

THE WAY FORWARD

BRINGING CLIMATE SOLUTIONS TO THE FRONTLINES OF DISPLACEMENT AND CONFLICT



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JOINT FOREWORD

For millions of refugees, other displaced people and their hosts, there is no escape from the dual threat of conflict and climate shocks. Over the past year, the situation has deteriorated further: there were 150 record-breaking extreme weather events in 2024.

Three in every four refugees and other displaced people fleeing war and persecution now live in countries that are highly vulnerable to climate-related hazards. These communities face an impossible reality – they are being hit harder by more devastating floods, longer droughts and periods of extreme heat, without the means to adapt, recover and rebuild.

How do you prepare and protect some of the world's most vulnerable people from such unprecedented weather extremes? When the systems that are meant to protect and respond are failing them. When climate finance fails to reach the countries and communities that need it most. Extremely fragile states receive just \$2 per person in yearly adaptation funding, in contrast to the more than \$160 per person in more stable countries. This imbalance is as stark as it is unfair: those with the fewest resources who have contributed the least to this reality – including refugees, other forcibly displaced people and their hosts – find themselves in the greatest peril.

But while the challenges are immense, meaningful solutions are at hand. This report shows that an evidence-based, whole-of-society approach that allows all to participate and leaves no one behind is both possible and essential. By aligning climate, humanitarian, and development action, and — critically — ensuring accessible and inclusive finance, we can help frontline communities withstand today's shocks and share in a resilient future. Here, the engagement of the private sector is also vital — from the start, and into the future — bridging innovation, investment and inclusive solutions for resilience and adaptation.

We issue this joint call because solutions are within reach: to unlock climate finance, to protect the displaced, and to scale up partnerships that turn commitments into action.



Filippo Grandi United Nations High Commissioner for Refugees

"Each year, the compounding impacts of conflict, extreme weather and disasters on refugees, displaced people and their hosts continue to deepen – but so does our understanding of what works: bold investment, inclusive action, and trust in affected communities. The gap between needs and available resources remains wide, and people cannot survive in that gap. We must bridge it – not with words, but with firm will, solidarity and sustained climate action."



Grace Dorong, Executive Director, Root of Generations

"In the face of growing loss and uncertainty, displaced and frontline communities are committed to adapting and rebuilding with local leadership, strength and vision. We are restoring land, building livelihoods, and finding new ways to adapt but we need urgent support and solutions rooted in our meaningful inclusion. We cannot undo the past, but we can rebuild our future when our struggles are no longer underfunded, overlooked, or delayed."



Celeste Saulo, Secretary-General, World Meteorological Organization

"Displaced communities are among the most vulnerable to climate hazards, yet often the least visible in global climate discussions. Climate resilience must reach displaced communities and must be a shared responsibility, grounded in data, equity, and urgency. The time for coordinated, inclusive, science-informed action is now."

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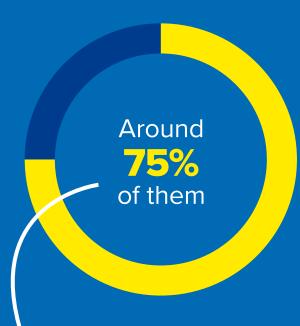
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117 million people displaced by conflict



86 million

Are exposed to high-extreme hazards by mid-2025

Tens of millions of people worldwide continue to be forced to flee their homes and seek safety from conflict and violence.

By mid-2025, the number of people displaced by war, violence, and persecution stood at over 117 million.¹ At the same time, floods, storms and other extreme weather events, along with gradual changes such as sea level rise and desertification, are exacerbating crisis conditions that drive displacement and compound already complex displacement situations.

Climate-related hazards do not occur in isolation. They aggravate multiple causes of forced displacement both within and across borders.

Over the past decade, weather-related disasters have caused some 250 million internal displacements – equivalent to over 67,000 displacements per day.² This represents a 10 per cent increase compared to the ten-year average through the end of 2023.

These displacements often occur in fragile and conflict-affected settings.

The number of countries reporting both conflict and disaster displacement has tripled since 2009.³ Chad, for example, hosts over 1.4 million refugees and asylum-seekers, and is one of the most fragile and climate-vulnerable countries in the world. In 2024, floods in Chad triggered more than 1.3 million internal displacements, by far the highest disaster-related displacement figure on record for the country and more than in the previous 15 years combined.⁴

Climate change is compounding and multiplying the challenges faced by those who have already been displaced, as well as their hosts, particularly in fragile and conflict-affected settings.

