CALL TO ACTION

Responsible Digital Payments to Accelerate Climate Action

December 2023
Over the past decade, 80% of the people who were forcibly displaced by climate-related shocks and disasters in emerging economies were women.

Approximately 3.6 billion people are currently vulnerable to the effects of climate change, a number that continues to grow as the specter of global warming jeopardizes access to water, food, and livelihoods. This environmental crisis disproportionately affects women; as well as other climate-vulnerable and marginalized groups including youth, people with disabilities, the displaced, indigenous peoples, and those living in fragile and conflict-affected regions/zones. Over the past decade, a staggering four out of five of the 250 million people forced to leave their homes when a disaster strikes, were women. To cope with the multiple impacts of climate change, vulnerable populations are forced to urgently adapt and/or transition to alter their current ways of life and build resilience in the face of increasing risks to their livelihoods.

This call to action urges governments, humanitarian actors, international and global financial institutions, and the private sector, notably financial service providers, to use responsible digital payments for timely emergency response and preventive action so that people most impacted by climate change are more financially resilient to shocks and stressors as a result of digital financial inclusion. This builds on statements by several members of the Better Than Cash Alliance at the High-Level Political Forum (HLPF) in July 2023, including the Governments of Bangladesh, Colombia, Ethiopia, Guatemala, Mexico, Philippines, and Rwanda with leading humanitarian and development actors such as the International Federation of Red Cross and Red Crescent Societies (IFRC), Mercy Corps, United Nations Development Programme (UNDP), United Nations Office for the Coordination of Humanitarian Affairs (OCHA), and the World Food Programme (WFP), which underscored the pressing need for timely, transparent, efficient action to support those most vulnerable to climate change.

At this critical juncture, seven years after the adoption of the Paris Climate Change Agreement and seven years to the 2030 Agenda for Sustainable Development, we issue this call to action to urge all United Nations Framework Convention on Climate Change (UNFCCC) parties and other key actors, including global, national, and local humanitarian implementing partners, multilateral development banks, and donors to act on:

Pillar 1 > Expanding digital payments and digital public infrastructure for a more climate-resilient future for all.

Pillar 2 > Closing the digital divide by increasing access and connectivity to reduce climate-vulnerability.

Pillar 3 > Putting women, youth, indigenous peoples, and communities in fragile and climate-vulnerable areas at the center of adaption planning.
The Philippines recognizes that improving climate resilience and disaster response, through digital payments, requires responsible digitization of social safety nets. This includes improving financial services and infrastructures for digital payments, among others.

H.E Dr. Benjamin Diokno
Secretary of Finance
Republic of the Philippines

The Bangko Sentral ng Pilipinas remains deeply committed to promoting digital payments toward greater financial inclusion and resilience of Filipinos. Digital payments facilitate efficient and dignified delivery of social protection and disaster relief to the most vulnerable households. We saw this a decade ago in the aftermath of Typhoon Yolanda. Beyond meeting immediate relief needs, digital payments empower these vulnerable households to build long-term resilience against climate and other shocks.

H.E. Dr. Eli M. Remolona, Jr.
Governor
Bangko Sentral ng Pilipinas

As Pakistan gears up for COP28, our National Adaptation Plan of 2023 echoes the Better Than Cash Alliance’s emphasis on inclusion. We focus on empowering all through digital payments, education, and resilient livelihoods, targeting gender, youth, and social diversity. This approach is integral to combating inequality and ensuring equitable access to services, reinforcing our dedication to building resilience against climate changes and fostering an inclusive future for Pakistan.

Honorable Mr. Ahmed Irfan Aslam
Minister for Climate Change & Environmental Coordination
Islamic Republic of Pakistan
As Chair of the V20, I endorse the ‘Responsible Digital Payments to Accelerate Climate Action’ call to action, which strongly aligns with the V20’s commitment to enhancing social and financial protection in the face of climate change. This endorsement highlights our dedication to innovative and inclusive strategies in combating climate change, reinforcing our goal to protect vulnerable people and communities.

