



INTRODUCTION

When cholera began spreading in northeast Syria in late 2022, **Samira** watched her son's health swiftly decline from dehydration. Thanks to an IRC health facility, he received vital rehydration treatment and medication, setting him on the path to recovery. However, not all Syrian families were as fortunate. Samira's son was one of over 200,000 suspected cholera cases that year, a staggering outbreak fueled by a lethal combination of conflict, climate change and entrenched poverty.

Over a decade of conflict has shattered Syria's water, sanitation and health infrastructure. As changes to the climate and more frequent droughts **reduced groundwater, rainfall and the flow of the Euphrates River** in the country, many Syrians — roughly 90% of whom live below the poverty line — turned to contaminated water sources where waterborne diseases like cholera can spread. In a country where a third of all hospitals and nearly half of primary healthcare centers aren't functioning due to the conflict, few people could access the care they needed to treat the worst effects of the disease and prevent further spread.

Climate change didn't cause the cholera outbreak in Syria, but it did further stress a country already at its breaking point and made the most vulnerable people like Samira's family even more vulnerable. This is the true story of the climate crisis shattering lives and communities all around the world. Climate-vulnerable, conflict-affected states like Syria sit at the epicenter of global crises. They are the least responsible for the climate crisis, among the most impacted and — most damning — the least supported by global climate action.

As world leaders gather in Azerbaijan for COP29, the UN-led annual climate negotiations, critical decisions will be made about the future direction of global climate action, including what to prioritize, how to fund it and how to deliver it. It would be a failure to reinforce the existing imbalances between stable and fragile communities that intensify injustices and leave climate-vulnerable, conflict-affected communities unsupported in the face of compounding crises.

Cover Image: Shaibu Mohammed, a 51 year-old farmer in Dasin Hausa community, Fufoire LGA, Adamawa State Nigeria. Shaibu Mohammed received anticipatory cash assistance as part of IRC's anticipatory climate action efforts. This allowed him to prepare his farm and his family for a projected drought by purchasing a generator-driven water-pump for irrigation and pipes for his dry season farming.

COP29 can be a success if it builds on the **Climate Relief, Recovery & Peace Declaration** from COP28 and defines decision rules in the New Collective Quantified Goal (NCQG), driving climate finance to where it is needed and turning words into action for families like Samira's. Climate leaders at COP29 should:

- Invest more in resilience, adaptation and anticipatory action to prevent the worst impacts of the climate crisis in conflict-affected settings
- Mobilize and better target climate financing to underserved communities, including by ensuring climate finance works more effectively alongside development and humanitarian aid streams
- Build and operationalize a more flexible partnership model using a people-first approach that diversifies delivery partners and meets communities where they are.

A TOXIC FEEDBACK LOOP

The most extreme impacts of the climate crisis are becoming increasingly concentrated in a handful of conflict-affected countries. Seventeen countries sit at the epicenter of this convergence of climate vulnerability and ongoing conflict. These countries — ranging from Syria to Somalia — are home to only 10.5% of the global population and are responsible for just 3.5% of annual greenhouse gas emissions, yet they represent:

- 35% of all people living in extreme poverty
- 33% of all people affected by natural disasters over the past three years
- 71% of all people in humanitarian need

While the climate crisis is impacting nearly every corner of the world in ways big and small, it is a daily emergency in these countries, exacerbating food insecurity, displacement and violence.

This trend toward the concentration of crisis is only deepening. Three decades ago, 44% of conflicts happened in climate-vulnerable states. Now, it is more than two-thirds. And while the rest of the world has cut extreme poverty by over half since the 1990s, it has **grown by half** in fragile and conflict-affected states.

Just as the impacts of climate change are not experienced equally among countries, the impacts are spread unevenly within countries as well. For instance, climate shocks like droughts and flooding can damage the livelihoods and economic security of rural and pastoralist communities, which can overlap with existing political, economic and societal marginalization as seen in places like the Central Sahel.

Climate change also exacerbates gender inequalities because it disproportionately affects women and girls, who already face discrimination and unequal opportunities. In regions like the Central Sahel, where women make up the majority of the agricultural workforce, climate reduced shortages force them into early marriage, limiting their access to education and making them travel longer distances for water and firewood, which increases their risk of exploitation and gender based violence.

