Unlocking Public Climate Finance for Family Farmers Organisations

BARRIERS, OPPORTUNITIES, AND POLICY RECOMMENDATIONS FROM MAPPING OF 40 FUNDING PROGRAMMES

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CLIMATE FOCUS

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UNLOCKING PUBLIC CLIMATE FINANCE FOR FAMILY FARMERS ORGANISATIONS

Barriers, Opportunities, and Policy Recommendations from Mapping of 40 Funding Programmes

October 2026

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KEY MESSAGES

Despite unprecedented growth in global climate finance, small-scale family farmers and other grassroot organisations remain largely locked out. This policy brief draws on an in-depth mapping of 40 programmes from 28 funding entities to document how public climate finance flows, what instruments are used, and who can actually access them. This mapping does not attempt to be exhaustive across all climate and nature finance vehicles but focuses on the most significant and accessible mechanisms in order to identify recurring barriers, entry points, and actionable recommendations.

The findings highlight a deep and systemic gap between the stated commitment to smallholder farmer inclusion and the structural reality of access:

1. **Climate finance is growing but not for farmers and other grassroot organisations:** Global climate finance reached USD 2 trillion in 2024, yet small-scale farmers receive less than 1% of public climate finance flows. This is partly explained by inaccessibility of existing funding programmes by farmer organisations who represent hundreds of millions of small-scale and family farmers who produce around one-third of global food supply and more than 70% of food calories in sub-Saharan Africa and South and East Asia.

2. **Only 25% of mapped funding programmes provide direct access to FOs despite almost all programmes prioritising farmers as a target group:** Our mapping has identified six recurring barriers that individually and in combination systematically exclude farmer organisations from climate finance including mandatory intermediaries, absence of FO in fund governance, opaque processes, debt instruments, no overhead funding, and unclear call schedules.

3. **Farmer organisations are key for delivering on climate action, yet almost half of mapped funding programmes have no role for FOs in their governance mechanisms:** FOs aggregate smallholder demand, reduce transaction costs, ensure local accountability, and sustain tried and tested institutional capacity across seasons and funding cycles. Local ownership is a driver of successful delivery on funding outcomes. Excluding the organisations that know the land, the communities, and the constraints best is inequitable and can actively undermine the objectives of funders and their funding programmes.

4. **A targeted set of reforms can immediately increase FO's direct access to climate funding beyond existing accessible opportunities:** Alongside efforts for systemic reforms to sustain and increase effective climate funding for agriculture and food systems transformation, concrete actions like creating dedicated FO access windows, mandating FO representation with voting rights in fund governance, requiring all programmes to cover organisational overhead, and publishing clear call schedules and grant ranges well in advance are specific and achievable design features and practices that some funders already practice and others can implement them in the next programme cycle.



WHY CLIMATE FINANCE MUST REACH FARMER ORGANISATIONS

Putting climate finance directly in the hands of small-scale family farmers so that they have control over spending for adaptation and mitigation activities is one of the most effective ways to support impactful climate action.[1] These farmers are already pioneering the diverse and agroecological food production practices that are needed to reduce emissions, build climate resilience, restore and protect nature, and safeguard food security in times of climate change.[2,3] Moreover, small-scale family farmers play a crucial role for global food security since they produce at least a third of the world's food and 70% of food calories in sub-Saharan Africa and South and East Asia.[4,5]

Global climate finance reached USD 2 trillion in 2024, yet small-scale farmers receive less than 1% of public climate finance flows.[6] In 2021-22, small-scale farmers received just an estimated USD 1.3 billion in international public climate finance or just 0.4% of the USD 368 billion that these producers invest from their own dwindling resources each year.[7] The international community should have an interest in ensuring that small-scale family farmers can access climate finance directly. Lack of these farmers' access to climate finance undermines the effectiveness of spending by big international donors as well as the world's collective progress on adaptation, mitigation, food security, and protection and restoration of ecosystems.[8]

Small-scale family farmer organisations (FO) and other grassroot organisations are not simply beneficiaries of climate finance. They are irreplaceable delivery partners. They aggregate farmer demand, reduce transaction costs, ensure community accountability, build long-term institutional capacity, and generate the trust relationships with farmers that project-by-project finance cannot replicate. An FO that can access climate finance directly can act faster rather than waiting for sub-grants from government or NGOs, and remain more accountable to its members, and retain more of the value for the communities it serves.

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[1] IPCC (2022). Climate Change 2022: Impacts, Adaptation and Vulnerability. Contribution of Working Group II to the Sixth Assessment Report of the Intergovernmental Panel on Climate Change. Pörtner, H.-O., Roberts, D.C., Tignor, M. et al. (eds.). Cambridge University Press. doi:10.1017/9781009325844. https://www.ipcc.ch/report/ar6/wg2/

[2] IPCC (2022).

