



WOMEN IN SUSTAINABILITY,
ENVIRONMENT AND
RENEWABLE ENERGY

Igniting a Global Sustainable Economy

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Foreword

Igniting a global sustainable economy is no longer just an ambition – it is an urgent necessity. Climate change transcends borders, disrupting economies, ecosystems, and communities worldwide. Yet, within this immense challenge lies an equally profound opportunity: to reimagine our societies and accelerate the shift to a sustainable, inclusive future.

The WiSER Annual Forum, held during Abu Dhabi Sustainability Week in January 2025, exemplified this opportunity in action. By uniting diverse voices – from policymakers and industry leaders to rising entrepreneurs and young changemakers – the Forum highlighted how collective action can ignite the transformation to a truly sustainable global economy.

At the heart of this transformation are female climate entrepreneurs. Women are not just contributors to sustainability efforts – they are leaders, innovators, and catalysts for change, pioneering solutions that will define our sustainable future. From its inception, the WiSER program has been built on the conviction that empowering women is key to accelerating sustainable development. But this belief is not just theoretical; it has been put into practice. WiSER consistently transforms recommendations gathered from its platforms into tangible initiatives – demonstrating our commitment to action over rhetoric.

Female entrepreneurs are emerging as indispensable forces in the transformation to a sustainable global economy, driving progress in both climate mitigation and adaptation. However, unlocking their full potential requires the creation of an enabling environment – one that is visionary, inclusive, and holistic. This ecosystem must blend critical elements, including access to financing, pathways to scalability, the transformative power of artificial intelligence, and opportunities to build strong networks. When these elements come together, they do more than support individual women – they spark innovation, accelerate impact, and help ignite the global sustainable economy we all envision.



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This white paper, *Igniting a Global Sustainable Economy*, provides a comprehensive analysis of these critical dimensions, identifying challenges and – most importantly – proposing concrete, actionable recommendations. By embracing these insights and putting them into practice, we can unlock new opportunities for female entrepreneurs, amplify their impact, and advance progress.

At WiSER, we are steadfast in our commitment to turning dialogue into action. By empowering female entrepreneurs and translating recommendations into real-world outcomes, we are not only advancing climate action but also playing a pivotal role in igniting a global sustainable economy. This white paper stands as both a testament to the power of women in sustainability and a call to action for governments, businesses, and society to invest in the leadership, innovation, and determination of women driving solutions for our future.

Executive Summary

Global sustainable economy

- Female entrepreneurs are crucial to the development of a global sustainable economy, as their unique perspectives and innovative approaches enable them to effectively tackle climate challenges.
- Female entrepreneurs frequently prioritize environmentally-friendly practices and social responsibility in their business models, aligning with the goals of a sustainable economy.
- Empowering female entrepreneurs enhances innovation and resilience, accelerating the energy transformation towards a sustainable global economy.
- Effective ecosystems support and leverage the contribution of female climate entrepreneurs in climate action.
- Five key areas are critical for creating an entrepreneurial ecosystem: financing, scalability, AI enablement, networking, and accessibility.

Mitigation vs. adaptation – tailoring support

- Differentiating between climate mitigation and adaptation is essential to address the unique needs of female climate entrepreneurs effectively, ensuring tailored support and resources.

Mitigation

- Involves actions to reduce greenhouse gas emissions and limit global warming.
- Requires substantial upfront investments and offers long-term returns.
- Female entrepreneurs face challenges in accessing large-scale funding due to high capital requirements and are often overlooked in investment decisions despite the potential for significant impact.

Adaptation

- Involves actions to help communities adjust to the impacts of climate change.
- Frequently focuses on local, community-driven initiatives with less immediate financial payoff but crucial for long-term resilience.
- Female entrepreneurs, especially in the Global South, engage in small-scale, community-

focused projects that are less capital-intensive. Within those projects, women struggle to secure funding as the projects focus on long-term resilience and offer lower immediate financial returns.

Key challenges and opportunities

Challenges

- Significant gender-based funding gap.
- Financial, technical, and regulatory complexities as hurdles for scalability.
- Lower access and literacy in AI for women.
- Fragmented networks and lack of funding for support programs.
- Legal barriers and educational inequities in the Global South.

Opportunities

- Gender-focused investments and diverse teams.
- Strategic partnerships and supportive policies.
- AI to bridge education gaps and enhance R&D.
- Leveraging technology and bundling services for networks.
- Targeted funding and localized capacity building in the Global South.

Methodology

This White Paper is based on:

- Extensive research: Data was meticulously gathered from August to November 2024, ensuring a robust and detailed understanding of the current landscape.
- Deep-dive stakeholder interviews: Conducted in-depth interviews with experts from diverse backgrounds, including international organizations, NGOs, and the private sector, providing valuable perspectives and firsthand accounts.
- Broad evaluation of international studies: Reviewed and evaluated 65 studies to ensure a well-rounded and comprehensive understanding of the current state of research on female entrepreneurs in driving global sustainability.

Setting The Scene: The Importance Of Women In Climate Action For A Sustainable Economy



Female entrepreneurs are pivotal in climate action, making them essential to the development of a global sustainable economy. Their unique perspectives and innovative approaches empower them to effectively tackle environmental challenges, fostering solutions that are both sustainable and equitable. By prioritizing sustainable practices in their business models, these women emphasize environmental stewardship and social responsibility, ensuring that their ventures contribute positively to the planet and society.

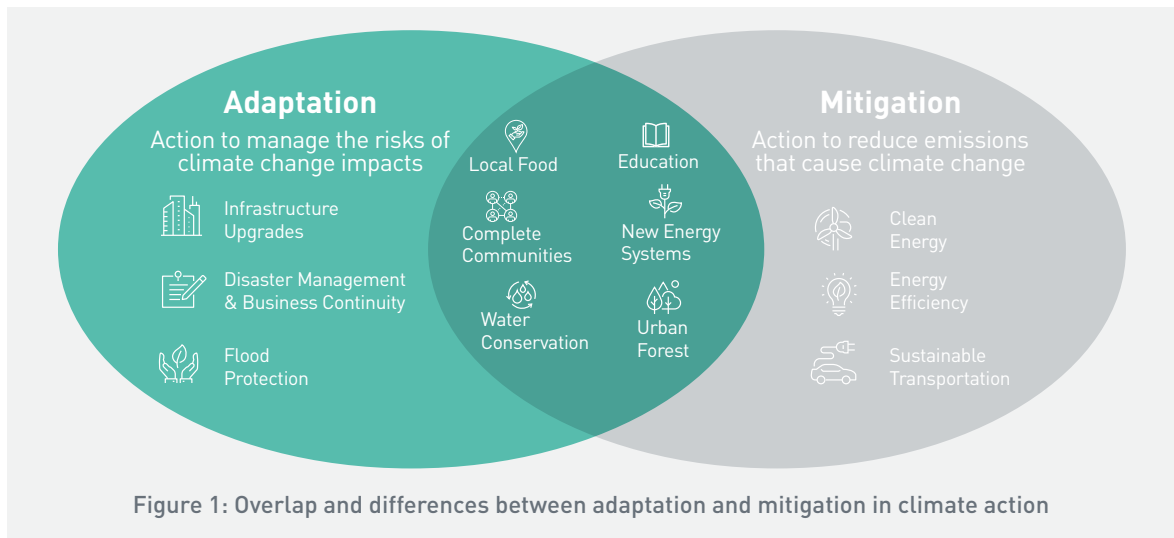
Often at the forefront of community-level initiatives, female entrepreneurs possess a deep understanding of local climate impacts, enabling them to implement tailored solutions that resonate with the needs of their communities. This commitment not only drives economic growth but also aligns with the principles of a sustainable economy, which seeks to balance ecological health with social equity.

