More than Money

Why Climate Finance Matters for Humanitarian Organisations

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Abbreviations

COP	Conference of the Parties
CPI	Climate Policy Initiative
DAC	Development Assistance Committee
GCA	Global Center on Adaptation
IFRC	International Federation of Red Cross and Red Crescent Societies
IKI	International Climate Initiative
IPCC	Intergovernmental Panel on Climate Change
LDC	Least Developed Country
LDF	Loss and Damage Fund
L&D	Loss and Damage
NCQG	New Collective Quantified Goal on Climate Finance
ODA	Official Development Assistance
OECD	Organisation for Economic Co-operation and Development
SIDS	Small Island Developing States
UNFCCC	United Nations Framework Convention on Climate Change

Content

Executive Summary

How can climate finance best serve the needs of vulnerable populations in poor developing countries?

Global warming has many negative humanitarian impacts. Climate finance is essential for curbing them. Mitigation funding can slow down climate change and thus contribute towards reduced rate and severity of extreme weather events and other climate hazards. Adaptation funding increases the resilience of climate-vulnerable countries and thus lowers the likelihood of climate risks turning into humanitarian emergencies. In cases where risks cannot be mitigated or adapted to, loss and damage (L&D) funding supports recovery and helps societies cope with the losses they have suffered.

Yet climate finance has fallen short of its humanitarian promise. Not only is there a shortage of funds but they often fail to reach individuals and groups most vulnerable to the adverse effects of climate change. This paper analyses the causes and (humanitarian) effects of such policy gaps. It also identifies key debates that humanitarians should follow in the upcoming climate conference (COP29) and proposes measures to support more efficient and equitable use of climate funds.

Key Findings

Humanitarians can – and *should* – promote meaningful change in the climate finance system

Climate finance matters for humanitarians on two key counts. First, it can support systemic survival amid the climate crisis. Mitigation, adaptation and L&D funding are important additional resources for adapting humanitarian operations to changing environmental conditions and responding to climate-related humanitarian needs. At the same time, climate finance is crucial for the fulfilment of human rights. Poor developing countries are disproportionately affected by climate risks, with the heaviest burden borne by women, children, elderly and other vulnerable groups. Climate funds can help ameliorate their situation and thus reduce human suffering caused by climate change.

Currently, there are various structural and systemic factors that inhibit climate finance from reaching its full humanitarian potential: 1) Lack of grant-based funding limits aid organisations' ability to access climate finance and increases the debt burden on low-income developing countries. The latter can reduce investments in basic services and restrict governments' ability to respond to humanitarian emergencies. 2) Obscure donor reporting practices make it difficult to track funding trends (both quantitative and qualitative) and advocate for changes in donor policy or behaviour. 3) Shortage of adaptation funding increases developing countries' climate vulnerability. The situation is particularly dire in fragile and conflict-affected countries, which receive only a fraction of public adaptation finance. And 4) double-counting of humanitarian and climate funds risks leaving both sectors under-financed and under-prepared to address climate change.

To help address these issues, the paper encourages humanitarian organisations to take active part in COP29. The conference is expected to make many important decisions, including setting a new collective quantified goal for climate finance (NCQG). While a significant increase in climate funding is vital, this is not enough. Much depends on the way in which needs are identified and resources distributed among beneficiaries. Humanitarians should use their voice and connections to ensure that sufficient attention is given to structural and systemic issues, including but not necessarily limited to those listed above.

Lastly, aid organisations should remain cognisant of the politicised nature of the climate finance debate. Unlike ODA, climate funding is predicated on the historical responsibility that developed countries bear for climate change and that obliges them to provide financial resources for developing countries to cope with its effects. While this responsibility is affirmed in various legally binding documents, the scope of these contributions continues to be debated. Humanitarian organisations should be wary of attempts to use aid as a 'fig leaf' to avoid more extensive payments and, where possible, coordinate their actions with representatives of climate-vulnerable developing countries and other primary stakeholders.

Methods in brief

The findings are based primarily on desk research, which analyses and synthesises information from existing academic and grey literature. Data on climate finance was derived from the Organisation for Economic Co-operation and Development (OECD) website and publications. Where appropriate, these were contrasted with alternative sources, such as Oxfam's Climate Finance Shadow Report series.

Key Considerations

The paper makes four recommendations for humanitarians:

- **Accountable climate donorship.** Humanitarian organisations should actively support calls for more targeted, transparent and fair climate donorship in COP29. Funding must be new and additional to Official Development Assistance (ODA), and it must meet the needs of low-income developing countries.

- **Equitable distribution of resources.** Fragile and conflict-affected countries have high adaptation needs yet suffer from lack of funding. Humanitarian organisations should use their expertise and knowhow to contest risk-averse donor policies and support climate adaptation in fragile settings.

- **Justice-based approach to climate finance.** Effective climate action is not only a technical question (how to best deliver assistance) but also a political and ethical one. Humanitarian organisations should support the climate justice demands of affected communities and seek common positions on key policy questions.

- **Balanced response to short- and long-term needs.** Humanitarian assistance can help countries recover from extreme weather events and other adverse impacts of climate change. Yet it is not enough. Sufficient funds must be made available to address needs beyond the immediate aftermath of a climate-related disaster, including non-economic losses and damages and development needs.

1. Introduction

Not only lack of clean water but also suffocating heat. Not only drought but changing weather patterns that make it impossible to continue farming and risk plunging entire communities into poverty. Not a single emergency but series of consecutive disasters that compound upon one another and cause protracted human suffering. Climate change is a 'threat multiplier' that interacts with existing vulnerabilities and pushes countries and their populations towards increased fragility (Rüttinger et al. 2015). While everyone is impacted by climate change, its adverse effects are felt most sorely in areas experiencing poverty, violent conflict, governance challenges and limited access to basic services and resources as well as dependence on climate-sensitive livelihoods (Intergovernmental Panel on Climate Change [IPCC] 2022).

