

FROM PROMISE TO DELIVERY: Scaling Up Adaptation Finance for Those Most at Risk



CARE INTERNATIONAL COP31 POLICY PAPER 2026



INTRODUCTION

THE CLIMATE CRISIS IS ACCELERATING FASTER THAN POLITICAL WILL TO ADDRESS IT. Across the world, communities are facing increasingly severe droughts, floods, storms, heatwaves, wildfires, ecosystem degradation, and other climate impacts that threaten lives and livelihoods. Climate change is not a future threat: people and communities are already living with its consequences, and the costs of inaction are rising every year. Climate change is intensifying the impacts of El Niño in many regions, as rising temperatures and a warmer atmosphere can amplify associated heat, drought, and heavy rainfall extremes, placing additional pressure on already vulnerable communities.

The United Nations Environment Programme (UNEP) [2026 Limiting Overshoot Report](#) has formalized what we have long seen coming: Parties have not stayed on track to meet the commitment of limiting global temperature rise to 1.5°C, with profound and increasingly severe impacts expected as a result. Every fraction of a degree avoided reduces the risks of poverty, hunger, displacement, biodiversity loss, economic disruption, and irreversible loss and damage. While adaptation is essential, it cannot keep pace with unchecked warming. Climate action must be grounded in both the best available science and the lived realities of communities most affected by climate change, ensuring that decisions are evidence-based, inclusive and responsive to local contexts.

This work comes at a time when multilateralism is under increasing pressure, and the international climate process is struggling to deliver the scale and speed of action required. Growing distrust between Parties continues to hinder progress, with negotiations too often becoming stuck in debates that pit adaptation against mitigation. Yet these are not competing priorities. Mitigation is essential to limit current and future climate risks, while accelerated adaptation action is critical to protect people and ecosystems from the impacts that are already occurring and those that can no longer be avoided.



The international community has never had a clearer mandate to act. The United Nations' General Assembly (UNGA) endorsed, by a large majority, the International Court of Justice's (ICJ) landmark Advisory Opinion on climate change, reaffirming that governments have obligations under international law to act effectively on climate change, protect the climate system, and address the harm caused.

COP31 should turn commitments into concrete implementation and measurable results. Building on the decisions adopted at COP30, including progress on the Global Goal on Adaptation (GGA), renewed commitments to triple adaptation finance, implementation of the Gender Action Plan (GAP), and advancing the just transition, the international community must now demonstrate that these outcomes will translate into tangible improvements for vulnerable communities.

CARE International recognizes the need for private finance in climate action. Private finance should be viewed as complementary to, not a replacement for, public climate finance. Public climate finance remains essential, particularly for adaptation, loss and damage, and support to vulnerable and fragile countries and communities where private investment is often limited. As climate finance commitments under the United Nations Framework Convention on Climate Change (UNFCCC) and the Paris Agreement are obligations agreed between countries, CARE International believes that international climate negotiations must continue to prioritize ambitious, predictable, and accessible public climate finance that reaches the local level and communities most affected by climate change.



KEY DEMANDS FOR COP31



CLIMATE FINANCE:

Developed countries must provide a clear and credible pathway to deliver the New Collective Quantified Goal (NCQG) of \$300 billion annually by 2035 and significantly scale up predictable, accessible, and predominantly grant-based climate finance.



ADAPTATION:

Parties must close the adaptation finance gap and move from frameworks to implementation, ensuring finance reaches vulnerable communities and supports locally led, gender-responsive adaptation.



GENDER:

Parties must fully implement the Belém Gender Action Plan, with adequate resources, accountability, and meaningful participation and leadership of women's rights organizations and women-led groups.



LOSS AND DAMAGE:

Developed countries must urgently scale up predictable, public and predominantly grant-based finance for the Fund for Responding to Loss and Damage and ensure direct, accessible support reaches affected communities.



MITIGATION:

Parties must accelerate implementation of ambitious 2035 NDCs aligned with 1.5°C and deliver a just, orderly, and equitable transition away from fossil fuels, with increased support for developing countries.