By empowering female entrepreneurs, the world unlocks innovation, strengthens resilience, and accelerates the energy transformation toward a more sustainable global economy. Their leadership is essential in addressing today's most urgent challenges and shaping a more prosperous, equitable future.



Women as a Driving Force in Mitigation and Adaptation

Women are key to building resilience and driving sustainable solutions, with their impact amplified through entrepreneurship. By fostering an ecosystem that effectively supports female entrepreneurs, we can accelerate both mitigation—reducing emissions and limiting global warming—and adaptation—helping communities adjust to climate impacts. Mitigation and adaptation are two complementary approaches to addressing climate change. In both mitigation and adaptation efforts, an effective ecosystem that backs female entrepreneurs efficiently and with maximum impact is pivotal.



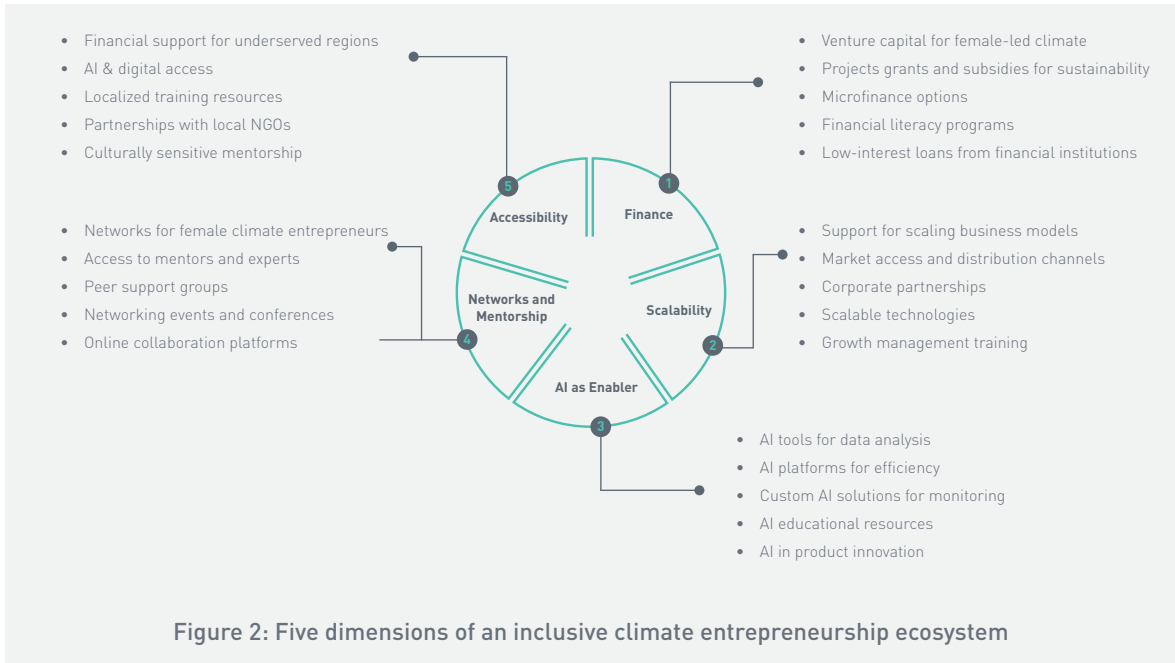
Creating an entrepreneurial ecosystem

The pressing question for the future is: How can we best support female climate entrepreneurs to realize their full potential? An effective ecosystem that backs female entrepreneurs as efficiently and impactfully as possible is crucial. This ecosystem includes five key elements: (1) financing, (2) scaling businesses, the role of (3) artificial intelligence (AI) as an enabler, the power of (4) networking and support structures, and (5) ensuring accessibility for female entrepreneurs from the Global South with its unique challenges. These five areas must come together to create a synergistic environment. Each area is complex and multifaceted, entails challenges but also opportunities and requires collaborative efforts to address the challenges faced by female entrepreneurs.

Here's how the five dimensions overlap and create synergies:

- **Financing** is the foundation for entrepreneurial ventures. Adequate funding enables innovative ideas to materialize. When tied to scalability and accessibility, financing supports growth across regions. Tailored financial mechanisms amplify these synergies.
- **Scalability** builds on financing by transitioning successful ventures to larger markets. It overlaps with AI integration by leveraging technology for expansion and with networking to foster partnerships critical for growth.
- **AI integration** enhances scalability and efficiency through advanced tools for climate modeling and resource optimization. Accessible AI solutions bridge regional gaps, empowering female entrepreneurs globally.
- **Networking and mentorship** provide resources, guidance, and collaboration opportunities. They overlap with financing to unlock funds through connections, scalability to build partnerships, and accessibility to address regional disparities.
- **Accessibility** ties all dimensions together, ensuring women in the Global South can fully engage. Infrastructure and tech access enhance networking, scalability, and AI integration for inclusive growth.

Components of an inclusive climate entrepreneurship ecosystem



Bringing these elements together creates a comprehensive support system that can significantly enhance the effectiveness of female climate entrepreneurs. This paper provides deep dives into the five specific areas highlighting the main challenges and opportunities. It also formulates recommended actions, helping to put the puzzle pieces together.



Finance: Closing the Gender Gap



Female entrepreneurs in climate action face numerous challenges when it comes to accessing the capital required to fund and grow their solutions. These challenges are both gender-specific and sector-specific: Gender-specific, stemming from limited access to finance and biases in funding decisions and, sector-specific, linked to the nascent and capital-intensive nature of climate ventures.ⁱ Business cases in the mitigation sector, especially, require substantial investment due to the high costs of developing and deploying advanced technologies, infrastructure requirements, and the need for significant upfront capital to achieve long-term decarbonization goals. Thus, the UN estimated that three times more funding would be necessary to limit global warming to 2°C and below.ⁱⁱ The key priority area for investment are energy systems to reduce emissions from fossil fuels.ⁱⁱⁱ

CHALLENGES

Global funding gap

In 2023, female founded startups continued to receive a disproportionately small share of venture capital funding. Across both Europe and the United States, startups led by women secured just 2 percent or less of all venture capital investment.^{iv} This stark disparity highlights the ongoing challenges female entrepreneurs face in accessing essential funding to scale and grow their businesses, pointing to the critical need for greater gender equity in investment decisions. Furthermore, less than 3 percent of funding goes to companies with a female CEO.^v

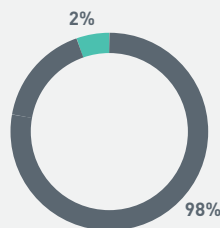


Figure 3: Funding gaps in startups, EU and US in 2023

This data underscores a pervasive issue in the funding landscape: the systemic underfunding of female-led ventures. The funding gap not only limits the growth potential of female entrepreneurs but also stifles innovation and diversity in the startup ecosystem. The lack of financial support for female-led businesses, particularly in high-growth sectors like climate technology, highlights the need for more inclusive investment practices that recognize and address the unique challenges faced by female entrepreneurs.

