



Left behind at the frontline

*Older fishers and climate finance
in South and Southeast Asia*



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Invisible labour, vital work: Older women keep small-scale fisheries moving in everyday markets.

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HelpAge International is a global network of organisations promoting the right of all older people to lead dignified, healthy and secure lives.

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Older fishers and climate finance in South and Southeast Asia

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Front cover photo: Holding the coast together – Older women fishworkers sustain livelihoods, markets, and community resilience.



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Knowledge in the nets: Older fishers carry skills and experience built over generations.



Still working, still excluded: Older women fishworkers remain central to fisheries but absent from policy.

Executive summary

Small-scale fisheries support the livelihoods of nearly 500 million people globally, mainly in low- and middle-income coastal regions.¹ Of these, around 53 million are engaged in subsistence fishing, and approximately 45 per cent are women.²

Across many fishing communities, the sector is increasingly dependent on older workers, as younger generations migrate to urban areas or find alternative employment.³ As a result, a growing proportion of fishers, fish processors and traders are aged 50–60 years or more (particularly in countries like India, Indonesia, and Malaysia), and continue working into older age because of limited livelihood alternatives and weak social protection systems.⁴

Historically, older people held respected roles in small-scale fishing communities – leading, mentoring, and preserving indigenous knowledge. However, modernisation, mechanisation, and liberalisation have eroded this, particularly for older women, who often work in informal, unregistered roles and lose access to pensions upon widowhood. And despite older people's vital contributions to food security, coastal economies and ecological stewardship, they remain almost invisible in climate adaptation and disaster-risk policies.⁵

Older small-scale fishers face multiple challenges

Older fishers face increasing vulnerability due to the combined pressures of climate change, systemic neglect, and inadequate social protection, with most working informally, without access to pensions, insurance, or entitlements. Physical decline, lack of representation in governance, and marginalisation leave them acutely exposed to environmental risks, with little capacity to adapt or recover.⁶ For many, working beyond retirement age is not a choice but a necessity in the absence of institutional support.

53m



Around the world, 53 million people are engaged in subsistence fishing, and almost half are women.

Climate change disproportionately affects older small-scale fishers

Coastal erosion, salinisation, sea-level rise, ocean acidification, changes in fish species and migration patterns, and extreme weather events disproportionately impact older fishers. Their reduced mobility and lack of access to insurance, early warning systems, and adaptive infrastructure hinder recovery in times of climate crisis, resulting in displacement, leading to emotional trauma, and livelihood and identity loss.

Women fishworkers bear the brunt

Women – particularly older women engaged in fish processing, trading, and shore-based fisheries work – face compound vulnerabilities. Their roles are frequently informal or unpaid, leaving them excluded from labour protections, pension systems, and fisheries governance.⁷ Climate-related shocks such as storms, declining fish stocks and coastal erosion further exacerbate these inequalities.⁸

Climate finance is failing small-scale fishers

Climate finance mechanisms have failed to address the specific needs of small-scale fishers. In 2020, developed countries mobilised US\$83.3 billion in climate finance, but only 34 per cent of this was directed toward adaptation, and 73 per cent came as loans.⁹ Estimates suggest that fisheries receive roughly US\$1 billion annually, compared to the estimated US\$35 billion required each year to support climate-resilient fisheries and coastal livelihoods,¹⁰ leaving an annual financing shortfall of more than US\$34 billion. Meanwhile, pledges to the new Loss and Damage Fund remain under US\$700 million, a fraction of the US\$400 billion in estimated annual climate-related losses.¹¹

Small-scale older fishers are invisible because of structural inequities and barriers

In places such as South and Southeast Asia, government schemes for small-scale fisheries remain out of reach for many due to documentation barriers, digital exclusion, and gender biases. Even progressive initiatives like India's digital fisher ID and Thailand's Village Fund lack age-inclusive design. Exclusion extends to governance and climate-finance processes. Older fishers are absent from fishery cooperatives, disaster risk reduction planning, and coastal development. Mechanisms such as the Green Climate Fund and Adaptation Fund lack age-disaggregated data and do not prioritise older populations. Older fishers' traditional knowledge – for example on sustainable practices and climate prediction – is rapidly vanishing due to a lack of documentation or intergenerational transmission.



