

EXPLAINER: WHAT IS A GENDER-RESPONSIVE BIODIVERSITY FINANCE SOLUTION, HOW DOES IT WORK – AND WHY DOES IT MATTER?



INTRODUCTION

The [linkages](#) between gender equality and nature are profound and multifaceted. Across landscapes and seascapes, women play diverse and essential roles in managing, conserving, and stewarding natural resources: restoring forests, protecting watersheds, sustaining agrobiodiversity, and supporting community resilience. Nearly one-third of women's employment is concentrated in agriculture, forestry, and fisheries, yet their contributions remain widely unrecognized and under supported.

At the same time, the world is struggling to mobilize the level of financing needed to meet international targets on biodiversity, land restoration, and climate change. According to the UNEP State of Finance for Nature report, the world faces a USD 4.1 trillion gap in the resources needed to meet [global targets by 2050](#). Bridging this gap requires investments that are inclusive, equitable, and effective in mobilizing capital at scale, and it also means using resources as efficiently as possible – meeting multiple goals at once. That is not possible without a gender lens.

Despite women's vital roles, they often lack secure land rights, access to finance, and meaningful representation and influence in decision-making processes, which then has a cyclical effect, intensifying their exclusion and risks to livelihoods, food, and land security. On the other hand, women's stewardship, solutions, and equitable participation in natural resource governance are clearly linked to better environmental outcomes, more local ownership, [and sustainability](#).

Financial institutions and mechanisms have power - they can enable new approaches that close gaps, but they can also reinforce inequality. For example, a conservation scheme that pays landowners may exclude women if they don't hold formal land titles, or a reforestation project might unintentionally exclude women if it overlooks their unpaid workload or fails to offer childcare at training sites. This can in turn lead to lower uptake of conservation practices, less durable biodiversity outcomes, and overall, less impactful environmental benefits.

Integrating gender equality into biodiversity finance is therefore not optional; it is critical for ensuring that conservation efforts deliver lasting social, economic, and environmental gains.

Gender-responsive biodiversity finance directly advances the 2030 Agenda for Sustainable Development by reinforcing progress across multiple goals -particularly SDG 5 on gender equality- while strengthening biodiversity and climate outcomes (SDG 13, 14, 15), an increasingly urgent priority as countries approach the 2030 deadline.



Adopted by 196 countries, the [Kunming-Montreal Global Biodiversity Framework](#) (GBF) includes historic gender equality targets and explicit recognition of Indigenous Peoples as rights holders. Specifically, Target 23 in the GBF calls for a gender-responsive approach in implementation, ensuring women’s and girls’ equal rights and access to land and natural resources and guaranteeing their full, meaningful, and informed participation and leadership at all levels of action, engagement, policy, and decision-making [related to biodiversity](#). **BIOFIN aligns with the GBF and supports countries’ implementation by expanding biodiversity finance solutions, schemes, and partnerships that increase women’s economic empowerment and leadership.**

WHAT IS A GENDER-RESPONSIVE BIODIVERSITY FINANCE SOLUTION?

A biodiversity finance solution is a set of activities, mechanisms, and/or instruments that address a specific biodiversity challenge and generate financial, policy and institutional results to solve an environmental problem. A gender-responsive biodiversity finance solution is designed and implemented to identify gendered barriers and gaps and take steps to overcome them, toward delivering results for biodiversity as well as for women’s empowerment and gender equality.

For example, a gender-responsive biodiversity finance solution will enable **equal access to resources, opportunities and rights** for diverse women and men; ensure meaningful, equitable **participation and leadership** in decision-making; and strengthen secure **access to, governance of, and benefits derived from land and resources**. A finance solution might also focus on a particularly marginalized but high-impact group or community – such as women’s stewardship cooperatives – for targeted investments.

EXAMPLE:

A biodiversity finance solution that provides payments to farmers for restoring degraded land becomes gender-responsive when it ensures that women- who may not hold formal land titles—can participate and benefit. This can include recognizing joint or customary land use rights, directing payments to women farmers or groups, and adjusting participation requirements to reflect women’s time constraints.

