



Call: D.1.1 Submissions on experience in implementing gender-responsive financial instruments and methodologies, and available capacity-building in this regard (for public finance instruments and methodologies, such as gender-responsive budgeting, to advance gender-responsive climate policies, plans, strategies and actions, as appropriate).

Mandate: FCCC/CP/2025/L.16, annex, table 4, activity D.1.

Geledés - Black Woman Institute

1. Introduction

The Gender Action Plan (GAP) of the United Nations Framework Convention on Climate Change (UNFCCC) represents a fundamental normative advancement by recognizing that climate change does not affect all social groups homogeneously. However, for the GAP to fulfill its transformative potential, it is indispensable that its implementation be informed by an intersectional perspective that simultaneously and structurally considers the dimensions of gender, race, class, and territory.

Women and youth of African descent occupy a singular position in this equation. They are, at once, protagonists of care practices, territorial management, and community resistance that sustain entire ecosystems and communities, and the most affected by the consequences of climate change—including extreme events, food insecurity, forced displacement, and the collapse of basic services. On the other hand, they face historical and structural barriers in



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accessing finance, credit, and public policy instruments that deepen when racism and sexism combine.

Geledés – Instituto da Mulher Negra, a benchmark organization in the defense of Black women's rights in Brazil with a strong presence in the international arena, presents this technical note with the objective of contributing to activity D.1 of the GAP, which is the subject of this submission. The note systematizes evidence on the conditions of access to climate finance and the challenges of over-indebtedness faced by women of African descent, documents experiences of climate leadership among these women, and presents concrete recommendations to make climate financial instruments more equitable, participatory, and effective.

2. Leadership of women of African descent in gender-responsive climate actions

In this section, we seek to present examples of gender-responsive climate actions led by women of African descent in Brazil that connect with the numerous successful experiences led by women of African descent around the world. Through these experiences, we aim to demonstrate the central and significant role that these leaders hold within their territories.

Actions of Quilombola organizations led by afrodescendant women:

The National Coordination of Quilombola Communities (CONAQ) in Brazil has consolidated, through its female leadership, a perspective that directly articulates climate defense with the protection of traditional territories. The publication [Vozes Quilombolas](#) (Quilombola Voices), collectively developed and launched in May 2026, systematizes experiences spearheaded by Quilombola women across different Brazilian biomes, documenting practices of sustainable natural resource management, water protection, food sovereignty, and community organization as concrete responses to the climate crisis. Fran Paula, a Quilombola from the



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Campina de Pedra territory in the Mato Grosso Pantanal and an agronomist, is one of those responsible for the work, which gathers knowledge accumulated over generations by Quilombola women and transforms it into collective adaptation and resistance strategies. The core message championed by CONAQ's female leadership is that there is no effective climate policy without guaranteeing the territorial rights of the peoples who have historically protected biodiversity, and without the presence of Quilombola women in shaping this agenda.

Actions of traditional Terreiro communities led by women of African descent:

The [Cabaça Project](#), conceived in 2019 by Ilê Asé Omó Nanã—a Candomblé *terreiro* of the Ketu nation located in the East Zone of São Paulo—and developed in partnership with the Federal University of São Paulo (Unifesp/ZL), illustrates how *terreiro* communities led by women of African descent build concrete responses to the climate crisis through ancestral knowledge. Under the leadership of Iyá Adriana de Nanã, the initiative created an urban garden on degraded land previously occupied by monocultures, integrating food sovereignty, biodiversity recovery, and the preservation of traditional knowledge regarding sacred plants and herbs. The project innovatively articulates environmental justice, climate justice, and the intersectionality of gender and race: work grants are directed layout-priority to young Black men and women from *terreiros* and to experienced female urban farmers, promoting an intergenerational gathering that strengthens both women's economic autonomy and the transmission of African-matrix socio-environmental practices. In two years of operation, the garden has already recorded the recovery of local biodiversity, evidenced by the return of



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pollinators such as bees and butterflies—ecological indicators of the ongoing environmental restoration.