US\$35 billion is needed to support climate-resilient fisheries and coastal livelihoods annually, but fisheries only receive US\$1 billion.

Climate change – and the inadequate response to it – amplifies older fishers' challenges

While many older fishers continue to demonstrate household and social resilience despite their limited resources, climate change amplifies the challenges they face and a stark disconnect exists between global financial priorities and the lived realities of vulnerable small-scale fishing communities. As climate risks intensify, the need for gender-responsive and age-inclusive adaptation policies becomes increasingly urgent.

To address this, five key actions are recommended:

- 1. Integrate ageing into national and global climate policy**, including mainstreaming older people's needs into adaptation planning, including older people as stakeholders in climate negotiations.
- 2. Expand social protection and livelihood diversification**, including pensions, insurance, microfinance and livelihood-diversification programmes.
- 3. Strengthen community governance and knowledge systems**, including recording ecological knowledge and promoting intergenerational knowledge.
- 4. Incorporate mental health and gender into adaptation and loss and damage finance**, including psychosocial support, gender responsive shelters, loans, and compensation schemes, and disability inclusion.
- 5. Enhance data, monitoring and accountability**, including age-disaggregated metrics, participatory monitoring and independent audits and evaluation of how adaptation and loss-and-damage projects impact older fishers.

A truly climate-just future must recognise older fishers not as a burden, but as key agents of resilience. Their inclusion in climate policy and finance is a matter of justice – and an essential strategy for effective adaptation.

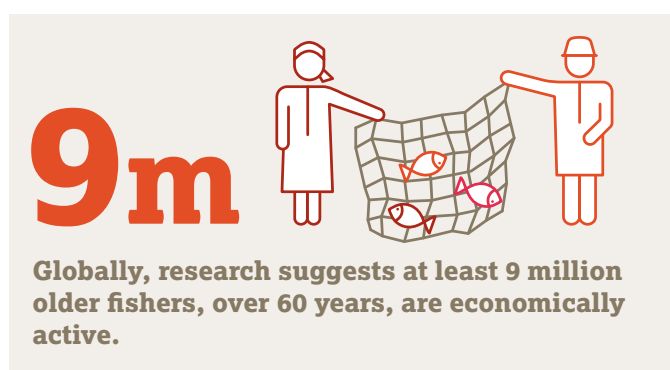
1. Introduction: older fishers, ageing, and climate change

The World Health Organization estimates that the world's population aged over 60 years will almost double by 2050 (from 12 per cent in 2015 to 22 per cent), and is set to number around 2.1 billion people.¹² Most older people (80 per cent) live in low- and middle-income countries, many in coastal areas that depend on fishing for income and nutrition.

Small-scale fisheries play a crucial economic and social role, employing fishers, processors, traders, boat builders and their family members, and providing food security to coastal communities. An estimated 500 million people worldwide depend on small-scale fishing for their lives and livelihoods. Of these, around 53 million are engaged in subsistence fishing, and approximately 45 per cent are women.¹³ Asia accounts for roughly 85 per cent of global employment in fisheries.¹⁴

Ageing and small-scale fishers

In many coastal regions, small-scale fisheries have ageing workforces. Younger people are increasingly leaving the sector because of declining fish stocks, unpredictable incomes, and opportunities in urban labour markets¹⁵ while older fishers often remain because they possess specialised skills, have strong attachments to where they fish, and lack alternative livelihood options.¹⁶ This demographic shift has significant implications for climate resilience, as older workers possess critical ecological knowledge, but may face greater physical risks.¹⁷



That said, the number of older people who depend on small-scale fishing for a living are high: in states such as West Bengal, India, 14–27 per cent of marine fishers are over 60 years, numbering around 500,000–600,000. Global extrapolation suggests at least nine million older fishers remain economically active.¹⁸

Older fishers face a triple crisis

Older fishers stand at the precarious intersection of three crises:

