FALLING SHORT:
ADDRESSING THE CLIMATE
FINANCE GAP FOR CHILDREN
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Climate finance is key to implementing the ‘quantum leap’ in climate action required to meet the target of limiting temperature rises to 1.5°C and to safeguard communities from the impacts of climate change, yet global climate finance commitments remain unfulfilled and woefully inadequate, particularly for adaptation.

**Urgent and effective investment is particularly critical for children – defined as anybody below the age of 18 – who are highly susceptible to the short and long-term impacts of climate change.** According to UNICEF, one billion children are at extremely high risk of the impacts of the climate crisis. Children’s unique physiology, behavioural characteristics and developmental needs, particularly between birth and the age of five, render them disproportionately vulnerable to impacts such as water and food scarcity, vector- and water-borne diseases, and physical and psychological trauma linked to both extreme weather events and slow-onset processes. Climate change impacts also disrupt children’s access to basic social services that are essential for their development and wellbeing, such as education, health, safe drinking water, sanitation and hygiene (WASH), and child and social protection services, amongst others. Climate-related disasters also contribute to increasing the incidence of child labour, child marriage and forced migration, placing children at risk of human trafficking, gender-based violence, abuse and exploitation. These impacts are already occurring, while present and future generations of children will also bear the brunt of the intensifying effects of the climate crisis over the course of their lifetime.

**These challenges do not affect all children equally.** Resilience to the impacts of climate change has many determinants. Despite having done least to cause the climate crisis, children in low- and middle-income countries bear the brunt of climate-related losses and damages. Impacts are particularly acute for girls and other groups of children experiencing discrimination and inequality based on multiple and intersecting factors.

**At the same time, children are not only victims.** Children contribute significantly to climate action within their communities, countries and globally, and their right to participate in decision-making that affects their lives is recognized under the UN Convention on the Rights of the Child. Despite this, children’s voices and perspectives are rarely heard or considered in the decision-making processes fundamentally shaping their future. It is therefore essential that their role as active and innovative participants in climate action and advocates for climate justice be supported, including through climate finance for education, access to child-friendly information, and participation in decision-making on climate change at all levels.
Global evidence shows that public spending on children is a wise investment that builds human capital, benefiting not only children but also their communities and countries more broadly. Investments in children lead to rises in income, contributing to sustainable development and cohesive societies. Since many countries experiencing the worst impacts of climate change are also the poorest and have younger populations, targeting climate finance towards children can also play a key role in advancing intergenerational equity and climate justice. Conversely, climate finance and action that overlooks the rights of children weakens the efficacy of climate change response measures, and risks contributing to adverse social outcomes and deepening inequalities, inadvertently harming rather than protecting children and their families.

Yet the findings of this study suggest that efforts to respond to the distinct and heightened needs and perspectives of children in international climate finance flows remain nascent. This study provides the first-ever child-focused review of international climate finance, focusing on all approved projects and programmes funded by the key multilateral climate funds serving the UNFCCC and Paris Agreement (MCFs): the Adaptation Fund (AF), Green Climate Fund (GCF), and the Global Environment Facility’s (GEF) Least Developed Countries Fund (LDCF) and Special Climate Change Fund (SCCF).

In total, 591 project proposals were assessed, covering a 17-year period from 2006 to March 2023. Project proposals were analysed against a set of 17 indicators, formulated to test for child-responsiveness based on the following definition:

**Child-responsive climate finance supports interventions that uphold the rights of children in all their diversity, including by:**

- Addressing the distinct and heightened susceptibility of children to climate change-related impacts, and the importance of essential social services most vital for their survival, development and health.
- Empowering children in all their diversity as agents of change and facilitating their meaningful participation.

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1. Assessing implementation of projects was beyond the scope of the study and certain projects may be more or less child-responsive in practice than could be determined through analysis of project proposals alone.
The study seeks to disaggregate findings for children and youth, recognizing that while these groups share many common interests and perspectives, a focus on youth may not sufficiently represent and respond to the distinct needs, views and rights of children, as enshrined in the UN Convention on the Rights of the Child.

The findings are stark. Over the period under review:

- Just 2.4% of climate finance from these key MCFs – a cumulative $1.2 billion, or $70.6 million annual average ($0.03 per capita) – can be classified as supporting projects incorporating child-responsive activities. Such projects constitute 5% of all MCF projects reviewed. Even these figures overrepresent the proportion of funding directed towards child-responsive interventions, since project activities targeting or of direct relevance to children constitute only a marginal, rather than a significant or principal, objective of project aims and activities in the vast majority of cases. The absence of a child marker to rate the expected contribution of climate finance to child-responsive outcomes hinders efforts to draw more granular findings.

- Where children are considered, they are generally addressed as a vulnerable group rather than as active stakeholders or agents of change. Furthermore, projects rarely address the heightened risks and challenges faced by particular groups of children that experience intersecting forms of discrimination and inequality, including girls (explicitly and meaningfully considered in less than 4% of projects).

- 35% of projects incorporate interventions to strengthen the climate and disaster resilience of essential social services anticipated to provide direct benefits to children. However, in the majority of cases, such projects fail to explicitly consider or involve children, and such sectoral interventions constitute only a minor component of overall project activities and are therefore thinly-budgeted.

- Just one project focuses on education as its principal objective. However, education interventions expected to reach or involve children are incorporated in 13% of MCF projects. The lack of priority afforded to projects incorporating child-responsive health (0.7% of projects constituting 2% of MCF spending) and social protection interventions (0.8% of projects constituting 0.3% of MCF spending) represent particular areas for concern, requiring urgent attention.
Very rarely – in only 1% of projects – is the involvement of children foreseen as part of the design and/or monitoring of the project itself. Across all MCFs, 12% of projects incorporate interventions that support children’s agency and participation.

These findings shed light on the significant and long-standing omission of children in international climate finance. At the same time, the study is an opportunity to highlight examples of good practice and examine the core policies and strategies of MCFs from a child rights perspective.

As discussions on proposed reforms to the international financial architecture gather pace, and the UNFCCC deliberates on a new goal on climate finance and the design of a Loss and Damage fund, this study also serves as a clarion call to MCFs and all other multilateral and bilateral climate finance actors to urgently close the climate finance gap for children.

**KEY RECOMMENDATIONS**

1) Scale up child- and gender-responsive climate finance

States should:

- Urgently **close the adaptation gap and provide funding for losses and damages** through the provision of new and additional climate finance to existing Official Development Assistance flows, placing children and child-critical social services at the forefront of such efforts, with a particular focus on reaching girls and other children most at risk. Climate finance should be **delivered primarily in the form of grants**, particularly for adaptation and loss and damage.

- Support an ambitious child- and gender-responsive New Collective Quantified Goal on climate finance and Loss and Damage Fund, incorporating **specific funding windows dedicated to delivering child- and gender-responsive outcomes** at the scale required.

- Prioritize investments to strengthen the climate resilience of child-critical social services through child-responsive interventions, including in education, health, food and nutrition, clean energy, water, sanitation and hygiene, child and social protection services, and through disaster risk reduction.

- Integrate the **meaningful engagement and participation of children in all their diversity** in climate finance decision-making processes at all levels, and at all stages of the project cycle.
2) Bolster child-responsive approaches in climate finance policies, strategies, plans and guidance

All climate finance actors should:

- **Review and update core strategic institutional policies, strategies, plans and guidance** to explicitly incorporate child-responsive objectives, associated indicators, reporting requirements and safeguards at all stages of the project cycle.

- **Institute a child marker** to rate the contribution of each activity output against child-responsive criteria, in order to provide a more accurate estimate of the contribution of climate finance to child-responsive outcomes.

- **Develop and adopt dedicated policies** on children and child-critical social services, accompanied by supporting guidance, to underpin the mainstreaming of child-responsiveness in climate finance.

- Require social and environmental impact assessments to **incorporate a child rights impact assessment**, to be informed by age- and sex-disaggregated data and analysis of children's distinct and heightenened needs and challenges. Child rights impact assessments, which can be stand-alone or combined with gender assessments, should be undertaken early and include the views of children and child rights experts.

- **Engage children, child rights and gender experts**, including civil society organizations, as key stakeholders in consultations to design and implement institutional policies, strategies, plans and guidance, including through structured representation in governance bodies.

- States specifically should **ensure that key national policies and plans are child- and gender-responsive**, including Nationally Determined Contributions (NDCs) and National Adaptation Plans (NAPs).

- **MCFs specifically should require accredited entities and implementing partners to include child representatives** in both local and national stakeholder consultations related to project proposals.
3) Increase child-responsive climate finance capacity-building, coordination and partnerships

MCFs and other climate finance providers should:

- **Strengthen capacity-building and knowledge-sharing initiatives** at national, regional and international levels to enhance understanding of child-responsive climate action and finance among governments and the personnel of climate finance institutions and entities, including accredited entities and implementing partners, and other relevant stakeholders.

- **Develop capacity-building tools** for accredited entities, implementing partners and other stakeholders, in collaboration with children, youth and child rights experts, such as training on child rights, child-responsive project designs, and a check list to be applied throughout the project cycle to ensure that all projects are child-responsive at all stages.

- **Develop partnerships** with organizations with a child rights mandate or expertise that can act as accredited entities, implementing partners, strategic allies or intermediaries.