Ghana acknowledges the transformative impact of digital payments in empowering vulnerable people. Policies like National Financial Inclusion and Development Strategy (NFIDS) and the Cash-Lite Roadmap, foster a conducive environment for digital finance, which is crucial for economic participation and growth among underserved populations.

**H.E. Ken Ofori-Atta**
Minister for Finance
Republic of Ghana
and Chair of the V20 Group of Finance Ministers
Digital payments expedite assistance, empower people, and give them the tools to respond and help their families. In Guatemala, we’ve been hit with several natural disasters, sometimes not giving us enough time for early warning systems. [Digital payment] This helps with the speediness of humanitarian assistance to reach remote areas, areas without access to roads, or when roads have been destroyed and bridges. It helps people faster, [and is] more efficient, and timely.

**H.E. María José Del Águila Castillo**  
Deputy Permanent Representative to the United Nations  
Republic of Guatemala

Digital financial payments, including digitally enabled insurance can act as a critical lifeline for the lives and livelihoods of billions of people, especially those most vulnerable in an increasingly volatile world, whether due to climate change, conflict, or violence. UNDP is helping countries to find digital solutions and build resilience to shocks by ensuring financial connectivity, facilitating timely emergency response, and incentivizing greater financial inclusion across insurance, payments, and investments.

**Mr. Marcos Neto**  
UN Assistant Secretary General and Director of Bureau for Policy and Programme Support  
United Nations Development Programme

We know that half of the cash that we provide goes to women, which is already a really good thing. But rarely does it go into an account in their name. If eradicating hunger and extreme poverty is at the core of WFP’s business, then digital payments are too. We have the responsibility to provide that first-time access to a bank, or to mobile money, while also helping governments to do the same in their Government-to-Person (G2P) payments systems, which we’re increasingly supporting.

**Ms. Valerie Guarnieri**  
Assistant Executive Director  
World Food Programme
For those on the front lines of climate change, the majority of whom are women, receiving digital payments before the crisis hits means being able to prepare for the climate shock. For those of us who care about women on the front lines, our money can be seven times more efficient if we take this approach.

Together with our members, we are calling on other governments and humanitarian actors at COP28 to join us taking action to rapidly increase climate resilience through inclusive responsible digital payments.

Dr. Ruth Goodwin-Groen  
Managing Director  
UN-based Better Than Cash Alliance

“Acting before a disaster strikes saves lives and livelihoods, strengthens community resilience, and is less costly than post-disaster response measures. Mercy Corps endorses this call to action and urges all donors and financial service providers to commit to pre-arranged financing as the primary way to fund climate-related crises, allowing digital transfers to get where they are most needed, faster and with greater impact.”

Ms. Kate Phillips-Barrasso  
Vice President, Policy and Advocacy  
Mercy Corps
Expand digital payments and digital public infrastructure for a more climate-resilient future for all
Strengthen global actions on digitizing social protection – and humanitarian payments for preventative action and emergency response. Direct payments to people’s own accounts and build their financial resilience.

- Of the 1.4 billion unbanked adults, the majority - over 1 billion - live in the most climate-vulnerable countries. Without access to formal transaction accounts and by extension savings, remittances, credit, or insurance services, they must rely on informal, costly, and unregulated financial tools, which limit their ability to cope with and recover from climate shocks.

- Digital cash transfers provided by humanitarian actors and governments have enabled first-time access to transaction accounts for millions. Assistance in the form of money gives climate-affected populations greater freedom, choice, and a sense of control over their lives and dignity. This is at the heart of the humanitarian sector's goals to promote the localization of response.

- Social protection schemes, which are adaptive and designed to reach the most vulnerable populations, offer the flexibility to both increase benefits (vertical expansion) or include more participants (horizontal) as needed in response to shocks. Such approaches are central to 'leaving no one behind' and achieving the 2030 Agenda for Sustainable Development and its Sustainable Development Goals (SDGs).