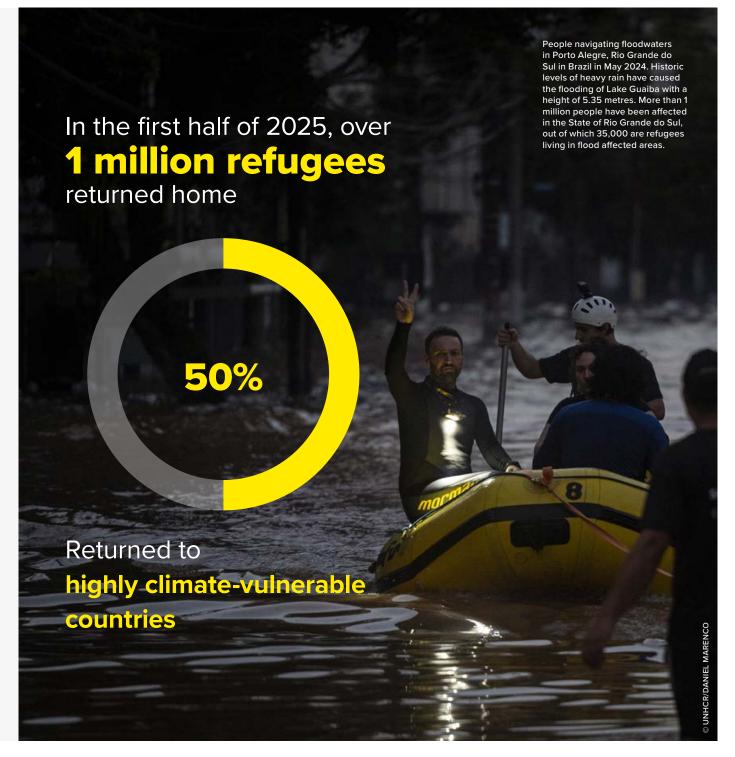
By June 2025, over 86 million displaced people were living in countries with high-to-extreme exposure to climate-related hazards. 5 Many of the world's largest refugee settlements are located in areas that experience harsher weather conditions than are generally found in their respective host countries: refugee settlement areas face extreme heat and more variable rainfall in Kenya, Ethiopia, and Rwanda; severe temperatures in Jordan and Pakistan; and intense rainfall in Bangladesh.6 UNHCR country operations are also increasingly called on to prepare for and respond to new or exacerbated emergencies, such as drought in Zambia and floods in Brazil, Burundi, Cameroon, Chad, Mali, Niger, Nigeria and South Sudan. In 2024 alone, one-third of the emergencies declared by UNHCR were due to the impacts of extreme weather events on people who had already been displaced by conflict.⁷

Such high exposure, combined with heightened vulnerability and low adaptive capacity to climate hazards, undermines efforts to build self-reliance and resilience.⁸ It deepens marginalization and compounds vulnerability – not only for displaced populations but also for host communities, who are themselves often living in similarly precarious conditions.⁹

INTRODUCTION: SETTING THE SCENE

At the same time, durable solutions to displacement are becoming harder to achieve. Climate impacts are adding to the challenges that displaced people or returnees face in securing safe places to settle and call home, and therefore increase the risk of protracted, recurrent and onward displacement.

This is the case in Dadaab, Kenya, where 20,000 refugees were displaced from camps due to El Niño-fuelled flooding in early 2024. Or in Rio Grande do Sul, in southern Brazil, where extreme floods in mid-2024 displaced 775,000 people, 10 and disproportionately affected 43,000 refugees and others in need of international protection, challenging their local integration. Between January and June 2025, some 1.2 million refugees returned to their countries of origin, 11 with half (50 per cent of refugee returnees) returning to highly climate-vulnerable countries. 12



ENVIRONMENTAL DEGRADATION, CLIMATE, CONFLICT AND DISPLACEMENT¹³

Environmental degradation and climate change are deeply interconnected, as climate impacts accelerate the breakdown of ecosystems, while degraded environments – like deforested areas or eroded soils – reduce nature's ability to absorb carbon, buffer climate impacts and produce food.

Globally, up to 40 per cent of land is degraded, affecting half of humanity and threatening biodiversity, water for drinking and irrigation, food security, and livelihoods. Hetween 2015 and 2019, an estimated 100 million hectares of healthy and productive land were degraded every year – an area roughly the size of Egypt. 15

Armed conflicts negatively impact the natural environment, increasing the risks that frontline communities are exposed to, including those associated with climate change.

As ecosystems are damaged – including by hostilities – people's resilience is further reduced, and climate adaptation becomes more difficult.¹⁶ Environmental protection in places affected by conflict must therefore be scaled up, including by promoting better respect for international humanitarian law that protects the natural environment, and other relevant rules of international law.¹⁷

In turn, while the effects of climate change and environmental degradation do not directly cause war or conflict, they are increasingly recognized as factors that may exacerbate or prolong it in complex, context-specific ways.

