Proposals

This tool helps climate finance proposals understand the extent to which gender equity and social inclusion are mainstreamed. Though this resource was created for GCF proposals, the mainstreaming checklist is applicable to most other climate financing proposals and can help practitioners think about additional ways gender equity can be mainstreamed throughout their proposals.



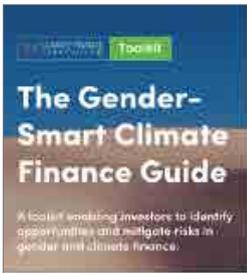
Equal Opportunity to Adapt: Improving Gender-Responsive Access to Climate Adaptation Financing

This resource offers an overview and analysis of the current climate adaptation finance landscape from a gender perspective. Drawing from a comprehensive desk review of existing programs and interviews with key stakeholders, the report highlights existing public and private approaches to gender-responsive climate adaptation finance, as well as opportunities to expand on this important work.



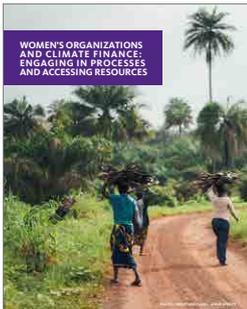
Gender & Climate Investment: A strategy for unlocking a sustainable future

This resource focuses on the intersection of gender and climate investments. It offers background on the gender-climate investment opportunities in various sectors and case study investments. The final section of this report focuses on how to take a gender-climate integrated lens in investment decisions.



2X Climate Finance Taskforce Investment Toolkit

This toolkit, created by the 2X Collaborative, provides support to investors working at the intersection of gender and climate finance. It contains guidance on gender integration within the climate finance investment process, guidance notes for gender-responsive climate finance for different sectors and themes, and guidance on impact indicators for different sectors.



Women's Organizations and Climate Finance: Engaging in Processes and Accessing Resources

This report focuses on the challenges and opportunities of women's organizations accessing financing through climate funds. It provides recommendations for both women's organizations and financing mechanisms / entities on how to better engage women's organizations.



Guide to strengthening gender integration in climate finance projects

This resource is a guide for improving gender equality within climate finance projects. It focuses on four climate funds –AF, CIF, GEF, GCF – and is aimed at providing recommendations for implementing entities and country focal points.



Gender and Climate Finance

This brief covers the current state of gender considerations within climate finance, with a particular focus on climate funds. This brief is regularly updated with the latest information on the topic.



Gender-based violence and environment linkages: The violence of inequality

This report focuses on how environmental changes can drive GBV and the gender-specific threats and risks within various sectors. This resource can help practitioners understand where GBV risks lie within gender-responsive climate financing activities and the ways to mitigate those risks.

