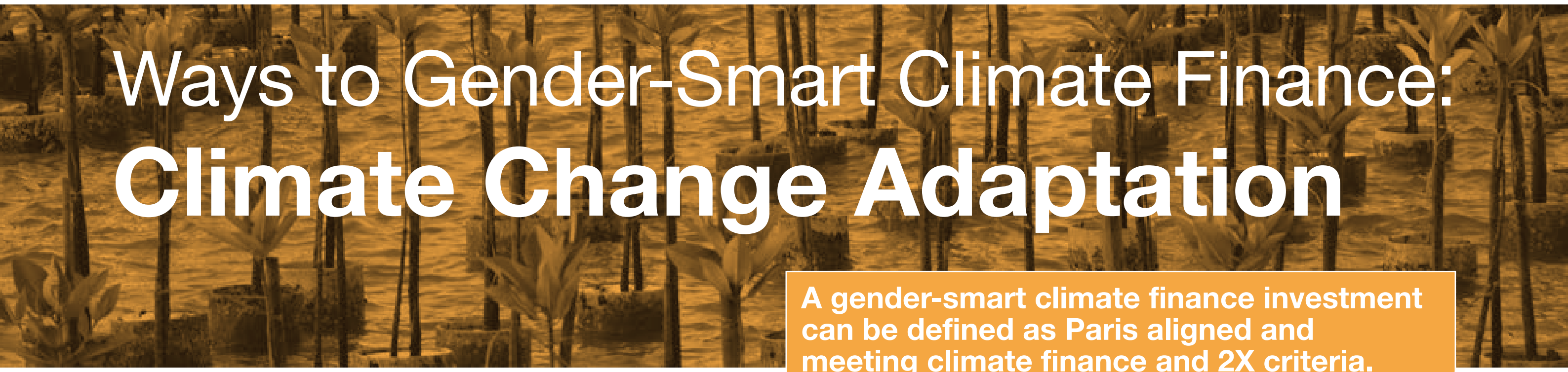
2X CLIMATE FINANCE TASKFORCE

Thematic notes



Ways to Gender-Smart Climate Finance: Climate Change Adaptation

A gender-smart climate finance investment can be defined as Paris aligned and meeting climate finance and 2X criteria.

The impacts of climate change are already being felt in every region across the world and many changes are irreversible for centuries to millenia.[1] Climate-related risks to natural and human systems – including health, livelihoods, food security, water supply and economic growth – are projected to increase and become more severe. Even if the required action[2] to limit global heating is taken now, some degree of warming is 'locked in', and therefore inevitable. Furthermore, if left unchecked, the impacts of climate change have the potential to push more than 100 million people back into poverty over the next 10 years.[3] The risk to people and communities, as well as their ability to adapt to climate change is deeply influenced by its social, economic and cultural context.

Women are disproportionally impacted by climate change, not because they are inherently more at risk, but because of the intersection with other social and economic inequalities such as land ownership rights or patriarchal power structures. After Hurricane Katrina in 2005, 83 per cent of displaced low-income single mothers could not get back to their homes.[4] Empowering women by addressing inequalities could help societies build greater resilience to the impacts of climate change.[5] While the impacts of Hurricane Maria on the water infrastructure in Puerto Rico were disproportionally felt by women because of their household responsibilities, women also invented several solutions for the lack of water, such as pulley systems from outdoor containers.[6] Furthermore, investments in adaptation and resilience that account for drivers of inequality are likely to be more effective.[7]

Understanding the severity of climate change impacts on our natural and human systems underscores the imperative to build resilience to climate vulnerabilities now while simultaneously rapidly cutting greenhouse gas (GHG) emissions to transition towards net zero, resilient and 'just' economies. This is crucial, not only for sustainable development, but also to protect financial value of investments.

What is a gender-smart climate finance investment?

Put simply, it is an investment that delivers both significant climate outcomes and promotes gender equality and women's empowerment. A gender-smart climate finance investment can be defined as:

1. Being 'Paris aligned' – assessed as consistent with a pathway towards low GHG emissions and climate-resilient development in line with the objectives of the Paris Agreement. Paris aligned projects are characterised by:
    - A carbon footprint or carbon intensity that is limited or declining in line with a Paris aligned trajectory;
    - Limited vulnerability to physical climate hazards;
    - Low transition risk and carbon lock-in risk; and
    - Does not indirectly support non-aligned activities.
2. Meeting climate finance criteria.
3. Meeting 2X criteria.