- 1. Demographic shifts:** Older people often live alone and depend on small pensions or remittances, while maintaining households through subsistence fishing and post-harvest work. Ageing in this context may be defined not only by age but by cumulative fatigue, declining health and loss of social status.
- 2. Economic marginalisation:** Many older fishers work beyond retirement age in demanding conditions because pensions or alternative livelihoods are absent. Meanwhile, mechanisation, market reforms, globalisation and climate stress erode their traditional roles and fragment the fishing communities around them.
- 3. Environmental degradation:** Climate change compounds these challenges. Rising sea levels, warming seas, acidification, coastal erosion and intensifying cyclones threaten fishing infrastructure, landing sites and homes. Changes in the species and migration patterns of local fish undermine traditional ecological knowledge, making fishing more uncertain and dangerous. Older fishers are physically less able to adjust to longer journeys or to relocate when disasters strike, and many lack access to early warning systems, insurance and social protection.

Beyond these material hardships, relocation and loss of coastal land erode cultural identity and generate feelings of disorientation, loss of dignity, and alienation from younger generations. Women, especially widows and informal workers in fish processing and trade, face additional barriers: they are often unregistered, excluded from pensions, and shoulder unpaid care work while trying to earn an income.

National Adaptation Plans (NAPs) and Nationally Determined Contributions (NDCs) are the primary instruments through which countries outline their climate adaptation and mitigation priorities under the Paris Agreement.¹⁹ However, these frameworks rarely recognise the specific vulnerabilities of older people working in small-scale fisheries, leaving an important gap in adaptation planning.²⁰

2. Challenges facing older fishers

Demographic and socio-economic challenges

Across South and Southeast Asia, small-scale fishing communities are ageing as youth migrate to cities or other sectors.

Older fishers work well past retirement age, yet their contributions remain unrecognised by policy makers. Many live in single-person or elderly headed households and rely on small pensions of around US\$50 per month, often shared with unemployed children or grandchildren. Pensions are typically granted to a single male per household. Chronic health issues, limited access to healthcare and sanitation, and lack of boat or land ownership further constrain older fishers, particularly women, who are excluded from credit and disaster compensation (Box 1).

Box 1. Older small-scale women fishers: essential but invisible

In many coastal communities, women are a critical part of small-scale fisheries, particularly in post-harvest activities such as processing, drying, marketing, and small-scale trading. These roles often continue into older age.

However, these women face multiple forms of exclusion. Many work in informal or unpaid family labour, leaving them absent from official statistics. Widows may lose access to fishing assets or licences following the death of a spouse, while disaster compensation programmes often prioritise boat owners or registered fishers, excluding women working in processing or trade. Limited access to pensions or social protection forces many older women to continue physically demanding work into later life.

Despite these challenges, older women frequently act as custodians of ecological knowledge, local food systems and community networks. Supporting their leadership is essential for inclusive climate adaptation.

Sources: Allison et al 2009; FAO 2022; HelpAge International 2023; IPCC 2022.



Ageing on the front line: Older women bear the daily weight of climate stress and economic insecurity.

Climate challenges

The Asia-Pacific region is a hotspot for climate hazards. Rising sea levels, erratic monsoons, stronger cyclones and ocean warming lead to shoreline erosion, saltwater intrusion and declining fish stocks. Older fishers struggle to adopt new technologies or travel further offshore, while fishers without boats rely on youth to ferry them. Women processing fish face greater losses when infrastructure is damaged, and coping strategies such as borrowing or petty trade are increasingly inadequate. Nonetheless, older fishers demonstrate resilience by adjusting fishing schedules, innovating processing techniques and participating in community efforts such as mangrove restoration. Pilot programmes in several countries provide small loans and training for climate-resilient gear and alternative livelihoods, though these remain small and disconnected from mainstream climate finance.²¹

Social protection and policy challenges

National social protection schemes often exclude older fishers or give them inadequate support. For example, while fisher pension schemes exist in some Indian states, eligibility criteria and administrative barriers prevent many from accessing them. There are no pensions for fishers in Bangladesh and Indonesia, and while specific evidence on pension allocation in Malaysia is limited, existing analysis indicates that fisheries policies favour mechanised fleets over artisanal fishers. This suggests that small-scale fishers may face structural exclusion from social protection systems, including pensions.²² Wherever fisher pensions do exist, they are insufficient and rarely climate-responsive.²³ Rations or cash transfers prevent destitution in the face of climate disaster, but do not enable adaptation or investment in safer housing and technology.

