



ARAB INTERNATIONAL
WOMEN'S FORUM
الم المنتدى العربي الدولي للمرأة



AIWF x WiSER REPORT OF CONFERENCE
on the sidelines of LONDON CLIMATE WEEK 2025

Women Building Resilient Communities

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Key Themes and Recommendations

1. Transform Climate Finance through Gender Equity and Accountability

- Embed gender-responsive funding across all sustainable finance portfolios and investment frameworks.
- Institutionalize accountability by requiring financial institutions to disclose gender composition and inclusion metrics.
- Mandate gender-lens investment reporting to track and publicly disclose capital directed to women-led ventures.
- Adopt a dual-track approach that combines women-focused financial products with systemic gender integration in finance.
- Leverage sex-disaggregated data to identify financing gaps and guide equitable capital allocation.
- Redefine climate finance as a driver of inclusive economic growth and social equity, aligning financial returns with environmental and human outcomes.

2. Expand Access and Inclusion in Climate Innovation and Entrepreneurship

- Reform credit and lending systems to use performance and reliability rather than collateral or land ownership as criteria.
- Increase funding to women-led and youth-led innovation initiatives and blended finance programs that de-risk climate ventures.
- Strengthen capacity building, mentorship, and leadership training for women and young entrepreneurs in sustainability and clean energy sectors.
- Redefine entrepreneurial success to prioritize long-term value creation, inclusion, and measurable social impact.
- Support community-based incubation hubs and social enterprise accelerators that empower women and youth to scale local climate solutions.

3. Harness AI and Technology for Inclusive Climate Solutions

- Embed gender equality and inclusion into all national AI and climate strategies.
- Invest in AI literacy and STEM education from early schooling through higher education to prepare future innovators.
- Create targeted funding and partnerships that support women's participation in AI research, entrepreneurship, and climate tech.
- Develop smaller, resource-efficient AI models tailored to regional challenges such as water scarcity and agriculture.
- Localize AI systems to reflect MENA languages, contexts, and priorities, ensuring equitable digital transformation.
- Embed ethics, empathy, and human wellbeing principles into AI governance frameworks.

4. Advance Women's Leadership and Representation in Climate Governance

- Ensure women's representation and leadership across all levels of agricultural, climate, and financial governance.
- Recognize women as co-designers of climate policy and integrate their lived experience into every stage of program design.
- Strengthen institutional and financial support for women leaders in sustainability, agriculture, and energy transitions.
- Establish structured, sustained platforms linking women-led initiatives with national and global policymakers.
- Revive and expand regional forums for women's collaboration, knowledge exchange, and cross-border leadership.

5. Strengthen Sustainable Agriculture and Food Security through Gender Inclusion

- Embed gender-responsive policies in agricultural finance, land reform, and research systems.
- Invest in infrastructure, mobility, and digital access that enable women's full participation in agriculture.
- Support refugee and host community collaboration through inclusive, climate-resilient agricultural programs.
- Scale AI-driven agricultural tools for climate prediction, pest management, and crop optimization.
- Strengthen public-private partnerships to reduce food waste, boost local production, and enhance food sovereignty.

6. Empower Youth as Equal Partners in the Green Transition

- Establish gender- and youth-responsive financing for climate entrepreneurship and innovation.
- Expand access to education, green skills development, and leadership pathways in sustainability.
- Increase youth representation in climate policymaking, diplomacy, and governance bodies.
- Embed intergenerational mentorship models that pair emerging leaders with experienced policymakers.
- Foster coalition-building and civic engagement to enable youth influence in national and regional policy.
- Promote a culture of hope, innovation, and principled activism as a foundation for sustainable leadership.

7. Reimagine Multilateral Cooperation for Inclusive Climate Action

- Prioritize multilateral cooperation that integrates women's and youth voices in global governance and diplomacy.
- Integrate climate and development finance under a shared "clean growth" framework.
- Design human-centered financial systems that reflect community needs and reward innovation.
- Invest in community-led capacity building and inclusive local institutions to ensure equitable impact.
- Foster purpose-driven, transparent leadership that unites governments, private sectors, and civil society in a shared sustainability mission.





Foreword

Haifa Al Kaylani OBE, President & Founder, Arab International Women's Forum

As President and Founder and on behalf of the Board of the Arab International Women's Forum (AIWF), I am delighted to share this report and recommendations emerging from our conference, 'Women Building Resilient Communities', hosted by AIWF and the WiSER. AIWF is exceptionally proud of our institutional partnership with WiSER and to have joined forces in London for the second time for this very special initiative held in June 2025 at the Royal Academy of Engineering on the sidelines of London Climate Action Week.

The conference could not have been timelier nor indeed more relevant. In the MENA and globally, women and young people are at the heart of sustainable development and resilience building, and we will simply not be able to solve global climate and sustainability crises without them. Women bring unique perspectives, experiences and ideas that nurture much-needed innovation in sustainability and climate solutions. They often have the deepest understanding of their communities' needs in order to develop and implement gender-sensitive solutions that consider specific vulnerabilities and capacities, leading to more inclusive and sustainable action.

As studies have shown, when women have equal access to resources and opportunities, they tend to invest in the wellbeing of their families and communities, further contributing to sustainable development and breaking generational cycles of economic inequality and social deprivation. Women also play crucial roles in grassroots movements and community-based initiatives, decisively addressing climate change and promoting sustainable practices deeply rooted in traditional knowledge but ripe for innovation with the use of data and AI.

Ultimately, empowering women and ensuring their full participation in all aspects of climate action is

to tap into a vast pool of talent, knowledge, and creativity that can truly deliver female-led solutions that can shape the sustainable, equitable, prosperous and above all peaceful future we all want to see for our future generations. And by bringing MENA women together with their international counterparts, we are taking decisive, collective action to tackle the very worst impacts of climate change and build that sustainable, resilient, and equitable world for all.

As **H.E. Razan Al Mubarak**, UN Climate Change High-Level Champion for the COP28 Presidency, has said: "A healthy environment, including its climate and biodiversity, is central to everyone's wellbeing. We must go beyond business as usual and elevate nature as an important solution to climate change. To accomplish this, we need everyone to contribute to global climate action, including women, youth, and indigenous people, as well as business, government, civil society, and academia."

AIWF always looks forward and aims to deliver positive and productive impact through all our initiatives that will benefit women and young leaders in the region and meaningfully support their economic and social inclusion towards a peaceful and more prosperous future for the MENA overall. Accordingly, the discussions and conclusions emerging from the conference panel sessions have been synthesized into this report and recommendations, published jointly by AIWF and WiSER.

We trust that this report will be a deeply enriching and informative resource for change makers in the MENA and globally. AIWF looks forward to working closely with our valued conference stakeholders, collaborating and further developing our shared mission to empower and support women in climate, sustainability and STEM in the UAE, the broader MENA region and globally. We look forward to many more joint initiatives in the future that can inspire these vital conversations on sustainability challenges, opportunities and new possibilities for women to truly transform the future for us all.



Foreword

Dr Lamya Fawwaz, Executive Director of Brand and Strategic Initiatives at Masdar, and Program Director of WiSER

As this year's WiSER x AIWF Conference in London reminded us, we are living in a defining decade for climate action. The data is clear: we have no time to waste. But amid the urgency, there is also hope, powered by the growing momentum of women-led innovation and the collective will to build a more inclusive and sustainable world.