According to the United Nations Framework Convention on Climate Change (UNFCCC), adaptation refers to adjustments in ecological, social or economic systems in response to actual or expected climatic stimuli, and their effects or impacts.

This brief is part of a series of gender and climate finance thematic and sector briefs produced by the 2X Climate Finance Taskforce. You can access the series here.

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Methodologies that assess Paris alignment at the transaction and institution level are emerging, for example Multilateral Development Banks (MDBs) have developed a joint Paris alignment approach and CDC has also published its own approach. Climate finance eligibility, either as mitigation or adaptation finance (or both), can be defined through established criteria or taxonomies, such as the joint MDB methodology for tracking climate finance or the European Union (EU) taxonomy for sustainable finance.

We encourage users of this guide to select a credible Paris alignment approach and climate finance definition which can then be overlaid with the 2X criteria to reveal the intersection of gender and climate finance. 2X is an industry standard aiming to mobilise investments in businesses that contribute to gender equality and women's economic empowerment.

When should I use this sector note?

This thematic note supports development finance institutions (DFIs), MDBs, fund managers and other financial institutions to pursue gender-responsive climate investments in line with the 2X criteria, respective climate eligibility frameworks, as well as other relevant impact frameworks (such as environmental social and governance (ESG) considerations, development impact and transition impact).

Click on each section to access relevant thematic information:

Finance is needed to build resilience across economies and all investments, as well as to catalyse local and private sector-led solutions for adaptation and resilience. Climate adaptation and resilience can be achieved *through* an investment or *by* integrating physical and non-physical measures in an investment.

The difference between climate resilience *through* vs. climate resilience *of* investments is a useful distinction. The former refers to the provision of adaptation solutions such as technology, product, or service that can help to identify, assess, prevent, or manage physical climate risks and their associated impacts. The latter refers to investments that have adaptation solutions as a feature.

Opportunities for investing adaptation finance

Climate resilience of an investment

Example: water utility company purchasing and installing early warning systems to reduce the risk of flood of its facilities

Climate resilience through an investment

Example: a company developing or providing the installation of early warning systems

Gender responsiveness should be mainstreamed through both types of adaptation finance

Diagram inspired by the concept outlined in CBI et al., (2019) Climate Resilience Principles. A framework for assessing climate resilience investments; Global Adaptation and Resilience Investment Work Group (GARI); World Bank Group's Resilience Rating System; EU Sustainable Finance Taxonomy TEG Report.

1. Why? Applying a gender-smart lens to climate adaptation

Women may be more likely to be exposed to the causes of climate vulnerability. For example, women are often overrepresented in the informal economy, with consequent economic vulnerability, or have less access to resources such as finance, climate information and markets. In the agricultural sector, male-dominated land tenure structures can increase women's vulnerability and make it harder to secure access to capital.[9] Lower access to education and more caring responsibilities can also worsen this vulnerability.[10]

Inaction on climate change will lead to increased poverty, particularly for women and other marginalised groups, due to the structural inequality which leaves them more exposed to the impacts of climate change.[11] High poverty levels mean many are often 'one catastrophe away from extreme poverty', where a flood or drought could lead to a permanent loss of housing or livestock, making rebuilding extremely difficult.

Women are undeniably part of the resilience solution. Ensuring that climate adaptation investments are gender-smart is critical to catalysing efforts to empower women and implement successful adaptation. For example, in many rural communities women are primarily responsible for natural resource management, such as drinking water, fuel or agroforestry.[12] Tailoring outreach to women can also increase their uptake of resilience technologies such as rainwater harvesting systems, increasing market size and building greater adaptation and resilience.[13]

Women are also successful entrepreneurs, generating more revenue per dollar of investment in a start-up than male counterparts.[14] Despite this, the finance available to women-led enterprises is less than for men. Therefore, investing in women-led businesses for resilience solutions is a smart approach towards increasing the supply of private sector-led and locally-relevant adaptation solutions.[15]

Gender-smart adaptation investments can offer economic opportunities for women – as employees, entrepreneurs and consumers – and by providing income, further enhance their capacity to adapt. Take for example the agricultural sector, women account for more than 50 per cent of the agricultural labour force in South Asia and sub-Saharan Africa, with agriculture considered the most important source of employment for women in these geographies.[16] Ensuring women have equal access to finance, training and information on climate-smart agriculture will bring short-term economic gains in increased productivity, and in the longer-term enhance resilience to future impacts of climate change.