In 1992, developed countries agreed to provide dedicated funding to help developing countries cope with the effects of global warming. In the concluding document of the first United Nations Framework Convention on Climate Change (UNFCCC) meeting, they committed to providing "new and additional financial resources" for the purpose of mitigating climate change and enabling societies to adapt to its effects. The document explicitly names developed countries as the source of this funding and developing countries as its recipients:

> The developed country Parties and other developed Parties [...] shall provide *new* and *additional* financial resources to meet the agreed *full* costs incurred by developing country Parties in complying with their obligations [...]. The implementation of these commitments shall take into account the need for *adequacy* and *predictability* in the flow of funds and the importance of *appropriate burden sharing* among the developed country Parties.
>
> (UNFCCC 1992, Article 4.3., emphasis added)

To ensure adequate funding, it was subsequently agreed that developed countries would provide $100 billion per year in climate finance by 2020. While 2022 was widely celebrated as the year when this goal was finally met, there has been much critique regarding the ways in which climate funds are sourced, reported and allocated among recipients. Not only does the actual value of the funds fall short of what has been reported (see pages 11-15), but climate finance systemically fails to reach countries that need it the most. Climate Adaptation Finance Index 2023 shows that less than a quarter of all developing countries receive their fair share of adaptation finance, with more than 80 countries considered either severely or highly underfunded (Brot für die Welt 2023). The most underfunded are countries with the highest level of climate risk, leading the authors to conclude that "the vulnerability criterion hardly plays a role at all" (7) in the distribution of adaptation funding.

Improving the quality of international climate finance is directly relevant to the work of humanitarian organisations. Not only does climate finance offer much-needed additional resources for adapting humanitarian operations to the changing environmental conditions and addressing the global humanitarian funding gap (currently estimated to be around 60 percent) (UN 2023). It is also crucial for the fulfilment of human rights. Poor developing countries are disproportionately affected by climate change, with the heaviest burden borne by women, children, elderly and other vulnerable groups. Climate funds can help ameliorate their situation and reduce human suffering caused by climate change. Vice versa, inability to access funding negatively impacts poor developing countries' climate resilience and increases the risk of extreme weather events and other climate hazards turning into humanitarian disasters.

This paper analyses the different factors (systemic, political, other) that inhibit climate finance from reaching its full humanitarian potential. It asks what changes are required for climate funds to better serve the needs of the most vulnerable populations in low-income developing countries and what role do humanitarians have in facilitating such change? The aim is to give the reader a rounded understanding of key policy debates pertaining to international climate finance, shed light on their humanitarian implications and offer suggestions for more effective and equitable use of climate funds. While the paper is primarily directed at employees of international humanitarian organisations, its findings are also relevant to other key stakeholders. These include donors, representatives of climate-vulnerable developing countries, climate activists and civil society organisations working on climate-related issues.

The paper's findings are geared towards the next UNFCCC Conference of the Parties (COP29), which takes place in Baku, Azerbaijan from 11 to 22 November 2024. The upcoming conference has been dubbed "finance COP" due to the many important funding-related decisions it is expected to take. COP29 is set to address quantitative issues (how much funding is needed and where should it come from), allocation of funds (what channels should be used to distribute funding and who should have access) and structural questions (how to improve the efficiency of the climate finance system and ensure that funding reaches recipients that need it the most).

This paper argues that while a funding increase is important, this alone is not enough to make climate finance work for the individuals and groups most vulnerable to the adverse effects of climate change. It is crucial that sufficient attention is afforded to the structural and systemic issues that currently inhibit equitable distribution of resources. The paper encourages humanitarian actors to take active part in COP29 and, together with representatives of climate-vulnerable developing countries and other primary stakeholders, advocate for more targeted, transparent and fair climate donorship.

The paper consists of five chapters. The first chapter introduces the paper's scope, aims and methods. Chapter 2 discusses reasons why climate finance matters to humanitarian organisations, while also spotlighting challenges in accessing and using climate funds for humanitarian purposes. Chapter 3 examines in more detail the factors that inhibit climate finance from reaching its full humanitarian potential. These include access and distribution issues, insufficient resourcing (especially for climate adaptation) and obscure donor reporting practices. Chapter 4 discusses funding for addressing climate-related losses and damages. The last chapter summarises the paper's findings and offers policy recommendations in the lead up to COP29.

The findings are based on a desk review of existing academic research and grey literature (policy papers, studies, reports, etc.) as well as information and feedback gathered during the CHA Conference 2024 (held in Berlin on 4-5 June). Information regarding current and past levels of climate finance is predominantly derived from the Organisation for Economic Co-operation and Development (OECD) website and publications. Where appropriate, the data is compared and contrasted with alternative sources, including Oxfam's Climate Finance Shadow Report series.

Three pillars of climate finance

In 2009, developed countries agreed to mobilise $100 billion annually by 2020 to support climate mitigation and adaptation efforts in developing countries. In the climate lexicon, mitigation refers to measures to reduce emissions and increase carbon sinks, while adaptation denotes measures to reduce the damages or benefit from the opportunities associated with climate change. Adaptation activities can take place within ecological, social or economic systems, and they may respond to actual or expected (future) effects of climate change.

Today, Loss and Damage (L&D) is generally acknowledged as the third "pillar" of international climate finance. In 2023, at COP28 in Dubai, a designated fund was set up to address the economic and non-economic losses and damages caused by climate change. Contributions channelled through this fund are currently not included in the $100 billion goal. (For more information on L&D and its relevance to humanitarians, see Chapter 4.)

