

Let's AdMit: Implementation Matters

CARE Bangladesh Pre-COP31 Briefing Note

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Executive Summary

A decade after the Paris Agreement, the central climate challenge is no longer the absence of commitments, plans or frameworks; it is the failure to translate them into implementation at the scale, speed and quality required. COP31 Türkiye Antalya must therefore make delivery the measure of climate leadership: moving National Determined Contributions (NDCs) and National Adaptation Plans (NAPs) to financed programmes, from global targets to measurable local results, and from consultation to meaningful decision-making power for climate-vulnerable people. CARE Bangladesh's *'Let's AdMit: Implementation Matters*' framing calls for adaptation and mitigation to advance coherently ensuring co-benefits to complement each other, while retaining their distinct purposes, finance obligations and accountability systems. Implementation must become the organizing principle of COP31. The Global Implementation Accelerator, the Belém Mission to 1.5 and the proposed Climate Implementation Bridge should help countries convert NDCs and NAPs into investment-ready, country-owned and locally grounded programmes. Their success should be judged by stronger institutions and project pipelines, accessible technology and finance, transparent delivery, and verified improvements in emissions reduction, and resilience of ecosystems and livelihoods.

Bangladesh shows both the urgency and the possibility of implementation. Its NDC 3.0, National Adaptation Plan 2023–2050, Delta Plan 2100 and National Framework and Action Plan for Locally Led Adaptation provide an increasingly coherent policy foundation. Yet climate impacts, ecosystem degradation and recurrent losses continue to outpace available finance and institutional capacity. Effective delivery requires stronger coordination across ministries and local government, integration of climate priorities into public planning and budgets, implementation-ready pipelines, and predictable international support. Communities must be at the center of implementation. Locally led adaptation should give local governments, civil society, women-led organizations and community institutions meaningful authority across risk assessment, priority-setting, budgeting, delivery and monitoring. Multi-year flexible finance, Enhanced Direct Access, proportionate fiduciary requirements, climate information, inclusive leadership and downward accountability are essential so that local actors are not merely consulted or assigned implementation tasks without power and resources.

CARE-led project, FCDO-funded NABAPALLAB demonstrates how the AdMit approach can work in practice. Across the Sundarbans and Hakaluki Haor Ecologically Critical Areas (ECAs), community-led ecosystem restoration is combined with nature-positive livelihoods, decentralized renewable energy, resilient infrastructure, WaSH and climate information services. Integrating Local Adaptation Plans into local government Annual Development Plans offers a pathway for sustaining and scaling these solutions beyond individual project cycles.

Finance remains the decisive constraint. Developing countries need climate finance, as expressed in NDCs and NAPs, of roughly USD 365 billion per year between 2023-2035, while access remains hindered by complex procedures, weak preparation support, unsuitable instruments and inconsistent accounting. COP31 should advance a credible pathway to the USD 300 billion annual climate finance goal and the Baku-to-Belém Roadmap towards USD 1.3 trillion, while scaling adaptation finance to at least USD 120 billion annually by 2035. For vulnerable and debt-constrained countries, adaptation, Loss and Damage and locally led action require new and additional public finance, primarily grants and highly concessional resources, with transparent reporting of pledges, approvals, commitments, disbursements and grant-equivalent value.

CARE Bangladesh calls on COP31 to deliver four connected outcomes: finance implementation of adaptation plans actions; ambitious mitigation and a just transition consistent with 1.5°C; integrated, risk-informed AdMit solutions that protect ecosystems and avoid maladaptation or carbon lock-in; and an adequately replenished, accessible Fund for Responding to Loss and Damage. Across all four, success must be measured by resources reaching frontline actors, emissions reduced, losses avoided or addressed, ecosystems protected and livelihoods improved and ultimately, resilience and agency strengthened.

Why Implementation Matters: The Global Reality

The climate crisis is no longer a distant or future threat. It is already reshaping lives, economies and ecosystems worldwide. The latest *State of the Global Climate 2025* confirms that 2015–2025 were the eleven hottest years on record, while 2025 was approximately 1.43°C above the 1850–1900 average. Extreme heat, heavy rainfall, cyclones, floods, droughts, wildfires and rising sea surface temperatures are increasingly disrupting communities, infrastructure, food systems and economies. The impacts are particularly severe for least developed countries and vulnerable communities that have contributed least to global emissions but often have the fewest resources to respond. Moreover, ecosystem degradation reduces communities' natural resilience, while climate change accelerates biodiversity loss, creating a reinforcing cycle of vulnerability. Forests, wetlands, mangroves, oceans and other ecosystems are therefore not simply environmental assets, they are essential natural infrastructure for adaptation, disaster risk reduction, livelihoods and carbon storage.