Women across the globe are driving progress where it matters most. They are restoring ecosystems, advancing clean energy access, and transforming food and water systems to make communities more resilient. But women remain underrepresented in the spaces where key decisions are made and resources are allocated. Bridging that gap is not just a moral imperative; it is essential to achieving sustainable development and an equitable energy transition.

Through WiSER, we strive to turn these challenges into opportunities. Over the past decade, WiSER has built a platform that empowers women and young people to lead the sustainability conversation, equipping them with the knowledge, mentorship, and networks to innovate and scale their impact. Our partnership with the Arab International Women's Forum reflects that same vision: to unite expertise, amplify women's voices, and accelerate meaningful progress on shared global goals.

The conversations that took place during the WiSER x AIWF Conference underscored the transformative role women play in addressing the climate crisis. Listening to the women leading in their various fields, from using data and AI for inclusive growth to designing finance models that unlock women-led innovation, one couldn't help but be optimistic for the future. I hope that these discussions, and this report, will inform future action and help ensure that equity, inclusion, and collaboration remain central to advancing sustainable socioeconomic development.

This report stands as both a reflection of women's growing leadership in sustainability and a call for greater commitment from governments, businesses, and communities to support the women who are shaping solutions that foster resilience, innovation, and progress for generations to come. As we reflect on the outcomes of this gathering, I am reminded of the words of Sheikh Zayed bin Sultan Al Nahyan: "*The real spirit of progress is the human spirit.*" It is this spirit of determination, compassion, and collaboration that must continue to guide our work.

Because when we invest in women, we invest in humanity. And when we act together, we create a future that is not only sustainable, but more prosperous for all.

Introduction

On Tuesday, June 24, 2025, AIWF and WiSER returned to the Royal Academy of Engineering in London to connect young women leaders with trailblazers from the public, private, NGO, STEM and environmental sectors for our conference, '**Women Building Resilient Communities.**' Hosted on the sidelines of [London Climate Action Week 2025](#), the conference focused on the opportunities for women and young leaders to be at the heart of climate justice, action and dialogue. Panel sessions explored five critical themes:

- Addressing **food security** challenges through sustainable agricultural methods, agricultural technology, and enhancing climate resilience in our food systems.
- **Investigating the crucial role of AI and data** in assessing the effects of climate change on women and girls and promoting gender-responsive climate actions.
- **Bridging the climate finance gap**, with a specific emphasis on broadening inclusion and improving access for women-led climate innovation.
- Creating **inclusive climate finance models** to enhance climate innovation and entrepreneurship.
- **Developing future leaders** in climate and sustainability through education, entrepreneurship and employability / human skills development.

AIWF and WiSER welcomed panel chairs and speakers from The World Bank, the International Fund for Agricultural Development (IFAD), the European Bank for Reconstruction & Development (EBRD), the UAE Ministry of Climate Change and Environment, Abu Dhabi Commercial Bank, Bloomberg, Expect AI, Teens in AI, Arabia Insurance, Globe Chain, Elite Agritech, Crop Trust, the University of Bahrain, the Children's Investment Fund Foundation and the Global Climate Finance Centre, among others.

The conference was attended by 120 senior and emerging women leaders working in government, international institutions, ESG, STEM, finance, business, entrepreneurship, civil society representatives, academics and higher education leaders. We also welcomed several postgraduate students and early career researchers, AIWF members, WiSER Pioneers and delegates who joined us from across the UK, EU, US and the Arab world, including the United Arab Emirates, Bahrain, Oman, Jordan, Lebanon, Tunisia and other MENA states.



Pillar I: Innovation and technology

Transforming Food and Water Security in the MENA Region: The Imperative for Structural Change and Gender-Inclusive Systems

Women play a vital role in managing food, water, and natural resources across climate-vulnerable regions, but they continue to face limited access to land, finance, and technology. This panel examined how empowering women's leadership and ensuring equitable investment can transform food and water systems through scalable, climate-smart, and community-driven solutions. The session was chaired by **Haifa Al Kaylani OBE** (AIWF), and included speakers **Julian Lampiotti** (The World Bank); **Dina Saleh** (IFAD); **Hassan Halawy** (Elite Agro Projects); and **Joanna Purcell** (Crop Trust).

Challenges

Over the past half-century, the world has seen unprecedented economic and social progress, yet this growth has come at immense environmental cost. This crisis is acute in the Middle East and North Africa, where rising temperatures, water scarcity, and dependence on food imports threaten livelihoods and regional stability. Food insecurity and water stress are intensifying, projected to reduce regional GDP by up to six percent annually by 2030. Women and young people are bearing the brunt of these pressures. Women comprise nearly half of the agricultural workforce yet face deep structural inequities that limit their access to land, credit, and technology, constraining both productivity and climate resilience.

Despite policy reforms in several countries aimed at boosting women's participation in agricultural cooperatives, water diplomacy, and rural governance, these efforts have often failed to dismantle the entrenched socio-economic barriers that perpetuate gender inequality. Women's land use and decision-making authority are frequently mediated through male relatives or community structures, restricting their agency over production and innovation. Limited access to extension services, training, and finance further undermines their ability to adapt to the escalating effects of climate change. As a result, gender inequality continues to erode agricultural resilience, food security, and rural development, obstructing progress toward the Sustainable Development Goals, particularly SDGs 2 and 5. Achieving sustainable food and water security will therefore require transformative structural and

institutional change far beyond incremental reform to ensure that women have genuine control over productive resources and decision-making power in shaping the region's agricultural future.

Across the MENA region, women in agriculture face compounded barriers, including restricted mobility, exclusion from cooperatives and leadership platforms, and limited access to training and markets. These constraints not only suppress their economic potential but also weaken intergenerational knowledge transfer, particularly in specialized sectors such as seed research and biodiversity conservation, where an aging male workforce and a lack of younger women professionals threaten long-term sustainability. Addressing these systemic challenges requires targeted investment in women's capacity building, mentorship, and visibility in agricultural science and entrepreneurship. Tackling gender inequities must also go hand in hand with confronting the region's severe food loss and waste, where up to 70 percent of food is lost due to inefficiencies in storage, transport, and consumption. In fragile and post-conflict contexts, informal agricultural work remains a critical survival strategy, yet without institutional support, women and small-scale producers remain excluded from the formal economy. Enabling women to lead within sustainable, inclusive, and well-supported food systems is essential to securing the MENA region's ecological and economic resilience.

Opportunities & Recommendations

Sustainable development in the MENA region depends on empowering women, the backbone of rural livelihoods and custodians of ecological knowledge, to lead the transformation of food systems. Women already play indispensable roles in food production, water management, and household nutrition, yet remain underrepresented in the decision-making spaces that define agricultural priorities and resource allocation. Their participation in sustainable agriculture offers a powerful pathway to both environmental and social progress. Investments in climate-smart and nature-based solutions, such as soil restoration, water harvesting, and sustainable irrigation, can create up to 500 green jobs for every US\$1 million invested, many accessible to women and youth. When women are included in land restoration, renewable energy, and conservation projects, countries reap a "triple dividend" of gender equality, environmental protection, and improved livelihoods, results already seen in gender-inclusive projects across Morocco, Jordan, and Tunisia, which have boosted household income by up to 30 percent.