- **Encourage in-country coordination** between accredited entities, implementing partners and other relevant actors, including partnerships with Ministries of Health, Education and other mandates relevant to children and gender equity, to ensure their engagement in the design and implementation of project proposals.

- **Document good practice examples** of child-responsive projects and programmes and learnings to build evidence and foster a global community of practice.
Children are the future, but our future is shaped by the actions of those making decisions in the present, and our voices are not being heard. As this report shows, funding climate solutions is an obligation, but how that money is spent also matters. Children’s needs and perspectives must be included.

Children bring hope and solutions. But our nature also makes us more vulnerable to climate change, and children from countries that have contributed the least are often the first casualties. Some countries, like mine, are already on the frontline.

To all leaders, I have a clear message: Remember, we are not just victims; we are agents of change. Stand with us, invest in us, and together, we can build a future where every child thrives and our planet flourishes. As my mantra goes: we only have one environment and one Earth, so we must protect it!

Maria Marshall, 13, Barbados
The climate crisis is also a human rights crisis, and no one is being hit harder than children. As UNICEF reports, one billion children live in areas at high risk of floods, droughts, heat waves, cyclones, and/or water scarcity. Heartbreakingly, the most severe impacts of today’s climate emergency are inflicted on children who are already in vulnerable situations because of poverty, gender, migration, disability and other risk factors.

As the UN Special Rapporteur, I have enjoyed the tremendous privilege of speaking with children from all over the world. I will never forget hearing from a young girl in Fiji who used to love going to the beach on Sundays for picnics with her family but, because of increasingly frequent and intense extreme weather events, now fears the ocean. I will never forget the story of a girl in Chile whose home and school are frequently without water, in part because of a drought exacerbated by climate change. I promised these young people that I would use my position to amplify their voices and call upon States and businesses to take the climate emergency with the required level of urgency.

Ambitious action to address the interconnected climate and human rights crises requires a financial flood of trillions of dollars in the next few years, far above the trickle of billions seen to date. While accelerated climate action will generally benefit children, it is also vital that future climate investments—in mitigation, adaptation, and loss and damage—focus directly on the needs of children. These investments must also be shaped by children, through active and inclusive participation. Children are full of positive energy and bright ideas, and their inclusion in designing and implementing climate action is a human rights obligation for States, not an option.
Under the Convention on the Rights of the Child, States are required to make decisions in the best interests of children, ensure that all children enjoy environmental education, and provide clean, healthy and sustainable environments for all children. When faced with challenging decisions, political and business leaders should ask themselves: “Which choice will ensure a livable planet for today’s children and their children?” A safe climate is a fundamental prerequisite for the full enjoyment of all children’s rights for children everywhere.

States committed themselves, back in 1992 when the UN Framework Convention on Climate Change was negotiated, to preventing dangerous anthropogenic interference with the planet’s climate system. It’s time for them to put their money where their mouth is!
I. INTRODUCTION

Climate finance is key to implementing the ‘quantum leap’ in climate action required to meet the target of limiting temperature rises to 1.5°C and to safeguard communities from the impacts of climate change, yet global climate finance commitments remain unfulfilled and woefully inadequate, particularly for adaptation. The Intergovernmental Panel on Climate Change (IPCC) finds that financial flows are a factor of three to six times lower than levels needed by 2030 to limit warming to 2°C, while UNEP estimates that international adaptation flows to developing countries are 5-10 times below estimated needs and that this gap is widening. Estimated adaptation needs are expected to rise by up to $340 billion a year by 2030 and $565 a year by 2050.

Urgent and effective investment is particularly critical for children, who are highly susceptible to the short and long-term impacts of climate change. According to UNICEF, one billion children are at extremely high risk of the impacts of the climate crisis. Children’s unique physiology, behavioural characteristics and developmental needs, particularly between birth and the age of five, render them disproportionately vulnerable to impacts such as water and food scarcity, vector- and water-borne diseases, and physical and psychological trauma linked to both extreme weather events and slow-onset processes. Climate change impacts also disrupt children’s access to basic social services that are essential for their development and wellbeing, such as clean energy, education, food and nutrition, health, safe drinking water, sanitation and hygiene (WASH), and child and social protection services, amongst others. Climate-related disasters also contribute to increasing the incidence of child labour, child marriage and forced migration, placing children at risk of human trafficking, gender-based violence, abuse and exploitation. These impacts are already occurring, while present and future generations of children will also bear the brunt of the intensifying effects of the climate crisis over the course of their lifetime.

These challenges do not affect all children equally. Resilience to the impacts of climate change has many determinants. Despite having done least to cause the climate crisis, children in low- and middle-income countries bear the brunt

2 IPCC (2022): Mitigation of Climate Change. Contribution of Working Group III to the Sixth Assessment Report of the Intergovernmental Panel on Climate Change

3 UNEP (2022), Adaptation Gap Report.

4 Ibid.

5 A child refers to anybody below the age of 18, as defined by the UN Convention on the Rights of the Child. Definitions of youth by age vary but are generally understood to refer to persons between the ages of 15 and 24, although some definitions include those up to the age of 35.

6 UNICEF (2021), The Climate Crisis is a Child Rights Crisis: Introducing the Children’s Climate Risk Index
of climate-related losses and damages. Impacts are particularly acute for girls and other groups of children experiencing discrimination and inequality based on intersecting factors.⁷

**At the same time, children are not only victims.** Children contribute significantly to climate action within their communities, countries and globally, and their right to participate in decision-making that affects their lives is recognized under the UN Convention on the Rights of the Child. Despite this, children's voices and perspectives are rarely heard or considered in the decision-making processes fundamentally shaping their future. It is therefore essential that their role as active and innovative participants in climate action and advocates for climate justice be supported, including through climate finance for education, access to child-friendly information, and participation in decision-making on climate change at all levels.

At its core, the climate crisis is a child rights crisis that requires financing for interventions that are commensurate and responsive to the distinct and heightened challenges and risks that children face.

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Children will experience the intensifying effects of the climate crisis over the course of their lifetime. According to the IPCC, a child born since 1990 is projected to experience a nearly four-fold increase in extreme events under 1.5°C warming by 2100, and a five-fold increase under 3°C, compared to a person born in 1960.⁸

Global evidence shows that public spending on children is a wise investment that builds human capital, benefiting not only children but also their communities and countries more broadly.⁹ Investments in children lead to rises in income, contributing to sustainable development and cohesive societies. Since many countries experiencing the worst impacts of climate change are also the poorest and have younger populations, targeting climate finance towards children can also play a key role in advancing inter-generational equity and climate justice. Conversely, climate finance and action that overlooks the rights of children weakens the efficacy of climate change

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⁷ Including, but not limited to, their age, disability, migrant, minority or indigenous status, socio-economic status, sex, sexual orientation, gender identity and gender expression.


response measures, and risks contributing to adverse social outcomes and deepening inequalities, inadvertently harming rather than protecting children and their families.

Despite the compelling case for action, analysis suggests that efforts to respond to the distinct and heightened needs and perspectives of children in international climate finance flows remain nascent. This study provides the first-ever child-focused review of international climate finance, focusing on projects funded by the key multilateral climate funds serving the UNFCCC and Paris Agreement (MCFs): the Adaptation Fund (AF), Green Climate Fund (GCF), and the Global Environment Facility's (GEF) Least Developed Countries Fund (LDCF) and Special Climate Change Fund (SCCF). Projects include all those approved between January 2006 and March 2023, to a cumulative value of approximately $51.5 billion, including co-financing.

This study seeks to shed light on the significant and long-standing omission of children in key sources of international climate finance. It highlights examples of good practice and applies a child rights lens to the core policies and strategies of MCFs, before offering key recommendations of relevance to the MCFs and climate finance actors more broadly.

The findings of this study reinforce the urgent need for child-responsive climate policies at all levels. In this regard, the review explicitly builds on recent child-focused analysis of Nationally Determined Contributions (NDCs) which finds that the majority of NDCs overlook children, and that where child-responsive commitments do exist, funding to enact such commitments is often lacking. As discussions on proposed reforms to the international financial architecture gather pace, and the UNFCCC deliberates on a new goal on climate finance and the design of a Loss and Damage fund, this study outlines the ways in which children's rights can be placed at the heart of climate finance. Ensuring equitable access to sustainable, child- and gender-responsive finance has never been more urgent.

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10 Multilateral climate funds are international institutions that distribute climate finance in the form of grants and/or loans from developed to developing countries. Other forms of climate finance include bilateral funds, multilateral development banks (MDBs), and private finance. The GEF serves as a financial mechanism for a number of international Conventions through several different funds, including the LDCF and SCCF which were established by the UNFCCC. The Climate Investment Fund (CIF), another major MCF, operates outside of the UNFCCC framework, and was not included in the scope of this study.

The importance of Multilateral Climate Funds

MCFs provide a relatively small share of overall climate finance, yet the degree to which these funds are responsive to children’s rights matters greatly. MCFs have a vital role to play in agenda-setting, and in catalysing and coordinating investments by other public and private finance institutions, including at national levels, which are necessary to drive a broader economic and societal transformation.

In addition, in contrast to other major sources of climate finance, these funds focus exclusively on climate change objectives, and are mandated to support adaptation and resilience, helping to address the adaptation financing gulf, and investing in projects that build community resilience, even when these do not offer a financial return.

