GENDER ANALYSIS OF NATIONAL AND SUB-NATIONAL FISCAL AND CLIMATE FINANCE IN CAMBODIA

EmPower: Women for Climate-Resilient Societies Phase II Project

Prepared by:

National Committee for Sub-national Democratic Development Secretariat

Supported By:

UN environment programme

UN WOMEN

FOR ALL WOMEN AND GIRLS

July 2026

PREFACE

Climate change poses one of the most significant development challenges facing Cambodia today, with increasingly severe impacts on livelihoods, natural resources, infrastructure, and local economies. These impacts are not experienced equally. Women, men, and vulnerable groups face different levels of exposure, sensitivity, and adaptive capacity due to existing social, economic, and institutional inequalities. Recognizing these differences is essential to ensuring that climate finance investments are equitable, effective, and capable of building resilient communities.

This report, "Gender Analysis on National and Sub-National Fiscal and Climate Finance in Cambodia," has been prepared under the EmPower: Women for Climate-Resilient Societies Phase II Project**,** implemented by the National Committee for Sub-National Democratic Development Secretariat (NCDD-S). The analysis forms an important technical input to the development of the proposed Sub-national Climate Fund Framework and its Operational Manual**,** with the objective of strengthening the gender-responsive climate finance at both national and sub-national levels in Cambodia.

The report covers a comprehensive assessment of Cambodia's policy, institutional, fiscal, and climate finance landscape through a gender lens. It examines the extent to which gender equality and social inclusion (GESI) are integrated into climate finance policies, planning, budgeting, implementation, monitoring, and accountability systems. The analysis also identifies key institutional, financial, procedural, and capacity barriers that limit women's and vulnerable groups' access to climate finance and participation in climate decision-making. Drawing upon an extensive literature review, consultations and key informant interviews with national institutions and development partners, and field missions conducted in selected provinces to consult and discuss with key stakeholders at the sub-national level, the report presents evidence-based findings and practical recommendations to strengthen gender-responsive climate finance systems.

Importantly, this report moves beyond identifying challenges by proposing actionable measures to institutionalize gender-responsive climate finance within Cambodia's public financial management and decentralized governance systems. The recommendations support the integration of gender-responsive planning, budgeting, project appraisal, implementation, monitoring, and reporting into the future Sub-national Climate Fund Framework, while aligning with Cambodia's national development priorities, climate commitments, and decentralization reforms.

This report is expected to serve as a practical reference for policy makers, government institutions, sub-national administrations, development partners, financial institutions, and practitioners working to strengthen inclusive climate finance and climate-resilient local development. The findings and recommendations are intended to contribute to the design of financing mechanisms that not only address climate risks but also promote gender equality, social inclusion, and sustainable development.

Special thanks are extended to the management team of the National Committee for Sub-National Democratic Development Secretariat (NCDD-S) for their strategic leadership, guidance, and coordination throughout the development of this Gender Analysis on National and Sub-national Fiscal and Climate Finance in Cambodia. Deep appreciation is also extended to the United Nation Environmental Program (UNEP) for its generous support through the EmPower Project Phase II, which made this important work possible. Sincere gratitude to H.E. Chheng Vatanak, Undersecretary of State, Deputy Head of NCDD-S, and Director of EmPower Project II and the project staff members for their invaluable direction, guidance, and unwavering support. Special recognition is also given to Dr. Lay Chanthy, Ms. Sun Symeat, and Ms. Chim Lyza for their dedication and technical expertise throughout the development of this SCF Gender Analysis Report.

Sincere appreciation to representatives from National Ministries including Ministry of Economic and Finance (MEF), Ministry of Women Affairs (MoWA), Ministry of Environment (MoE), Ministry of Interior (MoI), and National Bank of Cambodia (NBC), Financial Institutions, Provincial and Local Authorities of Pursat and Prey Veng Provinces, Community Representatives, and all stakeholders who generously contributed their time, knowledge, technical expertise, practical experiences, and valuable insights throughout the consultation process. Special gratitude is extended to key development partners, including United Nations Environment Programme (UNEP), United Nations Women (UN Women), United Nations Development Programme (UNDP), and Asian Development Bank (ADB), for their valuable technical expertise, constructive inputs, insightful recommendations, and thoughtful feedback, which significantly strengthened the quality and relevance of this SCF Gender Analysis Report. The active collaboration and valuable contributions of all stakeholders have been instrumental in shaping this report and advancing the development of a more inclusive, equitable, and gender-responsive fiscal and climate finance system in Cambodia.

Table of Contents

LIST OF ABBREVIATION

BSP	Budget Strategic Plans
CCCSP	Cambodia Climate Change Strategic Plan
CCFF	Cambodia Climate Change Financing Framework
CDPs	Commune Development Plans
CIPs	Commune Investment Plans
GMAG	Gender Mainstreaming Action Group
GCF	Green Climate Fund
GESI	Gender Equality and Social Inclusion
LGCC	Local Governance on Climate Change
LTS4CN	Cambodia's Long-Term Strategy for Carbon Neutrality
NAP	National Adaptation Plan
NDC	National Determinant Contribution
PFMRP	Public Financial Management Reform Program
PGWGs	Provincial Gender Working Groups
SCF	Sub-national Climate Finance
SNAs	Sub-National Administrations
CFS	Commune/Sangkat Fund
DMK	District/Municipality/Khan

I. INTRODUCTION AND CONTEXT

1.1 Climate Change and Gender in Cambodia

Cambodia is among the countries most vulnerable to the impacts of climate change, including recurrent floods, prolonged droughts, rising temperatures, and increasing climate variability that disrupt livelihoods and local economies. These climate-related hazards significantly affect key sectors such as agriculture, water resources, and rural infrastructure, which are central to the livelihoods of a large proportion of the population. However, the impacts of climate change are not experienced equally; they intersect with existing social, economic, and structural inequalities, leading to differentiated vulnerabilities across gender and social groups (WB, 2022).

Women, particularly those in rural areas, indigenous communities, and female-headed households, often face compounded risks due to persistent gender inequalities. Limited access to productive resources such as land, financial services, climate-resilient technologies, and extension services constrains their adaptive capacity. In addition, women frequently have reduced access to climate information and early warning systems, as well as limited participation in decision-making processes at household, community, and institutional levels (UNDP, 2019c). These barriers are further reinforced by traditional gender roles and time burdens associated with unpaid care and domestic responsibilities, which restrict women’s ability to engage in climate-resilient livelihood opportunities.

At the same time, women play critical roles in natural resource management, agriculture, and community resilience-building, making them key agents of change in climate adaptation and mitigation efforts. Recognizing and addressing gender-specific vulnerabilities, while strengthening women’s capacities and leadership, is essential for ensuring effective, inclusive, and sustainable climate responses. Integrating gender considerations into climate policies, planning, and finance mechanisms is therefore crucial to achieving equitable resilience outcomes and supporting Cambodia’s broader development goals (MoWA, 2018).

1.2 Fiscal and Climate Finance Landscape

Cambodia’s climate finance architecture comprises a combination of domestic public financial resources, external climate finance from development partners, and dedicated sub-national financing mechanisms such as the Sub-National Climate Fund (SCF). At the national level, climate-related expenditures are increasingly integrated into sectoral budgets and public financial management systems, supported by policy frameworks on climate change and green growth. External sources, including multilateral and bilateral partners, continue to play a significant role in financing climate adaptation and mitigation initiatives, often channel through government systems or project-based interventions (NCSD, 2020). At the sub-national level, financing mechanisms such as the SCF are being established to strengthen decentralized climate action and enable local governments to respond more effectively to climate risks and community priorities.

Sub-national administrations, including provincial, district, and commune levels, are playing an increasingly critical role in the planning, financing, and implementing climate-resilient development, particularly in sectors such as agriculture, water resource management, rural infrastructure, and disaster risk reduction. These levels are often closest to affected communities and are therefore well-positioned to identify localized climate vulnerabilities and design context-specific responses. However, gender considerations remain insufficiently integrated into sub-national fiscal planning, budget allocation, implementation, monitoring, and reporting processes. This includes limited application of gender-responsive budgeting practices, insufficient use of sex-disaggregated data and gender analysis, weak monitoring of gender-responsive climate results, and limited institutional capacity to mainstream gender through the climate finance cycle.

To address these gaps and limitations, it requires the institutionalization of practical mechanisms that embed gender considerations within sub-national planning and budgeting processes. These include the application of gender and climate budget tagging, mandatory gender analysis during project preparation, gender-responsive eligibility and appraisal criteria, a core set of gender-responsive performance indicators linked to budget allocation and monitoring, and systematic collection and use of sex-disaggregated data.

1.3 Purpose and Scope of the Analysis

This gender analysis aims to provide a comprehensive understanding of how gender dimensions are integrated within national and sub-national fiscal and climate finance systems in Cambodia, with a particular focus on identifying gaps, challenges, and opportunities for more inclusive and equitable outcomes. Specifically, the analysis seeks to identify gender-differentiated climate vulnerabilities, risks, and adaptive capacities by examining how women, men, and vulnerable groups are differently affected by climate change, particularly in climate-sensitive sectors such as agriculture, water, and livelihoods. This will enable a clearer understanding of the distinct needs and priorities that should inform climate finance planning and allocation.

Furthermore, the analysis assesses the extent to which existing national and sub-national climate finance mechanisms, including planning, budgeting, allocation, and monitoring processes, are gender-responsive. This includes a review of institutional frameworks, public financial management systems, and the operationalization of mechanisms such as the Sub-National Climate Fund (SCF), to determine whether they effectively integrate gender considerations and promote equitable access to resources. The analysis also aims to identify structural, institutional, and socio-economic barriers that limit women's and vulnerable groups' access to climate finance, participation in decision-making processes, and ability to benefit from funded interventions.

Building on these findings, the analysis will propose actionable and context-specific recommendations to strengthen gender-inclusive climate finance in Cambodia. The scope of the analysis covers both national and sub-national levels, encompassing key government institutions, sub-national administrations, financial actors, and affected communities. It will consider the full climate finance cycle from policy and planning to implementation and monitoring, ensuring that recommendations support improved gender mainstreaming, enhanced institutional coordination, and more equitable distribution of climate finance benefits across different population groups.

II. METHODOLOGY

The gender analysis of national and sub-national fiscal and climate finance in Cambodia adopted a mixed-methods approach, integrating qualitative and quantitative data to ensure a comprehensive and evidence-based assessment. This approach enables the analysis to capture both policy-level frameworks and implementation realities, providing a holistic understanding of gender responsiveness across fiscal and climate finance systems.

The methodology begins with a systematic desk review of relevant national and sub-national policies, strategies, and frameworks related to climate change, gender equality, and public financial management, and decentralization. Key documents reviewed includes reviewing climate change action plans, public financial management reforms, gender mainstreaming policies, and sub-national planning and budgeting instruments. The desk review assesses the extent to which gender considerations are integrated into fiscal and climate finance systems, identify policy and institutional gaps, and analyze roles, mandates, and coordination mechanisms among relevant actors.

To complement the desk review, sub-national field missions have been conducted across selected provinces, districts, and communes to capture ground-level perspectives and practices. This includes group discussions and consultations with key stakeholders, key informant interviews (KIIs) with provincial, district, and communes' councilors and administrations, relevant departments and divisions, gender focal points at different levels, and local communities, particularly women engaged in agriculture and climate-sensitive livelihoods. These participatory methods help to identify gender-specific barriers in accessing climate finance, disparities in resource allocation and decision-making, and the effectiveness of existing interventions in addressing the needs of women and vulnerable groups.

At the national level, the analysis draws on key informant interviews and consultations with relevant ministries and government institutions including the National Committee for Sub-national Democratic Development Secretariat (NCDDS), the Ministry of Interior (MoI), the Ministry of Environment (MoE), the Ministry of Women's Affairs (MoWA), the Ministry of Economy and Finance (MEF), and the National Bank of Cambodia (NBC). Engagements were also conducted with selected development partners and national financial institutions, including the Asian Development Bank (ADB), UN Women, and UNEP FI. These national consultations and interviews provided strategic insights into policy implementation, financing mechanisms, institutional coordination, and challenges in promoting gender-responsive climate finance.

The findings from all data sources, literature, national and sub-national stakeholder consultations, key informant interviews conducted have been triangulated to ensure robustness and inform actionable recommendations to strengthen gender responsiveness in fiscal and climate finance systems at both national and sub-national levels. Findings were systematically triangulated to enhance analytical robustness, validate key findings, and ensure consistency across multiple sources of evidence. This also strengthens the credibility of the analysis and informs practical, evidence-based, and actionable recommendations to enhance gender responsiveness in fiscal policy and climate finance systems at both national and sub-national levels in Cambodia.

III. LITERATURE REVIEW

The integration of gender considerations into climate finance has gained increasing attention in Cambodia, reflecting global commitments to inclusive climate action and sustainable development. Gender-responsive climate finance aims to ensure that financial resources, policies, and investments address the differentiated vulnerabilities, capacities, and priorities of women, men, and marginalized groups (UN-Women, 2021). In Cambodia, while significant progress has been made in embedding gender equality within policy frameworks, literature indicates that gender-responsiveness in fiscal and climate finance systems remains uneven, particularly at the sub-national level.

3.1 Gender and Climate-Responsive National Policy Frameworks: Analytical Assessment

3.1.1 Key Relevant National Policies and Strategic Frameworks

Cambodia has established a comprehensive policy and strategic framework that provides an enabling environment for integrating gender equality and social inclusion (GESI) into climate governance, public financial management, and sustainable development. Gender equality is consistently recognized as a cross-cutting priority across national development, decentralization, climate change, and public finance policies. These frameworks provide the policy mandate for mainstreaming gender considerations throughout climate planning, budgeting, implementation, monitoring, and climate finance governance.

This section provided a review of major policy and strategic frameworks that are directly relevant to and support gender-responsive climate finance in Cambodia.

Policy/Framework	Relevance to Gender-Responsive Climate Finance
National Strategic Development Plan (NSDP) 2024–2028	Establishes gender equality and climate resilience as cross-cutting national development priorities and promotes integration of gender into planning, budgeting, and public investment.
Pentagonal Strategy Phase I (2024–2028)	Reinforces inclusive economic growth, public financial management reform, and gender-responsive investment across priority sectors.
National Program for Sub-national Democratic Development (NP2) 2021–2030	Provides the institutional framework for integrating gender and climate considerations into decentralized planning and budgeting through local governance systems.
Cambodia Climate Change Strategic Plan (CCCSP) 2024–2033	Serves as Cambodia's overarching climate policy and promotes gender-responsive climate planning, budgeting, and climate finance governance.
Cambodia's Third Nationally Determined Contribution (NDC 3.0)	Embeds GESI throughout climate mitigation and adaptation commitments, with 129 of 163 interventions incorporating gender and social inclusion measures.
Master Plan on Gender and Climate Change (2018–2030)	Provides Cambodia's dedicated strategic framework for mainstreaming gender across climate adaptation, mitigation, disaster risk reduction, and climate finance.

National Adaptation Plan (NAP) Framework and Financing Plan	Integrates gender into adaptation planning, financing, monitoring, and public investment programming.
Long-Term Strategy for Carbon Neutrality (LTS4CN)	Recognizes the importance of social inclusion and gender in achieving an equitable transition to carbon neutrality.
Green Climate Fund (GCF) Country Programme	Operationalizes gender-responsive climate finance through mandatory gender assessments, Gender Action Plans, gender indicators, and inclusive project implementation.

Although these policies differ in scope and implementation arrangements, they collectively establish a coherent national policy framework that promotes gender mainstreaming rather than stand-alone gender financing mechanisms. Together they provide the legal and policy foundation for integrating gender into climate finance governance at both national and sub-national levels.