Women's leadership in agricultural governance and corporate boards has been shown to strengthen

innovation, transparency, and sustainability outcomes. Organizations with at least 30 percent women in decision-making roles report higher environmental, social, and governance (ESG) performance, particularly in sectors tied to food and resource management. Yet representation alone is not enough. Meaningful participation requires that women influence investment priorities, direct institutional agendas, and bring their holistic, community-based insights to climate and agricultural governance. At the community level, women are already leading effective local climate solutions, from water-efficient irrigation in the Jordan Valley to seed preservation cooperatives in Morocco. Scaling these successes through training, mentorship, and visibility will accelerate progress toward inclusive and climate-resilient economies.

To achieve real transformation, women must also be represented in global agricultural and climate diplomacy, where their lived experience can shape more equitable and grounded policy. Despite comprising up to 70 percent of smallholder farmers worldwide, women remain largely absent from international decision-making forums. The panel called for systemic inclusion of women in agricultural research, resource management, and crop breeding, fields where their insights can drive the development of climate-resilient and nutritionally diverse crops. Collaboration among governments, research institutions, and the private sector is essential to realizing this vision. Initiatives such as Emirates Nature-WWF in the UAE, OCP Group's AI Moutmir programme in Morocco, and UNDP's Africa Adaptation Initiative exemplify how local innovation and global cooperation can strengthen food systems. Ensuring that women have the power, resources, and representation to lead these efforts is not only a matter of equity but the foundation of sustainable food security for future generations.

Summary & Action Points

Transforming food and water security in the MENA region requires a systemic shift that links gender equity, sustainability, and technological innovation to counter rising temperatures and declining food availability. Gender-responsive policies in finance,

land reform, and research, along with investment in women's mobility and community knowledge networks, help ensure that climate and food security programs reflect local realities, while the visibility of women leaders can inspire future innovators. AI and FinTech can expand access to climate-smart tools and credit for smallholder farmers, although persistent biases in financing and algorithms mean that inclusive models and targeted funding must be scaled through stronger collaboration among governments, development banks, and private actors. Given the region's heavy food imports and high waste levels, deeper public-private partnerships, sustainable supply chains, consumer education, and support for displaced communities as active contributors are essential. Lasting transformation ultimately depends on multilateral cooperation and women's leadership as the foundation of a sustainable and climate-resilient future.

- Embed gender-responsive policies in agricultural finance, land reform, and research systems.
- Invest in infrastructure and mobility that enable women's full participation in agriculture.
- Expand community-led knowledge networks to share best practices and amplify women's expertise.
- Include women at every stage of food security and climate resilience program design.
- Scale AI-driven agricultural tools for climate prediction, pest management, and crop monitoring.
- Reform credit and financing models to use productivity and reliability instead of land ownership as criteria.
- Increase funding to women-led innovation initiatives such as the Gender Innovation Lab and We-MENA Fund.
- Strengthen public-private partnerships to reduce food waste and dependency on imports.
- Support refugee and host community collaboration through inclusive agricultural programs.
- Prioritize multilateral cooperation and ensure women's leadership and representation across all levels of agricultural and climate governance.

AI for Equitable Climate Action

As the climate crisis intensifies, women around the world are emerging as powerful agents of change in building adaptive, tech-driven and socially inclusive solutions. This session highlighted how AI technologies can be responsibly developed and applied to address climate-related challenges in agriculture, energy, water management and disaster risk reduction. The panelists examined issues of data bias, access, and algorithmic fairness to ensure that the deployment of AI supports gender equity rather than reinforcing structural inequalities. Chaired by **Professor Rym Ayadi** (Euro-Mediterranean Economists Association), guest speakers included **H.E. Dr Nawal Al-Hosany** (Permanent Representative of the UAE to IRENA); and **Dr Anand Verma** (Expect AI).

Challenges

The climate crisis is a global challenge that cannot be solved through fragmented or profit-driven efforts. Without coordinated governance, accountability, and equity, emerging technologies like AI risk deepening existing inequalities rather than solving them as biased data and exclusionary design threaten to entrench gender, racial, and regional disparities. The rapid expansion of AI could marginalize women, youth, and vulnerable communities if access, representation, and inclusion are not prioritized. A just and effective climate transition requires a “whole-of-system” approach that ensures technology serves people and the planet, not the other way around.

AI has immense potential to accelerate climate solutions by improving energy efficiency, optimizing renewable systems, and empowering smallholder farmers through data-driven innovation. Yet the benefits remain unevenly distributed, concentrated in a handful of countries and corporations. A global “AI divide” is emerging, between those who can shape sustainable outcomes and those left behind. To bridge this gap, nations must diversify data sources, invest in open-source and locally adapted AI, and promote South-South collaboration. Ethical AI governance, transparency, and digital literacy are essential to ensure fairness and protect marginalized groups from algorithmic bias. Access to equitable AI systems will determine whether technological progress amplifies inequality or drives inclusive climate resilience.

At the same time, unchecked AI consumption poses environmental risks ranging from vast energy use and e-waste to unsustainable mineral extraction. Aligning digital innovation with environmental protection is now an ethical imperative, and new economic models must integrate human wellbeing, social justice, and sustainability. Overreliance on automation risks

eroding empathy and critical thought, threatening the human core of climate action. The path forward lies in collaboration between technologists, economists, environmental scientists, and communities to create AI systems that are transparent, sustainable, and human-centered.

Opportunities & Recommendations

Artificial intelligence poses profound ethical and environmental challenges but also offers unprecedented opportunities to advance gender equality, climate resilience, and sustainable development. Its potential to accelerate progress toward the SDGs, especially those related to education, innovation, equality, climate action, and strong institutions, depends on governance that is transparent, inclusive, and rooted in human dignity. Realizing this vision requires deliberate action to close data and representation gaps, ensure equitable access to technology, and embed ethical principles in AI design. When guided by robust global frameworks, AI can be a catalyst for inclusive growth and social transformation rather than a driver of new inequalities.

The integration of AI into climate action highlights its power to enhance human productivity and address environmental emergencies, from mapping methane emissions to monitoring ecosystem degradation. The UAE provides a regional model for responsible innovation, embedding AI across public policy, renewable energy, and governance frameworks through national strategies and dedicated councils. These initiatives, spanning AI leadership roles, public-private partnerships, and advanced research infrastructure, demonstrate how governments can align digital transformation with sustainability goals. Such strategic investment shows that technology, when governed ethically, can strengthen economic resilience while advancing climate and social objectives.

However, the digital skills gap remains a critical barrier. Women and marginalized communities continue to face unequal access to AI education, financing, and professional networks. Bridging this divide requires inclusive training, mentorship, and entrepreneurship programs that connect digital innovation with climate and sustainability priorities. The future of AI must unite social inclusion, environmental stewardship, and ethical governance under a single, coherent agenda. As the panel concluded, the challenge is not to create more powerful algorithms, but to design systems that embody fairness, responsibility, and shared prosperity, ensuring AI becomes a force for equity and resilience in a rapidly changing world.

Summary & Action Points

Artificial intelligence can drive equitable climate action and sustainable development when guided by ethical, inclusive governance that centers wellbeing, gender equality, and access to opportunity. Ensuring women's leadership across AI, climate innovation, and STEM strengthens fairness and fuels more sustainable solutions, as shown by initiatives like the UAE's Sheikha Fatima bint Mubarak Women, Peace, and Security Initiative. Localizing and democratizing AI to reflect regional languages, needs, and social contexts will make systems more accurate, accessible, and relevant, while embedding AI literacy in education empowers future generations to shape these technologies. The path forward lies in uniting ethical governance, regional innovation, and women's leadership so AI can advance genuinely inclusive progress.