Underrepresentation in investment boards

The lack of gender diversity in investment teams further compounds the funding gap challenge. Research has shown that only 18 percent^{vi} of venture firms and angel groups had women in investment decision-making roles in 2024. This displays a slight improvement compared to 12 percent in 2019^{vii} but, nevertheless, progress is slow. This disparity is particularly significant because female investment partners tend to invest in nearly twice as many female-led businesses compared to their male counterparts.^{viii} However, globally, senior investment teams are rarely gender-balanced, which means that the perspectives and experiences that inform funding decisions are predominantly male-oriented. This underrepresentation in financial decision-making leads to risk assessments that do not fully consider or appreciate the potential of female entrepreneurs. Consequently, female-led ventures face significant hurdles in securing the necessary capital.



Figure 4: Illustration of an average funding committee in 2024 (18% women).

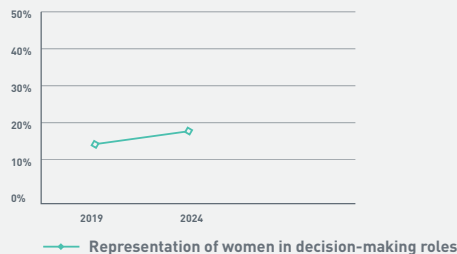


Figure 5: Development of representation of women in VC decision making in 5 years

Climate action specific challenges

Climate action investments face distinct challenges, with both mitigation and adaptation ventures requiring substantial capital and offering long-term returns, often making it difficult to attract the necessary funding.

Large upfront investments

Mitigation-focused projects tend to demand significant upfront capital and often have extended payback periods, making it inherently challenging to attract venture capital. For instance, renewable energy initiatives like solar panel installations or wind farms, require considerable investment in infrastructure and operational setup before generating returns, which may take years to materialize.

Long payback periods

Adaptation ventures in climate action often struggle to secure financing due to the sector's reliance on long-term investment with uncertain returns. Adaptation projects, unlike mitigation solutions, often tend to focus on local, community-driven initiatives – they provide less immediate financial payoff because their primary focus is on long-term resilience. These projects, such as improving infrastructure or promoting sustainable practices, address risks like flooding or droughts but require sustained, incremental investment. Unlike mitigation projects, they are less able to deliver tangible, marketable and measurable outputs (e.g., renewable energy), but focus on reducing future vulnerabilities – frequently this makes them less attractive to investors seeking short-term profits.

For female entrepreneurs, these two structural hurdles compound pre-existing barriers, such as limited access to financial networks and tailored funding mechanisms. This creates a disproportionate burden, as women often lack collateral or long-standing connections in traditional investment ecosystems. Additionally, the competitive nature of securing large-scale and long-term investments intensifies the pressure on female-led ventures, especially in markets where traditional metrics of scalability and rapid returns dominate investor decisions.

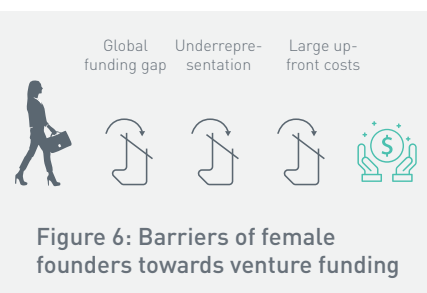
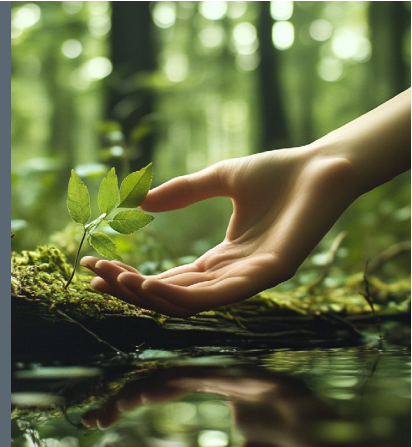


Figure 6: Barriers of female founders towards venture funding

OPPORTUNITIES

Effectiveness of climate- and gender-focused investments

Despite the barriers, female entrepreneurs in climate action have been able to secure funding in several promising areas, demonstrating both the potential and demand for climate- and gender-lens investments. The rapid increase in financial instruments focusing on climate, like Green Bonds,^x and women, like gender-lens Venture Capital or Pink Bonds,^x highlights the growing demand and success of these tools in recent years.^{xi}



For adaptation-focused solutions, these instruments often fall short due to the smaller funding amounts required and the need for more localized, context-specific approaches. In such cases, microloans prove more effective, allowing tailored financial support for individual projects while fostering local economic resilience.^{xii} Investors can strategically enhance their portfolios by pairing large-scale mitigation investments with female-led micro-level adaptation startups, which often demonstrate superior ESG performance. This approach offers a significant advantage for the overall ecosystem.

Higher performance of diverse teams

A key factor in achieving higher financial performance is diversity on founding teams: Diverse executive teams have a higher likelihood of outperforming non-diverse teams, with both women and ethnic diversity increasing the likelihood by 39 percent.^{xiii} Research shows that diverse-by-design teams make better decisions than homogenous ones 87 percent of the time.^{xiv} They perform better too with gender balanced teams generating up to 20 percent higher financial returns compared to other teams (gender balanced teams are defined as having between 30-70 percent female in leadership roles).^{xv} Supporting female-led startups introduces new perspectives and ideas to the sector of climate action, increasing the number and quality of innovative approaches and boosting the odds of effectively addressing urgent climate and environmental challenges.



20% higher financial returns from gender-balanced teams

Figure 7: Higher financial performance of gender-balanced teams in ventures

Bigger focus on ESG performance by female-led companies

Female-led startups often exhibit superior ESG performance, offering a notable benefit to the broader ecosystem. Investing in female-led ventures yields positive outcomes for both society and the environment, as studies indicate women in leadership roles are more adept at integrating climate considerations into their business strategies.^{xvi} Organizations with more gender-diverse boards are 60 percent more likely to lower energy consumption intensity, 39 percent more likely to cut greenhouse gas emissions, and 46 percent more likely to reduce water usage.^{xvii} Furthermore, studies show that a 1 percent increase in the proportion of female managers correlates with a 0.5 percent reduction in CO₂ emissions.^{xviii} By supporting female entrepreneurs in the climate tech sector, investors not only enhance their ESG credentials but also foster the growth of sustainable, ethically managed companies.

Scalability: Amplifying the Impact



For climate ventures and startups, scalability is crucial to achieve a broad impact. However, this sector is particularly difficult – the reasons are financial, technical and regulatory complexity as well as other specific market challenges. On top of the typical challenges of scalability, female entrepreneurs are again faced with the obstacle of obtaining the appropriate financing.