3.1.2 Existing Practices and Application

The review indicates that Cambodia has made significant progress in integrating gender considerations into climate governance and public financial management through mainstreaming approaches. The existing practice focuses on embedding gender considerations throughout policy formulation, planning, budgeting, implementation, monitoring, and reporting processes.

Program-Based Budgeting (PBB), Budget Strategic Plans (BSPs), Public Investment Programs (PIPs), and decentralized planning mechanisms under NP2 provide important entry points for integrating gender into climate-related investments. Ministries and sub-national administrations are increasingly encouraged to incorporate gender analysis into climate vulnerability assessments, sector planning, public investment proposals, and budget preparation. Similarly, climate finance is mobilized through national budgets, development partner support, international climate finance, blended finance, and private-sector investment while encouraging equitable access for women and vulnerable populations.

Institutional mechanisms have also been established to support implementation. At national level, ministries such as the Ministry of Environment, Ministry of Women's Affairs, Ministry of Economy and Finance, National Council for Sustainable Development, and NCDD-S have complementary responsibilities for integrating gender into climate policy and financing. The Gender Mainstreaming Action Group (GMAG) have been established nationally across line ministries to mainstream gender into sector development. GMAG’s primary role is to promote and coordinate the integration of gender equality and women’s empowerment into sector policies, strategies, plans, programs, budgets, and monitoring systems. Under technical assistance of the Ministry of Women Affairs (MoWA), GMAGs serve as the national focal gender mechanism for ensuring that sector development interventions are gender-responsive, inclusive, and aligned with gender equality priorities of Cambodia. At sub-national level, the Commune/Sangkat Committee for Women and Children (CCWC) and District/Municipality/Khan Committees, and the recent established Provincial Gender Mainstreaming Group, provide institutional platforms for women's participation in local planning and climate decision-making. These mechanisms strengthen community participation while improving alignment between local development priorities and climate resilience objectives.

Several policy frameworks also encourage the application of gender-sensitive indicators, sex-disaggregated data, expenditure tracking, stakeholder consultation, monitoring systems, and institutional capacity development. NDC 3.0 and the GCF Country Program represent the most advanced examples by requiring gender assessments, Gender Action Plans, inclusive stakeholder engagement, monitoring indicators, and gender-responsive reporting for climate investments. NDC 3.0 notably embedding GESI considerations across 129 of its 163 climate interventions and explicitly promoting women's participation in climate governance, equitable access to climate finance, adaptive technologies, and green employment opportunities. The GCF Country Program further operationalizes gender-responsive climate finance by requiring gender assessments, gender action plans, gender-sensitive indicators, and monitoring requirements for all funded projects. The GCF Country Program further operationalizes gender-responsive climate finance by requiring gender assessments, gender action plans, gender-sensitive indicators, and monitoring requirements for all funded projects. These practices demonstrate that Cambodia has begun operationalizing gender-responsive climate finance, although implementation remains largely dependent on institutional commitment rather than standardized financial mechanisms.

3.1.3 Key Gaps and Barriers of Frameworks for Gender-Responsive Climate Finance

Despite the strong policy framework, implementation remains fragmented and uneven across institutions and administrative levels. One of the most significant challenges is that gender responsiveness is primarily mainstreamed through policy commitments rather than supported by dedicated financing instruments or operational budgeting systems. Most national policies encourage gender integration but do not establish mandatory gender-responsive budget allocations, expenditure tracking mechanisms, or standardized investment criteria. These gender integration remains policy-driven rather than systematically embedded within Cambodia's public financial management system.

Institutional and technical capacity constraints continue to limit implementation, particularly at sub-national levels. Provincial administrations, district authorities, and commune councils often lack the technical expertise, operational tools, and practical guidance required to undertake gender analysis, prepare gender-responsive climate investment proposals, implement gender-responsive budgeting, or monitor gender outcomes. Capacity limitations are compounded by inconsistent application of gender mainstreaming methodologies across ministries and sectors, resulting in variable implementation quality throughout the country.

Data availability and accountability systems also remain weak. Although most national frameworks call for sex-disaggregated data and gender-sensitive monitoring, data collection and utilization remain inconsistent. Furthermore, institutional coordination among agencies responsible for climate change, finance, planning, decentralization, and gender equality remains fragmented, creating overlapping mandates and reducing implementation effectiveness.

Finally, several emerging climate finance strategies, including the Long-Term Strategy for Carbon Neutrality and NDC 3.0, recognize gender equality as an important principle but provide limited operational guidance on financing mechanisms, investment prioritization, accountability, or gender-responsive budgeting. As Cambodia expands climate investment, this represents a significant implementation gap that could reduce the effectiveness and inclusiveness of future climate finance initiatives.

3.1.4 Opportunities and Strategic Recommendations

The review found that Cambodia has already established the necessary policy foundation for gender-responsive climate finance. The next phase should therefore focus on translating policy commitments into operational systems that strengthen financial accountability, institutional capacity, and measurable gender outcomes.

A first priority is to institutionalize Gender-Responsive Climate Budgeting (GRCB) within Cambodia's public financial management framework. This includes developing standardized gender-responsive budget tagging systems, expenditure tracking mechanisms, climate investment appraisal criteria, gender screening tools, and reporting templates that can be consistently applied across ministries and sub-national administrations. Embedding these mechanisms within Program-Based Budgeting and Public Investment Programs would significantly improve transparency, accountability, and evidence-based resource allocation.

Secondly, institutional capacities should be strengthened through targeted technical assistance, practical operational guidance, and standardized implementation tools. Capacity development should focus on gender analysis, gender-responsive planning and budgeting, climate finance proposal preparation, procurement, monitoring and evaluation, and results-based reporting. Particular attention should be given to provincial, district, and commune administrations, where implementation capacity remains weakest.

Thirdly, strengthening gender-responsive data systems should become a national priority. This includes expanding the collection and use of sex-, age-, disability-, and climate-disaggregated data; developing standardized gender-responsive indicators; and integrating these indicators into national climate finance monitoring systems. Improved data quality would support evidence-based policy making while strengthening accountability for gender-responsive climate investments.

Finally, Cambodia's proposed Sub-national Climate Fund (SCF) presents a strategic opportunity to operationalize these policy commitments. The SCF can become a national demonstration model by incorporating minimum gender eligibility criteria, gender-responsive appraisal and scoring systems, Gender Action Plans, climate finance budget tagging, dedicated incentives for women-led initiatives, and robust monitoring and reporting requirements. By embedding these mechanisms within the SCF governance and operational framework, Cambodia can move beyond policy commitments and establish a practical model of gender-responsive climate finance that supports climate resilience, social inclusion, and equitable local development.

3.2 Gender-Responsive Financial Policies and Frameworks: Analytical Review

3.2.1 Key Relevant Financial Framework

Cambodia has progressively developed a climate finance architecture that provides important institutional and financial foundations for integrating climate resilience and gender equality into public financial management. Unlike the broader national development and climate policies discussed in Section 3.1, these financial frameworks focus on resource mobilization, fiscal management, investment planning, and implementation mechanisms that determine how climate finance is allocated and managed at both national and sub-national levels.

The review identified several financial policies and financing mechanisms that are particularly relevant to the design of the proposed Sub-national Climate Fund (SCF).

Table 1: Financial policies and their relevance to Gender-Responsive Climate Finance

Financial Policy/ Mechanism	Relevance to Gender-Responsive Climate Finance
Cambodia Climate Change Financing Framework (CCFF)	Provides the national climate finance architecture, climate expenditure tracking, financing strategies, institutional arrangements, and increasingly incorporates gender considerations into climate finance governance.
Public Financial Management Reform Program (PFMRP)	Establishes Program-Based Budgeting (PBB), Budget Strategic Plans (BSPs), Public Investment Programs (PIPs), fiscal accountability, and public expenditure management systems that provide entry points for gender-responsive climate budgeting.
Local Governments and Climate Change (LGCC)/LoCAL Program	Demonstrates practical application of climate finance at sub-national level through performance-based climate resilience grants while incorporating Gender Action Plans and inclusive planning approaches.
Commune/Sangkat Fund (CSF) and District/Municipality/Khan (DMK) Funds	Finance local infrastructure and service delivery through participatory planning processes that provide opportunities for integrating gender and climate priorities into local investments.
Sub-National Investment Fund (SNIF)	Supports decentralized public investment and provides opportunities to integrate gender-responsive climate criteria into infrastructure investment and service delivery.
Social Service and Environmental Budgeting under CS/DMK Funds	Creates operational entry points for financing climate adaptation, environmental protection, disaster risk reduction, and gender-responsive community investments.

These financial frameworks demonstrate that Cambodia has developed the institutional foundations necessary to mobilize, allocate, and manage climate finance through existing public financial management systems. The prevailing policy approach emphasizes mainstreaming climate and gender considerations within existing fiscal systems rather than creating separate climate or gender financing mechanisms.

3.2.2 Existing Practices and Application

The review indicates that Cambodia has made important progress in applying gender and climate considerations within existing financial management systems. Current practice emphasizes integrating gender throughout the climate finance cycle, including planning, budgeting, implementation, monitoring, and reporting.

At the national level, the Cambodia Climate Change Financing Framework (CCFF) promotes climate expenditure analysis, climate finance mobilization, climate budget tagging, and institutional coordination while encouraging gender analysis and the use of gender-sensitive indicators within climate finance planning. Similarly, the Public Financial Management Reform Program (PFMRP) provides operational mechanisms such as Program-Based Budgeting, Budget Strategic Plans, Public Investment Programs, and financial reporting systems that enable ministries to integrate climate and gender priorities into routine budget preparation and resource allocation.

At the sub-national level, decentralization reforms have significantly expanded opportunities for gender-responsive climate finance. Instruments such as Commune Development Plans (CDPs), Commune Investment Programs (CIPs), District Investment Programs (DIPs), and the Commune/Sangkat and DMK Funds provide mechanisms for integrating local climate priorities into development investments. Participatory planning processes supported by Commune Committees for Women and Children (CCWC) enable women and vulnerable groups to participate in identifying climate-related priorities such as water supply, sanitation, disaster risk reduction, climate-resilient infrastructure, and livelihood diversification.

Innovative programs such as the Local Governments and Climate Change (LGCC) initiative under the LoCAL mechanism further demonstrate how climate finance can incorporate gender considerations through gender assessments, Gender Action Plans, participatory planning, and performance-based financing. These experiences provide practical lessons for strengthening the future Sub-national Climate Fund by demonstrating that climate finance can support resilience-building and gender equality when supported by appropriate institutional arrangements, accountability mechanisms, and technical guidance.

Collectively, current practice demonstrates that Cambodia has established institutional mechanisms for integrating gender into climate finance planning. However, implementation continues to rely primarily on mainstreaming approaches, with relatively limited use of targeted financial incentives, dedicated gender-responsive investment criteria, or systematic expenditure tracking.

3.2.3 Key Gaps and Barriers

Cambodia has done substantial progress in establishing financial systems that support climate resilience, but significant challenges still remain in translating policy commitments into gender-responsive financial outcomes. The most significant limitation is that gender responsiveness remains largely mainstreamed rather than institutionalized throughout the climate finance cycle. Existing financial mechanisms encourage gender integration but generally do not establish mandatory gender-responsive budget allocations, minimum investment requirements, financial incentives, or standardized gender-responsive appraisal systems. Consequently, gender considerations often influence project design but have relatively limited impact on resource allocation decisions.

Weak expenditure tracking represents another major constraint. Although the CCFF and PFMRP recognize the importance of climate expenditure tracking, systematic tracking of gender-responsive climate expenditures remain limited. Existing public financial management systems generally lack standardized gender budget tagging, gender expenditure markers, and financial reporting systems capable of measuring whether climate investments effectively benefit women and vulnerable populations. This significantly reduces transparency and accountability.

Institutional and technical capacity constraints also limit implementation. Ministries and sub-national administrations often have limited expertise in gender-responsive climate budgeting, gender analysis, climate finance proposal preparation, and results-based monitoring. Practical guidance and operational tools remain fragmented, contributing to inconsistent implementation across sectors and provinces. At the local level, limited fiscal availability and competing development priorities further constrain investment in gender-responsive climate activities.

In addition, weaknesses in data systems continue to undermine evidence-based decision-making. Limited use of sex-disaggregated data, gender-sensitive indicators, and climate expenditure information makes it difficult to evaluate the effectiveness and equity of climate investments. Without stronger monitoring systems, financial institutions cannot easily demonstrate whether climate finance contributes to reducing gender inequalities or improving resilience among vulnerable populations. Weak expenditure tracking systems make it difficult to determine whether climate finance reaches women and vulnerable populations or contributes to gender equality outcomes.

3.2.4 Opportunities and Strategic Recommendations

Cambodia's existing financial architecture provides a strong platform for developing a more systematic and accountable gender-responsive climate finance system. Rather than creating parallel financing structures, future reforms should strengthen existing public financial management systems while introducing targeted mechanisms that improve implementation and accountability.

The proposed Sub-national Climate Fund (SCF) offers a strategic opportunity to move beyond policy-level mainstreaming by institutionalizing gender-responsive climate finance throughout the entire investment cycle. This includes integrating mandatory gender screening, gender-responsive investment criteria, climate and gender budget tagging, expenditure tracking, gender-responsive procurement, Gender Action Plans, and results-based monitoring into SCF governance and operational procedures.

Existing financial instruments such as the CCFF, PFMRP, SNIF, and Commune/Sangkat and DMK Funds can also be strengthened through the introduction of standardized gender-responsive budgeting guidelines, expenditure tracking systems, and performance indicators. Rather than requiring separate gender budgets for every investment, Cambodia should adopt a hybrid financing approach that combines mainstreaming with targeted financial incentives. The proposed Sub-national Climate Fund (SCF) should build upon this approach by strengthening implementation through mandatory gender screening, gender-responsive project appraisal, enhanced expenditure tracking, technical assistance, performance-based incentives, and robust monitoring and reporting mechanisms. Where appropriate, targeted support may be provided for women-led initiatives and projects that generate significant gender equality outcomes, without creating a separate gender financing system.

Institutional capacity development should accompany these reforms. National and sub-national agencies require practical guidance on gender-responsive climate finance planning, project appraisal, budgeting, monitoring, and reporting. Investment in sex-disaggregated data systems, climate expenditure tracking, and standardized gender indicators will further strengthen accountability and improve evidence-based decision-making.

By combining Cambodia's existing mainstreaming approach with targeted financial incentives, stronger expenditure tracking, and robust accountability mechanisms, the proposed SCF can become a national model for operationalizing gender-responsive climate finance. Such an approach would align with existing public financial management reforms while ensuring that climate investments deliver measurable benefits for women, vulnerable groups, and climate-resilient local development.

3.3 International Lesions on Gender-Responsive Climate Finance Policies

International experiences on gender-responsive climate financing highlight diverse valuable lessons for strengthening policy and practice. Countries such as Rwanda, Bangladesh, Indonesia, and the Philippines demonstrate that effective gender-responsive climate finance requires moving beyond project-level considerations toward system-wide integration across planning, budgeting, allocation, and monitoring processes. Key lessons include the importance of institutionalizing gender within climate finance frameworks, linking gender-responsive budgeting with climate finance systems, developing integrated tagging and tracking mechanisms, strengthening cross-sectoral coordination, and ensuring meaningful participation of women at all levels, particularly in decentralized contexts. These global practices also emphasize the role of clear accountability mechanisms, gender-sensitive indicators, and inclusive governance structures in ensuring that climate finance not only acknowledges gender differences but actively contributes to reducing inequalities and supporting equitable, climate-resilient development outcomes.