Women are undeniably part of the resilience solution

Business Case

- **Drive long-term value:** The Global Commission on Adaptation estimated that $1.8 trillion invested in adaptation and resilience at the global level between 2020-2030 could generate $7.1 trillion of total net benefits.[17] Such investments would generate millions of new green jobs globally. Ensuring that women can access those jobs, for example training women in science, technology, engineering and mathematics (STEM) subjects, and addressing inequalities in the work environment, can remedy skill shortages in sectors such as resilient infrastructure, as well as empowering women.[18] Evidence also shows that companies prioritising supplier diversity have a 133 per cent greater return on procurement investments.[19] Due to gendered roles, in many societies women are the innovators and change-makers, but often lack information and credit to scale up their businesses.[20] Addressing these barriers opens up new sources of value.
- **Manage financial risk:** Climate change brings financial risks from the physical impacts of global heating which threatens physical assets and supply chains. Indeed, some studies estimate that 17 per cent of financial value is at risk from physical impacts.[21] While making investments climate resilient can reduce physical climate risk exposure, ignoring gender aspects can bring in a wider range of market, operating or even reputational risks. A study also found that loans to women-owned small- and medium-sized enterprises (SMEs) have lower non-performing loans (NPLs) across countries and over time.[22]
- **Female entrepreneurship can be part of the solution to serve a growing market of customers seeking climate resilience solutions:** Annual adaptation costs in developing countries are currently estimated to be in the region of $70 billion, with this expected to rise to $140-300 billion in 2030.[23] There is clearly a growing market for adaptation solutions, which represents an opportunity for women-led businesses and female entrepreneurs.
- **Respond to women customers' needs for climate adaptation solutions:** Women make 80 per cent of household buying decisions globally through a combination of buying power and influence.[24] Women are also active in key sectors such as farming where adaptation needs are high. Despite their critical role, women's access to credit, insurance and extension services remains more limited than for men. Responding to women's needs can open up new markets and drive adaptation.

Impact Case

- **Projects addressing climate adaptation and gender together can deliver an impact win-win:** The ability of women to contribute to building climate resilience is often constrained by economic status and societal norms and institutions such as land ownership. Addressing these norms – and providing access to finance, education, and information – increases capacity for climate resilience. For example, in response to the threat from climate change on low-lying coastal regions, a project restoring mangroves in Guyana trained women to raise mangrove seedlings.[25] As well as the direct benefits of improving coastal protection from mangroves, the income from this activity provides more security for women and female-headed households, and builds their resilience to economic risks from climate change.[26]
- **Increase women's resilience to disaster:** Extreme climate and weather events can damage or destroy the infrastructure women rely on for basic needs (such as roads, water supply and sanitation). Women also disproportionately suffer in some disasters. In 2004, 77 per cent of deaths caused by the Aceh Tsunami were women. In 2014, 96 per cent of deaths from the Solomon Island floods were women[27] and in the 2003 heatwave in France, 65 per cent of the deaths were women.[28] Investments in disaster risk management systems to meet women's specific needs can all improve women's resilience to disaster. Such investments include: early warning systems tailored to information sources used by women; the creation of shelters with women-dedicated spaces; flood protection systems designed to safeguard livelihoods; and social infrastructure and rapid response funds.[29]
- **Enhance decision-making:** Countries with higher female representation in parliament are more prone to ratify environmental treaties and adopt policies that address climate change impacts when compared to those countries with lower female representation.[30,31] At the local level, involving women in governance of natural resources such as water or forests is critical to the adoption and implementation of sustainable and climate-resilient practices.[32] For example, a project in Mexico asked men and women to name the tree species that were important to them. Few species were on both lists – signifying that without inclusion of women, landscape restoration activities would have missed about half the important species.[33]
- **Reduce gender-based violence:** Shortage of natural resources following disasters – such as water and firewood – and damaged infrastructure – such as housing and sanitation – add to societal pressures that can result in increased gender-based violence. Research shows a 20-30 per cent increase in sexual trafficking in the aftermath of disasters and extreme events.[34] Investments in climate-related disaster risk management systems can help reduce incidents of violence against women and girls. Globally, 12 million girls are married before the age of 18, most of them in countries most vulnerable to disasters and the impacts of climate change.[35] Research shows early marriage is already used by families as a coping strategy for scarcity of food and income during severe drought.[36] Improving resilience to disasters such as drought can therefore reduce the economic drivers that lead to early marriage.
- **Resilient water infrastructure can deliver additional gender benefits:** More than 660 million people already lack access to drinking water. This is likely to worsen as the changing climate impacts water availability and quality, and threatens water infrastructure. Research shows that globally, women and girls spend about 200 million hours every day collecting water.[37] Freeing up women's time from water collection allows them to spend more time on educational and income-generating activities. Therefore, investments in water management and efficiency can not only help reduce women and girls' time poverty, but can also protect against climate change-induced water scarcity.[38]