- Embed gender equality and inclusion into national AI and climate strategies.
- Create targeted funding mechanisms to support women in AI innovation, entrepreneurship, and research.
- Strengthen governance frameworks to ensure AI serves sustainable and equitable climate goals.
- Promote women's leadership in AI-driven fields such as energy, security, and peacekeeping.
- Localize AI systems to reflect regional languages, contexts, and priorities across MENA.
- Invest in AI literacy and STEM education from early schooling through higher education.
- Develop smaller, resource-efficient AI models for local challenges such as water scarcity and agriculture.
- Foster cross-sector partnerships between governments, academia, and the private sector for inclusive innovation.
- Embed ethics and empathy into AI design and governance to ensure technology advances human wellbeing.



AI, STEM & Sustainable Urban Futures

The conference program featured TED-style presentation 'Short Talk' sessions welcoming visionaries from grassroots activists to established climate leaders, all showcasing personal journeys, bold ideas, and ambitious calls to action. Presenters included **Elena Sinel** (Teens in AI); **Sarah El Battouty** (ECOnsult); and **Dr Hanan Albuflasa** (University of Bahrain).

Elena Sinel, Founder of Teens in AI, explored both the immense potential and serious risks of artificial intelligence in tackling climate change. While AI is already advancing climate modelling, disaster prediction, and precision agriculture, she warned that its environmental footprint, particularly the high energy demands of large language models, may undermine its own sustainability goals. She highlighted the deep-seated biases embedded in AI systems trained on historical datasets that perpetuate racial and gender discrimination, exacerbated by the lack of diversity in development teams.

Elena also raised concerns over ethical and intellectual property violations, including the unconsented use of creative works to train AI, calling for stronger regulation to protect creators and restore accountability. Yet amid these challenges, she urged for optimism and responsibility, emphasizing the need to empower young innovators to design AI with empathy, equity, and purpose. Through Teens in AI, she promotes ethics-centered, empathy-driven problem-solving aligned with the SDGs, asserting that the future of AI must be human-centric, where technological progress reflects compassion, justice, and respect for the planet.

Sarah El Battouty, Global Ambassador for the UN High-Level Climate Champions and Founder of ECOnsult, focused on the human impact of climate change, emphasizing how inadequate housing disproportionately affects women and calling for women to lead in designing sustainable, community-based solutions. Her 'People's Brief' approach centers people at the heart of development, translating global goals into household realities and prioritizing collaboration from the outset.

Through initiatives such as Egypt's first Green Guidelines for Rural Communities, developed with local NGOs and craftspeople, her team has embedded climate resilience into rural development, leading to the world's first certified green villages and inspiring expansion across Africa. Her projects, from net-zero mosques and carbon-neutral housing to regenerative schools built from recycled materials, prove that transformative climate action begins with

small, replicable, human-centered designs that make sustainability accessible, inclusive, and rooted in local realities.

Dr Hanan Albuflasa, Assistant Professor of Renewable Energy, University of Bahrain and former Acting Director General of Energy Efficiency, Ministry of Electricity and Water Affairs, delivered a powerful reflection on her transformation from a hesitant student of renewable energy into one of Bahrain's foremost leaders in sustainable innovation. After earning a scholarship to Loughborough University, she returned home determined to confront the lack of locally relevant standards and technologies, recognizing that imported solutions could not meet Bahrain's unique environmental and institutional realities.

At the University of Bahrain, she established the nation's first renewable energy laboratories, built from the ground up through international partnerships to cultivate regional expertise, strengthen data reliability, and rebuild confidence in renewable energy across a region long defined by oil dependency. Her leadership now drives pioneering collaborations, including a €10 million Horizon 2020 initiative to revolutionize desalination through clean energy and joint research to adapt global renewable standards to the Gulf's extreme climate.

Dr Hanan champions interdisciplinary learning that unites engineering, art, and policy. Through her mentorship, a new generation of Bahraini innovators, many of them women, are reshaping the region's energy future and proving that local ingenuity and global collaboration can power real climate transformation.



Pillar II: Access to Finance

Financing Women-Led Climate Ventures

Although women shoulder the greatest burden of the climate crisis and lead frontline adaptation efforts, they remain vastly underfunded, securing only 5.3% of global investment deals in 2024. This imbalance was at the center of this panel discussion, which explored how gender-responsive finance can unlock the full potential of women innovators driving sustainable climate solutions. The session was chaired by **Nadine El Habbal** (Arabia Insurance Cooperative Co - AICC), and included speakers **Wedad Almarzooqi**, (Abu Dhabi Commercial Bank and WiSER Pioneer); **May Al Karooni** (Globechain); **Constance Chalchat** (BNP Paribas); and **Sophia Swire** (Gender Equity Diversity Investments - GEDI).

Challenges

Despite growing recognition of women as essential agents of change in climate action, entrenched financial barriers continue to limit their participation and leadership in the climate innovation economy. Globally, only 2 percent of venture capital funding went to women-founded companies in 2023, dropping to just 1.2 percent in the MENA region and 0.3 percent when Saudi Arabia is excluded. This chronic underinvestment persists despite overwhelming evidence that women-led or mixed-gender founding teams deliver stronger returns and higher capital efficiency. The gap is not due to performance but perception. Deep-seated biases within global finance continue to shape who is seen as "credible" or "fundable," with gendered stereotypes penalizing women for qualities such as warmth or empathy while rewarding confidence coded as masculine. Such inequities reflect systemic discrimination embedded across both Western and regional markets, perpetuated through unconscious bias from early childhood and reinforced by cultural norms that influence how leadership and authority are perceived.

Structural change is therefore imperative. Across the MENA region, strategic partnerships between banks, accelerators, and NGOs are beginning to close these gaps by providing tailored financial and non-financial support to women-led ventures. Examples include gender-responsive procurement policies, dedicated mentorship programs, and sustainability teams with gender parity at the decision-making level. At the global level, leading financial institutions are linking capital access to diversity metrics, using tools such as gender-linked loans and governance-based investment scoring to align profit with inclusion. These mechanisms recognize that gender diversity is

not just an ethical imperative but a proven driver of financial performance, risk reduction, and innovation. The shift toward embedding gender equity into financing frameworks marks a critical evolution in sustainable finance, where inclusivity is treated as a strategic asset rather than an afterthought.

Yet meaningful transformation requires moving beyond token gestures and rethinking the structure of venture capital itself. Too often, gender-lens investing still favors mixed-gender teams dominated by men, reflecting the broader imbalance in a sector where less than 15 percent of partners globally and under 5 percent in MENA are women. Real progress depends on building new financial architectures that value long-term impact over short-term returns and that support mission-driven, climate-focused ventures often led by women. Closing the gender gap in entrepreneurship could unlock an estimated US\$5 trillion in global GDP, catalyzing inclusive growth and accelerating sustainable innovation.