CHALLENGES

Competition with fewer established, less sustainable alternatives

Climate technology-heavy mitigation solutions often face significant economic challenges before they can be scaled. These solutions typically require substantial upfront investments in research, development, and infrastructure, which can be prohibitively expensive for many startups and small enterprises. The high costs associated with advanced technologies, such as renewable energy systems, carbon capture, and storage, or sustainable agriculture innovations, make it difficult to achieve immediate financial viability. Without the economies of scale that come with widespread adoption, these technologies struggle to compete with established, less sustainable alternatives. As a result, investments for scaling up may not yield quick returns, deterring potential investors who seek short-term profits. Looking at a widespread list of abatement technologies which are feasible from a technical perspective, 90 percent lack in their economic competitiveness. Currently, only 10 percent of climate technologies are economically competitive (e.g. onshore wind, solar PV), while another 45 percent are commercially available but only viable with subsidies (e.g. green hydrogen, heat pumps).^{xix}

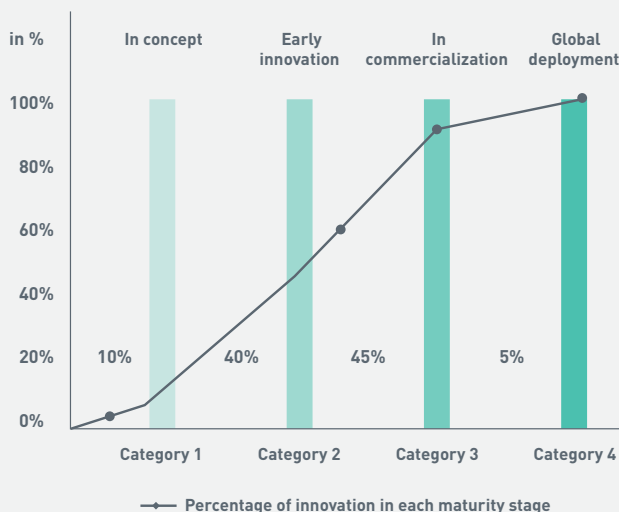


Figure 8: Climate technology innovations based on their current maturity stage. Source: McKinsey 2023

Technically complex solutions

The technical complexity of mitigation solutions presents another significant challenge. Developing and deploying advanced technologies, such as carbon capture and storage or smart grid systems, requires specialized knowledge and expertise. The integration of these technologies into existing systems and infrastructure can be difficult, requiring significant modifications and adaptations that add to the overall cost and complexity.

Adaptation projects also face technical complexity, particularly in designing and implementing solutions that are tailored to specific local contexts. For example, developing drought-resistant crops or sustainable water management systems requires a deep understanding of local environmental conditions and community needs. The need for customized solutions adds to the technical challenges and costs.

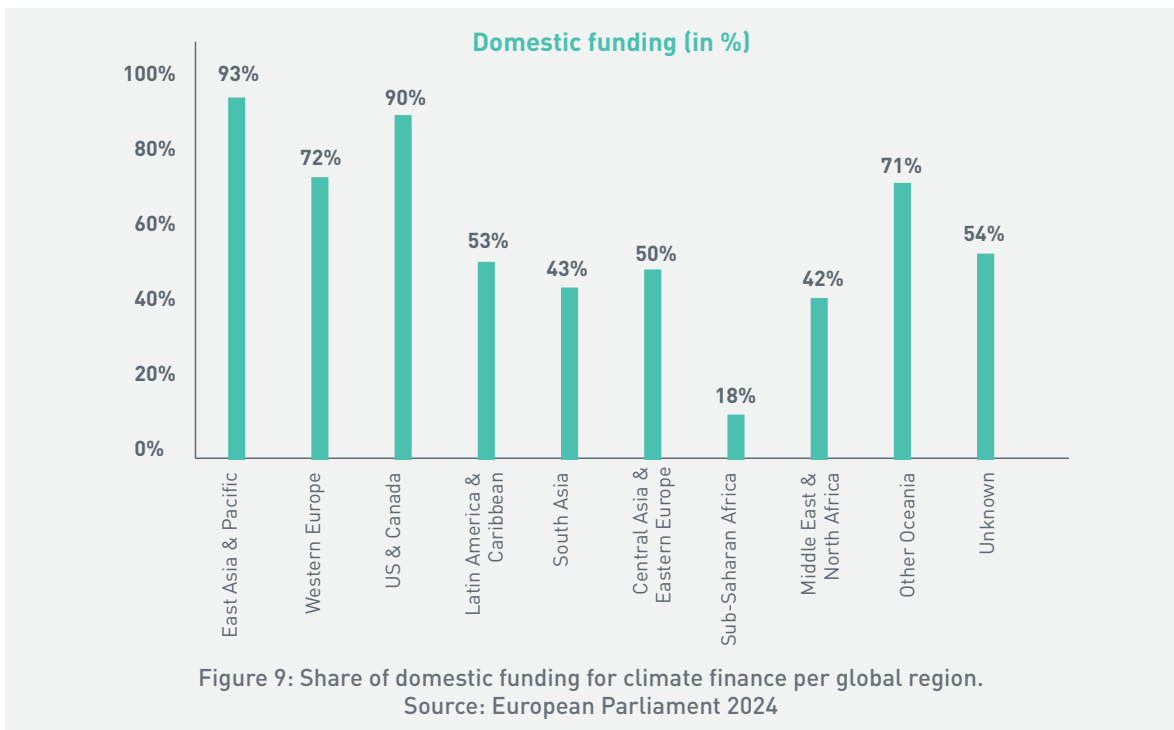
Regulatory and policy barriers

Regulatory and policy barriers can complicate the scaling of climate ventures. Inconsistent or unclear regulations, lack of supportive policies, and bureaucratic challenges create an uncertain environment for climate entrepreneurs. Navigating these regulatory landscapes requires time, resources, and expertise, which can be

particularly challenging for smaller ventures with limited capacity. Securing permits and approvals for infrastructure projects can become a burden. Additionally, the lack of standardized metrics for measuring adaptation outcomes can make it difficult to demonstrate the effectiveness of these projects to regulators and investors.^{xx}

Regional disparities between investors and founders

There is a notable regional and gender disparity in funding, innovation capacities, and natural resources needed to combat climate change. For instance, various examples illustrate that large-scale investors from developed areas tend to favor projects within their own regions, overlooking global opportunities. This becomes even more evident looking at the distribution of climate finance inflows towards regional areas. The majority of climate finance inflows occur domestically. Sub-Saharan Africa and South Asia are the only regions where the largest amount of climate finance comes from international sources.^{xxi} This tendency, driven by regional biases, prevents the global community from fully leveraging available resources. Investing in regions where the potential impact is greatest would significantly enhance the scalability of global climate action efforts.^{xxii}



OPPORTUNITIES

Despite the enormous challenges faced by climate ventures, numerous opportunities exist that provide hope for scaling up these initiatives. Access to capital, strategic partnerships, supportive policies, and leveraging technology are critical factors that have proven successful in the past years.