Over the past decade, the international community has built an increasingly comprehensive policy architecture for climate and environmental action. The Paris Agreement, Nationally Determined Contributions (NDCs), National Adaptation Plans (NAPs), the Global Goal on Adaptation (GGA) and the First Global Stocktake (GST) provide a framework for translating global commitments into national action. At the same time, the Kunming-Montreal Global Biodiversity Framework, forest-related commitments and other international initiatives recognize that climate, biodiversity loss and ecosystem degradation are deeply interconnected. The policy landscape is therefore no longer defined by an absence of relevant plans, policies or commitments at the global level. Rather, the central challenge is increasingly how to translate these commitments into large-scale, nationally owned and locally grounded implementation.

While countries have strengthened their climate policies, strategies and institutional frameworks, implementation remains slower than the scale and urgency of the crisis demands. The 2025 UNFCCC NDC Synthesis Report shows that 97% of Parties reporting in their new NDCs identified legal and policy frameworks supporting implementation of mitigation-related activities, while 94% reported climate-related instruments across key sectors. Yet the aggregate level of action remains insufficient. UNEP's Emissions Gap Report 2025 estimates that even full implementation of current NDCs would put the world on a trajectory of around 2.3 to 2.5°C of warming this century, while current policies point towards approximately 2.8°C. This underscores a dual implementation challenge: policies must be translated into timely action, and delivery must be sufficiently ambitious and effective to close the emissions gap.

The same challenge is evident in adaptation implementation. Countries have made significant progress in developing adaptation policies, strategies and plans, and thousands of adaptation actions are now being reported. Recent progress on NAPs also signals a broader shift from plan formulation towards implementation, although progress remains uneven. Limited institutional capacity, weak institutional coordination, inadequate data, and, most critically, a persistent adaptation finance gap continue to constrain implementation. UNEP estimates that developing countries will need USD 310 billion annually for implementing adaptation actions by 2035, compared with only USD 26 billion available in international public adaptation finance in 2023. The gap between what countries have planned and what can actually be financed and delivered therefore remains enormous.

Addressing the adaptation gap also requires recognizing the critical role of ecosystems and biodiversity in reducing disaster risks, supporting livelihoods and food security, storing carbon, and strengthening resilience. However, implementation challenges extend beyond climate policy to the interconnected climate and biodiversity crises. Implementing climate and biodiversity commitments together can generate multiple benefits, but this requires moving from fragmented projects towards integrated, locally grounded and adequately financed action.

Against this backdrop, COP31 must place implementation at the center of the global climate agenda, moving beyond stronger declarations, strategies and targets towards accelerated delivery. COP31 must accelerate the shift from commitments to delivery, from plans to investment, and from global frameworks to measurable results on the ground. This requires stronger national and local institutions, implementation-ready project pipelines, easily accessible finance, technology and capacity building support, public private partnership, improved transparency and accountability, and the resources needed for the communities and local governments to deliver appropriate and inclusive solutions.

COP31 and the Emerging Global Agenda

Understanding COP31's Implementation Focus: A decade after the adoption of the Paris Agreement, international climate governance has entered a critical period of reckoning and a decisive phase of implementation. The foundational architecture from Nationally Determined Contributions (NDCs) and National Adaptation Plans (NAPs) to the Global Goal on Adaptation (GGA), the first Global Stocktake and the Kunming-Montreal Global Biodiversity Framework (KMGBF) is largely in place. Yet aggregate global delivery remains far behind the scale and speed required. With 2015–2025 recorded as the hottest decade on record and current global policies pointing toward warming levels far exceeding safe planetary boundaries, COP31 should consolidate the shift from negotiating commitments to implementing them, while launching the second Global Stocktake cycle to assess whether policies, finance and support are producing measurable outcomes.

The emerging COP31 implementation focus is expected to connect formal negotiations with practical delivery through initiatives such as the Global Implementation Accelerator, the Belém Mission to 1.5 and the proposed Climate Implementation Bridge. Their value will depend on whether they help countries translate NDCs and NAPs into investable programs, strengthen institutional and technical capacity, improve coordination among governments, funds and delivery partners, and track results transparently. For least developed countries and frontline communities, success means implementation support that is country-owned, accessible and responsive to local priorities without any additional layers of process and debt distress. It also requires predictable, grant-based and highly concessional finance, stronger project pipelines, technology access and direct support for local institutions without increasing debt distress.