2. Why climate finance matters

Climate finance is an important additional resource for addressing the humanitarian effects of climate change. The latter includes a rapid rise in global humanitarian needs and increasing rate and severity of climate-related emergencies. There is already strong evidence that climate change contributes towards humanitarian crises. The IPCC (2022) report confirms a link between extreme weather and climate events and increased levels of acute food insecurity and malnutrition (high confidence), vulnerability (medium confidence), and involuntary migration and displacement (high confidence). In 2023 alone, over 26 million displacements were caused by floods, storms and other weather-related hazards (The Internal Displacement Monitoring Centre 2024). This was the third-highest figure in a decade, following a record year of 32.6 million displacements caused by disasters in 2022 (ibid.).

Climate change increases humanitarian needs around the world

In many contexts, the environmental impacts of climate change converge with pre-existing socio-economic vulnerabilities. Crisis-affected societies tend to be less resilient towards climate change and lack the necessary resources and knowhow to adapt to its effects. They may also experience increased levels of instability and conflict due to global warming. This occurs mainly through indirect pathways, including increased competition over resources, migration, livelihood and food insecurity, extreme weather events and disasters as well as negative unintended effects of climate policies (Rüttinger et al. 2015). On an organisational level, increasing instability can make humanitarian work more difficult and reverse past successes achieved by development actors.

In addition to altering the operational context, climate change will have significant financial impact on humanitarian actors. Research shows that the humanitarian cost of extreme weather-related events is over eight times higher today than it was twenty years ago. According to Oxfam (2022), the annual average of weather-related humanitarian appeals increased from \$1.6 billion in 2000-2002 to \$15.5 billion in 2019-2021. This means that the amount of money needed to address extreme weather-related events today is over eight times higher than it was twenty years ago. Other organisations have estimated that without urgent and sustained action, the humanitarian cost of climate change could be as much as \$26 billion by 2030 and \$28.9 billion by 2050 (International Federation of Red Cross and Red Crescent Societies [IFRC] 2022).

It will be difficult, if not impossible, to meet these needs with current financial resources. The international humanitarian system is chronically and severely underfunded. In 2023, only 40 per cent of the global humanitarian funding needs were met (UN 2023). This year, the humanitarian needs and funding gap have continued to grow even wider. According to preliminary data, only \$7.9 billion (or 16%) of the requested \$48.7 billion had been received by June 2024.[1] Similar trends are visible also on national levels. Recently, Germany (until now the second largest individual humanitarian donor in the world) announced its intention to cut its national humanitarian budget by more than 50 per cent in 2025.[2]

Climate finance is important for addressing the humanitarian effects of climate change

In this increasingly tight financial situation, climate finance can offer additional resources for tackling the adverse effects of global warming. The extent to which societies are impacted by climate variability depends largely on their ability to develop adaptive solutions and implement actions in response to current and future climate-related stimuli. Adaptation funding can support countries in these transitions and thus reduce the short- to medium-term humanitarian impacts of climate change, while mitigation funding can help slow down climate change and thus contribute towards reduced rate and severity of extreme weather events and other climate hazards. Adaptation funding can also increase societies' climate resilience and thus reduce the likelihood of climate risks turning into humanitarian emergencies. In cases where risks cannot be mitigated or adapted to, L&D funding supports recovery after an extreme weather event or climate disaster has occurred.

Climate finance can also be a way for humanitarian organisations to broaden their donor base. In Germany, for example, it is commonplace for humanitarian and multi-mandate organisations to apply for funding from the International Climate Initiative (*Internationale Klimaschutzinitiative* or IKI), jointly managed by the Federal Ministry for Economic Affairs and Climate Action, the Federal Ministry for the Environment, Nature Conservation, Nuclear Safety and Consumer Protection and the Federal Foreign Office (GFFO). While the funds are directed towards promoting climate action and biodiversity conservation in the Global South, the IKI project database reveals successful applications by humanitarian and development actors.[3] The collaboration between the Green Climate Fund, the Global Partnership for

Education and Save the Children is another notable example of climate funds being used for humanitarian and development purposes.[4]

Yet accessing mitigation and adaptation funding is not always easy. As explained in the next chapter, most climate finance is offered in the form of loans and other non-grant instruments. Lack of grant-based funding makes it difficult for humanitarian organisations to access climate funds, as tapping into these resources would require organisations to develop stronger ties with private sector stakeholders and other non-traditional partners (see IFRC 2013). Even in cases where grant-based funding is available, access can be a challenge. Organisations participating in the CHA Conference 2024 report that application procedures for mitigation and/or adaptation funding are often resource-intensive and time-consuming. A positive funding decision generally takes many evaluation rounds and a long time to be made. This can make climate finance an impractical option in emergency settings, where quick mobilisation of resources is paramount.

Finally, it should be noted that engaging with climate finance (and thus climate change) will also necessitate deeper changes in the way that the humanitarian sector operates. As Steinke (2023, 8) writes, the climate crisis is “reshaping the humanitarian landscape.” Not only will climate change cause an unprecedented rise in humanitarian needs, as explained above, but it will also oblige humanitarian actors to take a more “coherent and strategic” approach to their policy work (ibid.). Making climate finance work for the most vulnerable populations requires targeted and well-coordinated advocacy measures that underscore the growing needs in low-income developing countries, while simultaneously holding donors responsible for their previous humanitarian and climate finance commitments. The next section takes a closer look at policy questions relevant to humanitarian actors.

3. Key policy debates for humanitarians

To understand climate finance, one must begin by understanding the causes of the current climate crisis: It was set in motion in the mid-18th century by the polluting activities of countries involved in the industrial revolution. Over the following decades, the cumulative emissions of these early industrialised countries became trapped in the atmosphere and initiated the process of pushing the global CO2 concentration beyond the safe planetary boundary. Evidence shows that countries in the Global North are not only responsible for these early emissions, but that their carbon-heavy lifestyles continue to perpetuate the problem (Hickel 2020). That said, there are also certain developing countries (including China and India) that have experienced rapid economic growth and count among the biggest global polluters today (ibid.).

