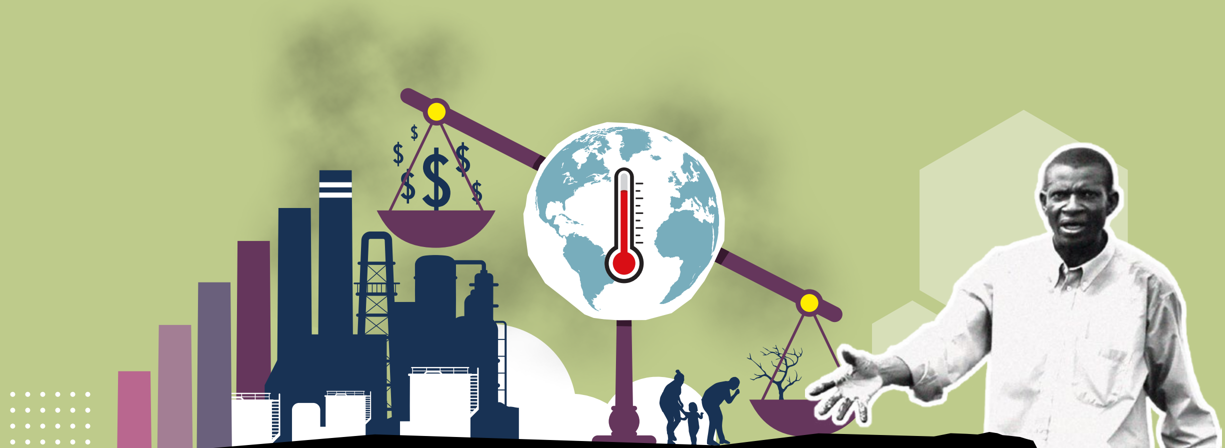

FINANCE FOR CLIMATE ACTION

MAKING A FAIR AND DEFOSSILIZED FUTURE POSSIBLE

EXPLAINER

AMNESTY INTERNATIONAL

Amnesty International is a movement of 10 million people which mobilizes the humanity in everyone and campaigns for change so we can all enjoy our human rights. Our vision is of a world where those in power keep their promises, respect international law and are held to account. We are independent of any government, political ideology, economic interest or religion and are funded mainly by our membership and individual donations. We believe that acting in solidarity and compassion with people everywhere can change our societies for the better.

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Photo: Pastor Christian Lekoya Kpandei showing the damage done to his fish farm in Bodo, Nigeria, May 2011. The farm flourished before the August 2008 oil spill, but the pollution destroyed his fish farm, leaving him and his workers without a regular income.
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AMNESTY INTERNATIONAL

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PURPOSE OF THIS EXPLAINER

Discussions on finance for climate action, including how it relates to debt structures and global tax policy, may seem remote from people's lives, but they have a tangible impact on the everyday lives and human rights of people all around the world. This explainer aims to provide a clear and accessible introduction to finance for climate action and its importance to achieving a defossilized future. Here, you will read about key concepts of finance for climate action, its importance for human rights, and who is responsible for providing it. This document is part of the series of climate explainers and human rights education (HRE) activities Amnesty International published in 2025: Civic Space and Environmental Human Rights Defenders: Essential for achieving Climate Justice, and Just & Equitable Fossil Fuel Phase Out: Explainer and Facilitator Resource.

This explainer is both an informational resource and a practical human rights education tool that equips you with core concepts, real-world case studies and reflections to support debates on the issue and inspire action. It can be used to facilitate roundtables, guide structured discussions, support classroom or community workshops, prompt individual reflection or encourage further personal research and advocacy. The reflection questions and activities included throughout are designed to help learners and facilitators connect global finance for climate action debates and discussions to their own national and local context. By the end, we hope readers and learners will grasp the core concepts of finance for climate action, the scale of the current gap, the dangers of debt creating solutions, and the human rights aligned ways countries can and must raise funds to support mitigation and adaptation, and to address loss and damage.

Petrochemical plants along the Houston Ship Channel are shown in the aftermath of Tropical Storm Harvey on Tuesday, Aug. 29, 2017, in Houston. © Houston Chronicle/Getty

WHY FINANCE FOR CLIMATE ACTION MATTERS IN THE PATH TO A FOSSIL-FREE FUTURE

THE HARMS OF CLIMATE CHANGE ARE NOT SHARED EVENLY

The fossil fuel-driven climate emergency is a global human rights crisis.[1] As the climate crisis intensifies through more frequent and intense weather events, such as flooding, cyclones, prolonged drought, heatwaves, and through slow onset changes such as sea-level rise, our rights are under growing threat. Yet the people who have contributed the least to climate change, particularly people in lower-income countries, are benefitting little from the wealth created from fossil fuel-driven economic development. This inequality of harm is replicated within countries, where it is often those facing intersectional forms of discrimination who live in areas most at risk from climate change and/or who live near to polluting fossil fuel infrastructure. They also face the biggest challenges in accessing resources and support to protect themselves from these harms or to recover when climate change related events cause damage to their lives and livelihoods.

