



Navigating the Climate Crisis in a New Era of Aid:

Delivering Impact for Conflict-Affected Communities

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INTRODUCTION

For years, the alarming convergence of conflict and climate change has disproportionately impacted a handful of countries, with devastating effects for the people living there. This is the epicenter of crisis, where escalating climate shocks exacerbate longstanding vulnerabilities and drive humanitarian need.

Now, this toxic feedback loop is set to be dangerously amplified by a new era of aid. Widespread cuts to development and humanitarian assistance are crippling the very systems that enable communities in this epicenter of crisis to build resilience. This erosion of support means that the impacts of the climate crisis will be more severe, the path out of extreme poverty will narrow, the drivers of conflict will intensify, meanwhile costs for disaster response and recovery will rise.

While the international community has begun to recognize the unique impacts of the climate crisis on conflict-affected communities - most notably through the COP28 Climate, Relief, Recovery and Peace Declaration and the COP29 Baku Call and Common Principles - action continues to lag behind. Climate finance alone cannot fill the vacuum left by broader aid cuts. But it can, and must, be a catalyst for resilience. In this new context, there is no margin for error. Every dollar of climate finance must be prioritized well, deployed with maximum cost-efficiency and delivered with impact to ensure these communities are not left further behind.

The Brazil Presidency's ambition for a solutions focused COP30 moving from negotiation to delivery on key areas in its Action Agenda, including resilient food systems and eradicating hunger and poverty, will be undermined without a deliberate attempt to advance these efforts in this epicentre of crisis. This paper sets out a clear path for making climate finance work where it is needed most. It outlines four key actions required to deliver smart, effective, and targeted support in conflict-affected settings:

- Prioritize grant-based adaptation finance for the epicenter of crisis
- Embrace early action to maximize cost-effectiveness
- Build a new model of resilience for conflict settings
- Deliver aid through flexible, people-first partnerships.

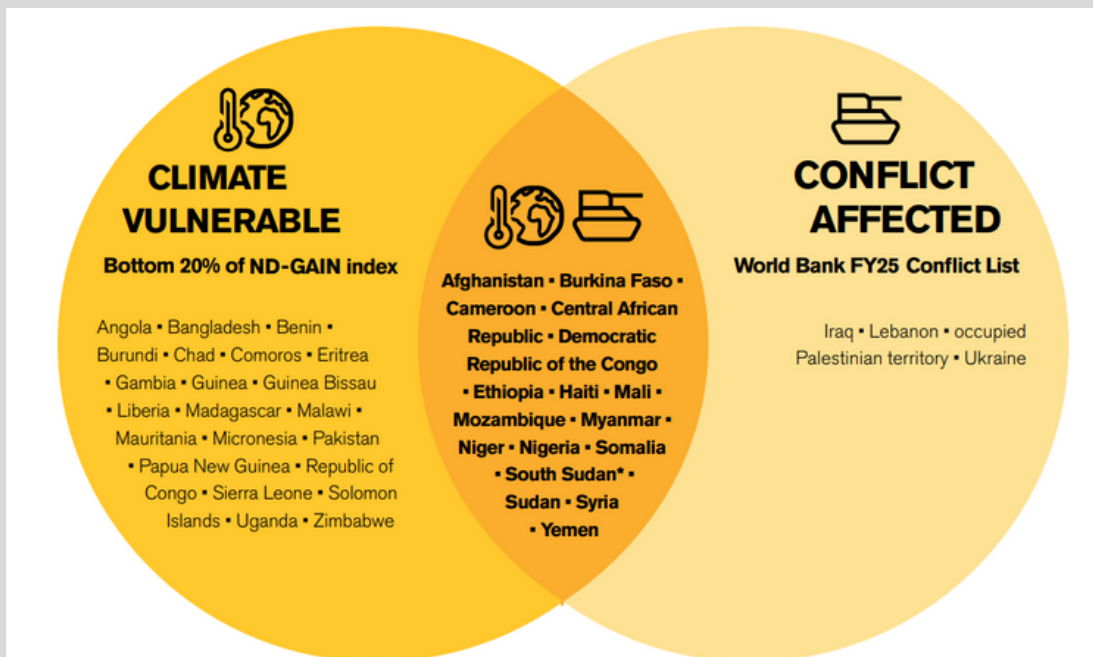
Image above: Pamir, Jamjang County, South Sudan. The sorghum harvested by Anur Kafi Turfan, 63, a refugee from Sudan living at Pamir Refugee Camp since 2016, and his family. The sorghum was grown with the support of the IRC's Economic Recovery and Development (ERD) program on climate-resilient agriculture. **Cover image:** Ajuong Thok, Jamjang County, South Sudan. Mahal Mohammed Tut, 53, a Sudanese refugee shows the chili she is growing at Ajuong Thok Demonstration Plot, where IRC's program on climate-resilient agriculture trains women on how to grow vegetable crops in their own kitchen gardens to improve food security and nutrition. (Both images December 2024).