3.3.1 Institutionalized Gender-Responsive Climate Finance in Rwanda

Rwanda is widely recognized as a good example of institutionalized gender-responsive climate finance, having systematically integrated gender considerations across national climate policies, planning frameworks, and financing mechanisms. Gender is embedded within national climate funds, with mandatory gender analyses and clearly defined gender indicators required throughout project design and approval processes (MoE Rwanda, 2019). This is supported by robust monitoring and evaluation systems that track gender outcomes, alongside the active involvement of dedicated gender institutions in climate finance governance. Notably, Rwanda has advanced from a “gender-relevant” to a “gender-transformative” approach, ensuring that climate finance not only acknowledges gender differences but actively addresses structural inequalities and empowers women and marginalized groups. The key lesson from Rwanda underscores that effective gender-responsive climate finance requires institutionalization within financial systems through formal policies, procedures, and accountability mechanisms rather than being treated as an optional or add-on component (UNFCCC, 2019).

3.3.2 Linking Gender Budgeting with Climate Finance in Bangladesh

Bangladesh is widely recognized as a global leader in integrating gender-responsive budgeting (GRB) with climate finance, demonstrating how fiscal policy can simultaneously advance climate and gender objectives. Through the introduction of Gender Budget Statements across ministries, public expenditures are systematically assessed for their gender impacts, with climate-related spending increasingly evaluated through a gender lens. This approach is reinforced by green finance frameworks, national climate funds, and strong leadership from central institutions, including the central bank and key fiscal authorities, in shaping climate finance priorities. Bangladesh’s experience also underscores the critical role of budget classification and tagging systems in tracking gender-responsive climate expenditures, enhancing transparency, accountability, and policy alignment (WB, 2021). The key lesson is that climate finance should be fully integrated into public financial management systems linking planning, budgeting, allocation, and expenditure tracking so that gender responsiveness becomes an embedded feature of the overall fiscal framework rather than a standalone initiative.

3.3.3 Climate Budget Tagging and Gender Integration in Indonesia

Indonesia provides a strong example of integrating climate budget tagging with gender-responsive budgeting (GRB) within its public financial management system. The government has established a national climate budget tagging mechanism to systematically track climate-related expenditures across sectors, while aligning it with existing gender budgeting frameworks. This integration is reinforced through the use of performance indicators that link climate and gender outcomes, supporting more coherent planning, implementation, and evaluation of public spending. Indonesia’s experience demonstrates that combining climate and gender tagging within a unified system enhances the visibility of resource allocation and ensures that expenditures contribute to both environmental sustainability and gender equality (UNDP, 2019). The key lesson is that integrated tagging systems capturing both climate and gender dimensions are essential for strengthening transparency, accountability, and evidence-based decision-making in public finance.

3.3.4 Local Climate Funds with Gender Integration in the Philippines

The Philippines offers a strong example of integrating gender responsiveness into local climate finance through the alignment of Local Climate Change Action Plans (LCCAPs) with dedicated financing mechanisms such as the People's Survival Fund. Gender considerations are systematically embedded in local climate planning, ensuring that adaptation and mitigation actions address the specific needs of women and vulnerable groups. This approach is reinforced by participatory frameworks that promote community engagement and women's leadership in decision-making processes. The Philippine experience demonstrates that locally managed climate funds can effectively advance gender priorities when supported by clear guidelines, eligibility criteria, and accountability mechanisms (UNDP, 2018). The key lesson is that dedicated sub-national climate finance, when aligned with inclusive planning and strong community participation, can deliver equitable, context-specific climate solutions while strengthening women's meaningful involvement in climate governance.

3.3.5 Global Climate Finance Mechanisms

Global climate finance mechanisms, particularly multilateral climate funds, play a pivotal role in setting standards and advancing best practices for gender-responsive finance. These mechanisms typically require the preparation of Gender Action Plans (GAPs) for all funded projects, ensuring that gender considerations are systematically integrated from the design stage (UNDP, 2019a). Mandatory gender analyses, the use of sex-disaggregated indicators, and robust monitoring and reporting systems help guide implementation and track outcomes. In addition, many global funds emphasize inclusive participation by engaging women's organizations and local stakeholders, ensuring that interventions are contextually relevant and socially inclusive (Adaptation Fund, 2016). They also promote direct access modalities and capacity-building support for sub-national and community-level actors, strengthening local ownership and equitable resource distribution. The key lesson is that gender responsiveness must be embedded throughout the entire climate finance cycle from design and appraisal to implementation, monitoring, and evaluation rather than treated as a standalone or secondary component.

3.3.6 Concluded Lesson Learned and Implications for the SCF

International experience demonstrates that gender-responsive climate finance generates benefits that extend beyond improving gender equality. When gender considerations are systematically integrated throughout the climate finance cycle from project design and budgeting to implementation, monitoring, and evaluation investments become more effective, equitable, and sustainable. Experiences from gender-responsive climate finance programs in countries such as Bangladesh, Rwanda, Nepal, Indonesia, Uganda, and through the LoCAL mechanism show that integrating gender into local climate finance contributes to multiple development outcomes. Table below summarizes outcome observed from international cases and their implications for Cambodia SCF.

Table 2: Outcomes observed from international cases and their implications for Cambodia SCF

Outcomes observed	Implications for Cambodia's SCF
Improved access to climate information and early warning systems through targeted communication channels for women and vulnerable groups.	Require all SCF-funded projects to ensure inclusive early warning dissemination and community preparedness measures.
More climate-resilient livelihoods through women's access to climate-smart agriculture, resilient value chains, green enterprises, and financial services.	Encourage investments that strengthen women's economic resilience and support women-led climate enterprises.
Greater participation of women in local climate governance through representation in planning committees, community consultations, and project oversight.	Make women's meaningful participation a minimum requirement during project preparation, implementation, and monitoring.
Improved access to climate-resilient infrastructure and basic services, including water supply, sanitation, renewable energy, and disaster-resilient community assets.	Incorporate gender-responsive design standards into SCF investment criteria and project appraisal processes.
Strengthened institutional capacity through gender-responsive budgeting, expenditure tracking, and improved coordination across government agencies.	Build capacity of sub-national administrations to apply gender-responsive planning, budgeting, procurement, monitoring, and reporting tools.
Enhanced transparency and accountability through gender-sensitive indicators, sex-disaggregated data, and performance monitoring.	Establish a standardized gender monitoring framework and climate expenditure tracking system within the SCF.
Greater access to climate finance by women and vulnerable groups through simplified procedures, technical assistance, and dedicated support mechanisms.	Provide technical assistance and proposal development support to women-led organizations, producer groups, and vulnerable communities to improve access to SCF financing.

These international experiences suggest that the value of gender-responsive climate finance lies not only in ensuring equitable participation but also in improving the effectiveness, sustainability, and development impact of climate investments. Rather than creating a separate gender financing system, Cambodia's proposed Sub-national Climate Fund should strengthen its existing gender mainstreaming approach by embedding mandatory gender screening, gender-responsive investment criteria, performance indicators, expenditure tracking, and inclusive participation requirements throughout the project cycle. Where justified, the SCF could also provide targeted support for women-led initiatives and projects that generate significant gender equality and resilience outcomes. Such an approach would remain consistent with Cambodia's public financial management reforms while translating national gender policy commitments into measurable local climate resilience outcomes.

IV. GENDER ANALYSIS OF NATIONAL AND SUB-NATIONAL CLIMATE FINANCE

This section IV presents a comprehensive gender analysis of Cambodia's national and sub-national climate finance system by assessing the extent to which gender equality and social inclusion (GESI) are integrated into climate finance policies, institutional arrangements, public financial management, financing mechanisms, and investment processes. The analysis is based on a combination of an extensive literature review of relevant national policies, legal and regulatory frameworks, climate finance strategies, and international good practices, together with evidence generated through key informant interviews (KIIs), stakeholder consultations, and field missions conducted with national ministries, development partners, financial institutions, and sub-national administrations (SNAs) in Pursat and Prey Veng provinces. The findings reflect both policy perspectives and practical implementation experiences, highlighting existing strengths, challenges, capacity gaps, and opportunities for strengthening gender-responsive climate finance. The section provides an evidence-based foundation for developing recommendations to inform the design, governance, and operationalization of the proposed Sub-national Climate Fund (SCF), ensuring that climate finance contributes to more inclusive, equitable, and climate-resilient development in Cambodia.

4.1 Gender-Differentiated Climate Vulnerability and Needs

Gender-differentiated climate vulnerability and needs form a critical foundation for gender analysis in national fiscal and sub-national climate finance. Climate change impacts such as floods, droughts, and extreme temperatures affect women, men, and vulnerable groups in different ways due to pre-existing inequalities in access to resources, services, and decision-making power. Women, particularly those in rural and climate-sensitive livelihoods, often face higher exposure and lower adaptive capacity as a result of limited access to land, finance, climate information, and technologies, as well as social norms that constrain their participation and mobility (UNDP, 2019b). At the same time, women possess important knowledge and play key roles in household and community resilience.

Field consultations consistently confirmed that climate-related hazards have significantly affected agriculture, fisheries, livestock production, and household livelihoods. Women explained that droughts and floods increase the time required for collecting water, maintaining household food security, caring for children and elderly family members, and restoring livelihoods after disasters. Participants also emphasized that limited access to climate-resilient technologies, financial resources, and diversified income opportunities reduces women's adaptive capacity compared to men. Recognizing these differentiated vulnerabilities and needs is essential to ensure that fiscal policies, budget allocations, and climate finance mechanisms are responsive, equitable, and capable of effectively supporting inclusive climate resilience outcomes.

4.1.1 Differential Exposure and Sensitivity

Climate change impacts at the sub-national level in Cambodia are not experienced uniformly across populations. Women, men, and marginalized groups/vulnerable groups face different levels of exposure to climate hazards and sensitivity of livelihoods, social systems, and adaptative capacity due to existing socio-economic roles, access to resources, livelihood patterns, structural inequalities, and social norms. Understanding these differentiated vulnerabilities is essential for designing inclusive and equitable sub-national climate finance mechanisms that effectively respond to local needs and reduce climate risks for all population groups.

4.1.1.1 Women's Differential Exposure and Sensitivity

Women in Cambodia are disproportionately exposed to climate risks because of their strong dependence on climate-sensitive natural resources and livelihood sectors. At the sub-national level, women significantly engaged in agriculture, fisheries, small-scale livestock raising, food processing, and informal economic activities that depend directly on natural resources and climate-sensitive sectors. These sectors are highly vulnerable to floods, droughts, irregular rainfall, heatwaves, and changing seasonal patterns all of which directly affect livelihood systems, food security, income stability, and increasing women's exposure to economic, social, and livelihood risks.

In rural communities, women play central roles in household subsistence and natural resource management. They are primarily responsible for raising small animals, maintaining home gardens, cultivating vegetables, supporting rice production activities, and ensuring water availability for crops and livestock. During climate shocks such as droughts or floods, women's workloads increase substantially as they must travel longer distances to collect water, secure food supplies, and maintain household well-being. These additional responsibilities often occur alongside unpaid care work, including caring for children, elderly family members, and sick relatives, which intensifies during climate-related disasters.

Women's daily responsibilities place them at the frontline of climate impacts. Floods or storms may damage homes, contaminate water sources, and increase disease risks, requiring women to dedicate more time to caregiving and household recovery activities. This reduces opportunities for income generation, education, skills development, or participation in local governance processes, thereby reinforcing gender inequalities.

Despite their critical contributions to household resilience and local food systems, women frequently face barriers in accessing climate information, climate-resilient technologies, agricultural extension services, technical training, and early warning systems. Limited participation in decision-making forums at community and sub-national governance levels further restricts their ability to influence adaptation planning or resource allocation. Cultural norms and time poverty also limit women's participation in training programs or consultations related to climate adaptation and climate finance initiatives.

Additionally, women generally have less access to land ownership, financial services, productive assets, and formal credit, restricting their ability to invest in adaptive practices such as improved irrigation systems, climate-resilient seeds, or diversified livelihoods. As a result, their adaptive capacity remains constrained, making recovery from climate shocks slower and more difficult.

Without gender-responsive climate finance investments that target gender specific needs, climate investments risk reinforcing existing inequalities rather than strengthening inclusive resilience.

4.1.1.2 Men's Differential Exposure and Sensitivity

Men experience climate risks differently, primarily through livelihood instability and occupational hazards. In many Cambodian communities, men are traditionally responsible for income generation through farming, fishing, construction, transportation, or wage labor. Climate variability affects crop yields, fish stocks, and rural employment opportunities, which can reduce household income and increase financial insecurity.

Climate-induced economic pressures often drive male migration from rural areas to urban centers or neighboring countries in search of employment. While migration can serve as a coping strategy, it introduces new vulnerabilities, including exposure to unsafe working conditions, irregular income, labor exploitation, and social disconnection from families and communities. Temporary or seasonal migration may also disrupt household structures, increasing caregiving burdens on women who remain at home and potentially weakening community social cohesion.

Men engaged in climate-sensitive occupations may face heightened physical risks during extreme weather events. For example, fishermen operating under unpredictable weather conditions, farmers working under extreme heat, or laborers engaged in reconstruction after disasters are exposed to health and safety hazards. These risks can lead to injury, reduced productivity, or long-term income instability, thereby increasing economic stress at the household level.

In addition, social expectations around masculinity and the role of men as primary providers may limit their willingness to seek support or diversify livelihoods, potentially increasing psychological stress during periods of climate-induced economic hardship. Climate finance initiatives that fail to consider these gendered pressures may overlook important dimensions of vulnerability among men.

4.1.1.3 Vulnerable Groups and Intersecting Vulnerabilities

Vulnerable groups and populations including indigenous communities, persons with disabilities, elderly individuals, poor families, women-head households, children, remote communities, and ethnic minorities experience compounded vulnerabilities resulting from the intersection of climate risks and existing social and economic exclusion. These groups often reside in geographically remote or environmentally fragile areas, such as forested uplands, flood-prone zones, or areas with limited infrastructure and public services, increasing their exposure to climate hazards while constraining their adaptive capacity.

An intersectional perspective highlights that climate vulnerability is sharp not only by gender but also by other intersecting factors such as ethnicity, age, disability, poverty status, language barriers, geographic location. Indigenous women, in particular experience multiple and overlapping barrier related to gender, ethnicity, language, remoteness, and limited access to education, public services, and productive resources. Stakeholder consultations and available evidence indicate that these barriers may also constrain Indigenous women's participation and representation in local decision-making processes and reduce their access to climate information, extension services, early warning systems, and climate finance opportunities. Traditional livelihoods dependent on forests, shifting cultivation, and natural resources are increasingly affected by climate variability and environmental degradation, further increase their vulnerability.

Persons with disabilities encounter additional challenges during climate disasters, including difficulties accessing evacuation routes, shelters, healthcare services, and early warning systems that are not designed inclusively. Physical barriers, social stigma, and limited livelihood opportunities increase their sensitivity to climate shocks and reduce recovery capacity. Similarly, elderly populations may face mobility constraints and health vulnerabilities during extreme weather events, requiring targeted support mechanisms. Ethnic minorities and socially excluded groups often have limited access to land tenure security, education, financial services, and government support programs. These structural inequalities reduce their ability to benefit from climate adaptation investments unless climate finance explicitly integrates inclusive targeting and accessibility measures.

These findings highlight the importance of adopting an explicitly intersectional approach within the SCF Framework. Rather than treating women as a single, homogeneous group, climate finance interventions should recognize and respond to the diverse and overlapping vulnerabilities faced by different population groups. This requires targeted outreach, culturally and linguistically appropriate communication, accessible climate services, inclusive consultation processes, and project design that prioritizes those experiencing the greatest climate and social disadvantages.

4.1.1.4 Implications for Sub-National Climate Finance

The differentiated exposure, sensitivity, and vulnerability of women, men, and marginalized groups highlight the need for sub-national climate finance in Cambodia to adopt inclusive and gender-responsive approaches. Climate investments at sub-national levels should recognize diverse livelihood roles, address structural barriers to resource access, and ensure equitable participation in planning and decision-making processes.