Climate finance is a question of justice

Due to the disproportionate way some countries have contributed to climate change, they have differentiated responsibilities in addressing its effects. The 1992 Climate Convention obliges wealthy industrialised nations (so-called "Annex II countries") to provide international climate finance to developing countries that have done little to contribute towards climate change, but often bear the brunt of its effects. The rights and responsibilities of emerging economies continue to be debated, with some arguing that they should be net contributors (rather than net beneficiaries) of international climate finance (see Pauw et al. 2024). The way this conversation develops in COP29 could have a significant impact on public climate finance and humanitarians are advised to follow it closely.

Major emitters of greenhouse gases are thus legally and morally obliged to provide funding for those affected by climate change. Yet there are many obstacles that impede the effective use of climate funds and infringe on the right of poor developing nations. This section identifies four policy areas where the international climate finance system needs to perform better. It examines these issues from an explicitly humanitarian perspective, highlighting the operational and policy consequences they may have for the work of humanitarian aid organisations.

Developed countries are legally and morally obliged to provide climate funds

Unlike funding for humanitarian action, the provision of climate finance is a legal obligation. It was originally stipulated in the Rio Declaration in 1992 and later reaffirmed in the Paris Agreement in 2015. The former maintains that since industrialised countries have historically polluted more than others (and thus contributed towards climate change more than others), they are now responsible for supporting developing countries (who have done little to contribute to the problem) in the implementation of climate actions. This support includes the provision of financial resources as well as technical and other assistance.

3.1. Lack of grant-based climate finance

When developed countries first committed to providing climate finance, it was agreed that the funds should cover "the agreed full incremental costs" that developing countries incur by complying with their climate obligations (UN 1992). Moreover, the funds should be provided in a manner that meets the actual spending needs of climate-vulnerable developing countries and does not impose any extra burden on the recipient. The aim was to ensure that climate resources are not only adequate, but that they benefit and respond to the needs of those most affected by the impacts of global warming.

The way in which climate finance is currently provided not only fails to live up to this commitment, but it may actually harm the recipient's ability to cope with climate change. During 2016-2022, most public climate finance was offered in the form of loans (see Chart 1 on p. 12). While the share of grant-based public climate finance has grown over the past years, it has remained small compared to other funding instruments. 2022 was a peak year, with a quarter (25.6%) of public climate finance provided as grants (OECD 2024).

More climate finance should be offered as grants

Lack of grant-based public climate finance is problematic for at least two reasons. First, because it transfers the financial responsibility for climate change from developed to developing countries. As the authors of the 2023 Oxfam Climate Finance Shadow Report note, the provision of public climate finance as loans is a "deeply unjust" practice that disregards wealthy industrialised countries' historically established responsibility for climate change and penalises climate-vulnerable, low-income countries for a problem "that they are not responsible for" (Zagema et al. 2023, 18).

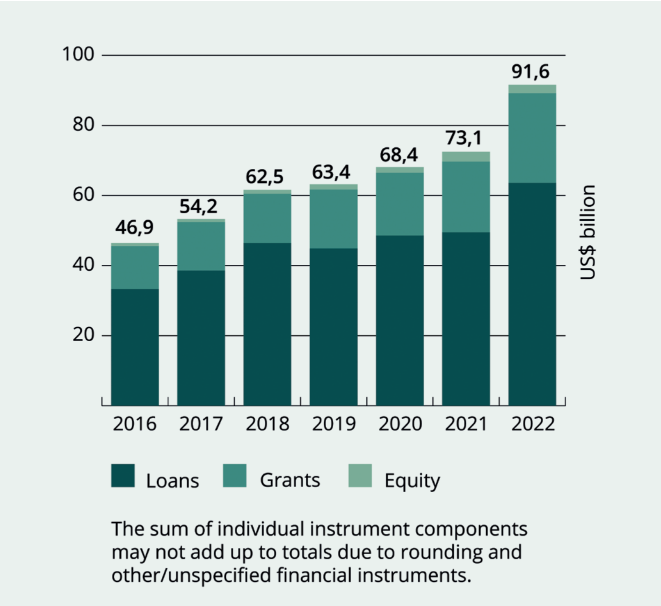

Chart 1: Public climate finance provided per financial instrument in US$ billion, 2016-2022; Source: OECD, 2024

High debt servicing costs can inhibit governments from addressing humanitarian crises

Second, loan-based climate finance increases the debt burden of developing countries. Already now, many low- and middle-income countries spend a sizeable portion of their tax revenue to service public debts. In the long-term, rising debt servicing costs risk impeding sustainable development (by diverting funds from health, education, and other vital needs) (Zucker-Marques, Gallagher, and Volz 2024). In more extreme cases, they can inhibit governments from taking necessary action to prevent and address humanitarian crises (International Rescue Committee 2024).

A policy brief by Christian Aid (2024) identifies improving the quality of climate finance as one of the key aims of COP29. The organisation maintains that its outcomes "must acknowledge the debt problem and guarantee access to high quality, fit-for-purpose finance going forward" (2). To this end, it is crucial that donors commit to providing "the bulk of climate finance" through grants, and that any "new and additional instruments" are considered complementary – and not alternative – to public grant-based finance (ibid., see also 2-5).

3.2. Obscure donor reporting practices

Transparent and openly accessible information regarding climate funding is important for many reasons. It allows stakeholders to see how much money is provided, where it comes from and for what purposes it is used. Accurate and accessible data can also support more effective use of resources by enabling stakeholders to reduce overlaps and identify thematic, geographic and other gaps in funding.

While OECD's outputs are considered authoritative accounts of climate funding trends, there has been significant criticism of the way in which countries identify and report on their climate contributions. Unlike general Official Development Assistance (ODA) reporting, climate finance reporting has no requirement to be grant-equivalent. This means that donors often report funding at face value, without considering the costs that recipients incur from interest rates or from having to pay back the loan.