PRIORITIZE THE EPICENTER OF CRISIS

Rising global needs, hunger and extreme poverty are increasingly concentrated in 17 climate-vulnerable and conflict-affected countries (see Box 1). These countries face the most acute climate impacts compounding other vulnerabilities. Yet **adaptation is severely underfunded** - these countries received only 12% of adaptation finance received by developing countries in 2022, [1] less than half of what they would have been entitled to with a fair distribution based on their climate risk. [2]

Box 1 - Conflict-affected communities at the epicenter of crisis

The IRC identified seventeen countries where the most extreme impacts of the climate crisis are becoming increasingly concentrated, while also being affected by ongoing conflict.



These countries are home to 10.8% of the global population and emit only 4.7% of global greenhouse gasses but represent

- 30% of all people affected by natural disasters over the last three years,
- 44% of people in extreme poverty, estimated to increase to 65% by 2050, [3]
- 70% of people in humanitarian need,
- 70% of people experiencing crisis levels of food insecurity (IPC Phase 3) or worse. [4]
- The vast majority rank within the bottom 20% of the Climate Finance Vulnerability Index across all four future climate change scenarios.
- They are affected by conflict and climate events that negatively impact economic growth. Their economies tend to rely on agriculture, forestry and fishing in a much higher share, exacerbating the economic impacts of climate shocks and increasing food insecurity. In Afghanistan climate-related economic losses exceed \$3 billion during severe droughts - equivalent to more than 18% of the country's GDP and more than Afghanistan's total national budget in 2023.

[1] IRC calculation based on OECD data on climate-related development finance, recipient perspective 2022.

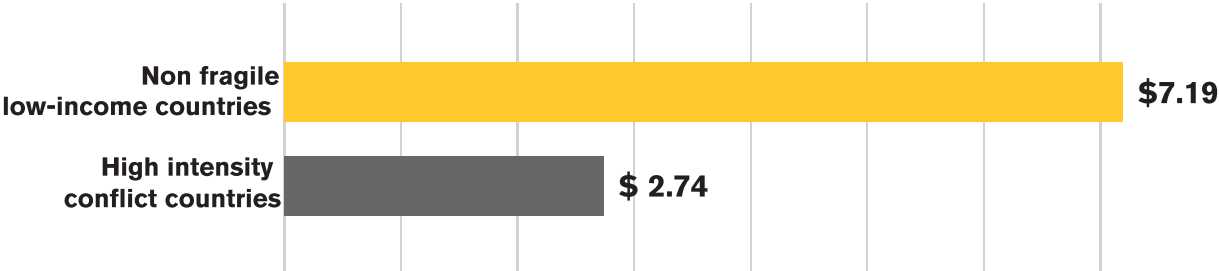
[2] As per the 2024 per-capita based Global Adaptation Finance Index.

[3] Calculation based on the World Bank's Poverty, Prosperity and Planet report.

[4] No data were available for Syria, Burkina Faso or Ethiopia so the reality is higher.

Figure 1: Funding fails to reach conflict settings

In 2020, non-fragile, low-income countries received **more than two and a half times** the adaptation commitments per capita compared to high intensity conflict countries.



Source: [World Bank](#), population-weighted per capita adaptation commitments (in USD) to IDA-eligible countries.