DETAILED KEY DEMANDS

1 CLIMATE FINANCE

COP31 is expected to mark a shift from commitments on paper to implementation. Yet, for many developing countries, delivering ambitious climate action-particularly adaptation-will depend on predictable, adequate and accessible international climate finance.

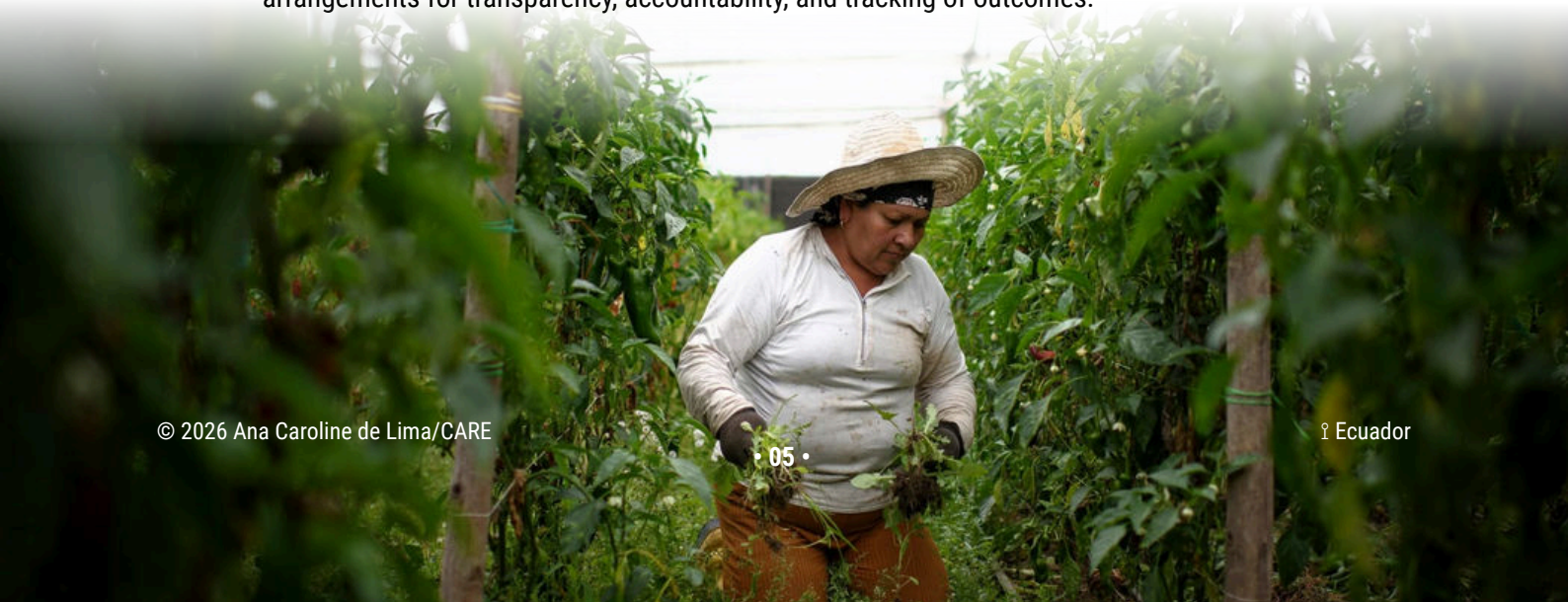
Without greater certainty that promised resources will materialize, ambitions to accelerate climate action will remain out of reach. Most developed countries have yet to set out credible plans for scaling up climate finance in line with the New Collective Quantified Goal (NCQG) of \$300 billion annually by 2035 or delivering on their commitment to triple international climate finance by that year.

This lack of political will was evident during the June 2026 UNFCCC climate negotiations at SB64 in Bonn, where Global North countries showed little willingness to engage in a meaningful discussion on how they meet their clear obligations under Article 9.1 of the Paris Agreement to provide financial resources for mitigation and adaptation in developing countries.