Sub-national administrations play a critical role in identifying localized vulnerabilities and directing climate finance toward community-specific adaptation priorities. Gender-responsive and socially inclusive climate finance can support targeted investments such as climate-resilient agriculture for women farmers, safe livelihood diversification for men facing migration pressures, and accessible adaptation infrastructure for persons with disabilities and marginalized communities. Integrating gender and social inclusion considerations into climate budgeting, project design, and monitoring systems can enhance effectiveness, strengthen resilience outcomes, and ensure that climate finance reaches those most at risk.

By incorporating and addressing differential exposure, sensitivity, and vulnerability analysis into planning, budgeting, and monitoring frameworks, Cambodia's sub-national climate finance mechanisms can contribute not only to climate resilience but also to social equity, inclusive development, and long-term community sustainability. Such approaches contribute not only to climate resilience but also to inclusive local development, poverty reduction, and social cohesion across Cambodia's diverse sub-national contexts.

4.1.2 Adaptive Capacity and Access to Resources

Adaptive capacity refers to the ability of individuals, households, communities, and institutions to anticipate, respond to, and recover from climate-related stresses and shocks while maintaining or improving livelihoods and well-being. At the sub-national level in Cambodia, adaptive capacity is strongly influenced by access to resources, services, infrastructure, information, and participation in governance processes. However, persistent gender inequalities and social exclusion limit the ability of women and vulnerable groups to benefit equally from climate adaptation opportunities and climate finance investments. Understanding these disparities is critical for designing sub-national climate finance mechanisms that strengthen resilience while promoting inclusive and equitable development outcomes.

4.1.2.1 Access to Climate-Resilient Infrastructure and Technologies

Access to climate-resilient infrastructure and technologies remains uneven across gender and social groups, directly affecting adaptive capacity. Climate-resilient infrastructure including irrigation systems, flood protection structures, climate-resilient roads, water supply systems, sanitation facilities, and disaster-resilient housing plays a vital role in reducing exposure to climate hazards and supporting livelihood stability. However, women and marginalized communities often benefit less from such investments due to socio-economic and geographic barriers.

In rural Cambodia, women farmers frequently rely on small-scale agricultural production but have limited access to improved irrigation technologies, drought-resistant seeds, mechanized tools, or climate-smart agricultural practices. Extension services and technology distribution programs are often designed without considering women's time constraints, literacy levels, or mobility limitations, reducing their uptake and effectiveness. As a result, women may continue using traditional farming practices that are increasingly vulnerable to climate variability.

Similarly, infrastructure planning at sub-national levels may not fully integrate gender-responsive design considerations. For example, water supply systems or disaster shelters may not adequately address safety, accessibility, or caregiving needs, which disproportionately affects women, elderly persons, and persons with disabilities. Remote and indigenous communities also face challenges accessing resilient infrastructure due to geographic isolation and limited public investment. Common gaps include location of water points and sanitation facilities that not easily or safely accessible and infrastructure designed are not adequately consider women's caregiving and productive roles. Strengthening adaptive capacity therefore requires climate finance investments that promote inclusive and gender-responsive infrastructure standards, and targeted support for women and vulnerable households to ensure that climate investments deliver tangible and equitable benefits.

4.1.2.2 Access to Financial Services, Credit, and Climate-Related Funding

Financial resources are a key determinant of adaptive capacity, enabling households and local actors to invest in climate-resilient livelihoods, recover from climate shocks, and adopt new technologies. Despite progress in financial inclusion in Cambodia, significant gender gaps persist in access to credit, savings mechanisms, insurance products, and climate-related financing opportunities, limiting the ability of women and marginalized groups to build resilience.

Sub-national administrations (SNAs) in Cambodia receive annual fiscal transfers from the national budget to support local priority development, administrative functions, and the delivery of social services. The recent issuance of Inter-ministerial Circular No. 007 in 2025 further earmarked Commune/Sangkat (C/S) Funds and District/Municipality/Khan (DMK) Funds for investments in social services and environmental management. While these financing mechanisms represent important progress in decentralizing public investment, the integration of climate change considerations within sub-national budgeting remains limited. This is largely due to constrained fiscal space and the need to balance multiple, and often competing, local development priorities.

In addition, efforts to incorporate climate change into sub-national planning have been initiated. National Committee for Sub-National Democratic Development Secretariat has put efforts to put in place guideline for mainstreaming climate change into local development planning. The efforts include the implementation of Local Government Climate Change (LGCC) phases I and II in selected provinces and districts. Building on this, the LGCC Phase III aligned with the LoCAL mechanism and supported under the PBCRB initiative has introduced climate adaptation top-up financing to complement existing development investments across 15 districts. Despite these advancements, current approaches remain insufficiently gender-responsive. Gender considerations are not yet systematically integrated into the design, allocation, or monitoring of sub-national climate finance, limiting the extent to which these investments address the differentiated needs, roles, and vulnerabilities of women, men, and marginalized groups.

Women, particularly in rural areas, often lack formal land titles or collateral required to access bank loans or agricultural financing. Many rely on informal lending systems or microfinance institutions with limited loan sizes and sometimes high interest rates, which may not support long-term adaptation investments. Limited financial literacy and restricted decision-making authority over household finances further constrain women's ability to access or control financial resources. Addressing these barriers will require climate finance mechanisms that are more responsive to women's needs, such as collateral-free or movable-collateral lending, partial credit guarantee schemes, tailored microcredit and savings-linked financial products, and measures that strengthen women's secure access to land and productive assets. Framing these instruments as part of the climate finance package, rather than general financial inclusion initiatives, would help improve access to adaptation finance for women-led enterprises and vulnerable households.

Vulnerable groups including persons with disabilities, indigenous communities, and poor households face additional barriers such as lack of identification documents, limited mobility, or geographic distance from financial institutions. These constraints reduce their ability to benefit from climate finance programs, subsidies, or livelihood support schemes implemented at sub-national levels.

Sub-national climate finance mechanisms therefore need to incorporate gender-responsive financing approaches, such as accessible grant schemes, community-based financing models, women-focused livelihood funds, and simplified application procedures. Ensuring equitable access to climate finance not only strengthens adaptation outcomes but also promotes economic empowerment and long-term resilience.

4.1.2.3 Access to Climate Information, Early Warning Systems, and Extension Services

Timely and accessible climate information is essential for informed decision-making and risk reduction. Early warning systems, seasonal climate forecasts, agricultural advisories, and disaster preparedness information enable communities to anticipate climate hazards and take preventive actions. Additionally, the Cambodia Disaster Information System (CamDi) and Platform for Real-time Impact and Situation Monitoring (PRISM) are national disaster information platforms of NCDM. These systems collect, record, analyze, and disseminate disaster and climate extreme information to support disaster risk management and provide SNAs with timely reliable information for early warning, disaster responded planning and risk inform decision-making.

However, access to such information remains uneven across gender and social groups. Women often receive climate information indirectly through male household members or community leaders, limiting their ability to make independent decisions regarding agricultural planning, resource management, or disaster preparedness. Communication channels used for early warning dissemination such as public meetings, mobile messaging, or technical briefings may not adequately reach women, especially those with limited literacy, restricted mobility, or heavy caregiving responsibilities.

As an example, women and vulnerable groups in Cambodia face several limitations in accessing the Early Warning System 1294 (EWS1294), despite its nationwide coverage. Access is often constrained that women have less control or ownership over mobile phones, limited digital skills, limited awareness of EWS1294, including registration, low literacy to read the message, and limit participate in disaster management training hinder effective use of the system. In addition, women, especially in rural or vulnerable households, may have less access to timely information channels and are underrepresented in disaster risk reduction structures, which affects how warnings are communicated and acted upon.

Extension services also tend to engage primarily with male farmers or community representatives, resulting in lower participation of women in training on climate-smart agriculture, water management, or disaster risk reduction practices. Language barriers and limited culturally appropriate outreach further restrict access for indigenous communities and ethnic minorities. In addition, persons with disabilities may encounter additional challenges when early warning systems are not designed with accessibility considerations, such as visual, auditory, or mobility impairments. Consequently, climate risks cause severe impacts for these groups. Thus, strengthening adaptive capacity requires inclusive communication strategies, gender-sensitive extension services, and accessible early warning systems that ensure climate information reaches all community members effectively.

4.1.2.4 Participation in Local Planning and Decision-Making Processes

Participation in local governance and planning processes is a critical component of adaptive capacity, as it enables communities to influence adaptation priorities and climate finance allocations. Cambodia's decentralization reforms have strengthened the role of sub-national administrations, including provincial, district, and commune councils in development planning and budgeting. However, gender and social inclusion gaps remain in meaningful participation.

Although women's representation in local councils has gradually increased, their influence in decision-making processes may still be constrained by social norms, limited technical confidence, and unequal access to leadership opportunities. Women and marginalized groups are often underrepresented in consultations related to climate adaptation planning, infrastructure investment, or disaster risk management.

Women's participation in lower-level community or village levels meeting has been recognized as increased. However, this engagement often remains largely nominal rather than meaningful. Significant gaps persist in ensuring that women are able to actively influence decision-making outcomes. In many cases, gender analysis[1] is not applied, and limited knowledge of gender and climate change among participating women constrains their ability to effectively articulate priorities and contribute to informed discussions.

As a result, decisions made through these processes frequently fail to fully reflect the differentiated needs and vulnerabilities of women and other marginalized groups, and may not adequately address climate change challenges. Thus, strengthening capacity, promoting gender-

[1] examines how women, men, and different social groups are affected differently by climate change due to their different vulnerabilities, needs, capacities, access to resources, opportunities, and participation in decision making.

sensitive facilitation, and institutionalizing gender analysis within planning processes are therefore critical to enhancing the quality and inclusiveness of local decision-making.

As a result, local development and climate investment plans may overlook priorities that are particularly important for women and vulnerable populations, such as water access, caregiving infrastructure, safe evacuation facilities, or livelihood diversification support. Limited participation also reduces community ownership and sustainability of climate initiatives.

Enhancing adaptive capacity requires strengthening inclusive governance mechanisms, promoting women's leadership, and ensuring participatory planning processes that actively engage marginalized groups. Capacity-building programs for sub-national officials on gender-responsive climate planning and budgeting can further support equitable climate finance allocation.

4.2 Gaps and Barriers to Gender Inclusion in Climate Finance

Climate finance plays a critical role in supporting Cambodia's efforts to address climate change impacts while promoting sustainable and inclusive development. However, climate risks and adaptation capacities are not experienced equally across society, as women, men, and vulnerable groups face different levels of exposure, access to resources, and participation in decision-making processes. Stakeholders at provincial, district, and commune levels reported that women continue to face significant barriers in accessing climate finance, formal credit, agricultural extension services, climate information, and climate-resilient technologies. Local communities also noted that complex financing procedures and limited awareness of available climate finance opportunities often prevent women and vulnerable households from benefiting from existing support mechanisms.

Conducting a gender analysis of national and sub-national climate finance is therefore essential to understand how financial resources are planned, allocated, and implemented, and whether they effectively respond to differentiated needs and vulnerabilities. In Cambodia's decentralized governance context, where sub-national administrations play an increasingly important role in climate planning and service delivery, integrating gender equality and social inclusion into climate finance systems is key to ensuring equitable resilience outcomes. This analysis examines the extent to which existing climate finance mechanisms incorporate gender considerations and identifies opportunities to strengthen gender-responsive approaches that enhance both climate effectiveness and social equity.

4.2.1 Gaps and Barriers to Gender Inclusion in Climate Finance

Despite growing policy commitments to gender equality and climate resilience, significant gaps and structural barriers continue to limit the effective integration of gender considerations into climate finance systems in Cambodia at both national and sub-national levels. While national strategies increasingly acknowledge the differentiated impacts of climate change on women and vulnerable groups, these commitments are not yet fully translated into fiscal planning, budget allocation, implementation mechanisms, and monitoring frameworks. As a result, climate finance risks being implemented in a gender-neutral manner that may overlook unequal vulnerabilities and access to resources, thereby reducing the overall effectiveness and inclusiveness of climate investments.

At the national level, key challenges relate to institutional coordination, public financial management systems, and the availability of gender-responsive data. Gender equality, climate change, and fiscal governance are often managed through separate policy and administrative structures, leading to fragmented approaches and limited operational integration. The absence of systematic gender-responsive climate budgeting and expenditure tracking further constrains the government's ability to assess whether climate finance reaches women and vulnerable populations or contributes to reducing gender-based climate risks.

At the sub-national level, where climate impacts are most directly experienced, barriers are primarily associated with uneven technical capacity, limited practical guidance, and resource constraints among sub-national administrations. Although decentralized planning mechanisms provide opportunities for locally responsive climate action, gender analysis is not consistently embedded in local investment planning or within financing mechanisms such as the Sub-national Fund. Limited gender-sensitive monitoring indicators and insufficient participation of women and marginalized groups in decision-making processes further restrict inclusive outcomes.

These gaps are not solely technical but also institutional and systemic, reflecting evolving governance arrangements under decentralization and the relatively recent integration of climate finance into public financial systems. Addressing these barriers is therefore essential to ensure that climate finance contributes not only to environmental resilience but also to equitable social development. Identifying and understanding these challenges provides a foundation for strengthening gender-responsive climate finance approaches that support inclusive adaptation, improve accountability, and enhance the effectiveness of climate investments across Cambodia.

4.2.2 Institutional and Capacity Barriers

Institutional and capacity-related constraints represent some of the most significant barriers to advancing gender inclusion within climate finance systems in Cambodia. While national policies increasingly recognize gender equality and climate resilience as interconnected priorities, the institutional arrangements and technical capacities required to operationalize gender-responsive climate finance remain uneven across governance levels. These challenges are particularly evident at the sub-national level, where climate impacts are most directly experienced and where decentralized financing mechanisms, including the Sub-national Climate Fund (SCF), are expected to translate national priorities into locally responsive action.

Consultations with Provincial and District Women and Children Consultative Committees (WCCCs) and Commune Committee for Women and Children (CCWC), Gender Working Groups of Provincial and District Administrations[2], and technical departments found that local institutions demonstrate strong commitment to gender equality, but technical capacity for implementing gender-responsive climate finance remains limited. Stakeholders identified priority capacity gaps in gender analysis, gender-responsive budgeting, project preparation, collection of sex-disaggregated data, gender-responsive monitoring, and application of gender screening and appraisal tools. Participants strongly recommended practical operational guidance and continuous capacity development to support implementation of the future SCF.

Stakeholder consultations further highlighted that capacity development on gender-responsive climate finance has often been delivered through project-based or one-off training activities, with limited opportunities for continuous learning, institutionalization, or knowledge transfer. Strengthening institutional capacity will therefore require a sustained capacity development program that embeds gender-responsive climate finance competencies into routine planning, budgeting, and project management functions at provincial, district, and commune levels. This could be supported through a Training-of-Trainers (ToT) approach to build a pool of qualified trainers within government institutions, complemented by regular refresher training and practical application of gender-responsive tools. Institutions such as the National Committee for Sub-National Democratic Development Secretariat (NCDD-S), in collaboration with the Ministry of Women's Affairs (MoWA) and relevant training institutions, could play a central role in coordinating, institutionalizing, and certifying capacity development to ensure consistent application of gender-responsive climate finance across sub-national administrations.

4.2.2.1 Limitation of Technical Capacity on Gender-Responsive Climate Finance

A key barrier to gender inclusion in climate finance is the limited technical capacity among sub-national administrations (SNAs) to conduct gender analysis and apply gender-responsive approaches within climate planning, budgeting, and project implementation processes. Although decentralization reforms have expanded the responsibilities of provincial, district, and commune authorities in local development and service delivery, institutional capacities have not evolved uniformly to address the interconnected challenges of climate change and gender equality simultaneously.

Many local officials possess experience in general development planning but have limited exposure to integrated methodologies that combine climate risk assessment with gender analysis. As a result, climate-related investment proposals often focus primarily on physical infrastructure or environmental outputs without systematically assessing differentiated impacts on women, men, and vulnerable groups. Gender considerations may therefore be addressed implicitly or through general social inclusion language rather than through structured analysis informing investment design.