1 NAVIGATING INJUSTICE CLIMATE DISPLACEMENT FROM THE PACIFIC ISLANDS OF TUVALU AND KIRIBATI TO AOTEAROA NEW ZEALAND

Pacific Island countries like **Tuvalu** and **Kiribati** have been living through the climate crisis for years. Rising seas are contaminating water and soil and making it harder to grow crops or access clean drinking water. Droughts, coastal erosion, king tides, floods, extreme heat and cyclones threaten Pacific People's rights to life, health, an adequate standard of living, and a clean, healthy and sustainable environment.

> ***"In Kiribati you hardly find good food. You can find only rice and canned stuff. You don't have vegetables or stuff like that. We don't grow our food at home. There are heatwaves, droughts and king tides and they have destroyed all these plants."***
>
> *A 56-year-old I-Kiribati woman interviewed by Amnesty International.*

As these impacts intensify, many have felt their best option is to migrate. For many Tuvaluans and I-Kiribati, Aotearoa New Zealand is the most sensible destination given the countries' close geographical, historic, cultural and family ties.

Amnesty International's 2025 report **'Navigating injustice': Climate displacement from the Pacific Islands of Tuvalu and Kiribati to Aotearoa New Zealand** exposed how Aotearoa New Zealand's lottery-based migration schemes for people living in climate-affected Pacific Island countries exclude people based on their age, disability and health conditions, violating international human rights law. The situation is also precarious for people who otherwise manage to reach the country and may fall into irregular status after their visas expire. With no access to dedicated protection mechanisms, those most impacted by the climate crisis live with the constant fear of deportation, and are unable to access public services, including healthcare and education.


Funafuti atoll in the Pacific Island country of Tuvalu. © Amnesty International

> ***"Pacific People are being punished twice – first by a climate crisis they did not cause, and then by discriminatory migration systems that violate their rights,"***
>
> *Agnès Callamard, Amnesty International's Secretary General.*

For decades, governments, especially in major high income fossil fuel producing countries, and corporate actors (mostly those who benefit from fossil fuels, the main cause of climate change), have been ignoring scientific warnings and actively undermining climate action. Throughout the years, climate activists have exposed world leaders' empty words and demanded real climate action.[2]

The science is clear – we urgently need to equitably transition away from fossil fuels – coal, oil and gas – to have any chance of keeping to the 1.5°C limit of global heating and avoid the worst human rights harms. Governments must implement climate action and develop pathways for just transition. But **transitioning all economic sectors toward a just fossil-free future that leaves no one behind requires – among other kinds of support – money.**

Finance for climate action must come from countries that can provide it, particularly high-income historically high emitting countries that are most responsible for the climate crisis.[3]

Principles for fair finance for climate action

Climate action finance must:

Prioritize human rights
- A human rights approach to the allocation of resources requires transparency and accountability, participation of affected communities in decision making, and specific guardrails to ensure non-discrimination and distribution of funds based on need.

Be new, adequate, predictable and additional
- Funding must not come at the expense of other vital public services, such as education and health.

Non-debt creating
- It must be provided without increasing debt in lower income countries