COP31 should launch a process that provides both a pathway to significantly increase climate finance in the years ahead and greater clarity on how the NCQG will be implemented and delivered.

KEY DEMANDS FOR CLIMATE FINANCE:

- **Credible Climate Finance Scale-Up Plans:** Developed country Parties to communicate clear, transparent, and achievable plans for scaling up climate finance well ahead of COP31, including how they will contribute to meeting the NCQG and the commitment to triple adaptation finance.
- **Deliver on Article 9.1 Obligations:** A substantive discussion at COP31 of developed countries' obligations under Article 9.1 of the Paris Agreement, including how climate finance commitments will be translated into concrete, predictable and accessible financial support, with a strong focus on grant-based finance for adaptation and loss and damage.
- **NCQG delivery Plan:** A COP31 decision to develop a comprehensive delivery plan for the NCQG, bringing together developed country Parties, multilateral and bilateral development finance institutions, MDBs, and climate funds. The plan should establish clear pathways for finance to reach vulnerable countries, communities and women-led organizations and groups, alongside robust arrangements for transparency, accountability, and tracking of outcomes.





FINANCE FOR ADAPTATION ACTION

Adaptation sits at the heart of the climate response, bridging the gap between mitigation efforts and the urgent needs of communities already facing the impacts of climate change. It is the pillar that protects people, livelihoods, and ecosystems from the impacts of a warming world, while strengthening resilience to future shocks.

In 2015, at COP21, with important contributions from the CARE International delegation, Parties established the Global Goal on Adaptation (GGA) under Article 7 of the Paris Agreement. The GGA aims to enhance adaptive capacity, strengthen resilience, and reduce vulnerability to climate change. Since 2015, Parties have made gradual progress, including adopting the UAE Framework for Global Climate Resilience at COP28. At COP 30, Parties adopted 59 global Belém Adaptation Indicators, intended to inform national approaches to tracking adaptation action and progress.

At COP 30, Parties also established the Belém–Addis Vision on Adaptation, which comprises a two-year policy alignment process by Parties. This includes testing the application of the Belém Adaptation Indicators in different countries, incorporating the indicators in national reporting processes, and consulting relevant practitioners and other stakeholders. Parties also launched the technical work to improve the metadata and methodologies for the Belém Adaptation Indicators, which will be considered at COP32 in Addis Ababa.

Parties also called for efforts to at least triple adaptation finance by 2035, a weak commitment that does not match the scale of ambition needed, despite clear commitments to provide finance for adaptation needed in developing countries. The [UNEP Adaptation Gap Report 2025](#) estimates adaptation finance needs at \$310 billion per year in 2035 based on modelled costs. Based on extrapolated needs expressed in Nationally Determined Contributions (NDCs) and National Adaptation Plans (NAPs), this figure rises to \$365 billion per year.

Progress was limited at SB64, where discussions ended without agreement under Rule 16. Parties were unable to reach consensus on the adaptation finance target and composition of the task force that would lead the process of developing data and metadata for the indicators.

Effective adaptation is not about having more frameworks in place. It must address the inequalities, power imbalances and structural barriers that shape who is most at risk, who has access to resources and who gets to influence decisions about the future. Women, Indigenous Peoples and local communities are not simply recipients of adaptation support: they are leaders, rights-holders and custodians of knowledge that is essential to building resilience. Climate finance must therefore shift power as well as resources, reaching the people and institutions delivering adaptation and strengthening people's resilience and agency.

COP31 should shift the focus from negotiating frameworks to real implementation. The GGA should be operationalized through an equitable and inclusive approach, with the long-term goal of ensuring finance flows support climate-resilient development and deliver measurable benefits in people's lives. For CARE International, success will be measured not by the existence of indicators, data, and metadata alone but by whether finance reaches vulnerable communities affected by climate change and strengthens their resilience.



CARE works with smallholder farmers, including female farmers, to adapt to drought and water scarcity, strengthen livelihoods, and navigate overlapping climate and humanitarian crises.