- There is room for increased evidence building and knowledge sharing on the wider benefits of multi-purpose transfers to support an increased commitment from donors on this modality. For example, a sevenfold return on investment for anticipatory action has been documented. The role of digital payments and financial inclusion more broadly are currently not well articulated in most National Adaptation Strategies and there is considerable potential for elaboration.

- Newer implementation approaches such as Shock-responsive Social Protection and Anticipatory Action (AA) would benefit from digital payment delivery channels that offer more timely assistance and expand choice for recipients.

- Digital payment channels are the onramp to various financial services people need to adapt and build resilience. When delivered responsibly, access to financial services helps people to cope better with climate shocks, build their financial resilience, and invest in their futures.

- Migration has been a long-standing coping mechanism for environmental change, and has a critical role in climate change adaptation. Remittances, where formal and direct to an account, can serve to strengthen the long-term adaptive capacity of households if they are invested in health services or education, or in increasing agricultural production, e.g. irrigation systems. At the national level, remittances also reduce the strain on resources and bolster national economies.

700% return on investment for anticipatory action.

Key Actions

Delivering Government Assistance through Digital Payments for Greater Resilience in Haiti (World Food Programme)

Action: With WFP’s help, about 60% of the people assisted by the Haitian Government under its largest safety net “Adaptive Social Protection for Increased Resilience Project” (ASPIRE) now receive digital payments directly through their e-wallet (up from 3% in May 2022), and 66% of recipients are women. People received digital financial capability training to develop the skills and confidence they needed to fully benefit from their e-wallet account. By building a digital public infrastructure for more inclusive and adaptive social protection, a total of 10,000 individuals now have biometric ID cards, and another 12,000 received SIM cards, facilitating the process of account opening and digital transactions.

Outcome: In response to extreme floods in June 2023, the same payment system was used to send money to people for emergency response. As part of a micro-insurance pilot, 1,500 households in two communes will now be able to receive insurance payments directly through their e-wallet. This comprehensive approach contributed to strengthening financial resilience during shocks and stressors, enabling people to manage their finances more effectively and securely.

Source: WFP
Prioritize the development of accessible and universally usable Digital Public Infrastructure (DPI).

- A strong DPI has three foundational systems—identity, payments, and data exchange—that together can enable the safe and efficient delivery of economic opportunities and social services to all residents.11

- Since 2019, more than 55 countries globally have implemented Faster Payments and many others with short-to-medium term launch plans. Interoperability at the national levels is also the first step to greater cross-border interoperability and helps to lower costs for remittances. Other technologies to provide essential, public, and private services broadly categorized as DPI include national-scale digital identity systems and platforms that serve as social registries and share weather data across independent systems.12

- In recent global shocks, notably COVID-19, many governments were able to leverage interoperable digital payments infrastructure13 and drive public campaigns to onboard millions of new users with access to formal financial transaction accounts. For recipients of social relief transfers, this resulted in immediate receipt and use of funds, typically lower payment costs, little or unrestricted operating hours and no or minimal settlement risk. While increasing choice and convenience for end-users, digital payments also reduced leakages.

- Globally, an estimated 850 million people do not have official proof of identity and one in five unbanked women say lack of ID is a key barrier to opening an account. This impacts access to services as no ID means exclusion from formal banking services, social assistance, receiving financial support, and applying for a job. Extending foundational IDs to all is an imperative for responsible digital payments.

- DPI reduces inequality by reducing the cost of expanding access to financial services at scale,14 especially to women and others who have traditionally been left behind. It also promotes sustainable and inclusive economic growth for those who face specific risks e.g. for smallholders it democratizes access to information.

Digital ID Initiative in Cameroon (UNHCR)

**Action:** This pilot program issued biometric-based IDs to 6,000 refugees from the Central African Republic. The IDs were designed to provide refugees with secure and reliable identification, allowing them access to various essential services.

