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ENHANCING ACCESS TO CLIMATE FINANCE FOR VULNERABLE COMMUNITIES

Position Paper

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Position Paper 3

Enhancing Access to Climate Finance for Vulnerable Communities

Prepared by AU ECOSOCC Thematic Working Group on Climate Change, Climate Finance Subgroup

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Executive Summary

Africa's demand for climate finance must place an emphasis on the urgency of vulnerable communities to ensure that finance flows directly to those most at risk, using simplified, transparent mechanisms that recognise their rights and priorities, rather than viewing them as passive recipients. Vulnerable communities across Africa bear the heaviest burdens of climate change impacts while contributing the least to its causes. Despite this injustice, access to the financial resources needed for adaptation and mitigation remains fragmented, delayed, or ineffective due to complex eligibility criteria, debt burdens, and restrictive donor requirements. There needs to be a shift from charity to rights-based finance, where climate finance is recognized as a matter of justice and structural transformation rather than discretionary aid.

The climate finance landscape in Africa must reflect the lived realities of those most at risk: persistent poverty, high inequality, constrained public budgets, and rapid population growth that outpaces available public resources. A rights-based approach to climate finance strengthens Africa's negotiating position by centering community needs, ensuring transparency, and enabling meaningful participation. For outcomes to be equitable, COP30 negotiations must explicitly address the diverse circumstances across regions, genders, and social groups, and dismantle barriers that prevent timely, sufficient, and predictable funding flows.

This position paper calls on African governments, climate negotiators, and civil society to unite at COP30 for a decisive shift towards addressing this injustice by:

- Establishing climate finance as a fundamental right for vulnerable communities, ensuring access is guaranteed through international and national frameworks rather than being dependent on voluntary contributions.
- Push for a simplified and decentralized finance access mechanism by streamlining procedures, cutting bureaucratic bottlenecks, and channeling resources to subnational institutions.
- Increasing direct access to financial resources for local institutions. Demand that international climate funds, including the Green Climate Fund (GCF), strengthen direct access pathways for national and community-based entities, with built-in capacity-building requirements for intermediaries.

1. Introduction

Access to climate finance is a pressing policy issue for Africa, where the impacts of climate change are felt acutely. The continent, despite being one of the lowest contributors to global greenhouse gas emissions, is experiencing severe climate-related challenges, including frequent droughts, floods, and rising temperatures. These environmental stresses disproportionately affect vulnerable communities, intensifying existing socio-economic inequalities. High levels of poverty and unemployment increase the susceptibility of these populations to climate risks, making it imperative to rethink how climate finance is structured and delivered. The lack of adequate funding not only hampers adaptation and mitigation efforts but also threatens the livelihoods of millions, particularly those reliant on agriculture and natural resources.

Historically, international commitments to climate finance have fallen short, leading to widespread skepticism among African nations regarding the reliability of these promises. The commitment of USD 100 billion annually made by developed countries at COP15 in Copenhagen remains unmet, illustrating a significant gap in climate finance that has been termed the "missing trillions." Frameworks such as the AU Agenda 2063 and the UN Sustainable Development Goals (SDGs) highlight the necessity of climate finance in achieving sustainable development across Africa. These frameworks advocate for integrated approaches that address both climate change and socio-economic development, yet the implementation of such strategies has lagged due to inadequate financial support. The Baku-to-Belém Roadmap further underscores this urgency, aiming to mobilize USD 1.3 trillion globally by 2030, with a public finance target of USD 300 billion by 2035 (Robinson, 2025; UNFCC, 2025).

Data and evidence underscore the critical need for enhanced climate finance in Africa. Current estimates indicate that approximately USD 6.2 trillion annually is required until 2030 to meet global Net Zero targets, with projections increasing to USD 7.3 trillion by 2050. However, global tracked climate finance only exceeded USD 1 trillion in 2022, highlighting a stark shortfall that leaves many African nations unable to implement necessary climate adaptation and mitigation strategies (IPCC, 2024). Case studies, such as the drought response initiatives in Ethiopia, reveal that inadequate funding has led to insufficient resources for effective disaster response, resulting in increased food insecurity and displacement (Terry and Rai, 20230). A human rights-based approach to climate financing can address these disparities by centering the needs of affected communities, ensuring that climate finance is not only accessible but also equitable and effective in promoting sustainable development.

2. Breaking Barriers: Unlocking Climate Finance For Africa's Most Vulnerable

The core challenge is **insufficient mobilization** and inequitable distribution of resources. Despite global commitments, vulnerable communities face three interlinked barriers:

- **Complex procedures:** Lengthy and technical applications exclude grassroots actors.
- **Limited awareness:** Many local groups remain unaware of existing opportunities.
- **Restrictive eligibility:** Stringent donor criteria often sideline community-based organizations.

