

Insights on Substantive Representation of Women in Climate Finance in Tanzania

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Background and Purpose

In August 2025, ClimateFiGS and Mzumbe University brought together experts and practitioners in Dar es Salaam, Tanzania, for a climate finance co-design workshop. Participants discussed topics related to the quality, quantity, and effectiveness of climate finance, as well as the extent to which it aligns with the needs of its intended beneficiaries. The workshop featured five roundtables focused on different aspects of climate finance. **This brief summarizes insights from the session on the substantive representation of women**, which brought together 14 participants.

The aim of this brief is to present key themes and insights from the discussion and to highlight the most pressing research areas identified. We hope it can help guide researchers, policymakers, and other stakeholders toward areas where attention and contributions are most needed.

The Tanzanian Context

Tanzania has a strong formal commitment to gender equality, reflected in its Constitution, national gender policy framework, and ratification of key international and regional agreements. Women's political representation is supported through a quota system reserving 30% of parliamentary and local government seats, helping achieve a "critical mass" of women in Parliament. Tanzania is also one of only six countries with a woman head of state, President Samia Suluhu Hassan. In climate action, the country has adopted several policy frameworks incorporating gender considerations, including the National Adaptation Programme of Action (2007), the National Climate Change Response Strategy (2021–26), the National Strategy on Gender and Climate Change (2013) (Figure 1), and the National Environmental Policy (2021).

However, these commitments have not translated into broad-based empowerment. Most female Members of Parliament occupy unelected "special seats," limiting their constituency ties and policy influence. Women also remain underrepresented in local politics and face barriers like limited education and leadership training and persistent patriarchal norms.

In the climate space, Tanzania's 2021 Nationally Determined Contribution (the country's national climate action plan under the Paris Agreement) makes only brief mention of women and provides little detail on implementation. Such gaps between policy and practice highlight the need for a deeper understanding of gender representation, responsiveness, and access in climate finance and governance.

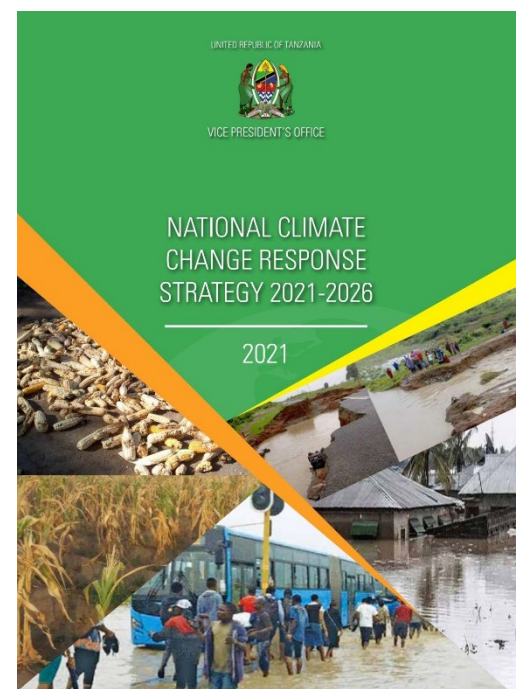


Figure 1: Tanzania's National Climate Change Response Strategy (2021–2026), which integrates gender considerations across climate policies and actions in line with national and international frameworks.

Key Themes

The roundtable discussions centered around five main themes: barriers to accessing and influencing climate finance, gender-responsive climate policy, substantive representation, strategies for promoting access, and key knowledge and data gaps. The sections below outline the main insights emerging from each theme.

Barriers to Access and Influence

Participants discussed two general issues that tend to disproportionately impact women due to their limited access to formal decision-making structures, particularly at the village and district levels. The first issue was limited direct access to climate finance, as currently only two entities are accredited to receive international climate finance directly: one public (the National Environment Management Council) and one private (CRDB Bank).

“True gender responsiveness means addressing structural barriers and actively promoting women’s agency rather than reinforcing vulnerability.”

