

THE \$1 TRILLION BLIND SPOT

Redirecting Climate Finance to
Women-Led Solutions



CARE Vietnam

Women-led businesses are already delivering climate solutions.

Finance is not reaching them.



Women-led micro and small enterprises are delivering climate solutions across clean energy, food systems, waste, water, and digital services. Yet despite more than USD 1 trillion flowing into climate finance each year, only a small fraction reaches these businesses, and less than 5% supports adaptation. Women-led MSEs consistently outperform on loan repayment and community adoption. This is not a pipeline problem, it is a market design problem.

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THE FULL REPORT



FUTERRA



What The Blueprint Found

- 01 Women are delivering solutions now.**

Women-led enterprises distribute solar products, run agro-processing businesses, manage waste streams, and provide essential local services across sectors that matter for climate mitigation and resilience.
- 02 Finance is not reaching them.**

Most climate finance is structured for large projects and familiar risk profiles. For women-led enterprises, the issue is a mismatch between how finance is designed and how their businesses actually operate.
- 03 The gap has real climate consequences.**

These enterprises sit close to where emissions can be reduced and where communities are adapting in real time. When they are underfunded, practical, place-based climate solutions are missed.

10 SYSTEMS WHERE WOMEN-LED MSEs ARE DRIVING CLIMATE IMPACT

ESSENTIAL SYSTEMS

underpin resilience and economic participation



Energy Access & Services

USD 2.5T market by 2033



Mobility & Local Infrastructure

USD 1.1T by 2035



Water & Sanitation Systems

USD 652B by 2034



Skills, Care & Social Infrastructure

USD 520B by 2030

CIRCULAR & REGENERATIVE SYSTEMS

reduce emissions and restore value



Textiles & Apparel

USD 73B circular market today



Waste & Circular Services

USD 530B+ by 2030



Food Systems

USD 10T by 2030

ENABLING SYSTEMS

allow all solutions to scale



Nature-Based Solutions

must reach USD 542B by 2030



Information & Digital Services

USD 115.4B by 2030



Financial Services

USD 5.7T annual MSME financing gap

Calls To Action

Investors & financial institutions: Redirect climate finance toward women-led enterprises. Design flexible, appropriately sized financial products that fit how these businesses operate.

Corporates: Use procurement, offtake, and supply chain finance to integrate women-led enterprises into value chains.



Policymakers: Use public tools – guarantees, incentives, and policy mandates – to shift investment toward underfunded sectors.

INVESTIBILITY MATRIX


10 SYSTEMS WHERE WOMEN-LED MSEs ARE DRIVING CLIMATE IMPACT

Every tier is a real investment opportunity. What differs is the instrument, the risk structure, and who should act.





TIER 1 READY FOR COMMERCIAL CAPITAL

SOLUTION AREA	INVESTMENT PATHWAYS & EVIDENCED RETURNS	SCORE
 Waste & Circular Services	USD 530B+ market by 2030. Contracted municipal revenues, stable cash flows, USD 108.5B net annual benefit by 2050.	Revenue clarity: ●●●● Returns evidence: ●●●● Women-led proof: ●●●●
 Energy Access & Services	USD 2.5T market by 2033. PAYGo repayment >90%; 8–15% blended returns on lease-to-own funds.	Revenue clarity: ●●●● Returns evidence: ●●●● Women-led proof: ●●●●

TIER 2 INVESTIBLE WITH TARGETED INSTRUMENTS

SOLUTION AREA	INVESTMENT PATHWAYS & EVIDENCED RETURNS	SCORE
 Food Systems	USD 10T market by 2030. 20–40% revenue increase with small-ticket investments; 10–30% productivity gains from regenerative practices.	Revenue clarity: ●●●● Returns evidence: ●●●● Women-led proof: ●●●●
 Water & Sanitation Systems	USD 652B by 2034. USD 4.30 return per USD 1 invested; double-digit revenue growth when digitized.	Revenue clarity: ●●●● Returns evidence: ●●●● Women-led proof: ●●●●
 Information & Digital Services	USD 115.4B by 2030. SaaS breakeven in 3–5 years; ≥5:1 return on hydrometeorological investments.	Revenue clarity: ●●●● Returns evidence: ●●●● Women-led proof: ●●●●
 Textiles & Apparel	USD 73B circular market today. 15–25% returns in 18–24 months; operating cost cuts up to 45%.	Revenue clarity: ●●●● Returns evidence: ●●●● Women-led proof: ●●●●

TIER 3 INVESTIBLE WITH CATALYTIC OR CONCESSIONAL CAPITAL

SOLUTION AREA	INVESTMENT PATHWAYS & EVIDENCED RETURNS	SCORE
 Financial Services	SD 5.7T annual MSME financing gap. High-volume small-ticket returns; strong performance with guarantees or subsidies in place.	Revenue clarity: ●●●● Returns evidence: ●●●● Women-led proof: ●●●●
 Nature-Based Solution	Investment must triple to USD 542B by 2030. 20–40% enterprise revenue increase; carbon credit income if well-structured.	Revenue clarity: ●●●● Returns evidence: ●●●● Women-led proof: ●●●●
 Skills, Care & Social Infrastructure	USD 520B childcare market by 2030. Up to 425% returns on childcare investment; 9:1 income ROI on women's training programs.	Revenue clarity: ●●●● Returns evidence: ●●●● Women-led proof: ●●●●
 Mobility & Local Infrastructure	USD 1.1T by 2035. Up to 11% rental premium on green buildings; USD 5 return per USD 1 invested in transport.	Revenue clarity: ●●●● Returns evidence: ●●●● Women-led proof: ●●●●

Score gaps reflect underreporting in this market, not underperformance.

Women-led MSEs are an investible pipeline today – with the right instruments and risk structures.