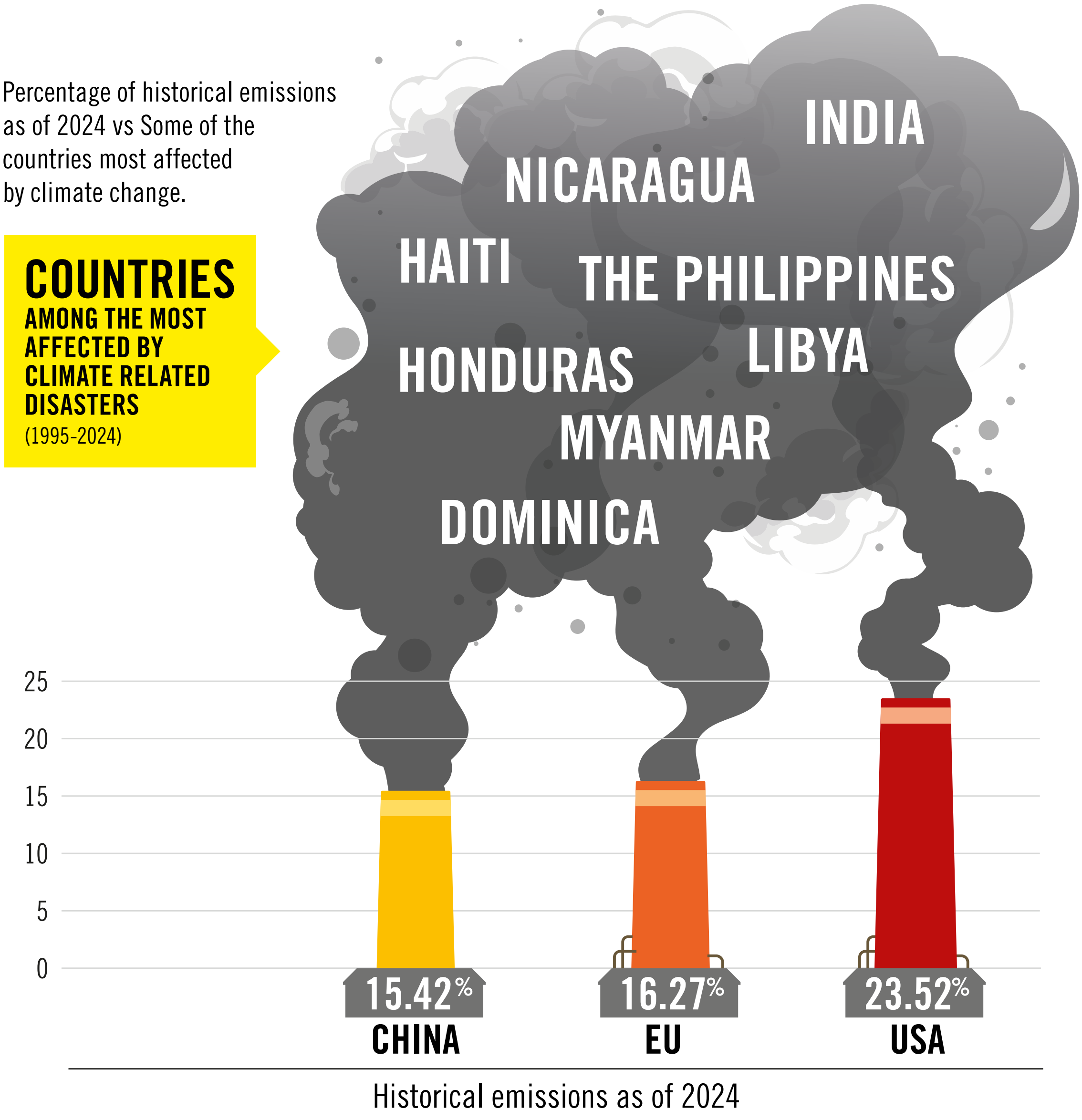
REFLECT

These questions can be used for quiet personal reflection or to spark discussion in pairs, small groups, or plenary.

- When you hear the words "finance for climate action" what immediately comes to mind?
- Who do you think should carry the greatest responsibility for providing finance for climate action?
- Who do you think should receive finance for climate action?

UNDERSTANDING FINANCE FOR CLIMATE ACTION

Across the world, countries are not all equally responsible for the climate crisis. Some - particularly high-income countries - have benefited from fossil fuel-driven economic growth, often at the expense of previously colonised countries, over decades or even centuries. Others have very little responsibility but face disproportionate harms from climate change. Therefore, climate justice requires that the countries that have benefited more, emitted more, and exploited more fossil fuels, must bear more responsibility for climate action. They must provide finance for climate action to lower income countries to address the climate crisis while transitioning their own economies to a renewable. and fossil fuel free future where everyone's human rights are respected and protected.



*Source: Germanwatch, Climate Risk Index 2026 https://www.germanwatch.org/en/cri and Our World in Data, "Per capita, national, historical: How do countries compare on CO2 metrics?", 26 September 2023, https://ourworldindata.org/co2-emissions-metrics

FINANCE FOR CLIMATE ACTION IS A LEGAL OBLIGATION

ADDRESSING CLIMATE CHANGE REQUIRES FUNDING FOR:[4]

- **Mitigation:** preventing further rise of greenhouse gases[5] in the atmosphere, mostly through emissions reduction

- **Adaptation:** strengthening communities' and ecosystems' ability to survive climate change by improving resilience

- **Loss and damage:** compensating and providing climate reparations for unavoidable harms from climate change so individuals and communities can rebuild their lives

- **Just transitions:** ensuring that individuals and groups affected by the shift away from fossil fuels across the entire economy have access to job reskilling, alternative ways to make a decent living and an adequate social safety net.

Under environmental law, countries with greater historical responsibility and financial capacity – particularly high-income historically high emitting countries, such as Australia, Canada, Germany and other EU states, Japan, New Zealand, Norway, Switzerland, the UK and the USA have heightened obligations in relation to climate action. Under human rights law, other high-income countries, such as those in the G20 and high income fossil fuel producing states also have an obligation to provide international cooperation and assistance, including finance, according to their capacity, to help countries in need to realize economic, social and cultural rights, including in the context of climate change.