Adaptation and Mitigation Must Advance Together: The evidence for joint action is increasingly clear. UNEP's Emissions Gap Report 2026 shows that current commitments remain far from a pathway consistent with 1.5°C, while the 2026 UNFCCC synthesis of Biennial Transparency Reports records extensive mitigation action and widespread adaptation reporting, but much weaker evidence on whether adaptation measures are delivering sustained results. Each additional increment of warming raises adaptation needs and cost, residual losses and damages, and pushes vulnerable people and ecosystems closer to adaptation limits. Rapid and equitable mitigation is therefore essential to keep adaptation feasible; equally, mitigation cannot substitute for urgent adaptation to impacts that are already occurring.

For vulnerable developing countries, this requires coordinated implementation rather than separate project pipelines. Communities experience climate change through interconnected systems, including energy, water, food, ecosystems, infrastructure, health and livelihoods, rather than through UNFCCC negotiating categories. NDCs, NAPs, sectoral plans and public investment systems should therefore be aligned to ensure that mitigation investments are resilient to future climate risks and adaptation measures do not create carbon-intensive, environmentally harmful or socially inequitable lock-in. This integration must preserve the distinct objectives, finance obligations and accountability frameworks of adaptation and mitigation.

***Breaking the silos – Implementation of Integrated and risk-informed complementary Adaptation and Mitigation (AdMit) Approach*:** The AdMit approach should prioritize interventions that generate adaptation, mitigation and development co-benefits while explicitly managing trade-offs. Decentralized renewable energy, energy-efficient and climate-resilient infrastructure, low-emission irrigation, biogas, climate-resilient food systems, improved climate services and circular or zero-waste approaches can reduce emissions while strengthening energy security, livelihoods, public health and preparedness. The United Nations General Assembly's zero-waste resolution similarly recognizes that locally and nationally implemented measures can contribute simultaneously to mitigation, adaptation, biodiversity conservation, pollution reduction and sustainable production. Every investment should therefore be screened for physical climate risk, maladaptation, carbon lock-in and distributional impacts.

***Ecosystem Integrity as Shared Infrastructure*:** Forests, mangroves, wetlands, oceans, river systems and other ecosystems buffer the impacts of storms, floods, erosion, salinity and drought while sustaining livelihoods, biodiversity and carbon storage. Protecting and restoring them can support both NAP and NDC implementation and reduce future loss and damage. However, nature-based solutions must be locally led, rights-based and ecologically credible, with safeguards, secure access to land and resources, and equitable benefit-sharing to ensure that carbon or conservation objectives do not displace communities or undermine food and livelihood security.

***Balanced and fit-for-purpose finance*:** Integrated planning must not allow adaptation priorities to be absorbed into mitigation-oriented investment portfolios. Mitigation continues to attract a larger share of climate finance, while adaptation generates public and social benefits that are less easily monetized. COP31 should maintain pressure to at least triple adaptation finance for developing countries by 2035, improve access to multilateral funds, and align support with country-led NAP priorities and the evolving Global Goal on Adaptation (GGA) indicator framework. Vulnerable countries need predictable public finance, primarily in the form of grants and highly concessional resources, alongside simplified access and direct funding channels for subnational governments, local institutions, women-led organizations and frontline communities.

COP31 should promote coherent implementation of NDCs and NAPs through aligned finance, technology, capacity building and accountability, while retaining the distinct purposes of adaptation and mitigation. Success should be assessed not only through tonnes of emissions reduced, but also through losses avoided, ecosystems protected, livelihoods improved and resources reaching climate-vulnerable communities resulting in resilience strengthened. This is the policy foundation of the AdMit approach: mitigation that is resilient and just, and adaptation that is low-emission, nature-positive and locally led.

Bangladesh: Setting Tone for Implementation

Bangladesh is a low-lying, densely populated country that relies heavily on climate-sensitive livelihoods, making it vulnerable to cyclones, floods, riverbank erosion, salinity intrusion, drought, and extreme heat. Although it contributes only a small fraction of global emissions, Bangladesh illustrates the urgent need for the global climate agenda to prioritize the implementation of climate action.