Strategic partnerships

Strategic partnerships and collaborations can also play a crucial role in scaling up climate ventures. For mitigation solutions, Public Private Partnerships (PPP) have facilitated the development of large-scale renewable energy projects. For example, PPP leveraged public funding to attract private investment in driving the growth of clean energy solutions. Also, industry consortia in the electric vehicle sector have worked on developing charging infrastructure and battery technologies, enhancing the scalability of these innovations. In the adaptation sector, collaborations with non-governmental organizations (NGOs) and local communities have been crucial for implementing adaptation projects. Partnerships with universities and research institutions have provided the necessary expertise to scale adaptation strategies.

Governmental grants and incentives

Supportive policies and regulatory frameworks are essential for scaling up climate ventures. Government subsidies and tax incentives for renewable energy projects have made investments in mitigation solutions more attractive. Policies such as feed-in tariffs and tax credits have significantly boosted the deployment of solar and wind energy, demonstrating the power of supportive policies in scaling up clean technologies. Implementing stringent emissions standards and renewable energy mandates have driven the adoption of clean technologies. For example, regulations requiring a certain percentage of energy to come from renewable sources can push investment in these areas,

creating a favorable environment for scaling up mitigation solutions.

In the adaptation sector, governments that prioritize resilience planning and allocate funding for adaptation projects create a supportive environment for these initiatives. For example, policies that integrate climate adaptation into urban planning and infrastructure development have been particularly effective in scaling up adaptation solutions. Providing incentives for sustainable agricultural practices and water management has encouraged the adoption of adaptation solutions. These incentives can include grants, low-interest loans, and technical assistance, making it easier for communities to implement and scale up these practices.

Expansion of regional solutions

A closer analysis of success stories of women in the climate action sector shows that leveraging specific expertise is one of the main factors for achieving scalability. Detailed knowledge of regional and weather changes, as well as challenges in food and water procurement, offers incredible opportunities to develop the best possible solutions. While the Global North often does not yet pay close attention to the changes in the world and the appropriate responses, women in climatically sensitive areas are often much further along and have already developed solutions to counteract the impacts. By taking these regionally well-established solutions, a global perspective offers further opportunities to expand these innovations to regions with similar conditions. Flood protection can help in various regions of the world affected by rising sea levels, and agricultural adaptations to higher climatic conditions can also be used in other warming regions.^{xxiii}

AI Enablement: Boosting Entrepreneurship



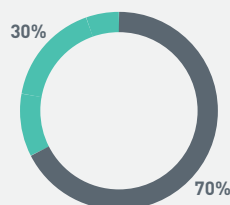
AI serves as a powerful catalyst in the fight against climate change, offering transformative potential across various sectors. By harnessing AI, new opportunities can be unlocked, significantly enhancing the effectiveness of climate action. Key areas where AI proves invaluable include:

- Analyzing raw data to extract actionable insights, such as utilizing satellite imagery to detect deforestation or identify regions most susceptible to flooding.
- Enhancing predictive capabilities and providing minute-level forecasts, which are crucial for optimizing (e.g. solar panel energy generation) and issuing timely disaster warnings.
- Accelerating climate modeling to incorporate the impacts of physical activities, thereby enabling the identification of optimal solutions to mitigate climate change.^{xxiv}

CHALLENGES

Access to AI is lower for women

Women remain significantly underrepresented in the field of artificial intelligence, both in terms of workforce participation and the adoption of emerging technologies. According to the 2023 Global Gender Gap Report, women account for just 30 percent of the global AI workforce - a disparity that mirrors broader gender gaps across STEM industries.^{xxv} This underrepresentation extends beyond employment to the adoption and use of generative AI technologies, where data from Harvard Business School (2025) reveals that women lag behind men in actively using and integrating these tools into their work.^{xxvi} These gaps reflect systemic barriers - from unequal access to technical education and upskilling opportunities to a lack of representation in leadership and development roles. Addressing these imbalances is critical to ensuring that future AI systems are inclusive, ethical and beneficial to all.



Men in AI workforce Women in AI workforce

Figure 10: Outline of gender gap in global workers in 2025

Gender-bias in AI design

Another challenge in the utilization of AI is the significant gender bias present in these systems. AI systems often reflect the biases of their predominantly male creators, potentially overlooking climate solutions that address gender-specific issues, such as resource challenges in rural areas where women are primary stakeholders. Women's unique perspectives on community-based solutions and sustainable practices are underrepresented in AI development, reducing the inclusivity of climate strategies. As a result, the inequality in opinions, solution spaces, and approaches from the real world is perpetuated in AI, further propagating a general gender bias.^{xxvii}

OPPORTUNITIES

AI to bridge education gaps and enhance development processes

Access to technologies such as AI empowers female entrepreneurs by providing them with equal opportunities and resources. AI can address specific educational gaps, thereby enhancing equality of opportunity. By providing expanded access to knowledge, information, and improvement opportunities, women can effectively implement their business ideas. AI also facilitates the acceleration of research and development processes by providing rapid access to vast amounts of data and efficiently categorizing it.^{xxviii} This capability allows for the identification of targeted implementation possibilities with greater speed and precision. Consequently, this accelerates the innovation cycle and enables more timely and effective application of research findings.



Success stories of AI in climate ventures

There are already numerous examples of companies where women have successfully built businesses with the help of AI. Two notable examples include a company that uses AI to increase agricultural yields by connecting small farmers with markets, financial services, and logistics, and another that employs AI to diagnose and manage plant diseases. These examples highlight the success factors needed to start AI-based businesses in the field of climate protection: leveraging local conditions and the existing knowledge of communities, identifying tasks that can be better handled by AI, and receiving support from accelerators to further develop ideas collaboratively. In general, case studies like these have shown that green jobs benefit from AI by boosting their productivity and wage potential over time.

Funding for adaptation more targeted

Additionally, there are many meaningful applications for AI in climate adaptation. Particularly useful are the early identification of flood risks, water stress, deforestation and melting ice bergs.^{xxix} As outlined before, large-scale adaptation solutions are often not implemented because the immediate threat is unclear, leading to a lack of investment. With AI, risks can be predicted much more accurately through data analysis, allowing for better planning of adaptation solutions. This enables financial resources to be deployed at the right place to prevent devastating consequences.

Networks and Mentorship: Elevating Women



Entrepreneurs in climate action gain substantial advantages from two key support systems: first, networks that facilitate collaboration, knowledge sharing, and partnerships, and second, mentorship programs that link them with experienced leaders for personalized guidance on strategy, funding, and sector-specific challenges.^{xxx} However, a closer examination reveals several challenges and areas for improvement.