Typhoon Haiyan, known in the Philippines as Super Typhoon Yolanda, was one of the most powerful tropical cyclones ever recorded. On making landfall, Haiyan devastated portions of Southeast Asia, particularly the Philippines. © DFID (CC)

2 COMMON BUT DIFFERENTIATED RESPONSIBILITIES AND RESPECTIVE CAPABILITIES (CBDR-RC)

Common but Differentiated Responsibilities and Respective Capabilities (CBDR-RC): an important principle in international environmental law and the basis of collaborative efforts in the multilateral climate system. It recognizes the differentiated responsibilities and capabilities of countries in addressing climate change. It acknowledges the historical contribution of higher-income states to global greenhouse gas emissions and the greater capacity of these states to mitigate climate change and adapt to its impacts. It is also the basis for the obligation of high-income historically high emitting states to provide climate finance for mitigation and adaptation to lower income countries. Under international human rights law, all states in a position to do so must also provide international cooperation and assistance including for climate action.

The Polluter Pays Principle: The idea that those responsible for pollution should bear the costs of preventing or addressing damage to human health and the environment.[6] This includes:

Fossil fuel companies that have profited from the fossil fuel economy

Companies in other sectors that are responsible for high levels of emissions (for example transport, steel, construction, data and artificial intelligence)

Ultra-wealthy individuals with high emission lifestyles and investments

These obligations have been reaffirmed and consolidated in the International Court of Justice's historic advisory opinion issued in July 2025.[7] The ICJ confirmed that states:[8]

- have binding legal obligations to mitigate and adapt to the climate crisis;
- must ensure climate action is consistent with their human rights obligations;
- must repair climate harm.

Therefore, finance for climate action is not charity or voluntary help. It is a **legal obligation** that must be met if we are to collectively stop the worst harms of climate change.

THINK ABOUT IT

As you learn more about finance for climate action and the important role it can play, consider the following questions for personal reflection or group discussion:

- In what ways are frontline communities affected by limited financial capacity to adapt and mitigate climate change and to address loss and damage?
- In your own context, which communities are most impacted and what does this look like in practice?
- How could the way finance for climate action is provided to countries affect the communities most impacted by climate change? In what ways could finance for climate action support the protection of human rights or help address harms that have already occurred? Can you also think of situations where finance for climate action projects might unintentionally harm or exclude frontline communities?

THE FINANCE GAP

Even if every country were to stop burning fossil fuels tomorrow, a dangerous amount of climate change is already built irreversibly into the climate system. Lives and livelihoods are being destroyed now, and finance provided by the countries most responsible to those in need that are the least responsible is crucial to minimize ongoing and future climate harm.

MITIGATION AND ADAPTATION: HUGE SCALE-UP NEEDED TO FILL FUNDING SHORTFALLS

Finance for **mitigation** efforts is needed to ensure we limit global warming caused by greenhouse gas emissions. **Adaptation** measures, on the other hand, aim to reduce our vulnerability to climate change impacts. Adapting to climate change, such as building resilient infrastructure, comes at a high cost.

The goal for finance for climate action[9] agreed at the 29th United Nations Climate Conference (COP29) in 2024 of USD 300 billion per year by 2035 is not nearly enough to meet the needs identified by lower-income countries.[10]

Lower-income countries' estimation for climate finance for mitigation and adaptation is at between USD 5 to 6 trillion cumulatively by 2030.[11]

Trillions, not billions, of dollars per year are needed.

LOSS AND DAMAGE: NEEDS TO BE ADDRESSED THROUGH HUMAN RIGHTS-ALIGNED FUNDING

Adaptation can minimize the harms resulting from current and future climate change-related weather events, but it cannot prevent every harm. Unavoidable harm will still occur. For example, forced displacement due to sea level rise in the Pacific Islands like Kiribati and Tuvalu.

Providing loss and damage finance is key to achieving climate justice. Yet current climate finance targets fail to include funding for loss and damage.

Countries and communities which have contributed the least to the climate crisis need to be compensated for the loss and damage they have and will continue to experience, as a result of unavoidable climate harms.

However, for decades, the countries most responsible for the damage caused by climate change have resisted providing adequate grant funding to lower income countries suffering climate-related loss and damage.

The Fund for responding to Loss and Damage (FRLD) was established in 2022 to assist lower-income countries that are particularly vulnerable to the adverse effects of climate change to respond to loss and damage. However, it remains severely underfunded, with less than USD 1 billion pledged as of February 2026,[12] against lower-income countries' estimation of needs at least USD 100 billion per year.[13] There is a massive shortfall in financial resources.

3 LACK OF ADEQUATE FINANCE FOR CLIMATE ACTION CAUSES HUMAN RIGHTS VIOLATIONS FOR THE MOST VULNERABLE COUNTRIES AND PEOPLE

Cover illustration of 'Uncounted: Invisible Deaths of Older People and Children During Climate Disasters in Pakistan' © Amnesty International

Pakistan, which contributes just over 1% of GHG emissions globally, is among the most vulnerable countries to climate disasters in the world. Climate injustice is starkly visible here, with the population facing severe consequences despite the country's disproportionately small contribution to global climate change.

