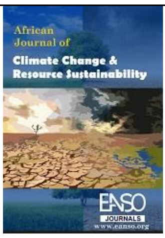

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Original Article

A Rapid Literature Review of Climate Financing for Youths in Sub-Saharan Africa

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ABSTRACT

Sub-Saharan Africa (SSA), despite contributing the least to global climate change, faces the greatest vulnerability to its effects. Climate finance plays a crucial role in supporting mitigation and adaptation measures, helping communities reduce emissions and enhance resilience. However, without deliberate inclusion, young people (often defined as those aged 15–24 or up to 35 years old) struggle to access the resources needed for their climate initiatives. This study presents a rapid literature review examining the current landscape of climate finance directly accessible to youth in SSA. Employing a rapid search using keywords across academic databases and institutional repositories, the result of 758 papers, necessitated a heavier reliance on institutional reports rather than academic papers due to limited youth-specific climate finance data across academic databases. The review identifies significant gaps in youth-targeted climate finance, characterized by limited age-disaggregated data, a disproportionate focus on mitigation over adaptation, and complex funding mechanisms that exclude grassroots initiatives. Despite youths being critical agents for climate action and disproportionately affected by climate impacts in SSA, financing mechanisms remain fragmented and insufficient. The paper highlights emerging opportunities through blended finance models, enhanced grant access, and private sector engagement, while emphasizing the urgent need for standardized metrics and transparent disbursement mechanisms. Recommendations include a multi-stakeholder approach to prioritize youth representation, streamline funding processes, and ensure equitable distribution of climate finance, advocating for a more direct, inclusive and effective integration of youth in climate finance frameworks.

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INTRODUCTION

Climate finance is critical for implementing ambitious climate actions, especially in developing countries, with the Paris Agreement aiming to make all climate finance flows consistent with low-emission and climate-resilient development pathways. The United Nations Framework Convention on Climate Change (UNFCCC) defines climate finance as resources supporting mitigation and adaptation actions, with a broader definition including local, national, or transnational financing from public, private, and alternative sources (Shishlov, 2022). Young people are key stakeholders in climate change adaptation and mitigation, requiring external support and engagement in various economic sectors, with climate finance playing a key role in enhancing their participation. Studies by (Ewolo, 2025) have declared the daring impact of climate change on Sub-Saharan Africa (SSA). Countries from SSA, including but not limited to Ghana, are battling the effects of climate change with insufficient resources to aid mitigation and adaptation. Delving deeper, vulnerable groups including youth, are being highly directly impacted the most by climate change according to Pinchoff (2025). Vulnerable groups, who face the dire consequences of climate change, need the most attention in the global crisis of climate change. Furthermore, youth, women and indigenous groups, even with the few resources they possess, have a huge potential in effectively contributing or providing solutions to climate change. With the concept of climate financing, which is defined as the financial resources and investments needed for reducing the impact of climate change (Brown, 2010), vulnerable groups who are the frontline facers to the dire effects of climate change should be the ones to take actions on their own through the availability of resources and investments. Vulnerable groups, particularly youths, must be given resources directly to be able to mitigate and adapt to climate change as they best understand their direct problems and the best methods or approaches to provide solutions.

Youths occupy a unique position in the context of climate change, facing both specific vulnerabilities and long-term exposure to its impacts. As they are still developing physically and psychologically, young people are more susceptible to the adverse effects of climate change throughout their lives (Lee et al., 2020). This prolonged exposure intensifies risks at multiple levels: individually, they face heightened threats such as disease and malnutrition; within households, increased family stress becomes more prevalent; at the community level, public services may struggle to meet basic needs like water supply; and on national and regional scales, challenges such as forced migration and social violence are exacerbated (Sanson et al., 2019). These compounded risks highlight the disproportionate burden youths bear in a warming world. With high pledges from more developed countries from the global north, who are the most contributors to the problems of climate change, there is a huge deficit of these donations made directly to vulnerable groups. Instead, funding is being provided to other parties to provide mitigation and adaptation solutions to vulnerable groups such as youth. Mitigation and adaptation strategies would not be effective and impactful more to these vulnerable groups if they do not provide their own solutions. While the primary focus of climate finance is not youth-specific, this paper emphasizes the critical role of youth