Leadership of the Black women's movement for *bem-viver* (well-being):

The National Black Women's March (2025) celebrated its 10th anniversary under the slogan [*Black Women's March for Reparations and Bem-Viver*](#). The first march, held in 2015, brought together more than 100,000 Black women from Brazil who marched against Racism, Violence, and for *Bem-Viver*, a historic milestone that impacted and shaped the direction of Black women's political organization in Brazil and Latin America. Over these 10 years, Black women's movements have built a vast repertoire defining *bem-viver*, at the intersection of human rights and environmental rights, as central to the rights of Black women. Within this framework, numerous Black women's organizations, such as Geledés – Instituto da Mulher Negra, integrated the environmental and climate agenda into their initiatives through both direct and interdisciplinary actions.

As an outcome of this accumulated experience, in October 2025, while gathered in Belém do Pará during COP30, activists from organizations engaged in the fight for Climate Justice founded the [Black Women's Committee for Climate Justice](#), rooted in the pursuit of Reparations and *Bem-Viver*. The Committee emerged with a central denunciation: the climate crisis is not neutral, it has a color, a race, a gender, and a territory. It articulates a political platform that demands the recognition of environmental racism as a core axis of climate policies, direct funding to Black women's organizations without debt mechanisms, and the placement of Black women's ancestral knowledge and technologies at the center of international climate negotiations.



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Legislative projects for women and girls of African descent facing the climate crisis:

Regarding the connection between community initiatives and the realization of public policies, there are relevant examples of legislative bills across local governments in Brazil that seek to establish public policies that centralize the leadership and, at the same time, recognize the vulnerabilities to which women and girls of African descent are subjected in the face of the climate crisis. [Law No. 9982/2026](#), for instance, authored by City Councilor Eliete Paraguassu (PSOL), mandates the municipal government of Salvador (Bahia) to gather, systematize, and disclose data on the impacts of the climate crisis on the lives of Black girls and women. The law provides for the production of data on access to drinking water, basic sanitation, food security, housing, physical and mental health, and gender-based violence in climate emergency contexts, alongside the participation of Black women in activities such as fishing, shellfish gathering, urban agriculture, solidarity economy, and decision-making spaces concerning environmental and urban policies.

Community funds for strengthening organizations and leadership of women of African descent in climate and environmental action:

[Casa Sueli Carneiro](#), another Brazilian civil society organization led by women of African descent, offers a concrete model of community financing that responds directly to the gaps in conventional climate instruments; even with far fewer resources, it fosters changes regarding the visibility of community organizations. Through the *Laboratório de Memória Negra e Soluções Ambientais* (Black Memory and Environmental Solutions Laboratory), the initiative selects 21 projects, community practices, or social technologies led by Black people, with priority given to



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Black women, Quilombola communities, *terreiro* communities, and grassroots collectives, developed across different Brazilian biomes and urban peripheries. Each selected initiative receives direct financial support of R\$ 9,000.00, continuous technical follow-up, access to training workshops, and visibility tools, without bureaucratic requirements incompatible with the reality of grassroots organizations. The Laboratory stems from a precise political diagnosis: there is no shortage of Black climate solutions, but rather an absence of listening, recording, and recognizing these practices, which are rendered invisible by the racism that also permeates the environmental agenda. By integrating training, territorial mapping, memory production, and collective systematization into a single methodology, Casa Sueli Carneiro demonstrates that equitable climate financial instruments are viable and necessary, and that the institutional strengthening of Black organizations is, in itself, a climate adaptation and resilience strategy.

3. Institutional capacity building and paths to implementing participatory and equitable financial instruments and methodologies

Existing climate finance mechanisms present structural limitations that drastically reduce their reach among women of African descent. Access is frequently restricted by documentation requirements, guarantees, and formal banking procedures that exclude informal workers and traditional communities. Added to this is an inadequate scale of financing: climate funds and credit lines are predominantly designed for large-scale projects, making them inaccessible to local community initiatives. This scenario is further compounded by the systematic absence of racial and gender disaggregation in climate financial instrument data, rendering inequality in access invisible. When consultation mechanisms do exist, they are rarely accessible to women



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and youth of African descent and indigenous groups who face language, mobility, time, and institutional representation barriers, resulting in purely symbolic participation. Lastly, gender-responsive budgeting, when applied, does not systematically incorporate the racial dimension, creating policies that advance gender equity without addressing racial inequalities within the group of women itself.