Opportunities & Recommendations

While the gender gap in access to finance for climate innovation remains a global challenge, it also represents one of the most powerful investment opportunities of the decade. Women across the MENA region possess immense technical expertise and creative potential, often driving solutions that combine economic, social, and environmental value. Their ventures in renewable energy, sustainable agriculture, and circular economy models directly advance the Sustainable Development Goals by promoting inclusion, equality, and climate resilience. Expanding financial access for women-led enterprises is therefore not only a matter of justice but a strategic imperative for sustainable economic growth and innovation.

The region is already undergoing a quiet transformation in women's education and professional advancement, with women now forming a majority of STEM students across several MENA countries and leading in engineering, environmental sciences, and digital technology. Despite this surge in capability, systemic barriers continue to prevent many from accessing capital or recognition upon returning from top global universities. This disconnect between talent and opportunity reflects both a market inefficiency and a missed developmental opportunity. Women in the Arab world embody an extraordinary reservoir of resilience and technical acumen that remains underfunded, not because of a lack of skill, but because of limited visibility and persistent bias. Mobilizing investment toward this untapped potential could unlock major economic and social dividends, strengthening the region's capacity for homegrown climate solutions.

Emerging investment platforms are beginning to address this gap through targeted financial and technical support for women founders. New initiatives leverage AI-enabled tools to help entrepreneurs build stronger business models, enhance fundraising capacity, and ensure technological competitiveness in a rapidly evolving global economy. By pairing capital with mentorship, expertise, and community, these models go beyond financing to build sustainable ecosystems for women innovators. Inclusive investment in women's climate ventures aligns directly with the United Nations Sustainable Development Goals, producing a double dividend of equality and sustainability. In a region where women are among the most highly educated yet least represented in the workforce, gender-responsive finance could catalyze the shift toward a green, knowledge-based economy that is both competitive and just.

Summary & Action Points

Advancing gender-inclusive climate finance depends on innovative funding tied to equity and sustainability goals, investment practices that reward diversity, and enabling policies that turn commitments into measurable results. Reform across public and private sectors is needed to close persistent gaps in access to capital, supported by gender-responsive finance and stronger representation of women in financial decision-making, along with mandated gender-lens strategies and transparent reporting on support for women-led ventures. Public-private partnerships and blended finance can unlock capital for high-impact green innovation by pairing public risk mitigation with private-sector scale, especially when transparency, shared risk, and intentional inclusion of women entrepreneurs guide investment. Long-term progress requires education, leadership development, and cultural change that value steady, impact-driven growth; building skills in STEM, AI, and sustainability, and expanding mentorship platforms will help ensure women lead the industries shaping the future green economy.

- Embed gender-responsive funding mechanisms within sustainable finance portfolios.
- Increase women's representation in decision-making roles across finance institutions.
- Mandate gender-lens investment reporting to track and disclose capital allocation to women-led ventures.
- Expand public-private partnerships and blended finance models to de-risk climate innovation.
- Introduce risk-sharing instruments and ensure transparency in project selection.
- Invest in STEM, AI literacy, and leadership programs and promote initiatives like WiSER to connect women with global sustainability and

innovation networks.

- Redefine entrepreneurial success to prioritize long-term value creation, inclusion, and social impact.

Creating inclusive climate finance models to enhance climate innovation and entrepreneurship

Women-led enterprises in the climate and sustainability sectors continue to face systemic barriers to finance, despite their proven capacity to deliver social and environmental value. The panel explored innovative funding models, from carbon credits and climate bonds to blended finance, that can expand access to capital and scale women-led climate solutions. Chaired by **Dana Kupova** (EBRD), the panel discussion included guest speakers **Michael Liebreich** (Liebreich Associates); and **Maxine Chehab** (Senior Investment Manager).

Challenges

The persistent gender financing gap in climate innovation stems from deep structural and institutional inequities that shape both how women-led enterprises develop and how investors allocate capital. Women-led climate ventures are often highly innovative, community-focused, and grounded in local realities, yet investors frequently view them as insufficiently scalable or cross-market adaptable, limiting their access to growth funding. This bias reflects a narrow interpretation of value that prioritizes short-term returns over social and environmental impact. The Climate Policy Initiative has identified this as a "structural flaw that weakens the foundation of climate resilience," where potentially transformative, context-specific solutions are overlooked in favor of models that fit conventional investment patterns.

Systemic exclusion also arises from outdated financial practices that disadvantage women entrepreneurs who lack collateral such as land or fixed assets, particularly across the Global South. Despite the growth of blended finance and impact investment, unsecured lending for women-led climate ventures remains rare, trapping many founders in the "missing middle" of finance, too large for microcredit yet too small or too risky for traditional investors. While gender-lens investing frameworks are gaining traction, implementation often falters due to the absence of accountability and incentive mechanisms within financial institutions. Without structural reform, these frameworks risk remaining symbolic rather than transformative, leaving women entrepreneurs underfunded and underrepresented in the fastest-growing sectors of climate technology.

The roots of the financing gap lie not only in bias but in representation. With only 11 percent of senior investment professionals in emerging markets and 15 percent of teams globally being gender balanced, the overwhelming dominance of men in decision-making roles perpetuates unequal outcomes. Studies show that all-male investment committees are more likely to question women's technical expertise and apply harsher scrutiny to their proposals, reinforcing a cycle of undervaluation and inequitable terms. At the same time, too few women are founding or scaling climate enterprises despite rising participation in STEM and sustainability fields. This "pipeline paradox" leaves investors facing a supply-side bottleneck: abundant female talent that is not being converted into investable ventures. Together, these failures reflect a systemic market inefficiency that suppresses both gender equality and climate progress, highlighting the urgent need for financial and institutional reform to unlock women's full potential in driving climate innovation.

Opportunities & Recommendations

Closing the gender financing gap in climate innovation requires structural reform across financial systems, investment practices, and governance. Change must begin with rethinking risk assessment, embedding accountability for gender inclusion, and expanding access to flexible, unsecured, and blended financing mechanisms. Women-led enterprises remain locked out of large-scale funding not because of lack of innovation, but because financial institutions still rely on outdated models that penalize those without traditional collateral or rapid scalability. Without reform, the transition to a sustainable global economy will continue to marginalize many of its most capable and community-driven innovators.

Emerging trends in sustainable finance are beginning to shift this paradigm by creating new opportunities for women-led climate ventures at every stage of growth. Beyond early-stage venture capital, adaptive instruments such as revenue-based financing, sustainability-linked loans, and gender or "brown-shade" bonds are redefining how impact is valued. Revenue-based models offer flexible repayment structures tied to company income rather than fixed debt, enabling entrepreneurs to maintain ownership while growing sustainably. This model is especially suited to women-led enterprises that generate steady social and environmental returns but operate outside conventional high-growth trajectories. Similarly, sustainability-linked loans and green bonds integrate measurable ESG and gender equity targets into traditional financing structures, helping investors mobilize capital toward inclusive, climate-positive ventures while ensuring transparency and accountability.

These instruments collectively mark a fundamental shift toward performance-based, impact-driven finance that values sustainability over speed and inclusion over scale. To unlock their full potential, however, women entrepreneurs must have equitable access to the skills, networks, and institutions that enable participation. Building strong partnerships between development banks, commercial lenders, and gender-focused accelerators will be essential to mainstream these tools and close the structural financing gap.