KEY DEMANDS FOR ADAPTATION:

- **Scaling Adaptation Finance:** Developed countries should demonstrate their commitment to tripling adaptation finance to at least \$120 billion by 2035 by agreeing on a credible delivery plan, primarily through public, grant-based finance. This should include concrete measures to close the persistent adaptation finance gap and ensure that finance is predictable, accessible, adequate, needs-based, and reaches the vulnerable countries and communities that need it most.
- **Access to Adaptation Finance:** Adaptation finance channels must be reformed to increase access and allocation for those who need them most by reducing administrative barriers; strengthening accreditation processes and supporting local institutions and women-led groups, including by operationalizing key principles of locally led adaptation and resilience-building in funding mechanisms.
- **Belém–Addis Vision:** Parties should operationalize the Belém–Addis Vision by establishing a technically robust and regionally balanced task force to advance the methodological and metadata work for the adopted adaptation indicators to support countries and communities to effectively measure successful adaptation.
- **Adaptation Fund:** At COP31, Parties should reaffirm their commitment to a strong, accessible and adequately resourced Adaptation Fund. The Fund has a proven track record of delivering high-quality, gender-responsive and locally led adaptation finance, particularly for communities most vulnerable to climate change. However, the Fund's persistent challenges in mobilising sufficient resources, alongside unresolved negotiations on its transition to the Paris Agreement, risk undermining its ability to deliver at the scale required.
- **Green Climate Fund:** The Green Climate Fund (GCF) should continue to uphold its commitment to allocate at least 50% of its resources to adaptation, ensuring that this finance is accessible, predictable and reaches the communities most vulnerable to climate change.

FROM SMALL FLOCKS TO STRONGER LIVELIHOODS: WOMEN BUILD CLIMATE RESILIENCE IN VIETNAM

In rural communities in Tuyên Quang and Lai Châu, Vietnam, raising chickens and ducks has traditionally been considered “women’s work”. Women tended the animals each day but often had limited influence over investment, production and markets. Increasingly erratic weather added another challenge: heatwaves, cold spells and rising disease risks made small flocks more vulnerable, threatening household income and savings. “When the weather changes suddenly, our chickens are more vulnerable, and many households lose part of their flock,” explains a member of a Village Savings and Loan Association in Yên Thành commune.



Through the Advancing Women’s Economic Empowerment in Vietnam (AWEEV) project, funded by Global Affairs Canada, CARE worked with women to make existing livelihoods more resilient. Women adapted poultry production seasonally, chose locally adapted breeds, improved disease prevention, and used locally available feed to reduce costs. Across the wider project, 1,844 ethnic minority women – 69.38% of women surveyed – were applying at least three climate-smart practices by project end, up from 36.8% at baseline. Overall, AWEEV directly reached 4,982 people, including 4,142 women, across 13 communes.

The changes extend beyond the farmyard. Women are pooling produce, tracking costs and revenues, and using social media platforms, such as Zalo and Facebook, to reach buyers. Across AWEEV, women’s meaningful participation in household economic decision-making rose from 59.5% to 96.7%. For poultry farmers, this greater agency means they can better adjust production to climate conditions, manage risks, and protect their livelihoods as the climate changes.



A blue circle containing the white number "3", which is part of a larger orange arrow shape pointing to the right.

GENDER

The climate crisis does not affect everyone equally. Structural inequalities, including limited access to resources, decision-making power, land rights, and finance, exacerbate women and girls' vulnerability to climate impacts. Climate action needs to challenge those structural inequalities to enable the participation of all people and go beyond creating a greener world towards creating a just one. Women and girls already play a critical role in climate mitigation, adaptation, and community resilience building. Their rights, agency, and leadership must be recognized, protected, and supported. Climate action must therefore champion gender equality.