The Biodiversity Finance Plan (BFP) is the guided document for implementing the optimal finance solutions to reach national [biodiversity targets](#). It uses the evidence gathered throughout the entire BIOFIN Process to prioritize the most feasible and impactful finance solutions. The plan is a national document engaging the public sector, private sector, and civil society. It goes beyond mobilizing additional resources to

address all four financial results: generating revenues, realigning expenditures, delivering better, and avoiding future expenditures.

A gender-responsive biodiversity finance solution, using the BFP as an entry point, will aim to deliver three results:

1. **Promote equal opportunities and rights** for women and men in all their diversity. Finance solutions eliminate discrimination and ensure all genders can equally benefit from and contribute to biodiversity finance.

Finance solutions to overcome discriminatory barriers in Costa Rica

Nearly 90% of women and men are biased against women, globally, showing the stronghold gender norms have on inequality. Women are 2x as likely as men to report experiencing discrimination. In Costa Rica, over 50% of rural women work in informal employment. For Indigenous women, the situation is even more complex: fewer than one in five are formally employed, and 70% of girls never attend school. **Through the *Raíces* initiative, BIOFIN supported inclusive business models developed to address gender inequalities faced by rural and Indigenous women**, many of whom work in informal sectors or lack access to education and formal employment. By integrating gender-responsive incentives, the initiative expanded women's opportunities to start and grow small businesses, promoting equal participation and economic empowerment.

2. Ensure meaningful **participation and leadership** in decision-making: Finance solutions guarantee full, meaningful participation and leadership opportunities for women and underrepresented groups in their design, governance and implementation.



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Finance solutions that strengthen women's decision-making in Colombia

Globally, women's participation in environmental protection ministries averages 33 percent globally among the lowest of all policy areas¹. In Colombia, women's representation in decision-making at the national level is comparatively stronger, with women holding approximately 50% of team leaders positions within the Ministry of Environment. With the support of UNDP in Colombia, the Ministry of Environment and Sustainable Development is strengthening local institutions to enhance biodiversity conservation and sustainable production. In the Yari Sustainable Productive Landscape, women's participation in leadership has increased through recent Community Action Board elections, where more women were chosen for management roles and as farmer promoters, demonstrating stronger local female leadership in environmental decision-making.

3. Strengthening and securing **access to land, natural resources, and benefits:**

Women's leadership contributing to land restoration

Today, less than one in five landholders worldwide are women, despite comprising nearly half of the world's agricultural workforce and producing up to 80 per cent of food in developing countries¹. In India, the Ministry of Environment, Forest, and Climate Change has been fostering women's leadership in ecosystem restoration efforts across the Himalayas. Through the Ladakh Biodiversity Council, 61 Biodiversity Management Committees have been established, with at least 30% of leadership roles held by women. These women leaders are contributing significantly to the restoration of over 1,200 hectares of land.

Finance solutions strengthen women's rights and secure tenure over land, water, forests and other resources, enabling sustainable practices and equitable benefit-sharing.



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NO 'ONE SIZE FITS ALL': COUNTRY-DRIVEN GENDER-RESPONSIVE BIODIVERSITY FINANCE SOLUTIONS THAT DELIVER MULTIPLE RESULTS

A gender-responsive biodiversity finance solution can take many forms, ranging from credit schemes to market-based instruments or fiscal tools, each adapted to promote both environmental and gender equality outcomes. The examples below illustrate how specific mechanisms can advance biodiversity and gender equality results in practice.

Access to Finance

Tailored credit schemes support women's groups and women-led enterprises by reducing collateral requirements and offering capacity-building. These schemes apply alternative credit assessments when evaluating loan applications from women recognizing their increased likelihood of working in the informal sector and lacking collateral. They enable women to invest in sustainable livelihoods such as [eco-tourism](#), restoration, non-timber forest products, or sustainable agriculture, while strengthening their economic empowerment.

Carbon Markets

Carbon markets use both compliance-based and voluntary trading mechanisms to buy and sell carbon credits to reduce carbon emissions. Carbon credits can explicitly support women and gender equality through actions such as ensuring women's decision-making roles in project design and implementation; securing land tenure for women in forest or agricultural offset schemes, and offering equity payments for ecosystem services, including women's land tenure.