The World Bank Country Climate and Development Report for Bangladesh (2022) estimates that cyclones cost Bangladesh around USD 1 billion annually, while severe flooding could reduce GDP by up to 9%. By 2050, climate impacts could cost the country one-third of its agricultural GDP and displace around 13.3 million people internally. Coastal ecosystems are also under mounting stress. A study found that 10-15% of the transboundary Sundarbans mangrove forest, most of which lies within Bangladesh, lost its ecological resilience between 2000 and 2024 due to climate change-related hazards, such as cyclones, erosion, rise of seal level and salinity and increased human pressures of unregulated extraction. This decline has weakened the

forest's capacity to protect coastal communities and store carbon.

In response to the impacts of climate change and its national and international commitments, Bangladesh has developed a comprehensive climate policy framework i, including the Bangladesh Climate Change Strategy and Action Plan (BCCSAP), Bangladesh Delta Plan (BDP 2100), National Adaptation Plan (NAP) 2023–2050, Climate Fiscal Framework and successive Nationally Determined Contributions (NDCs). These frameworks cover adaptation, mitigation, disaster risk reduction, ecosystem management and climate finance. In February 2026, Bangladesh also launched the National Framework and Action Plan for Locally Led Adaptation to translate national commitments into community-driven action. Bangladesh's efforts go beyond developing policies and plans as the country has increasingly translated international commitments into national and local action. Its NDCs, NAP, Delta Plan, and locally led adaptation framework connect commitments under the Paris Agreement and the first Global Stocktake to planning, investment, and community-level implementation. This experience demonstrates how international climate goals can be translated into practical action in adaptation and disaster risk reduction, ecosystem management, and renewable energy solutions towards resilience.

Bangladesh's NDC 3.0, submitted in September 2025, sets an economy-wide mitigation target covering energy, industry, agriculture, forestry, land use and waste. It aims to reduce emissions by 84.97 $MtCO_2eq$, or 20.31% below business-as-usual by 2035, with 6.39% unconditional and 13.92% conditional on international support. The NDC also targets 25% of the total power mix from renewable energy sources by 2035 and responds to the outcomes of the first Global Stocktake by linking mitigation with adaptation and resilience. This reflects a broader challenge faced by vulnerable countries: while national ambition can be strengthened, effective implementation still depends heavily on access to finance, technology and international cooperation.

Bangladesh has also demonstrated that implementation can deliver tangible results. Under World Bank's Coastal Embankment Improvement Project, more than 720,000 people gained greater protection from tidal flooding and storm surges, while more than 65,000 hectares were protected through the rehabilitation and improvement of 10 coastal polders. On mitigation, Bangladesh's Solar Home Systems programme became the world's largest off-grid solar power programme, with over 4.1 million systems sold by 2018, providing electricity services to about 20 million people and reducing greenhouse gas emissions by approximately 9.6 million tonnes of CO_2 equivalent between 2003 and 2018. These examples show that Bangladesh can deliver climate and development objectives at scale when finance, institutions, technology and delivery mechanisms are aligned.

However, individual successes should not obscure the wider implementation gap. Bangladesh continues to face challenges related to finance, institutional coordination, policy coherence, project development capacity, financing mobilization, and outcome monitoring in implementing climate actions outlined in various policy documents. For instance, the NAP estimates that adaptation through 2050 will require around USD 230 billion, or approximately USD 8.5 billion annually, with most financing expected to come from external sources alongside domestic and private finance. Early implementation of the NAP has been constrained by financing gaps, weak institutional coordination, limited project development capacity, and inadequate outcome monitoring. In response, the government has begun strengthening the Bangladesh Climate and Development Partnership (BCDP) as a whole-of-government platform, alongside other initiatives, to mobilize finance, accelerate reforms, develop projects, and strengthen implementation capacity.

Overall, effective implementation of climate action at local levels requires stronger coordination across ministries and local governments, better integration of climate priorities into development planning and finance, stronger project pipelines, and greater mobilization of international and private finance.

Locally Led Adaptation: Where Global Commitments Become Reality

The Implementation Gap: Why Communities Must Be at the Centre. Climate adaptation is most effective when decisions reflect the differentiated risks, capacities and priorities of people living with climate impacts. This is not only good practice; it is also embedded in the Paris Agreement. Article 7.5 calls for adaptation to be country-driven, gender-responsive, participatory and transparent, taking account of vulnerable groups, communities and ecosystems, and drawing on science as well as Indigenous Peoples' and local knowledge. Yet planning and finance often remain concentrated at national and international levels, leaving local governments, civil society and community institutions with responsibility for delivery but limited authority, information and resources. Closing the implementation gap therefore requires putting subsidiarity in practice: decisions should be taken at the lowest appropriate level, with safeguards, inclusive representation and clear accountability.