SOMALIA

In Somalia, the struggle for access to grazing land has long

been a source of tension among

pastoralist communities. However, as climate change accelerates desertification and intensifies droughts, these conflicts are becoming more violent. The country's limited resources have forced many to migrate in search of arable land, leading to widespread displacement and creating competition in areas previously unaffected by such tensions. Farmers Mohamed Hassen and Madina Omar, 70-year-old IRC clients, said that the years-long drought destroyed their crops, forcing them into the Daryel Shabellow displacement camp in Baidoa, South West state. "We lost everything at home, but we also don't have anything here." Somalia exemplifies the direct connection between climate change and conflict, where dwindling natural resources fuels long-standing grievances, ultimately leading to violence and exacerbating humanitarian needs.





When floods and droughts strike, women often face greater food insecurity and are more likely to go without meals. Tens of millions more women than men are expected to fall into food insecurity under the worst climate projections, according to an analysis by UN Women.

These inequalities and imbalances within communities are often overlooked in global climate responses and financing, which tend to favor large-scale, infrastructure-heavy projects that fail to address the specific human needs of marginalized groups in fragile states.

FIGURE 1: The Overlap Between Climate Vulnerability and Conflict



Bottom 20% of ND-GAIN index

Angola • Bangladesh • Benin • Burundi • Chad • Comoros • Eritrea

- Gambia Guinea Guinea Bissau
- Liberia Madagascar Malawi •
- Mauritania Micronesia Pakistan
 - Papua New Guinea Republic of Congo • Sierra Leone • Solomon Islands • Uganda • Zimbabwe



Afghanistan • Burkina Faso • Cameroon • Central African

Republic • Democratic

Republic of the Congo • Ethiopia • Haiti • Mali •

Mozambique • Myanmar •

Niger - Nigeria - Somalia

South Sudan* Sudan - Syria

Yemen



World Bank FY25 Conflict List

Iraq • Lebanon • occupied Palestinian territory • Ukraine

These 17 countries represent:

3.5%

of global greenhouse gas emissions annually 10.5%

of the global population

32.8%

of all people affected by natural disasters over the last three years

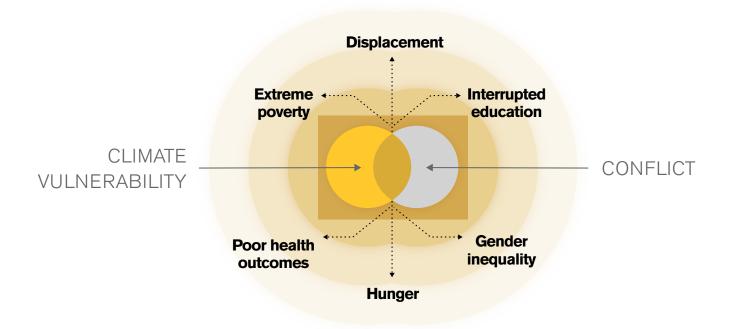
35%

of all people living in extreme poverty

of all people living in humanitarian need

^{*} Notes countries that are extremely climate vulnerable but are not ranked on index. Source: UNEP

FIGURE 2: The Human Impacts of the Climate-Conflict Overlap



HOW CLIMATE EXACERBATES CONFLICT

Climate change often acts as a "threat multiplier" in vulnerable communities, intensifying existing pressures and potentially tipping tensions into conflict. **Multiple studies** show that extreme weather and prolonged droughts are increasing food insecurity, disrupting rural livelihoods and heightening competition for scarce resources such as water and arable land. IRC staff working in climate-vulnerable, conflict-affected countries like **Mali and Niger** have seen this dynamic firsthand. This heightened competition can exacerbate communal tensions and lead to violent conflict, particularly given the presence of numerous non-state armed groups in competition with both one another and the central government for political power and economic resources. While climate shocks like flooding can directly displace communities temporarily, **research** shows that longer-term displacement from climate change is usually the product of this climate-conflict dynamic.

The role of humanitarian agencies like the IRC is crucial in addressing these challenges. By designing conflict-sensitive climate adaptation interventions, IRC helps build long-term resilience to immediate climate shocks. Decades-long experience in conflict-affected and climate-vulnerable countries informs targeted response strategies that maximize inclusive scale and reach while mitigating the risk of tension escalating to conflict. This expertise underscores the need for integrated approaches to manage the compounded impacts of climate change and conflict effectively.