These include worsening poverty and increasing tensions over access to scarce natural resources such as food, water and agricultural land, or by increasing economic instability in contexts where other factors such as weak governance, political exclusion and inequality are also at play. In such settings, climate impacts often cause loss of livelihoods, which in turn increases the likelihood of recruitment into armed groups. In North East Nigeria, for example, 16 per cent of survey respondents acknowledging climate-related agricultural difficulties said they knew someone who joined Boko Haram because of these challenges. The figures are even higher in Cameroon (18 per cent), Chad (37 per cent), and Niger (57 per cent).

Across the Sahel, for example, pastoralism remains a vital livelihood, but conflict, environmental degradation and climate change are disrupting traditional transhumance routes. Transiting non-traditional routes increases vulnerability, as herders face unfamiliar terrain, limited infrastructure, and heightened risks of conflict or exclusion. This shift

also intensifies competition for grazing land and water, and places additional pressure on host communities, many of whom are also hosting refugees fleeing insecurity in neighbouring countries. In Mauritania's Hodh Chargui region, the Mbera camp and nearby villages now host nearly 160,000 refugees and asylum-seekers. Meanwhile, scarce natural resources – such as land and water – are further stressed by droughts and bushfires. The opening of new transhumance routes exposes refugees to additional risks, as returning herders and their cattle further heighten competition over these limited resources.

Environmental degradation is a pressing issue not only in the Sahel but across most of continental Africa, where about 75 per cent of the land area is deteriorating.²¹ Around 30 per cent of settlements for internally displaced people (IDPs) and refugees are located in areas that remain ecologically intact but have low biodiversity – meaning they may still offer vital natural resources, but require careful, equitable, and sustainable management to prevent future degradation (Figure 1).²²

More than half of refugee and IDP settlements in Africa are in an even worse situation: they are located in areas with poor ecological health, and a low number of species.²³ These degraded landscapes lack the ecological resilience needed to support basic human needs and to sustain livelihoods of displaced communities over time.

In areas where ecosystems are deteriorating, displaced people and host communities face increased risks from floods, droughts and loss of livelihoods, as natural systems that regulate water, provide fuel and food, and protect soil are under pressure.

At the same time, these areas offer an opportunity: restoring degraded land in displacement settings can strengthen food and water security and create new economic opportunities. Combining ecosystem restoration with sustainable finance – including verified carbon revenues – can create jobs, sustain nurseries, and finance long-term land stewardship by displaced and host communities. Private sector partnerships can also support nature-based solutions in displacement settings, strengthening environmental resilience while creating local livelihood opportunities.

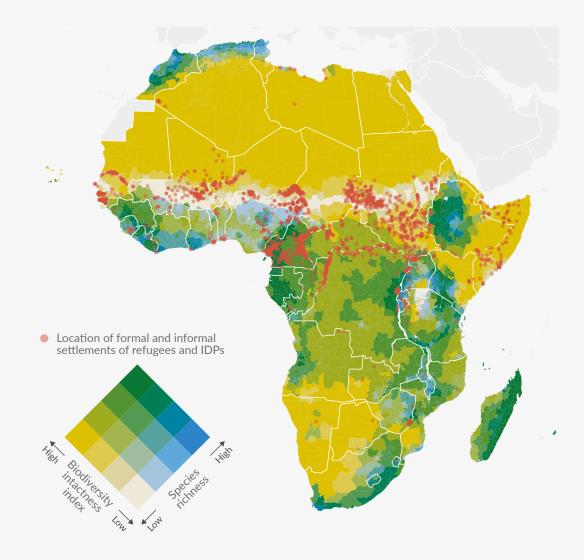


FIGURE 1: The number of different species (Species Richness) and Biodiversity Intactness (BII) in areas where formal and informal IDP and refugee settlements are located in Africa.²⁴ Areas with high Species Richness and high BII offer diverse ecosystem services.

EXPOSURE AND VULNERABILITY IN DISPLACEMENT SETTINGS

The impacts of climate change on displaced populations are not experienced equally – vulnerability is shaped by intersecting factors such as gender, age, disability, legal status and socioeconomic conditions.

Among displaced people, marginalized groups and those with specific needs often face higher protection risks and greater burdens from climate-related hazards due to social roles and responsibilities, and socio-cultural norms. People with disabilities, especially those with invisible or mental impairments, are often overlooked in disaster preparedness and response, making them more likely to be impacted by disasters.²⁵ For example, early warning systems are frequently inaccessible, lacking features such as sign language interpretation or audio messages, and evacuation systems and personnel are rarely equipped in advance to support people with diverse impairments.

Approximately one billion children – that is, nearly half of all children worldwide – are at extremely high risk of the impacts of climate change. ²⁶ This includes a high risk of being displaced by weather-related disasters.