In many fishing communities, widowhood significantly increases economic insecurity. When husbands – often the registered fishers – die, women may lose access to fishing rights, income or equipment.²⁴ Without pension systems or formal labour protections, many widows must continue working in informal fisheries activities well into older age.

At the policy level, the ageing nature of small-scale fishing is rarely accounted for in national adaptation plans, which tend to prioritise large-scale productivity and economic output, often at the expense of small-scale, artisanal fishers and their social and cultural wellbeing. Older fishers are often excluded from decision-making processes, while gender-blind policies further marginalise older women, whose roles in fisheries remain unrecognised and unsupported – particularly in disaster response and compensation systems.²⁵ Without targeted interventions, older fishers remain invisible in budgets for national climate-change resilience and international climate adaptation promotion grants.

Older fishers' lived experience

Older fishers and fishworkers in villages in northern Andhra Pradesh described their lived realities for this briefing. Many recalled how the shift from non-mechanised to mechanised trawlers in the 1980s, and the subsequent liberalisation of markets, dramatically altered their roles. In earlier decades, older men supervised fishing operations, negotiated prices and mediated conflicts, but were now sidelined by younger crews and middlemen. Women recalled how they lost access to nearshore fish-drying spaces due to coastal erosion and infrastructure projects (such as hotels, ports, and other non-fishing-related developments). Some older men were still repairing nets, processing fish and ferrying fish to markets, but felt their knowledge was undervalued. Others expressed a sense of not belonging – living alone in makeshift huts on beaches that were being eroded, struggling with limited mobility and chronic illnesses, but still working to survive.

Respondents said that climate events exacerbated these struggles, recounting how storm surges destroyed boats and gear, forcing them into debt to repair or replace equipment. Rising sea temperatures were altering fish migration patterns, with species once abundant near shore now migrating deeper, rendering traditional fishing grounds unproductive. Older fishers described the psychological toll of displacement: resettlement to government housing inland had left them disconnected from the sea and from spiritual ties to coastal temples and ancestors. Women said that they could no longer perform rituals to appease sea deities, leading to a sense of cultural loss. They also noted that government relief efforts rarely reach older people promptly, and that compensation is often distributed through male heads of households. These testimonies underscore that ageing and climate risks intersect with gender, social identity and socio-economic status, and that policy responses must recognise the multiplicity of identities and experiences in small-scale fishing communities.²⁶



Survival in plain sight: Informal fishwork continues into old age with little protection or recognition.



Market livelihoods under pressure: Small-scale fish trading sustains households amid rising climate risk.

3. Adaptation finance: gaps and opportunities

The global adaptation finance landscape

Global climate finance²⁷ remains heavily skewed towards mitigation rather than adaptation. In 2020, developed countries mobilised US\$83.3 billion in climate finance, yet only around 34 per cent of this was dedicated to adaptation.²⁸

Within this already limited funding, fisheries and aquaculture receive only a very small share. Estimates suggest that fisheries receive roughly US\$1 billion annually, compared to the estimated US\$35 billion required each year to support climate-resilient fisheries and coastal livelihoods.²⁹ This leaves an annual financing shortfall of more than US\$30 billion.

This gap is particularly acute for small-scale fishers, who have limited access to credit and often work informally. Countries such as Sri Lanka, the Philippines and Thailand have experimented with microfinance initiatives that provide climate-resilient equipment and promote livelihood diversification, but these programmes meet a tiny share of the need and are not part of mainstream adaptation funds.³⁰

The Adaptation Fund and its potential

The Adaptation Fund, established in 2001 as part of the Kyoto Protocol, channels grant-based finance to developing countries for specific adaptation projects (Box 2). As of late 2024, the fund had committed over US\$1.2 billion to more than 180 projects and programmes in over 100 countries, benefiting approximately 46 million people, restoring around 728,250 hectares of natural habitat and installing 577 early warning systems.³¹ These results demonstrate that grant-based adaptation finance can deliver tangible benefits.