Summary & Action Points

Closing gender gaps in entrepreneurship and finance requires moving beyond isolated funds toward embedding gender inclusion and accountability into the core of financial governance, ensuring women are represented in decision-making, treated as valuable economic actors rather than exceptions, and supported by transparent data that exposes institutional bias. Evidence from initiatives like We-Fi shows that women-led businesses consistently outperform expectations yet receive only a fraction of available lending, revealing how entrenched perceptions distort risk and limit growth. True reform must pair mainstream gender accountability with flexible financing, mentorship, and technical support across women's life cycles, especially at mid-career stages when social pressures peak. A dual-track approach that maintains targeted interventions while making inclusion a standard of financial integrity will enable women-led enterprises to scale on equal terms and drive broader economic transformation.

- Institutionalize gender accountability by requiring financial institutions and investors to disclose gender representation and inclusion metrics in leadership and investment teams.
- Mainstream gender-responsive finance by embedding equity criteria into all investment products, credit frameworks, and financial policies.
- Leverage sex-disaggregated data to pinpoint financing gaps and direct resources based on proven performance.
- Challenge gendered risk perceptions through mentorship, flexible funding, and targeted support across women's career stages.
- Adopt a dual-track approach that combines women-focused financial instruments with systemic gender integration across the financial sector.
- Strengthen capacity building and blended finance to scale women-led enterprises driving climate innovation.

Pillar III: Policy & Leadership

Developing future leaders in climate and sustainability through education, entrepreneurship and employability / human skills development

Young people are emerging as powerful leaders in the global climate movement, driving innovation, advocacy, and systemic change. No longer confined to activism alone, they are founding climate tech start-ups, leading local adaptation projects, shaping education and communication on sustainability, and taking their place at international climate negotiations, including the record-breaking youth participation at COP28 in Dubai.

This session explored how next-generation sustainability leaders are reshaping the climate agenda through education, entrepreneurship, and digital engagement, while calling for inclusive governance structures that elevate youth voices in policymaking. The discussion underscored the need to equip young people with the skills, confidence, and opportunities to lead intergenerational dialogue and build solutions that deliver measurable, community-driven impact across the MENA region and beyond.

Chaired by **Dr Christelle Comair** (Royal University for Women Bahrain), speakers included **Fatima Behzad Afghan** (Drainage Systems Projects Engineer, Sewerage and Recyclewater, WiSER Pioneer); **Gihan Hyde** (Saafah Foundation); **Amina Sundby Merkebawi** (TAG International); and **Dr Souad Mohamed** (London School of Economics and Political Science - LSE).

Challenges

Youth leadership in sustainability and climate justice remains constrained by systemic exclusion from formal decision-making spaces. Although young people are increasingly visible as advocates and innovators, their participation often lacks genuine influence due to structural barriers such as underfunding, limited mentorship, and restrictive civic environments. In regions like the MENA, inequities in education, mobility, and digital access deepen these divides, leaving youth without the tools or platforms needed to shape policy. This exclusion risks reducing youth participation to symbolism rather than substance, even as they inherit the intersecting crises of climate instability, economic inequality, and displacement. Without deliberate strategies to embed youth perspectives in governance and resource allocation, the promise of next-generation leadership will remain unfulfilled.

The discussion revealed a striking disconnect between global sustainability discourse and the lived experiences of youth in the Arab world. Despite representing the demographic most affected by climate-related decisions, young people remain largely excluded from national and international platforms that shape climate policy. Global frameworks often fail to resonate with local contexts or recognize the everyday leadership already being demonstrated by young people, particularly women, in fragile and resource-scarce communities. Many young people are already driving community adaptation and resilience without formal recognition, reframing sustainability through lived experience rather than academic or institutional language. True progress requires shifting from token consultation to co-creation and shared leadership, integrating youth voices directly into governance and national strategies that reflect local priorities and realities.

Cultural and structural barriers, particularly for women and young professionals, continue to limit the inclusivity of the sustainability sector. Regional studies highlight recurring patterns of tokenism, credibility gaps, and age-based discrimination that undermine meaningful participation. Young women in sustainability often hold senior titles without decision-making power, their expertise discounted by entrenched hierarchies that equate authority with age and experience. Compounding this is the perception that climate work is voluntary or philanthropic rather than a viable career path, discouraging many from pursuing it professionally. Reframing climate engagement as an economic and professional opportunity is therefore essential. Empowering youth as entrepreneurs, policymakers, and innovators rather than merely advocates demands institutional reform alongside a cultural transformation that values merit, innovation, and intergenerational collaboration over hierarchy and token inclusion.

Opportunities & Recommendations

Youth participation in climate and sustainability leadership must evolve from dialogue into structured organization and collective action. Too often, youth activism is dismissed by policymakers as fragmented or lacking coherence, reducing legitimate critique to background "noise." The panel underscored the need to equip young leaders with the skills to articulate shared priorities, negotiate with decision-makers, and build coalitions capable of influencing policy. Meaningful youth participation requires structured, multi-level governance models that connect local voices to national and regional decision-making. One successful example discussed was a municipality youth council that channels grassroots perspectives directly into federal policymaking, fostering accountability, cross-border collaboration, and a

culture of trust. When young people are provided with both responsibility and institutional support, they not only participate – they lead, innovate, and transform governance from within.

The Arab world's young population represents a demographic dividend of unprecedented scale, offering both opportunity and challenge. With young people forming the majority in many MENA countries, this generation holds immense potential to advance the Sustainable Development Goals if their creativity and energy are effectively mobilized. Realizing this potential requires building institutional bridges between government, academia, and youth-led organizations so that national strategies reflect both research and lived experience. While youth-focused institutions are emerging across the region, speakers cautioned that these must be properly resourced and empowered to deliver real influence. At the same time, persistent structural barriers, including chronic underinvestment in youth initiatives and limited access to policymaking spaces, must be reframed not as failures, but as catalysts for reform. Empowering youth as co-creators of policy, rather than passive beneficiaries of development, is key to transforming the region's demographic advantage into lasting sustainability leadership.

Finally, speakers called for reframing the narrative around youth engagement, urging a shift from viewing barriers as limitations to seeing them as opportunities for transformation. Young people must not see themselves as victims of exclusion but as agents capable of influencing and reshaping the systems around them. However, the technical nature of sustainability discourse remains a challenge, often alienating the wider public. For sustainability to evolve from a specialized policy field into a social movement, experts must communicate in accessible, human terms that connect with daily life. Simplifying language, localizing messages, and grounding sustainability in cultural context can turn awareness into action and inclusion into influence, ensuring that the voices of youth drive not only participation but lasting change.

Summary & Action Points

Empowering youth and women in sustainability requires structural reform that embeds shared leadership, accountability, and equitable access to opportunity, supported by intergenerational mentorship systems that build trust and create real pathways into decision-making. Localized sustainability strategies that reflect community needs, gender-responsive financing that elevates youth-driven initiatives, and collective action across governments, the private sector, and civil society are essential to unlocking the region's vast pool of young

talent, particularly given high youth unemployment. Expanding education, access to finance, green skills training, and leadership opportunities can turn this demographic strength into meaningful climate resilience, while investment in locally grounded education and incubation systems helps young innovators translate expertise into employment and enterprise. The panel urged young leaders to combine vision with strategic pragmatism as they navigate power structures and build alliances, closing with a call for hope and principled action to dismantle barriers and advance inclusive climate leadership across the region.