Between 2016 and 2023, there were over 62 million weather-related displacements of children equivalent to some 21,000 displacements per day.²⁷ Displaced children and youth, whether in refugee settlements, urban slums, or mega-cities, often have the fewest resources to cope and are pushed to the margins of society, where the risk of climate hazards is greatest. They are more susceptible to malnutrition, disease, and inadequate immunization, and frequently face barriers to accessing education and child protection services vital for resilience. Refugee children are nearly three times more likely to be out of school than their host community peers.²⁸ For example, in Mauritania's Bassikounou region, prolonged drought and desertification forced families to withdraw children from school to support household income. Overcrowded, under-resourced evacuation sites and a lack of documentation, such as birth registration, further exclude displaced children from essential services. In sub-Saharan Africa, where 26 million infants lack a birth certificate, displaced populations face even greater barriers to accessing birth registration and support.²⁹ Between 2021 and 2022, a 119 per cent increase in child marriage was recorded in drought-affected districts in Ethiopia, while the 2022 drought led to over 320,000 displacements of children across the country.30

Displaced women and girls often bear the brunt of climate impacts due to caregiving roles, exposure to gender-based violence, and limited access to resources.

Many households in refugee camps are headed by a lone woman. They often have fewer economic opportunities and face social exclusion, limiting their adaptive capacities. The rise in gender-based violence following disasters is well documented.31 Moreover, social norms frequently assign women and girls tasks such as collecting food, water and fuel, which becomes increasingly difficult under climate stress. As resources become scarcer, they are forced to travel longer distances, often through unsafe areas, increasing their risk of violence and physical exhaustion. In some cases, women must leave their daughters at home alone while fetching water, or collect water at night to avoid long daytime queues. Similarly, male family members may be forced to migrate longer distances in search of work, leaving female household members alone. Each of these changes – traveling to isolated locations, being left unaccompanied at home, and venturing out at night – increases the risk of violence against girls and women. In some cases, for example in displacement settings in South Sudan and Uganda, the pressure to secure essential resources can force women into unsafe coping strategies, such as transactional sex, child marriage, or brewing and selling alcohol.32

For refugees in particular, legal status plays a decisive role in shaping vulnerability.

Many lack formal recognition or documentation, which restricts access to services, employment, education and climate adaptation programmes. Even when refugees have the legal right to work, they may face de facto exclusion due to discrimination, bureaucratic hurdles such as access to bank accounts, or difficulties in obtaining certifications required for certain professions. These barriers not only restrict livelihoods but also limit access to climate adaptation programmes and financial tools that could help build resilience to climate-related shocks.

Mobility restrictions further limit the ability of refugees to escape extreme weather events.

In many contexts, they are not allowed to move freely, reducing their capacity to seek safer ground or access alternative livelihoods in the face of extreme weather events or areas becoming increasingly uninhabitable.

Decent shelter is a key concern in many settlements, compounded by the protracted nature of many displacement situations. Planning policies often restrict the materials refugees can use to build shelters, resulting in structures that are flammable, overcrowded, poorly ventilated and ill-prepared for extreme weather events.

In Bangladesh and Lebanon, refugee shelters have been shown to lack insulation and structural integrity, leaving residents vulnerable to storms, heavy rains, landslides and extreme heat. In Jordan's Jerash, ³³ Al Baqa'a, Zaatari, and Azraq camps, heating and cooling are inaccessible for refugees due to high energy costs relative to income – highlighting the need for durable, thermally efficient shelter materials. ³⁴ In Uganda, flooding and construction material shortages often force displaced families to sleep outdoors. This disrupts rest, undermines mental health, lowers productivity and increases exposure to additional hazards. ³⁵ Although some families try to protect their homes by digging trenches or raising floors, their efforts are constrained by limited access to grass, wood and roofing materials, which reduces the effectiveness of these measures.



In the Rohingya refugee camps in Bangladesh's Cox's Bazar, the monsoon season — which usually occurs between June and October — has become increasingly erratic and unpredictable in recent years. Each year, dangerous mudslides on the steep slopes cause deadly accidents. When the monsoon rains batter the camps, refugees sheltering in bamboo and tarpaulin homes struggle to stay dry, and those in lowlying areas often see their shelters completely flooded. In 2024, a massive flood that affected large parts of Bangladesh also struck the camps.

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Other types of existing vulnerabilities are also exacerbated by displacement. This includes language, literacy and connectivity barriers, which isolate refugees and other displaced populations from climate preparedness and adaptation efforts.

Refugees are often excluded from national policies and systems in host countries, including climate and disaster preparedness platforms such as early warning systems (EWS). The Even when warnings are issued in displacement settings, timely and accessible alerts often fail to reach displaced communities, who may not understand the messages due to language barriers or lack access to the communication channels through which they are delivered. Restricted connectivity in many settings further limits access to life-saving information and tools.

Socioeconomic vulnerability is another critical factor influencing vulnerability.