Box 2. The Adaptation Fund

The Adaptation Fund finances concrete climate adaptation projects in vulnerable developing countries, translating global commitments into local resilience. Established under the Kyoto Protocol, it is governed by an independent board, funded mainly by government contributions and carbon market proceeds, and operates under UNFCCC oversight with rigorous monitoring and evaluation systems.

In 2023, the Adaptation Fund set an ambitious resource-mobilisation target of US\$300 million, aiming to broaden its donor base and scale up financing for locally led, community-driven adaptation initiatives. A distinctive feature of the Fund is its direct access modality, which enables accredited national and regional implementing entities to access finance directly, strengthening country ownership and local delivery. However, actual contributions have fallen short of this target, with approximately US\$188 million mobilised in 2023 and US\$133 million in 2024, reflecting ongoing challenges in scaling predictable finance. As of mid-2025, the Fund had over US\$563 million available for new approvals and had cumulatively committed more than US\$1.5 billion to adaptation projects globally.³²

However, the Adaptation Fund does not prioritise older people or small-scale fishers, and while some funded projects (e.g., wetland restoration, coastal erosion control, and livelihood diversification in Colombia, India and Mauritius) indirectly benefit fishing communities, they seldom disaggregate beneficiaries by age or gender.³³ The impact of the Adaptation Fund could be increased through age-sensitive vulnerability assessments, supporting pilot projects targeting older fishers, and ensuring that monitoring and evaluation frameworks capture socio-economic indicators such as pension access, participation of older women, and improvements in living conditions.



Every catch counts: Older fishworkers navigate shrinking margins, rising losses and fragile incomes.

Making adaptation finance age-inclusive

To make adaptation finance relevant to older fishers, the Adaptation Fund Board and other donors should adopt specific measures:

- 1. Age-sensitive assessments.** Projects should collect age- and gender-disaggregated data to identify the needs of older fishers and design appropriate interventions such as climate-resilient gear, accessible infrastructure, and health services (which can address heat stress, fishing-related injury, and safe sanitation).
- 2. Dedicated funding.** Allocate a specific proportion of funds for small-scale fishers and older people, including simplified application processes that are accessible to community-based organisations, cooperatives and older people's associations.
- 3. Livelihood diversification and safety nets.** Provide grants for microfinance, insurance, and income diversification and link adaptation projects with social protection schemes such as pensions. This can be done by using social registries to enrol eligible older fishers and bundle income support with climate interventions. Examples of diversification include small-scale aquaculture (e.g., seaweed, crab farming) and crafts such as net-making, fish drying, or shell-based products for supplemental income.
- 4. Psychosocial and cultural support.** Fund community centres, counselling services and activities that preserve traditional knowledge and cultural identity to mitigate the emotional toll of climate-induced displacement.
- 5. Capacity-building.** Invest in training and peer learning for fisher organisations to expand members' adaptive capacities, including in alternative livelihoods (e.g., aquaculture, processing, crafts), climate risk awareness, safety and early warning use, financial literacy, and leadership in community organisations, alongside documenting and transferring traditional ecological knowledge across generations and through partnerships with research institutions to make sure it is integrated into adaptation measures.

By embedding these measures, the Adaptation Fund can provide leadership for age-inclusive climate finance and set a precedent for other funds, including the Green Climate Fund and the Least Developed Countries Fund.

4. Loss and damage finance: gaps and opportunities

The concept of loss and damage

‘Loss and damage’ refer to the climate impacts for which mitigation or adaptation are not possible, and often include loss of life, culture, biodiversity, and indigenous knowledge.