Critically, a large share of these funds is provided in the form of grants rather than loans, particularly for adaptation, alleviating pressure on developing countries to service debt at the expense of budgets for education, healthcare, climate action and other services essential for children’s rights. Moreover, the funds reviewed in this study were selected on the basis that they are all governed by the UNFCCC, which plays a pivotal role in setting rules and norms for global climate policies and action, including on finance.

The low level of child-responsive finance from the MCFs to date holds a mirror up to the broader climate governance architecture and underlines the need for country leadership, effective public policy and concerted global commitment to drive investment towards children on the frontlines of the climate crisis.

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12 For example, total adaptation-related financial flows from the MCFs reviewed in the present study to developing countries in 2020 accounted for 9% of total multilateral adaptation finance. UNEP (2022), Adaptation Gap Report.

13 76% of total climate finance between 2011-2020 was raised domestically. Climate Policy Initiative (2022), Global Landscape of Climate Finance, A Decade of Data: 2011-2020
II. METHODOLOGY

This study reviewed all approved projects and programmes funded by the AF, the GCF, the LDCF and the SCCF. In total, 591 project proposals were assessed, covering a 17-year period from 2006 to March 2023.\textsuperscript{14}

Project proposals were analysed against a set of 17 indicators, formulated to test for child-responsiveness based on the following definition:

**Child-responsive climate finance supports interventions that uphold the rights of children in all their diversity, including by:**

- Addressing the distinct and heightened susceptibility of children to climate change-related impacts, and the importance of essential social services most vital for their survival, development and health.
- Empowering children as agents of change and facilitating their meaningful participation.

Indicators were clustered under three criteria as follows:

1) **Explicit & meaningful consideration of children:** Does the project explicitly and meaningfully consider children in project objectives, activities and expected outcomes, including girls and others impacted by inequality and discrimination?\textsuperscript{15}

2) **Strengthens resilience of essential social services:** Does the project address the specific risks to, and vulnerabilities of, children through investment in the climate and disaster resilience of essential social services that children depend on, such as education, health, food and nutrition, clean energy, social protection, water and sanitation, and through disaster risk reduction interventions?

3) **Inclusive:** Is the project inclusive of children as important stakeholders, supporting their agency and participation?

\textsuperscript{14} By Fund, GCF: 207; AF: 132; LDCF: 191; SCCF: 61. The time period covered all approved projects since the four MCFs’ began operating. Projects for which full proposals were not available, as well as cancelled and lapsed projects and specific categories of projects (e.g. readiness projects, innovation grants) and concept notes, were excluded, to ensure a consistent analysis of projects across the four MCFs.

\textsuperscript{15} Meaningful consideration implies that references to children are not merely superficial, but that their specific needs and/or perspectives are being deliberately addressed.
Projects were then scored against these criteria. Those scoring 3/3 (meeting at least one indicator under each criterion) can be considered to represent good practice examples of child-responsive climate finance. Those scoring 2/3 may contribute towards important interventions for children in certain areas, but miss opportunities for more deliberate attention to child-responsive investment in essential social services or the engagement and empowerment of children. It is considered that projects scoring 1/3 or 0/3 fail to adequately consider children.

Defining child-responsive climate finance is challenging. The intention of the study is not to suggest that climate interventions do not have merit if they are not child-responsive, as defined in this paper. However, the definition and supporting metrics can enhance understanding of the impacts – both positive and negative – of proposed interventions on children, helping to identify possible benefits and risks.

Assessing implementation of projects was beyond the scope of the study. Therefore, some projects may be child-responsive in practice, even if this is not reflected in the project proposal used as the basis for analysis. Similarly, certain projects may be less child-responsive in practice than anticipated. Interviews with stakeholders from each MCF assisted in complementing information available in project proposals, resulting in two projects being upgraded to child-responsive.

The study seeks to disaggregate findings for children and youth, recognizing that while these groups share many common needs and perspectives, a focus on the interests and perspectives of youth may not sufficiently represent and respond to the distinct needs, views and rights of children, as enshrined in the UN Convention on the Rights of the Child. Indeed, while welcome steps have been taken to enhance consideration and engagement of youth within MCF portfolios in recent years, attention to children lags behind. Under criteria 1 (explicit and meaningful consideration of children), the study also disaggregates findings for girls, an area explored in more detail in section III.

The scope of this study was expressly limited to the MCFs governed by the UNFCCC for reasons outlined on page 15.

More details on the methodology are presented in the Annex: Detailed Methodology.
III. KEY FINDINGS: IS INTERNATIONAL CLIMATE FINANCE FROM MCFS CHILD-RESPONSIVE?

A. OVERALL FINDINGS

Across all MCFs, 5% of projects (30 of 591) over the period from 2006 to March 2023, could be categorized as child-responsive (score 3/3). The aggregate of funds spent on these projects constitutes just 2.4% of all MCF contributions to international climate finance over the 17-year period, equivalent to spending of a cumulative $1.2 billion from a total $51.5 billion, or $70.6 million annual average.\(^{16}\)

These projects met all three criteria for child-responsiveness, incorporating explicit and meaningful consideration of children, interventions that strengthen children’s resilience through support for child-critical essential social services, and interventions that support children’s agency and meaningful participation.

However, even these low figures significantly overestimate the amount of climate finance contributing to child-responsive activities, since in the vast majority of cases, relevant interventions tend to form only a minor component, rather than a principal or significant objective, of overall project aims and activities. Better labelling of climate finance to address child-responsiveness, for example through the institution of a child marker, would help to clarify its contribution to child-responsiveness.

Over the same period, 10% of projects (61 of 591), representing 8.5% of MCF spending, or $4.4 billion, demonstrated child-responsive elements in certain areas, but left important gaps requiring further progress (score 2/3). Finally, almost 85% of MCF projects (500 of 591), representing 89% of all MCF contributions to climate finance – approximately $46 billion – failed to adequately consider children (score 0/3 or 1/3).

\(^{16}\) This figure includes MCF contributions provided in the form of grants, loans and other direct forms of financing, as well as funding leveraged by the MCFs from co-financing.
The overall findings across MCFs hide differences in performance between them. Selecting for projects classified as child-responsive (score 3/3 criteria), the Adaptation Fund performs most highly, with 9% of projects meeting this threshold, constituting 10.6% of its spending ($100.5 million). The GCF ranks second, with 6% of projects classified as child-responsive, equivalent to 2.3% of spending ($972.5 million). Just 2.1% of LDCF projects and 1.6% of SCCF projects are categorized as child-responsive, equivalent to $137 million and $23 million in funding respectively. This variation may be due to the fact that the GEF
has historically been more environment-focused (only introducing a focus on gender, for example, in 2014), while the GCF and AF have incorporated a focus on vulnerable groups since their inception.

While the outsized contribution of the GCF comparative to the other MCFs might be expected to skew the percentage of overall MCF spending on child-responsive projects, analysis finds that the differences are not in fact that significant. When excluding GCF projects, the overall percentage of spending supporting child-responsive projects rises from 2.4% to 2.9% of funding across the AF, LDCF and SCCF.

Almost 90% of funds contributed directly by MCFs (excluding funds leveraged from co-financing) for child-responsive projects were provided in the form of grants. This is welcome, as grants are inherently more child-responsive than loans. By reducing the debt burden on low-income and climate-vulnerable countries, grants help to alleviate rather than exacerbate pressures on public budgets, and avoid social spending being diverted. In addition, grants help to foster inclusivity by lowering barriers to entry and empowering underrepresented communities, and they also tend to have higher disbursement rations, improving timeliness and predictability of climate finance flows.17

When broadening out the three criteria to include interventions focusing on youth, the picture improves somewhat, suggesting that progress has been made to incorporate the needs and perspectives of youth in MCF portfolios. Almost 13% of projects (75 of 591) can be categorised as child- and/or youth-responsive, constituting approximately 6.6% of MCF spending (approximately $3.4 billion). In particular, youth are significantly more likely to be explicitly and meaningfully considered, and to be identified as important stakeholders in climate action supported by MCF projects (see below). Once more, there are important differences between Funds: approximately 20% of GCF and AF projects meet this threshold, equivalent to 7% of spending under the GCF (almost $3 billion) and 22% of AF spending ($208 million), while LDCF and SCCF results remain unchanged.

Youth are more commonly considered in MCF projects and spending

- Score 0 (not child or youth-responsive) (44.2%)
- Score 1 (not child or youth-responsive) (23.7%)
- Score 2 (somewhat child or youth-responsive) (19.5%)
- Score 3 (child or youth-responsive) (12.7%)

6.6% of MCF spending has supported projects incorporating child and/or youth-responsive projects (approximately $3.4 billion)

- Score 0 (not child or youth-responsive) (51.9%)
- Score 1 (not child or youth-responsive) (27.5%)
- Score 2 (somewhat child or youth-responsive) (14.0%)
- Score 3 (child or youth-responsive) (6.6%)
B. ANALYSIS BREAKDOWN BY CHILD-RESPONSIVE CRITERIA

Criteria 1: Explicit and meaningful consideration of children

Do projects explicitly and meaningfully consider children in project objectives, activities and expected outcomes, including girls and others impacted by inequality and discrimination?

Indicators for child-responsiveness:

- Existence of explicit and meaningful references to children in sections of project proposals describing project implementation
- Existence of explicit and meaningful references to girls in sections of project proposals describing project implementation
Explicitly considering the unique needs and perspectives of children in climate finance is crucial to ensure that their rights are not overlooked and marginalized, and that they benefit equally from climate action. Furthermore, strengthening the resilience and adaptive capacity of children has the potential to unlock significant benefits for one of the largest, most at-risk and underrepresented segments of the global population, creating a multiplier effect for society’s overall resilience and well-being.