As a result, there is uncertainty regarding the net value of international climate finance. The Oxfam Climate Finance Shadow Report reveals that out of the $83.3 billion that donors reported as climate finance during 2019-2020, only something between $21 and $24.5 billion could be considered as real support (Zagema et al. 2023). This means that the actual value of climate mitigation and adaptation funding was less than a third of the reported. The stark difference between reported and actual funding value is bad news for countries and communities whose ability to cope with climate hazards depends on the availability of international funding.

The real value of climate mitigation and adaptation funding is less than a third of the reported

Lack of standardised reporting system has also complicated efforts to track the climate relevance of the contributed funds. Currently, most donors use OECD DAC's Rio Marker system to report on the extent to which the funded projects have contributed towards climate mitigation and/or adaptation. In many cases, this has resulted in inflated estimations regarding the climate relevance of funded projects. Donor self-reporting has also made it difficult to accurately estimate the contribution that humanitarian activities make towards the achievement of climate goals.

A joint study by Global Center on Adaptation and Climate Policy Initiative (GCA and CPI, 2023) shows that only a small fraction of publicly provided humanitarian funding is officially reported as adaptation finance (see Chart 2

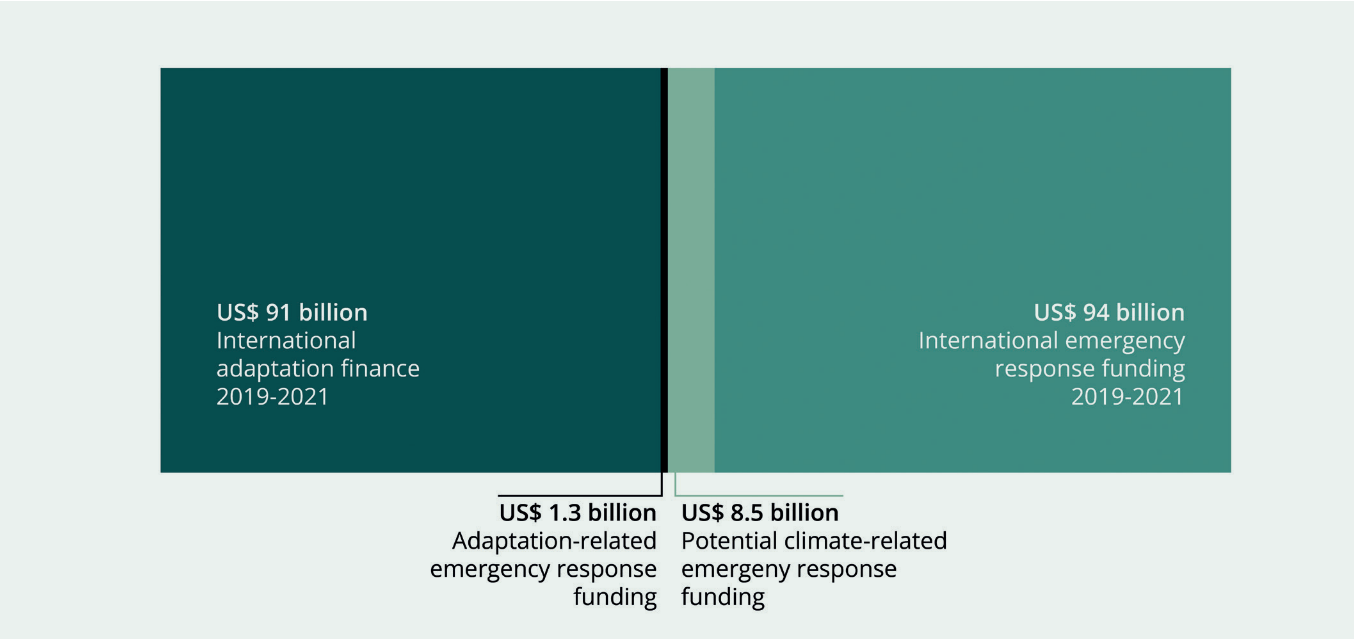

Chart 2: Interlinkages between international Adaptation finance and international emergency response funding, 2019-2021
Source: GCA & CPI 2023

Only a fraction of humanitarian funding is reported as adaptation finance

above). Yet these figures cannot be considered fully representative of the extent of the overlap between humanitarian response and adaptation. "In addition to this explicit tagging," the authors note, "various emergency flows that were not explicitly tagged as adaptation nevertheless responded to drought, flooding, and food insecurity" (36). The way in which these climate-related humanitarian activities are currently excluded from donor reporting skews climate finance statistics and makes it difficult to accurately estimate the overlap between emergency response and adaptation funding.

Rio Markers

OECD DAC's Rio Marker system allows donors to report on the extent to which the funded projects have contributed towards climate mitigation and/or adaptation. Projects that pursue mitigation and/or adaptation as their primary objective are given Rio Marker 2. Projects that have mitigation and/or adaptation as a significant objective (that is, as one objective among others) are ascribed Rio Marker 1, and those with no climate component receive Rio Marker 0.

The 2023 Oxfam Climate Finance Shadow Report reveals that most donors apply a standardised reporting formula (where a fixed percentage is ascribed, independent of the actual significance of the project's climate component). Germany, one of the biggest donors of climate finance, reports projects with Rio Marker 1 as 50% climate funding and projects with Rio Marker 2 as 100% climate funding. Projects that pursue both mitigation and adaptation goals are reported as 100% climate funding.

3.3. Adaptation funding gap

Climate adaptation needs are 10 to 18 times higher than available resources

Adaptation finance is essential for protecting people and communities against harmful effects of climate change. Yet most funds continue to be directed towards climate mitigation (see Chart 3 below). This has resulted in a glaring disparity between needs and available resources, known as 'the adaptation funding gap'. The UN Environment Programme (2023) estimates that the costs of adapting to climate change are somewhere between 10 to 18 times higher than current public adaptation finance flows. The organisation calculates that to meet their climate adaptation needs, developing countries require an additional $194 billion to $366 billion in adaptation finance annually (ibid.).