[3] Macqueen, D. (2024). Advancing agrobiodiversity: why organisations of smallholders and Indigenous Peoples are vital. IIED Research Report, 110 pp. IIED, London. ISBN: 9781837590742. https://www.iied.org/22251iied

[4] Ritchie, H. (2021). Smallholders produce one-third of the world's food, less than half of what many headlines claim. Our World in Data, 6 August 2021. https://ourworldindata.org/smallholder-food-production

[5] In some places such as Africa and Asia, the share of all consumed food being produced by small-scale farmers is even as high as up to 80%. https://www.fao.org/family-farming/detail/en/c/285693/

[6] Climate Policy Initiative. (2026). Global Landscape of Climate Finance 2026

[7] Family Farmers for Climate Action. (2024). Money well spent? Why the world's biggest climate funds are failing to get finance to the grassroots where it matters most. In partnership with FFORA, IIED, Climate Focus. 19 November 2024. https://climatefocus.com/publications/finance-family-farmers/

[8] Family Farmers for Climate Action. (2024). Money well spent? Why the world's biggest climate funds are failing to get finance to the grassroots where it matters most. In partnership with FFORA, IIED, Climate Focus. 19 November 2024. https://climatefocus.com/publications/finance-family-farmers/



THE FUNDING LANDSCAPE

This mapping covers 28 funding entities operating 40 programmes relevant to agriculture, food systems, and ecosystem services representing a focused, in-depth list of the most significant and accessible mechanisms for farmer organisations which allows a detailed assessment of practical accessibility alongside thematic scope.

WHO ARE THE FUNDERS?

Multi-donor funds dominate the landscape, accounting for half of mapped programmes with most capital from public sources, with significant private co-financing in blended and investment structures. These include the largest climate finance mechanisms such as the Green Climate Fund (GCF), Global Environment Facility (GEF), IFAD's Rural Resilience Programme, the Global Agriculture and Food Security Program (GAFSP), and the Climate Investment Funds (CIF). Impact investment funds represent the second-largest group with 9 mapped programmes, while philanthropic organisations and NGO networks together account for 5 funding programmes.

WHAT DO THEY FUND?

Among thematic areas targeted by the 40 funding programmes, climate resilience and adaptation are most common, featuring in 17 programmes. Other key focus areas include mitigation (13), market and value chain development (12), and biodiversity (11). Forest and land use which is an area that overlaps with agriculture and forest sectors feature in 10 assessed programmes. However, agroecology, and nutrition which are areas most directly relevant to concerns and priorities of farmer organisations explicitly appear in only 5 programmes, reflecting a persistent gap between climate finance priorities and the practical needs of small-scale farming communities.

WHAT FINANCIAL INSTRUMENTS ARE USED?

Grant is the most common instrument used to channel funding featuring in 60% of programmes (24/40) as at least one instrument. However, 11 programmes include loan components, 10 use equity instruments, and 7 deploy blended finance structures. Thirteen programmes (33%) offer exclusively non-grant instruments such as loans, equity, or guarantees with no grant component, making them structurally unsuitable for most FOs. While debt is not categorically unsuitable for all FOs, where there is a concessional component (e.g., subsidised interest rates, extended grace periods, or a grant tranche within the capital stack), debt instruments can work for FO cooperatives with some revenue base. Technical assistance appears as a standalone or complementary offer only in 2 programmes. Among mapped programmes, grant-only structures (15 programmes) offer the clearest pathway for FO access, though eligibility conditions and application complexity may vary considerably.

GEOGRAPHIC REACH AND FOCUS

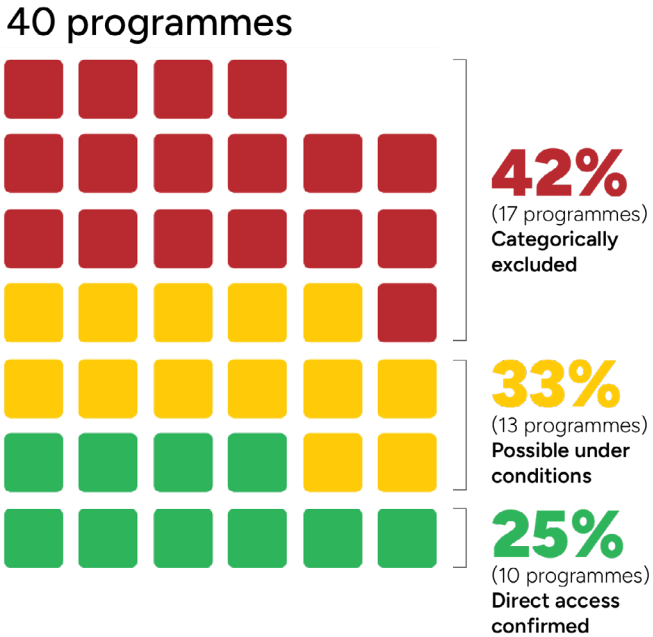
The majority of programmes while global in scope also operate at national (29 programmes) and sub-national or landscape scale (28), which in principle aligns with where FOs operate. However, national-level eligibility does not guarantee local accessibility because country government endorsement requirements, accreditation processes, and the absence of country-level FO access windows mean that many nationally-eligible programmes may remain inaccessible in practice. Only 2 programmes have a specifically regional mandate.