Overall, children are not considered as key beneficiaries or stakeholders in MCF projects, and are generally absent from project design and implementation. Nevertheless, 13% of MCF projects were found to explicitly and meaningfully consider children, meaning that they were deliberately considered in parts of the project proposal dealing with implementation (as opposed to context analysis). However, in the vast majority of cases, such references, though meaningful, were generally translated into a marginal focus or component of overall project activities.

Where children are considered, they are generally addressed as a vulnerable group rather than as active stakeholders or agents of change. Under this criterion, the study disaggregated results for girls, for which specific findings are examined in more detail below.

Overall, 13% of MCF projects explicitly and meaningfully consider children

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<th>0%</th>
<th>20%</th>
<th>40%</th>
<th>60%</th>
<th>80%</th>
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<tr>
<td>All Funds</td>
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<td>GCF</td>
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19 This finding incorporates projects that explicitly and meaningfully consider ‘children’ and/or ‘girls’.
Girls and other groups of children facing multiple and intersecting forms of discrimination

In addition to the heightened risks and challenges that all children face, climate change disproportionately affects girls and other groups of children impacted by intersecting forms of discrimination and inequality related to characteristics such as their age, disability, migrant, minority or Indigenous status, socio-economic status, sex, sexual orientation, gender identity and gender expression. Children from such groups require special attention.

Girls in all their diversity are on the frontline of coping with and adapting to the effects of climate change. As a result of entrenched social and gender norms, women and girls often shoulder increased domestic burdens, such as water and fuel collection, which increase substantially due to climate-related impacts. Girls face discrimination due to the interplay of their age and gender.20 Girls’ education and safety are particularly at risk in the context of climate-related disasters and resource scarcity, which may disrupt schooling, force them into child, early and forced marriage or child labour, and increase the risks of sexual and gender-based violence.

As a result of climate change, girls like us are being subjected to child marriage, trafficking and sexual abuse due to different problems and situations arises.– 16-year-old girl, Bangladesh

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20 Plan International (2021), Adolescent girls in the climate crisis: Voices from Zambia and Zimbabwe
violence. For example, research estimates that if current trends continue, by 2025 climate change will be a contributing factor in preventing at least 12.5 million girls from completing their education each year.21 This will further entrench gender gaps in education and undermine girls’ ability to adapt to climate impacts, preventing them from gaining critical knowledge and skills for community-based adaptation, disaster risk resilience and climate activism. Indeed, research reveals that every additional year of schooling for girls leads to significant improvements in a country’s resilience to climate-related disasters.22

Critical progress has been made to mainstream gender equality through MCF portfolios, with virtually all projects referring to gender considerations and women. Such progress underlines the important role played by the policies and strategies of the MCFs (see section V), and related decision-making processes under the UNFCCC, in which Parties have established a dedicated agenda item and Gender Action Plan to address issues of gender and climate change, including gender-responsive means of implementation.23

Yet analysis suggests that girls are still rarely considered as part of such efforts. To date, less than 4% of projects, constituting 7% of MCF investment ($2.58 billion), explicitly and meaningfully consider girls, for example by identifying them as key beneficiaries of climate finance, or involving them in project activities.

In terms of other specific groups of children, across all MCF portfolios, the review found no or very rare evidence that such groups were explicitly considered in MCF projects and international climate finance allocations.

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21 Malala Fund (2021), A greener, fairer future: Why leaders need to invest in climate and girls’ education
23 https://unfccc.int/gender
Criteria 2: Strengthening resilience of essential social services

Does the project address the specific risks and vulnerabilities of children through child-responsive investment in the climate and disaster resilience of essential social services?

Prioritizing the climate and disaster resilience of essential social services that children rely on most, such as education, food and nutrition, health, social protection, clean energy, water and sanitation, and through child protection and disaster risk reduction interventions, is a crucial investment in children’s current and future well-being. Ensuring the continuity and adaptability of these services in the face of climate change not only contributes to safeguarding children’s rights in the short-term, but will also enhance their capacity to cope with and adapt to the impacts of climate change over time. In addition, such investments have an integral role to play in reducing carbon emissions, for example through ‘greening’ essential infrastructure, investment in sustainable food systems, and supporting children and their communities through a just and equitable transition.

Yet adaptation costs facing the core social sectors remain largely unaddressed and therefore uncosted in the majority of countries’ Nationally Determined

24 Separate indicators were used for water and sanitation, rather than water, sanitation and hygiene (WASH), based on many more project proposals addressing water than sanitation and hygiene, and the intention to highlight these specific findings.
Contributions (NDCs) and in global estimates of the adaptation funding gap. Nonetheless, the available evidence suggests that both the cost of climate impacts to the social sectors, as well as investment needs, are likely to be significant.

Overall, 35% of MCF projects (207 of 591), constituting 38.5% of MCF spending – or $19.8 billion – incorporate at least one intervention to strengthen the climate and disaster resilience of essential social services, encompassing interventions expected to directly benefit children. However, it is important to note that child-responsive sectoral interventions are frequently only a minor component of project activities and therefore thinly-budgeted as part of these overall figures. For example, almost half of this spending ($9 billion) is contributed by just 37 large projects under the GCF focusing on energy, in which co-benefits for children may be explicitly identified or implicitly assumed, while representing neither a principal nor significant objective of projects. In the vast majority of cases, projects categorised as meeting this criterion do not meet the two other child-responsive criteria applied in this study (i.e. children are not explicitly and meaningfully considered, and/or included as stakeholders and agents of change).

Child-responsive education interventions were incorporated in projects more often than interventions in other sectors (13% of projects), but only one project focused on education as its principal objective. Given their critical importance for children, the lack of priority afforded to projects incorporating child-responsive health and social protection interventions represent particular areas for concern, requiring urgent attention.

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25 UNICEF Innocenti (2022), Monitoring the Social Costs of Climate Change for Low- and Middle-Income Countries
26 Ibid.
27 The description of each indicator used to assess child-responsive sectoral interventions is provided under the respective social sectors below.
28 For example, those likely to lead to a reduction in air pollution in the areas where children live, study and play, reducing health impacts on children.
Education

Indicator for child-responsiveness:

Interventions at the primary/secondary level to develop or strengthen curricula (environmental and climate education); to improve learning facilities or associated infrastructure that enable learning (based on resilience, safety, sustainability, adaptation and mitigation of climate change and risks); or to develop skills and knowledge of educational staff (on climate, environment and DRR).

Climate change adversely affects children’s education through both sudden and slow-onset events and effects on resource scarcity, impeding access to education, particularly for girls and children from low-income families, who may be withdrawn from school to supplement household incomes. Damage to school infrastructure disrupts learning, while increased health risks linked to climate change can hinder children’s school attendance and cognitive development, as well as their ability to learn. For example, heat can have a signif-
significant impact on educational attainment, with one US-based study of 10 million secondary school students finding that a 1°F (0.56°C) hotter school year reduced that year’s learning by 1 percent, with effects up to three times more damaging for students from ethnic minorities and low-income households.29

In parallel to these impacts, quality education is essential for the development of climate literacy and empowering children to contribute to sustainable practices and climate action. A resilient education sector can act as a foundation for action-oriented climate education, equipping children with the skills required for green jobs, adaptive life skills to cope with the stresses of climate change and eco-anxiety, and the advocacy skills to transform unjust social and economic structures that contribute to climate change.30

In spite of the key role of education in support of climate action, MCF climate finance has not prioritized the education sector to date. Just one project reviewed for this study focused on education as its principal objective (see case study in section IV).

At the same time, child-responsive interventions relating to education were more commonly included in MCF portfolios than the other social sectors reviewed, and were incorporated in 13% of projects (76 of 591) constituting almost 10% of MCF spending (approximately $5 billion), although in the majority of cases, these interventions represented a minor component of project activities. Such interventions included those at the primary and secondary level, ranging from light to more ambitious, systemic approaches such as curriculum development and teacher training.

In El Salvador the heat is unbearable and that affects the right to education, the high temperatures make it impossible for students to concentrate on their studies. – 13-16 year-old-girl, El Salvador

% of MCF projects incorporating child-responsive education interventions

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29 Harvard Kennedy School (2018), Heat and Learning
Food and Nutrition

Indicator for child-responsiveness:
Interventions to enhance food and nutritional security of children, young people or families, with direct benefits for children.

Children have unique nutritional needs for growth and development. Climate-related crop failures, price fluctuations, and reduced food diversity can exacerbate malnutrition, stunting, and micronutrient deficiencies in children. These nutritional challenges impair cognitive development, educational performance, and long-term health, perpetuating cycles of poverty and deprivation in affected communities. In addition, girls have specific nutritional requirements related to their increased risk of anaemia when their menstrual cycle begins.

Climate change is a driver of today’s growing global hunger crisis. Nearly half of the world’s 345 million people facing acute hunger are children.31 Girls are especially at risk because when food is scarce, they eat last and the least.32

Flooding has affected many families in my state. My father and mother are very sad because we can no longer farm again, flood since 2019 has been washing away our farm so my father said we have to stop. Sometimes my parents find it difficult to feed us well, other children in my community also have their farms washed away too and cannot eat well too, some of them even lose their houses. Child in Nigeria (age unknown).