CHALLENGES

Too strong a focus on technology

Many existing programs focus on technical training, such as renewable energy technologies or sustainable business practices, without adequately addressing the gender-specific barriers women encounter. Moreover, these programs often overlook the importance of building critical soft skills, such as confidence and negotiation tactics, which are vital for countering gender bias in business.^{xxxii}



Furthermore, many networks and programs overlook the diverse focus areas within climate action, particularly the distinction between climate mitigation vs adaptation and the informal sector.^{xxxiii} Even though women are disproportionately involved in adaptation activities, many networks remain focused on mitigation efforts, where financial incentives and technological innovations are prioritized. Consequently, women in adaptation-oriented enterprises face a mismatch between their needs and the resources offered by many climate action networks and mentorship programs.^{xxxiii}

Fragmentation and lack of scalability

Another challenge is the fragmented nature of many existing support networks. While regional networks and initiatives for women in climate action exist, they often operate independently, with little to no cross-regional cooperation.^{xxxiv} This fragmentation limits the scalability of programs and hinders knowledge sharing across borders.^{xxxv} For example, a mentoring initiative for female entrepreneurs in East Africa may be inaccessible or poorly adapted for counterparts in Southeast Asia. This fragmentation restricts the potential of these networks to create a unified support system, to provide learning opportunities and create synergy.

Lack of funding

Data indicates that funding for female-oriented networks and mentorship initiatives in climate action remains disproportionately low.^{xxxvi} To put it in perspective, only 0.01 percent of global finance supports projects that address both climate and women's rights – the amount for climate and female entrepreneurship is even smaller.^{xxxvii} Underfunding of climate entrepreneurship programs is a general challenge worldwide as the outcomes of these networks and programs are often not measured. As a result, it becomes increasingly challenging to convince philanthropists and international donors to invest in scaling up networking and mentorship programs.^{xxxviii}

OPPORTUNITIES

Proven impact

Networks and mentorship programs are vital for female entrepreneurs in the climate action sector as data highlights that women with access to professional networks are more likely to achieve career progression and innovation breakthroughs.^{xxxix} A study on the impact of entrepreneurship programs found that female entrepreneurs were able to make sales increase by 34 percent and profits by 29 percent, on average, compared to the control group.^{xl} This underscores the transformative power of mentorship and networking, particularly when mentors share similar experiences and challenges.



Technology benefits

Leveraging technology to deliver services to female entrepreneurs offers a strong opportunity for scaling up mentorship programs and reaching a broader audience. Blended learning models, online mentoring and networking, and digital business advisory services could reduce program delivery costs and help to reach diverse target segments. However, given the gender gaps in access to technology, strategic and selective use of technology is necessary. Building local partner capacity is also critical for scaling up and sustaining female entrepreneurship programs. For example, tools like AI-driven matchmaking systems can facilitate more efficient pairings between mentors and mentees based on specific needs and expertise, reducing biases and inefficiencies that are often present in traditional

networks. These digital solutions can create scalable opportunities for connecting female climate entrepreneurs and addressing the current limitations of physical networks.

Bundling of services

Over the past few years, climate action programs have increasingly recognized the effectiveness of bundling services to support female entrepreneurs. Rather than offering isolated interventions, these programs have found that combining various components such as finance, mentorship, and technical assistance leads to significantly better outcomes. This holistic approach addresses the multifaceted challenges faced by female entrepreneurs, providing them with the comprehensive support needed to thrive in the climate sector.^{xli}



Accessibility: Empowering the Global South



Women in the Global South possess an extraordinary potential to contribute to climate change mitigation and adaptation – however, in many regions they face bigger challenges than their counterparts in developed countries. Certain geographies in the Global South are often the most impacted by environmental disruptions, compelling local entrepreneurs to develop innovative and context-specific products and services. Highlighting their contributions underscores the importance of inclusive climate action and provides valuable insights into overcoming barriers such as limited funding and socio-cultural constraints.

CHALLENGES

Obstacles in the supportive environment

In certain regions, women face limitations on owning assets such as land,^{xiii} along with other legal challenges that impede their ability to launch businesses and access crucial resources like information, technology, and networks for business expansion. The unavailability of affordable childcare remains an additional major barrier in various sectors. Furthermore, the repercussions of climate change can increase the time women spend on household chores, thereby diminishing the time available for their business endeavors. For example, extended trips to gather resources like water or cooking fuel due to droughts can reduce the time women can dedicate to their businesses.^{xiii}



Educational barriers, especially in STEM

The intersection of educational inequity and technological exclusion creates significant obstacles for female entrepreneurs. For example, only 2 percent of girls from the poorest rural areas in low-income countries complete upper secondary school. The gross enrolment ratio in tertiary education in sub-Saharan Africa and South Asia is the lowest worldwide.^{xiv} In sub-Saharan Africa, cultural norms and economic barriers often prevent girls from pursuing higher education, especially in technical subjects. In South Asia, few girls and women enroll in science programs and technical education in secondary and tertiary schools. Across the region, around 75 percent of STEM students in college and university are male.^{xv} Early marriage and gender biases in schools contribute further to lower female enrollment in STEM courses.^{xvi} Without education and a foundation in STEM knowledge, women are less equipped to

innovate and develop sustainable solutions. This gap not only limits their individual potential, but perpetuates a cycle of exclusion, where girls lack role models to inspire them to pursue STEM and climate action related careers. This is a worldwide challenge as the share of women among STEM graduates globally is only 35 percent and has not changed over the previous years.^{xvii}

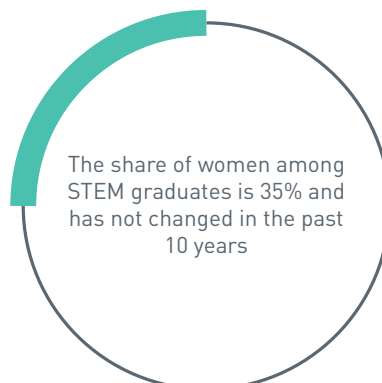


Figure 11: Share of women STEM graduates globally

Limited access to banking

Another significant barrier is the limited access to the banking system, which disproportionately affects women in developing economies compared to men. Globally, 1.1 billion women, accounting for 55 percent of unbanked adults, are financially excluded. This exclusion is particularly pronounced in South Asia, where only 37 percent of women have a bank account compared to 55 percent of men. The lack of access to formal financial services impedes women's ability to save money securely, receive remittances, insure possessions, and access credit for small businesses. This financial exclusion is a critical barrier for female climate entrepreneurs who need capital to start and grow their ventures.^{xlviii}



Figure 12: Limited access to banking

Exclusion from larger funding pools

Women in remote regions frequently focus on small-scale adaptation-based businesses, such as drought-resistant agriculture or water management solutions. While these ventures address pressing local needs, they are less capital-intensive compared to mitigation efforts like renewable energy installations. This reliance on lower-investment models often excludes these businesses from larger funding pools, limiting their potential impact and scalability. Access to capital is made more difficult by the fact that, in general, less finance is available for adaptation measures than for mitigation-related projects. As the UNEP Adaptation Report 2024 shows, the share for adaption related funding is constantly lower than that for mitigation-oriented solutions.^{xlix}