The evidence reported under the Enhanced Transparency Framework reinforces this concern. The UNFCCC's 2026 synthesis of Biennial Transparency Reports found that more than one third of Parties highlighted community-based adaptation, participatory planning or engagement with Indigenous Peoples and local communities, while only around one quarter reported on the effectiveness and sustainability of implemented adaptation actions. The issue is therefore not simply whether communities are consulted, but whether they influence priorities, control resources and can hold implementing institutions to account. COP31's implementation agenda should measure progress through locally relevant outcomes - reduced exposure and losses, stronger livelihoods, functioning services, ecosystem resilience and increased agency — not only through finance committed or the number of beneficiaries reached.

Locally Led Adaptation as a Pathway to Climate Resilience: Locally Led Adaptation (LLA) translates the Paris Agreement's participatory principles into an implementation model in which local actors have meaningful decision-making power across risk assessment, priority-setting, budgeting, delivery and monitoring. It is especially relevant as countries move from NAP formulation to implementation and operationalise the Global Goal on Adaptation. The UAE Framework for Global Climate Resilience links adaptation progress to impact, vulnerability and risk assessment; planning; implementation; and monitoring, evaluation and learning. Applying these dimensions locally can connect national goals with the realities of water, food, health, housing, energy, ecosystems and livelihoods.

LLA is not simply the transfer of implementation tasks without decision-making power. Effective implementation requires predictable and flexible finance; inclusive leadership by women, young people, persons with disabilities and marginalised groups; access to climate information and technical support; and the ability to adjust decisions as risks evolve. Local and generational knowledge should be combined with climate projections and scientific evidence to identify robust, no-regrets options. Downward accountability must complement fiduciary oversight through transparent local budgets, accessible grievance mechanisms, community scorecards and public review of results. These measures help prevent elite control, strengthen ownership and turn learning from local action into evidence for NAPs, NDCs and development planning.

Investing in Local Leadership for Scaled Climate Action: Scaling locally led action requires reforming how climate finance is designed, accessed and assessed. The Paris Agreement's finance architecture, the New Collective Quantified Goal (NCQG) and efforts to at least triple adaptation finance by 2035 will have limited impact if resources do not reach the institutions responsible for implementation. Multilateral climate funds, bilateral providers and national governments should establish explicit locally led finance targets and tracking arrangements, disclose how much funding reaches subnational and community actors, and provide direct or devolved access for local governments, civil society, women's rights and women-led organizations, producer groups and community-based organizations. Finance should be easily accessible and predominantly

grant-based in highly vulnerable and debt-constrained contexts. While the role of private finance for adaptation should not be overstated, the private sector could do more with targeted community-based adaptation action under ESG (Environmental, Social, and Governance) obligations as well as by blended finance solutions.

Enhanced Direct Access (EDA) provides a practical route to scaling up locally led action because it devolves funding decisions to accredited national and subnational institutions within agreed safeguards, rather than requiring international approval of every local investment. EDA should be expanded alongside readiness support, simplified fiduciary requirements proportionate to grant size and risk, and financing for community organizations to meet access and reporting standards. Performance-based climate grants can also incentivize local governments to integrate adaptation into annual development plans, adopt climate-responsive regulations, mobilize complementary local revenue and maintain resilient assets. Success should be judged through both financial integrity and locally verified outcomes, using community-led monitoring, peer learning, disaggregated data and accessible grievance and redress mechanisms.