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31 World Food Programme (16 September 2022), ‘A generation at risk; nearly half of global food crisis hungry are children’
and food security are priority areas for all MCFs. 10% of MCF projects (60 of 591), constituting 5.6% of MCF spending ($2.9 billion) encompass child-responsive food and nutrition interventions.

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<tr>
<th>% of MCF projects incorporating child-responsive food and nutrition interventions</th>
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<th>% of spending on projects incorporating child-responsive food and nutrition interventions, by MCF</th>
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**Health**

**Indicator for child-responsiveness:**
Interventions to improve the health of children, young people, families or communities (for example, reduction of air pollution and short-lived climate pollutants, promoting the use of more fuel-efficient cook stoves, etc.); to improve health care facilities (climate-resilience solutions and environmental sustainability) and systems (including their preparedness, response, and monitoring capacity); and to develop responsive primary care that incorporates children's environmental health; or to embed environmental health in school programmes.

Climate change is among the greatest threats to children's health, development and survival worldwide, exacerbating health challenges and introducing new risks. The WHO estimates that more than 1 in 4 deaths of children under the
age of five annually are attributable to unhealthy environments. Rising temperatures, extreme weather events and slow-onset events, the spread of vector- and water-borne diseases, and intensification of air pollution disproportionately affect children, whose developing bodies are acutely vulnerable to these impacts. Climate-related events also cause damage to essential health, water and sanitation infrastructure, diminishing children’s access to these essential services as key underlying determinants of health. Furthermore, the link between children’s mental health and the climate crisis is increasingly recognized, including psychosocial trauma and the increasing prevalence of eco-anxiety. Such impacts are not felt equally. A growing body of research points to the disproportionate health impacts for girls and children with disabilities in particular. For example, limited access to sexual and reproductive health services is among the leading causes of death, disease and disability for displaced women of reproductive age, including adolescent girls.

"The change in temperature impacts our mental health, climate change generates a lot of anxiety. - Girl living in El Salvador (age unknown)"

"The massive heatwaves have killed many newborns from dehydration in our area. - 13-year-old boy, India"

It is striking that less than 1% of projects (4 of 591), constituting just 2% of MCF spending ($1 billion), encompass child-responsive health interventions.

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<th>% of MCF projects incorporating child-responsive food and nutrition interventions</th>
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<td>LDCF</td>
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34 The Lancet (2021), Daniel Hellden et. al. Climate change and child health: a scoping review and an expanded conceptual framework
36 See for example The Lancet (2020), K. Van Dalen et. al. Climate change and gender-based health disparities; BMJ (2022), Adolescent wellbeing and climate crisis: adolescents are responding, what about health professionals?
Social Protection

Indicator for child-responsiveness:
Interventions that specifically address or consider shock-responsive interventions to act against poverty, cash transfers in favour of children and young people, implementation of social insurance to children, youth or families (health, productive, etc.), support for child care services and youth employability, development and strengthening of social services personnel, strengthening of integrated delivery systems, development and strengthening of shock responsive social protection systems, among others.

New data analysis from Save the Children finds that an estimated 774 million children across the world – or almost one-third of the world’s child population – are living with the dual impacts of poverty and high climate risk. Investment in reducing child poverty, especially through strengthening inclusive, child- and shock-responsive social protection systems is essential for reducing vulnerability and enhancing the resilience of children in the face of climate change, particularly for marginalized communities living in highly-exposed areas. By providing timely and adaptable financial support, interventions such as cash transfers can help families to mitigate the impacts of climate change, ensuring that children can maintain access to essential services and fostering equity while building human capital.

“I hope we get solution to this prolonged drought so that children whose parents have no other choice other than sending them to work would be able to cultivate their farms and herd their cattle. Every child has the right to experience their childhood and be at school just like I am.” — 13-year-old girl, Somalia

38 Save the Children (2022), Generation Hope: 2.4 billion reasons to end the global climate and inequality crisis.
Despite the critical and well-documented contribution of social protection programmes to children's well-being, social protection has the lowest investment rate across all sectors assessed. Less than 1% of MCF projects (5 of 591), constituting 0.3% of MCF spending ($176m), incorporate child-responsive social protection interventions.

### % of MCF projects incorporating child-responsive social protection interventions

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### % of MCF spending on projects incorporating child-responsive social protection interventions

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### Clean Energy

**Indicator for child-responsiveness:**

Interventions to facilitate access to clean energy solutions at the household or community level or in sectors on which children depend (e.g. energy in health or learning facilities, clean cookstoves).

No group stands to benefit more from a rapid and just clean energy transition than children, because success in achieving this transition will be fundamental for realizing children's rights and the rights of generations to come. Adopting a child-responsive approach to mitigation objectives also offers immediate opportunities to harness major co-benefits. Clean energy is vital for ensuring children's access to essential services, including education, healthcare and
water and sanitation, particularly in underserved communities. Clean energy also reduces pollution-related risks to children’s health, such as respiratory illnesses and asthma, which disproportionately affect children. At the same time, projects addressing emissions can inadvertently undermine children’s rights in the absence of safeguards, such as those relating to land rights, access to natural resources and cultural rights. For example, large-scale renewable energy projects may require land acquisition, leading to forced relocation of children and their communities. Such displacement can disrupt children’s access to education, healthcare and social networks, affecting their well-being and development. Another example pertains to the mining of minerals used to develop solar panels and batteries for energy storage, which have been linked to violations of children’s rights, including child labour.39

The energy sector is far more frequently addressed by GCF projects than the other MCFs. **Overall, 7% of projects (41 of 591), constituting 17.6% of MCF spending ($9 billion) encompass child-responsive energy interventions.** Benefits of energy interventions for children mentioned in GCF project proposals tend to focus on health (ending air pollution) and education (access to electricity for schooling or studying).

### % of MCF projects incorporating child-responsive energy interventions

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<th>Percentage</th>
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<td>17.9%</td>
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### % of MCF spending on projects incorporating child-responsive energy interventions

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<th>Percentage</th>
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39 Amnesty International (2016), This is What We Die For
Water and Sanitation

Indicators for child-responsiveness:

• Interventions that address or consider water resources from a human right to water perspective, including, for example, interventions to ensure water infrastructure, services and behaviours are sustainable, safe and resilient to climate-related risks; increasing access to safe drinking water in households, communities, or sectors on which children depend (e.g. health care or learning facilities); contributing from WASH systems to building community resilience and increasing capacity to adapt to climate change; or implementing efforts to monitor and manage drinking water resources; among others.

• Interventions to ensure sanitation infrastructure, services and behaviours are sustainable, safe and resilient to climate-related risks; increasing access to proper sanitation solutions in households, communities, or sectors on which children depend (e.g., health care or learning facilities); or contributing from WASH systems to building community resilience and increasing capacity to adapt to climate change; among others.

Children are especially vulnerable to the impacts of climate change on water and sanitation due to their unique physiological needs and heightened susceptibility to waterborne diseases. Every day, more than 1000 children under 5 die from diseases linked to inadequate water, sanitation and hygiene. Climate change exacerbates water scarcity, floods and water contamination, and infrastructure damage, increasing the risk of diarrhoea, cholera, and other illnesses among children. Inadequate water and sanitation services can also hinder school attendance and overall well-being, disproportionately affecting children’s growth, development, and quality of life. Water scarcity and rising costs can lead to inequitable access, depriving poorer households in particular of safe water. By 2040, almost 1 in 4 children are projected to live in areas of extremely high water stress.

Overall, 7% of projects (44 of 591) constituting 4.6% of MCF spending ($2.4 billion) encompass child-responsive water interventions. MCFs do not prioritize sanitation. Only 2% of projects (12 of 591) constituting 3.4% of MCF spending ($1.7 billion) encompass child-responsive sanitation interventions.

“

In summer, the wells and rivers dry up therefore causing scarcity of water and communicable disease, like scabies and cholera because we are forced to drink unhealthy water.– 17-year-old girl, Malawi

In summer, the wells and rivers dry up therefore causing scarcity of water and communicable disease, like scabies and cholera because we are forced to drink unhealthy water.– 17-year-old girl, Malawi

In summer, the wells and rivers dry up therefore causing scarcity of water and communicable disease, like scabies and cholera because we are forced to drink unhealthy water.– 17-year-old girl, Malawi

In summer, the wells and rivers dry up therefore causing scarcity of water and communicable disease, like scabies and cholera because we are forced to drink unhealthy water.– 17-year-old girl, Malawi
Disaster Risk Reduction

Indicator for child-responsiveness:
Interventions including the development and strengthening of preparedness, response and resilience capacity of children, young people, families, and the services and systems on which they depend.

Child-responsive disaster risk reduction interventions play an essential role in enhancing children’s safety, resilience, and ability to cope during emergencies, including those caused by climate-related disasters. Examples include designing and retrofitting schools to be resilient to climate-related hazards, strengthening anticipatory action through early warning systems, the involvement of children in DRR planning and decision-making processes, integration of disaster preparedness and climate change adaptation education in school curricula, and efforts to establish child protection plans and mechanisms in disaster-prone areas.

Disaster risk reduction is prioritized by all MCFs, included in 47% of all MCF projects reviewed. However, only 11% of projects (63 of 591), constituting 6.3% of MCF spending ($3.3 billion), encompass child-responsive DRR interventions.