Small-scale fishing communities experience these losses acutely: sea-level rise erodes ancestral land; extreme storms destroy boats and gear; and ecological changes undermine fisheries that have sustained families for generations. Older fishers, who hold deep cultural ties to the sea and unique knowledge of weather patterns and fishing grounds face not only economic loss but also profound emotional and cultural trauma when their livelihoods become untenable.³⁴

Loss and damage financing – pledges versus need

Estimated climate-change related loss and damage exceeds US\$400 billion annually.³⁵ The Loss and Damage Fund, established under the UNFCCC in 2023 to support countries experiencing irreversible climate impacts, has so far received pledges of less than US\$700 million, far less than the scale of losses already being experienced in vulnerable coastal regions.³⁶

By early 2025, the total pledges reportedly rose to around US\$768 million, and the Loss and Damage Fund Board approved an initial US\$250 million start-up package with grants of US\$5–20 million for emergency housing, infrastructure repair and disaster response. While the mechanisms for disbursement are being finalised (as of early 2026), the scale of the grants remains minuscule compared with the need, which some predict may reach US\$1.7 trillion annually by 2030.³⁷



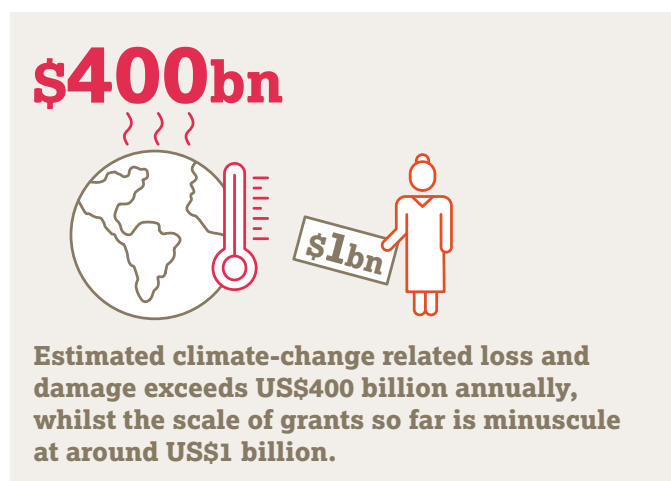
Counting losses beyond income: Climate impacts also erode dignity, culture and belonging.

Incorporating older fishers into loss and damage finance

For older fishers, loss and damage encompass not only property and income but also cultural heritage, intergenerational knowledge and social cohesion. To address this, the Loss and Damage Fund Board should:

- 1. Define and quantify losses.** Develop participatory methods to document cultural, identity and knowledge losses and integrate them into funding criteria.
- 2. Target vulnerable groups.** Use indices that incorporate age, gender, disability, and livelihood dependence to prioritise grants for older fishers, particularly women and indigenous people.
- 3. Provide grants, not loans.** Ensure Loss and Damage Fund financing is grant-based to avoid exacerbating debt burdens.
- 4. Support community-led relocation.** Fund safe housing, cooperatives, community centres and heritage preservation when relocation is unavoidable, ensuring older people are consulted.
- 5. Invest in mental health.** Recognise trauma as a legitimate loss, and fund counselling, group therapy and intergenerational dialogues to rebuild social cohesion.
- 6. Strengthen institutions.** Partner with local government, fishers’ unions, women’s organisations and older people’s associations to design projects, providing technical assistance and ensuring participation, transparency and accountability.

By foregrounding non-economic losses and prioritising older fishers, the Loss and Damage Fund can move beyond token compensation to transformative reparations that restore dignity and agency to those most affected.



5. Towards age-inclusive climate finance architecture: recommendations

Integrate ageing into national and global climate policy

- 1. Mainstream older people's needs into NAPs and NDCs.** Countries should include ageing-specific analyses in their adaptation planning, detailing how climate hazards affect older fishers and fishworkers, and outlining targeted measures (e.g., safe shelters, accessible evacuation routes, targeted livelihood support). Age-disaggregated data should be collected to monitor outcomes.
- 2. Include older people as stakeholders in global climate negotiations.** The UN Framework Convention on Climate Change (UNFCCC) Secretariat should include older people as observers in negotiations and ensure older fishers from small-scale fishing communities are represented in climate conferences. The Adaptation Fund and Loss and Damage Fund Boards should include experts on ageing and small-scale fishing in their advisory panels.
- 3. Ensure coherent and age-inclusive climate finance architecture across both adaptation mechanisms and loss and damage mechanisms.** National and international bodies should establish consistent, coordinated approaches to the allocation and disbursement of adaptation and loss and damage finance to effectively meet the needs of older fishers facing climate change. This includes aligning funding criteria, eligibility, and delivery mechanisms across the Adaptation Fund, Green Climate Fund, Least Developed Countries Fund, and the Loss and Damage Fund. Efforts should ensure that age-responsive considerations are systematically integrated across all funds, and that seamless transitions are enabled between adaptation and loss and damage support to avoid gaps, duplication, or exclusion.