[2] Provincial and District Gender Groups are led by the female Vice Governors of the Provincial and District Administrations, consist of representatives from provincial line departments and relevant offices of the District Administration.

Capacity constraints are further compounded by limited access to practical tools, operational guidelines, and training tailored to local governance contexts. Existing gender mainstreaming guidance is often perceived as conceptual or policy-oriented, while climate finance procedures emphasize technical feasibility and financial compliance. The absence of simplified, operational frameworks that bridge these domains makes it challenging for SNAs to translate gender equality objectives into concrete budgeting and implementation decisions. Consequently, gender inclusion is frequently treated as an additional administrative requirement rather than as a mechanism for improving climate resilience outcomes.

Resource limitations also contribute to capacity gaps. Sub-national administrations operate with constrained staffing and competing administrative responsibilities, leaving limited time and expertise to conduct participatory gender assessments or collect gender-disaggregated data. Smaller or more remote provinces may face additional challenges related to limited access to technical support, resulting in uneven application of gender-responsive climate finance practices across regions. This variability risks creating disparities in how climate investments benefit communities, potentially reinforcing geographic and social inequalities.

At the national level, capacity constraints manifest differently but remain influential. While technical expertise may exist within specific ministries or development programs, knowledge on gender-responsive climate finance is not consistently institutionalized within public financial management systems. Training initiatives are often project-based and dependent on external development partners, limiting long-term sustainability and institutional memory. Strengthening systematic capacity development across government levels is therefore essential to ensure continuity and scalability of gender-responsive approaches.

4.2.2.2 Insufficient Coordination: Gender Focal Points and Climate Finance

A second major institutional barrier relates to limited coordination between actors responsible for gender equality and those managing climate finance and budgeting processes. In Cambodia's governance structure, gender focal points are typically located within line ministries or sub-national administrations to promote gender mainstreaming, while climate finance responsibilities are managed by technical departments focused on environmental planning, infrastructure, or financial administration. These roles often operate within parallel institutional frameworks with different mandates, reporting lines, and performance indicators.

This separation can result in gender considerations being introduced late in project design or treated as compliance requirements rather than integral components of climate investment planning. Gender focal points may lack sufficient involvement in climate finance decision-making processes, including project appraisal, budget formulation, and monitoring systems. Conversely, climate finance managers may have limited training or incentives to integrate gender analysis into financial and technical assessments. The absence of structured collaboration mechanisms reduces opportunities for shared learning and integrated planning.

At the national level, coordination challenges are reflected in fragmented policy implementation across institutions responsible for finance, climate change, and gender equality. While inter-ministerial coordination platforms exist, they may focus primarily on policy alignment rather than operational integration within fiscal systems. This fragmentation limits the development of unified guidance, standardized tools, and coherent monitoring frameworks necessary to support gender-responsive climate finance implementation nationwide.

At the sub-national level, coordination barriers are often more pronounced due to institutional capacity constraints and unclear role definitions. Gender focal points of the three levels of SNAs may not be systematically engaged in climate-related planning processes or proposed development activities. Similarly, local project proponents may lack awareness of available gender expertise or perceive gender integration as outside their technical responsibilities. These institutional silos reduce the effectiveness of decentralized climate finance by limiting holistic understanding of community vulnerabilities.

The implications of weak coordination extend beyond administrative efficiency. Without integrated collaboration, climate investments risk overlooking local knowledge held by women's groups and community organizations, reducing inclusiveness and long-term sustainability. Moreover, fragmented institutional arrangements make it difficult to track gender outcomes across the climate finance cycle, weakening accountability and limiting opportunities for evidence-based policy improvement.

4.2.2.3 Implications for Sub-national Climate Finance Effectiveness

Institutional and capacity barriers collectively constrain Cambodia's ability to operationalize gender-responsive climate finance at scale. Because sub-national governments serve as the primary interface between climate finance and local communities, weaknesses in technical capacity and institutional coordination directly affect the inclusiveness and effectiveness of adaptation investments. Climate finance mechanisms such as the SCF may therefore achieve infrastructure or environmental outputs while underperforming in addressing social vulnerability and equitable resilience outcomes.

Addressing these barriers requires strengthening institutional linkages between national and sub-national actors, embedding gender expertise within climate finance systems, and investing in sustained capacity development rather than short-term training initiatives. Enhancing coordination between gender focal points and climate finance managers, supported by clear operational guidance and incentives, would enable gender considerations to inform decision-making throughout the climate finance cycle from planning and budgeting to implementation and monitoring.

Ultimately, overcoming institutional and capacity constraints will be essential for ensuring that climate finance contributes not only to climate adaptation objectives but also to inclusive development and social equity. Strengthening these foundational systems will allow Cambodia's decentralized climate finance mechanisms to better respond to the differentiated needs of women and vulnerable groups, thereby enhancing community resilience and maximizing the long-term impact of climate investments.

4.2.3 Financial and Procedural Barriers

Financial and procedural constraints constitute a significant barrier to advancing gender inclusion within climate finance systems in Cambodia. While climate finance mechanisms increasingly aim to support locally driven adaptation and resilience initiatives, existing funding structures and administrative procedures often unintentionally limit equitable access for women-led organizations, community-based groups, and vulnerable populations. These barriers affect both national climate finance channels and decentralized mechanisms, including sub-national climate finance initiatives, thereby reducing the inclusiveness and effectiveness of climate responses.

Local consultations identified several financial and procedural barriers limiting access to climate finance, particularly for women and vulnerable groups. These include limited access to formal credit, insufficient collateral, inadequate technical knowledge to prepare project proposals, limited awareness of financing opportunities, and complex administrative procedures. Sub-national administrations also highlighted limited financial resources and insufficient staffing as key constraints affecting implementation of gender-responsive climate initiatives.

4.2.3.1 Complex Funding Application Processes

One of the primary challenges relates to the complexity of funding application and approval procedures associated with climate finance programs. Application processes frequently require advanced technical documentation, financial management systems, environmental safeguards compliance, and detailed project design frameworks. While these requirements are intended to ensure accountability and effective use of resources, they can create unintended exclusionary effects for smaller local actors who lack institutional capacity or administrative resources, such as women-led organizations, community-based organizations, and grassroots groups.

Women-led organizations, grassroots associations, and community-based organizations (CBOs) often play a critical role in supporting local adaptation practices, including sustainable agriculture, water resource management, disaster preparedness, and livelihood diversification. However, many of these groups operate informally or with limited administrative infrastructure, making it difficult for them to meet formal eligibility requirements. As a result, climate finance tends to be accessed primarily by government agencies or larger organizations with stronger technical capacity, while locally grounded initiatives led by women and vulnerable groups remain underfunded.

At the sub-national level, these procedural barriers are particularly pronounced. Local communities frequently depend on intermediary institutions, such as sub-national administrations or external partners, to access climate finance. This reliance can weaken direct participation and ownership among women's groups, as project priorities may shift toward administratively feasible activities rather than community-defined needs. Moreover, limited awareness of funding opportunities and insufficient outreach mechanisms further constrain participation by marginalized groups, especially in rural or climate-vulnerable areas.

The complexity of application procedures also affects sub-national administrations themselves. Local officials responsible for preparing climate finance proposals may prioritize projects that are easier to design and approve, typically infrastructure-focused investments rather than socially oriented or gender-responsive initiatives that require participatory assessments and additional analysis. Consequently, procedural burdens indirectly shape investment choices, potentially reinforcing gender-neutral approaches to climate adaptation.

The findings suggest that improving equitable access to climate finance requires application and due diligence procedures that are proportionate to the scale and risk of proposed investments. Potential measures include simplified application procedures for small-scale community initiatives, standardized proposal templates, and dedicated technical assistance to support women-led and community-based organizations in project preparation, financial management, and implementation. Such approaches would help reduce administrative barriers while maintaining appropriate accountability, thereby enabling climate finance to reach the local actors and vulnerable communities most directly affected by climate change.

4.2.3.2 Lack of Dedicated Funding Windows or Incentives for Gender-Responsive Projects

A second critical barrier is the absence of dedicated financial incentives or funding windows specifically designed to promote gender-responsive climate initiatives. Although gender equality is recognized as a cross-cutting objective in national policies, climate finance mechanisms generally do not provide explicit budget allocations, scoring advantages, or earmarked resources for projects that demonstrate strong gender inclusion outcomes.

Without clear incentives, gender-responsive approaches may be perceived as optional rather than integral to climate investment design. Project proponents operating under limited time and resource constraints may therefore focus on technical compliance requirements rather than incorporating additional gender analysis or participatory processes. This dynamic can unintentionally discourage innovation in inclusive climate solutions and limit the development of projects targeting women's adaptive capacity or vulnerable livelihoods.

The absence of targeted funding mechanisms also restricts opportunities to scale community-based adaptation initiatives that directly benefit women and marginalized groups. International experience demonstrates that small-scale, locally led adaptation projects often generate significant resilience benefits but require flexible financing modalities and simplified approval processes. In Cambodia, however, climate finance structures have historically emphasized sectoral or infrastructure investments, leaving limited space for smaller, socially oriented interventions.

At the sub-national level, the lack of incentives is reflected in planning and budgeting processes linked to decentralized climate finance. Commune and district authorities may recognize gender-specific vulnerabilities but face limited financial justification to prioritize gender-responsive projects when funding criteria do not explicitly reward inclusive outcomes. As a result, gender considerations may remain descriptive rather than transformative within project proposals and investment decisions.

International experience demonstrates that dedicated gender-responsive financing windows within climate finance mechanisms can serve as effective platforms for piloting innovative interventions, strengthening local capacity, and generating evidence on gender-responsive climate adaptation. Their effectiveness is generally supported by clear eligibility criteria, simplified and accessible application procedures, dedicated technical support, and systematic monitoring of gender-related outcomes. Furthermore, the absence of gender-focused financing mechanisms reduce opportunities for learning and demonstration effects. Dedicated funding windows can serve as pilot platforms for testing innovative approaches, building local capacity, and generating evidence on the effectiveness of gender-responsive climate adaptation. Without such mechanisms, institutional learning remains limited, and successful practices are less likely to be replicated or scaled across provinces.

4.2.3.3 Implications for Inclusive Sub-national Climate Finance

Financial and procedural barriers collectively constrain the accessibility, inclusiveness, and responsiveness of climate finance systems in Cambodia. When funding processes favor technically sophisticated applicants and lack incentives for gender inclusion, climate investments risk overlooking locally grounded solutions that address differentiated vulnerabilities. This not only limits equitable access to resources but may also reduce the long-term effectiveness of adaptation efforts, as community engagement and social ownership are critical determinants of sustainability.

For sub-national climate finance mechanisms such as the SCF, addressing these barriers represents a strategic opportunity to strengthen inclusive resilience. Simplifying application procedures, enhancing outreach to women-led and community-based organizations, and introducing gender-responsive funding incentives could significantly expand participation and improve the quality of locally driven adaptation initiatives. Such reforms would align Cambodia's climate finance systems with emerging international good practices that emphasize locally led adaptation, social inclusion, and equitable access to climate resources.

Ultimately, improving financial accessibility and procedural inclusiveness will enable climate finance to better support women and vulnerable groups as active agents of climate resilience rather than passive beneficiaries. By reducing structural barriers and creating enabling financing environments, Cambodia can enhance the effectiveness of decentralized climate action while advancing broader goals of gender equality and sustainable development.

4.2.4 Data and Monitoring Gaps

Reliable data and effective monitoring systems are fundamental to ensuring that climate finance contributes to inclusive and equitable resilience outcomes. In Cambodia, however, significant gaps remain in the collection, analysis, and use of gender-related data within climate finance systems at both national and sub-national levels. These limitations constrain evidence-based planning, weaken accountability, and reduce the ability of institutions to assess whether climate investments effectively address the differentiated vulnerabilities of women and marginalized groups. Strengthening gender-responsive data and monitoring frameworks is therefore essential for improving the effectiveness of climate finance and supporting inclusive climate action.

From field consultations found that although demographic information is available through Commune Databases, IDPoor systems, and sectoral administrative records, these data are rarely analyzed to understand gender-differentiated climate vulnerabilities. Stakeholders also noted that climate projects seldom collect or report sex-disaggregated information on beneficiaries, climate impacts, or project outcomes, limiting evidence-based planning and accountability.

4.2.4.1 Absence of Gender-Disaggregated Data in Climate Finance Tracking

One of the most critical challenges is the limited availability and systematic use of sex and gender-disaggregated data within climate finance tracking mechanisms. Although Cambodia's national statistical systems collect gender-related socio-economic information in several sectors, climate finance reporting frameworks do not consistently capture who benefits from climate investments or how resources are distributed across different population groups.

Climate finance tracking systems primarily focus on financial inputs and physical outputs such as the volume of funds disbursed, infrastructure constructed, or activities completed rather than beneficiary characteristics or social outcomes. As a result, it is difficult to determine whether climate finance effectively reaches women, female-headed households, indigenous communities, persons with disabilities, or other vulnerable groups disproportionately affected by climate change. This data gap limits the government's capacity to assess equity impacts and to adjust resource allocation based on demonstrated needs.

At the national level, the absence of standardized gender-disaggregated reporting within climate budget tracking and expenditure reviews reduces opportunities for integrating gender considerations into fiscal decision-making. Ministries responsible for finance and climate change may lack clear guidance on what gender-related data should be collected or how it should inform budgeting processes. Consequently, gender inclusion remains largely qualitative, relying on narrative descriptions rather than measurable indicators.

At the sub-national level, challenges are further intensified by limited technical capacity and resource constraints. Sub-national administrations often rely on existing administrative data systems that were not designed to capture gender dimensions of climate adaptation. Data collection efforts may therefore overlook important aspects such as women's participation in climate decision-making, access to climate-resilient livelihoods, or differentiated disaster recovery outcomes. Without such information, local governments face difficulties in designing targeted interventions or demonstrating inclusive impacts to national authorities and development partners.

Stakeholders' consultations at both national and sub-national levels acknowledged this gap and emphasized the importance of strengthening the collection and use of sex-disaggregated and gender-related data to support gender-responsive and inclusive SCF and local and national development activities. To address this limitation, the proposed SCF framework will require implementing entities to collect and report sex-disaggregated and gender-related data as part of project cycle (planning, implementation, monitoring, and reporting) from available data sources, including their respective internal source such as Commune/Sangkat and additional collection for the requirements of SCF and later for local development activities.

4.2.4.2 Weak Integration of Gender Indicators in M&E and MERL Systems

In addition to data limitations, Monitoring, Evaluation, Reporting, and Learning (MERL) systems for climate finance show weak integration of gender-responsive indicators and outcome measurements. Existing monitoring frameworks typically emphasize compliance, financial reporting, and achievement of technical outputs rather than social transformation or equity outcomes. While these systems provide valuable information on project implementation, they do not adequately assess whether climate investments contribute to reducing gender-based vulnerabilities or strengthening adaptive capacity, or advancing gender equality among women and marginalized groups.

Gender indicators, where present, are often limited to participation metrics such as the number of women attending meetings without assessing whether their participation meaningfully influenced project design, budget allocation, implementation, and decision-making processes. As a result, monitoring systems capture attendance rather than meaningful participation and its contribution to project outcomes. Strengthening MERL systems will therefore require the inclusion of outcome- and influence-oriented indicators, such as the extent to which women's priorities are reflected in approved project designs and budgets, improvements in women's access to climate-resilient resources and services, increased participation in decision-making, and enhanced resilience and livelihood outcomes. Moreover, learning mechanisms that could capture successful gender-responsive practices, generate evidence of effective approaches, and inform policy adjustments remain underdeveloped.