Displaced people often arrive with few resources, having exhausted their savings and lost access to social safety nets. This limits their ability to prepare for and adapt to climate shocks. In Mali, displaced households experienced income drops equivalent to 46 per cent of their annual earnings upon displacement.³⁸ The economic situation of displaced people is precarious, with 41 per cent of income derived from low-paid agricultural labour, reflecting dependence on climate-sensitive livelihoods without land ownership or stability. When floods hit, their situation worsened dramatically: losses amounted to 184 per cent of annual earnings, far exceeding

those of citizens or migrants. These figures reflect a level of devastation that makes recovery nearly impossible without substantial external support. In Herat, Afghanistan, non-displaced residents adapted to extreme heat by purchasing air conditioners or using clay jars to cool water. IDPs, by contrast, were unable to afford even basic coping mechanisms, and often resorted to skipping meals.³⁹

When people are forced to flee, they frequently settle in areas that are remote and prone to hazards.

Refugee camps and IDP sites are often located on marginal land with limited infrastructure, access to education and other services, far from urban centres and economic opportunities. Governments may choose these sites to minimize land costs, to channel potential benefits of camp services to nearby vulnerable communities, 40 or because this is the only land available. However, these areas are also more frequently exposed to natural hazards than the national average.⁴¹ Many such locations are also water-scarce or flood-prone, leaving displaced communities highly vulnerable to unsafe, unreliable water access. This amplifies health risks, food insecurity and social tensions, while undermining long-term resilience for both displaced and host communities. This can be observed in the case of IDPs settling on unpaved roads that are prone to flooding in Iraq, 42 or in Yemen, where 30 per cent of IDP sites have a 'critical' or 'high' likelihood of being hit by flooding.⁴³

While 66 per cent of all displaced people have been living in protracted situations exceeding five years, settlement planning and infrastructure in displacement settings are often ill-resourced to accommodate long-term needs.

Gaps in long-term planning and sustainable basic services can make displaced people all the more vulnerable. For example, the lack of proper drainage systems and sanitation facilities near water sources has led to public health crises following extreme weather events in refugee settlements in Zimbabwe.⁴⁴ In Ethiopia's Somali Regional State, home to over 360,000 refugees, some 500,000 IDPs and over 74,000 IDP returnees,45 floods have uprooted shallowly buried water pipes while droughts strain aguifers, causing cascading service breakdowns in settlements. Without drainage and recharge systems, floods and droughts repeatedly disrupt water security and increase disease risk.⁴⁶ In 69 per cent of settlements where UNHCR is the sole water provider, water provision is falling below the minimum set standards. Most severe situations affect refugees trapped in conflict zones, highlighting persistent gaps in safe water access.⁴⁷ In Sudan, for example, water access varies widely: Wad Sharife (9 litres/person/day), Shagarab-III (12 l/p/d), and Shagarab-II (13 l/p/d) fall well below emergency thresholds, while Abuda exceeds longterm standards at 44 l/p/d.48

Persistent data gaps continue to undermine effective responses and resilience building.

Displaced populations are frequently underrepresented or invisible in national data systems. 49 and excluded from climate vulnerability assessments and planning tools. Moreover, available data is rarely disaggregated by age, gender or socioeconomic conditions, and systemic gaps persist in tracking cross-border movements linked to climate change and disasters. In conflictaffected areas, insecurity and access constraints make data collection particularly challenging.⁵⁰ These efforts are further hindered by protection risks for both enumerators and respondents, mistrust within communities, political sensitivities, and the limited deployment and maintenance of hydrometeorological and other environmental monitoring networks. For example, in Ethiopia's Dolo Ado District, home to some 220,000 refugees, mostly from Somalia,⁵¹ the ability to identify evacuation zones and coordinate timely responses is limited by the lack of data due to sparse coverage of hydrometeorological stations as well as real-time weather and flood forecasting systems.

Despite immense challenges, displaced communities continue to demonstrate resilience and ingenuity.

They are at the forefront of climate adaptation – leading preparedness and resilience strategies and recovering from extreme weather events – and they possess critical skills, experience and ideas that are valuable to societies everywhere. However, without inclusive policies, adequate investment, and meaningful participation in climate planning, their potential will continue to be undermined.

STATELESSNESS AND CLIMATE IMPACTS

Statelessness – the lack of nationality of any country – affects millions of people globally and limits enjoyment of human rights, such as the right to health, education and employment. Climate impacts, through sudden-onset disasters or slow-onset events, can create conditions for loss of nationality and statelessness. They also make those who are already stateless more vulnerable.

Debates on statelessness and climate impacts have so far primarily focused on the risk of statelessness arising due to the loss of territory caused by sea-level rise. While territory is one indicator of statehood,⁵² many experts, international bodies and States have dismissed the possibility of loss of statehood arising from loss of territory.⁵³ Thus, the most pressing issues relate to the significant numbers of people migrating or being displaced and exposed to risks of statelessness, and those who are already stateless being severely affected.