These 17 countries are **facing worsening impacts due to shrinking aid** further limiting resources to adapt and recover from climate impacts. They are among the countries most impacted by current aid cuts, given high levels of humanitarian need, exposure to debt distress and least developed country status. Countries like Afghanistan and Yemen stand to lose more than 10% of their Gross National Income (GNI) due to anticipated cuts, on top of facing severe economic losses due to climate change and conflict.

While most donors remain committed to climate finance, US cuts alone threaten the new \$300 billion goal agreed to support developing countries. [5] Meanwhile development donors increasingly prioritize low-risk, high-return areas, **focusing climate finance to where it is easiest to deliver**. Countries like the UK, Sweden and Germany are cutting funding for resilience in crisis settings, building on a decade-long trend of declining development support: DAC donors’ development funding to the 17 most climate-vulnerable, conflict-affected countries has decreased by more than 40% between 2013 and 2023. [6]

Many donors are also increasingly leveraging **private finance** creating a focus on profit and financial return on investment that deters investments in adaptation in higher risk, lower return conflict-affected communities. Long term investors are averse to risks in conflict settings, and barriers to private adaptation finance - representing only 2% of adaptation finance - are higher in low-income, conflict settings.

Box 2 - Most affected, least supported

Women, girls and other marginalized groups suffer disproportionate and different climate impacts. Climate change and the resulting environmental pressures increase female mortality and gender-based violence, decrease education outcomes for girls, and negatively affect women and girls’ sexual and reproductive health, nutritional status and livelihoods. Yet they have fewer resources to adapt due to pre-existing inequalities and traditionally ascribed gender roles. And while climate adaptation finance that specifically supports women and girls is already scarce - despite being linked with higher effectiveness - the overall trend towards more loan-based and mitigation-focused climate finance adds to the gendered imbalances of climate finance. Women and marginalized groups mainly derive their livelihoods from agriculture, forestry and landuse - sectors that are critical to adaptation. The loan-centric nature of climate finance raises the debt burden, often resulting in fiscal adjustments and debt servicing activities such as de-prioritising social interventions, most of which target women and other marginalised groups.

[5] The US provided 21% of global climate finance through bilateral aid and multilateral climate funds in 2024.

[6] Calculation based on [OECD DAC’s data explorer on ODA](#).

The **shift away from grant-based adaptation and resilience funding in countries most vulnerable to the climate crisis is shortsighted and will ultimately raise costs** for disaster response. Waiting until after disasters have struck to respond with aid will not only cause unnecessary loss of lives, homes, and livelihoods, but will also cost significantly more. Every \$1 invested in risk reduction and prevention can save up to \$15 in post-disaster recovery. Without conflict-sensitive adaptation that protects rural livelihoods and assets, climate shocks can create heightened competition for scarce resources exacerbating communal tensions, increasing risks of violent conflict - especially with the presence of non-state armed groups - and increasing displacement. Conflict also contributes to more rapid environmental degradation and deforestation substantially worsening climate impacts. These impacts are often most severe in areas that are already economically and politically marginalized, despite experiencing similar changes in temperature, rainfall and extreme weather events as other areas in a country, as found by IRC analysis of climate trends in the Central Sahel. Aid cuts leave these communities even more vulnerable to climate shocks - and are already leading to increased hunger, malnutrition, and deaths from infectious disease.

The trend of directing adaptation support to where it is easiest to deliver rather than in the worst affected areas where the cost of inaction is most devastating, needs to be reversed. Grant-based adaptation finance is crucial so the most vulnerable countries do not become subject to more loans and spiraling national debt to address a crisis they haven't caused. A new era of aid demands a paradigm shift for climate finance that prioritizes **flexible, grant-based pre-arranged finance for adaptation and resilience to the epicenter of crisis**, where needs are greatest and climate impacts are concentrated, reducing disaster response costs down the line.

RECOMMENDATIONS

To ensure climate finance reaches those in greatest need, bilateral and multilateral donors should prioritize flexible, grant-based adaptation funding for communities at the epicenter of crisis.