AN INCOHERENT SYSTEM FAILING COMMUNITIES IN CRISIS

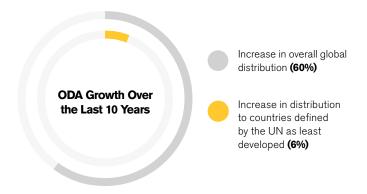
The global systems designed to address the intersecting crises of conflict, climate change and extreme poverty are failing the very communities they are meant to protect. In conflict-affected regions — where these crises converge most severely - the current approach is fragmented and unable to meet the scale of the challenge. The climate finance, development finance and humanitarian aid systems are not only disconnected from one another but are also out of sync with the realities on the ground. As a result, the world's most vulnerable communities — particularly those living beyond the reach of central governments — are left without the support they need to adapt to climate shocks and build long-term resilience.

Incoherent Funding Structures and Insufficient Resources

One of the most critical failures in the current system is the fragmented nature of climate finance, development finance and humanitarian aid. These funding streams operate in isolation, resulting in incoherent efforts that often miss the mark for conflict-affected communities. Climate finance is **overwhelmingly designed** to support stable governments and are better suited for large projects like energy infrastructure, leaving conflict-affected regions with only a fraction of the per capita adaptation funding available to non-conflict states — fragile states receive just one-third of the per capita adaptation finance that stable states do. Development finance through institutions like the World Bank follows a similar pattern, struggling to reach conflict-affected communities where investment is most needed. Humanitarian aid, meanwhile, remains under resourced, reactive and focused on short-term relief, with aid budgets ill-equipped to tackle the long-term structural

FIGURE 3: FUNDING FAILS TO REACH THOSE IN NEED

Overall, funding levels remain insufficient to meet the scale of crises and increasingly skew toward middle-income, stable settings.





challenges posed by climate change and extreme poverty. Overall, funding levels remain insufficient to meet the scale of crises and increasingly skew toward middle-income, stable settings. Globally over the last decade, official development assistance (ODA) has grown by 60%, but ODA to countries defined by the UN as least developed specifically has increased by only 6%.

Getting these financing streams to work together is even more important at COP29, where the NCQG will be agreed upon, setting a new climate financing goal that will shape the next decade of climate action.

WHAT IS THE NCQG?

At COP15 in 2009, developed countries agreed to mobilize USD \$100 billion annually by 2020 to support climate action in developing countries. In 2015, with the adoption of the Paris Agreement, parties agreed to set a new, more ambitious finance goal by 2025. The NCQG on Climate Finance (NCQG) is the new global climate finance goal that will be set at this year's Conference of the Parties (COP), the UN-led decision-making body on climate that meets each year. This new financing target will take into account the needs and priorities of developing countries, the cost of which the UN recently estimated to be up to **\$6.8 trillion** through 2030.

FIGURE 4: Share of GDP Loss from Climate Change (2050 projected)

Approximate share of total global GDP loss due to climate change projected in 2050:



developing economies

developed economies

Source: Center for Global Development

Funding Does Not Prioritize the Right Activities

Even where financing is available, the activities being prioritized do not always align with the needs of communities on the front lines of the climate crisis. Current climate finance mechanisms focus heavily on large-scale energy infrastructure and mitigation projects that are ill-suited for fragile states, where the priority should be building resilience against and adapting to immediate climate shocks. Activities that would strengthen food security, improve access to water or enhance local capacity to withstand the worst impacts of disasters are underfunded. This misalignment further marginalizes vulnerable, crisis-affected populations, which need more localized, community-based interventions. The business-as-usual approach, which skews toward mitigation in more stable environments, overlooks the pressing need for adaptation measures like anticipatory action and seed security that could make a meaningful difference in these conflict-affected contexts.

Failure to Deliver Effectively

Financing the right activities is only half the equation; the effective delivery of this support, meeting communities where they are, is the true test of effective climate action. In conflict-affected areas, the top-down approach to climate and development finance, which focuses on partnerships with national governments, excludes the local actors who are often best positioned to reach the most vulnerable populations. The bureaucratic and complex accreditation processes required by funds like the Green Climate Fund (GCF) make it difficult for civil society organizations and local non-government organizations (NGOs) to access the resources they need to implement critical adaptation programs. The disconnect between these funding systems and the realities on the ground leads to a failure to deliver lifesaving interventions to the communities most in need, trapping them in a cycle of vulnerability and crisis.