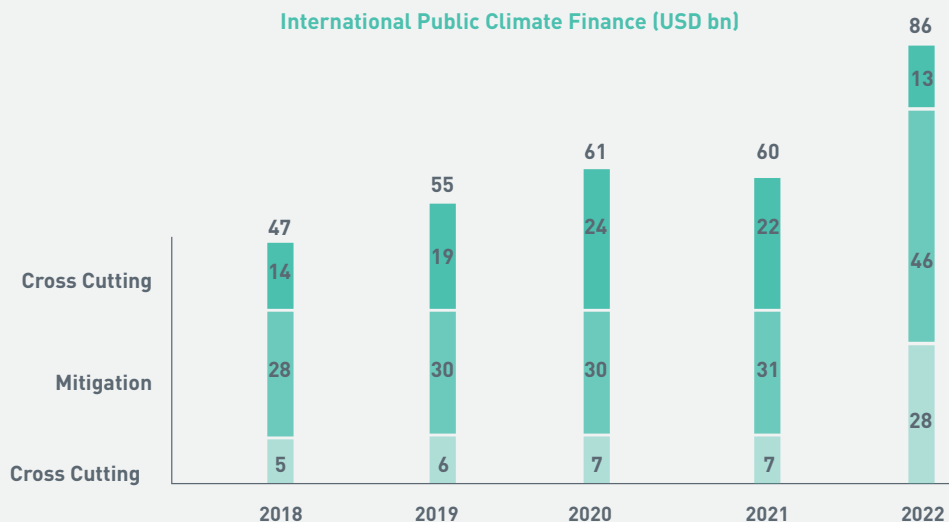


Figure 13: International public climate finance (USD bn), Source: UNEP 2024

Structural AI limitations

The Global South faces significant structural limitations in adopting and scaling AI, creating a pronounced “AI divide” with the Global North. High costs for technical infrastructure, limited access to reusable AI models, and a lack of local data and technical talent are major barriers. Effective policies and guidelines are also needed to ensure AI trustworthiness and mitigate risks. The limitations in AI infrastructure and resources exacerbate the challenges female climate entrepreneurs face. Access to AI technologies could significantly enhance their capacity to develop scalable and impactful climate solutions.^l

Data gaps and policy disconnects

The scarcity of comprehensive, gender-disaggregated data on entrepreneurship in the Global South reflects a broader challenge in designing effective interventions. Informal economies, where many female-led climate businesses operate, are often excluded from official statistics. This lack of visibility extends to global climate policies. A review of Nationally Determined Contributions (NDCs) under the Paris Agreement found that only 15 percent included gender-specific measures for adaptation, revealing a widespread disconnect between policy frameworks and the lived realities of female entrepreneurs. The absence of granular data on women’s participation in climate action sectors further hampers the ability of development agencies and policymakers to design targeted programs.

OPPORTUNITIES

Big interest in entrepreneurship

In developing countries, 17 percent of women currently run their own businesses, and an additional 35 percent aspire to do so in the future. Over half of working women in these regions see entrepreneurship as a path to economic empowerment, which is twice the rate observed in developed countries. Unlocking their potential to create and grow businesses is crucial. If this strong interest and willingness were to be successfully combined with climate action-related business opportunities, the possibilities for impact would be limitless.^{li}



Targeted approaches for Global South

International initiatives have begun to address the unique challenges and opportunities for women in the Global South. Programs emphasize gender-sensitive financing to foster inclusive climate solutions. For example, numerous developed countries started to combine their international funding for climate adaptation action with a gender focus.^{lii}



Developed countries' adaptation finance that targets gender equality, 2021 (USD bn)

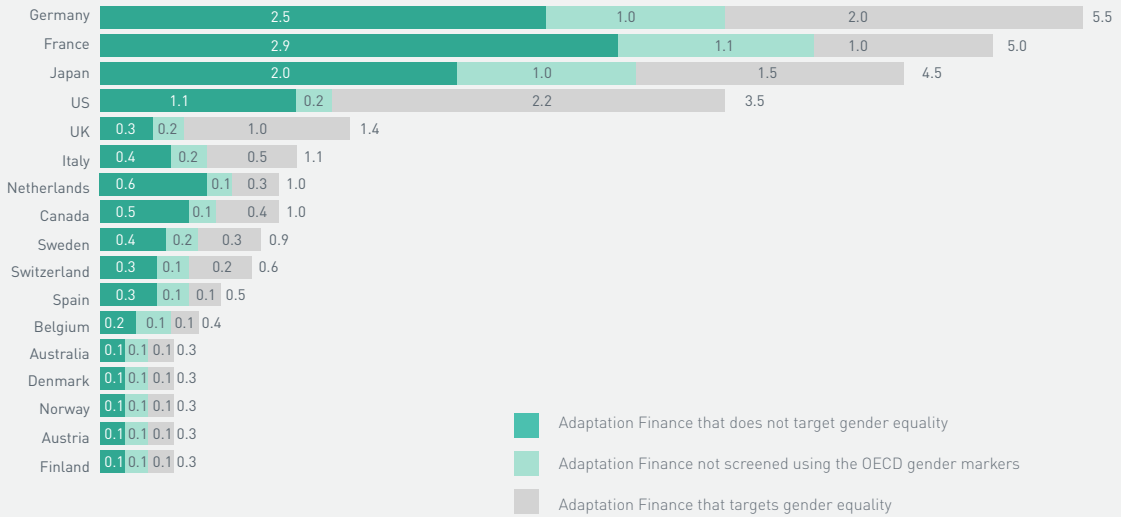


Figure 14: Developed countries' bilateral and multilateral adaptation finance that targets gender equality", 2021, Source: ODI Brief 2021

Unlimited potential

It has been widely understood that the Global South offers fertile ground for technological innovation driven by necessity. For example, female entrepreneurs in these regions are increasingly adopting decentralized energy systems like solar microgrids to provide electricity to remote communities. Such technologies not only enhance energy access but also create business opportunities in maintenance, distribution, and education. According to the Women Entrepreneurs Finance Initiative of the G20, the potential for impact when investing in female entrepreneurs is immense. If barriers were eliminated and women were empowered to create and grow businesses at the same rate as men, an estimated \$5-6 trillion in net value addition could be generated globally. Apart from adding to the global efforts of climate action, investing in female entrepreneurs will accelerate their empowerment in general and create more equitable, resilient, and dynamic economies.^[iii]



Empowering women to create and grow businesses at the same rate as men could generate an estimated \$5-6 trillion in global net value

Recommendations



The role of women in climate action entrepreneurship has been examined from various perspectives, highlighting the critical importance of continued investment in this area. This exploration underscores the immense opportunities it creates for the environment, regional societies, and the global economy. Concrete recommendations offer actionable steps to drive progress and unlock the transformative potential of female-led climate initiatives.



Finance

- **Establish specialized gender-lens funds for climate mitigation:** Target funds aimed at female-led projects in climate mitigation to ensure gender equality and resilience, addressing funding gaps in capital-intensive areas like renewable energy.
- **Expand access to flexible microloans for adaptation solutions:** Provide flexible microloans for small-scale, female-led projects to foster economic resilience and community stability, with a focus on gender-sensitive financing and capacity-building programs.
- **Enhance diversity in investment committees:** Promote and incentivize gender-balanced decision-making bodies in venture capital to increase funding for female entrepreneurs, ensuring diverse perspectives and equitable resource allocation. Focus on policies that enhance access to financing, develop localized mechanisms, and promote sustainable projects. Encourage financial institutions to adopt gender diversity targets in their hiring practices.
- **Directing financial streams through policy:** Implement focused policies to direct investments towards female-led startups in capital-intensive areas like renewable energy, addressing funding gaps and promoting gender equity.
- **Enhance financial literacy:** Implement training programs focused on both hard and

soft skills, including financial management, communication, and leadership. Develop workshops that help women articulate their business propositions effectively to investors.