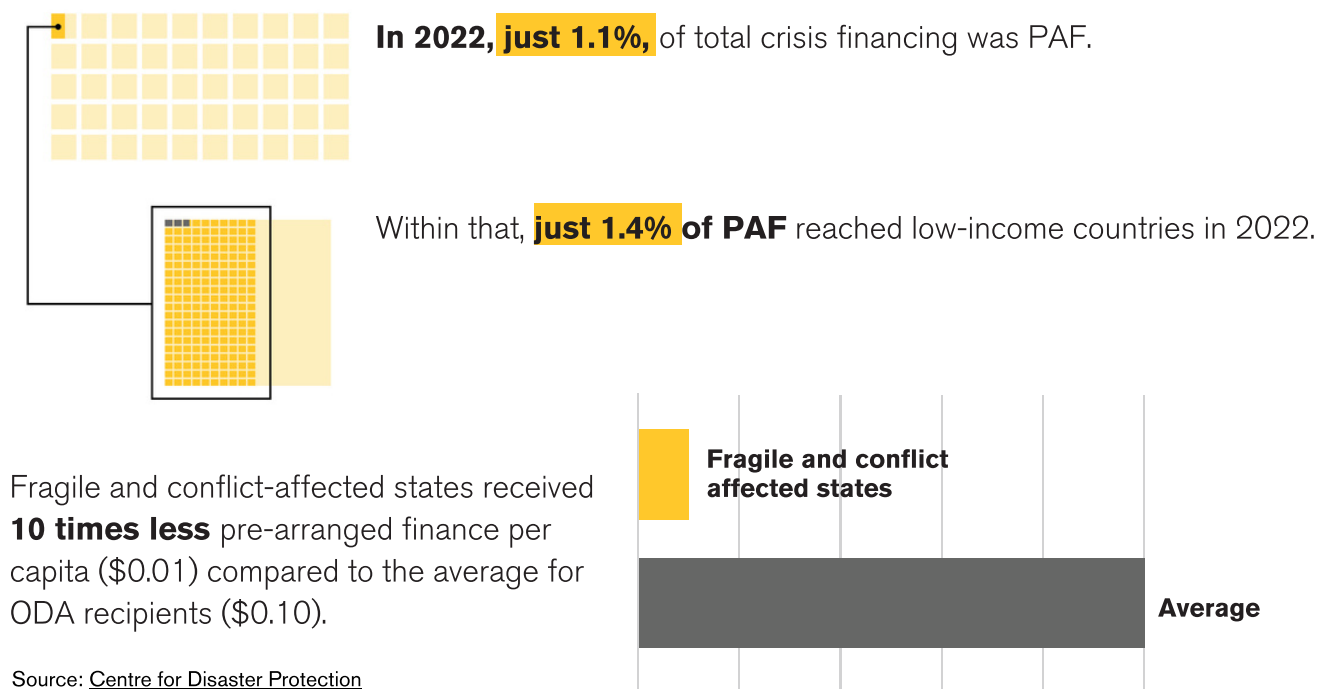
- At COP30 donors should agree on a **new tangible and ambitious adaptation finance goal** for developing countries by 2030 that achieves a 50-50 balance for adaptation and mitigation, and includes vulnerability-weighted criteria recognising the adaptation finance gap for the 17 most climate-vulnerable, conflict-affected countries.
- To close this gap, set a **target for climate-vulnerable, conflict affected countries** to receive 19% of all adaptation finance committed to developing countries, based on the current best available estimate of the costed needs. [7]
- **Expand technical and financial support for more conflict-affected countries** via the UNFCCC's Needs Based Finance thematic project 'Climate Finance for LDCs and SIDS Facing Conflict and Severe Humanitarian Needs (FINCOAHN)' aiming to help countries develop tailored strategies to access climate finance. Ensure local actors and conflict-affected communities are invited to co-design adaptation solutions.

[7] The IRC calculated the annual adaptation finance needs as specified in the available NDCs and NAPs of 13 climate-vulnerable, conflict-affected countries which represents \$20.2 billion annually for 2021-2030, compared to data from the UNEP Adaptation Finance Gap Update report specifying 85 developing countries submitted costed adaptation needs for a total cost of \$105 billion annually for 2021-2030.