BARRIERS: WHY FARMER ORGANISATIONS CANNOT ACCESS CLIMATE FINANCE

While most of the 40 mapped programmes target smallholder farmers, only 25% of them provide direct access to funding (see Figure 1). This brief considers access to be direct if farmer organisations or cooperatives can apply as the lead applicant to the fund or its designated retail financial channel (e.g., a local agricultural bank), even if a fiduciary backstop or supervising entity is required to hold the funds. Access is considered conditional if it requires complex legal registration (e.g., formal NGO status), consortium applications, or specific commercial credit history. Access is considered none if an accredited agency, government ministry, or generalist NGO must design, submit, and own the proposal on behalf of the FO.

Figure 1. Can smallholder farmer organisations access 40 mapped funding programmes?



A review of application requirements, governance structures, instrument design, and transparency of funding information across the 40 mapped programmes and insights from focus group discussions and interviews with FO representatives reveals six recurring barriers that individually and in combination systematically exclude farmer organisations from climate and nature finance.

BARRIER 1: MANDATORY INTERMEDIARIES

Only 10 of 40 programmes (25%) confirm direct access for farmer organisations or cooperatives and in a further 13 programmes access may be possible under certain conditions. However, 17 of 40 programmes (42%) categorically exclude farmer organisations from applying directly. In most cases, proposals must be routed through accredited multilateral agencies, national government ministries, or large NGOs. For example, the GEF Food Systems Integrated Programme requires proposals through dedicated GEF agencies (ADB, AfDB, EBRD, FAO, IFAD, World Bank); IFAD's Adaptation for Smallholder Agriculture Programme operates through IFAD country programmes with no direct FO window; and the Agri-food SME Catalytic Finance Facility provides no direct access for FOs at all. Mandatory intermediation introduces delays, absorbs resources in transaction costs, and positions farmer organisations as subgrantees or mere beneficiaries rather than autonomous actors with rights to climate finance.

Additionally, for the two largest climate finance mechanisms (i.e., the GEF and the GCF), national governments act as gatekeepers through their National

Designated Authorities (NDAs), which must endorse every funding proposal before it reaches the fund's board. In practice, this means governments determine which organisations are selected as executing agencies for country-level climate programmes, often without meaningful FO participation in that selection process.

BARRIER 2: ABSENCE OF FO VOICE IN FUND GOVERNANCE

The mapping reveals that farmer organisations are generally excluded from the governance of the funds that are meant to serve them with 19 of 40 programmes (47%) offering no FO inclusion in fund governance whatsoever. A further 8 programmes offer only consultative roles (e.g., advisory positions) without decision-making authority or voting rights. AgriCord has FO governance that is mandated, with strong FO ownership and control built into its design as an alliance of agri-agencies governed by farmers' organisations. For most multilateral funds, FOs can at best observe board meetings, but they do not have a vote on eligibility criteria, compliance requirements, or fund strategy. These are the design choices that determine whether FOs and other grassroots organisations can access finance in practice.

The GEF SGP offers a relatively accessible consultative model, with potential FO participation in National Steering Committees; the Dedicated Grants Mechanism involves Indigenous Peoples and local community representatives in governance, potentially including voting rights. These cases demonstrate that meaningful FO participation in governance is possible and effective when funders choose to mandate it.

BARRIER 3: NO FUNDING FOR FO OPERATIONAL AND ORGANISATIONAL COSTS

Climate finance programmes overwhelmingly fund project activities including field implementation, technology adoption, and restoration. Very few cover the institutional management costs that make FOs capable of absorbing and managing grants including paying staff salaries, coordination systems, audits, legal compliance, and financial management. Of 40 mapped programmes, only 8 explicitly confirm that FO organisational or administrative costs can be funded. However, only three of them (IKI Small Grants, Rabo Foundation, and AgriCord) offer genuinely direct access for FOs seeking grant-based operational support. The remaining programmes either provide these costs through debt (working capital loans), have conditions attached to access, or leave the question entirely unclear.

BARRIER 4: OPAQUE AND INACCESSIBLE APPLICATION PROCESSES

The mapping finds that complex, opaque, or undocumented application processes feature as an explicit barrier for the majority of programmes where FO access is limited. Common issues include eligibility criteria that are vague or only available upon request; application guidance written for institutional borrowers rather than community-based organisations; requirements for financial audits, environmental and social safeguard documentation, and government endorsement letters that most FOs in Global South countries cannot feasibly produce; and processes that are entirely invitation-based with no public application window. The African Development Bank's Agri-food SME Catalytic Finance Facility, Triodos funds, and multiple impact investment structures were flagged as having insufficient public information for FOs to assess eligibility which is a barrier in itself.

BARRIER 5: DEBT-BASED INSTRUMENTS INCOMPATIBLE WITH FO RISK PROFILES

Almost a third (13 of 40) of the programmes offer exclusively non-grant instruments (e.g., loans, equity, or subordinated debt) with no grant component. A further six programmes combine debt instruments with grants, but structure grants for technical assistance or institutional capacity while productive finance remains debt based. Debt instruments require collateral, credit history, and the capacity to service repayments. These are conditions that most FOs representing subsistence or near-subsistence farmers cannot meet. However, funding programmes using debt with a concessional element may carry an implicit grant component in the capital stack and where interest rates are subsidised or repayment schedules are adapted to agricultural cycles, such debt instruments may be workable for FOs and cooperatives. The Amazon Bioeconomy Fund, the Agri-food SME Catalytic Finance Facility, Hivos-Triodos, and several microfinance and trade finance structures are examples where FO cannot access them because of their instrument design. Even where flexibility, for example, in repayment terms or grace periods, these do not resolve the fundamental unsuitability of debt for FOs without secure revenue streams.