Within decentralized climate finance mechanisms, including the Sub-national Climate Fund (SCF), monitoring systems may prioritize infrastructure delivery timelines and budget utilization rates, leaving limited space for assessing social impacts. The absence of gender-sensitive performance indicators make it challenging to evaluate whether local adaptation investments address the needs of diverse community members or contribute to inclusive resilience. As a result, opportunities for adaptive management and continuous improvement are reduced.

Furthermore, weak feedback loops between monitoring results and planning processes limit institutional learning. Data collected during project implementation is not always systematically analyzed or used to inform future funding decisions, policy revisions, or capacity development programs. This disconnect prevents climate finance systems from evolving based on evidence and reduces incentives for integrating gender-responsive approaches into project design.

4.2.4.3 Implications for Gender-Responsive Sub-national Climate Finance

Data and monitoring gaps have significant implications for the effectiveness and accountability of climate finance in Cambodia. Without sex-disaggregated data and gender-responsive MERL systems, policymakers and practitioners lack the evidence necessary to understand who benefits from climate investments and whether interventions reduce vulnerability equitably. This limits the ability of climate finance mechanisms to move beyond gender-neutral approaches and to demonstrate measurable contributions to inclusive development outcomes.

For sub-national administrations, inadequate data systems hinder efforts to design locally responsive adaptation strategies and to justify gender-responsive investments within planning and budgeting processes. The absence of measurable gender outcomes may also affect access to international climate finance, as many global funding mechanisms increasingly require robust gender monitoring and reporting frameworks.

Strengthening gender-responsive data and MERL systems would therefore enhance transparency, improve decision-making, and support learning across governance levels. Integrating sex-disaggregated indicators into climate finance tracking, building local capacity for data collection and analysis, and linking monitoring results to planning cycles would enable Cambodia to better align climate investments with the needs of women and vulnerable groups. Over time, such improvements would help ensure that climate finance contributes not only to environmental resilience but also to equitable and inclusive socio-economic development.

4.2.5 Participation and Representation Gaps

Inclusive participation and equitable representation are central to effective gender-responsive climate finance, particularly in decentralized governance systems where local decision-making shapes investment priorities and adaptation outcomes. In Cambodia, although decentralization reforms have expanded opportunities for community engagement in development planning, significant participation and representation gaps remain within climate governance and fiscal decision-making processes. These gaps limit the ability of climate finance mechanisms to reflect diverse community needs and reduce the effectiveness of climate investments in addressing differentiated vulnerabilities.

Results from field mission showed that women's participation in village and commune meetings has improved over recent years. However, meaningful participation in technical planning, budgeting, and climate investment decision-making remains constrained by household responsibilities, limited technical knowledge, social norms, and insufficient representation within technical committees. Participants emphasized that women should be engaged throughout the entire project cycle[3] rather than only during consultation meetings.

4.2.5.1 Women in Local Climate Governance and Fiscal Decision-Making Bodies

One of the key barriers to gender inclusion in climate finance is underrepresentation of women in local governance structures responsible for planning, budgeting, and overseeing climate-related investments. Sub-national administrations, including provincial, district, and commune councils, play a central role in identifying development priorities, allocating resources, and implementing climate adaptation initiatives. However, women’s participation in decision-making positions within

[3] project development and management cycle

these institutions remains comparatively limited, particularly in technical and financial committees where investment priorities and funding decisions are determined.

While national policies promote gender equality in public administration, structural and socio-cultural factors continue to influence women's participation in leadership roles. Women officials may face constraints related to limited access to technical training, reduced opportunities for advancement into financial or infrastructure-related portfolios, and competing household responsibilities. Consequently, perspectives reflecting women's lived experiences of climate risks such as water collection burdens, informal livelihood vulnerability, or caregiving responsibilities during climate shocks may not be adequately represented during planning and budgeting discussions.

The implications for climate finance are significant. Decision-making bodies that lack gender diversity may unintentionally prioritize investments aligned with traditional infrastructure or sectoral priorities without fully considering social resilience dimensions. This can result in adaptation interventions that address physical exposure to climate risks while overlooking socio-economic vulnerabilities that disproportionately affect women and marginalized groups. Increasing women's representation in climate governance structures is therefore not only an issue of equity but also a determinant of more effective and context-sensitive climate finance allocation.

At the sub-national level, limited representation also affects oversight and accountability functions. When women are underrepresented in fiscal decision-making bodies, opportunities to advocate for gender-responsive budgeting or inclusive monitoring indicators may be reduced. Strengthening women's leadership and participation within local governance institutions would contribute to more balanced deliberation processes and improve responsiveness to community needs.

Strengthening women's leadership in climate finance governance therefore requires practical measures to promote both representation and meaningful participation. Potential measures include establishing minimum representation targets for women in climate finance planning and appraisal committees, strengthening the role of gender focal points in technical review processes, providing leadership and technical capacity development for women representatives, and creating enabling consultation and decision-making processes that ensure women's contributions meaningfully influence project prioritization and budget allocation.

4.2.5.2 Limited Consultation with Women and Marginalized Groups during Project Design

In addition to representation challenges within formal governance structures, consultation processes during climate project design often remain insufficiently inclusive. Participatory planning mechanisms exist within Cambodia's decentralized planning framework, including Commune/Sangkat Investment Programs (CIPs) and local development consultations. However, engagement with women, indigenous populations, persons with disabilities, and other marginalized groups is not always systematic or meaningful.

Consultations may be conducted primarily to fulfill procedural requirements rather than to incorporate diverse perspectives into project design and decision making. Practical barriers such as meeting schedules, social norms influencing participation, language differences, or limited awareness of climate finance processes can restrict active involvement of women and vulnerable populations. In some cases, community consultations may be dominated by local elites or representatives who do not fully reflect the experiences and priorities of marginalized groups. To addressing these barriers, it would require consultation processes are intentionally inclusive and responsive to local contexts. Simple measures such as selecting accessible venues, scheduling meetings at times convenient for women and caregivers, providing separate discussion groups where appropriate, using local languages and accessible communication methods, and creating safe and respectful spaces for dialogue can significantly improve the quality of participation.

The absence of inclusive consultation has direct implications for climate finance outcomes. Projects developed without adequate engagement risk overlooking locally specific vulnerabilities and adaptation knowledge held by community members, particularly women who often manage household resources, agricultural activities, and informal economies closely linked to climate variability. As a result, climate investments may fail to address priority needs such as livelihood diversification, water access, health risks, or disaster preparedness at the household level.

Moreover, limited consultation reduces community ownership and sustainability of climate interventions. International experience shows that adaptation measures designed through inclusive participation are more likely to be maintained, accepted, and adapted over time. When local voices are insufficiently integrated, climate projects may encounter challenges related to implementation effectiveness or long-term maintenance.

Within sub-national climate finance mechanisms such as the Sub-national Climate Fund (SCF), strengthening participatory requirements could significantly improve investment relevance and equity outcomes. Structured consultation guidelines, gender-sensitive facilitation approaches, and partnerships with local civil society and women's organizations could help ensure that project proposals reflect diverse community perspectives and address differentiated climate risks.

4.2.5.3 Implications for Inclusive Sub-national Climate Finance

Participation and representation gaps ultimately limit the transformative potential of climate finance in Cambodia. When women and marginalized groups are insufficiently represented in governance structures or meaningfully engaged in project design, climate finance risks reinforcing existing power imbalances and overlooking critical dimensions of vulnerability. This undermines the objective of building inclusive resilience and reduces the effectiveness of decentralized climate action.

Addressing these gaps requires moving beyond symbolic participation toward institutionalized inclusion mechanisms embedded within climate finance processes. Strengthening women's representation in local governance bodies, ensuring inclusive consultation practices, and integrating participatory accountability mechanisms would enable sub-national climate finance systems to better reflect community realities and promote equitable adaptation outcomes.

Enhancing participation is particularly important within Cambodia's decentralization framework, where local governments increasingly serve as key actors in climate response. By enabling women and vulnerable groups to actively shape climate investment decisions, Cambodia can improve the quality, sustainability, and social equity of climate finance interventions while aligning with international good practices on gender-responsive climate governance.

4.3 National-Level Fiscal and Climate Finance

At the national level, Cambodia has made important progress in recognizing gender equality and climate change within policy frameworks and strategic plans. Gender considerations are reflected in national gender strategies, climate change policies, and sectoral development frameworks, demonstrating strong policy commitment. However, the translation of these commitments into fiscal systems and climate finance allocation remains uneven, creating implementation gaps that affect outcomes at both national and sub-national levels.

First, while gender equality is acknowledged in policy documents, gender considerations are only partially integrated into budget formulation and climate expenditure tracking processes. National budgeting systems primarily focus on sectoral allocations and output delivery rather than assessing differential impacts on women and vulnerable groups. As a result, climate-related expenditures are rarely assessed through a gender lens, making it difficult to determine whether public spending contributes to reducing gendered climate vulnerabilities. The absence of systematic gender or climate budget tagging further limits the government's ability to monitor how resources support inclusive climate resilience.

Second, limited availability and use of gender-disaggregated data constrain evidence-based decision-making in climate finance allocation. Although statistical systems increasingly collect socio-economic data, climate-relevant datasets such as access to climate-resilient livelihoods, disaster impacts, agricultural productivity, and adaptive capacity are not consistently disaggregated by gender or vulnerability status. This data gap reduces the capacity of national institutions to prioritize investments based on differentiated needs and to evaluate whether climate finance effectively reaches vulnerable populations. Consequently, budget allocations may rely on generalized assumptions rather than targeted analysis, weakening efficiency and equity outcomes.

Third, coordination among institutions responsible for gender equality, climate change, and public financial management remains uneven. Climate finance governance involves multiple actors, including ministries responsible for economy and finance, environment, planning, and women's affairs, each operating within distinct mandates and planning cycles. While coordination mechanisms exist, integration across these domains is often project-based rather than institutionalized within fiscal processes. This fragmentation can lead to overlapping initiatives, inconsistent gender integration standards, and limited alignment between national priorities and sub-national implementation needs.

These national-level challenges have direct implications for sub-national climate finance. Since local governments depend largely on national fiscal transfers and guidance frameworks, gaps in gender integration at the central level are replicated downstream in provincial, district, and commune planning processes. Without clear national guidelines, tools, and incentives for gender-responsive climate budgeting, SNAs may lack the technical capacity and institutional mandate to incorporate gender analysis into climate investment decisions. Strengthening national fiscal systems to integrate gender-responsive climate finance is therefore critical to enabling inclusive climate action at local levels.

Moving forward, reinforcing linkages between national budgeting reforms, decentralization policies, and climate finance mechanisms will be essential. Integrating gender analysis into public financial management systems, improving gender-disaggregated climate data, and enhancing cross-ministerial coordination can help ensure that national climate finance frameworks effectively support equitable and locally responsive adaptation outcomes across Cambodia.

National consultations with ministries, development partners, regulators, and financial institutions confirmed broad support for integrating gender considerations into the Sub-national Climate Fund. Stakeholders agreed that gender analysis, gender-responsive budgeting, monitoring, and accountability mechanisms should become mandatory components of SCF governance. They also emphasized the need to align SCF implementation with national policies, including the Nationally Determined Contribution (NDC 3.0), the Master Plan on Gender and Climate Change, and decentralization reforms.

4.4 Sub-national Climate Finance

The Sub-national Climate Fund (SCF) represents a critical institutional mechanism for channeling climate finance to provincial, district, and commune levels in Cambodia, supporting locally driven climate adaptation and resilience-building initiatives. As climate impacts are experienced most directly at the community level, decentralized financing mechanisms such as the SCF play an essential role in translating national climate priorities into practical interventions that respond to local vulnerabilities. The SCF therefore holds significant potential to advance inclusive climate resilience by enabling sub-national administrations (SNAs) to design and implement context-specific adaptation measures. However, several structural and operational challenges limit its effectiveness in fully addressing gender equality and the needs of vulnerable groups.

First, gender criteria are not consistently applied throughout project identification, appraisal, and funding decision processes. While social inclusion considerations may be referenced in project guidelines, gender responsiveness is not systematically embedded as a mandatory evaluation criterion or scoring requirement. As a result, project proposals will be likely to prioritize technical or infrastructure-oriented solutions without adequately assessing how benefits and risks are distributed across women, men, and vulnerable populations. This can lead to investments that improve general climate resilience while overlooking gender-differentiated needs, such as women's access to water resources, climate-resilient livelihoods, or safe disaster preparedness measures.

The absence of standardized gender screening tools or gender-responsive appraisal frameworks limit the SCF's ability to ensure equitable allocation of climate finance across communities. The findings suggest that strengthening the SCF would require the systematic integration of mandatory gender criteria throughout the project cycle, supported by standardized gender screening and a simple gender scoring system during project identification, technical appraisal, and funding decisions. Linking gender appraisal results to project eligibility, prioritization, or funding conditions would strengthen accountability and help ensure that gender considerations influence investment decisions rather than being treated as descriptive annexes.

Second, sub-national capacities for conducting gender analysis and implementing gender-responsive budgeting vary considerably across provinces and local administrations. Differences in technical expertise, staffing, institutional experience, and access to guidance materials contribute to uneven integration of gender considerations in climate planning and budgeting processes. Some SNAs demonstrate emerging practices in participatory planning and social inclusion, while others face constraints related to limited training, competing administrative priorities, and insufficient technical support. Without sustained capacity development and clear operational guidance, local governments may perceive gender integration as an additional reporting requirement rather than as a tool to improve climate investment effectiveness. This variability risks creating geographic disparities in how climate finance benefits women and vulnerable groups across Cambodia.

Third, monitoring, evaluation, and reporting frameworks under the SCF currently lack robust gender-specific indicators and outcome measurements. Existing reporting systems primarily track financial disbursement and physical outputs—such as infrastructure constructed or activities completed rather than social and equity outcomes. The absence of gender-sensitive indicators makes it difficult to assess whether climate investments contribute to reducing gender-based vulnerabilities, enhancing women's adaptive capacity, or increasing inclusive participation in climate governance. Consequently, lessons learned from implementation remain limited, and evidence to inform adaptive management or policy improvement is insufficient. Strengthening gender-responsive monitoring systems would allow the SCF to better demonstrate impact, improve accountability, and align with international climate finance standards increasingly required by development partners.

These challenges have broader implications for Cambodia's decentralization and climate resilience agenda. Because the SCF serves as a bridge between national climate finance frameworks and local implementation, gaps in gender integration at this level directly affect the inclusiveness and sustainability of climate outcomes. Enhancing gender responsiveness within the SCF could significantly improve the effectiveness of local adaptation investments by ensuring that interventions reflect diverse livelihood systems, social roles, and vulnerability patterns within communities.

Moving forward, integrating clear gender criteria into project selection processes, strengthening technical capacity for gender-responsive planning among SNAs, and incorporating gender-sensitive indicators into monitoring frameworks would help position the SCF as a model mechanism for inclusive climate finance. Such improvements would not only support equitable resilience outcomes but also enhance Cambodia's alignment with international good practices on gender-responsive climate finance and strengthen access to external climate funding that increasingly requires demonstrated social inclusion and gender equality results.

- Provincial administrations strongly support a gender-responsive SCF.
- Existing planning systems lack practical gender tools.
- Local governments requested gender screening tools, gender budgeting guidance, monitoring templates, and reporting formats.
- Continuous coaching and Training of Trainers were preferred over one-off workshops.
- Stakeholders supported integrating gender criteria into project appraisal and funding decisions.

4.5 Strengthening Gender-Responsive Climate Finance: Actionable Recommendations

Building on the analysis of national fiscal systems and the implementation of the Sub-national Climate Fund (SCF), strengthening gender-responsive climate finance in Cambodia requires a coordinated set of institutional, technical, and operational reforms. The following recommendations aim to support the integration of gender equality considerations into climate finance systems while enhancing the effectiveness, equity, and sustainability of climate investments at both national and sub-national levels.