In 2022, Pakistan experienced record heat waves with much of the country reaching 50°C. These above-average temperatures fueled greater rainfall during the monsoon season. In August 2022, some parts of Pakistan received more than 700% of their average monthly rainfall. The Indus River, which runs the length of the country, quickly burst its banks, flooding communities over a 75,000km^2 area, affecting 33 million people and displacing eight million. In 2024, the same pattern occurred, with abnormal heat driving heavy rains.[14]

Amnesty International's report, **Uncounted: Invisible Deaths of Older People and Children During Climate Disasters in Pakistan**, analysed both quantitative and qualitative data on unnatural disasters taking place in 2022 and 2024 and demonstrated the lack of preparedness for communities and populations most at risk. Other countries have not done enough to support Pakistan to respond to climate change. **Pakistan requires at least USD 16 billion to recover from the losses and damages caused by the 2022 floods**.[15] Pakistan reportedly received only USD 600 million in foreign assistance in the form of loans to address flood-related damages.[16]

BRAINSTORM

Take a few minutes to reflect on the questions below. Consider them on your own or in a group to guide discussions in pairs or small groups. Focus on practical examples from your own community.

- What actions and priorities could finance for climate action for mitigation and adaption, as well as finance to address loss and damage, support in your community?
- What would help people better cope with the climate impacts you identified previously (adaptation)?
- What specific measures could ensure that people who may be disproportionately affected, such as people with disabilities, older people, or children are supported in climate adaptation efforts in your community?

WHERE SHOULD THE MONEY COME FROM?

Securing adequate funding is essential for climate justice, and it is equally important to consider where that money comes from. Funding climate action should not come at the expense of the realization of human rights.

WHERE IT SHOULD NOT COME FROM: CLIMATE LOANS AND DEBT ENTRENCH INEQUALITY

It's not enough to commit to more financing to achieve climate justice. What is counted as finance for climate action and how those funds are raised is also important for the realization of human rights. Both the quantity and quality of finance for climate action need to be considered.

Finance for climate action currently comes from two main sources:

- Public finance, meaning funds provided by governments, and
- Private finance, meaning funding from private companies and banks that are seeking to make profits

Private finance can play a limited role in activities to reduce emissions, but is largely not suitable for adaptation activities which are not profit generating, and is completely inappropriate for responding to loss and damage. Often, private funding could be in the form of high interest loans, that deepen public debt in the countries receiving the funding and reduce governments' ability to fund essential services and realize human rights (reduced fiscal space). Lower income countries should not be forced into greater debt distress to protect their populations from the harmful climate impacts for which they are not responsible.[17]

Public finance is also not always used in ways that best promotes human rights. Many governments and development banks seek to "de-risk" private finance by using public funds to absorb losses and encourage potential private investors – reinforcing the assumption that finance for climate action should generate profit.[18] Though increased climate resilience may boost the economy in the long run, it may not do so in the short run, and states' human rights obligations remain in force irrespective of whether or not there is money to be made.

The example in Box 4 below illustrates how reliance on loans and debt-creating finance can deepen inequality and make it harder for countries to recover from climate disasters while also preparing for future climate impacts.

4 CYCLONES IN MOZAMBIQUE: INCREASING CLIMATE CHANGE DRIVEN DEBT

Over recent years **Mozambique** has been hit by several extreme weather events – like cyclones Idai and Kenneth - that were made more likely and severe by climate change. These events caused extensive destruction and led to communities losing their homes, food and access to education and healthcare.[19]

In March 2019, cyclone Idai made landfall in Mozambique and it was then one of the deadliest cyclones recorded in the Indian Ocean and one of the strongest recorded then on the African continent.[20] Five weeks after cyclone Idai, Mozambique was hit by cyclone Kenneth. Over 2 million people were affected by the cyclones, and subsequent floods and a surge in cholera.[21]

Damaged road is seen following the Cyclone Idai in Sofala region in Beira, Mozambique on March 31, 2019.
© Gokhan Balci/Anadolu Agency/Getty Images

The devastation and humanitarian emergency caused by these two cyclones exacerbated the public debt crisis in Mozambique. The estimated **cost of damage caused by Idai and Kenneth was USD 1.5 billion.**[22]

Mozambique relied on loans, including an International Monetary Fund (IMF) loan of up to USD 118 million approved in 2019 to help fund the reconstruction and essential services post cyclone Idai and Kenneth.[23] Before the IMF loan in 2019, Mozambique's public debt was over 100% of gross domestic product (GDP), due in part to mismanagement, but also burned by the impact of the cyclones.[24] According to analysis, Mozambique's debt payments corresponded to 16.8% of its GDP in 2020,[25] while it spent only 2.39% of its GDP on health and 6.2% on education in the same year.[26]

Loans and debt further deepen inequality between countries. Most decision-making power about loans and debt governance rest with high income countries and other creditors based in those same countries. This can reproduce colonial patterns of exploitation and extraction, with many lower income countries starting from a point of inequality following generations of resource extraction and colonial development that made climate adaptation more difficult, such as deforestation for export-oriented agriculture.[27]

Lower income countries are already struggling to service large debts and are often forced to decrease spending on important areas such as health, education and clean water, in order to avoid defaulting on existing loans.