- Embed intergenerational mentorship and shared leadership models within public institutions.
- Localize sustainability frameworks to reflect community realities and priorities.
- Establish gender-responsive finance mechanisms for youth-led climate initiatives.
- Expand education, green skills training, and pathways into the sustainable economy.
- Increase youth representation in policymaking and diplomatic roles.
- Invest in local incubation hubs for youth-led social enterprise.
- Promote strategic engagement and coalition-building to influence policy effectively.
- Mainstream a culture of hope and principled activism as catalysts for innovation and systemic change.

How Local Solutions Can Feed into Broader Policy

Women and local communities are on the frontline of the climate crisis, driving solutions despite limited access to land, finance, and decision-making power. The panel explored how equitable finance, land rights, and inclusive policies can strengthen women-led grassroots initiatives as key drivers of food security, water resilience, and climate adaptation. Chaired by **Dina Saleh** (IFAD), the session featured **Hajar Al Ketbi** (UAE Ministry of Climate Change and Environment); **Professor Hayat Sindi** (iQ Institute for Quality & UNESCO); and **Camilla Melis** (MTE Climate Ambassador World Bank Group and WiSER Pioneer).

Challenges

The localization of climate solutions presents both an opportunity and a challenge for achieving inclusive and effective climate governance. Yet, structural and institutional barriers continue to prevent grassroots and women-led initiatives from meaningfully shaping broader policy frameworks. Deeply rooted gender

norms often confine women to roles as caregivers and community “shock absorbers,” limiting their mobility as well as their agency and perceived legitimacy in formal decision-making spaces, from public health and food production to climate mitigation and adaptation. This social positioning not only reduces women’s visibility in climate governance but also restricts their capacity to influence the design and implementation of policy.

These challenges are reinforced by systemic gaps in access to finance, legal recognition, and institutional representation. Many women-led initiatives operate informally, without registration or legal identity, which prevents them from participating in formal policy dialogues or accessing public resources. For example, in parts of Sudan and other fragile contexts, women have historically lacked basic identification documents, a barrier that continues to exclude them from state systems of accountability and support.

Limited access to climate information, data systems, and digital tools including artificial intelligence also hampers local actors’ ability to collect evidence or monitor and measure impact of the solutions they implement. The absence of robust gender-disaggregated data prevents policymakers from recognising and scaling successful local models, and without evidence of their impact, women-led and community-based solutions remain invisible in national climate strategies and donor frameworks.

Overcoming these barriers is essential to ensure that grassroots innovation shapes national and global climate policy. This requires strong local institutions, gender-responsive accountability, and genuine community participation in governance. Local knowledge must inform policy through integrated systems that connect science, finance, and implementation, yet these structures remain fragmented and poorly aligned. Sustainable progress depends on coordinated frameworks that respect local contexts and cultures, because when external interventions ignore community values and realities, even the most well-funded and well-intentioned programs will fail to achieve lasting impact.

Opportunities & Recommendations

Scaling local climate and development solutions depends on partnerships that genuinely invest in local capacity and human potential. Effective localization goes beyond transferring resources; it requires long-term collaboration that embeds community innovation within national and global frameworks. When women are equipped with the tools, funding, and training to lead, outcomes can be transformative. A blended finance model combining public, private, and civil society partners has shown that integrating

locally developed technologies into international health systems can save millions of lives annually, proving that inclusive, community-driven approaches deliver measurable impact. Similarly, initiatives such as women-led solar training programs that equip women from climate-affected regions to install and maintain renewable energy systems demonstrate how valuing indigenous knowledge alongside technical expertise fosters sustainable and scalable innovation.

True climate progress demands co-designed solutions that connect local experience with policy, research, and finance. Governments, investors, and institutions must work together to create participatory governance systems that reflect the realities of affected communities. A powerful example of this approach comes from youth-led regional councils that gather insights from women entrepreneurs implementing climate solutions and translate these into actionable policy recommendations adopted within international frameworks. Such processes move beyond consultation to genuine co-creation, positioning grassroots actors as co-authors of policy rather than passive recipients, and proving that lived experience is critical to shaping effective, evidence-based climate governance.

The discussion also underscored the need to link local knowledge to global decision-making arenas such as the G7 and G20, where agendas too often overlook gender and community perspectives. The lack of inclusive data and representation reinforces funding imbalances and weakens policy outcomes. However, global civil society platforms are beginning to bridge this divide, calling for annual reporting on investments in women-led climate entrepreneurship and for finance mechanisms that explicitly support gender-responsive action. Embedding local and gendered perspectives in global governance not only improves the equity of climate policy but also strengthens its legitimacy and effectiveness by grounding it in the realities of those most affected.

Summary & Action Points

Women must be treated not as beneficiaries of climate policy but as its co-authors, with their lived experience and local knowledge shaping governance systems that are inclusive, accountable, and effective. Across the UAE and the wider region, women-led initiatives in conservation, renewable energy, and agriculture, from WiSER and Emirates Nature-WWF to the more than 2,000 women-owned farms in Abu Dhabi, show how women’s leadership strengthens food security, drives national sustainability agendas, and anchors climate resilience. Unlocking the full impact of these efforts requires inclusive data ecosystems, structured platforms that connect community actors with policymakers, and sustained

investment in training, communication, and capacity building so women leaders can navigate policy spaces and align local innovation with national priorities. Ultimately, empowering women with full agency and leadership is central to scaling community-driven solutions and building the resilient, equitable climate futures the region needs.

- Recognize and integrate women as active contributors to climate policy, ensuring their knowledge and experience shape decision-making at all levels.
- Create structured pathways for women-led and community-based climate innovations to inform national and global frameworks.
- Build inclusive data systems that capture local women's contributions and feed into evidence-based policymaking.

- Strengthen institutional and financial support for women's leadership in sustainability, agriculture, and clean energy sectors.
- Invest in capacity building, mentorship, and communication training to help women leaders influence policy and advocate effectively.
- Establish sustained platforms that connect local actors with policymakers and foster regional collaboration and knowledge exchange.
- Adopt a whole-of-nation approach that unites government, private sector, and civil society to advance inclusive climate action.
- Revive regional forums to amplify women's voices, strengthen networks, and scale grassroots solutions across borders.



Women-Led Governance in Climate

The final session gathered senior women leaders to share experiences and insights on advancing women-led solutions in climate and governance. The discussion highlighted the importance of multilateralism, inclusive leadership, and public-private collaboration in driving progress on renewable energy, climate finance, and sustainable development. Chaired by **Terri Willis** (Children's Investment Fund Foundation - CIFF), UK, the session featured **H.E. Dr Nawal Al-Hosany**, (Permanent Representative of the UAE to IRENA); and **Mercedes Vela Monserrate** (Global Climate Finance Center - GCFC).

Challenges

The discussion situated women's leadership in climate governance within an increasingly complex global context defined by geopolitical tension, economic uncertainty, and the accelerating urgency of the low-carbon transition. Despite record climate finance flows of USD 1.3 trillion in 2023, less than 10 percent reached adaptation efforts or the developing countries most vulnerable to climate shocks. This imbalance reveals a deep structural flaw: global commitments continue to outpace the systems for equitable delivery, risk management, and capital allocation. The gap between ambition and action persists, underscoring the need for more just, transparent, and effective mechanisms to translate financial pledges into real-world impact.