4.5.1 Strengthen Policy Budget Integration for Gender-Responsive Climate Finance

Although gender equality and climate change are reflected in national policies, CCCSP 2024-33, NDC3.0, Master Plan on gender and climate change 2030, their integration into fiscal planning and budgeting processes remains limited. Bridging this gap is essential to ensure that policy commitments translate into equitable resource allocation, these are some recommended actions:

- Integrate gender-responsive climate finance principles into public financial management (PFM) reforms and national budget guidelines.
- Develop joint guidance linking climate budget tagging with gender-responsive budgeting frameworks.
- Require ministries and sub-national administrations to incorporate gender analysis within climate-related budget proposals.
- Align national climate finance mechanisms with gender equality strategies and decentralization policies.

The expected outcomes from these actions include: (i) improved alignment between policy commitments and public expenditure; (ii) increased transparency on how climate finance benefits women and vulnerable groups; and (iii) more equitable allocation of climate resources nationwide.

4.5.2 Introduce Gender-Responsive Climate Budget Tagging and Tracking Systems

Introducing gender-responsive climate budget tagging and tracking systems is essential to ensure that climate finance in Cambodia is transparent, accountable, and aligned with gender equality objectives. Without a systematic approach to identify and monitor expenditures, it is difficult to assess whether public resources effectively address the differentiated impacts of climate change on women and vulnerable groups. A structured tagging and tracking system enable policymakers to generate reliable data, strengthen budget oversight, and support evidence-based decision-making. Ultimately, this approach enhances the efficiency and equity of climate finance by ensuring that investments are better targeted, measurable, and responsive to inclusive development priorities at both national and sub-national levels. The absence of systematic tracking limits the government's ability to assess whether climate finance contributes to inclusive resilience outcomes. These are considerable actions to introduce gender-responsive climate budgeting and tracking systems.

- Establish a gender-responsive climate budget tagging system within the national budget classification.
- Pilot gender and climate expenditure tagging within selected provinces before national rollout.
- Develop simple reporting templates enabling SNAs to track gender-responsive climate expenditures.
- Integrate tagging results into annual budget performance reviews.

The expected outcomes from these actions include: (i) evidence-based decision-making for climate finance allocation; (ii) enhanced accountability to national and international climate finance partners; (iii) improved monitoring of equity impacts of climate investments.

4.5.3 Institutional Coordination Across Gender, Climate, and Finance Actors

Fragmented coordination among institutions responsible for finance, climate change, and gender equality reduces implementation effectiveness. Strengthening institutional coordination across gender, climate, and finance actors is critical to ensure coherent, efficient, and inclusive delivery of climate finance in Cambodia. Currently, responsibilities for gender equality, climate action, and public financial management are spread across multiple institutions, which can lead to fragmented planning, duplication of efforts, and limited integration of gender considerations into climate investments. Enhanced coordination mechanisms can align policies, harmonize technical approaches, and promote joint accountability, ensuring that climate finance is strategically directed and responsive to the differentiated needs of women and vulnerable groups. Ultimately, improved coordination will increase the effectiveness, consistency, and impact of gender-responsive climate finance at both national and sub-national levels. Here are some recommended actions for strengthening institutional coordination across gender, climate, and finance actors.

- Establish an inter-ministerial coordination mechanism linking the Ministry of Economy and Finance, Ministry of Environment, Ministry of Women's Affairs, and sub-national governance institutions;
- Integrate gender expertise into climate finance decision-making bodies and technical working groups;
- Develop joint planning and reporting frameworks for gender-responsive climate finance initiatives; and
- Promote regular knowledge exchange between national and sub-national actors.

The expected outcomes from these actions include: (i) improved coherence across policy, financing, and implementation systems; (ii) reduced duplication and stronger alignment of climate and gender priorities; (iii) enhanced institutional ownership of gender-responsive climate finance.

4.5.4 Gender Integration within the Sub-national Climate Fund (SCF)

As a primary channel for local climate investments, the SCF provides a strategic entry point for operationalizing gender-responsive climate finance. As the SCF serves as a key financing mechanism for locally driven climate actions, insufficient integration of gender considerations can limit the inclusiveness and impact of funded interventions. Enhancing gender integration will help ensure that project design, selection, and implementation processes are informed by gender analysis, promote equitable access to resources, and deliver more responsive and sustainable outcomes. Ultimately, this will improve the effectiveness of sub-national climate investments and contribute to more inclusive, resilient development across communities. These are recommended actions to integrate gender within the Sub-national Climate Fund.

- Introduce mandatory gender criteria and scoring indicators in SCF project selection and appraisal processes.
- Develop practical gender screening and safeguards tools tailored for sub-national project proposals.
- Require participatory consultations with women and vulnerable groups during project design.
- Allocate dedicated funding windows or incentives for community-based and gender-responsive adaptation initiatives.

The expected outcomes from these actions include: (i) more inclusive and locally responsive climate investments; (ii) increased participation of women and marginalized groups in climate decision-making; and (iii) improved sustainability and community ownership of adaptation measures.

4.5.5 Capacity for Gender Analysis and Gender-Responsive Budgeting at Sub-national Level

Variations in technical capacity among SNAs limit consistent application of gender-responsive approaches. Building capacity for gender analysis and gender-responsive budgeting at the sub-national level is critical to ensure that climate finance planning and implementation are inclusive, context-specific, and effective. Sub-national administrations play a central role in delivering climate actions, yet often face limited technical capacity to integrate gender considerations into budgeting and decision-making processes. Strengthening these capacities will enable local actors to better assess gender-differentiated climate risks, design responsive interventions, and allocate resources more equitably. Local officials requested practical training, mentoring, coaching, and operational guidance. Ultimately, this will enhance the quality, targeting, and impact of climate investments, ensuring that they address the needs of women and vulnerable groups while supporting more resilient and inclusive local development outcomes. Below are recommended actions for this capacity building

- Provide targeted training as a system through TOT on gender analysis, inclusive climate planning, and gender-responsive budgeting for provincial, district, and commune officials.
- Develop simplified operational guidelines and toolkits adapted to local planning processes such as Commune/Sangkat Investment Programs (CIPs).
- Establish mentorship or peer-learning mechanisms among provinces with emerging good practices.
- Integrate gender-responsive climate finance modules into existing decentralization capacity development programs.

The expected outcomes from these actions include: (i) improved technical capacity of local administrations; (ii) more consistent integration of gender considerations across provinces; and (iii) stronger locally led climate resilience planning.

4.5.6 Gender-Responsive Monitoring, Evaluation, and Learning Systems

Current monitoring frameworks focus primarily on outputs rather than social and equity outcomes. Strengthening gender-responsive monitoring, evaluation, and learning (MEL) systems is essential to ensure that climate finance interventions in Cambodia deliver equitable and measurable outcomes. Currently, limited availability of sex-disaggregated data and weak integration of gender indicators constrain the ability to assess whether climate investments effectively reduce gender inequalities and strengthen resilience among women and vulnerable groups. Stakeholder consultations consistently highlighted these limitations.

Enhancing MEL systems would therefore go beyond measuring participation and outputs to include gender-responsive outcome indicators that assess changes in women’s access to climate-resilient resources and services, participation and influence in decision-making, livelihood resilience, adaptive capacity, and equitable distribution of climate investment benefits. The routine collection and reporting of sex-disaggregation data, together with the core set of equity indicators, should be integrated into climate finance monitoring to support evidence-based decision-making and accountability. To ensure effective implementation, the monitoring framework should also clearly define institutional responsibilities for data collection, verification, analysis, and reporting at national and sub-national levels, together with standardized reporting schedules. Strengthening these systems will support continuous learning, adaptive management, and more effective targeting of climate finance to women and other vulnerable groups. These are recommended actions

- Develop gender-sensitive indicators for climate finance performance monitoring;
- Require gender-disaggregated data collection for SCF and climate-related investments;
- Incorporate gender outcomes into national climate finance reporting systems; and
- Establish learning platforms to capture lessons and scale successful gender-responsive practices.

The expected outcomes from these actions include: (i) improved evidence on climate finance impacts; (ii) stronger accountability and transparency; (iii) adaptive management based on inclusive outcomes.

4.5.7 Enhance Access to Climate Finance for Women and Vulnerable Groups

Enhancing access to climate finance for women and vulnerable groups is essential to ensure that climate investments are equitable, inclusive, and effective in addressing differentiated climate risks. In Cambodia, structural barriers such as limited access to financial services, information, and decision-making processes often restrict the ability of women and marginalized populations to benefit from climate finance opportunities. Addressing these priority barriers will improve the effectiveness of climate investments while strengthening resilience and inclusive local development.

Given resources and institutional capacity constraints, interventions should be prioritized according to their potential impact and feasibility. Improving access to finance for these groups not only promotes social equity but also enhances the overall effectiveness and sustainability of climate interventions by leveraging local knowledge and ensuring that no one is left behind. These are recommended actions for enhancing access to climate finance for women and vulnerable groups.

- Promote financing mechanisms supporting women-led climate adaptation and livelihood initiatives.
- Integrate gender-responsive approaches into community-based adaptation programs.
- Strengthen partnerships with civil society organizations and local women’s groups.
- Link climate finance with social protection and livelihood diversification programs.

The expected outcomes from these actions include: (i) increased adaptive capacity among vulnerable households; (ii) enhanced economic empowerment of women; (iii) reduced long-term climate vulnerability at community level.

Implementing these recommendations would enable Cambodia to transition from policy recognition of gender equality toward fully operational gender-responsive climate finance systems. Strengthening integration across national fiscal frameworks and sub-national implementation mechanisms particularly through the SCF will help ensure that climate investments not only address environmental risks but also promote inclusive development and equitable resilience outcomes. Such reforms would position Cambodia to align with international good practices, improve effectiveness of decentralized climate action, and enhance access to global climate finance increasingly conditioned on gender responsiveness and social inclusion.

V. CONCLUSIONS

This gender analysis of the Sub-national Climate Finance (SCF) highlights both significant progress and persistent challenges in integrating gender equality considerations into climate finance systems at national and sub-national levels in Cambodia. As climate change increasingly affects livelihoods, natural resources, and local development outcomes, decentralized climate finance mechanisms such as the SCF play a critical role in ensuring that adaptation investments respond effectively to community needs. The analysis demonstrates that while policy frameworks recognize gender equality and social inclusion as important national priorities, the operationalization of gender-responsive climate finance within fiscal systems and local implementation mechanisms remains uneven.

At the national level, Cambodia has established a strong enabling environment through gender equality strategies, climate change policies, and decentralization reforms that provide a foundation for inclusive climate action. However, gaps persist in translating policy commitments into public financial management practices and climate finance procedures. Gender considerations are not yet systematically integrated into budget formulation, expenditure tracking, or climate finance monitoring systems, limiting the government's ability to assess whether investments equitably benefit women and vulnerable populations. Institutional coordination among actors responsible for gender, climate change, and finance remains fragmented, which constrains coherent implementation and reduces opportunities for leveraging synergies across sectors.

At the sub-national level, the SCF represents an important mechanism for channeling resources to communities most exposed to climate risks. The decentralized nature of the fund creates opportunities for locally driven adaptation solutions that reflect diverse social and environmental contexts. Nevertheless, institutional and capacity constraints affect consistent integration of gender-responsive approaches across provinces and local administrations. Limited technical expertise in gender analysis, varying levels of understanding of gender-responsive budgeting, and insufficient operational guidance contribute to uneven application of gender considerations in project design and implementation. As a result, climate investments often prioritize infrastructure and environmental outputs without fully addressing differentiated vulnerabilities or promoting equitable participation.

Financial and procedural barriers further limit inclusive access to climate finance. Complex funding requirements and the absence of dedicated incentives for gender-responsive initiatives can disadvantage women-led organizations and community-based groups that possess valuable local knowledge and adaptation experience. Without simplified procedures or targeted support mechanisms, climate finance risks favoring actors with stronger institutional capacity while overlooking grassroots initiatives capable of strengthening community resilience.

The analysis also underscores important data and accountability gaps. The limited use of sex-disaggregated data and the weak integration of gender indicators within monitoring and evaluation systems restrict the ability to measure social outcomes of climate investments. Without robust evidence, policymakers face challenges in assessing effectiveness, learning from implementation experiences, and demonstrating inclusive impacts to development partners and climate finance providers. Similarly, participation and representation gaps particularly the underrepresentation of women in local decision-making processes and insufficient consultation with marginalized groups reduce the responsiveness of climate finance to community realities.

Despite these challenges, the SCF holds considerable potential to become a model mechanism for gender-responsive climate finance within Cambodia's decentralized governance framework. Strengthening governance arrangements, building sub-national capacity, improving financial accessibility, enhancing monitoring and accountability systems, and aligning implementation with national gender and climate priorities can collectively transform the SCF into a more inclusive and effective financing instrument. Importantly, gender inclusion should be understood not as an additional compliance requirement but as a strategic approach that improves the quality, sustainability, and impact of climate investments.

Advancing gender-responsive climate finance through the SCF will contribute to multiple national objectives, including strengthening adaptive capacity, promoting equitable local development, and enhancing resilience among populations most vulnerable to climate change. Inclusive climate finance approaches enable women and marginalized groups to act as agents of resilience, bringing critical knowledge, innovation, and leadership to adaptation efforts. By institutionalizing gender-responsive practices within decentralized climate finance systems, Cambodia can improve the effectiveness of climate investments while advancing broader commitments to sustainable and inclusive development.

Looking forward, continued collaboration among national ministries, sub-national administrations, civil society organizations, and development partners will be essential to sustain progress. Embedding gender-responsive approaches into institutional systems rather than project-based initiatives will ensure long-term impact and scalability. With strengthened governance, improved capacity, and evidence-based monitoring, the SCF can serve as a catalyst for inclusive climate action, demonstrating how decentralized climate finance can simultaneously address environmental challenges and social inequalities.

In conclusion, enhancing gender inclusion within the SCF is not only a matter of equity but also a prerequisite for effective climate resilience. By bridging policy commitments and local implementation through gender-responsive climate finance, Cambodia is well positioned to advance a more inclusive, accountable, and resilient pathway toward climate adaptation and sustainable development.

REFERENCES

Adaptation Fund (2016). *Gender Policy and Action Plan*. Inclusion of gender considerations, stakeholder participation, and accountability mechanisms.

Green Climate Fund (2019). *Gender Policy and Action Plan*. Requirement for Gender Action Plans (GAPs), gender analysis at design stage, and integration across the project cycle.

Ministry of Economic and Finance and Ministry of Environment (2014). Analysis and Recommendations for A Cambodia Climate Financing Framework (CCFF).

Ministry of Women Affair (2018). Master Plan on Gender and Climate Change 2018-2030. Gender and Climate Change Committee, 2018. Phnom Penh.

Ministry of Women Affair (2018). *Neary Rattanak V Strategy*. Gender inequalities, women's roles, and constraints in access to resources and decision-making.

MoE Rwanda (2019). *Rwanda Green Fund (FONERWA) Gender Policy and Action Plan*. Mandatory gender analysis, gender indicators, and institutionalized gender requirements in project approval.

Ministry of Environment (2025). Cambodia Climate Change Strategic Plan (CCCSP) 2024-2033. RGC, 2025

Ministry of Economic and Finance (2004). Cambodia's Public Financial Management Reform Program (PFMRP): Strengthening Governance Through Enhanced Public Financial Management. Phnom Penh, Cambodia, 2004.

Ministry of Planning (2019). National Strategic Development Plan (NSDP) 2019-2023. Phnom Penh 2019, Cambodia.

National Committee for Sub-National Democratic Development (2021). National Program on Sub-National Democratic Development Phase 2 (2021-2030). NCDDS, Phnom Penh 2021.

National Committee for Sub-National Democratic Development (2024). Gender Action Plan as Annex 8(b) of the Cambodia Climate Financing Facility

National Committee for Sub-National Democratic Development (2025). Gender Assessment and Gender Action Plan, Local Governments and Climate Change 3 (LGCC-3).