Canal re-excavation in Koyra, Khulna
Photo by © CNRS

NABAPALLAB: A Practical Model for Implementation

The UK's FCDO-funded flagship project, Adaptation in Ecologically Critical Areas in Bangladesh (AECAB), locally known as NABAPALLAB (Nature Based Adaptation towards Prosperous and Adept Lives & Livelihoods in Bangladesh), demonstrates a practical model of AdMit implementation The project aims to increases climate resilience of vulnerable communities and help protect and restore two Ecologically Critical Areas (ECAs): the Sundarbans and Hakaluki Haor. Its main objective is to support ecosystem-based protection and restoration across approximately 5,000 square kilometers and strengthen the resilience and livelihoods of more than half a million people living in these areas and depending on their natural resources. Guided by Bangladesh's National Adaptation Plan (NAP 2023-2050), the project adopted a locally-led adaptation approach to designing and delivering its interventions, integrating adaptation and mitigation measures tailored to the local context. This is complemented by policy influencing, reform and wider dissemination to mobilize financing for scaling up. To better understand the local context before initiating co-creation process with targeted communities and relevant stakeholders, the project conducted an Ecological Assessment and Detailed Scoping Study, Political Economy Analysis (PEA), Household WaSH Practices and Services Assessment and Market Assessment for Scaling Renewable Energy (RE) Technologies. Building on the findings, the project-initiated co-creation process with local stakeholders using CARE's Climate Vulnerability and Capacity Analysis (CVCA) tool to identify local vulnerabilities, existing adaptation mechanisms, resources, local capacities and limitations. This process informed the development of Local Adaptation Plans (LAP), which subsequently guided the formulation of a Policy Engagement Plan (PEP). Based on the co-created LAPs, project activities were organized around six thematic pillars: Protection and Restoration, Climate Resilient and Nature Positive Livelihood Practices, Renewable Energy Solutions, Climate Resilient Infrastructure and Technical Know-how, Climate Resilient WaSH Services, Climate and Weather Information System (CWIS). All interventions were designed in accordance with Ecosystem-based Adaptation (EbA) and Do No Harm principles.



Environment-friendly construction material production in the Sundarbans ECA

Photo by © CARE Bangladesh

Under the 'Protection and Restoration' pillar, the project established Assisted Natural Regeneration (ANR) sites along the newly emerged and stabilized riverbanks of the Sundarbans ECA and Kanda Plantation in the Hakaluki Haor ECA. These activities involved ECA management committees, Village Conservation Groups (VCGs), Village Tiger Response Teams (VTRTs) and local communities, in coordination with local government, administration and Bangladesh Forest Department (BFD). The project also undertook plantation initiatives at various sites, including roadsides, canals, embankments and designated blocks guided by ECA Management Rules, 2016 and involving local communities as caretakers under the revenue-sharing mechanism established by the Protected Area Rule 2017. To increase freshwater retention and reduce risks of waterlogging and flood, the project also excavated or re-excavated surface water reservoirs using community-based management models.

Under climate resilient and water efficient agriculture practices, the project promotes regenerative, climate resilient and water-efficient agricultural practices, including the use of biofertilizers, drip irrigation, mulching with decomposable ingredients, minimum tillage, crop rotation, Integrated Pest Management. Waste-to-wealth livelihood solutions, such as vermicompost, Trichoderma compost and black soldier fly compost are also promoted alongside integrated aquaculture, climate-resilient fodder production for livestock and nature responsive off-farm businesses. These interventions are complemented by the establishment and strengthening of market linkages to support climate-resilient livelihoods among ECA resource-dependent communities. Aligned with the Bangladesh government's NDC 3.0 targets, the 'Renewable Energy Solutions' pillar promotes the establishment of biogas plants to provide clean cooking fuel for rural households, alongside solar-powered livelihood solutions. These include solar system for small businesses and home-based livelihoods, community managed solar irrigation systems, solar powered agricultural processing and storage, solar-powered poultry hatching system, and green business and market linkage centers.

Under 'Climate Resilient Infrastructure and Technical Know-how', the project has constructed climate-resilient shelters, community harboring systems, access roads, inner dikes and drainage systems using environmentally friendly construction materials. Under climate-resilient WASH services, climate-resilient sanitation facilities and solar-powered surface water treatment systems have been established and operationalized in collaboration with local communities and the Department of Public Health Engineering (DPHE).

Through the Climate and weather Information Systems, the project provides comprehensive climate and weather services to ECA communities, combining technology with need-based customized information youth led dissemination networks. These services aim to strengthen preparedness for recurring climate shocks and stresses and reduce climate-related loss and damage.

To sustain and scale up all these proof-of-concept efforts, the project is also facilitating the integration of LLAP into the Bangladesh Government's Annual Development Plan (ADP) and budget allocations at the lowest administrative tier in Union Councils.

By combining ecosystem restoration, climate-resilient livelihoods, renewable energy, locally led planning and CWIS, NABAPALLAB illustrates how adaptation and mitigation can reinforce each other while delivering tangible benefits for climate-vulnerable communities.