EMBRACE EARLY ACTION

In a new era of aid, funding must stretch further. The current model of waiting for a disaster to strike before mobilising and releasing funds is inefficient and expensive. A more cost-effective and humane approach is to get ahead of predictable climate shocks. By using forecasting tools to resource and act *before* a crisis hits, the international community can save lives and stretch limited budgets further. This is the logic behind early action, which can yield up to \$7 in avoided losses and added benefits for every \$1 invested. **Pre-arranged crisis finance (PAF) that pays out on pre-determined triggers shortly after a shock** offers a promising avenue for rapidly and predictably channeling funding to affected communities reducing crisis impacts and cost, but it is not yet reaching conflict-affected countries (see Figure 2.)

Figure 2: Pre-arranged finance (PAF) fails to reach those in need



Anticipatory finance, that is pre-arranged but **pays out before the worst impacts of a climate shock**, is a cost-effective and efficient way to address humanitarian needs while strengthening resilience to predictable risks using programmes such as anticipatory cash transfers. Building on IRC's earlier studies showing that anticipatory cash transfers mitigate the impacts of shocks on livelihoods, the IRC is expanding evidence on how to maximize anticipatory finance and action's effectiveness. Latest research shows that households who received anticipatory cash and early warning messages for a second time, resorted to fewer negative coping strategies to meet food needs compared to clients receiving support for the first time, and engaged in more long-term climate adaptive actions, such as dry season irrigation farming and using climate tolerant crop varieties.

Yet, in spite of growing evidence and UN, donor and NGO commitments in the 2024 Grand Bargain Caucus to track and scale anticipatory action (AA) funding, it is not keeping pace with expectations. Amounts disbursed for AA in 2024 declined from 2023 levels, already under 1% of humanitarian funding. Current aid cuts further threaten progress; while Germany was the first donor to commit 5% of its humanitarian budget to AA, it has slashed its humanitarian budget by more than 50%, shrinking the volume of AA available.

Effective PAF and AA rely on **early warning systems infrastructure and capacity** that is under-resourced in climate-vulnerable, conflict-affected communities where it is needed most. It is nevertheless possible to overcome challenges to implementing early warning systems and anticipatory action in conflict settings, such as access restrictions, weak national forecasting and weather monitoring services and conflict-related disruptions. Thirty three out of 121 anticipatory action activations globally in 2024 took place in fragile and conflict affected settings. Effective AA in these complex settings needs flexible funding mechanisms and operational procedures that allow for shifting activities in response to evolving risks. Early warning systems need to be resourced, community based and involve diverse local actors who can assess changing security and power dynamics and deliver inclusive early warning and action.

Innovative pilots by NGOs can contribute to increased protection of the most at-risk populations in these countries. The IRC is piloting the use of parametric insurance, which offers rapid insurance payouts based upon pre-defined triggers, for increasing the resilience of education systems and ensuring children are protected when climate shocks disrupt education (see Box 3).

Box 3 - IRC's insurance pilot for climate-resilient education

The IRC is implementing a Climate Resilient Education Systems Trial (CREST) in Kenya to address the growing impact of climate shocks on education access. The project uses parametric climate insurance through the Africa Risk Capacity (ARC Ltd.) to release funding when a pre-arranged trigger is reached, and provide cash and voucher assistance and remote education and child protection services. This pre-arranged response helps families avoid harmful coping strategies and ensures children remain safe, supported, and able to continue learning through school disruptions. Recognizing the need to expand initiatives like CREST, IRC partnered with the World Bank to investigate how disaster risk financing (DRF) and climate finance can strengthen education system resilience in vulnerable regions. These findings helped launch an Education Resilience Finance Pact, spearheaded by the IRC and endorsed by FCDO at the Seville Financing for Development Conference.

Farang farang Adamawa, Nigeria. 21-year-old Tabitha Usman Ibrahim is a Desk Help Officer for the IRC, Gates Foundation and Education Above All community programme, disseminating critical information about climate-related emergencies to help her community prepare and mitigate the impact of shocks including flooding. Through training, Tabitha learned to interpret early warning signals, communicate effectively with her community, and support them in adopting proactive measures to mitigate the effects of floods. (November 2024).