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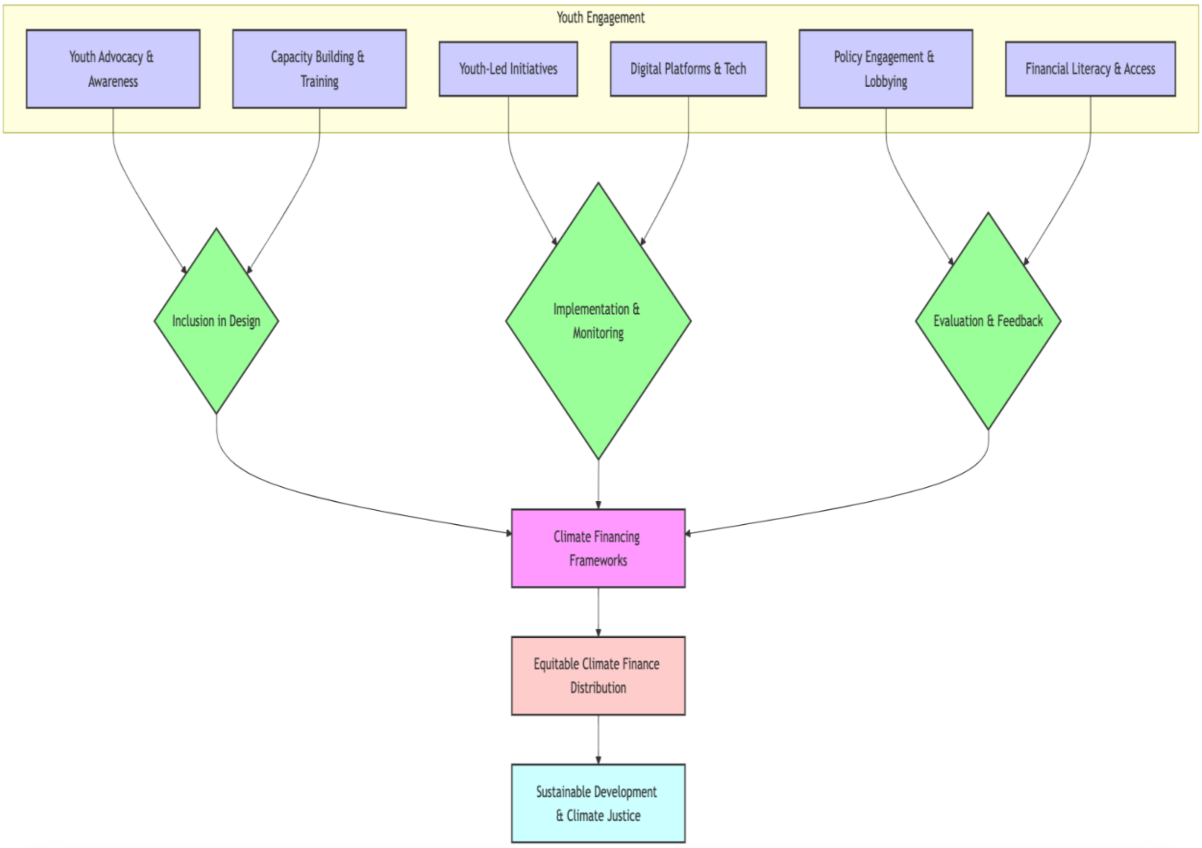
engagement in fostering sustainable climate action and equitable climate resource allocation.

Youth inclusion in climate financing frameworks would emphasize their involvement across all stages of the process. It begins with youth engagement, ensuring their voices are heard and valued in discussions surrounding climate finance. This leads to their inclusion in designing, implementing, monitoring, and evaluating climate finance initiatives. Through equitable distribution of funds, youth-led projects can address local challenges while promoting sustainable development and climate justice. Feedback loops from these evaluations further refine frameworks, ensuring they remain inclusive and effective in achieving long-term goals. By empowering young people through these steps, climate financing frameworks can promote sustainable development and achieve climate justice, addressing both environmental and social inequalities while building a resilient future. This study aims to conduct a rapid literature review on climate financing directed toward youth in Sub-Saharan Africa (SSA) and offer actionable recommendations for integrating youths into climate finance frameworks as shown in Figure 1.0 below.

