



# Equity in Action: Financing Inclusive Growth in the Climate Era

## Highlights

- Women-centred finance works. SEWA's solar-energy micro-loans cut indoor air pollution 40 % and lifted household savings 30 %, illustrating how targeted credit builds climate resilience.
- Inclusive supply chains pay off: An Indonesian recycling scheme that hired waste collectors with disabilities slashed landfill volumes and raised revenues, illustrating that equity can be profitable.
- ESG must track equity, not just carbon: Speakers argued that corporate reporting should measure diverse value chains, fair procurement and shared governance so investors can see real social impact.
- Digital & AI are double-edged: A national digital-ID stack and AI tools could “leap-frog” inclusion, yet low AI fluency—especially among older citizens—risks widening divides unless guardrails are built in.
- Gender- and location-disaggregated SDG data are still patchy, limiting the state's ability to target budgets and monitor outcomes.
- Gender-climate links are stark: women walk hours for water, face chronic dehydration, and need innovative tools like heat-wave stipends delivered via mobile wallets.

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## Recommendations

- Build a real-time, disaggregated SDG-and-climate data platform to guide budget tagging, investor reporting and parliamentary oversight, ensuring funds reach the most vulnerable groups.
- Create inclusive finance ecosystems blended green credit lines, digital wallets that link subsidies to climate actions, and micro-loans for women-led enterprises—to close the adaptation funding gap.
- Embed “just-transition” support re-skilling, social protection, community co-design—into every climate policy to ensure the green shift does not create a new class of poor.
- Streamline blended-finance windows for women and inclusive supply chains by pairing concessional funds with commercial capital and simplified application processes.
- Provide technical assistance and de-risking facilities so banks and impact investors can build a larger pipeline of bankable, community-based climate projects.
- Mandate gender-responsive budgeting across all ministries, aligning expenditure with SDG equity targets to embed inclusion in national resource allocation.