The second issue concerned decentralization by devolution, which exists in policy but remains weak in practice, limiting the ability of subnational actors to define their own climate priorities and access the finance needed to pursue them.

Other barriers cited by participants included a political culture in which women, although increasingly aware of their political rights and obligations, remain hesitant to participate actively; legal exclusions, such as marriage and land laws that restrict women’s access to land titles and bankable capital, particularly in the agricultural sector; and awareness and communication gaps, as many women are unaware of available resources or decision-making processes. In this regard, participants emphasized the positive role that journalists can play in improving outreach and transparency through stronger collaboration between researchers and the media.

“Gender-responsive” Climate Policy

Participants emphasized that gender-responsiveness must go beyond token participation or collateral-based access to finance. True gender responsiveness means addressing structural barriers, integrating women’s knowledge and priorities, and ensuring that policies and budgets actively promote women’s agency rather than reinforce vulnerability. Adding gender components does not automatically make a policy gender-responsive; instead, meaningful responsiveness requires structural reforms in budgeting and governance, including explicit gender-responsive budget lines, and the recognition of women as solution-holders, not merely beneficiaries.

Realizing Substantive Representation of Women in Climate Finance Governance

Participants agreed that substantive representation goes beyond having women present in decision-making spaces. It requires that women actively shape priorities, influence decisions, and ensure that outcomes reflect their lived realities. Without land rights, access to collateral, or inclusion in key decision-making spaces, women remain symbolically included but substantively excluded. Substantive representation therefore involves moving beyond quotas or headcounts to ensure women’s meaningful participation at all levels, so that community priorities such as water and agriculture, where women bear the greatest climate burdens, are not overlooked.



Promoting Access to Climate Finance

Participants emphasized that strategies for promoting women's access to climate finance must combine structural reform with awareness and accountability. Key actions discussed included the accreditation of more national and subnational entities, the integration of women's organizations in climate finance processes, and stronger roles for journalists in promoting transparency and communication. Participants highlighted the need for greater dissemination of information in Swahili and through local media, and for researchers to work with journalists to simplify findings and reach rural women. In terms of governance, Kenya's decentralized climate finance architecture was cited as a model. Finally, the private sector, through corporate social responsibility and related initiatives, was identified as an important channel for mobilizing climate investments, though participants stressed the importance of safeguards to prevent greenwashing and ensure initiatives genuinely support women.

Knowledge and Data Gaps

Participants identified several persistent knowledge and data gaps related to the definitions, flows, and outcomes of climate finance. Weak data systems and limited transparency make it difficult to trace how much funding actually reaches women at the frontlines of climate change. There was broad agreement that further research is needed on accreditation barriers, domestic finance, and the practical implementation of gender responsiveness. Participants noted a lack of consensus on what qualifies as climate finance, with existing definitions often too narrow and excluding key sectors, as well as uncertainty around what constitutes "gender-responsive" finance. They highlighted the absence of disaggregated data on how much climate finance benefits women, and the lack of a standalone national climate change policy, with explicit budget codes for gender and climate introduced only recently.



Looking Ahead

The roundtable highlighted several gaps and opportunities for future inquiry (Box 1). We invite researchers to take these questions forward to strengthen evidence and inform more effective climate finance in Tanzania.

Box 1. Key Areas for Research

- How do legal and customary frameworks, such as marriage laws, shape women's access to climate finance?
- How can gender responsiveness in climate finance be distinguished from tokenistic inclusion?
- What budgeting and governance reforms are needed to make gender responsiveness truly transformative?
- How do factors like class, marital status, occupation, and location affect women's access to and influence over climate finance?
- How can communication in local languages and simpler information improve women's awareness and participation?
- What can be learned from other countries' decentralized climate funds and stronger presence in climate negotiations?
- How do different governance models (e.g., decentralization) shape gender equity in access to climate finance?

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