Figure 1.0: Youth's Inclusion in Climate Financing Frameworks



METHODOLOGY

The study employed a rapid review methodology to efficiently identify and synthesise existing literature, enabling researchers to uncover trends and gaps in current research (Lisa, 2017). This approach involved conducting electronic searches across multiple databases, including Google Scholar, JSTOR, Scopus, GreenFILE, organisational portals, and IBSS. The search terms, detailed in Table 1.0, were applied to titles, abstracts, and keywords of indexed articles.

To ensure the most current and relevant results, the search was limited to publications from the past decade (2015-2025). This timeframe was chosen to capture the most up-to-date research while still providing a substantial body of

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literature for analysis. The diverse range of databases utilised allowed for a comprehensive return of results across various academic disciplines and geographical regions, ensuring a broad perspective on the topic.

The inclusion criteria were carefully defined to maintain focus and quality. Only articles and other gray literature published in English were considered, primarily to facilitate ease of analysis for the authors. Additionally, studies with some relation to Sub-Saharan Africa were included, reflecting the geographical focus of the research. In the interest of maintaining a high standard of quality and reproducibility, certain types of literature were excluded from the review. This included books, conference papers, and other forms of gray literature. While these sources can often provide valuable insights, their exclusion helped to ensure a consistent level of peer review and academic scrutiny across all included materials (Mahood, 2014).

Table 1.0: Search Terms

Category	Search term
Youth	youth or adolescents or young people or teens, or young adults
Climate finance	climate finance or loans or sustainable finance or green finance or grants or investing or green bonds
Sub-Saharan Africa	Sub-Saharan Africa, or SSA or the global south

To ensure the relevance of articles and reports for the study, authors first scanned titles and abstracts, followed by a detailed examination of introductions before assessing the full texts. Any disagreements regarding the inclusion or exclusion of materials were resolved through team discussions. Additionally, a snowballing technique was employed to identify heavily cited articles within the final sample, ensuring no significant studies were overlooked (Wohlin, 2014). Once the final list of articles was established, data extraction focused on key aspects such as study locations, participant demographics, research methodologies, and primary findings. The authors then analysed recurring themes across the selected articles, exploring and discussing these to derive meaningful insights.

RESULTS

Five (5) academic databases and eleven (11) institutional search repositories were utilised for the search. In reviewing the search outcomes as summarised in Table 2.0, the search identified a total of 758 academic and institutional papers, with only 29 yielding data directly pertinent to the study focus. Databases such as GreenFILE were utilised but demonstrated no coverage of youth-targeted climate finance data, while JSTOR demonstrated the most coverage after review but lacked the granularity needed for youth-focused analysis. Institutional repositories, including the Climate Finance Explorer and the UNFCCC Climate Finance Data Portal, were also consulted, but these predominantly offered aggregate climate finance figures without age-specific breakdowns. These findings, as detailed in Table 2.0, highlight the necessity for more granular reporting frameworks to enable robust evaluation of youth-targeted climate finance allocations.

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Table 2.0: Keyword Search Outcome

Search Database	Number of papers
JSTOR	486
SCOPUS	2
GreenFILE	0
IBSS Database	241
Google scholar	9
Institutional reports (Multi-lateral and UN-linked reports, Development Bank & Climate Funds, Regional and advocacy initiatives, advocacy and civil society, Private Sector & Philanthropic Studies, Training & Capacity-Building Resources, Global Policy Frameworks)	20

DISCUSSION

The review underscores the evolving yet uneven landscape of climate financing for youth in SSA, revealing both notable progress and persistent systemic gaps in addressing the unique needs of young people in the region. While youths are increasingly recognised as critical agents of climate action, the financing mechanisms targeting them remain fragmented, insufficient, and disproportionately skewed toward mitigation rather than adaptation, despite the region's acute vulnerability to climate impacts. This imbalance is particularly concerning given that adaptation and resilience-building are essential for addressing the immediate and long-term challenges faced by youths in SSA (Obara, 2025), who are disproportionately affected by climate change due to factors such as rapid urbanization, energy poverty, and limited access to economic opportunities (Hanna, 2016).

Landscape of Youth Financing in SSA

The Commonwealth and YOUNGO Finance Report (2023) provides a comprehensive and critical analysis of approximately 100 youth-focused climate finance initiatives, revealing that SSA, inclusive of the broader African continent, receives 20% of these funding opportunities, the highest share among global regions. However, this seemingly favourable allocation masks a troubling imbalance: the majority of these funds are concentrated in mitigation projects, such as renewable energy and afforestation, with limited emphasis on adaptation, loss and damage, despite the region's acute vulnerability to climate impacts (Descheemaeker, 2025).