Finance Gap for Scaling Implementation

Finance remains one of the biggest constraints to translating climate commitments into action. Despite continued commitments to scale up climate finance, funding remains inadequate to meet developing countries' needs. its scale, accessibility and delivery remain inadequate compared with the investment required to implement NDCs, NAPs and other climate commitments. The 2026 UNFCCC synthesis of Biennial Transparency Reports found that 51 developing-country Parties reported climate-action needs approaching USD 6.9 trillion,

mostly for the period before 2030. The central question is therefore not only whether aggregate finance is increasing, but whether it is new and additional, predictable, appropriately concessional and delivered in time to implement NDCs, NAPs and locally identified priorities.

The adaptation finance gap is particularly critical compared to mitigation. By 2035, developing countries are estimated to require USD 310 billion annually for adaptation, while international public adaptation finance amounted to only around USD 26 billion in 2023. This represents a gap of approximately USD 284–339 billion per year. Adaptation investments often protect public goods, reduce future losses and strengthen social and ecosystem resilience rather than generate easily monetized returns. They therefore cannot depend primarily on commercial finance. For vulnerable and debt-constrained countries, public finance, predominantly in the form of grants and highly concessional resources, must remain the foundation, with private finance used selectively where appropriate without transferring risk or debt burden to affected communities.

Why is Finance not Reaching Implementation Fast Enough?

The challenge is not only the shortage of climate finance, but lack of politic will, the slow and uneven pathway from pledges to delivery and results. Significant resources are being pledged internationally, yet many developing countries still struggle to access, prepare, manage, and sustain climate investments. The NAP progress assessment and UNFCCC finance reports identify recurring barriers: lengthy and fragmented fund procedures; limited readiness and project-preparation capacity; weak pipelines of implementation-ready programs; inadequate climate data and monitoring systems; limited coordination among ministries, delivery partners and funds; and financing instruments that do not match national or local needs. Loans can exacerbate debt and fiscal stress, while adaptation and locally led action often attract little private investment. At the same time, inconsistent accounting can blur the distinction between finance provided and mobilized, grants and loans, face value and grant-equivalent value, and amounts pledged, approved, committed and disbursed. These barriers create a delivery chain in which resources diminish or stall before reaching subnational institutions and communities, leaving a persistent gap between finance announced, finance accessed, finance delivered and measurable outcomes (Figure 1).

Access barriers

- Climate funds often involve complex accreditation, fiduciary, safeguard and proposal requirements. Limited technical and institutional capacity means that many developing countries struggle to develop investment-ready projects and navigate lengthy approval processes.

Weak project pipelines

- Countries may have clear priorities in their NDCs and NAPs, but these priorities are not always translated into costed, technically feasible and bankable programmes. Limited data, project-preparation resources and financial expertise can delay implementation.

Local financing constraints

- National and local governments often face limited fiscal space, high borrowing costs and competing development priorities. This restricts their ability to provide counterpart financing and sustain climate investments beyond the initial project period.

Mismatch in the type of finance

- Vulnerable countries need a greater share of grants and highly concessional finance, particularly for adaptation and loss- and damage-related priorities. Increasing climate finance through loans alone can further increase debt vulnerabilities.

Figure 1 Barriers to Accessing Climate Finance

What Needs to Change?

COP31 should shift the test of climate-finance success from finance pledges or mobilized to finance provided that is additional, accessible, disbursed and demonstrably used for implementation. Consistent with the New Collective Quantified Goal, the Baku-to-Belém Roadmap towards USD 1.3 trillion and the COP31 implementation agenda, this requires:

- *Delivering a credible pathway to the USD 300 billion annual climate-finance goal by 2035*, while scaling adaptation finance to at least USD 120 billion annually by 2035 and prioritizing Least Developed Countries (LDCs), Small Island Developing States (SIDS) and other highly vulnerable countries.
- *Simplifying and harmonizing access to climate finance* through the Green Climate Fund, Adaptation Fund, Global Environment Facility and other channels, with proportionate accreditation, approval, fiduciary and reporting requirements and faster disbursement.
- *Increasing grant-based and highly concessional public finance* for adaptation, Loss and Damage and locally led action.
- *Using public finance strategically to mobilize private investment* through guarantees, blended finance and risk-sharing instruments, where appropriate and without undermining public finance obligations.
- *Improving direct access to local institutions and communities*, ensuring that resources reach those experiencing climate impacts and implementing solutions.

Finally, COP31 should strengthen common transparency accountability and reporting standards of climate finance distinguishing finance pledged, approved, committed and disbursed; public and mobilized private finance; grants and loans; and face value and grant-equivalent value. Reporting should also show where finance goes, who can access it and what it achieves. The core challenge is therefore both quantitative and qualitative: providing finance at the required scale while ensuring that it reaches implementation quickly, fairly and effectively and produces verifiable adaptation, mitigation and resilience outcomes.