For example, a Kenyan study revealed NGOs struggled to secure funding due to bureaucratic hurdles and limited capacity (Karanja and Karuti, 2014). In Malawi, smallholder farmers, who constitute over 70% of the agricultural workforce, reported severe crop losses from erratic rainfall, yet lacked resources for adaptive measures (Maganga et al., 2021). Such cases illustrate how financial gaps perpetuate poverty and food insecurity.

The consequences of inaction are severe: poverty, displacement, resource-driven conflict (particularly in the Sahel), and weakened progress on the SDGs. Without simplified, decentralized systems, donor-driven agendas will continue to eclipse local needs, undermining both resilience and equity.

3. Africa's Climate Finance Position At COP 30.

Africa's position at COP 30 should emphasize the urgent need for **equity, justice, inclusiveness, and sustainability** for vulnerable groups across the continent. While some stakeholders may argue that existing frameworks, such as the Paris Agreement and funds like the Green Climate Fund, are sufficient to address the climate finance gap, the reality on the ground tells a different story.

A compelling African stance should emphasize:

1. *Finance as a Fundamental Right*: Climate finance must be framed as a right, not aid. This framing recognizes that African communities are not passive recipients but rights holders entitled to the resources necessary for survival and development. Establishing climate finance as a right compels historical polluters and wealthier nations to meet their obligations under principles of equity and common but differentiated responsibilities. Such recognition would elevate climate finance to the level of a legal and moral commitment, ensuring predictability and stability of resources for vulnerable communities. By enshrining this principle in international agreements and domestic frameworks, African nations can secure sustainable flows of finance that are less vulnerable to shifting donor priorities.
2. *Human Rights-Based Approaches:* Embedding human rights principles, including participation, non-discrimination, accountability, and transparency, into climate finance mechanisms ensures equity and inclusivity. Communities must not only benefit from projects but also be directly involved in shaping them. Evidence from the Adaptation Fund demonstrates that projects with strong community involvement yield higher success rates, foster ownership, and strengthen sustainability (Adaptation Fund, 2024). At COP30, Africa must demand that climate finance mechanisms be centred on human rights, with clear guidelines for gender equality, youth engagement, and local peoples' inclusion. This ensures that climate finance serves as a driver of empowerment rather than perpetuating exclusion.
3. *Simplified and Direct Access*: Lengthy accreditation processes and complex compliance requirements prevent subnational institutions and community organizations from accessing funds. On average, accreditation for the Green Climate Fund takes over 1,000 days (GCFWatch, 2019), creating bottlenecks that exclude those most in need. These funds are predominantly accessed by intermediaries who have mastered the accreditation processes. Subnational institutions that are more exposed to the lived realities of climate change impacts have limited access to climate finance due to complex processes and the lack of capacity or resources to navigate funding institutional requests and requirements. Africa must push for simplified access windows, including smaller, fast-track tranches of funding for local governments, cooperatives, and community-based groups. Models such as the Devolved Climate Finance (DCF) mechanism in Kenya, Mali, Senegal, and Tanzania provide proof of concept. Between 2011 and 2019, £6 million supported 284 community-driven projects, reaching over one million people with locally prioritized adaptation solutions (DCF Alliance, 2019). Scaling such models continent-wide would transform resilience building.
4. *Capacity Building for Local Institutions* – Access to climate finance cannot be meaningful without the ability to manage it effectively. Many community institutions lack the technical, financial, and administrative capacity to meet donor requirements. Intermediaries such as UNDP, FAO, and the World Bank, as well as African entities like the African Development Bank (AfDB), Development Bank of Southern Africa (DBSA), and West African Development Bank (BOAD), which often serve as conduits for climate finance, should be mandated to systematically build local institutional capacity as a condition of their role. This would gradually prepare local actors for direct access, moving towards co-implementation models where responsibilities are shared and capacity grows with time.

Introducing tiered financing, where local institutions start with smaller grants and scale up as capacity improves, can ensure both accountability and empowerment. At COP30, Africa must demand reforms that make capacity building an integral part of every climate finance transaction.

4. Recommendations and Implementation Considerations

For Africa's position at COP30 to translate into action, concrete recommendations must be tailored to specific stakeholders. The following recommendations highlight the steps that member states, African regional institutions, international partners, and non-state actors can take to ensure climate finance becomes accessible, equitable, and impactful. An effective implementation strategy requires recognizing the unique role of each actor and ensuring coordination among them.

i. Member States:

National governments remain the primary interface between international finance mechanisms and local communities. To ensure resources reach the most vulnerable, member states must prioritize reforms that make funding accessible, transparent, and inclusive. This requires reducing bureaucratic barriers, providing technical assistance, and setting measurable national finance targets that respond to diverse community needs. Importantly, member states must integrate climate finance objectives into existing **national processes** such as Nationally Determined Contributions (NDCs), National Adaptation Plans (NAPs), and Regional Adaptation Plans. Embedding climate finance within these frameworks ensures alignment with broader development strategies and provides a structured, accountable pathway for delivering results.