- **Data collection and reporting:** Establish standardized tools and templates for female entrepreneurs to report data in alignment with investor expectations. Promote better data collection on gender-specific funding gaps to inform policy and investment strategies.

Scalability

- **Enhance infrastructure for connectivity:** Rapidly develop interconnected infrastructure like grid connectivity to facilitate the scaling of renewable energy ventures, creating network effects and boosting the scalability of climate technologies.
- **Address technical and regulatory challenges with the right methods:** Identify and mitigate barriers like inconsistent regulations, lack of supportive policies, and bureaucratic challenges to enhance the scalability of climate ventures.
- **Build strategic partnerships from international public and private sectors:** Create strategic partnerships between public and private investors to share risks and increase investment in climate mitigation projects, addressing high costs in infrastructure, R&D, and materials.

- **Introduce policies supporting climate ventures through their scaling process:** Implement strong regulations, streamline permits, provide financial incentives, and align policies towards sustainability to create a supportive environment for climate entrepreneurs and help offset high upfront costs.
- **Showcase success stories:** Highlight successful female-led ventures through media campaigns and industry events to inspire and motivate others. Create platforms for women to share their entrepreneurial journeys and lessons learned.
- **Risk-taking encouragement:** Develop programs that encourage women to take calculated risks to scale up their business ventures. Provide workshops that focus on building confidence in decision-making with regards to business growth and scaling strategies.
- **AI for market access:** Leverage AI to connect female entrepreneurs with market opportunities and provide real-time problem-solving resources. Develop AI tools that help women navigate regulatory environments and compliance requirements.
- **Localized and community-driven AI development:** Involve female entrepreneurs in the design and development of AI tools to ensure they meet their specific needs. Foster collaboration between tech companies and female-led organizations to create inclusive AI solutions.

AI enablement

- **Empower female entrepreneurs with AI:** Provide access to AI technologies to bridge educational gaps and enhance business capabilities, ensuring equal opportunities and resources.
- **Accelerate research and development:** Use AI to drive R&D by analyzing large datasets, uncovering patterns, and generating actionable insights, thus significantly accelerating the innovation cycle.
- **Foster collaboration between AI and climate experts:** Form close partnerships to ensure effective use of AI tools, identify tasks suited for AI, and receive support from accelerators. AI enhances climate action by improving scalability, efficiency, and early identification of risks like floods and deforestation, enabling better planning and resource deployment.
- **Strengthen the implementation of AI policies:** Develop comprehensive policies for ethical AI development, ensuring transparency, accountability, fairness, and accessibility, particularly for underrepresented communities.
- **Develop AI tools for business planning:** Create AI-driven platforms that assist women in writing business plans and understanding financial management. Implement AI solutions that provide real-time market analysis and consumer insights.
- **Tailored and inclusive network design:** Create networks and mentoring programs that differentiate between climate mitigation and adaptation efforts. This approach ensures that women involved in diverse areas of climate action receive the tailored support required for their unique business models, addressing their specific needs effectively.
- **Leveraging advanced technology for global access:** Use digital solutions and AI-driven platforms to facilitate remote access and enhance mentor-mentee matching, overcoming geographical barriers.
- **Enhancing collaborations with financial institutions:** Collaborate with financial institutions to ensure sustainable funding for female-led climate businesses, ideally providing mentorship and funding from a single source which has proven to be more beneficial.
- **Cross-sector networks and ecosystem development:** Foster collaborations across academia, industry, government, and finance to create a supportive ecosystem for female entrepreneurs, addressing multifaceted climate challenges.
- **Monitoring and evaluation frameworks:** Implement frameworks to track metrics like funding secured, business scalability, and environmental impact, enabling regular evaluations, best practice sharing and service improvements.
- **Visibility initiatives:** Increase the representation of women at high-profile industry events to elevate their contributions and successes. Promote women's achievements through awards and recognition programs.

Networks

Accessibility

- **Strengthen capacity building and training:** Implement localized training programs that harness indigenous knowledge, promote STEM education for women, and provide advanced technical training in key climate action topics to bridge the gender gap and enable women to lead climate action projects.
- **Improve technological access:** Enhance access to technology for women, especially in rural areas, by providing smartphones and digital literacy training to bridge the digital divide, enabling them to use digital banking, e-commerce, and market information.
- **Decrease the AI gap:** Invest strategically in improving basic AI infrastructure and capabilities to foster lasting benefits, promote local education and utilize open resources to create a sustainable talent pipeline. Collaborate with policymakers, technology providers, and development communities to co-design a roadmap for a future-ready AI ecosystem.
- **Policy and data advocacy:** Embed gender-specific measures in climate policies and improve the collection and analysis of gender-disaggregated data to design targeted interventions and create more effective programs that support female-led climate action businesses. Advocate for the inclusion of women in decision-making processes related to climate action and entrepreneurship.
- **Foster international collaboration:** Expand programs like the Green Climate Fund (GCF) and UNIDO's initiatives to support female entrepreneurs in the Global South. Facilitate knowledge exchange and collaboration between female entrepreneurs across regions and countries to build professional connections, and drive innovation and growth.
- **Promote economic opportunities:** Highlight the growing markets for climate-resilient agriculture and other adaptation solutions, leveraging women's understanding of community needs and traditional knowledge to attract investment and enhance economic opportunities.
- **Support hybrid approaches:** Encourage synergies between adaptation and mitigation, such as solar-powered irrigation systems, to unlock new business opportunities by integrating renewable energy with sustainable agriculture.
- **Tailored financial mechanisms:** Develop funding models specifically designed for women entrepreneurs in underserved regions, including microloans and grants. Create community-based financing models that prioritize local solutions and sustainability.
- **Policy advocacy for inclusivity:** Collaborate with governments to create policies that prioritize gender equality in resource allocation and access to funding. Advocate for the inclusion of women in decision-making processes related to climate action and entrepreneurship.
- **Technology and Energy access:** Expand access to affordable and sustainable energy solutions and provide training on technology adoption for women entrepreneurs. Promote the use of mobile technology to connect women to markets and resources.
- **Monitoring and evaluation:** Establish clear metrics to track progress in reducing barriers to accessibility and the effectiveness of initiatives aimed at empowering female entrepreneurs. Conduct regular assessments of programs to ensure they meet the evolving needs of women in the Global South.
- **Holistic education programs:** Partner with educational institutions to provide comprehensive training that includes mentorship and leadership development. Develop programs that address both financial literacy and practical skills for women entrepreneurs.

Conclusion

In summary, the present moment presents a critical opportunity to align efforts, forge synergies, and bolster support for women. Standing at the intersection of progress and potential, it is essential to leverage the collective strength of communities, organizations, and institutions to advocate for gender equity. Cultivating an environment where women can excel not only enhances individual lives, but also propels innovation, economic prosperity, and societal progress. This is the time to build a future where every woman has the chance to succeed, contribute, and lead. By working together, a more inclusive and equitable world for all can be achieved.

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