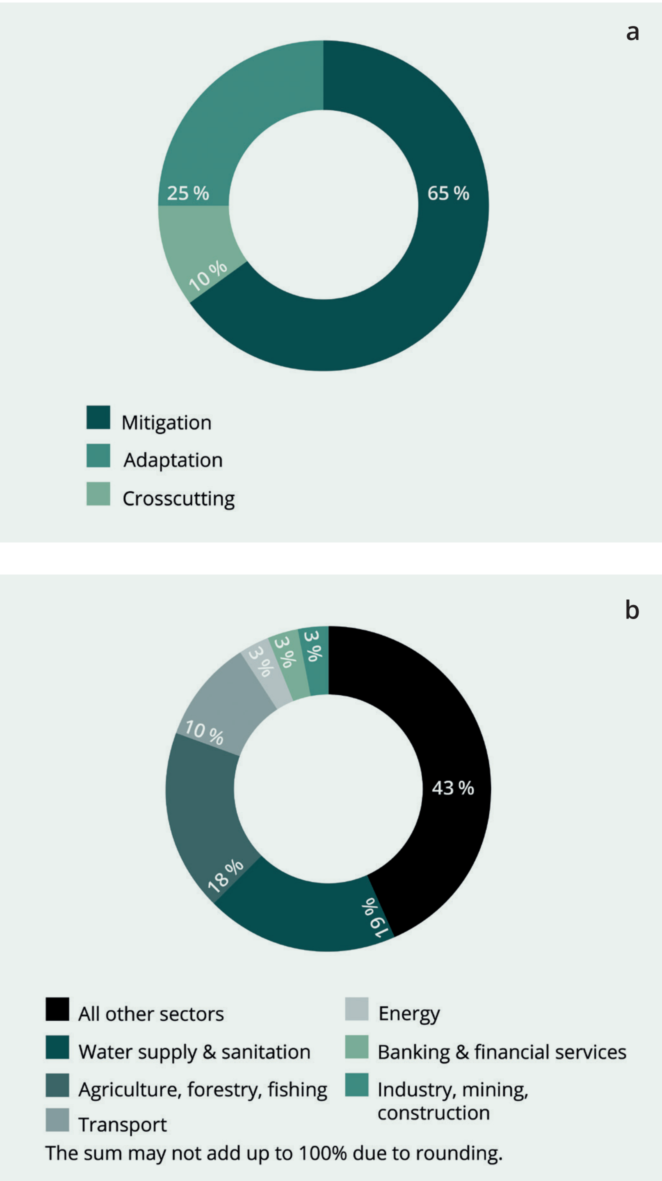

Chart 3: a) Funding allocated by climate theme, 2016-2022 (above); b) Adaptation funding allocated by sector, 2016-2022 (below)
Source: OECD, 2024

Closing the adaptation gap is a key goal for COP29. But to make climate finance work for humanitarian purposes, a simple increase in resources is not enough. The funds must also be allocated appropriately. Research shows that most adaptation funding goes to countries that have low or very low levels of climate vulnerability, while highly or very highly vulnerable countries receive significantly fewer resources per capita (see Chart 4 on page 15). Many of these highly or very highly vulnerable countries are either experiencing or likely to experience a humanitarian crisis. A study by the IFRC (2022) shows that more than a third (26 out of 70) of the most climate-vulnerable countries required humanitarian support for at least five years in a row, and one-fifth (13 out of 70) for at least ten years in a row.

The more fragile a country is, the less adaptation finance it receives

Access to adaptation funding is even more restricted when it comes to countries experiencing armed conflict. Cao et al. (2021, 4) find that "multilateral climate funds and some bilateral donors tend not to allocate funds in fragile and conflict-affected situations, seemingly due to perceived higher risks and challenges." In cases where adaptation funding is made available in conflict-affected settings, it rarely reaches the most violent or unstable areas (Raleigh et al. 2024). Other factors inhibiting adaptation finance from reaching conflict-affected areas include inflexible bureaucracy, lack of complementarity and coordination between different actors as well as institutional siloes (International Committee of the Red Cross et al. 2022).

Such risk-averse climate donorship is problematic from a humanitarian and human rights point of view. This point is made by Brot für die Welt in its 2023 Climate Adaptation Finance Index report. On the one hand, the authors note that it may be understandable that donors prefer settings with "a suitable climate for investment and sufficiently stable conditions so that the adaptation projects can be successful" (20). Yet, they continue to argue, "we cannot lose sight of that fact that in many particularly fragile states which are troubled by conflict, there are very severe climate risks and hundreds of millions of people are threatened by these" (ibid.). Aid organisations should actively call donor attention to these needs, while simultaneously taking care not to 'miniaturise' the problem of climate change or undermine the climate justice demands of non-conflict affected developing countries (for further discussion, see Chapter 4).

Finally, the lack of adaptation funding for fragile and conflict-affected countries also poses a practical humanitarian problem by exposing communities to the compounding effects of climate change and armed conflict and heightening their exposure to slow onset and extreme weather events. A policy brief by the International Rescue Committee (2024) notes that communities in fragile and conflict-affected countries constitute nearly half (44%) of the people affected by natural disasters during the past three years. The organisation estimates their "disproportionately small share" of adaptation finance reduces fragile and conflict-affected countries' resilience to climate shocks and causes them to experience "more significant losses and damages than other developing countries" (4). There is also evidence to suggest that countries that struggle to access adaptation finance are more likely to depend on emergency response funding to cope with climate hazards (GCA and CPI 2023).