Initiatives such as the World Bank's Evolution Roadmap, Fragility, Conflict, and Violence (FCV) strategy and Country Climate Development Reports signal positive steps toward integrating diverse partnerships and climate adaptation into climate and development finance for fragile states. Now a more comprehensive, long-term strategy with sufficient resources and proper coordination is required to ensure that the most vulnerable communities receive the resources and support necessary to build climate resilience and escape the cycle of crisis.



REGIONAL SPOTLIGHT:

CENTRAL SAHEL

A Case Study in System Failure

The Central Sahel — comprising Burkina Faso, Mali, and Niger — illustrates the devastating consequences of an incoherent global response system. In this region, conflict, climate change and poverty have converged to create one of the world's worst humanitarian crises, with 17 million people in need of assistance. As temperatures in the region rise 1.5 times faster than the global average, the combination of growing desertification and more frequent flooding has decimated livelihoods that depend on agriculture and pastoralism, fueling competition over scarce resources and intensifying conflicts. Despite this, the international response remains fragmented and ineffective, with climate finance, development assistance and humanitarian aid operating in silos.

The climate finance system focuses largely on long-term mitigation projects and stable countries, leaving conflict-affected states like those in the Central Sahel without sufficient resources for climate adaptation. At the same time, development finance struggles to reach the region due to ongoing conflict and weak governance, with a number of non-state armed groups and de facto authorities governing large parts of the region. For instance, after the 2023 coup in Niger, more than \$400 million in International Development Association (IDA)-funded projects — including climate adaptation and mitigation projects — was suspended for nine months. The following year, the country faced the worst floods in its history, with 1.4 million people affected. This leaves only humanitarian aid to address the growing crisis, but the response has been reactive and focused on immediate relief.

The humanitarian impacts we are seeing in Mali, Burkina Faso and Niger are not a coincidence but a result of historical and current political decisions that have left communities unprepared to face the impacts of climate change. Without long-term solutions, the Sahel's communities remain trapped in a cycle of climate shocks, violence, displacement and extreme poverty. As the region's needs grow, the incoherence of these systems perpetuates instability and vulnerability, underscoring the urgent need for an integrated, conflict-sensitive approach.

TURNING WORDS INTO ACTION

At COP28, the international community took a significant step forward by recognizing the unique impact of climate change on conflict-affected communities in the Relief, Recovery and Peace Declaration. This recognition was an important first step, but the real challenge lies in turning those words into action.

To move from recognition to results, COP29 must develop decision rules that ensure that funding flows to where it is most needed and climate programs are designed with conflict-affected regions in mind. This requires a shift from the "businessas-usual" approach to one that prioritizes local knowledge, conflict-sensitive delivery methods and community engagement. Making climate action work for all means reforms on what to do, how to fund it and how to deliver it.

What to Do: Priority Areas for Action

Determining what to do requires a comprehensive roadmap for adaptation and resilience that considers the effects of climate change on both the people and the land. Despite important advances in the science and technology required to respond to the climate crisis, there remains a gap between those advancements and how they are used to improve the lives of vulnerable people. No single actor will have all the answers for everything, from urban planning to the protection of coastal cities, but IRC and other civil society groups are critical partners in bringing climate-sensitive, evidence-based technologies and interventions at scale in the places that need it the most.

Examples of the sort of adaptation and resilience solutions that need greater investment include:

- **Seed security:** Strengthening food systems by providing climate-resilient seeds is critical for rebuilding agricultural livelihoods in conflict zones. In places like Pakistan, where flooding has devastated crops, programs that provide droughtand flood-resistant seeds can help restore food security and protect vulnerable communities from further shocks.
- Anticipatory action: Cash reserve programs and early warning systems have proven effective in helping communities prepare for climate shocks, as seen in Nigeria and Guatemala. These proactive approaches reduce the human and economic costs of disasters.
- **Disaster risk reduction (DRR):** These efforts should focus on conflict-sensitive solutions that integrate local knowledge and technology to minimize the damage from climate-related hazards. This includes improving early warning systems and anticipatory action measures that help communities prepare for disasters before they happen.
- **Climate-resilient operations:** The systems that people depend on for their basic needs - whether that be the food and energy supply chain or humanitarian health operations - must be able to operate in a hotter, wetter, less predictable world. Developing strategies to ensure continuity of operations should be a priority for civil society, governments, and private sector actors serving climate-vulnerable communities.