Adaptation Underfunding

Despite Sub-Saharan Africa's (SSA) acute and escalating adaptation needs, only 36% ($2.5 billion) of the $6.9 billion in climate finance approved since 2003 targets adaptation measures, which was not even targeted to youth, as highlighted in the Climate Funds Update (2023). This disparity is particularly concerning given that adaptation is critical for addressing the region's vulnerabilities to climate-induced risks such as food insecurity, water scarcity, and extreme weather events. The Global Center on Adaptation (GCA) (2022) estimates that Africa's adaptation finance needs will reach $579 billion by 2030, far exceeding the current levels of funding, which are insufficient to meet even baseline requirements, further ignoring the direct inclusion of vulnerable groups such as youths. This gap is exacerbated by the chronic underfunding of adaptation in countries like South Africa, where only 10% of climate finance addresses adaptation, despite the country's high vulnerability to climate impacts.

Emerging Opportunities

Emerging climate finance opportunities for youth in Sub-Saharan Africa lie at the intersection of microfinance, climate adaptation, and youth empowerment. Microfinance institutions (MFIs), traditionally focused on financial inclusion, are increasingly recognised as potential channels for delivering climate finance to rural and underserved youth populations (Chirambo, 2016; FinDev Gateway, 2022). By transforming youths into social entrepreneurs and supporting their engagement in climate-resilient livelihoods, such as sustainable agriculture, clean energy, and ecosystem restoration, these integrated

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approaches address both environmental and socio-economic challenges (Climate Investment Funds, 2018). However, realising this potential requires overcoming key barriers, including weak institutional capacity, limited youth access to finance and training, and ineffective sub-national delivery mechanisms (Chirambo, 2016). Policy interventions must prioritise youth-led climate initiatives, strengthen the capacity of MFIs to deliver climate finance, and embed youth empowerment in national climate strategies. While still at a conceptual stage, this model holds significant promise for fostering inclusive climate resilience and economic opportunity across the region (African Youth Climate Hub, 2023).

Blended Finance Models

Blended finance, defined as the strategic use of catalytic capital from public or philanthropic sources to mobilise private sector investment in sustainable development (Convergence Blended Finance, 2024), offers a promising pathway to de-risk youth-led startups and address the financing gap in SSA. By combining public grants with private equity, blended finance structures create investable opportunities that align the objectives of diverse stakeholders—ranging from impact-driven organisations seeking social or environmental outcomes to private investors targeting market-rate returns. This approach mitigates the high perceived and real risks associated with investments in developing countries and amongst vulnerable groups such as youth, thereby attracting private capital to sectors and regions that are often overlooked due to their perceived unprofitability or volatility. For instance, the African Development Bank's (AfDB) $500 million green credit line, announced in 2023, exemplifies this model by aiming to support youth-led climate businesses across SSA. This initiative leverages concessional capital to unlock larger pools of private investment, enabling young entrepreneurs to scale innovative solutions in climate resilience and adaptation.

Enhanced Direct Access

Enhanced direct access is the optimisation of grant-based funding mechanisms to ensure that financial resources are more efficiently and equitably distributed to beneficiaries, particularly those in vulnerable or marginalised communities (Green Climate Fund, 2020). This involves streamlining application processes, reducing administrative burdens, and increasing transparency in fund allocation to ensure that grants reach their intended recipients in a timely and impactful manner. Enhanced direct access is particularly critical for youth-led projects in Sub-Saharan Africa (SSA), where young people often face significant barriers to accessing climate finance due to limited technical capacity, institutional exclusion, and opaque disbursement mechanisms.

Grants remain a cornerstone of climate financing for youth-led initiatives, particularly in adaptation and resilience-building, where the need for non-repayable funding is most acute. Initiatives such as the Adaptation Fund Climate Innovation Accelerator (AFCIA) and the African Development Bank's (AfDB) YouthAdapt program demonstrate the transformative potential of targeted grant financing. AFCIA, with its $10 million allocation, supports youth-led innovations in climate adaptation, while YouthAdapt, a $1 billion facility, aims to empower young entrepreneurs to scale climate-resilient businesses. However, the impact of these programs is constrained by systemic inefficiencies, including lengthy application processes, lack of age-disaggregated data, and limited outreach to grassroots organisations.