BARRIER 6: UNCLEAR FUNDING SIZE, LENGTH, AND FREQUENCY

About 30% (12 of 40) of the mapped programmes provide unclear or missing information on funding size or duration. Call frequency is unknown or irregular for the majority of programmes with only 4 operating on a clear annual cycle. Another 11 programmes operate on a rolling basis and 5 have explicitly unclear timing. And the remaining 20 describe various irregular, project-specific, or demand-driven processes that offer no predictable planning horizon for FOs. This lack of transparency prevents FOs from planning multi-year organisational strategies around funding cycles, requires constant monitoring of multiple programmes which puts organisations without dedicated fundraising capacity at a disadvantage. The most accessible opportunities are those with small windows, fund size (i.e. small grants) while FOs request and need larger funding to implement agroecological interventions at scale.

These six barriers identified in the mapping of 40 funding programmes reveal a consistent pattern: programmes that exclude direct FO access almost invariably also lack FO governance inclusion, have opaque application processes, provide no operational cost funding, and offer inadequate transparency on funding conditions.

This reflects an institutional design in which farmer organisations are not conceived as legitimate autonomous actors in the climate and nature finance architecture. The result is a paradox where 37 of 40 mapped programmes (92%) indicate they support smallholders in some form, yet only 10 (25%) allow the farmer organisations that represent those small-scale family farmers to apply directly for finance.





OPPORTUNITIES: WHERE AND HOW FARMER ORGANISATIONS CAN ENGAGE FUNDERS

POSITIVE TRENDS AND ENABLERS

The mapping identifies consistent enabling factors in the programmes that work best for farmer organisations. These include grant-based instruments rather than debt or grant with a concessional debt component; clear and publicly available application processes and eligibility criteria; transparent and predictable funding size, length, and frequency; direct FO participation in fund governance with meaningful decision-making roles; dedicated FO-specific funding windows or sub-programmes; and explicit provisions to cover FO organisational overhead and working capital.

Several opportunities stand out as good examples of accessible funding mechanisms. AgriCord is designed specifically for farmer organisations, operates with direct FO access through agri-agency networks, mandates FO ownership and governance, and explicitly supports FO organisational strengthening on a demand-driven and tailored basis. The FAO Forest and Farm Facility also mandates FO participation in governance with apparent voting rights and provides direct access for forest and farm producer organisations, with clear grant sizes, eligibility criteria, and application processes.

RECOMMENDED FUNDING OPPORTUNITIES FOR FARMER ORGANISATIONS

Based on the detailed per-programme assessment of enablers, barriers, direct access, instrument suitability, governance inclusion, transparency, and FO-specific sub-programmes, the mapping recommends the following programmes for priority FO engagement. This includes 10 programmes with confirmed direct access, plus 3 programmes (IKI Small Grants, GEF SGP, and ACCF) that offer highly accessible conditional pathways for FOs that can meet basic legal registration requirements:

Table 1. Recommended funding programmes for FOs

PROGRAMME	FUNDER	INSTRUMENT	FO ACCESS	GRANT SIZE	KEY ENABLERS
GAFSP's PO-led Window	World Bank / GAFSP	Grants	Direct (POs)	USD 2.5–4 million	Direct FO access; FO governance role; clear process; grant-sized for POs
FAO Forest and Farm Facility	FAO	Grants	Direct (FFPOs)	USD 5–100K	Mandated FO governance (voting); direct access; clear eligibility; FO-specific
AgriCord	Agri-agency alliance	Grants + TA	Direct via agri-agencies	Varies by project	Designed for FOs; FO ownership; supports organisational strengthening; demand-driven
Dedicated Grant Mechanism	World Bank / CIF	Grants	Direct (IPs & communities)	Average USD 30K	IP/FO governance role; direct access; flexible criteria; clear process
IKI Small Grants	German Federal Govt	Grants	Conditional : requires non-profit registration	Up to EUR 200K	Some overhead costs covered; direct access as non-profits; clear process and size/frequency; FO operational support