CLIMATE-RESILIENT HUMANITARIAN OPERATIONS

Humanitarian operations are being increasingly impacted by climate change, particularly in fragile regions already burdened by political and economic instability. With 88% of IRC program countries reporting that climate change is affecting their operations — whether from flooding that cuts off aid routes or extreme heat driving up energy demands — humanitarians must adapt to a hotter, wetter and less predictable world. If poorly managed, these operations can strain already fragile local resources and economies; if managed effectively, the work of establishing business continuity contingencies in supply chains and site planning can contribute to the resilience of local communities against climate stressors. There is both an ethical obligation and a strategic opportunity to rethink how humanitarian aid is delivered.

IRC is addressing this challenge head-on. In Jordan's Zaatari refugee camp, IRC is piloting sustainable solutions that ensure essential services remain accessible even in extreme conditions. Solar energy capacity is being expanded to power cooling systems during intense heat waves, and locally developed machines are converting desert air into drinking water using renewable energy, reducing the need for resource-intensive water shipments. These climate-sensitive innovations not only mitigate the environmental footprint of humanitarian operations, they also enhance community resilience in the face of climate change. By piloting climate-sensitive operations, organizations like IRC both minimize their environmental impacts and strengthen service delivery and local resilience.

How to Fund It:

Mobilizing and Targeting Climate Finance

To make climate finance work for conflict-affected regions, the NCQG must be structured to ensure that at least 50% of climate finance is directed toward adaptation, with a particular focus on building resilience in fragile states. This is critical, as these regions are highly vulnerable to climate impacts but remain underserved by existing finance mechanisms. Flexible funding should also be prioritized for anticipatory action, enabling communities to proactively respond to climate risks.

Additionally, development finance must be reformed to ensure that it reaches these high-risk areas, supporting long-term solutions that go beyond short-term relief efforts. For instance, in 2022, 50% of climate finance to the climate-vulnerable and conflict-affected countries came from World Bank IDA, but **IDA financing is disrupted by insecurity and access constraints** in conflict-affected countries.

These initiatives not only helped poor households increase their income but also involved villages and communities in the development of hazard and resource maps, risk management plans, early warning systems, community response mechanisms, and disaster risk reduction. By working with communities to increase resilience to shocks, the IRC is helping to build a more sustainable and secure future for vulnerable populations.

- Shabnam Baloch, IRC Pakistan Country Director, on disaster resilience

To bridge the adaptation finance gap, IRC recommends:

- Setting a target for climate-vulnerable, conflict-affected countries to receive 18% of all adaptation finance for developing nations, based on current costed needs
- Establishing balanced, 50-50 sub targets for mitigation and adaptation finance and treating loss and damage as a separate subgoal
- Ensuring loss and damage funds are accessible to conflict-affected countries through partnerships with civil society and local actors to avoid the same barriers faced in accessing adaptation finance

- Periodically adjusting the NCQG targets based on updated needs assessments and aligning with the five-year Nationally Determined Contributions (NDCs) and National Adaptation Plans (NAPs) review cycles
- Prioritizing a robust IDA21 replenishment and ensuring that it is equipped to deliver to conflict and climate vulnerable countries via effective financing mechanisms and diverse delivery partners, including humanitarian and CSOs
- Developing specific goals for **gender inclusion**, with 88% of climate bilateral ODA finance being gender-sensitive and at least 15% gender-responsive. Mechanisms should also be established for regular, transparent reporting on mitigation, adaptation, loss and damage and gender-sensitive climate finance to ensure accountability and equitable disbursement across countries.

ARTIFICIAL INTELLIGENCE (AI) AND ANTICIPATORY CASH PROGRAMS: Preparing for Disasters in Guatemala

In June 2024, IRC deployed its anticipatory action fund in Guatemala to help vulnerable communities prepare for forecasted heavy rains. Utilizing Al-powered models that analyzed historical data, real-time weather patterns and potential impacts on at-risk populations, the IRC predicted the likelihood of catastrophic flooding. This critical insight enabled the IRC to distribute anticipatory cash payments ahead of the disaster, giving families sufficient time to secure their homes with additional construction materials, protect livestock and purchase emergency supplies, including stocking up on groceries. By acting before the rains hit, the program mitigated the worst effects of the flooding, which led to widespread displacement and damage across the region.