Expand social protection and livelihood diversification

- 1. Universal, non-contributory pensions for informal workers.** Governments should offer universal pensions to all older people working in small-scale fishing, regardless of gender, boat ownership or registration. Pensions should be indexed to inflation and integrated with climate-responsive social assistance³⁸ to provide additional support during disasters.
- 2. Insurance and microfinance.** Provide affordable insurance and microfinance tailored to older fishers, offering low-interest loans for climate-resilient gear, income diversification and house repairs, and include financial literacy training.
- 3. Livelihood-diversification programmes.** Governments and donors should invest in skill-building programmes, helping older fishers engage in aquaculture, value-added processing, coastal conservation or community tourism. These programmes should respect traditional knowledge and provide mentorship roles for elders.

Strengthen community governance and knowledge systems

- 1. Rebuild community-based institutions.** Support fisher cooperatives and self-help groups that include older people in decision-making. Provide funding and training to revitalise customary governance systems that previously ensured equitable resource distribution and mutual support.
- 2. Value fishing communities' ecological knowledge.** Older fishers possess extensive experiential knowledge of marine ecosystems, including seasonal weather patterns, fish migration routes, coastal hazards and safe navigation practices.³⁹ In many communities this knowledge has historically guided fishing strategies and risk management. Integrating such knowledge into climate adaptation planning can strengthen locally grounded resilience strategies.⁴⁰
- 3. Intergenerational learning platforms.** Establish forums – such as youth–elder councils and school curricula – where older fishers teach skills and values to younger generations. These platforms can counteract the erosion of identity and help youth appreciate the socio-ecological significance of small-scale fishing.



Waiting without support: Older fishworkers are too often left out of climate finance and social protection.

Incorporate mental health and gender into adaptation and loss and damage finance

- 1. Psychosocial support.** Recognise mental health as a component of resilience. Adaptation and loss and damage projects should allocate funds for counselling, community dialogues and cultural practices that address trauma, grief and loss of dignity. Train local health workers to identify and support older people experiencing depression or disorientation after climate events.
- 2. Gender responsiveness.** Provide safe spaces, childcare support and targeted loans for women; prioritise widows and single older women in pensions and compensation schemes.
- 3. Disability inclusion.** Many older fishers live with disabilities. Projects must incorporate universal design principles, ensuring that shelters, early warning systems and livelihood programmes are accessible.

Enhance data, monitoring and accountability

- 1. Age-disaggregated metrics.** International funds should require implementing agencies to report beneficiaries by age and gender. Indicators could include improvements in livelihood security, health, mental wellbeing and participation of older people in decision-making. This data will enable evaluation of project effectiveness and inform future policy.
- 2. Transparency and participatory monitoring.** Both the Adaptation Fund and the Loss and Damage Fund should establish community monitoring mechanisms with older fishers on oversight committees, and project information should be publicly available in local languages.
- 3. Independent audits and evaluation.** External evaluations should assess how adaptation and loss and damage projects impact older people in small-scale fisheries. Findings should feed into continuous learning and adaptation of funding criteria.

6. Conclusion

Older people in small-scale fishing communities are central to coastal resilience. They sustain food systems through their labour, uphold cultural identity, and contribute deep ecological knowledge that underpins environmental stewardship and community adaptation. Despite these contributions, they are vulnerable – remaining largely invisible in the design, distribution, and governance of climate finance, even as they bear a disproportionate share of climate impacts.