National Council for Sustainable Development (2017). Cambodia National Adaptation Plan Financing Framework and Implementation Plan. Phnom Penh, 2017.

National Council for Sustainable Development (2020). *Cambodia Climate Financing Framework (CCFF)*. Overall climate finance architecture, including domestic and external finance flows.

National Council for Sustainable Development (2021a). Cambodia's Long-Term Strategy for Carbon Neutrality (LTS4CN). Phnom Penh, Cambodia, 2021.

National Council for Sustainable Development (2021b). Cambodia's Country Program for The Green Climate Fund. Accessed at: https://www.greenclimate.fund/sites/default/files/document/country-programme-cambodia.pdf

National Council for Sustainable Development (2025). Cambodia's Third Nationally Determined Contributions (NCD3.0)

NGO Forum (2013). Climate Change Financing in Cambodia. Accessed at: https://lib.ncdd.gov.kh/storage/app/public/library_backend/CAT_18479_1/2015-CC-Financing-in-Cambodia-en.pdf

Royal Government of Cambodia. (2016). *Sub-decree no. 32 on the establishment and functioning of the sub-national investment fund*. Kingdom of Cambodia.

Royal Government of Cambodia. (2019). *Sub-decree no. 182 on functions and structure of municipal administrations*. Kingdom of Cambodia.

Royal Government of Cambodia. (2020). *Sub-decree no. 50 on the transfer of resources from the state budget to municipal/district fund*. Kingdom of Cambodia.

Royal Government of Cambodia (RGC, 2023). Pentagon Strategy Phase I for Growth, Equity, Efficiency and Sustainability: Building the Foundation Towards Realizing the Cambodia Vision 2050. Phnom Penh, 2023.

Royal Government of Cambodia. (2002a). *Sub-decree no. 16 on the establishment of the commune/sangkat fund*. Kingdom of Cambodia.

Royal Government of Cambodia. (2002b). *Sub-decree no. 26 on the financial management of the communes/Sangkat*. Kingdom of Cambodia.

UNFCCC (2019). *Report on Gender-Responsive Climate Policy and Finance*. institutionalization of gender in climate finance systems and global good practice examples including Rwanda.

United Nations Development Program (2018). *Gender-Responsive Climate Finance in the Philippines*. Embedding gender considerations and promoting women's leadership in climate governance.

United Nations Development Program (2019a). *Indonesia: Climate Budget Tagging and Gender Integration*. Linking climate and gender indicators and strengthening planning and evaluation systems.

United Nations Development Program (2019b). *Gender and Climate Change Country Profile: Cambodia*. Differentiated vulnerability, women's adaptive capacity, and roles in resilience.

United Nations Development Program (2019c). *Gender and Climate Change Country Profile:* Gender-differentiated vulnerabilities, access to climate information, and adaptive capacity.

UN-Women (2021). State of Gender Equity and Climate Change in Cambodia. Phnom Penh, 2021.

World Bank (WB, 2021). *Bangladesh Public Expenditure Review and Climate Budget Tagging Analysis*. Climate budget tagging, expenditure tracking, and transparency/accountability mechanisms.

World Bank (2022). *Cambodia Country Climate and Development Report (CCDR)*. Climate risks, economic impacts, and sectoral vulnerabilities (agriculture, water, infrastructure).

World Bank (WB, 2025). Cambodia Country Gender Action Plan FY25-FY29. Phnom Penh 2025.

World Food Program (WFP, 2023). Cambodia Strategic Development Plan (NSDP) 2024-2028. Accessed at: https://executiveboard.wfp.org/document_download/WFP-0000151705

UNFCC (2023). National Adaptation Plan (NAP) Framework. Platz der Vereinten Nationen 1 53113 Bonn Germany 2023. Accessed at: https://unfccc.int/sites/default/files/resource/NAP-progress-publication-2023.pdf

ANNECES

Annex 1: Gender Analysis Tool for SCF Projects

This gender analysis tool has been developed to support Sub-National Administrations (SNAs) in preparing climate projects that are eligible for financing under the Sub-National Climate Fund (SCF). It provides a structured and practical framework to guide SNAs in systematically identifying, analyzing, and addressing gender-related dimensions of climate change at the local level. Recognizing that climate impacts are experienced differently by women, men, and vulnerable groups, the tool enables SNAs to assess gender-specific needs, constraints, and opportunities within targeted sectors and communities. Through the application of this tool, SNAs are better equipped to design and integrate gender-responsive activities and interventions throughout the project cycle, ensuring that proposed climate initiatives not only meet SCF eligibility criteria but also promote inclusiveness, equity, and effectiveness. Ultimately, the tool contributes to strengthening the quality of climate project proposals while advancing gender equality and enhancing the resilience of all community members.

I. Objective

The objective of this gender analysis tool is to identify and understand gender-differentiated climate risks, needs, capacities, and priorities at the sub-national level, in order to inform the design of gender-responsive climate projects and actions under the Sub-National Climate Fund (SCF). By highlighting how climate impacts and adaptive capacities vary among gender and and vulnerable groups, the tool supports Sub-National Administrations (SNAs) in developing inclusive, evidence-based interventions. This ensures that proposed climate initiatives are equitable, context-specific, and effective in addressing the diverse needs of local communities.

II. Gender Analytical Tool

The purpose of this gender analytical tool is to develop a comprehensive understanding of local climate hazards and the sectors most affected by them, including how these impacts vary across different gender and population groups. This tool contains of 7 steps to apply

Step 1: Identification of Climate Hazards and Affected Areas

Key guiding questions:

- What are the main climate hazards? (floods, droughts, storms, extreme heat, salinity)
- How frequently and severely do they occur?
- Which communes/villages are most exposed?
- Which sectors are affected? (agriculture, water supply, infrastructure, health)

Data sources:

- Commune Database (CDB)
- Provincial/Municipal climate profiles
- Community consultations (FGDs)

Gender lens:

- Are women's livelihoods (e.g., subsistence farming, small businesses) more affected?
- Are climate risks increasing women's unpaid care work?

Output: List of priority climate risks and affected sectors developed

Step 2: Gender Roles and Responsibilities

Purpose: Identify division of population and how climate impacts differ

Key guiding questions:

- What tasks are mainly done by women vs men? (farming, water collection, childcare)
- How does climate change affect these roles? (e.g., longer time to collect water during drought)
- Are women engaged in income-generating activities? Which ones?

Methods:

- Time-use analysis (simple daily activity mapping)
- Separate discussions with women and men

Gender lens:

- Women often bear triple roles: productive, reproductive, and community roles
- Climate shocks may disproportionately increase women's workload

Output: Clear mapping of gender roles and differentiated impacts

Step 3: Access to Resources and Services

Purpose: Identify inequalities in access and control

Key guiding questions:

- Who owns or controls land and productive assets?
- Do women have access to:

- Credit or savings groups?
- Climate-resilient technologies (irrigation, seeds)?
- Extension services or training?
- Early warning systems (e.g., EWS1294)?

- Are there barriers (literacy, mobility, cultural norms)?

Methods:

- Household-level discussions
- Stakeholder interviews (local authorities, NGOs)

Gender lens:

- Women may have **less control** over financial resources
- Digital and information gaps limit access to climate services

Output: gaps in access and control over resources identified

Step 4: Participation and Decision-Making

Purpose: Assess inclusiveness in governance and planning

Key guiding questions:

- Are women represented in:
  - Commune councils?
  - Disaster management committees?
  - Water user groups or farmer groups?
- Do women actively speak and influence decisions?
- What limits participation? (time, norms, confidence, lack of information)

Methods:

- Review committee composition
- Community validation meetings

Gender lens:

- Representation does not always equal meaningful participation
- Women may be present but not influential

Output: Level of inclusion and barriers to participation identified

Step 5: Vulnerability and Capacity Analysis

Purpose: Identify who is most at risk and existing coping capacities

Key guiding questions:

- Which groups are most vulnerable?
    - Female-headed households
    - Pregnant women
    - Elderly women
    - Women with disabilities
- Why are they vulnerable? (income, location, access to services)
- What coping strategies are used by women and men?
- What local knowledge do women have? (e.g., water management, seed preservation, market information, ...)

Methods:

- Vulnerability mapping
- Participatory rural appraisal tools

Gender lens:

- Women are often "high"

Output*:* Priority vulnerable groups and existing capacities identified

Step 6: Identification of Gender Issues and Needs

Based on steps 1 - 5:

- What is the key gender-specific challenges?
- What practical needs (immediate) and strategic needs (long-term empowerment) exist?

Output*:* Priority gender issues is listed

Step 7: Entry Points for Gender-Responsive Climate Action

Identify actions that:

- Reduce women's vulnerability
- Increase women's access to resources and services
- Strengthen women's leadership and participation
- Promote equitable benefits from climate investments

Output*:* Gender-responsive project ideas/actions

IV. Key Principles for Application

- Use sex-disaggregated data where possible
- Ensure women's participation in consultations
- Consider intersectionality (age, disability, poverty)
- Combine quantitative + qualitative methods (FGDs, interviews)
- Align with Cambodia's decentralization and climate policies

V. Expected Outputs

- Clear identification of priority gender issues linked to climate risks
- Evidence-based gender-responsive project proposals under SCF
- Improved inclusiveness and effectiveness of local climate finance

Annex 2: Some Photos of Field Data Collection and Discussions

Photo 1: Discussed with MoI' GMAG

Photo 2: Discussed with NCDD-S

Photo 3: Discussed with MoWA


Photo 4: Discussed with MoE

Photo 5: DIscussed with National Bank of Cambodia

Photo 6: Discussed with Prey Veng Provincial Administration

Photo 7: Discussed with Pursat Provincial Administration

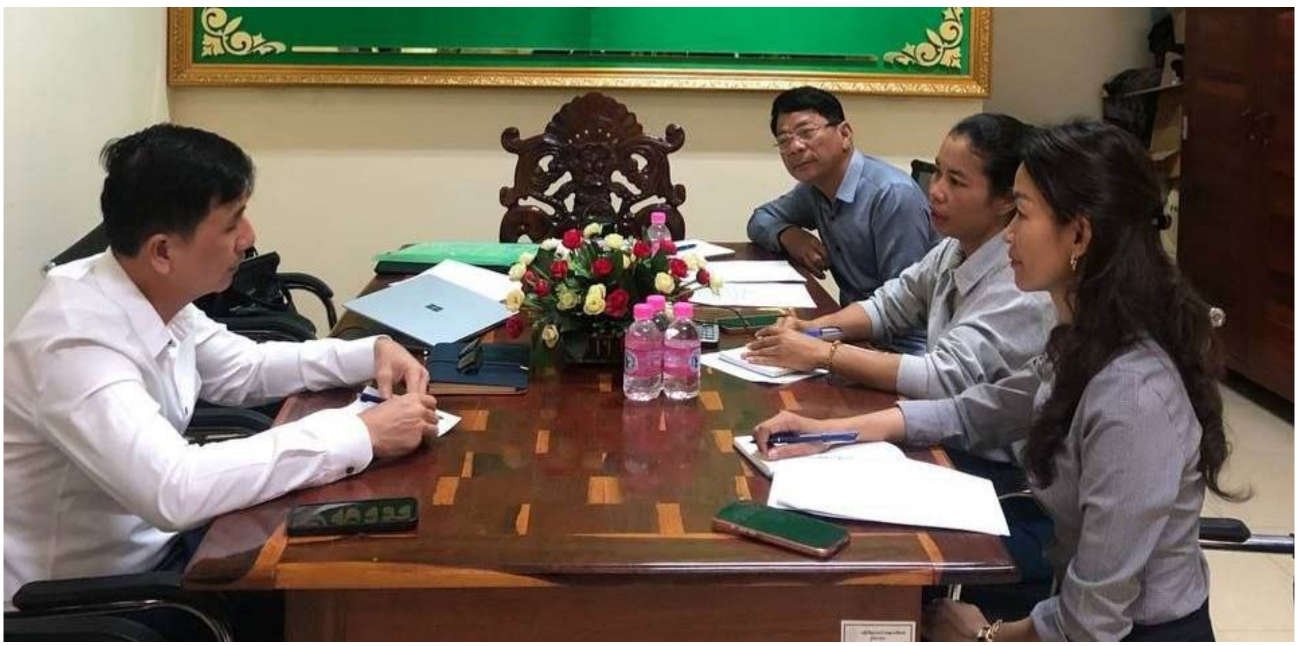

Photo 8: Discussed with PDoWA of Pursat

Photo 9: Discussed with Kagnchreach District Administration


Photo 10: Discussed with Svay Daun Keo Commune Councilors


Photo 11: Interviewed with Head of Provincial Gender Working Group of Prey Veng Province


Photo 12: Interviewed with Vice-Head of Provincial Division of Planning and Investment of Prey Veng

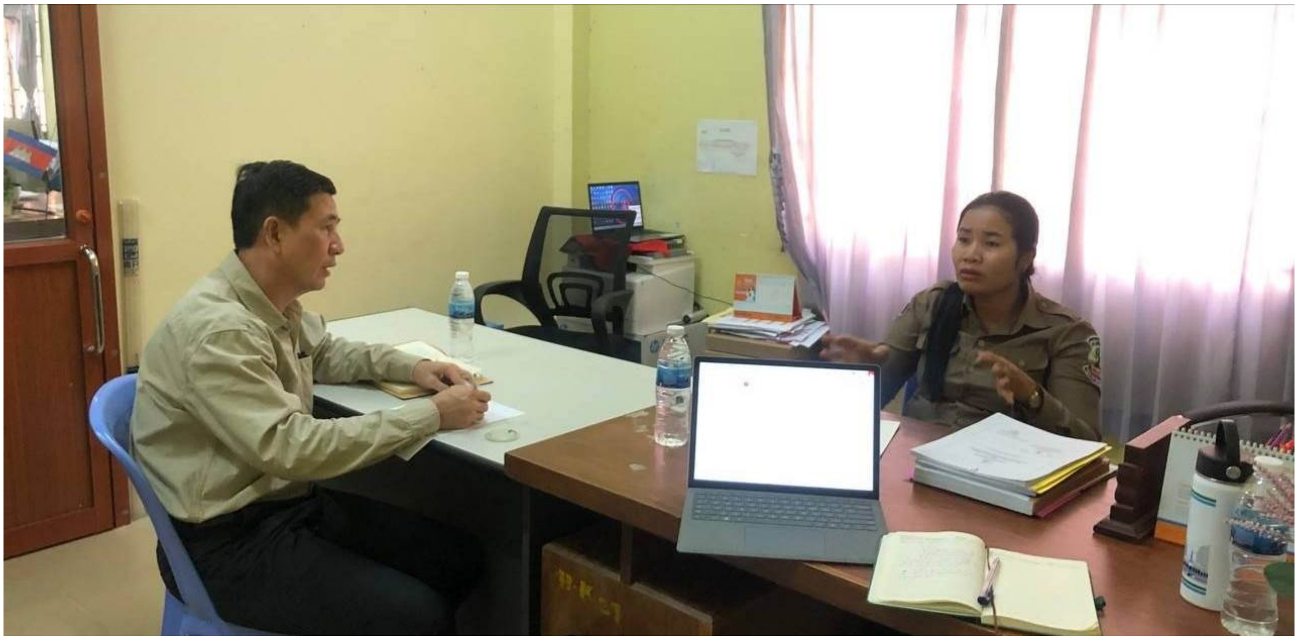

Photo 13: Interviewed with Svay Daun Keo Vice-Governor in charge women and children affairs

Photo 14: Interviewed with female farmer and seller

NCDD Secretariat

Located in Ministry of Interior,(Building V)

Norodom Boulevard, Tonle Bassac Sangkat,

Chamkarmon,Phnom Penh

Email: info@ncdd.gov.kh

Website: www.ncdd.gov.kh

Facebook: www.facebook.com/ncdds