”Lots of large-scale disasters hit our district which causes people to become impoverished, and children like us are engaged in child labour.” – 13-year-old boy, Bangladesh

% of MCF projects incorporating child-responsive DRR interventions

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Criteria 3: Inclusion of children as important stakeholders

Is the project inclusive of children as important stakeholders?

Indicators for child-responsiveness:

- Inclusion of locally-led interventions involving (1) children/child groups (2) children/child and/or youth/youth groups
- Inclusion of (1) children (2) children and/or youth in project design and/or monitoring
- Inclusion of (1) child-targeted (2) child- and/or youth-targeted public awareness and/or access to information and/or public participation interventions, meaning interventions to raise the awareness of children and young people, families or the sectors and services on which children depend, such as teachers, health professionals or social institutions through targeted and systematic communications.

Children's meaningful involvement as active stakeholders in decision-making processes related to climate policies, action and finance is essential for ensuring that investments and outcomes address their demands and respect and protect their rights. The right of children to have their views taken into account in decision-making that affects their lives is also recognized by the UN Convention on the Rights of the Child. Children make critical contributions to environmental protection and climate justice at all levels. Their creativity, energy and perspectives help to drive change, including through raising awareness, advocating for climate action, and by inspiring and joining collective action. Interventions that take children’s needs and voices into account have also

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The authorities are taking some actions, but they are not enough. I believe that alliances should be made with organizations, mainly children’s organizations, to know what the needs, problems and affectations are to make decisions. We are the mainly affected, we must be considered when making decisions.– adolescent, Peru
been found to be more cost-effective.42 Yet children frequently experience barriers to their participation, and such challenges are heightened for children from groups subjected to intersecting forms of discrimination and inequality.

Across all MCFs, 12% of projects (69 of 591) are inclusive of children, incorporating interventions that support their agency and participation. When expanding the focus of interventions to encompass those that are inclusive of children and/or youth, more than twice as many projects (27%, or 159 of 591 projects) meet this threshold, indicating that MCFs are making efforts to enhance their focus on youth engagement and empowerment. This is particularly the case under the GCF and AF.

Child-inclusive MCF projects most commonly direct support towards interventions that enhance children's awareness, access to information and/or public participation (9% of projects), often harnessing the role of schools in disseminating campaigns and information. Child-led activities, in particular support for locally-led action involving children or children's associations, organizations or groups, are only incorporated in 5% of projects. Very rarely – in only 1% of projects – is the involvement of children foreseen as part of the design and/or monitoring of the project.

42 UNICEF and Plan International (2011), The benefits of a child-centred approach to climate change adaptation
How do MCFs support and include children and youth as stakeholders?

<table>
<thead>
<tr>
<th>Category</th>
<th>% of MCF projects inclusive of children</th>
<th>% of MCF projects inclusive of children and/or youth</th>
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<tbody>
<tr>
<td>Enhance awareness, access to information, participation</td>
<td>9%</td>
<td>8%</td>
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<tr>
<td>Support locally-led interventions involving children/youth</td>
<td>5%</td>
<td>14%</td>
</tr>
<tr>
<td>Involve children/youth in project design/monitoring</td>
<td>1%</td>
<td>7%</td>
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</table>
IV. GOOD PRACTICE EXAMPLES OF CHILD-RESPONSIVE CLIMATE FINANCE

This section presents five child-responsive projects (score 3) approved by the AF, GCF, LDCF and SCCF in different regions.

Vanuatu community-based climate resilience project (Green Climate Fund, $26m grant + $6m co-financing, implementation: Save the Children with Ministry of Climate Change. Approval: 2022)

- **Explicit and meaningful consideration of children:** Building the resilience of entire communities to protect children from the worst impacts of climate change
- **Essential social services:** Multisectoral with a focus on food security (agriculture/fisheries)
- **Inclusive of children as stakeholders:** Consultation with children during project design

This project, approved in May 2022, helps children and their communities to adapt to the impacts of climate change and to protect their livelihoods, through a range of adaptation measures that are locally led and are then delivered at the community level. It is implemented by local government and community organisations, following extensive consultations with communities living with the effects of climate change, strengthening the climate resilience of their food security and livelihoods. Consultations during project development included separate children’s groups. Key activities include establishing local Community Disaster and Climate Change Committees (including representation from young people), protecting and restoring 11,600 hectares of agricultural and fisheries sites and training smallholder farmers in climate-resilient agriculture and fishing techniques, fishers in effective coastal resource management and climate-resilient food processes and economic empowerment. The project also includes activities to increase children’s understanding of climate change impacts and locally-relevant adaptation options. The approach is to work with and empower some of the most climate-vulnerable communities to meet the challenges related to climate change head-on, and in doing so to protect children from the worst impacts of the escalating climate crisis.

https://www.greenclimate.fund/project/fp184
Building resilience to cope with climate change in Jordan through improving water use efficiency in the agriculture sector (Green Climate Fund, $25m grant + $8m co-financing, implementation: FAO with various Ministries of Water, Agriculture and Environment. Approval: 2021)\textsuperscript{44}

- **Explicit and meaningful consideration of children**: Children are meaningfully referenced but not frequently
- **Essential social services**: Children involved in water conservation activities
- **Inclusive of children as stakeholders**: School children and teachers as water conservation and climate change champions

Through the project, a non-governmental organization will be selected to develop programmes aiming to engage school children and teachers in water conservation activities. Criteria for partner selection include setting out plans on how to innovatively engage school children through art, quiz competition and water savings activities at the school level. The increased awareness among children is expected to generate additional benefits as young people are being recognized as climate change champions who will promote the climate change agenda as adults. The investment is accompanied by behavioural change activities at the household level, including awareness raising sessions for adults and children on the necessity of using water more wisely and the imminent danger for future generations.

Implementing Measures for Climate Change Adaptation and Disaster Risk Reduction Mitigation of School Facilities in Haiti (Adaptation Fund, $10m grant, implementation: UNESCO with various partners including Ministry of Education and UNOPS. Approval: 2022)\textsuperscript{45}

- **Explicit and meaningful consideration of children**: Children as project's main beneficiaries/target throughout project proposal
- **Essential social services**: Only project (of 591 reviewed) primarily focusing on education, with comprehensive school safety as a priority for climate change adaptation and disaster risk reduction
- **Inclusive of children as stakeholders**: Enhancing awareness of local communities including school students.

The project, approved in February 2022, enhances the adaptive capacity and resilience of the Haitian education sector to disaster risks emanating from climate-induced hazards, through a multi-hazard school safety assessment methodology developed by the Global Alliance for Disaster Risk Reduction and Resilience in the Education Sector (GADRRRES), school retrofitting – which

\textsuperscript{44} https://www.greenclimate.fund/project/fp155
represents the main budget line - and the roll-out of school risk management protocols. The project contributes to improving the understanding of risk in the education sector, strengthening Comprehensive School Safety (CSS) and enhancing the capacity and awareness of local communities and civil protection stakeholders at both national and local levels. It is expected to benefit approximately 150,000 school students.

**Ecosystem-Based Adaptation for Climate-resilient Development in the Kathmandu Valley, Nepal** (Least Developed Countries Fund, $6m + $32m co-financing, implementation: UNEP with Kathmandu Valley Development Authority. Approval: 2019)

- **Explicit and meaningful consideration of children:** Children are meaningfully referenced but not frequently
- **Essential social services:** Children involved in DRR activities (ecosystem-based adaptation)
- **Inclusive of children as stakeholders:** Creative awareness-raising campaigns on ecosystem-based adaptation in schools

The project seeks to address the vulnerability of local communities in the Kathmandu Valley to floods and droughts, both of which are exacerbated by development and environmental pressures. To promote knowledge generation and sharing amongst children, the project involves a competition through which students identify, design and implement ecosystem-based adaptation projects. In addition, education toolkits are developed to guide them in their attempt to collect data and monitor these projects in a simple way. Annual open days will be arranged at the winning schools and information on the competition included in community awareness campaigns. The project builds on a previous LDCF project (approved in 2015), which included a wide-ranging awareness campaign, targeting school children in rural areas to parliamentarians, using a wide range of media including radio, TV, newspapers, magazines, the internet and policy briefs.

**Scaling Up Community Resilience to Climate Variability and Climate Change in Northern Namibia, with a Special Focus on Women and Children** (Special Climate Change Fund, $3m grant + $20m co-financing, implementation: UNDP with Ministries of Environment and Agriculture, and local stakeholders. Approval: 2015)

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46 https://www.thegef.org/projects-operations/projects/8009
47 https://www.thegef.org/projects-operations/projects/5343
Explicit and meaningful consideration of children: One of only 2 project titles (of 591 reviewed) including the word ‘children’; the project generally focuses on women and children, specifically orphans

Essential social services: Children involved in food security activities

Inclusive of children as stakeholders: Child-focused project teaching climate-smart agriculture to students, with community-wide outreach and impact

This project, closed in December 2020, strengthened the adaptive capacity and reduced the vulnerability of 4,000 households (25,000 people) – 80% of whom female-headed and/or orphan-headed – and 4,500 children in 75 schools to drought and floods in Northern Namibia, by scaling up pilot climate-smart livelihoods initiatives. A mentorship programme provided advice and facilitated access to land preparation services, and various inputs to women-headed organizations. In addition, village-based groups of 15 to 20 members – youth, and women and men of all ages who were all subsistence farmers – regularly met for mutual problem solving, knowledge sharing, managing saving and lending schemes, and enterprise creation. In the targeted schools, the curriculum was supplemented with a programme on climate-smart agriculture. Field assessment showed that communities successfully implemented the improved farming methods that their children had learned at school, with girls particularly quick to transmit the skills. Some of the proceeds from the sale of crops originating from schools were used to purchase school uniforms for orphans so that they could access education. During the pilot phase, these activities were so successful that the project captured the attention of schools outside the targeted areas.
MCFs have made important progress in integrating gender and Indigenous peoples’ considerations into their policies and strategies, but to date, MCFs have no dedicated policies or strategies focusing on children or youth. However, many of the key policies and strategies contain relevant content from a child rights perspective, as captured in the table below. There is a clear opportunity to address this gap, including through updating existing policies and strategies, ensuring that complementary technical implementation guidance incentivises a child-responsive approach, and by considering the development of dedicated policies by all MCFs.