GEF Small Grants Programme (SGP)	GEF	Grants	Conditional: requires NGO/ CBO registration	Typically USD 25-50K	Grant-based; clear process; FO inclusion possible in National Steering Committees; but not suitable for FO overhead
GCF Funded Project: IGREENFIN I — Technical Assistance Facility	GCF, IFAD, AFDB, IsDB	Grants	Direct (FOs, CSOs) through local agricultural banks	See below	Direct FO access; FO oversight in governance; clear process; FO-specific sub-programme; FOs would need to engage with their local agricultural bank
GCF Funded Project: Green Business Financing Facility (IGREENFIN)	GCF, IFAD, 5 National Banks, IsDB	Loans (0–1%)	Direct (FOs, coops) via local agricultural banks	Working capital	Direct FO access; FO representation on National Steering Committees but final approval authority rests with government ministries; clear process; interest rate of 0% (Window 1, Adaptation) and 1% (Window 2, Mitigation)
Africa Climate Change Fund (ACCF)	AfDB	Small grants	Conditional: FOs eligible only as registered NGOs	USD 250k–1M	Grants; FO access via NGO route; clear process, size but irregular frequency
Agroecology Fund — Yucatán (FAPY)	FAPY	Grants	Direct for legally constituted community organisations; unregistered groups via a legally constituted ally	Up to approx. USD 20k per project	FO inclusion in governance; grants; clear process; FO-specific sub-programmes; flexible instruments
Rabo Foundation	Rabobank	Working capital loans + grants	Direct (FOs, coops)	EUR 50K–100K (grants); 75K–500K (loans)	Direct FO access; explicit FO mandate; clear process
Fairtrade Access Fund	Fairtrade Intl	Working capital loans	Direct	Flexible terms	Direct access; clear process; FO-targeted; flexible repayment
UNDP Direct Grants (Indigenous Peoples)	UNDP	Grants	Direct (IP groups)	Varies	Direct access for IP and local community groups; self-determined use; operational cost support possible





STRATEGIC PATHWAYS FOR INCREASING FARMER ORGANISATIONS' ACCESS TO FINANCE

Alongside advocacy for systemic reform, farmer organisations and their support networks including philanthropic organisations and NGOs can take concrete steps now. This brief proposes the following four complementary pathways with each grounded in the specific opportunities and constraints identified in the mapping:

PATHWAY 1: SUPPORT FOs TO APPLY DIRECTLY TO ACCESSIBLE FUNDERS

Thirteen programmes are recommended for direct FO engagement. Many FOs may be unaware of these windows, or lack the specific technical capacity needed to navigate them. Targeted support in financial management, grant writing, hiring technical consultants, results frameworks, and safeguard compliance can significantly increase FO uptake of available direct-access windows.

For example, the GEF SGP (up to USD 50K), IKI Small Grants (up to EUR 200K, overhead costs covered), and the Rabo Foundation (grants + working capital, for FOs) are particularly well-suited as first-grant experiences for emerging FOs. The FAO Forest and Farm Facility is the strongest option for medium-sized producer organisations in forest and agroforestry landscapes. GAFSP's PO-led window, while more demanding in scale, offers the largest grants with the highest degree of producer organisation ownership. National and regional FO networks (La Via Campesina, ROPPA, SACAU, AFA) can broker access to these opportunities by mapping and disseminating information across members. However, for many FOs, application processes and technical requirements even for these opportunities are still quite laborious necessitating technical and financial support in the process.

PATHWAY 2: RESOURCE FO NETWORKS AND COALITIONS FOR COLLECTIVE ACCESS

Several of the most accessible programmes identified in the mapping including IKI Small Grants and the IGREENFIN Technical Assistance Facility require consortium applications or formal partnership with established institutions. Isolated national FOs are structurally disadvantaged in these processes as they lack the legal status, language capacity, and institutional track record that consortium leads typically require. By contrast, FOs embedded in regional and international networks are far better placed to anchor or co-lead such applications, negotiate equitable partnership terms, and meet compliance requirements without ceding programmatic ownership.

Investment in the institutional capacity of regional FO platforms such as ROPPA, SACAU, AFA, and their equivalents can create the consortium infrastructure needed to unlock funding that is already available but currently out of reach for most FOs. For example, the Agroecology Fund for the Yucatán Peninsula explicitly designs for collective FO access supporting collaboratives and grassroots networks as eligible applicants which demonstrates that funders can build this in from the start when they choose to.

PATHWAY 3: FACILITATE STRATEGIC INTERMEDIARY RELATIONSHIPS

Where direct access is not available, the intermediary relationship becomes the critical variable. The quality of the terms that FOs negotiate with large NGOs and other intermediaries determines how much of the finance and decision-making power ultimately reaches farmer organisations. FOs should approach these relationships strategically, securing sub-grant agreements that give them authority over programme activities, seats on steering committees with meaningful input into design and implementation, multi-year funding commitments that allow organisational planning, and explicit provisions for recovering organisational overhead within the grant budget. Funders and FO support organisations can play a concrete role by connecting FOs with eligible intermediaries, facilitating joint proposal development, and covering the legal and negotiation costs of sub-grant agreement design. This can shift the terms on which FOs enter intermediated funding from passive recipients to active co-designers.

For example, GAFSP's public-sector window, IFAD's ASAP+ programme, and several bilateral donor channels operate through intermediaries, but they can be structured to include meaningful FO roles when FOs are engaged in country-level programme or project design and implementation. For example, the Africa Climate Change Fund which is accessible to FOs through the NGO application route, offers grants of USD 250k–1 million to eligible partnerships, meaning FOs that build relationships with qualifying African NGO applicants can access meaningful funding that would otherwise be out of reach.