As the first COP following the adoption of the Belém Gender Action Plan (GAP), COP31 presents a critical opportunity to move beyond commitments and drive meaningful implementation and accountability for gender-responsive climate action. For CARE International, this means using COP31 to amplify evidence about women's leadership at the local level, strengthen implementation of the GAP across climate policies and finance, and push for ambitious, adequately resourced action that addresses the structural barriers limiting women's equal participation and benefit from climate action. It should also mean putting women's enterprises, organisations and women-led networks and movements at the center of implementation and oversight. This requires moving beyond consultation by ensuring they have the resources, decision-making power and influence to shape implementation and monitor whether commitments are delivered. This should extend to climate finance: gender-responsive finance should reach and resource women's rights organisations, women-led organisations and women-led enterprises. The GAP establishes a nine-year framework to advance gender-responsive climate action and includes 27 activities aimed at strengthening gender equality across climate policy and implementation. At COP31, in addition to organising several mandated activities and delivering the formal outputs according to the timeline set in the GAP, momentum must be built among all parties, civil society and other stakeholders towards comprehensive implementation of the GAP. This goes beyond just the UNFCCC space: CARE International calls on countries to ensure that their national climate programs, plans and projects are gender responsive. Furthermore, the UNFCCC and Parties need to ensure the full, equal, meaningful and safe participation and leadership of women and girls at the conference.

KEY DEMANDS FOR GENDER:

- **Implementation of the Belém GAP:** All countries should fully implement the Belém GAP and ensure its ambitions for gender equality are coherently mainstreamed throughout the UNFCCC and national climate policies.
- **Resource GAP Implementation:** Developed countries should guarantee that the UNFCCC gender team is fully funded to ensure the effective and timely implementation of all GAP activities it is mandated to lead.
- **Sustain Momentum and Leadership on the GAP:** All Parties should maintain momentum on the GAP by attending and contributing to GAP activities held at COP31 and during SB meetings, pre-COP events, or regional climate meetings. Furthermore, all governments should support the engagement and leadership of the National Gender Climate Change Focal Point (NGCCFP) in the implementation of the GAP.
- **Translate the GAP into National Action:** Domestically, all countries should ensure that national assessments, due in 2027, of relevant issues such as health, violence against women and girls, and CARE International work in the context of climate change, are carried out thoroughly and include consultations with local and national women's organisations to inform their development (deliverable A.3.9 in the GAP). National implementation of the GAP should be based on these assessments, as well as other relevant mappings and information that is informed by consultations with impacted women and girls.

FROM SILENT CONTRIBUTOR TO DECISION-MAKER: RACHEL'S JOURNEY TO LOCAL LEADERSHIP IN KENYA

In the highlands of Kuresoi South, Kenya, Rachel Sang spent years working long days on her family's farm. She cultivated the land, but decisions about what to plant, what to sell, and how to use revenue were often made without her input. At the same time, increasingly erratic rainfall made harvests less reliable, leaving her working harder while struggling to improve her family's livelihood. Like many rural women, Rachel played a central role in food production but had limited influence over decisions that affected her life.



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Through [CASCADE](#), a programme supported by CARE International and GAIN and funded by the Dutch Ministry of Foreign Affairs, Rachel joined Farmer Field and Business Schools (FFBS), where she learned climate-smart farming techniques, business skills, nutrition practices, and participated in household dialogues on shared decision-making. She diversified her farm, adopted water-saving and soil-improving practices, and began managing her farm as a business. Her monthly income increased more than fivefold.

The impact went beyond higher yields and income. Rachel now shares decisions about farming and household finances with her husband, improving both her influence within the household and her family's access to nutritious food. Her farm has become a learning site for other farmers, demonstrating how investing in women's skills, resilience, and leadership can strengthen livelihoods, gender equality, and community resilience in the face of climate change.



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FUNDING FOR LOSS AND DAMAGE

COP28 marked a historic milestone for the Loss and Damage agenda. Parties adopted the decision to operationalize the Fund for Responding to Loss and Damage (FRLD), following years of sustained advocacy by climate-vulnerable countries and civil society. While this represented a significant step in strengthening the institutional architecture for addressing Loss and Damage under the UNFCCC, it has yet to translate into the scale of financial support needed by communities already experiencing irreversible climate impacts.

