Financing Climate Resilience and Gender Equity through Mandatory CSR Frameworks

White Paper

The Case for Intersectional Financing

Climate change's impacts and the imperative for adaptation are inextricably linked to gender dynamics. Yet, despite the critical role women play in enhancing community resilience, prevailing climate resilience finance mechanisms often overlook their unique vulnerabilities and leadership capacities. This oversight not only compromises the effectiveness of adaptation initiatives but also undermines the objectives of the Paris Agreement and the Sustainable Development Goals.

In this white paper, we draw on a comparative analysis of Kenya and India—two emerging market economies contending with severe climate risks and entrenched gender inequities—to explore how voluntary and mandatory Corporate Social Responsibility (CSR) frameworks might be reoriented to drive gender-transformative climate finance. We begin by examining the existing regulatory architectures that guide corporate and governmental investments in climate resilience, before evaluating current reporting and oversight practices to understand how and why they fall short of delivering equitable outcomes for women.

The Current Status of Feminist and Climate Financing

Empirical evidence demonstrates that when women participate meaningfully in climate adaptation decision-making, projects exhibit significantly increased technical efficiencies and sustainability, underscoring the imperative to integrate gender considerations into financing mechanisms. Despite global climate investments exceeding USD 1.3 trillion each year, less than one percent explicitly targets gender-specific vulnerabilities and leadership contributions, creating a critical funding disconnect that dilutes adaptation efficacy and perpetuates inequities. Governments in both the Global North and South must adopt intersectional financing frameworks that mandate dedicated allocations for gender-responsive climate resilience, embedding clear budgetary requirements within national climate funds and CSR regulations to ensure women's needs and capacities are systematically addressed.

While mandatory CSR contributions—such as India's law channeling over USD 1 billion annually—have mobilized substantial resources, their impact remains blunted by voluntary guidelines and limited oversight that fail to integrate gender and climate priorities. Strengthening regulatory architectures with dynamic monitoring, standardized gender-disaggregated metrics, and enforceable compliance mechanisms will transform CSR from a perfunctory obligation into a catalyst for equitable climate adaptation.

Central to this agenda is the empowerment of Women's Rights Organizations (WROs) as decision-makers in funding processes. By granting WROs formal roles within governance platforms, policymakers leverage critical local insights and community networks to direct resources where they are most needed, amplifying resilience and social justice. Intersectional financing thus dismantles siloed funding streams, aligns international best practices, and secures transformative outcomes for marginalized populations facing the dual pressures of climate change and systemic gender exclusion.

Designing Effective Mandatory CSR Frameworks

Effective CSR mandates must begin with clear contribution targets: policy frameworks should require corporations to dedicate a defined share of net profits—ideally between 2% and 5%—to CSR programs, with a stipulated fraction of those funds exclusively reserved for gender-responsive climate initiatives. By specifying both the overall CSR minimum and the gender-climate sub-quota, governments can steer corporate giving toward intersectional priorities.

Historically, many Global Majority countries have hesitated to adopt mandatory CSR policies out of concern that stricter regulations might drive away international investment. However, it is high time for Global Minority partners to support the Global Majority in creating these policy frameworks. Financial and economic blocs—such as BRICS, the African Continental Free Trade Area (AfCFTA), and the Regional Comprehensive Economic Partnership (RCEP)—can establish shared norms to protect members from regulatory arbitrage and competitive disadvantage, while advancing collective social and climate agendas.However, targets alone are insufficient without robust enforcement and oversight anchored in truly representative governance. Independent regulatory bodies must be established through legislation and governed by public–private boards with rotating seats for government agencies, the private sector, Women's Rights Organizations, and civil society. This rotating structure prevents capture by any single interest group and ensures ongoing strategic renewal. These authorities should have clear legal mandates to review CSR plans, conduct regular audits, adjudicate disputes, and impose meaningful penalties—from fines to suspension of CSR approvals—when corporations fail to meet their gender-climate commitments.

Complementing enforcement, transparency and accountability are essential. Regulators should require corporations to publish quarterly reports on CSR expenditures, disaggregated by gender and climate resilience metrics, using a standardized, machine-readable format aligned with national indicators. A publicly accessible dashboard, managed by the oversight body, will enable stakeholders to track progress in real time. Crucially, data governance protocols must guarantee that reporting frameworks are co-designed with WROs to reflect their insights, ensuring that transparency promotes genuine accountability rather than perfunctory compliance.