People who have migrated or been displaced may be unable to prove their nationality due to loss of documentation (e.g. birth certificates, identity documents) or obtain new or replacement documentation because of challenges in accessing civil registration or identity documentation services. The lack of proof of nationality may increase the risk of statelessness for certain groups in particular, such as border communities or minority groups.

Gaps in or conflicts between nationality laws can create risks of statelessness for those who have migrated or been displaced across international borders. This includes nationality laws that prevent women from conferring their nationality to their children born abroad and that lack safeguards to grant nationality to children born on the territory

who would otherwise be stateless, or to foundlings. Some nationality laws enable loss of nationality due to prolonged residence abroad, even where it could result in statelessness.

People who are already stateless often face acute risks due to pre-existing vulnerabilities stemming from their lack of nationality or legal status and marginalization, which prevents their access to rights and services. For example, they may be excluded from disaster relief and emergency health care. They often work in the informal economy and may face loss of livelihoods resulting from climate impacts, from which they may have little or no support to recover.

Necessary measures to mitigate risks of statelessness and protect stateless persons in the context of climate change include:⁵⁴

- Law and policy reforms to include necessary safeguards to prevent statelessness.
- Strengthening civil registration and identity documentation systems to ensure that people affected by climate impacts can obtain documents that help prove nationality.
- Ensuring that climate adaptation, management, and disaster risk reduction and relief strategies include all persons residing in a State's territory, regardless of nationality or legal status. These strategies should be informed by data on the specific needs and risks faced by stateless communities.
- Supporting pathways to nationality for stateless persons; the granting of nationality and associated rights is the best protection against the compounding effects of statelessness and climate impacts.

OUTLOOK AND TRENDS

Looking ahead, climate-related risks facing displaced populations are set to intensify and contribute increasingly to displacement trends. The vulnerabilities outlined above are not static – they are deepening in scale and complexity as global climate trends accelerate. What will not change is the fact that those who are most vulnerable and with the least capacity to adapt will be hit hardest.

Greenhouse gas concentrations surged to record levels in 2024,⁵⁵ while average global ocean temperatures rose by 0.2°C in just one year – a shift previously expected to take a decade. That same year saw over 150 extreme weather events that broke all previous records in their regions.⁵⁶ Under current emissions policies, there is more than a 60 per cent chance of crossing one or more major climate tipping points.⁵⁷ Each of these shifts would amplify vulnerabilities and increase the risk of new, onward and protracted displacement.

Extreme heat is one of the most pressing threats to displaced communities.⁵⁸ Nearly all current refugee settlements face an unprecedented rise in hazardous heat stress. By 2050, the 15 hottest refugee camps may face nearly 200 days of hazardous heat stress per year.⁵⁹ Should these locations continue to house refugees with inadequate investment in early warning systems, adaptation, heat-reflective roofing and various nature-based solutions, heat stress is likely to have severe effects on health and well-being among residents, with a drastic rise in mortality.⁶⁰ Practical adaptation models – such as packages combining shelter retrofits, shade belts, and transitions away from firewood – show how heat risk can be reduced while limiting local deforestation.

By 2040, the number of countries facing extreme exposure to climate-related hazards is projected to rise from three to 65. Most of these countries already host displaced populations (i.e. Cameroon, Chad, South Sudan, Nigeria, Brazil, India and Iraq). Together, these 65 countries host over 45 per cent of all people currently displaced by conflict, while half of the countries experience fragility or conflict. This convergence of climate risk, displacement and fragility presents a critical challenge for the delivery of vital support by humanitarian and development actors alike.

By 2050 the hottest 15 refugee camps may face nearly

200 days of extreme heat

202 days

by 2050

101 days

avg. 2007-2016

The number of countries projected to face extreme climaterelated hazards by 2040 is expected to rise from 3 to 65.

These **65** countries host over **45**% of all people currently living in displacement.



45%



Esneda Saavedra is an indigenous leader and a powerful advocate for human and environmental rights. As the first female governor of the Yukpa people, who reside in the remote and mountainous region of the Serranía del Perijá on the border between Colombia and Venezuela, Esneda stands at the forefront of the fight to protect her community from forced displacement and environmental degradation.

Esneda's early life was shaped by the violence and displacement that has plagued her people for generations. As a child, she lost her father to the armed conflict — a tragedy that ignited her commitment to protecting her community and land from further harm.

Her advocacy extends beyond her community, reaching international forums - such as COP16 for Biodiversity - where she has called out these injustices and raised awareness about the plight of the Yukpa and other indigenous peoples in Colombia. Her activism has come at great personal risk—Esneda has received threats and survived an attack in March 2023.

The Yukpa people in Colombia's Serranía del Perijá region are also facing severe threats from deforestation, water contamination, and armed conflict. Mining and agricultural expansion have led to environmental destruction, while guerrilla and paramilitary groups exacerbate the violence. These forces have caused widespread displacement and a humanitarian crisis, leaving the Yukpa struggling with poor access to healthcare, malnutrition, and loss of ancestral land.