Country Spotlight - Afghanistan

Afghanistan's climate and location make it highly drought-prone—the most recent drought, which ran from 2021-2024, impacted more than 11 million people. A widespread failure of the 2024-2025 winter rains has now locked large parts of the country in drought, with the most intense impacts in the North. Outcomes are expected to be more severe than previous droughts. Widespread crop failure, severe pasture loss, groundwater depletion and lack of water for people and livestock are compounding existing vulnerabilities, with farming and pastoralist communities rapidly losing their ability to cope and reaching emergency levels of food insecurity.

When long-range forecasts showed a severe drought was imminent in Afghanistan, the IRC acted. Rather than waiting for crops to fail, livestock to die and families to lose everything, a rapid response was launched. Despite the drastic USAID cuts resulting in closure of humanitarian programs throughout the country, this proactive planning meant that even with operational challenges, the IRC was able to reach 2,800 of the most vulnerable households with cash assistance to help them prepare. This is the 'Follow the Forecasts' model in action: using data to deliver aid precisely when and where it will have the most impact. The response will continue through to June 2026, supporting families through the winter lean season, and into the next harvest period.



Fadumo Dahir Ali is an IRC client who lives in the small village of El-Duale, located on the outskirts of Hubo, Mudug region, Galmudug state, Somalia. She has received anticipatory cash assistance to help her family, and her livestock curb the drought in the region. The IRC implements its 'Follow the Forecast' approach in Somalia with support from the German Federal Foreign Office (April 2025).

The IRC is implementing its **“Follow the Forecasts”** model - which helps prioritize scarce humanitarian funding for places with the highest probability of climate hazards occurring - in conflict-affected countries such as Somalia and Afghanistan (see Country Spotlight and photo). Rather than investing in pre-determined country-specific frameworks far in advance of forecasts that may not trigger activation, this model triages geographic locations using global long-range, open-source seasonal forecasts that can indicate high probability of floods or droughts months in advance, including in conflict settings.[8] When an upcoming climate hazard is identified, it convenes a rapid contingency planning in consultation with local partners, swiftly building trigger mechanisms and targeting communities based on hazard risk exposure and vulnerability. When the trigger thresholds are met, resources are unlocked to provide early warning messages and cash to vulnerable households to prepare themselves for the shock. This model enables efficient allocation of scarce resources to deliver meaningful impact where it matters most. The IRC is investing in strengthening cash readiness and preparedness for country teams and partners in the countries on the IRC's Emergency Watchlist. To continue to generate learnings and drive innovation, the IRC is growing its direct delivery of anticipatory action, with a focus on testing the Follow the Forecast model approach in additional hazards and sectors. The IRC aims to scale the model, via use by other key stakeholders, including international stakeholders, national governments, and local CSOs.

[8] Forecasts using remote sensing data and global models were able to predict most of the major floods and droughts in 20 countries affected by protracted conflict over the last 20 years.

RECOMMENDATIONS

To maximize the impact of every dollar spent, donors should **embrace pre-arranged financing and anticipatory action** that save lives and reduce the long-term costs of crisis response, including in conflict settings, in line with commitments made in the Getting Ahead of Disasters Charter.

- **Scale up pre-arranged finance in conflict settings**, in line with the High Level Panel on Closing the Crisis Protection Gap's recommendations, making finance mechanisms coherent and accessible to local organisations and NGOs. The global coalition to scale up pre-arranged financing tenfold by 2035, recently launched by the UK and the Bridgetown Initiative, should include explicit commitments to reach conflict settings.
- In line with Grand Bargain commitments, direct a minimum of **5% of humanitarian budgets to anticipatory action** by 2026 with a strategy for further expansion by 2030 tied to robust forecasts and community enabled triggers.
- Provide long-term flexible anticipatory funding, accessible to NGOs, for a 'Follow the Forecast' model of anticipatory action that prioritises early warning and cash responses **where climate hazards are most likely to occur**, and not pre-tied to a specific country or geographic zone.