Al played a central role in identifying where and when to intervene, allowing for a proactive rather than reactive approach to disaster relief. Google's Al tools identified flood risk locations and created live maps using data from the **Global Flood Awareness System** and **Columbia University's long-range forecasting** tools. Paired with direct SMS early warning messages from IRC's **Signpost** program, **CuentaNos.org**, the anticipatory action program raised awareness about risks and allowed clients to prepare for the rainy season.

This shift is crucial. Waiting until a crisis unfolds often leads to higher humanitarian costs and greater overall suffering, particularly when roads and markets are rendered inoperable due to flooding. In Guatemala, anticipating needs through Al-driven data allowed the IRC to tailor its response and direct resources to the most vulnerable populations at the right time. The success of this initiative underscores the value of anticipatory action as a strategy to safeguard lives and livelihoods in the face of climate-induced disasters.

How to Deliver It: People-First Partnerships

Delivering climate adaptation in conflict-affected regions requires a people-first approach, with flexible partnerships that prioritize local actors who understand the needs and dynamics of these communities. By directly funding and partnering with civil society organizations and women-led organizations, international efforts can tailor programs to the specific realities of conflict zones. Flexible models that can bring together the public sector, the private sector and civil society are essential for adapting to shifting conditions, and conflict-sensitivity analyses should be integrated into project design to avoid exacerbating local tensions. These measures ensure that interventions are both sustainable and equitable.

To truly reach the most vulnerable, donors must move beyond the traditional exclusive reliance on national governments and embrace a more flexible approach to delivery partners. This means enhancing partnerships with NGOs that can access communities that are beyond the reach of governments, particularly in fragile settings. Direct financing for civil society groups representing marginalized populations — such as women, youth and conflict-impacted communities — is essential. This is not merely a shift in ideology; it is a practical necessity for working effectively in conflict zones. Real "localization" means transferring power to local responders and building trust so that they can lead and deliver aid where it is most needed. Where direct funding of local NGOs is not possible, at minimum donors should partner with international NGOs (INGOs) and country-based pooled funds to ensure that local NGOs are allotted an adequate level of funding.



COUNTRY SPOTLIGHT

PAKISTAN

Flooding and Food Insecurity in Pakistan

Pakistan is facing the devastating impacts of climate change, with rising temperatures, more frequent heat waves and extreme flooding threatening food security across the country. The 2022 floods, which affected 33 million people, highlighted the severity of this crisis, as massive crop losses pushed millions toward hunger. As temperatures continue to rise, the agricultural sector, which employs 40% of the population, is increasingly vulnerable to climate shocks. Farmers are struggling to adapt to unpredictable weather patterns and reduced access to arable land, exacerbating poverty and food insecurity across the country.

To address these challenges, the IRC is designing a seed security program in Pakistan's most affected regions. By providing climate-resilient seed varieties that can withstand extreme conditions like droughts and floods, a program like this can help farmers restore their livelihoods. This initiative will also promote local seed production and farmer-to-farmer exchange, ensuring that communities can rebuild their agricultural systems and reduce dependence on external aid. Co-creating programs like this with farmers and communities is a crucial step toward improving food security in Pakistan as it grapples with the dual threats of climate change and economic instability.



November 2024 | 12

FIGURE 5: Seed Security Programming



TURNING WORDS INTO ACTION

MEETING THE CLIMATE CRISIS OF TODAY AND TOMORROW

The financing negotiations at COP29 present a pivotal moment to move beyond the business-as-usual approach to climate action and ensure the most affected communities have the resources and support they need to respond to this crisis. This is not an either/or question of whether to mitigate the future impacts of climate change or adapt to the current impacts of climate change, but instead a both/and opportunity to alleviate the worst effects of the crisis today while building resilience for the future.

The outcome of the negotiations in Azerbaijan will echo throughout the rest of the decade, with the most vulnerable communities bearing the weight of the decisions. Now is the time to translate commitments into tangible, lifesaving action.