Embedding gender in India's emerging urban climate finance architecture

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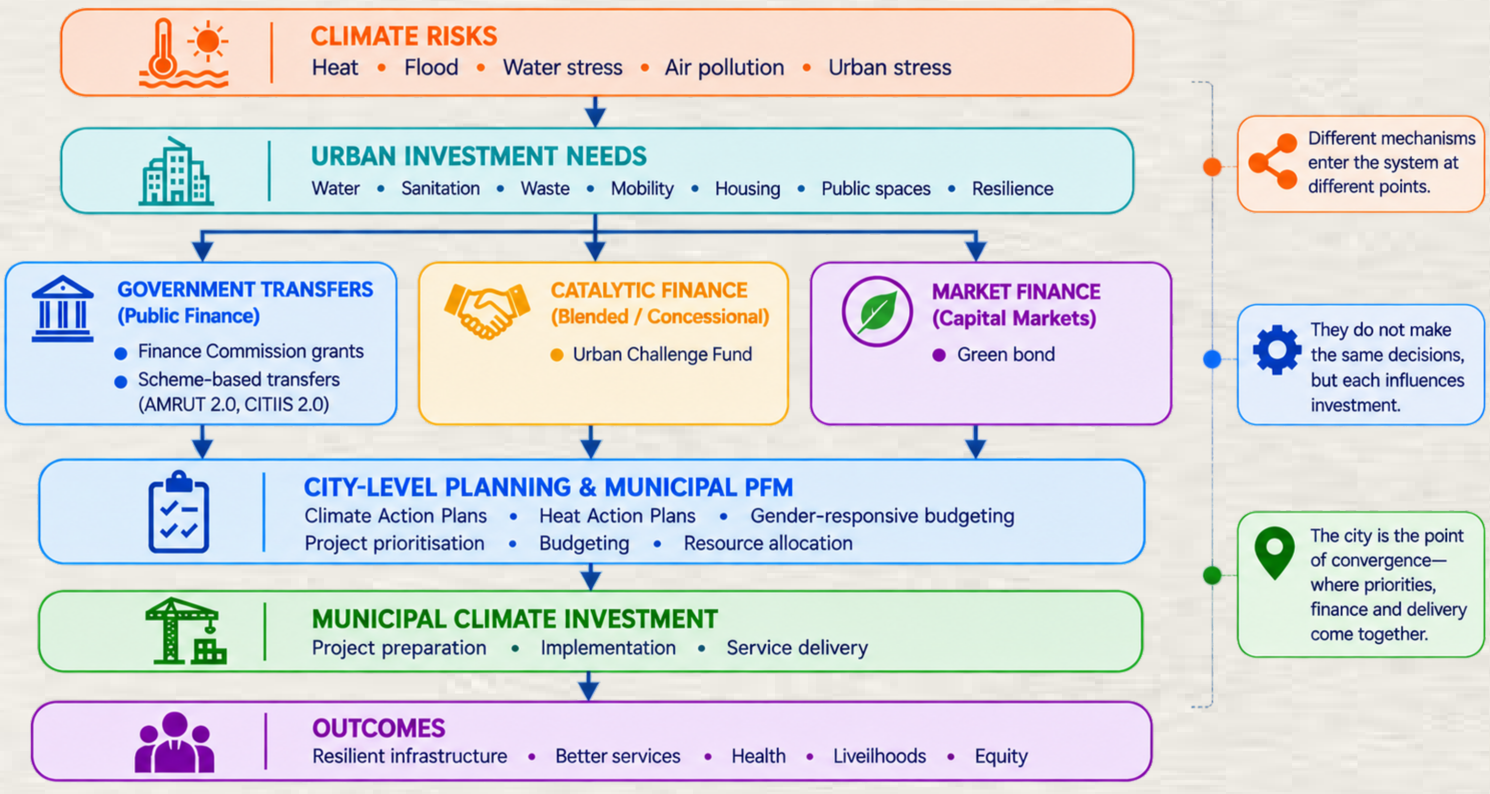
India's urban climate finance architecture is expanding through multiple mechanisms

Climate investment is not delivered through a single financing mechanism. Different instruments shape investment at different points, from planning and prioritisation to financing and implementation.



KEY TAKEAWAY: The mechanisms do not make the same decisions. They influence investment at different points in the process.

Gender is recognised unevenly, and rarely carries through to investment decisions

Mechanism	How gender is addressed	What is missing
Finance Commission grants	Gender is not a criterion for deciding grant allocation or expenditure.	No link between gender needs and how grants are allocated or spent.
AMRUT 2.0	Gender is covered through separate GESI guidelines for planning, participation and service delivery.	Gender is not part of the main AMRUT 2.0 guidelines as a formal requirement.
CITIIS 2.0	Gender is included through gender analysis, Gender Action Plans, project selection and monitoring.	Gap around systematically tagging and tracking expenditure against gender-responsive climate objectives
Urban Challenge Fund	Gender is not specifically mentioned in the investment and project selection guidelines.	No requirement to consider gender when selecting or financing projects.
Green bonds	Focus is on whether projects meet green criteria and on reporting environmental impact.	Gender is not considered when assessing the projects or their impact.
Municipal planning & PFM	Gender-responsive budgeting is used by some ULBs, but practice is uneven and largely initiative-driven.	Gender is not institutionalised in regular planning, budgeting and expenditure processes.

Source: Scheme and operating guidelines of 16th FC, AMRUT 2.0, CITIIS 2.0, UFC and state municipal laws

How can gender shape climate finance decisions?

A common investment lens can test whether gender-differentiated climate vulnerability influences the decisions that shape investment, from prioritisation to outcomes.

01 IDENTIFY & PLAN

What should we invest in?

- What climate risks are people facing?
- Who is differently vulnerable?
- What should be prioritised?

02 DESIGN & FINANCE

How should we invest?

- Does vulnerability shape the project design?
- Does it influence the investment and resource decision?

03 IMPLEMENT

Is it delivered as intended?

- Are the intended groups reached?
- Are gender-responsive commitments carried through delivery?

04 MEASURE

Who benefited and did vulnerability change?

- Did access, safety or resilience improve?
- Did the investment reduce the identified vulnerability?

Key Takeaways

1. **Climate investment is shaped by financing instruments:** Different instruments determine **what can be financed, how resources are allocated and which decisions are made**. Gender therefore needs to be considered **within these existing financing and decision systems**

2. **Gender needs to influence investment decisions:** It is not enough for gender to appear in guidelines, safeguards or project design. Gender-differentiated vulnerability needs to **change the decisions that determine priorities, allocation, project selection or financing**.

3. **Gender needs to carry through the investment cycle:** Influence at one decision point is not enough. The gender lens needs to continue through **prioritisation, financing, implementation and measurement of outcomes**.

Thank you

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