BUILD A PEOPLE-CENTERED MODEL OF RESILIENCE

Prioritizing adaptation and resilience in conflict settings where climate impacts are concentrated is vital to avoid spiraling costs for disaster response. However **current approaches do not reach the epicenter of crisis** because most are designed for stable contexts. Many interventions rely on functioning institutions, infrastructure, and markets that are often disrupted in conflict-affected contexts. Resilience programming is often top-down and out of sync with on-the-ground realities, using standardised or donor-driven frameworks, excluding community voices and weakening local institutions. IRC's research in Afghanistan and Somalia found that disaster risk reduction programs are ineffective when poorly designed, implemented without meaningful local consultation, or undermined by political dynamics. Rigid financing mechanisms further limit adaptability to rapidly changing conditions in volatile environments.

What is needed to bend the curve of increasingly diverging outcomes in stable versus conflict settings, is a **people-centered model of resilience tailored to conflict settings**. Evidence-based, cost-effective and conflict-sensitive climate resilience solutions, in line with the Principles for Effective Climate Action, Relief, Recovery, and Peace endorsed by key donors and practitioners at COP29, are required to deliver real results for communities navigating the frontlines of climate disruption and conflict.

Resilience actions must be adaptive and tailored to the specific challenges of crisis contexts and most at risk groups. The system-level breakdown in conflict-affected communities requires systems-level solutions. Thorough analysis of local dynamics and challenges, and co-design of solutions with communities and local partners ensures programming is effective, inclusive and sustainable. Integrating conflict-sensitive approaches and conscious efforts to increase social cohesion into program design promote equity and prevent exacerbating local tensions.

Flexible finance models that enable rapid pivots, iterative learning, and collaboration across public, private, and civil society actors can respond to shifting risks while maintaining long-term resilience goals. When solutions are designed for change, they can endure it and drive transformation in the most challenging environments. Cost analysis can further help to maximize impacts informing what can be scaled and how efficiency can be improved over time.

The IRC is committed to building upon proven practices, tailored to communities in conflict settings and paired with innovative approaches that amplify impact, scale, and reach while maximizing cost efficiency. For example, in Northeast Syria (see Box 4), the IRC drives innovation by integrating behavioural insights into program design to ensure adoption of new agricultural practices and shift social norms to increase women's inclusion.

Box 4 - IRC's system-led, gender transformative innovation in Syria

The availability of quality seeds is crucial for food security and livelihoods in many rural communities, but is limited in conflict settings due to degraded irrigation infrastructure, weak seed quality control, and disrupted farmer support services. In Northeast Syria, the IRC adopted a system strengthening approach that addresses seed system breakdown and strengthens the supply, availability, and accessibility of high-quality, climate-adapted seeds. In Syria –as in many other places worldwide– women are largely excluded from agricultural value chains. Entrenched gender norms limit their access to quality inputs, financial resources, and decision-making opportunities critical for resilience and food security. In response, the IRC integrated behavioral insights into program design to work towards shifting social norms and increasing women's inclusion. Strategies such as empowering women influencers and pairing experienced female farmers with newcomers, have significantly increased women's participation, confidence, and crop yields in wheat cultivation. By aligning with local norms and motivations, women's earning potential was increased, their role in decision-making strengthened, and perceptions of their capabilities reshaped, ultimately contributing to more inclusive, resilient seed systems that advance food security and economic empowerment.

RECOMMENDATIONS

Bilateral and multilateral donors and climate funds should adopt a **people-centered model of adaptation and resilience in conflict settings** to help communities withstand recurring climate shocks and avoid future losses based on the following principles:

- **Evidence-based**, grounded in an understanding of local economic, political and cultural dynamics and behavioural insights.
- **Conflict-sensitive, gender-sensitive and community-led**, rooted in local systems and partnerships with local actors.
- **Supported by cost evidence**, to maximize the impact for every dollar spent. Compare what solutions cost and what they deliver—scaling what works and stopping what doesn't.
- **Adaptive** and designed for change in unstable environments. Finance mechanisms should allow for quick pivots and iterative learning.