It is in this sense that the allocation of financial resources to tackle the climate crisis cannot dispense with criteria that recognize the structural inequalities producing differentiated vulnerabilities. Although the debate has advanced by incorporating guidelines for gender-responsive climate finance, such instruments still lack objective indicators that articulate racial, ethnic, social, and territorial dimensions across operating funds in a mainstream manner. To this is added the necessary adoption of economic grant mechanisms as a priority format for financing adaptation in grassroots territories and traditional communities, as well as in cases of disasters involving loss and damage already experienced. The focus on non-repayable transfer modalities speaks both to the deepening of domestic debt, which affects people of African descent with particular severity, and to the financial penalization of the populations most vulnerable to the climate crisis. Contradictorily, these populations lack access to financing or depend on onerous credit lines, such as credit cards, a phenomenon that occurs in Brazil primarily among women of African descent, as demonstrated by Central Bank reports.

It is imperative that the operational guidelines of global climate finance incorporate specific safeguards for women of African descent and indigenous women, who are historically overburdened by the domestic and community management of life, and penalized by financial systems that impose the highest interest rates and the lowest access to credit upon them, which



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worsens vulnerability to extreme weather events and limits the prospects of responding to extreme events.

The effective implementation of the GAP requires expanding the concept of gender-responsive budgeting to mandatorily incorporate the racial dimension. A truly gender-responsive budget within the context of climate change must be capable of identifying, monitoring, and correcting the inequalities that specifically affect women of African descent, indigenous women, and other historically marginalized groups.

To achieve this, the following are required: analytical tools that combine gender, race, and ethnicity variables within climate finance information systems; outcome indicators that capture not only the amount of resources allocated but who effectively accesses them and under what conditions; and accountability mechanisms that link the disbursement of resources to the fulfillment of racial and gender equity targets.

One of the most promising avenues to make climate finance more equitable is the development of direct and simplified access modalities for community organizations and Black women's movements. In this direction, it is fundamental to reduce the bureaucratic requirements imposed on small-scale organizations with proven community roots, as well as to create specific financing windows within national and international climate funds for actions led by women of African descent. Revolving fund models and solidarity credit, with equitable interest rates and conditions tailored to the reality of community economies, offer concrete alternatives to conventional credit. Equally essential is the recognition and valuation of care work and territorial management carried out by women as a legitimate counterpart in climate projects.



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Capacity building within the scope of the GAP must go beyond technical training in financial instruments. A truly transformative approach involves, first and foremost, training financial agents and public managers on structural racism, gender inequalities, and their impacts on access to climate finance. It is likewise necessary to build the capacity of organizations of women of African descent in political advocacy instruments, access to international funds, and project drafting. Knowledge exchange platforms among communities of African descent that develop climate adaptation and mitigation practices must be continuously supported and funded. Finally, it is essential to invest in the production and systematization of data regarding the contribution of women of African descent to the climate agenda, making these experiences visible in international negotiation spaces.

4. Recommendations

- (i) The explicit incorporation of addressing environmental racism into national climate, adaptation, and risk management policies;
- (ii) The mandatory collection and disclosure of data disaggregated by race/ethnicity, gender, territory, and income within disaster registry systems and climate policies;
- (iii) The definition of targets and indicators for the reduction of racial inequalities within national climate plans;
- (iv) The guarantee of effective participation of women of African descent, Quilombola, and grassroots women in the formulation and monitoring of environmental and climate policies;
- (v) The adoption of racial equity criteria in the allocation of climate finance and in post-disaster reconstruction policies;



- (vi) The promotion of economic grant lines (non-repayable modalities) focused on climate adaptation, with an emphasis on housing, community infrastructure, and income generation in grassroots territories;
- (vii) The development of pipelines for gender-responsive community projects led by representatives of African descent to facilitate access to resources from climate funds.

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