PATHWAY 4: STRENGTHEN FO VOICE IN FUND GOVERNANCE

The mapping shows that FO exclusion from governance is pervasive but not universal and that where FO inclusion is mandated (e.g., AgriCord, FAO FFF, the Dedicated Grants Mechanism), it delivers meaningfully better outcomes for FO access and ownership. Organised advocacy to include FO representatives in fund governing bodies such as GEF Council, Adaptation Fund Board, CIF committees, IFAD Farmers' Forum is achievable and can build on existing observer and consultative mechanisms.

Similarly, national-level advocacy to include FOs in country programme dialogues with GEF, GCF, and bilateral donors is a critical precondition. The GCF allows FO observers in Board meetings, and IFAD's Farmers' Forum provides a consultative channel that, with sustained FO pressure, could be upgraded to a governance role. FOs can use these platforms to advocate for individual programme improvements and push for minimum standards of FO inclusion across all climate finance mechanisms.





CONCLUSION

The 28 funding entities and 40 programmes mapped in this brief tell a consistent story. The architecture through which climate and nature funding flows is structured around accredited institutions, government intermediaries, debt instruments, and opaque processes which systematically excludes the farmer and other grassroot organisations that could translate this finance into on-the-ground action most effectively.

The 13 recommended programmes are proof of concept that direct FO access is possible and effective. GAFSP's PO-led window, AgriCord's FO-governed model, the FAO Forest and Farm Facility, and the IKI Small Grants programme all demonstrate that direct FO access, meaningful governance inclusion, operational cost coverage, and transparent processes are all achievable if prioritised by funders.

While efforts for system-wide reform must continue, accessible opportunities can be availed now. In the short-term, with support from civil society, philanthropic donors, and funders themselves, farmer and other grassroot organisations can pursue the accessible windows available today, build the institutional readiness that more demanding programmes require, and use the evidence from direct-access experience to make the case for structural change.

In the medium term, funders and governments must meet FOs halfway by embedding the lessons of what works into the design of every new climate and nature funding programme going forward.

Looking further ahead, farmer organisations themselves have proposed the establishment of a dedicated global funding mechanism that is governed by farmers and that consolidates and reallocates existing flows rather than requiring entirely new capital, accompanied by a farmer-led platform for fund stewardship, capacity strengthening, knowledge exchange, and advocacy. Funding barriers identified in this brief points to the need for building such a mechanism. Funders and governments should support its design now, so that the next generation of climate and nature finance architecture is built with farmer organisations at the centre rather than at the margins.



POLICY RECOMMENDATIONS

TO MULTILATERAL AND BILATERAL CLIMATE FUNDERS

1. **Create direct access pathways:** Establish dedicated farmer organisation windows within all major food systems climate programmes, modelled on GAFSP's PO-led track and the FAO Forest and Farm Facility. These windows should provide multi-year grants, simplified application and compliance for small FOs, and cover organisational overhead costs.

2. **Mandate FO governance inclusion:** Mandate FO representation with voting rights on fund governing boards, technical advisory panels, and programme design teams for all climate and nature funding mechanisms targeting agriculture, food systems, or ecosystem services. AgriCord and the Dedicated Grants Mechanism demonstrate that this is feasible.

3. **Mandate transparency on calls and conditions:** Require all programmes to publish clear call schedules, indicative grant ranges, eligibility criteria, and application guidance at least 12 months in advance, in formats and languages accessible to FOs in target countries.

4. **Fund core FO operational costs:** Explicitly allow full institutional overhead, coordination, and working capital costs to be included within grant budgets. IKI Small Grants and AgriCord already do this which should be standard practice and not an exception.

5. **Reduce disproportionate compliance burdens:** Eliminate requirements for government endorsement letters, national accreditation, and complex ESIA documentation for small and medium grants (under USD 500K) to farmer organisations with demonstrated track records.

TO NATIONAL GOVERNMENTS

6. **Include FOs as co-implementers in country dialogues:** Use country programme dialogues with GEF, GCF, and bilateral donors to include farmer organisations as co-signatories and co-implementers and not only for stakeholder consultations. Country-level FO inclusion is the gateway to most multilateral climate finance.

7. **Create national sub-granting windows for FOs:** Establish or strengthen national climate and nature finance intermediary facilities that can receive international funding and redistribute it to FOs through accessible sub-granting with compliance frameworks appropriate for FOs.

8. **Invest in FO institutional capacity:** National governments should treat farmer organisation capacity strengthening as a core component of implementing their climate, biodiversity, and sustainable development commitments like Nationally Determined Contributions and National Biodiversity Strategies and Action Plans. Building FO competencies in financial management, results reporting, and safeguard compliance at the national level creates a durable foundation that enables FOs to access and manage climate finance across multiple funding cycles. Governments that rely on FOs to reach smallholder farmers at scale cannot do so effectively if those FOs lack the institutional systems that funders require.

TO FO SUPPORT PARTNERS

9. **Fund the institutional readiness that funders require:** Support partners particularly philanthropic organisations are uniquely positioned to fund this foundational layer through multi-year core grants for financial management systems, legal registration, external audits, and staff capacity. This is the precondition for FO access to climate finance. Funders like the Rabo Foundation and IKI Small Grants already treat this as legitimate investment; support partners should follow the same logic.