Endnotes

- 1 “USAID Climate Strategy 2022-2030,” April 2022, <https://www.usaid.gov/sites/default/files/documents/USAID-Climate-Strategy-2022-2030.pdf>
- 2 “The Trillion Dollar Climate Finance Challenge (and Opportunity),” UN News, June 26, 2021, <https://news.un.org/en/story/2021/06/1094762>.
- 3 Baysa Naran et al., “Preview: Global Landscape of Climate Finance 2021” (London: Climate Policy Initiative, October 18, 2021), 32, <https://www.climatepolicy-initiative.org/wp-content/uploads/2021/10/Global-Landscape-of-Climate-Finance-2021.pdf>.
- 4 Simmonds, K. E., Jenkins, J., White, B., Nicholas, P. K., & Bell, J. (2022). Health impacts of climate change on gender-diverse populations: A scoping review. *Journal of Nursing Scholarship*, 54, 81–91. <https://doi.org/10.1111/jnu.12701>
- 5 *For more information on how climate change disproportionately impacts marginalized gender groups, see Equal Opportunity to Adapt: Improving Gender-Responsive Access to Climate Adaptation Financing.*
- 6 Compiled based on existing gender-responsive climate finance projects and investment guidelines set forth by 2X Collaborative (https://static1.squarespace.com/static/60d997f2ecd20831960869e0/t/60e086e4f5551016f147a43b/1625327333075/2X_ClimateTaskforce_Agri_v8.pdf.)
- 7 “The Trillion Dollar Climate Finance Challenge (and Opportunity),” UN News, June 26, 2021, <https://news.un.org/en/story/2021/06/1094762>.
- 8 “Fact Sheet: The Need for Mitigation,” UNFCCC, November 2009, 1, https://unfccc.int/files/press/backgrounders/application/pdf/press_factsh_mitigation.pdf.
- 9 Fact Sheet: The Need for Adaptation,” UNFCCC, n.d., 1, https://unfccc.int/files/press/backgrounders/application/pdf/press_factsh_adaptation.pdf.
- 10 Glemarec, Qayum, and Olshanskaya, “Leveraging Co-Benefits Between Gender Equality and Climate Action for Sustainable Development,” 29.
- 11 See for example: C.J.P. Colfer, D. Catacutan, & F. Naz, 2015. Introduction: Contributions and Gaps in Gender and Agroforestry. *International Forestry Review*, 17(4), 1-10.; and Enrique Alonso-Población Susana V. Siar, “Women’s Participation and Leadership in Fisherfolk Organizations and Collective Action: A review of evidence on enablers, drivers, and barriers. Food and Agriculture Organization. 2018.
- 12 Laura Cooper Hall, Margaux Granat, and Tara Daniel, “Women’s Organizations and Climate Finance: Engaging in Processes and Accessing Resources” (Prospera & Women’s Environment and Development Organization (WEDO), June 2019), 20, https://wedo.org/wp-content/uploads/2019/06/WomensOrgsClimateFinance_EngaginginProcesses.pdf.
- 13 Balgis Osman-Elsha, “Women...In The Shadow of Climate Change,” United Nations (United Nations, n.d.), <https://www.un.org/en/chronicle/article/womenin-shadow-climate-change>.
- 14 “Gender and Climate Change,” IUCN, November 3, 2015, <https://www.iucn.org/resources/issues-briefs/gender-and-climate-change>.
- 15 “To Improve Women’s Access to Finance, Stop Asking Them for Collateral,” World Economic Forum, June 18, 2019, <https://www.weforum.org/agenda/2019/06/women-finance-least-developed-countries-collateral/>.
- 16 Persha, L., V. Bansal, P. Pepitone, S. Siddiqui, N. Taha and R. Wendt. (2022) LEVERAGE Study on the Role of Customary Land Formalization in Women’s Economic Empowerment: Final Report. Washington, DC: USAID Communications, Evidence and Learning (CEL) Project.
- 17 Liane Schalatek, “From Innovative Mandate to Meaningful Implementation: Ensuring Gender-Responsive Green Climate Fund (GCF) Projects and Programs” (Heinrich Böll Stiftung, October 2015), https://us.boell.org/sites/default/files/gcf-genderintegration-hbs_egm.pdf.
- 18 Liane Schalatek, “Climate Funds Update: Gender and Climate Finance” (Washington, DC: Heinrich Böll Stiftung, November 2020), 5, <https://climatefundsupdate.org/wp-content/uploads/2021/03/CFFI0-ENG-2020-Digital.pdf>.
- 19 Hall, Granat, and Daniel, “Women’s Organizations and Climate Finance: Engaging in Processes and Accessing Resources,” 20.
- 20 Hall, Granat, and Daniel, 20.
- 21 *More details can be found in Equal Opportunity to Adapt: Improving Gender-Responsive Access to Climate Adaptation Financing.*
- 22 “Enhancing Climate Resilience: Experiences from the SGP’s Community-Based Adaptation Programme” (New York: United Nations Development Programme, 2021), 14–17, <https://sgp.undp.org/innovation-library/item/2205-enhancing-climate-resilience—experiences-from-the-sgp/s-community-based-adaptation-programme.html>.
- 23 “Unpredictable Rains Mean Subsistence Farmers Need a New Approach,” UNCDF, 17, accessed November 15, 2021, <https://www.uncdf.org/article/7016/unpredictable-rains-mean-subsistence-farmers-need-a-new-approach>.
- 24 Will Bugler et al., “Protecting Low-Income Communities through Climate Insurance: Achievements from the InsuResilience Investment Fund” (InsuResilience Investment Fund, 2020), 34, <https://www.blueorchard.com/wp-content/uploads/2020-Protecting-low-income-communities-through-climate-insurance-by-IIF-1.pdf>.
- 25 *See Equal Opportunity to Adapt: Improving Gender-Responsive Access to Climate Adaptation Financing* (<https://www.climatelinks.org/resources/equal-opportunity-adapt-improving-gender-responsive-access-climate-adaptation-financing>)

INTEGRATED NATURAL RESOURCE MANAGEMENT (INRM)

Sound management of natural resources is central to long-term development and resilience. Faced with an urgent need to reduce environmental degradation while improving human well-being, solutions that effectively integrate investments in natural resource management with economic and social development are increasingly urgent. INRM promotes integrated programming across environment and non-environment sectors and across the Program Cycle. INRM supports USAID to amplify program impacts, strengthen gender equality and social inclusion, and identify best practices for integration.

For more information: <https://land-links.org/project/integrated-natural-resource-management-inrm-activity/>

Technical Brief: Gender Equality and Climate Financing

Date of Publication: November 2022

Author: Jenny Huang, Rhiannon Gulick, Danielle Merriman, Corinne Hart

Front cover photo: Vaishnavi Suresh, Gap Inc. for USAID

Back cover photo: Salifou Boukari, Winrock International for USAID

This document was produced for review by the United States Agency for International Development. It was prepared with support from the Integrated Natural Resource Management Task Order, under the Strengthening Tenure and Resource Rights II (STARR II) IDIQ contract number 7200AA20F00010.

The views expressed in this publication do not necessarily reflect the views of the United States Agency for International Development or the United States Government.



**U.S. Agency for International
Development**
1300 Pennsylvania Avenue NW
Washington, DC 20004
www.usaid.gov