Private Sector Engagement

Private sector engagement is the active involvement of businesses, corporations, and financial institutions in addressing societal challenges, such as climate change, through investments, innovations, and partnerships (Biagini, 2013). This engagement leverages the resources, expertise, and market-driven approaches of the private sector to complement public and philanthropic efforts, particularly in areas where public funding alone is insufficient. In the context of climate finance, private sector engagement is critical for mobilising the vast

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financial resources required to achieve global climate goals, estimated at $1.6 to $3.8 trillion annually between 2016 and 2050, according to the IPCC (2018). Philanthropic foundations, such as the Rockefeller philanthropies, have emerged as key partners in youth climate financing, providing grants to youth in SSA. These initiatives demonstrate the potential of private actors to drive climate action, particularly in underserved regions. However, while philanthropic contributions are valuable, they remain insufficient to bridge the $579 billion climate finance gap projected by 2030, as highlighted by the Global Center on Adaptation (GCA). Broader private sector participation is essential to scale up these efforts, leveraging the estimated $210 trillion in assets managed by private institutions globally, as noted by the World Economic Forum (2024).

Table 3.0: Distribution of Top Youth Climate Financing Initiatives in SSA

Distribution of Climate Finance by Sector (Mitigation vs. Adaptation)		
Source	**Amount Approved**	**Percentage by total**
Mitigation	$2.18 billion	64%
Adaptation	$2.52 billion	36%
Top Youth-Focused Climate Finance Initiatives		
Initiative	**Funding source**	**Amount**
YouthAdapt (AfDB)	African Development Bank	$ 1 billion
Adaptation Fund Climate Innovation Accelerator (AFCIA)	Adaptation Fund	$ 10 million
Six30 Campaign	Youth-led Advocacy	$ 630 billion (target)

CONCLUSION

In conclusion, while SSA's youth hold immense potential to drive climate resilience, unlocking this potential requires transformative reforms in climate financing. Addressing the paradox of abundant yet inaccessible funding demands a concerted effort to dismantle systemic barriers, amplify youth voices, and prioritise adaptation in the region's climate finance agenda. Only then can SSA's youth emerge as true leaders in the global fight against climate change. The findings of this review reveal a paradoxical reality: while Sub-Saharan Africa (SSA) receives a significant portion of global climate finance, 20% of youth-focused funding opportunities, the highest among global regions, youths in the region face disproportionately higher barriers to accessing these resources compared to their counterparts in other regions. This disparity underscores systemic inefficiencies in the allocation and distribution of climate funds, particularly in addressing the unique needs of young people who are both the most vulnerable to climate impacts and the most promising agents of resilience. Paradoxically, even though Africa is receiving a more considerable portion of climate finance, youth in the region face higher barriers to accessing these funds compared to regions with fewer opportunities.

Recommendations

The UNDP Climate Finance in Africa Report (2024) emphasises the need for strengthened inclusion of marginal actors, including youth, women, and Indigenous Peoples, to better understand local needs and ensure that climate finance reaches those most affected by climate change. While climate finance is not primarily intended for youth, the urgency to incorporate young people into these frameworks has never been more critical, particularly in SSA, where they represent both the most vulnerable demographic to climate impacts and the most promising agents of resilience. The review underscores the pressing need for standardised metrics to track youth climate financing, ensuring that resources are allocated equitably and transparently. Currently, the absence of age-disaggregated data in project evaluations obscures the extent to which youth

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benefit from climate finance, as highlighted by the UNICEF Falling Short Report (2023), which found that only 12% of projects across major climate funds explicitly include children and youth. This lack of transparency is compounded by opaque fund disbursement mechanisms, which often exclude youth-led initiatives due to complex application processes and limited technical capacity. To bridge these gaps, a multi-stakeholder approach is essential, involving governments, multilateral institutions, and the private sector. Governments must prioritise age-disaggregated data collection and youth representation in climate governance frameworks, ensuring that young people have a voice in shaping climate finance priorities. Multilateral institutions, such as the Green Climate Fund (GCF) and the Adaptation Fund (AF), should streamline funding mechanisms to enhance transparency and accessibility, particularly for grassroots youth-led projects.

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