Finance for mitigation and adaptation should be funded primarily through grants rather than loans, to avoid increased debt. Loss and damage finance should never be provided through debt as it is a form of compensation.[28]

WHERE IT SHOULD COME FROM: THOSE MOST RESPONSIBLE FOR THE CLIMATE CRISIS

The money needed to fund climate action is available – billionaires and rich polluters – oil, gas and coal corporations - possess the capacity to pay a greater share, particularly given their disproportionate contribution to the climate crisis.[29] Tax payer funded subsidies to the fossil to the fossil fuel industry must be ended and can be used to help pay for climate action. Human rights must be at the heart of all decision-making on climate action, including finance for climate action, we must change the global financial system to ensure these polluters pay more.

HOW THE RICHEST PEOPLE IN THE WORLD FUEL THE CLIMATE CRISIS

Climate activists hold signs outside U.S. billionaire Bill Ackman's Manhattan residence during "Bye Bye Billionaires Block Party" protest on Earth Day in New York, U.S., April 22, 2025. @ Anadolu via Getty Images

Oxfam's *Carbon Inequality Kills* briefing paper[30] shows that the fortunes of many billionaires are built on –and continue to grow through – highly polluting industries such as oil, gas, mining, shipping and cement. Nearly 40% of the investments of 50 of the world's richest billionaires were in these carbon-intensive sectors, meaning their wealth is directly tied to the fossil fuel economy.

But it's not only their investments. The *lifestyles* of the richest also generate extreme emissions.

- The 50 wealthiest billionaires produce more carbon through their private jets, super-yachts and high-pollution assets in 90 minutes than the average person emits in an entire lifetime.
- Their yachts alone emit as much carbon in a year as 860 average people, and their private jets are responsible for centuries-worth of emissions per person.

Oxfam finds that emissions from the richest 1% are causing trillions of dollars in climate-related economic losses, driving huge crop losses, and contributing to millions of excess deaths, especially in countries least responsible for the crisis.

The wealth of the ultra-rich is deeply entangled with fossil fuels – and their pollution is accelerating the climate crisis. Making polluters pay is essential for justice.

In order to ensure responsible financing for climate action, we need to transform the global financial system. **Development finance is not charity, but a right**. It is key to reform global systems on taxation, and public and private investments as well as restructuring or cancelling debt for countries that need it. This is both possible and necessary.

5 INTERNATIONAL COOPERATION AND ASSISTANCE AND EXTRA-TERRITORIAL OBLIGATIONS

In the context of finance for climate action, states have obligations beyond their borders.

1. Under international human rights law, states that are able to must provide financial assistance to other states to facilitate the realization of human rights.
2. States have obligations to promote tax cooperation, helping to ensure that all countries can mobilize domestic resources for climate mitigation and adaptation. This requires eliminating harmful tax competition, combating tax abuse, and avoiding policies that prevent other states from maximizing their own tax revenue.[31]

COUNTRIES THAT CAN DO SO MUST STEP UP:

Despite their obligations, high-income historically high-emitting countries that are most responsible for climate change are not providing enough climate finance. There are plenty of ways in which additional finance could be raised:

Adequately taxing fossil fuel companies, imposing corporate windfall profits and taxes on ultra wealthy individuals and their polluting lifestyles, such as on use of private jets;