Due to the impact of forced displacement and the armed conflict, the Constitutional Court of Colombia has declared the Yukpa people at risk of physical and cultural extinction.

Refugees and other displaced people are among the hardest hit by climate change, while they have contributed little to its causes.

Yet, we are not powerless in the face of these challenges. As refugees, IDPs and their host communities demonstrate every day, there are ways to confront climate-related challenges with fortitude, dignity and creativity, and ways that we can build resilience where it is most needed.

In the pages that follow, we outline four calls to action: **enable, include, invest** and **deliver**.

These calls are inspired by the spirit of the Multi-Stakeholder Pledge on Climate Action, launched at the 2023 Global Refugee Forum, which seeks to accelerate collective efforts and strengthen the protection, preparedness and resilience of refugees, other forcibly displaced people and their host communities in the face of climate impacts – now and in the future.

Sustainable adaptation and resilience require more than technical solutions. But no one can do this alone; the key to solutions lies in partnerships.

We need refugees and other displaced people front and centre, and we need to engage host governments, local authorities, humanitarian, development, peace and climate actors, and the private sector. This report provides a vehicle to bring these actors together – offering a shared vision and practical pathways for advancing climate action in displacement settings, where it is most urgently needed.

WE SET OUT FOUR CALLS TO ACTION



1 ENABLE

Support displaced communities and their hosts in leading from the frontlines.



2 INVEST

Scale up equitable access to climate finance for refugees and other displaced people along with their hosts, particularly in fragile and conflict-affected contexts



3 INCLUDE

Ensure climate policy and plans are developed in consultation with refugees and other displaced people, and recognize their specific concerns and



4 DELIVER

Accelerate conflictsensitive, inclusive climate action in areas hosting displaced people.



CALLS TO ACTION: ENABLE

"I've taken over from where my parents left off. I'm proud - not burdened. Making sure my siblings have a better life than I did is something I'm happy to do,"

Mfwinda, a young refugee from Angola living in Meheba refugee settlement, Zambia who had lost both parents.

When drought hit Meheba, wiping out much of the crops, he didn't give up. Alongside other youth in the settlement, he harvested water near a stream, digging holes and using small pumps provided through UNHCR's partner, CARITAS to irrigate their gardens and grow food. "That's how we survived the drought," he adds.

Through initiatives focused on sustainable farming practices, refugees and their fellow Zambians have been empowered to grow crops like maize, soya beans, and rice, transforming the settlement into a productive agricultural zone.



1. ENABLE

Support displaced communities and their hosts in leading from the frontlines

The knowledge and capacities that displaced people and their hosts possess are essential for effective and inclusive climate action.

They are best placed to understand the needs and realities of their communities, and to translate climate action into context-specific, everyday practices. Only by listening to and learning from their localized knowledge and experience can we hope to adapt and build resilience. Meaningful participation is not only their fundamental right, but also contributes to peaceful coexistence with host communities.

Enabling displaced people's participation and leadership is vital across all areas of climate action – from policy and planning, to financing and support, and implementation on the ground.

Solutions developed by organizations that are led by refugees and IDPs are more likely to be sustainable, with long-term, positive impacts – especially when these organizations are adequately resourced. Many are already innovators, entrepreneurs and advocates for climate action, developing frugal, creative initiatives that can inspire wider climate solutions, embodying resilience in action, and creating tangible improvements for their communities today – all in the face of very limited resources.

The private sector has an important role to play in empowering displaced communities.

Partnerships with businesses can open up new opportunities – from renewable energy cooperatives and digital connectivity to climate-smart farming and financial services. By supporting skills development, creating employment in green sectors, and building inclusive supply chains that involve both displaced and host communities, the private sector can help refugee- and host-led enterprises thrive, improve access to essential tools and markets, support integration, and ensure the inclusion of displaced people in climate planning and decision-making.

However, refugees and other displaced people are often marginalized.

They may struggle to access funding or lack adequate travel documents and visas. Language, literacy and cultural barriers can also pose problems, with communication gaps hindering meaningful engagement, especially for women, youth and other marginalized groups. And they are rarely given a seat at the table in key negotiations and discussions



on adaptation and climate financing. Despite the fact that 1 in every 70 people on earth⁶² is displaced, there is no formal constituency for displaced communities under the UNFCCC process. The reality that most refugee situations are protracted, with the average duration of displacement for refugees now reaching two decades, runs counter to responses that are largely restricted to short-term interventions, rather than long-term, sustainable and climate-resilient solutions.⁶³

If their voices are not included, and climate policies and plans are not shaped around their lived experiences, refugees and other displaced people are by default excluded.

The exclusion of displaced people from national frameworks only perpetuates structural inequalities, increases the chances of overlooking or replicating already existing community-led efforts, and risks maladaptation.