DELIVER THROUGH FLEXIBLE PARTNERSHIPS

Currently, climate finance and pre-arranged finance initiatives like the Global Shield against Climate Risks prioritize partnerships with national governments. Less than 10% of climate finance reaches the local level. In 2022, 60% of adaptation finance in the 17 climate-vulnerable, conflict-affected countries went through governments, and only 14% through NGOs.[9] However **conflict-affected governments can lack capacity, political will, legitimacy or control** to deliver climate adaptation for the most vulnerable communities. IRC analysis shows the number of authorities deemed illegitimate by donor governments (“de facto authorities” - DFAs) has increased six-fold over the last 20 years - with 13 out of the 17 climate-vulnerable, conflict-affected countries, ruled by or containing DFA-controlled areas in 2024. Donors rarely provide climate support for people living in areas controlled by armed groups, and tend to suspend or cancel funding when changes in authorities occur, leaving communities at risk.

Weak or fragmented state institutions undermine meaningful nationally led crisis financing strategies and National Adaptation Plans (NAPs). Over a third of the climate-vulnerable, conflict-affected countries are yet to develop a NAP. Government-led adaptation actions in conflict settings can be hindered by limited resources, political instability, a focus on immediate needs and lack of data and evidence from conflict-affected areas.

Mudug Region, Somalia. Abas Mohamud Nur is an Animal Health worker. He was trained by IRC to treat livestock helping families in the town of Bajela Mudug region under the Project “Building Resilient Communities in Somalia”. Abas Also operates a pharmacy selling livestock medicine He treats 300 livestock a week.



Given the challenges to state-led adaptation, **local initiatives are crucial for community resilience**. In Yemen, World Bank evidence found community-based project outcomes were more resilient to conflict disruption than state-led ones. Humanitarian agencies and local NGOs can access communities beyond the reach of governments, and have a long history of engaging with non-state armed groups, making tailored climate action possible in these areas. Civil society and women-led organisations with deep local knowledge are best positioned to anticipate and respond to disasters in real time, and often lead small-scale adaptation and resilience efforts.

[9] IRC calculation based on OECD data on climate-related development finance, recipient perspective.

Direct financing for civil society organisations representing marginalized populations — such as women, youth and conflict-impacted communities — is essential. However, current aid cuts are threatening local organisations. In Afghanistan, national NGOs were hit the hardest by drastic USAID cuts. Funding reductions and crumbling support for gender equality risk shutting down half of all women's organizations in crisis zones and undermine inclusive and safe adaptation programming for women and girls. Meanwhile progress on making climate finance accessible to local actors is too slow (see Box 5).

Box 5 - Slow progress on accessible climate finance

Many multilateral climate finance providers have made commitments to enhance access for local actors, but implementation is slow or not yet reaching conflict settings. The World Bank's CSO partnerships remain limited despite acknowledging their importance in its new Framework for promoting FCV-Sensitive Climate Action. Similarly the Global Environment Facility (GEF) recognizes the importance of local partnerships in its fragility strategy but so far, limited finance is reaching the local level. The Adaptation Fund has introduced a modality in 2024 for supporting locally led adaptation efforts, but so far no conflict affected country has received support. The Green Climate Fund (GCF) is piloting new funding windows, such as the 'Project-specific Assessment Approach,' including \$200 million for an enhanced direct access modality which allows NGOs to submit proposals. Yet the process remains overly complex, slow, and bureaucratic, and has not gone far enough in expanding access to at-risk groups.

Initiatives like the Climate Justice Resilience Fund and the Global Alliance for Green and Gender Action are good examples of how dedicated grant making to local actors and especially to women, youth and indigenous people can foster locally-led climate action.

RECOMMENDATIONS

To ensure that aid reaches the communities that need it the most, not just where it is easiest to deliver, donors should **deliver climate finance through flexible, people-first partnerships** with local civil society, humanitarian actors, and women-led organizations, ensuring funding mechanisms are accessible to subnational actors and locally-led adaptation is supported.

UNFCCC and donors should prioritize support for climate-vulnerable, conflict-affected countries in developing and implementing ambitious and informed **National Adaptation Plans (NAPs)**, that take the needs of at-risk local communities into account and are informed by data collected in conflict settings.