<table>
<thead>
<tr>
<th>Fund</th>
<th>Policy</th>
<th>Child-responsive content</th>
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| AF   | Environmental and Social Policy\(^\text{48}\) (2013, revised 2016) | Includes several relevant Environmental and Social Principles, including:  
‘Marginalized and Vulnerable Groups’ which states that projects and programmes supported by the Fund “shall avoid imposing any disproportionate adverse impacts on marginalized and vulnerable groups including children, women and girls, the elderly, indigenous people, tribal groups, displaced people, refugees, people living with disabilities, and people living with HIV/AIDS.” It further commits that the Fund’s implementing entities shall assess and consider particular impacts on marginalized and vulnerable groups when screening any proposed project or programme.  
‘Access and equity’, stating that “Projects/programmes supported by the Fund shall provide fair and equitable access to benefits in a manner that is inclusive and does not impede access to basic health services, clean water and sanitation, energy, education, housing, safe and decent working conditions, and land rights. Projects/programmes should not exacerbate existing inequities, particularly with respect to marginalized or vulnerable groups.”  
‘Human Rights’ which states that “projects/programmes supported by the Fund shall respect and where applicable promote international human rights.”  
‘Core Labour Rights’ in line with ILO standards, which prohibit child labour, and commitment to the rights of Indigenous Peoples. |

<table>
<thead>
<tr>
<th>Fund</th>
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<tbody>
<tr>
<td>AF</td>
<td>Medium-Term Strategy 2023-2027(^{49}) (2022)</td>
<td>Children are not explicitly considered in the AF’s Medium-Term Strategy (MTS) 2023-2027. The only reference occurs in relation to citing the Global Commission on Adaptation’s Principles for Locally Led Adaptation (LLA), including Principle 2 on “Addressing structural inequalities faced by women, youth, children, disabled, displaced, Indigenous Peoples and marginalized ethnic groups”. The strategy refers more consistently to youth, including as a vulnerable group and as stakeholders/agents of change and funding recipients.</td>
</tr>
<tr>
<td>GCF</td>
<td>GCF Revised Environmental and Social Policy(^{50}) (2021)</td>
<td>The policy contains no explicit reference to children but requires that all supported activities give due consideration to marginalized groups, including women and girls, local communities, indigenous peoples, and other marginalized groups of people and individuals that are affected or potentially affected by GCF-financed activities and are especially vulnerable to exploitation or other potentially harmful unintended project impacts.</td>
</tr>
<tr>
<td>GCF</td>
<td>GCF strategy 2024-2027(^{51}) (draft, 2022)</td>
<td>The draft strategy sets out five strategic programming priorities, including key enabling actions, to be supported by more detailed thematic strategies. The document contains no explicit reference to children. Engagement with youth is foreseen under objectives relating to innovation and resilience-building of vulnerable communities. In addition, youth engagement is listed as an institutional priority in terms of governance and risk management.</td>
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\(^{50}\) GCF Revised Environmental and Social Policy, available at: https://www.greenclimate.fund/document/revised-environmental-and-social-policy

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<tr>
<th>Fund</th>
<th>Policy</th>
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<tr>
<td>LDCF and SCCF</td>
<td>GEF’s Environmental and Social Safeguards (ESS)(^{52}) (2019)</td>
<td>The ESS comprise nine Minimum Standards that aim to minimize and mitigate the potential negative environmental and social impacts of GEF-financed projects, including those targeting vulnerable and marginalized populations.</td>
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<td>‘Minimum Standard 1: Environmental and Social Assessment, Management and Monitoring’ requires agencies to engage stakeholders in meaningful consultations throughout the project cycle, and to identify disadvantaged or vulnerable groups and their special needs and circumstances in environmental and social assessments and planning, including for persons with disabilities, women and girls and boys. Girls and boys are explicitly recognised in the ESS definition of stakeholders.</td>
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<td>‘Minimum Standard 9: Community health, safety and security’ requires further that implementing agencies have policies and procedures in place to ensure that further risk assessments are conducted where needed, considering the ‘special needs and exposure of disadvantaged or vulnerable groups or individuals, including in particular women and children.’</td>
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<td>‘Minimum Standard 8: Labour and Working Conditions’ incorporates ILO standards, including prohibition of child labour.</td>
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<tr>
<td>LDCF and SCCF</td>
<td>GEF 2022-2026 programming strategy on adaptation for the LDCF and SCCF(^{53})</td>
<td>Based on the whole-of-society approach, the Programming Strategy puts renewed focus on addressing vulnerability through locally-led action with full engagement of communities, civil society, youth, children, disabled, displaced, Indigenous Peoples and others.</td>
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<td></td>
<td>Core and Sub-Indicators for the LDCF and SCCF (2022-2026): Number of people trained or made aware of climate change impacts and appropriate adaptation responses (sex disaggregated); including School children, university students, and teachers (sex disaggregated); youth (15 to 24 years of age)</td>
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<td>The strategy cites evidence from UNICEF’s children’s climate risk index and IPCC research regarding intergenerational equities in exposure to climate extremes</td>
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\(^{53}\) GEF Council document GEF/LDCF.SCCF/SM.03/01: https://www.thegef.org/council-meeting-documents/gef-ldcf-sccf-sm-03-01
<table>
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<tr>
<th>Gender Policies</th>
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<tr>
<td><strong>AF</strong></td>
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<tr>
<td>Gender Policy and Gender Action Plan of the Adaptation Fund[54] (2021)</td>
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<tr>
<td>The policy refers consistently throughout to women and girls, stating its objective to “uphold women’s rights as universal human rights and to attain the goal of gender equality, the empowerment of women and girls and the equal treatment of people regardless of gender, including the equal opportunities for access to Fund resources and services, in all Fund operations through a gender mainstreaming approach.”</td>
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<tr>
<td><strong>GCF</strong></td>
</tr>
<tr>
<td>The updated gender policy reflects the commitment by Parties that adaptation actions should be ‘gender-responsive’ and respect, promote and consider obligations on human rights, right to health, rights of indigenous peoples and local communities, migrants, children, persons with disabilities, right to development and gender equality, and intergenerational equity.</td>
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<tr>
<td>The updated gender policy and the Gender Action Plan (contained in Annexes II-IV) do not explicitly refer to girls, or contain girl-specific actions or indicators.</td>
</tr>
<tr>
<td><strong>LDCF and SCCF</strong></td>
</tr>
<tr>
<td>GEF’s Policy on Gender Equality[56] (2018)</td>
</tr>
<tr>
<td>The Policy sets out the Guiding Principles and mandatory requirements for mainstreaming gender across the GEF’s governance and operations with a view to promoting gender equality and the empowerment of women and girls.</td>
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<tr>
<td>The definitions and stated objective of the policy refer to both women and girls, although the Guiding Principles and Policy Requirements sections only refer to women.</td>
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VI. RECOMMENDATIONS

The central recommendation emerging from this review is that MCFs and other climate finance actors at all levels, including Multilateral Development Banks, States and other public and private actors, must adopt all possible measures to urgently and drastically scale up child-responsive climate finance, with a particular focus on reaching girls and other groups of children most at risk.

In order to do so effectively, the following recommendations are proposed:

1) Scale up child- and gender-responsive climate finance

States must:

• Urgently close the adaptation gap and provide funding for losses and damages through the provision of new and additional climate finance to Official Development Assistance flows, placing children and child-critical social services at the forefront of such efforts, with a particular focus on reaching girls and other children most at risk. Climate finance should be delivered primarily in the form of grants, particularly for adaptation and loss and damage.

• Support an ambitious child- and gender-responsive New Collective Quantified Goal on climate finance and Loss and Damage Fund, incorporating specific funding windows dedicated to delivering child- and gender-responsive outcomes at the scale required.

• Prioritize investments to strengthen the climate resilience of child-critical social services through child-responsive interventions, including in education, health, food and nutrition, clean energy, water, sanitation and hygiene, child and social protection services, and through disaster risk reduction.

• Integrate the meaningful engagement and participation of children in all their diversity, in climate finance decision-making processes at all levels, and at all stages of the project cycle.

• Increase climate finance allocations addressing children’s education on climate change and other interventions supporting children’s awareness, access to information and meaningful participation at all levels in climate change decision-making processes, action and finance.
• Increase direct support for child-led organizations and initiatives and locally-led projects including children, and for capacity-building interventions targeting children and child-led organizations and intermediaries to meaningfully participate at all stages of the project cycle.