2. **How** to invest with a gender-smart lens: climate adaptation

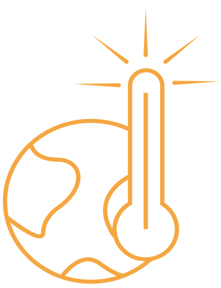
A gender-smart climate finance investment can be defined as Paris aligned and meeting climate finance and [2X criteria](). This section maps potential adaptation qualifying investments and explains how to interpret the 2X criteria.

Climate finance eligibility

Climate adaptation needs and solutions depend on location and context. Therefore, investment eligibility should be determined based on a location-specific and context-specific assessment of climate-related hazards, exposure and vulnerability to those hazards.

To qualify as adaptation finance according to the joint MDB methodology, an investment must consider the climate change vulnerability of the investment's context. It should also articulate a clear and direct link between the objective of the investment and the reduction in vulnerability to climate change. Examples in line with the MDB definition may include the following, depending on the context-specific physical risk they are responding to:

- **Agriculture:**
  - Enhancing (women's) access to finance to buy agricultural technologies that improve resilience, for example weather and climate services.
- **Water management and irrigation in areas of water stress:**
  - Investments in technologies to improve irrigation efficiency (solar-powered pressurised irrigation technology upgrades using sprinkler, drip or other highly- efficient drip systems).
  - Introduction of wastewater harvesting.
- **Management of acute physical climate risks (particularly with gender responsive design):**
  - Early warning systems.
  - Shelters for use in natural disasters.
  - Climate insurance.
- **Infrastructure (including cities):**
  - Green spaces to tackle water and heat risks.
  - Integrated urban and transport planning to minimise physical climate risk exposure.
  - Climate proofing existing and new infrastructure against physical climate risks
- **Nature-based solutions (NbS) for adaptation**
  - Floodplains and mangroves restoration to reduce the adverse impacts of flooding, droughts and sea level rise.



Left unchecked, the impacts of climate change have the potential to push more than 100 million people back into poverty over the next 10 years

2X eligibility

To qualify as a 2X investment, investments must meet or commit to targets under at least ONE of the 2X's criteria — women's entrepreneurship, leadership, employment, consumption, or financial intermediaries. More details on how to invest and apply the 2X criteria can be found in the 2X Challenge Working Group's 'Guide to the 2X Criteria'.

Gender-smart climate adaptation investments are defined by the link between climate adaptation and gender outcomes.

Examples of climate adaptation investments representing both *'adapted investments'* (strengthening a sector's resilience to climate impacts) and *'investments enabling adaptation'* (solutions for coping with life on a warmer planet) that align with the 2X criteria:

Women Entrepreneurs

Investment in women-founded or women-owned (51 per cent) companies providing adaptation and climate resilience solutions.

Example: An investee company that is a women-owned climate-smart agriculture company selling climate-resilient seeds.

Women Leaders

Investment in companies providing adaptation and climate resilience solutions in which the share of women in senior management stands at 20-30 per cent (depending on the sector) or the share of women on the board or investment committee is at least 30 per cent.

Example: A women-led company that manufactures drip irrigation or other highly-efficient watering systems.

Women Employees

Dedicated finance for increasing the resilience of companies in which the share of women in the workforce stands at 30-50 per cent, and there is one 'quality' indicator beyond compliance.

Example: A dedicated adaptation finance loan for a remote seafood producer to introduce low carbon cold chain infrastructure to increase the resilience of its supply chain, whose female share of employment is 35 per cent and has put a programme in place to promote women's career progression.

Women Consumers

Investment in companies active in sectors that specifically or disproportionately benefit women and deliver goods or services that qualify as adaptation finance.

Example: A company that sells climate and weather services that specifically target female smallholder farmers.

Impact via Financial Intermediaries

Investments in on-lending facilities where 30 per cent of the investor or financial institution (FI) loan proceeds or 30 per cent of the FI's portfolio or percentage of companies supported by the fund are climate adaptation businesses that meet direct 2X criteria.

Example: A fund investee meets the 2X indirect criteria by investing 30 per cent of their portfolio in climate risk insurance that meet one of the direct 2X criteria. Per best practice, for the leadership and employment criteria, the investor or FI monitors adherence to the percentage gender targets over time and develops a Gender Action Plan to promote women's career advancement to managerial roles.