10. **Early-stage support for project proposal development:** Preparing a competitive grant application including a professionally written proposal can be a significant financial cost most farmer organisations cannot access before a grant is awarded. Philanthropic donors are uniquely positioned to close this gap through dedicated pre-application support offering small grants to cover proposal writing, financial audit preparation, legal registration, translation, and technical workshops to cowrite proposals with support from technical experts. Delivered through regional FO networks or trusted intermediaries, such grants can function as a revolving investment: each successful application it enables builds the institutional track record that makes the next one cheaper and faster to prepare.

11. **Act as strategic intermediaries that preserve FO ownership:** Support partners can play the intermediary role but on terms that keep FOs in control (e.g., sub-grant agreements that give FOs decision-making authority over activities, multi-year commitments that allow FOs to plan, FO inclusion in all reporting and learning processes, and a deliberate strategy for transitioning to direct FO access as institutional capacity grows).

12. **Position FOs as consortium co-leads in joint applications:** Several of the most accessible programmes favour or require consortium applications. Instead of positioning FOs as implementing partners only, they should be listed as lead applicants or co-applicants with equal standing, with the support partner providing compliance and fiduciary backstopping rather than programme ownership. This builds FO track records that unlock future direct access.

13. **Proactively map, translate, and disseminate funding intelligence to FO networks:** Most FOs are unaware of available opportunities or lack the capacity to monitor funding calls across multiple platforms. Support partners should treat funding intelligence as a service by maintaining live trackers of open calls funders and funding programmes, translating application guidance into relevant accessible languages, flagging forthcoming calls in advance, and providing light-touch application support for FOs.

14. **Use governance seats to advocate for FO inclusion from inside the funding mechanisms:** Many NGOs and civil society support organisations hold observer, advisory, or steering committee seats on the funds that mostly exclude FOs. Support partners should use existing governance access to push for dedicated FO access windows, FO representation with voting rights on governing boards, and the removal of disproportionate compliance requirements for grants below a threshold (e.g., USD 500K).

TO FARMER ORGANISATIONS

15. **Engage the accessible mechanisms now:** Prioritise the 13 directly recommended programmes in the mapping as immediate application targets. Start with smaller, more accessible grants (e.g., GEF SGP, IKI Small Grants, Rabo Foundation) to build track records that unlock access to larger mechanisms.

16. **Build institutional readiness systematically:** Where capacities to receive and manage funds already exist, highlight and promote these among donors to create awareness. Additionally, invest in the foundational systems such as financial management, legal registration, and audit processes of FOs that funders require, treating this as a strategic organisational investment and consider collectively funding it through membership systems or FO network resources.

17. **Engage in governance spaces:** Seek representation in national GEF focal point processes, UNFCCC and CBD delegations, and IFAD country programme consultations to ensure FO perspectives are embedded in how climate and nature finance is designed and allocated at country level.

18. **Build and strengthen coalitions to access finance:** Form or join coalitions that can access consortium-based funding, share compliance capacity, and present a unified advocacy voice to funders and governments such as regional FO networks. In parallel develop a farmer-led global financial mechanism including a Farmer-led Empowerment Fund to significantly increase finance tailored to farmers' needs.

TO ALL STAKEHOLDERS

19. **Support the establishment of a farmer-governed global climate finance mechanism:** Funders, philanthropic donors, FO support network should support farmer organisations in designing and capitalising a dedicated global fund that channels climate finance directly to FO-led projects and programmes. Rather than creating entirely new capital, this mechanism would draw on reallocation from existing funds consolidating fragmented flows into a single farmer-governed vehicle accompanied by a farmer-led platform for fund stewardship, knowledge management, and broader advocacy.



LIST OF ACRONYMS

Acronym	Full form
FO	Farmer Organisation
PO	Producer Organisation
ACCF	African Climate Change Fund
ASAP	Adaptation for Smallholder Agriculture Programme (IFAD)
CIF	Climate Investment Funds
FAPY	Fondo Agroecológico Península de Yucatán
FFF	FAO Forest and Farm Facility
GAFSP	Global Agriculture and Food Security Program
GCF	Green Climate Fund
GEF	Global Environment Facility
IGREENFIN	Inclusive Green Finance Initiative
IKI	Internationale Klimaschutzinitiative (International Climate Initiative)
SGP	Small Grants Programme (GEF)
ADB	Asian Development Bank
AfDB	African Development Bank
EBRD	European Bank for Reconstruction and Development
FAO	Food and Agriculture Organization of the United Nations
IFAD	International Fund for Agricultural Development
MDB	Multilateral Development Bank
UNDP	United Nations Development Programme
AFA	Asian Farmers' Association for Sustainable Rural Development
FAST	Finance for Agri-food Systems Transformation Initiative
FFORA	Foundation for Farmers Organisations and Restorative Action
FPRI	Food Policy Research Institute
IIED	International Institute for Environment and Development
IISD	International Institute for Sustainable Development
OECD	Organisation for Economic Co-operation and Development
ROPPA	Réseau des Organisations Paysannes et de Producteurs de l'Afrique de l'Ouest (Network of Farmers' and Agricultural Producers' Organizations of West Africa)
SACAU	Southern African Confederation of Agricultural Unions
WWF	World Wide Fund for Nature
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit (German Agency for International Cooperation)
CBD	Convention on Biological Diversity
CBO	Community-Based Organization
ESIA	Environmental and Social Impact Assessment
IPCC	Intergovernmental Panel on Climate Change
NGO	Non-Governmental Organization
SME	Small and Medium Enterprise
UNFCCC	United Nations Framework Convention on Climate Change

METHODOLOGY NOTE

This policy brief is based on a systematic mapping of 28 funding entities operating 40 programmes relevant to agriculture, food systems, and ecosystem services, with a specific focus on accessibility for farmer organisations. The mapping was conducted in two phases between March and July 2026.