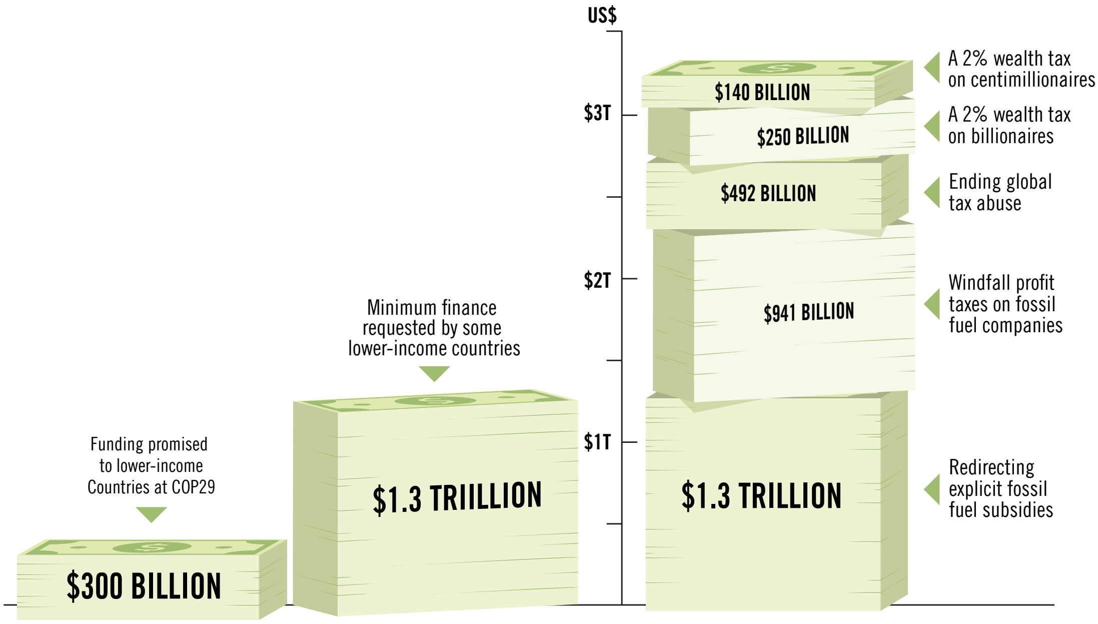
Ending fossil fuel subsidies, harmful tax incentives and fossil fuel investments;

Tackling global tax abuse

These actions could generate over **USD 3 trillion annually.**[32]

There is significant funding available to devote towards much needed finance for climate action if governments, particularly from high-income countries, implement the necessary fiscal policy reforms. In so doing, governments can promote tax justice, climate justice, and human rights fulfilment.

THE CLIMATE FINANCE GAP AND POSSIBLE FUNDING SOURCES
(ANNUAL US$)



Source: Amnesty International, *Plenty To Go Around: Mobilizing Finance For Climate Justice*, (Index: POL 30/8850/2025), 16 January 2025, https://www.amnesty.org/en/documents/pol30/8850/2025/en

THINK ABOUT IT

Some questions to reflect on – individually or within small groups – as you learn about funding climate action

- What would it mean in your country to make "polluters pay" a reality?
- Do you think that public pressure or civil society advocacy could help to shift political will?
- What would it take to reform global systems around tax cooperation? What might be some of the ways this could be done?

SCALE UP FINANCE FOR CLIMATE ACTION FOR A DEFOSSILIZED FUTURE

> ***"On climate finance, the world must pay up, or humanity will pay the price... Climate finance is not charity, it's an investment. Climate action is not optional, it's an imperative. Both are indispensable: to a liveable world for all humanity, and a prosperous future for every nation on Earth."*** [33]
>
> *António Guterres, United Nations Secretary General, The human cost of inadequate climate finance*

BUILDING A DEFOSSILIZED FUTURE

A safe, fair, inclusive, fully funded and fossil-free future is within reach – but governments with the greatest responsibility and capacity must act with the urgency this moment demands.

The ICJ's 2025 Advisory Opinion made this clearer than ever: states have legal obligations to mitigate climate change, protect people from its impacts, and cooperate internationally to repair the harm already done by providing finance for climate action according to their fair share. **Finance for climate action is not charity. It is not optional**. It is an obligation owed to people in lower-income countries whose rights, lives, and futures are already under threat due to climate change.

There is more than enough wealth in the world to fund climate action – in the profits of fossil fuel companies, in the fortunes of the ultra-rich, and in the subsidies currently propping up the fossil fuel economy. Recent increases in military spending in high-income countries show that governments can find extra money if they choose to. Governments, particularly in high-income countries, must pay up, scale up climate ambition and provide new, adequate, predictable and grant-based funding to mitigate climate change, support communities to adapt and to redress current and future harm. A fair and defossilized future for all of humanity is both necessary and possible.

GET INVOLVED

Take a few minutes to reflect on the questions and activities below. These questions can be answered individually, in small groups or used as a guide for a larger group discussion. The focus of these questions should be your own context.

- If finance for climate action is a legal obligation, what does accountability look like in practice?
- What would it mean for your country to truly act with urgency? For countries with greater responsibility and financial resources, this may mean significantly increasing contributions. For countries receiving finance for climate action, it may involve ensuring funds are used transparently, equitably, and in ways that protect and fulfil human rights.
- What is one shift – in policy, funding, or advocacy – that could move us closer to a defossilized future?

ADDITIONAL ACTIVITIES

The following activities are optional and can be used to extend discussion or deepen reflection, depending on your time and objectives.

They are designed to help participants move from understanding the issues to considering practical implications in their own context. Facilitators may adapt or select activities based on the group's needs, experience level, and available time.