Current evidence indicates that global climate finance continues to favour mitigation and loan-based instruments over adaptation and grant-based support. Recognising and investing in older fishers is therefore not only a matter of social justice but also essential for achieving effective and inclusive climate resilience.⁴¹

Addressing the gaps outlined in Section 3 of this briefing is both a moral imperative and a practical necessity. Climate justice principles dictate that those least responsible for greenhouse-gas emissions and most vulnerable to climate impacts should receive priority support. Older fishers and fishworkers fall squarely into this category. They have contributed little to climate change yet face heightened exposure to rising seas, stronger storms, acidifying oceans and shifting fish stocks. They also experience non-economic losses – of culture, identity, intergenerational knowledge and mental wellbeing – that are seldom acknowledged in traditional finance frameworks. Redressing these injustices requires a paradigm shift that moves climate finance from a donor-recipient model towards one of partnership, reparative justice and local empowerment.

1.

First, adaptation finance institutions – including the Adaptation Fund, the Green Climate Fund and national adaptation funds – must embed ageing and small-scale fisher considerations in their mandates. This means developing age-disaggregated vulnerability assessments, establishing dedicated funding windows for projects targeting older fishers, simplifying application procedures for community-based organisations and integrating social protection measures such as universal pensions, insurance and microfinance. It also means recognising non-economic losses and investing in mental health and cultural preservation. Adaptation projects must be designed through participatory processes that involve older fishers and women – from planning through implementation and monitoring. By empowering older people as co-creators of adaptation solutions, projects can harness traditional ecological knowledge and build stronger, more cohesive communities.⁴²

2.

Second, the Loss and Damage Fund must move beyond symbolic pledges and ensure grants – not loans – reach those who have suffered harm.

The Fund's governance structure should include representatives from vulnerable communities, older people's associations and small-scale fisher networks. Funding criteria must acknowledge intangible losses and provide resources for community-led relocation, cultural heritage protection, psychosocial support, and rebuilding of social cohesion.⁴³ Locally led implementation, combined with transparent and participatory monitoring, can ensure that resources are used equitably and accountably. As the Fund evolves, donors must commit new and additional finance to acknowledge historical responsibility, rather than repurpose existing aid.

3.

Third, national governments can play a critical role in operationalising age-inclusive adaptation.

Integrating ageing into NAPs and NDCs involves collecting age- and gender-disaggregated data, conducting vulnerability assessments with older fishers, and designing policies that expand universal pensions, health services, and accessible infrastructure. Governments must revitalise local governance institutions, such as fisher cooperatives and traditional councils, and create intergenerational platforms where elders pass on knowledge to youth. Investment in education, capacity-building and digital literacy can help older fishers adapt to new technologies and make the most of market developments. Cross-sectoral collaboration between ministries of fisheries, social welfare, health, environment and finance is essential to deliver coherent support.



Voices that must be heard: Older women fishworkers hold frontline knowledge for just climate action.

4.

Finally, achieving age-inclusive climate finance requires a cultural shift among donors, investors, researchers and advocates. Donors must recognise that investing in older people's resilience yields multiple dividends: preserving biodiversity through traditional management practices, enhancing food security, bolstering social cohesion and inspiring younger generations to value cultural heritage. Researchers should document the lived experiences of older fishers, quantify intangible losses, and co-create adaptation indicators that reflect wellbeing, autonomy, and dignity. Advocates must elevate the voices of older women and indigenous elders in global forums and campaign for gender-responsive, disability-inclusive and socially just finance. Only by embracing this holistic approach can climate finance transform from a 'charitable mechanism' into a catalyst for rights-based development.

... summing up

In conclusion, the future of small-scale fishing communities is inseparable from the future of their elders. Policies and funds that neglect older fishers risk undermining social fabric, cultural identity and intergenerational continuity. Conversely, embracing age-inclusive adaptation and loss-and-damage finance can create resilient, equitable and vibrant coastal societies. The Adaptation Fund Board and the Loss and Damage Fund Board, alongside national governments and international donors, have an unprecedented opportunity to lead this transformation. By committing resources, reforming governance and placing the knowledge and rights of older fishers centre stage, they can ensure that climate finance enables fishing communities not only to survive but to thrive, honouring generations of fishers who have steered coastal communities through generations of change. Collectively, these efforts can catalyse a movement that recognises older people's rights, invests in their capacities, revitalises coastal economies and ensures that climate finance works for all generations, from local to regional levels.

Endnotes

Executive summary

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5. Towards age-inclusive climate finance architecture

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