PHASE 1: GLOBAL MAPPING AND ASSESSMENT FRAMEWORK

The first phase involved a comprehensive global mapping of climate and nature finance mechanisms, drawing on public sources (multilateral, bilateral, and national funds), private-sector finance (impact investors, blended finance facilities, and corporate sustainability funds), and mechanisms supporting nature-positive agriculture and food systems, biodiversity restoration, and climate adaptation and mitigation at landscape and jurisdictional scales. Research sources included databases and publications from WWF, OECD, FAO, GIZ, IISD, IIED, FPRI, and the FAST Initiative, supplemented by targeted web searches. A total of **131 funding opportunities and programmes** were identified and documented.

For each identified opportunity, a structured assessment framework was developed and applied covering: *sub-funds and programmes relevant to agri-food systems; entity type; intermediary and implementing institutions; capital source (public, private, philanthropic, or blended); instrument types (grants, debt, blended finance, and others); funding size, length, and frequency; geographic scale and target countries; accessibility for farmers; and thematic and sectoral focus including target agri-food system activities.* Research was desk-based, drawing on official fund websites, calls for funding, academic literature, and grey literature. External reviewers reviewed the full list of entities, the assessment framework, and research results, and their inputs were incorporated into the mapping.

PHASE 2: SHORTLISTING AND FO-SPECIFIC ASSESSMENT

In the second phase, the 131 mapped opportunities were assessed internally and verified by external reviewers to determine whether they explicitly or implicitly supported smallholders. On this basis, 40 opportunities were shortlisted for deeper analysis focusing on three additional dimensions: *the inclusion of farmer organisations in fund governance structures including the nature of inclusion (e.g., observer, advisory, consultative, or voting rights) and whether inclusion was mandated or optional, with attention to strategic and programmatic-level decision-making rather than project-level participation or grievance mechanisms); eligibility criteria and application requirements for FOs; and the presence of funding programmes specifically targeted at farmers and farmer organisations.*

ANALYTICAL FRAMEWORK FOR ANALYSING SHORTLISTED FUNDING PROGRAMMES

Each programme was analysed across 30+ data fields including financial instruments and capital sources; geographic scale and target countries; call frequency and funding size; thematic focus; target groups and agri-food activities; smallholder support; beneficiary keywords; eligibility and application requirements; farmer direct access; governance structure and FO inclusion type; flexibility of instruments; availability of FO operational cost funding; and explicit barriers and enablers. Enabling and barrier factors were coded qualitatively from programme documentation, with recommendations assigned based on the overall balance of accessibility factors.

ACCESSIBILITY AND RECOMMENDATION CLASSIFICATION

"Farmer direct access" was considered as Yes (if FOs or cooperatives can apply directly to the fund or its designated retail financial channel without a government, UN, or NGO intermediary), Maybe (if access requires consortia, complex legal registration, or specific commercial credit history), or No (if government, MDB, or accredited agency is required). Programmes were recommended based on a holistic assessment of direct access or accessible intermediary route; grant instruments available; transparent and predictable process; FO governance inclusion; FO operational cost coverage; and FO-specific sub-programmes. The 25% direct access figure refers only to programmes rated Yes (if FOs or cooperatives can apply without a government or NGO intermediary). Barriers and recommendations reflect the authors' interpretation of programme documentation and insights from representatives of FOs across Africa, Latin America, Asia and the Pacific on their actual

experiences in accessing climate finance that were shared during focus group discussions and interviews as part of another research project in 2024.

LIMITATIONS

The mapping is not exhaustive and under-represents national and sub-national climate and nature funds, domestic agricultural finance, and private investment vehicles. Mapped programme conditions may change; hence, users should verify current eligibility before applying. Private and philanthropic funding amounts are often undisclosed and hence publicly available details about these opportunities may be limited and insufficiently covered by the mapping.



Climate Focus is an advisory company committed to the development of policies and projects that reduce greenhouse gas emissions. Our international and multidisciplinary team works closely with companies, governments and non-governmental organizations on reducing emissions in energy, households, industry, transport, agriculture and forestry.

Climate Focus is an independent expert in international and national climate law, policies, project design and finance. We have been pioneering carbon markets ever since their inception. We aim to find a creative and unique solution for every single client, ranging from the development of policies to protect the rainforest to structuring greenhouse gas mitigation projects in the energy sector. Our advice is rooted in a profound knowledge of climate change policies, emission trading schemes and project development.

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