The conversation called for a climate and development finance architecture that is fit for purpose, one that accurately prices risk, channels resources to where they are most needed, and embeds accountability at every level. Strengthening multilateral cooperation was identified as central to this effort, not only to build consensus but to ensure tangible progress on implementation. Effective governance, participants agreed, now depends on an inclusive ecosystem that connects multilateral institutions, governments, youth movements, and civil society in bridging the divide between global frameworks and local realities, particularly for women and young people on the frontlines of climate change.

Women's leadership emerged as a decisive factor in achieving more equitable and sustainable climate outcomes. Evidence shows that countries with higher female representation in parliament are more likely to ratify environmental treaties, and that women-led adaptation projects deliver stronger community engagement and long-term success. Yet trust in multilateralism will only be restored when diversity and representation are embedded in the institutions shaping climate and development finance. With only 15 percent of Sustainable Development Goal

indicators currently on track, and over 700 million people still lacking access to electricity, achieving the Paris Agreement and 2030 Agenda targets demands systemic reform, inclusive governance, and renewed global solidarity driven by women's leadership.

Opportunities & Recommendations

The panel called for a renewed vision of multilateralism grounded in inclusivity, trust, and shared responsibility. Global institutions, they argued, must move beyond traditional top-down models to embrace participatory governance that reflects the diverse realities of member states and communities. This means designing mechanisms that translate international commitments into context-specific implementation, ensuring that women, youth, and civil society are embedded in decision-making at every level. The success of multilateralism will depend not on the volume of pledges but on how deeply global institutions engage with local priorities, aligning ambition with the practical realities of people most affected by climate change.

COVID-19 was cited as a defining test of global solidarity, exposing both the fragility and potential of collective action. The pandemic revealed deep inequalities in access to health care, finance, and technology but also proved that rapid, coordinated global action is possible when driven by shared purpose. This lesson must now guide climate governance. The climate crisis, far more complex and enduring, requires the same urgency and unity of response, anchored in transparency, equity, and meaningful participation from all regions and social groups.

Concrete examples of this new model of cooperation were reflected in initiatives such as the Global Climate Finance Centre (GCFC), launched during COP28 to transform commitments into measurable action. The GCFC was established to bridge the long-standing divide between public and private finance by mobilizing capital where it is most needed and making it affordable and accessible for vulnerable countries. It has already catalyzed over US\$30 billion in climate investment mechanisms and a US\$4.5 billion clean energy partnership for Africa. Its mission is to connect rather than duplicate efforts, fostering collaboration between development finance institutions, sovereign funds, and private investors to unlock the trillions required for a just global transition.

The Africa Green Investment Initiative (AGII) was highlighted as a complementary example of this systems-based approach. Valued at US\$4.5 billion, the AGII integrates equity, concessional finance, and credit insurance to de-risk investments while supporting local capacity building and project

development. By aligning financial innovation with institutional strengthening, the initiative demonstrates how partnerships can create scalable, replicable models for sustainable investment in emerging markets. Similar approaches are now being adopted in urban contexts, where integrated financing is driving sustainable transport and infrastructure development, proving that finance and governance reform can and must advance in tandem.

Finally, the discussion underscored the pivotal role of institutions such as the International Renewable Energy Agency (IRENA) in bridging global ambition with national implementation. With more than 170 member states, IRENA exemplifies multilateral inclusivity, supporting nations at every stage of the energy transition through technical guidance, finance access, and policy cooperation. Its initiatives, including the Youth Forum and Women in Diplomacy program, have embedded gender equality and intergenerational leadership into the heart of global energy dialogue. Together, these models of collaboration offer a blueprint for reimagining multilateralism as a driver of real-world transformation in climate governance.

Summary & Action Points

Climate finance must evolve from a narrow economic tool into a vehicle for inclusive, measurable impact that aligns innovation, sustainability, and community needs, using diversified financial instruments, strong accountability systems, and investments

that generate both social and financial value. As climate and development finance increasingly converge in the Global South, renewable energy, resilient infrastructure, and sustainable agriculture are proving that decarbonization, poverty reduction, and gender equality can advance together under a broader vision of clean, inclusive growth. A human-centered approach is essential, ensuring that capital flows respond to local realities, enable participation, and function as a social contract that protects and empowers vulnerable populations. Achieving this transformation depends on purpose-driven leadership and institutional alignment, exemplified by the UAE's model of pairing ambitious policy with practical delivery to drive an equitable global transition.

- Embed accountability frameworks to track progress and ensure transparency in climate finance.
- Redefine climate finance as a driver of both economic growth and social equity.
- Integrate climate and development finance under a shared “clean growth” framework.
- Design human-centered financial systems that reflect local realities and needs.
- Invest in community-led innovation and capacity building to ensure inclusivity.
- Foster purpose-driven leadership that aligns government, private, and civil society action.
- Cultivate resilience and sustained motivation through shared vision and institutional trust.



About AIWF

AIWF was founded in London in 2001 by **Haifa Al Kaylani OBE** as a non-profit development organization with the clear mandate of supporting and enhancing the role of women and young people in the social and economic development of their countries and across the Middle East region. In just over two decades, AIWF has become an internationally renowned advocacy platform for inclusive growth, empowerment and sustainability for women's and youth leadership, empowerment and innovation in the MENA region and internationally.

Headquartered in London, in all our Arab and global programs we are exceptionally proud to bring partners in all spheres together to build bridges and facilitate business links, cross-border collaboration and experience exchange to build the capacity of Arab women at every level and in every sector whilst addressing critical development challenges for women and young people in the region beyond. AIWF, as an NGO Member of the UN Global Compact, works with governmental and non-governmental partners such as the League of Arab States, the European Commission and European Parliament, UN organizations and agencies, the World Bank, the MENA-OECD Investment Program, and the UK Foreign and Commonwealth Office, to produce flagship reports, policy recommendations and strategies that inform priorities in the region, business strategies and the development of diversity in the MENA workplace, and cultural shifts in the region to advance and support inclusive and equitable growth for women and youth in the MENA and global economy.

For further information on AIWF's global advocacy, annual programmes, Board and membership, please visit aiwfonline.com.

About WiSER

WiSER is a global platform dedicated to empowering women as leaders of sustainable change. Launched in 2015 by Masdar and the Zayed Sustainability Prize, WiSER reflects the UAE's enduring commitment to gender equity and the vision of its founding father, Sheikh Zayed bin Sultan Al Nahyan.

WiSER supports women through year-long initiatives focused on education, engagement and empowerment—providing leadership training, sustainability knowledge, and opportunities to connect with global decision-makers. With women making up less than 25% of the global workforce in key sustainability sectors, WiSER works to close this gap by equipping women with the skills, confidence and platforms to lead.

Its flagship WiSER Pioneers Program has supported over 150 emerging female leaders from more than 30 countries, while the WiSER Mentorship Program has delivered over 530 hours of one-on-one guidance to help young women grow as changemakers.

WiSER also drives thought leadership through its Annual Forum, which convenes more than 4,000 global influencers each year, alongside ongoing initiatives such as the WiSER Wisdom Series and research papers tackling critical topics from energy access to the intersection of AI and gender equality.

As WiSER celebrates its 10th anniversary in 2025, it remains committed to increasing the participation of women in sustainability and creating lasting impact through its core pillars of education, engagement and empowerment.

**For further information on WiSER please visit:
<https://masdar.ae/en/strategic-global-initiatives/wiser>**

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