Three years after its establishment, the FRLD remains critically under-resourced. Annual Loss and Damage finance needs are estimated at around \$400 billion, yet only \$822 million has been pledged, with just \$448 million has been paid into the Fund and only \$250 million allocated to its start-up phase through the Barbados Implementation Mechanism (BIM). These resources fall dramatically short of current needs and raise serious concerns about the Fund's ability to remain operational beyond 2027.

The devastating floods that struck Nepal in August 2026 provide a stark illustration of this gap. The floods killed more than 1,300 people, injured many others, left thousands missing, displaced communities and caused extensive damage to homes, livelihoods, critical infrastructure, including roads, schools, water and energy systems, and health facilities. Nepal's experience is not an isolated case: across climate-vulnerable countries, increasingly severe floods, storms, droughts and other climate impacts are generating losses that cannot be addressed through adaptation alone, underscoring the urgent need for accessible, predictable and adequate Loss and Damage finance.

The ICJ's Advisory Opinion has further strengthened the legal and moral case for Loss and Damage finance, reinforcing the argument that addressing Loss and Damage is not simply an act of solidarity with climate-vulnerable countries, but is increasingly grounded in States' legal obligations and principles of responsibility and reparation under international law. At COP31, this should translate into renewed political commitment to place the Fund on a sustainable financial footing and ensure it can deliver timely, accessible and predictable support to those who need it most.

KEY DEMANDS FOR FUNDING FOR LOSS AND DAMAGE:

- **Scale Up and Sustainably Resource the FRLD:** Developed countries should fulfill their commitments by capitalizing the Fund for Responding to Loss and Damage (FRLD) in line with growing needs and historical responsibility. The Fund must secure scaled-up, predictable, public, and predominantly grant-based finance through an ambitious long-term Resource Mobilisation Strategy.
- **Ensure Equitable and Accessible Finance:** The Fund should be guided by equity, inclusivity, accessibility, transparency, participation, and non-discrimination, ensuring timely, predictable, and directly accessible finance while placing affected communities, including women-led organizations, Indigenous Peoples, and other marginalized groups at the center of decision-making.
- **Establish a Permanent Loss and Damage Agenda Item at COP:** Parties should establish a permanent COP agenda item on Loss and Damage to preserve political attention, strengthen oversight of the FRLD, and advance scaled-up, grant-based finance for vulnerable countries and communities.



MITIGATION FOR A JUST 1.5°C PATHWAY

Eleven years since the adoption of the [Paris Agreement](#), global emissions continue to rise, and the ambition gap remains wide. Data show¹ that NDCs and policies are insufficient, leaving the world towards a serious escalation of climate risks and damage and a trajectory far beyond the Paris Agreement's 1.5°C goal. Only a limited number of Parties have submitted strengthened 2035 NDCs, underscoring the urgent need for greater ambition and accelerated implementation.

COP31 must accelerate the implementation of ambitious mitigation commitments consistent with the best available science, while delivering on the commitment agreed at COP28 to transition away from fossil fuels in energy systems in a just, orderly and equitable manner. Achieving this will require a rapid scale-up of renewable energy and energy efficiency, the phase-out of fossil fuels, and an end to public and private financing that locks countries into new fossil fuel dependence. Momentum is also growing beyond the formal UNFCCC negotiations. The [Santa Marta Conference](#) on the phase-out of fossil fuels, held in April 2026, demonstrated increasing political leadership among governments committed to advancing a people-centered and equitable transition. Such initiatives are very welcome, but they should complement, not replace, the UNFCCC process, the only forum where all countries have a seat at the table. New initiatives should go hand in hand with continued investment in the wider multilateral system and the principles on which it is based.