**Outcome:** With these digital IDs, refugees gained access to education, jobs, healthcare, and opportunities to start new businesses. The program placed a special emphasis on women refugees, addressing their higher risk of abuse and exploitation. Additionally, to tackle data privacy concerns, Cameroon is drafting a privacy bill to protect the data within these digital IDs.

Source: Thomson Reuters Foundation

Cost-effective Anticipatory Relief in Bangladesh (WFP and various partners)

**Action:** The project implemented anticipatory relief transfers using the national early warning system, delivered via mobile phones. This approach was more cost-effective, halving the cost per person reached from approximately $26 in 2019 to just $13.

**Outcome:** The anticipatory actions resulted in a 36% decrease in households going a day without eating, a 12% increase in evacuation rates, and a 17% increase in the evacuation of livestock in the face of disasters. Moreover, the initiative helped recipients reduce their borrowing needs and obtain more favorable loan terms, thereby mitigating costly borrowing during crises.

Source: WFP UNOCHA
Revitalize partnerships among governments, humanitarian actors, and financial institutions to encourage smarter use of climate finance.

- Climate Risk and Early Warning Systems (CREWS) play a vital role in protecting lives, assets, and livelihoods by enhancing access to early weather warnings and to receive and seek out lifesaving information. To effectively implement Pillar 4: Preparedness to Respond within the ‘UN Global Early Warning Initiative for the Implementation of Climate Adaptation,’ it is imperative to bolster partnerships, closely coordinate efforts among key stakeholders, and elevate regional leadership commitments. Leveraging well-established global partnerships, such as the Anticipatory Action Task Force, Risk-informed Early Action Partnership, and Anticipation Hub, is essential for promoting constructive collaboration, and providing support to local, regional, and national intergovernmental entities.

- New inclusive, country-led process approaches to climate financing include the Global Shield Against Climate Risks, a joint initiative by the G7 and Vulnerable Group of 20 to better protect poor and vulnerable people from disasters by pre-arranging more financing before disasters strike. This offers a new pathway for low-income countries, which are often the most vulnerable to climate shocks and disasters, to access a broad range of disaster risk finance products e.g. shock-responsive social protection, anticipatory action protocols, insurance solutions, and catastrophe bonds.

Pacific Insurance and Climate Adaptation Programme (PICAP)

**Action:** PICAP launched the iOnboard platform to enhance the process of onboarding and digital premium payouts through e-wallets. The program achieved significant regulatory milestones, including the approval of the first parametric insurance under the Reserve Bank of Fiji’s FinTech Regulatory Sandbox and obtaining a VAT exemption on insurance premiums.

**Outcome:** The initiative focused on boosting financial preparedness and resilience, with a particular emphasis on women. Over 792 development activities engaged 22,186 participants, with 46% women participation. These efforts resulted in expanded coverage and increased financial capability among the targeted communities.

Source: UNCDF

Photos: © UNCDF

Expand digital payments and digital public infrastructure for a more climate-resilient future for all
Close the digital divide by increasing access and connectivity to reduce climate-vulnerability.
Key Actions

Make internet connectivity a top priority in rural, “last-mile,” and other areas where the most climate-vulnerable communities live, to support digital payment adoption, usage, and delivery.

Solutions to expand connectivity such as low-Earth orbit (LEO) satellites, base station technology, High-altitude platform station (HAPS), etc. already exist. What is required is the allocation of resources to expand their installation and support of other government-led connectivity initiatives in areas lacking mobile-broadband coverage. Governments can expand connectivity by putting in place pro-investment and pro-innovation policies to reduce the costs and uncertainty around spectrum allocation, licenses, and permits. They can also adopt good practices on tax policy, and remove obstacles to network deployment. Innovations such as Near-Field Communication (NFC) offline solutions can be deployed for locations where connectivity is unreliable. Voice-enabled payment products offered in local/minority languages is an example of an inclusive approach to serve end-users in “last-mile” locations.