1 WEBQUEST (30-60 MINUTES)

Take some time to explore your country's position on finance for climate action using the following questions as a guide:

- Has your government pledged or contributed to climate funds (such as the Fund for responding to Loss and Damage)? If not, should it have done?
- If so, how much? Is the finance provided primarily through grants or loans? You can begin checking this by looking at official government sources, such as the Ministry of Finance, Ministry of Climate and Environment and the Ministry of Foreign Affairs. Many governments publish budget allocations and often include press releases on money that is pledged.
- Has your government received finance for climate action? If so, how much?

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2 FROM OBLIGATION TO ACTION (5-10 MINUTES)

Using insights from the previous activity, invite participants to consider their country's available resources, its level of responsibility for climate change, and its capacity to contribute to finance for climate action.

Either individually or in small groups, ask participants to complete the sentence:

> ***"As finance for climate action is an obligation for high-income states that have polluted the most, therefore in my context we must ______ ____."***

Encourage them to be specific and grounded in their national or local context.

3 WHERE IS THE MONEY? (15-20 MINUTES)

Either individually or in small groups, discuss:

- Name one harmful subsidy or fiscal policy in your country (for example, fossil fuel subsidies, tax breaks for oil and gas companies, or public financing of new extraction).
- Identify one reform that could redirect funds toward climate justice (such as investment in sustainably produced renewable energy that is available to all, or community-led adaptation projects).

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4 FROM IDEAS TO ACTION (30-60 MINUTES)

Ask participants to review the ideas generated so far and choose:

- One funding injustice that feels most urgent in their context
- One realistic lever for change (policy reform, public awareness, corporate pressure, etc.)

Using this information, either individually or in small groups, answer:

What is one concrete action I/we could take in the next 30–60 days? For example:

- Campaigning (petition, public letter, event)
- Social media awareness
- Policy advocacy (meeting with decision-makers)
- Community education
- Volunteering or coalition building

Based on this brainstorm, either individually note down or encourage the group to come up with one commitment statement using this following prompt:

"In the next 3-6 months I intend to ________________________."

Write the commitments down and if participants are comfortable, post them in a public physical or digital space that all participants have access to.

ENDNOTES

1 Amnesty International, *Fatal Fuels: Why Human Rights Protection Requires a Full and Equitable Fossil Fuel Phase-Out* (Index: POL 30/7382/2023), 13 November 2023, https://www.amnesty.org/en/documents/pol30/7382/2023/en/

2 Amnesty International, "COP30: People, not profits and power, must be at the heart of negotiations at UN Climate summit", 5 November 2025, https://www.amnesty.org/en/latest/news/2025/11/cop30-un-climate-summit/

3 A note on terminology used in this explainer: The UNFCCC divides countries into two primary categories: "developed" (listed in Annex II of the UNFCCC) and "developing" (parties not listed in Annex I of the UNFCCC). These are terms that you may often hear used by partners and diplomats. Under the Paris Agreement (PA), these two groups of states have different levels of responsibility in relation to climate action, based on the principle of Common but Differentiated Responsibilities and Respective Capabilities in the light of different national circumstances. Annex II countries must provide "means of implementation" (financial assistance, technology transfer and capacity building) under the UNFCCC and the PA, while other countries that can are encouraged to voluntarily provide climate finance and other means of support under the PA.

However, Amnesty International prefers not to describe countries as "developed" or "developing" as this implies a hierarchy, and that there is a singular, linear route to progress. It also obscures the role played by extraction, exploitation and colonialism in the historical development of high-income states and advances an overly simplistic, dichotomous view of the world that is at odds with Amnesty's anti-racism goals. In addition, many countries have increased their income level since the UNFCCC distinction was made in 1992. Thus, China and Gulf fossil fuel producers, for example, are described under the UNFCCC as "developing", placing lower obligations on them in relation to mitigation and provision of financial assistance, although their income levels have increased substantially since 1992. The ICJ, in its 2025 Advisory Opinion on climate change, clarified that "the status of a State as developed or developing is not static. It depends on an assessment of the current circumstances of the State concerned" (para.226).

Amnesty International therefore uses the following terms with regard to finance for climate action: All states in a position to do so, particularly **high-income, historically high-emitting countries, and other high-income G20 members and high-income fossil fuel-producing states** should provide new, additional, adequate and predictable grant-equivalent finance, in line with their capacity to do so, to lower-income countries in need – for mitigation, adaptation, loss and damage and for just transition. This reflects both the historical responsibility for emissions by high-income historically high-emitting countries, that have the obligation to provide climate finance under international environmental law and the current capability of all high-income countries that have the obligation to provide international assistance under international human rights law. And finally, Amnesty International uses **lower-income countries** as an alternative term for non-Annex I "developing" countries. We do not use the term "low income" as this term has a specific meaning at the World Bank.

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NOTES

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