The transition to a low-carbon future must be just, and advance human rights, gender equality and sustainable development. Women and girls, Indigenous Peoples, workers, youth and local communities must participate meaningfully in shaping and benefiting from this transition. Delivering it will require increased international support, including grant-based climate finance, technology transfer and capacity building, enabling developing countries to pursue low-carbon, climate-resilient development without compromising poverty reduction. COP31 should advance the Just Transition Work Programme by supporting inclusive national pathways that strengthen resilience, create decent work and expand access to affordable clean energy, leaving no one behind.

KEY DEMANDS FOR MITIGATION:

- **Strengthen ambition, accelerate action, and align delivery with 1.5°C.** Ensure all Parties align their 2035 Nationally Determined Contributions and long-term strategies with the 1.5°C goal and the best available science, translating existing commitments into rapid and sustained emissions reductions.
- **Deliver a just, orderly, and equitable transition away from fossil fuels.** Support Brazil's roadmap for transitioning away from fossil fuels by scaling up renewable energy and energy efficiency and ending public finance for new fossil fuel expansion, as well as supporting follow-up to the Santa Marta Conference, while ensuring that the transition away from fossil fuels remains a central item on the multilateral UNFCCC agenda.
- **Align the Global Forests Roadmap and NDCs:** Parties should critically review the forests roadmap to be presented by the COP30 Presidency at COP31 to achieve the global goal of halting and reversing deforestation and forest degradation by 2030.
- **Governments should strengthen their 2035 NDCs** and come up with concrete policy, finance, and structural support for 'enhanced efforts' that will advance practical and scalable ecosystem-based solutions through their National Biodiversity Strategies and Action Plans (NBSAP), aligning with the Paris Agreement and the Forests Roadmap.

¹ UNFCCC NDC Synthesis Report. Available at [2025 NDC Synthesis Report | UNFCCC](#)
UNEP Emissions Gap Report 2025: Off Target. Available at [Emissions Gap Report 2025 | UNEP - UN Environment Programme](#)

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FROM DARKNESS TO OPPORTUNITY: HOW SOLAR ENERGY HELPED RABEYA STRENGTHEN HER LIVELIHOOD

Living in Bangladesh's climate-vulnerable Sundarbans Ecologically Critical Area (ECA), households in the village of Iswaripur frequently face challenges linked to environmental degradation, limited livelihood opportunities, and inadequate infrastructure. For Rabeya Khatun of Iswaripur village, these challenges were compounded by poverty and unreliable access to electricity.

Rabeya lives with her husband and three children in a five-member household. Her husband works as a day laborer, but irregular employment often made it difficult to meet the family's daily needs. To support the household, Rabeya used her tailoring skills and provided private tuition to children in her community. However, frequent load shedding disrupted both activities, limiting her ability to work during the evening and reducing her income. Rabeya received a 50W Solar Home System through the UK Government-funded CARE-led Nature-Based Adaptation towards Prosperous and Adept Lives & Livelihoods in Bangladesh (NABAPALLAB) consortium project. Reliable lighting enabled her to continue tailoring and conduct tuition classes after sunset, significantly increasing her productive hours. Her tailoring income rose from around \$10 to \$28 per month, while tuition now generates approximately \$33 per month. With her increased earnings, Rabeya invested \$66 in a small home-based clothing business. Today, she earns around \$100 per month from tailoring, tuition, and clothing sales.

"The solar support has changed my life. Now I can continue tailoring and tuition work in the evening and earn more for my family," she said.

Collectively, 3,830 Solar Systems for Livelihood have been installed for households across the Sundarbans and Hakaluki Haor Ecologically Critical Areas, generating an estimated 360.99 MWh of clean electricity annually. Assuming this solar electricity displaces conventional grid, power and applying an indicative emission factor of 0.67 kg CO₂/kWh, these systems could potentially avoid approximately ~241.87 tons of CO₂ emissions every year—a scale of impact that echoes the collective contribution to a cleaner and more resilient community.



The CARE Climate Justice Center (CJC) coordinated the development and compilation of the COP31 Policy Paper with inputs from across CARE International. For more information, visit www.careclimatechange.org