2) Bolster child-responsive approaches in climate finance policies, strategies, plans and guidance

All climate finance actors should:

• **Review and update core strategic institutional policies, strategies, plans and guidance** to explicitly incorporate child-responsive objectives, associated indicators, reporting requirements and safeguards at all stages of the project cycle.

• **Institute a child marker** to rate the contribution of each project activity output result against child-responsive criteria, in order to provide a more accurate estimate of the contribution of climate finance to child-responsive outcomes.

• **Develop and adopt dedicated policies on children and child-critical social services**, accompanied by supporting guidance, to underpin the mainstreaming of child-responsiveness in climate finance.

• **Require social and environmental impact assessments to incorporate a child rights impact assessment**, to be informed by age- and sex-disaggregated data and analysis of children’s distinct and heightened needs and challenges. Child rights impact assessments should be undertaken early and include the views of children and child rights experts.

• **Engage children, child rights and gender justice experts and civil society organizations** as key stakeholders in consultations to design and implement institutional policies, strategies and guidance, including through structured representation in governance bodies.

• **States should ensure that key national policies and plans are child- and gender-responsive**, including Nationally Determined Contributions (NDCs) and National Adaptation Plans (NAPs).

• **MCFs specifically should require accredited entities and implementing partners to include child representatives** in both local and national stakeholder consultations on project proposals.
3) Increase child-responsive climate capacity-building, coordination and partnerships

MCFs and other multilateral climate finance providers should:

- **Strengthen capacity-building and knowledge-sharing initiatives** at regional and international levels to enhance understanding of child-responsive climate action among governments and the personnel of climate finance institutions and entities, including accredited entities and implementing partners, and other relevant stakeholders.

- **Develop capacity-building tools** for accredited entities, implementing partners and other stakeholders, in collaboration with children, youth and child rights experts, such as training on child rights, child-responsive project designs, and a check list to be applied throughout the project cycle to ensure that all projects are child-responsive at all stages.

- **Develop partnerships with organizations with a child rights mandate or expertise** that can act as accredited entities, implementing partners, strategic allies or intermediaries.

- **Encourage in-country coordination** between accredited entities, implementing partners and other relevant actors, including partnership with Ministries of Health, Education and other mandates relevant to children and gender equity, to ensure their engagement in the design and implementation of project proposals.

- **Document good practice examples** of child-responsive projects and programmes and learnings to build evidence and foster a global community of practice.
ANNEX: DETAILED METHODOLOGY

THE DATA SET

The analysis presented in this study is based on a systematic and comprehensive portfolio review of 591 projects and programmes approved by the GCF, AF, LDCF and SCCF since their inception, covering the period from January 2006 - March 2023. The review was restricted to regular project proposals, excluding those for which full proposals were not available, and cancelled and lapsed projects. This allowed for a consistent approach across MCF portfolios, but excluded other project documents, such as budgets, gender assessments, evaluations, and funding provided for specific categories of projects, for example Readiness Programmes or Innovation Grants under the GCF and Adaptation Fund.

The review was complemented through a review of key policies and strategies for each Fund for a more transversal analysis, and interviews were conducted in April/May 2023 with key stakeholders to complement the document review and to inform findings and recommendations. Through this process, two projects received a higher score than they would otherwise have done, based solely on their project proposals.

HOW WERE PROJECTS ASSESSED?

Project proposals were analysed using keyword and semantic searches based on a set of 17 indicators. Indicators were clustered under three criteria to rate projects against a four-category scale ranging from 0 (containing no child-responsive components) to 3 (containing components meeting all three criteria for child-responsiveness), based on the definition of child-responsive climate finance set out in section I of the report. Indicators, criteria and the methodology applied were adapted from UNICEF analysis of Nationally Determined Contributions (NDCs).57

57 UNICEF (2022), op.cit.
## CHILD-RESPONSIVE CRITERIA AND ASSOCIATED INDICATORS

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Indicators</th>
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<tbody>
<tr>
<td><strong>CRITERIA 1</strong>&lt;br&gt;Explicit &amp; meaningful consideration of children: Does the project explicitly and meaningfully consider children, in project objectives, activities and expected outcomes, including girls and other groups impacted by inequality and discrimination?</td>
<td>1) Existence of explicit and meaningful references to children in sections of project proposals describing project implementation&lt;br&gt;2) Existence of explicit and meaningful references to girls in sections of project proposals describing project implementation&lt;br&gt;3) Existence of explicit and meaningful references to children and/or youth in sections of project proposals describing project implementation</td>
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<tr>
<td><strong>CRITERIA 2</strong>&lt;br&gt;Strengthens resilience of essential social services: Does the project address the specific risks and vulnerabilities of children through investment in the climate and disaster resilience of essential social services that children depend on, such as education, health, food and nutrition, clean energy, social protection, and water and sanitation?</td>
<td>4) <strong>Education</strong>: Interventions at the primary/secondary level to develop or strengthen curricula (environmental and climate education); to improve learning facilities or associated infrastructure that enable learning (based on resilience, safety, sustainability, adaptation and mitigation of climate change and risks); or to develop skills and knowledge of educational staff (on climate, environment and DRR).&lt;br&gt;5) <strong>Health</strong>: Interventions to improve the health of children, young people, families or communities (for example, reduction of air pollution and short-lived climate pollutants, promoting the use of more fuel-efficient cook stoves, etc.); to improve health care facilities (climate-resilience solutions and environmental sustainability) and systems (including their preparedness, response, and monitoring capacity); and to develop responsive primary care that incorporates children's environmental health; or to embed environmental health in school programmes.&lt;br&gt;6) <strong>Food and nutrition</strong>: Interventions to enhance food and nutritional security of children, young people or families, with direct benefits for children.&lt;br&gt;7) <strong>Clean energy</strong>: Interventions to facilitate access to clean energy solutions at the household or community level or in sectors on which children depend (e.g. energy in health or learning facilities, clean cookstoves).</td>
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<tr>
<td>Criteria</td>
<td>Indicators</td>
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<td>8) <strong>Social protection</strong>: Interventions that specifically address or consider shock-responsive interventions to act against poverty, cash transfers in favour of children and young people, implementation of social insurance to children, youth or families (health, productive, etc.), support for child care services and youth employability, development and strengthening of social services personnel, strengthening of integrated delivery systems, development and strengthening of shock responsive social protection systems, among others.</td>
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<td>9) <strong>Water</strong>: Interventions that address or consider water resources from a human right to water perspective, including, for example, interventions to ensure water infrastructure, services and behaviors are sustainable, safe and resilient to climate-related risks; increasing access to safe drinking water in households, communities, or sectors on which children depend (e.g. health care or learning facilities); contributing from WASH systems to building community resilience and increasing capacity to adapt to climate change; or implementing efforts to monitor and manage drinking water resources; among others.</td>
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<td>10) <strong>Sanitation</strong>: Interventions to ensure sanitation infrastructure, services and behaviors are sustainable, safe and resilient to climate-related risks; increasing access to proper sanitation solutions in households, communities, or sectors on which children depend (e.g., health care or learning facilities); or contributing from WASH systems to building community resilience and increasing capacity to adapt to climate change; among others.</td>
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<td>11) <strong>Disaster risk reduction</strong>: Interventions including the development and strengthening of preparedness, response and resilience capacity of children, young people, families, and the services and systems on which they depend.</td>
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<tr>
<td><strong>CRITERIA 3</strong></td>
<td>Inclusive: Is the project inclusive of children as important stakeholders, supporting their agency and participation?</td>
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<tr>
<td>12) Inclusion of locally-led interventions involving children/child groups</td>
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<tr>
<td>13) Inclusion of locally-led interventions involving children/child and/or youth/youth groups</td>
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<tr>
<td>14) Inclusion of children in project design and/or monitoring</td>
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<tr>
<td>15) Inclusion of children and/or youth in project design and/or monitoring</td>
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<tr>
<td>16) Inclusion of child-targeted public awareness and/or access to information and/or public participation interventions meaning interventions to raise the awareness of children and young people, families or the sectors and services on which children depend, such as teachers, health professionals or social institutions through targeted and systematic communications.</td>
<td></td>
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<tr>
<td>17) Inclusion of child- and/or youth-targeted public awareness and/or access to information and/or public participation interventions (see indicator 16).</td>
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</tbody>
</table>
The Children’s Environmental Rights Initiative (CERI) is a coalition of children and young people, activists, child rights organisations, experts, governmental actors and policy makers from around the world, working together to ensure that children’s fundamental right to a safe, clean, healthy and sustainable environment is recognized and fulfilled.

CERI enables coalition members to collaborate in elevating the voices of children and young people most impacted by environmental harm and climate change while also building the capacity of national decision makers to implement child-focused environmental policy and inform new standards and practices in multilateral processes. The work of the coalition is facilitated by a dedicated secretariat.

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Author & Editor: Joni Pegram

Supporting research and data analysis: Carly Jenks

Acknowledgements

The authors would like to thank the following individuals that informed the study through interviews.

Young Hee Lee and Cristina Dengel, Adaptation Fund

Ezra Christopher, Department of Environment, Antigua and Barbuda

Chizuru Aoki, Global Environment Facility (LDCF/SCCF)

German (Jerry) Velasquez, Green Climate Fund

Funded in part by Capita

June 2023