USAID’s Better Access and Connectivity (BEACON) Activity

**Action:** Efforts are underway in the Philippines to establish community networks in remote areas, in collaboration with government agencies, local government units, and private partners. These networks, aimed at boosting local engagement and sustainability, are strategically placed in community hubs like sari-sari stores, remote schools, barangay halls, and rural health centers. They are managed either by local cooperatives/community organizations or through partnerships with local government units. In partnership with Kacific Broadband Satellites, community networks have been deployed that allow local cooperatives to resell internet bandwidth. This is done through a voucher-based system, where residents, students, and tourists can purchase internet vouchers. The cooperatives, in turn, manage these networks as business enterprises.

The second model features networks powered by Starlink’s low-Earth orbit satellite connectivity. Here, internet service is provided free to communities, supported by third-party government funding.

**Outcome:** USAID-BEACON has supported the establishment of seven community networks across the Philippines, connecting approximately 1,500 households in previously unconnected areas. These networks are located in Batanes; Dingalan, Aurora; Jomalig, Quezon; Palawan; and Butuan City (Mindanao). Beyond providing connectivity, these networks also bolster the digital economy by aiding micro, small, and medium enterprises (MSMEs) through e-commerce, connecting local farmers to markets, and facilitating access to government services.

**Source:** USAID-BEACON
Invest in building the digital payments acceptance ecosystem in remote areas to increase access and convenience for “last-mile” communities.

While regulatory drivers have led to an expansion of digital payments infrastructure and channels, more than 3 billion people are offline with the share of urban internet users nearly twice that of rural ones. Lack of access to internet connectivity is more pervasive for women; 259 million fewer women have access to the internet than men.

There are significant challenges to digital inclusion:

- The absence of identification documents, which restricts access to digital services and opportunities.
- The cost of internet connectivity is a hurdle for those with lower incomes. These individuals also struggle with allocating time, acquiring skills, and gathering resources necessary to gain the confidence to utilize digital channels, products, and platforms.

Innovative business strategies are being implemented to address these challenges:

- Expanding agent networks for Cash-In, Cash-Out (CICO) services helps those who are not yet online or who have limited digital skills.
- Financial service providers are increasingly adopting cost-effective methods, such as QR codes, to lower expense obstacles, as well as promoting the hiring of more women agents. This approach supports the smallest merchants, who are prevalent in emerging markets, to accept digital payments. It broadens the digital payments network, making it also more inclusive, particularly in remote areas.

Voice ID Technology Pilot in Somaliland (CARE, GSMA, and Telesom)

**Action:** In response to severe drought, the project implemented voice ID technology to streamline the delivery of cash and voucher assistance to households in 17 villages. This involved using interactive voice response and voice signatures for identity verification.

**Outcome:** The technology enabled 99% of the 2,000 targeted households to access their cash transfers more efficiently. The registration process was easy to use for 83% of users, who also reported greater privacy and control. The pilot also resulted in a 50% reduction in verification costs and saved approximately 12 working days per staff member for CARE International.

Source: GSMA

More than 3 billion people are offline, with the proportion of urban users almost double that of rural users.
Raise awareness of digital payment options and put in place safeguards against common digital risks and exclusions, to help vulnerable communities trust and use digital channels.

- Digital payments and financial services offer access to millions of underserved customers, but they come with risks. Many underserved users lack trust and may be unfamiliar with digital payments. Women, in particular, are left out of the formal financial system, even though their participation is the key to achieving financial equality.

- The UN Principles for Responsible Digital Payments released in 2021 in support of the UN Secretary General's Roadmap for Digital Cooperation, includes among its eight key action areas "the promotion of trust and security in the digital environment". The nine principles focus on the prioritization of women, the development and delivery of new technologies with necessary safeguards around the use of personal data, the safety of funds, transparency of fees and timely recourse. Lastly, a stronger user lens is championed to ensure that digital products meet the needs and serve the aspirations of end-users.