Reading the Environment and Actors

Complementing legislative reform, semi-autonomous oversight agencies must be institutionalized with dedicated resources and enforcement authority. These bodies should develop standardized reporting metrics—aligned across national and international frameworks—to track gender equity and climate resilience outcomes. By mandating regular disclosures, regulators can harness real-time data to hold corporations accountable and refine policies in response to emerging trends. For this process to be effective, participatory governance is critical for ensuring equitable fund distribution and project relevance. Multi-stakeholder boards—comprising representatives from government ministries, the private sector, Women's Rights Organizations, and other civil society actors—should be established to evaluate and approve CSR proposals, oversee implementation, and guide strategic priorities. By embedding WROs in decision-making roles, policymakers can leverage grassroots expertise to direct resources where they are most needed and amplify local leadership in climate adaptation.

Additionally, collaborative multi-stakeholder forums must treat mandatory CSR as one among several evolving policy tools, subject to continuous review by governments, businesses, and civil society. In these forums, tax authorities, corporate representatives, and project implementers should share not only best practices but also standardized outcome metrics—moving beyond static report publications toward agile, data-driven insights. By routinely analyzing performance data, stakeholders can iterate CSR guidelines, refine business regulations, calibrate incentives and taxation mechanisms, and inform broader social policy. Embedding this feedback loop into national climate action plans can transform CSR from a compliance exercise into a dynamic engine for innovation, shaping how aid, development, and trade frameworks advance climate resilience and gender justice.

Policy Recommendations

Amending corporate governance statutes to embed gender-climate obligations is the foundation of effective CSR reform. Legislators should codify fixed contribution levels—ideally between 2% and 5% of net profits—with an explicit sub-quota for gender-responsive climate investments. These legal amendments must define qualifying sectors and project typologies (for example, sustainable agriculture, renewable energy, and climate-resilient infrastructure) while allowing for contextual customization by region. Initial pilot programs in targeted industries can yield critical data on economic impacts—such as contributions to GDP growth, job creation, and market diversification—and inform the calibration of full-scale mandates.

Operationalizing these statutory mandates requires the institutionalization of semi-autonomous oversight authorities endowed with dedicated budgets, technical expertise, and enforcement powers. These agencies should develop harmonized reporting templates that integrate both gender equity and climate resilience indicators, mandating quarterly disclosures via a centralized, publicly accessible portal. Governance of these authorities must include rotating representation from government ministries, private-sector associations, Women's Rights Organizations, and independent auditors, ensuring balanced oversight, iterative learning, and transparent adjudication of non-compliance, with sanctions ranging from financial penalties to suspension of CSR approvals.

Recognizing the capacity constraints of smaller, women-led entities, governments should establish fast-track funding windows within national and multilateral climate funds—such as the Green Climate Fund—reserved exclusively for WRO-led projects. These windows should feature streamlined application procedures, clear eligibility criteria, and on-demand technical assistance co-supported by Global North partners. Concurrently, international coordination through OECD and UN mechanisms, in partnership with regional economic blocs (BRICS, AfCFTA, RCEP), will harmonize CSR thresholds and accountability frameworks, reducing transaction costs for multinational corporations and fostering a unified approach to gender-climate financing.

Conclusion

Aligning climate resilience and gender equity through mandatory CSR frameworks offers a strategic pathway to mobilize private capital for sustainable development. Governments in the Global Majority and Global Minority must enact clear legislative mandates, establish inclusive oversight institutions, and foster data-driven accountability to ensure resources reach the most vulnerable and support innovative adaptation solutions. Complementary technical assistance from international partners and harmonized regional standards will reinforce these efforts, creating a level playing field that encourages corporate participation without compromising competitiveness.

By embedding WROs at every stage—from policy design to project implementation—and continuously refining regulatory tools based on empirical evidence, stakeholders can drive equitable and transformative outcomes. This integrated approach will not only enhance resilience to climate impacts but also advance gender justice, demonstrating that cohesive policy design and collaborative execution can meet the dual imperatives of the Sustainable Development Goals.

This white paper was authored by Beatrice Maneshi, Founder of Catalystas Consulting, an intersectional feminist consulting firm specializing in international development. It forms the first of a three-part series offering tailored recommendations for civil society, governments, and the private sector, as part of the Walking the Talk Consortium's Financing Feminist Futures research initiative. The full research paper can be accessed with this QR code.