Biodiversity Credits

Alongside a strengthened carbon market, a biodiversity credit market is in the early stages of being established. Biodiversity credit is a certificate that represents a specific, measurable unit of positive biodiversity outcome. Biodiversity credit markets are in the early stages of development and can learn from the experience of the carbon markets in terms of the benefits of co-designing projects with women, integrating gender equality considerations, and ensuring robust safeguards, integrity principals and equitable benefit sharing.

Payments for Ecosystem Services (PES)

PES schemes reward those who conserve natural resources. By ensuring that [women landowners](#), environmental stewards, and community members responsible for protecting and managing ecosystems receive payments for sustainable management practices, these schemes enhance women's economic agency while maintaining ecosystem services.

Budget tagging

Gender-responsive budget tagging helps governments monitor how public expenditures support biodiversity and women simultaneously. Including gender markers or ratios in biodiversity-related budgets ensures that national resources are directed toward initiatives that advance both conservation and equality goals.

Biodiversity enterprise funds

Provide seed and entrepreneurial capital for sustainable tourism, nature-positive livelihoods and biodiversity enterprises that ensure women's inclusion and access - for example, [supporting women in buffer zones](#) of protected areas, biological corridors, and Indigenous territories of high biodiversity value.





KEY CONSIDERATIONS TO DEVELOP A GENDER-RESPONSIVE BIODIVERSITY FINANCE SOLUTION

Developing a gender-responsive biodiversity finance solution begins with inclusive stakeholder engagement. It is essential to meaningfully involve institutions working on gender, such as the Ministry of Women’s Affairs, as well as women’s groups, NGOs, and civil society organizations in the biodiversity finance planning process. Their participation ensures that gender priorities are embedded in the design, implementation, and monitoring of biodiversity finance solutions. Including gender focal points from the environment and finance ministries helps anchor gender equality commitments institutionally.

Gender analysis is key to identifying existing gender gaps, inequalities, and opportunities within biodiversity-related sectors. This includes examining to what extent the national biodiversity strategy and action plan (NBSAP) integrates gender aspects and aligning findings with the national gender policy or women’s empowerment strategy. For example, [Bhutan](#) is celebrating its newly launched NBSAP, which aims to be people-centered, gender-responsive, and grounded in Bhutan’s realities. The updated



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NBSAP introduces a dedicated target and actions to institutionalize gender-responsive approaches and ensure more inclusive and equitable conservation outcomes. These successes were supported by the leadership of the focal point from the Bhutan National Commission for Women and Children, women’s groups, and women-led enterprises in the NBSAP update processes.

Engaging **gender expertise** throughout the process strengthens the quality and credibility of the analysis, while building **ownership among national ministries**, particularly those responsible for environment and finance, ensures sustainability beyond the project cycle.

Stay tuned for BIOFIN’s Global Gender Guidance, which is being developed to provide practical steps and examples to make biodiversity finance solutions more inclusive and transformative.



WHY THIS MATTERS – LEVERAGING GENDER-RESPONSIVE BIODIVERSITY SOLUTIONS CAN ACCELERATE DEVELOPMENT GAINS

Gender responsive biodiversity finance solutions can really help overcome chronic gender barriers while delivering multiple development outcomes. When anchored in national priorities and aligned objectives, these solutions enable countries to use scarce



resources more efficiently, advancing biodiversity goals alongside gender equality, climate resilience, and inclusive economic development.

Addressing structural barriers faced by women, such as limited access to finance, time poverty, and exclusion from decision-making-biodiversity finance can be a catalyst for both gender equality and environmental outcomes. For example, investments in clean cooking reduce fuelwood demand, improving women's health and livelihoods while alleviating pressure on [forests and ecosystems](#). Similarly, in remote areas, digital financial solutions tailored to biodiversity-relevant sectors can expand women's access to capital for nature-positive enterprises, supporting sustainable livelihoods and reducing reliance on environmentally [degrading activities](#).

The enabling environment to scale this approach is already in place. Major bilateral donors and global environment and climate funds require gender integration through dedicated policies and action plans. Gender responsive biodiversity finance solutions translate these policy commitments into practice by implementing gender equality within concrete finance mechanisms. Stay tuned for more guidance on how to integrate gender equality into National Biodiversity Finance Plans under BIOFIN.