- Investing in enhancing people's digital financial capabilities is crucial for them to fully leverage digital financial services. Individuals who are proficient both digitally and financially are better equipped to assess, select, and utilize financial services that not only improve their lives but also safeguard them from unforeseen events.

Livestock Insurance Project in Pakistan (GSMA and EasyPaisa)

**Action**: The Muhinjo Sohno Thar (MST) project introduced livestock insurance through EasyPaisa mobile money, addressing the challenges faced by cattle-herding communities due to climate-induced migration. This included offering veterinary care and televeterinary services.

**Outcome**: The project provided financial protection for families in case of animal death, leading to increased mobile money usage and improved access to financial services. It also helped communities avoid costs and challenges associated with long-distance travel for animal treatment, as they could get guidance over the phone.

Source: GSMA
PILLAR THREE

Put women, youth, indigenous peoples, and communities in fragile and climate-vulnerable areas at the center of adaptation planning.
Prioritize women in social transfer programs by directing money to accounts of their choice and in their names.

- In 2022, in emerging economies, 900 million women were still not using mobile internet, 440 million still did not own a mobile phone and were difficult to reach. Women were more likely than men to report they had reduced their use of mobile internet especially those who live in rural areas and are less educated.17

- Prioritizing women as recipients expands the impacts of government and humanitarian emergency social transfer programs beyond the digital financial transfer itself. In most climate-affected contexts, women are less likely than men to be formally employed, to have a bank account, to have a mobile phone, to have access to the internet, to visit government offices, and to have government-issued IDs.

- Social transfers and humanitarian payments directed to women’s own formal accounts can support women’s financial inclusion, increase their bargaining power around finances, and give them more control over resources and a stronger voice in society. Providing women with the digital tools to economically empower themselves has a positive effect on families and communities, making them more resilient, reducing poverty in both the short and long term, and improving food security.18

- Despite the clear evidence of the disproportionate impact of climate on women, less than a third of the countries that have created National Adaptation Plans to address climate change explicitly include gender considerations. This presents an opportunity for increased commitments to women-focused adaptive social protection interventions in national climate strategies and plans.19

WFP’s Anticipatory Cash Payments (WFP)

**Action:** The WFP uses its early warning system to disburse anticipatory payments to 1.7 million people globally. In Somalia, WFP works closely with the government and mobile money providers to integrate anticipatory action in the national social safety net program. **This helped over 200,000 women receive predictable money directly through their mobile money accounts to prepare for an impending drought.**

**Outcome:** The early provision of funds helped reduce the need for women to prematurely sell agricultural assets or harvests to survive, thus preserving their income sources. It also ensured that women had financial resources to buy essentials for themselves and their livestock, including health-related expenses, fostering financial independence in anticipation of climate crises.

**Source:** WFP
Recognize the unique needs and challenges faced by women, youth, indigenous peoples, and communities in fragile and climate-vulnerable areas in their ability to access and use digital payments.

- Women, indigenous communities, and individuals with low incomes endure disproportionate impacts from climate-related shocks. Therefore, it is crucial to prioritize women and indigenous communities, the most susceptible to climate change, in adaptive social protection and anticipatory action.

- Women’s economic participation reduces their own and their children’s vulnerability to poverty, violence, hunger, and malnutrition. It helps to keep girls in school, reduces child marriage, and improves girls’ nutrition status.

- To ensure that strategies and programs are focused on the needs, experiences, and aspirations of customers/recipient, it is imperative to consult with, adopt and incorporate feedback on their experiences and the effectiveness of the interventions as an intentional element of monitoring and evaluation.

- Digital payment solutions must also be affordable to encourage access and use, and to embrace a culture of transparency focused on empowering users, rather than imply meeting compliance requirements. Equipping users with product-critical information as well as on use of their data, fosters the trust that is the requisite for a positive digital payments experience.