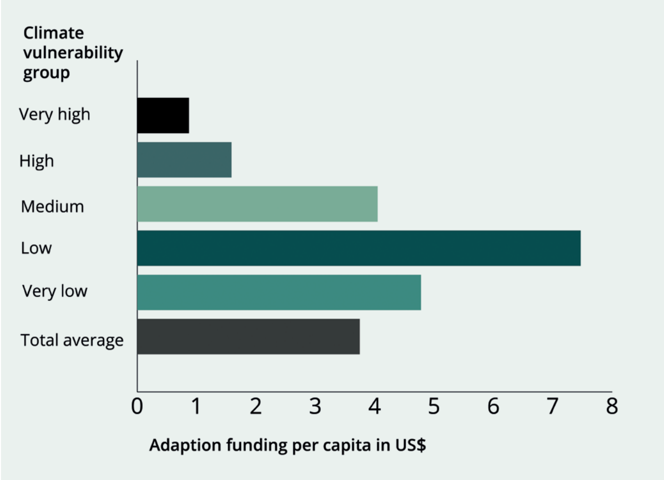

Chart 4: Average adaptation funding per capita to developing countries by vulnerability group, 2020

Source: IFRC 2022

3.4. Double counting of ODA and climate funds

There is concern that increases in climate finance will lead to reduced ODA funding

Data shows that the recent increases in international climate finance have been accompanied by stagnating or even decreasing ODA budgets (Gebreyesus 2017). As Michaelowa and Namhata (2022, 65) frankly state, "climate change has become politically much more salient than poverty reduction in the Global South; therefore, greater public support is expected for climate finance than for traditional development aid." In the humanitarian context, the rise of international climate finance has been associated with reduced budgets and capacities as experts suspect there might be "fewer donations for 'regular' humanitarian action" in the future (Schofield 2015, 368) (see also Tammi 2024).

To date, evidence on this issue remains mixed. In a recent study, Miller et al. (2023) find that the observed increases in climate funds are mostly due to investments in energy and transport sectors being labelled as climate finance. The authors find no evidence to indicate that the rising climate finance would have had a detrimental effect on the finances of social sectors (like health or education) that are less relevant to climate. Nevertheless, they note that distinguishing between development and climate finance can be challenging because "there is often a clear overlap between these high-level complex goals" (8).

In the future, more effort should be made to clarify the relationship between climate finance and ODA. Double-counting funds both as humanitarian and climate financing is a short-sighted solution that, while perhaps improving donor optics, leaves both sectors under-financed and under-prepared to address the adverse effects of climate change. If humanitarians are to take on more mitigation- and adaptation-related responsibilities, these new duties must be accompanied with an appropriate increase in financial and other resources.

New and Additional Funding

While there is general agreement that "new and additional" resources are needed to address climate change, the exact meaning of the term is subject to debate. There are four broad definitions for "additionality" in the context of international climate finance: The first position holds that only funding above the 0.7 ODA/gross national income goal counts as additional; the second holds that any increase to previous levels of climate finance is additional; the third holds that climate finance should be additional to traditional aid spending but without necessitating an increase in the overall ODA; and the fourth holds that only funding from completely new sources can be considered additional.

Developing countries have traditionally preferred the first option, also known as 'strong additionality'. Among donors, perspectives vary. Germany has previously supported options two and four, defining additionality as being "additional to climate-related funding in a specific reference year" (Knoke and Duwe 2012, 30-32).

4. On Loss and Damage

Funding for climate-induced losses and damages is often referred to as the 'third pillar' of climate finance. Additional to the $100 billion goal, L&D funding addresses economic losses (generally understood as loss of resources, goods and services traded in markets) and non-economic losses (items not traded in markets, including harm to individuals, societies or the non-human environment) associated with climate change. These may be caused by slow onset events or extreme weather events, and they primarily affect low-income countries. The cost of climate-related damages is estimated to be around $38 trillion annually by 2049 (Kotz, Levermann, and Wenz 2024).

The topic of L&D has received much attention from humanitarians

In 2023, governments present at COP28 agreed to operationalise a new Loss and Damage Fund (LDF). The fund seeks to address unavoidable risks of climate change and to limit or undo some of the damage caused (e.g. by rebuilding houses destroyed by hurricanes or flooding, providing basic amenities or offering microcredit to restore livelihoods). While no funds have yet been dispersed, large humanitarian organisations have made an effort to ensure that they are eligible when the time comes.

When the LDF decision text was being drafted, humanitarian actors attempted to steer attention towards L&D needs in fragile and conflict-affected states. They also lobbied for language that contains reference to anticipatory action and existing humanitarian funding mechanisms, including the START Network and the Central Emergency Response Fund. Anticipatory action refers to actions that are taken before a crisis or hazard occurs, with a view to reducing its humanitarian impacts. The two funds offer emergency response funding for humanitarian actors, with the START Network focusing specifically on under-the-radar, small to medium-scale crises.

While these additions make sense from a humanitarian point of view (as they highlight the needs of the most vulnerable and link the LDF with existing funding structures), they were not always well received by the climate community. There was concern that drawing attention to the L&D needs in fragile and conflict-affected states might lead to "miniaturisation" of the problem, namely by focusing efforts on the 800 million people impacted by conflict instead of catering to the 3.5 billion people impacted by climate-related disasters more generally (Worley 2023).

Reference to anticipatory action was problematic because it risked watering down the LDF's mandate. The LDF is the first fund to explicitly address unavoidable climate risks that occur despite mitigation and adaptation efforts. Earmarking of funds has been particularly important for Small Island Developing States (SIDS) and Least Developed Countries (LDCs), which are disproportionately affected by climate-related losses and damages and lack capacities to effectively respond to it (see Jattansingh 2023). As Avinash Persaud (2024), the ex-climate envoy of Barbados, explains in an interview with The New Humanitarian: "It's not for anything in anticipation… [and] it's not a resilience fund," he underlines. "This isn't, 'I'm about to have loss and damage', this is 'you've had loss and damage', and we're trying to help address that."