- Simplify national application processes for local entities.
- Provide technical support through training, resource guides, and mentorship.
- Operationalize the NCQG with measurable, inclusive targets.
- Mainstream climate finance priorities into NDCs, NAPs, and regional adaptation frameworks to ensure consistency and accountability.

ii. African Union / Regional Economic Groups (RECs):

The AU and RECs play a pivotal role in coordinating Africa's collective climate response. Their mandate to foster collaboration across countries can help pool resources, scale successful models, and strengthen Africa's voice in global negotiations. By promoting climate-smart agriculture, creating knowledge-sharing platforms, and leveraging African development institutions, they can deliver climate finance solutions that benefit multiple countries simultaneously.

- Develop regional funding programs targeting smallholder farmers and climate-smart agriculture.
- Establish platforms for cross-country learning and joint climate initiatives.
- Integrate climate finance priorities into the Africa Continental Free Trade Agreement (AfCFTA) framework to support green value chains, low-carbon trade, and regional investment in sustainable industries.

- Leverage African institutions such as the AfDB and Africa Adaptation Initiative for pooled regional access.
- A monitoring and grievance mechanism should be established within the AU framework to enable communities to hold both donors and governments accountable when funds fail to reach intended beneficiaries or cause harm.

iii. International Partners:

External partners, including developed nations and multilateral institutions, must shift from discretionary aid to fulfilling their obligations under international law and climate agreements. Their role should include mobilizing new and additional resources, supporting sustainable development pathways, and reinforcing community rights through legal and financial mechanisms. International partners should:

- Invest in nature-positive tourism linked to conservation finance.
- Strengthen legal frameworks for community-based natural resource management that promote co-ownership and co-management of natural resources.
- Uphold obligations under international law, guided by ICJ advisory opinions.

iv. Civil Society and Private Sector:

Non-state actors are crucial in bridging the gap between communities and policymakers. Civil society organizations ensure accountability and amplify community voices, while the private sector provides innovation, technology, and scalable financing. Harnessing these actors will broaden Africa's ability to mobilize resources and deliver solutions tailored to local realities. Civil Society and Private Sector actors could:

- Integrate digital platforms and data-driven tools for crowdfunding and targeted interventions.
- Leverage partnerships with governments and communities to scale innovative solutions.
- Champion inclusive finance that directly empowers women, youth, and Indigenous groups.

v. Implementation Considerations:

Addressing potential challenges such as bureaucratic hurdles and a lack of awareness about funding opportunities is crucial for the successful implementation of these recommendations. To mitigate these challenges, strategies should focus on fostering partnerships between governments, NGOs, and local groups to enhance capacity and engagement. These partnerships can help bridge the gap between funding sources and local communities, ensuring that vulnerable populations can effectively access climate finance. Moreover, increasing awareness about available funding opportunities through targeted outreach and education campaigns can empower local groups to seek out and apply for resources. By creating a supportive ecosystem that encourages collaboration and knowledge sharing, we can ensure that climate finance reaches those who need it most, ultimately contributing to a more resilient and sustainable future for all.

5. Conclusion

Timely action is essential to enhance access to climate finance and empower vulnerable groups in Africa, particularly as the impacts of climate change become increasingly severe and widespread. The urgency of the situation calls for a concerted effort from all stakeholders, including governments, international organizations, civil society, and the private sector. By reaffirming our commitment to equity and justice, we can create a framework in which climate finance is not just a resource but a tool for transformation that addresses the underlying inequalities that increase vulnerability. This commitment ensures that climate finance is accessible and effective in addressing the continent's unique challenges, such as food insecurity, water scarcity, and the increasing frequency of extreme weather events. A united African position at COP30 is crucial for securing the necessary resources to combat climate change and promote sustainable development. This unity will not only amplify the voices of African nations on the global stage but also demonstrate a collective resolve to tackle climate issues head-on. By presenting a cohesive and strategic agenda that prioritizes the needs of the most affected populations, African countries can negotiate more effectively for the financial support and technical assistance required to implement impactful climate initiatives.

It is essential to recognize that the fight against climate change is not merely an environmental issue; it is intrinsically linked to social justice, economic stability, and human rights. Therefore, the strategies we adopt must reflect an integrated approach that considers the multifaceted nature of climate challenges. The path forward requires not only immediate action but also long-term commitment to building a sustainable future for Africa. By investing in sustainable practices, fostering innovation, and promoting inclusive policies, we can create resilient communities capable of adapting to the changing climate while also contributing to broader development goals.

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