3. What? Gender-smart climate finance in practice

The following investments by 2X members provide an overview of what a gender-smart climate adaptation investment can look like.

- ENTREPRENEURSHIP, FINANCIAL INSTITUTIONS
- CLIMATE ADAPTATION

BlueOrchard InsuResilience provides climate risk insurance to help women farmers build resilience to climate change[39,40]

Setting the scene: The BlueOrchard-managed InsuResilience Investment Fund (IIF) is the first of its kind to improve access to climate insurance across the developing world. The IIF's Debt Sub-Fund works with microfinance institutions that combines loans to micro-entrepreneurs such as smallholder farmers (women in particular) with insurance products against extreme weather events and natural disasters, protecting vulnerable rural farmers. In December 2020, the European Investment Bank (EIB) announced its investment in the IIDF Debt Sub-Fund along with a commitment that 40 per cent of the Debt Sub-Fund's investments will be in line with the 2X Challenge Criteria, ensuring women get improved access to climate insurance.

Approach and impact: The fund seeks to integrate gender-inclusive practices across its portfolio value chains and products by encouraging collection of sex-disaggregated data, provision of educational tools and resources, and by offering gender-responsive Climate Risk Insurance (CRI) schemes which recognise women and men's differentiated vulnerability to climate risks. The IIF has already made six investments across emerging markets, helping to protect more than 20 million poor and vulnerable people from the effects of climate change. So far, about 75 per cent of the beneficiaries in BlueOrchard's flagship microfinance fund are female. It has the potential to reach between 100 and 145 million beneficiaries by December 2025, as part of a wider programme by the G20 InsuResilience Global Partnership, which eventually aims to protect more than 500 million vulnerable people against the impacts of climate change.

- ENTREPRENEURSHIP, FINANCIAL INSTITUTIONS
- CLIMATE ADAPTATION

How One Acre Fund enhances smallholder adaptation across sub-Saharan Africa

Setting the scene: One Acre Fund (One Acre) provides support to rural smallholder farmers, most of whom are women. One Acre has built a multi-layer 'climate resilience shield' of sustainable products and services that encourage farmers to invest in technologies and environmental interventions that lead to increased profits.

Approach and impact: One Acre tests new seed varieties and provides farmers with optimal seed varieties based on local climates. This diversifies crops and builds resilience to single-crop shocks, helping to improve family nutrition and diversify income. Disaster-loan forgiveness is also offered to increase farmers' confidence to invest in new approaches, making One Acre one of the largest purchasers of crop insurance among African smallholders.[41]

- **EMPLOYMENT**
- **CLIMATE ADAPTATION**

How EBRD Serbia enhances women's skills under the Serbian Climate Resilience and Irrigation Project

Setting the scene: The EBRD and selected donors have invested in enhancing Serbia's resilience to climate change by providing a €15 million sovereign loan, coupled with technical assistance, to support critical irrigation infrastructure investments.[42] The project is expected to save 1.24 million cubic metres of water annually, increase irrigation efficiency by over 15 per cent, and to reduce weather-related irrigation infrastructure disruptions by approximately two weeks a year.[43]

Approach and impact: The project promotes gender equality by creating new economic opportunities, and introducing a training programme to local women farmers who often face barriers in accessing resources critical for their economic activities. This work will also feed into Serbia's upcoming first-ever irrigation strategy and an action plan identifying investments and policy options for the next ten years in collaboration with the Food and Agricultural Organisation (FAO).

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- InsuResilience, Applying a gender lens to climate risk finance and insurance (2018)
- InsuResilience, Step by Step guidance: A gender smart approach to Monitoring and Evaluation of CDRFI programmes (2021)

SDGs IMPACT

Investing with a gender and climate lens can help enhance your contribution to the following SDGs:

1 NO POVERTY — End poverty in all its forms everywhere

5 GENDER EQUALITY — Achieve gender equality and empower all women and girls

6 CLEAN WATER AND SANITATION — Ensure availability and sustainable management of water and sanitation for all

8 DECENT WORK AND ECONOMIC GROWTH — Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all

9 INDUSTRY, INNOVATION AND INFRASTRUCTURE — Build resilient infrastructure, promote inclusive and sustainable industrialisation and foster innovation

10 REDUCED INEQUALITIES — Reduce inequality within and among countries

13 CLIMATE ACTION — Take urgent action to combat climate change and its impacts

14 LIFE BELOW WATER — Conserve and sustainably use the oceans, seas and marine resources for sustainable development

15 LIFE ON LAND — Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss

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