Better coordination is needed between humanitarian and climate communities

The experience with L&D carries two important lessons. First, it draws attention to the competing agendas of different stakeholders. The L&D debate shows that humanitarian policy concerns can coincide or even clash with the climate justice demands of affected communities. Aid organisations should endeavour to coordinate their efforts with members of the climate community and representatives of climate-vulnerable developing countries, with the aim of identifying common positions and facilitating mutual learning between different groups (see Steinke 2024). Humanitarians should also always bear in mind that addressing the effects of climate change is not only a technical question (how to best support climate-vulnerable communities) but also a political and ethical one.

Second, it alerts humanitarians to the politicised nature of the climate finance debate. As Slim (2023) writes, some states may be interested in 'humanitarianising' the L&D debate for the purpose of limiting the scope of their obligations towards communities affected by climate-related disasters. It is thus imperative that humanitarian organisations are explicit about the kind of contribution they can make: On the one hand, humanitarians can implement L&D projects in conflict-affected and fragile settings (that may be inaccessible to development or environmental actors) and thus promote fair distribution of resource to hard-to-reach areas. On the other hand, they must acknowledge that rapid-onset events are only one type of hazard under the L&D umbrella. Humanitarians should be careful to distinguish between emergency relief and other L&D needs (such as non-economic losses and damages and development aid) and advocate for a balanced response to short- and long-term climate-related needs.

The new Loss and Damage Fund

In 2023, governments present at COP28 agreed to operationalise a new Loss and Damage Fund (LDF). The fund aims to "assist developing countries […] in responding to economic and non-economic loss and damage associated with the adverse effects of climate change". It is set apart from the other two pillars of climate finance (mitigation and adaptation) on two important counts.

First, the LDF addresses unavoidable risks that cannot be averted, minimised, or adapted to. Hence, it extends the climate finance debate from solely ex ante (occurring before the event) to also ex post (occurring after a climate hazard) type of action.

Second, the new fund is set to address both economic losses (such as failed crops or damage to infrastructure) and non-economic losses (such as reduced biodiversity or loss of cultural heritage) caused by climate change. The latter are difficult to measure and quantify, and hence have received only limited attention in the climate finance debate (see Serdeczny et al. 2016).

5. Summary

Climate finance has the potential to significantly reduce the humanitarian effects of climate change. Adaptation funding enables vulnerable societies to become more resilient to extreme weather events and other climate hazards, while mitigation funding can help slow down global warming and thus limit the extent and severity of future climate risks. In instances where climate risks cannot be mitigated or adapted to, L&D funding helps societies to recover and cope with the losses they have suffered. All three are essential for managing climate change and curbing its adverse impact on vulnerable communities in low-income developing countries.

The humanitarian relevance of climate funds hinges largely on the way needs are identified and resources distributed among beneficiaries. Access to climate finance is particularly important for countries that are resource-poor or lack the technical capacity to design and implement climate measures. This includes fragile and crisis-affected settings, as well as countries with ongoing humanitarian operations. Yet it is these exact settings that suffer from a lack of access to funds. In cases where funding is available, it is frequently offered in formats that pose an additional financial burden or otherwise penalise the recipient. Lack of transparency and standardised reporting practices hinder efforts to address such funding gaps. Without a clear idea of where funding comes from and how it is used, it is difficult to hold donors accountable for their commitment to provide adequate, predictable and needs-based climate finance.

Aid organisations can – and *should* – support meaningful change in the climate finance system

The paper thus recommends that humanitarian organisations take active part in the upcoming climate conference, as it will be crucial for ensuring more effective and equitable use of climate funds. Among others, COP29 is set to decide a new collective quantified goal on climate finance (NCQG). The NCQG will determine the amount of climate finance that developed countries are expected to provide from 2025 onwards. The surrounding proceedings are also expected to inform various qualitative debates, such as ensuring that the funds cater for the needs of climate-vulnerable developing countries and communities. For civil society advocates, Schalatek (2024) notes, the demands for COP29 are clear: the new climate finance goal must achieve a "quantum leap" that takes funding "from billions to trillions" and ensures that funding decisions reflect the "historical responsibility" that industrialised countries have towards developing countries. Humanitarians should use their voice and connections to support such calls and advocate for more targeted, transparent and fair climate donorship.

There are various ways in which humanitarian organisations can promote meaningful change in the climate finance system. Most international aid organisations have a wealth of experience in advocacy and awareness raising as well as professional communications teams. They have established networks with key institutional donors and first-hand experience of the impacts of climate change in some of the most vulnerable countries in the world. All these factors make humanitarian organisations well-positioned climate communicators. Not only should they advocate for more and improved funding, but organisations can also draw on their past experiences to challenge risk-averse donor policies (by showing that it is, in fact, possible to successfully implement complex projects in volatile and insecure settings) and underline the urgency of closing the adaptation funding gap (by helping to concretise to donors what will happen if adaptation funds fail to reach areas where they are needed the most).

Humanitarians should reinforce their allyship with the climate community

When designing and implementing such measures, it is important that humanitarians remain cognisant of the politicised nature of the climate finance debate. There is an ongoing debate regarding the scope of the responsibility (both financial and moral) that developed countries bear for climate change. Humanitarian organisations should be wary of any attempts to use aid as a 'fig leaf' to avoid more extensive payments and, where possible, aim to coordinate their actions with representatives of climate-vulnerable developing countries and other primary stakeholders. Humanitarians should also seek to reinforce their allyship with the climate community, including spokespersons for climate-vulnerable countries or communities, climate scientists, activists and individuals affiliated with environmental organisations. Open and recurring communication not only helps maximise synergies between humanitarian and climate action. It can also allow new cross-sectoral partnerships to develop and support humanitarian organisations in finding their place in the changing funding landscape.

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Imprint

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