Impact on Deforestation focusing on indigenous groups (Global Forest Watch)

**Action:** Global Forest Watch (GFW) employed a digital system using geospatial data to generate near-real-time deforestation alerts. Implemented in 25 countries, GFW utilizes open standards and APIs to promote evidence-driven community action to prevent deforestation, empowering local communities through training and information dissemination.

**Outcome:** The initiative led to a significant 52% decline in deforestation among indigenous groups. Communities were better equipped to identify and control unauthorized deforestation, with alerts being shared both digitally and through analog systems in areas with limited digital penetration and network access.

Source: UNDP
Establish clear criteria that mandate third-party partners to have a proven track record in serving these specific customer segments. These partners are responsible for identifying and enhancing the capacity of these groups to access and use climate-responsive digital transfers.

Reaching Financial Equality for Women identifies the 10 actions needed for women’s financial equality. Specifically,

- **Financial-sector regulators** can develop financial inclusion policies and strategies targeted at the most excluded, can create and enforce strong consumer protection regimes and mandate the collection of sex-disaggregated data.
- **Financial service providers** should design responsible financial products for women and women-owned businesses and prioritize hiring of female staff and bank agents. Responsible products are those that challenge bias and stereotypes in analytic solutions for customer engagement, scoring algorithms, and risk assessments.
- **Civil society organizations** can ensure the voices and experiences of diverse groups of women are represented and integrated in the design of policies, financial services, and initiatives.

### 10 ACTIONS TO REACH FINANCIAL EQUALITY FOR WOMEN

1. Digitize private sector payments
2. Digitize payments of government social benefits
3. Outlaw discrimination against women
4. Ensure universal access to identification
5. End the gender gap in mobile phone ownership
6. Hire women at banks and mobile network operators
7. Collect, analyze and use sex-disaggregated data
8. Design appropriate and affordable financial products for women
9. Help women benefit from e-commerce opportunities
10. Create and enforce strong digital finance consumer protection mechanisms
1 United Nations Climate Change, 2022, Climate changes affects us more severely than previously thought, https://unfccc.int/news/climate-change-affects-us-more-severely-than-previously-thought


3 UN Women, 2022, Poverty deepens for women and girls, according to latest projections, https://data.unwomen.org/features/poverty-deepens-women-and-girls-according-latest-projections


5 UN Women, 2022, Poverty deepens for women and girls, according to latest projections, https://data.unwomen.org/features/poverty-deepens-women-and-girls-according-latest-projections

6 This Call to Action is not focused on climate finance for mitigation activities, which involve reducing emissions and enhancing sinks of greenhouse gases.

7 UN Women, 2022, Poverty deepens for women and girls, according to latest projections, https://data.unwomen.org/features/poverty-deepens-women-and-girls-according-latest-projections

8 Analysis by the Office of the UNSGSA, based on the Global Findex and the Notre Dame Global Adaptation Initiative Index. Climate-vulnerable countries are defined as those in the top 50 percent of the ND-GAIN vulnerability index.


11 Based on our limited analysis of National Adaptation Strategies including National Adaptation Plans (NAPs) and Nationally Determined Contributions (NDCs) of five countries.

12 International Organisation for Migration, 2023, Climate change adaptation under pressure, https://environmentalmigration.iom.int/blogs/climate-change-adaptation-under-pressure


16 Digital Impact Alliance, 2023, Good digital public infrastructure is more than just technology. Here’s what it takes to fund it, https://dial.global/good-dpi-more-than-tech-funding/


21 In climate disasters, four out of five displaced individuals are women, who also face higher mortality rates and increased health risks. Post-disaster relief and assistance are less accessible to women (source: UN Women).


23 UN Principles for Responsible Digital Payments, 2023, Principle 6 - Be transparent, particularly on pricing, https://responsiblepayments.org/principles_transparent.htm
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