Assisted Natural Regeneration (ANR) Site of Purba Kalinagar, Shyamnagar, Satkhira

Photo by © CNRS

Call to Global Leadership: From Commitments to Delivery Putting Implementation at the Center

COP31 must make implementation the measure of climate action rather than another layer of commitments. Building on the implementation direction emerging from COP30, Parties should connect NDCs, NAPs and national development plans with predictable finance, technology, institutional capacity and accountable delivery. The Global Implementation Accelerator, the Belém Mission to 1.5 and the proposed Climate Implementation Bridge (CIB) should reinforce, rather than fragment, the UNFCCC process by responding to country-defined priorities, strengthening implementation-ready pipelines and tracking whether support reaches vulnerable people and ecosystems.

The following calls should guide COP31 outcomes and implementation partnerships:

Adaptation: Move from plans and indicators to financed resilience. Parties should accelerate implementation of country-owned NAPs and the Global Goal on Adaptation, using the evolving indicator framework to measure tangible improvements in resilience rather than reporting activities. COP31 should secure a credible pathway to at least USD 120 billion annually in adaptation finance for developing countries by 2035, with simplified and direct access to the Green Climate Fund, Adaptation Fund and other channels. Finance should be accessible, predictable, primarily grant-based and highly concessional for vulnerable and debt-constrained countries, and should reach local governments, women-led organizations and community institutions through Enhanced Direct Access and other devolved mechanisms. Adaptation action must be locally led, gender-responsive, disability-inclusive and grounded in climate information, local knowledge and transparent accountability.

Mitigation and just transition: Close the ambition and implementation gaps together. COP31 should call for stronger implementation of 2035 NDCs, consistent with keeping 1.5°C within reach despite an almost certain overshoot within the next few years, accelerating renewable energy, energy efficiency and the transition away from fossil fuels while ending support for new fossil-fuel expansion. The Just Transition Work Programme and emerging implementation mechanisms should translate global goals into nationally appropriate investment, social protection, skills development and decent green jobs. Mitigation finance and technology cooperation must enable developing countries to implement conditional NDC actions without increasing debt, undermining energy access or shifting transition costs to workers, women, low-income households and climate-vulnerable communities.

AdMit: Deliver adaptation and mitigation co-benefits without blurring their distinct purposes. COP31 should promote risk-informed implementation that links emissions reduction, ecosystem integrity, inclusive development and resilience. Decentralized renewable energy, low-emission irrigation, biogas, resilient food and water systems, energy-efficient infrastructure, circular and zero-waste solutions, and ecosystem-based adaptation can reduce emissions while strengthening livelihoods, public health and preparedness. NDCs, NAPs and National Biodiversity Strategies and Action Plans (NBSAPs) should be aligned with credible forest and ecosystem commitments, including protection and restoration of mangroves, wetlands, rivers and coastal ecosystems. Such action must include rights-based safeguards, secure access to land and resources, equitable benefit-sharing and screening for maladaptation, carbon lock-in and biodiversity harm. Integrated planning must not allow adaptation finance to be relabelled or absorbed into mitigation portfolios.

Loss and Damage: Turn the Fund into an accessible response mechanism. COP31 should urgently and sustainably replenish the Fund for Responding to Loss and Damage (FRLD) through new, additional, predictable public finance, provided predominantly as grants. Access should be simplified and include direct-access and small-grant windows for national and local institutions, civil society and affected communities. Support must cover rapid-onset disasters and slow-onset processes, including displacement, salinity intrusion, ecosystem loss, livelihood erosion and non-

economic losses. Loss and Damage should remain a permanent COP agenda item, with transparent reporting on pledges, disbursements, beneficiaries and outcomes, and stronger links to anticipatory action, social protection, durable housing and community recovery systems.

Across all four priorities, success must be judged by delivery: finance committed and disbursed; institutions and project pipelines strengthened; emissions reduced; losses avoided or addressed; ecosystems protected; resources demonstrably reaching frontline communities and community resilience and agency increased. This is the shift COP31 must secure — from commitments to delivery, from consultation to decision-making power, and from global announcements to measurable results on the ground.



Road site plantation in the Sundarbans ECA, Bangladesh
Photo by © CNRS

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Climate resilient high value crop cultivation in Tala, Satkhira
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Household level bio-digester plant in Koyra, Khulna

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