To be truly transformative, climate policy and practice must move beyond tokenism to co-creating solutions with displaced people as leaders and agents of change.

Facilitating their meaningful participation is the first step towards fostering just, inclusive and effective global solutions. Only by moving from rhetoric to action, and putting their voices front and centre, can we fulfil our commitment to leave no one behind.

Unidos Social Innovation Centre, a Refugee Led Organisation in Nakivale Settlement Uganda, leads innovative regenerative agricultural initiatives working with refugee and host community farmers supporting climate resilience, food security and environmental restoration.

SOLUTIONS

We must connect climate action and financing decisions to the realities on the ground.

This means giving refugees and organizations led by displaced people a seat at the table and sponsoring their participation in decision-making fora. It also means promoting remote participation and hybrid formats — not only to hear directly from them what they need, but also to hear what they are already doing, what is working for them, and how to address barriers hindering their work.

And beyond hearing from refugees and their organizations, we need to support their access to funds.

When such organizations are able to receive funding directly, through simplified, flexible, trust-based funding mechanisms, the funds flow straight into action. This means faster responses, more culturally rooted solutions, and visible impact on the ground, which in turn builds ownership, transparency, and innovation at the community level. Given that refugee-led organizations are embedded in the community, resources are carefully invested where they have the greatest long-term impact. The examples below demonstrate just what can be done with adequate and appropriate funding, and with displaced people taking the lead.

While the need to enable displaced people's participation and leadership in climate discussions and action is a feature of all the calls to action below, below are a few examples of locally-led good practices:

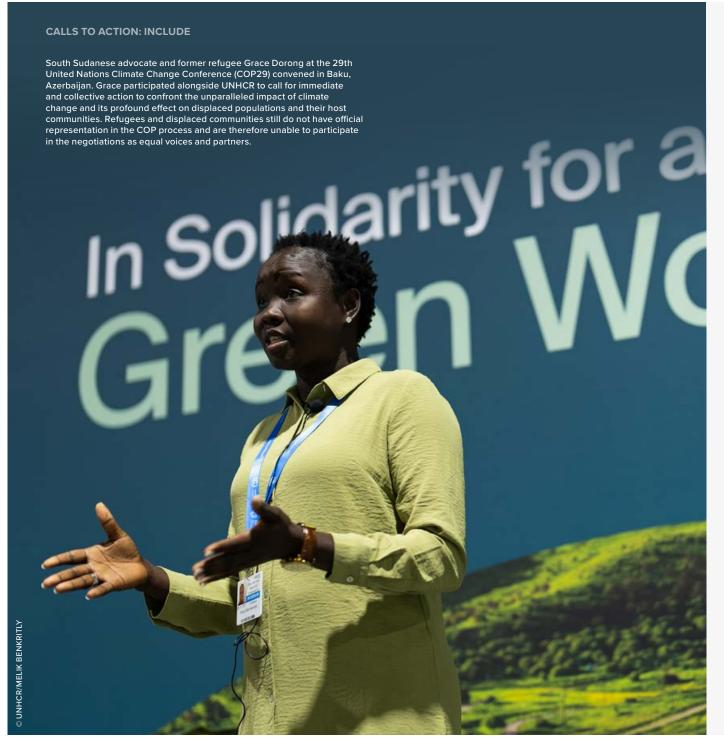
- COFE Tables Talk brings together women refugee leaders and climate experts to co-design climate action strategies based on lived experience.

 Launched by the refugee-led organization New Women Connectors, this initiative empowers displaced leaders through skill-building training on advocacy, digital activism and negotiation. Not only do these peer-learning groups amplify refugee voices, but they also establish them as key actors and knowledge-brokers in climate action, inject grassroots knowledge into climate discussions, and ensure global climate conversations are shaped by local realities.
- Climate education and justice initiatives in Brazil unite and empower refugees, migrants, indigenous peoples, women, and Black communities in areas affected by floods, storms and droughts. Mawon, a refugee-led organization, launched Project Conscientização ("Project Awareness") and the Kits of Climate Justice (Caminhos da Justiça Climática e Mobilidades Humanas), through which affected communities co-create risk maps and evacuation plans, using multilingual and participatory methods. Complementary tools such as Mural do Clima and Mural do Oceano ("Climate and Ocean Murals") emphasize that climate change and disasters do not impact people equally, and that those most affected must be protagonists in shaping responses.
- Projects that are designed and implemented by refugees, for refugees, are key to enabling leadership by and for displaced people. For example, in rural Afghanistan, the Asia-Pacific Network of Refugees (APNOR) has been supporting women refugee returnees and IDPs

- working on climate-resilient livelihoods. The project develops solar-powered greenhouses and hydroponic farming as a sustainable solution to food insecurity and income generation. Displaced women now produce vegetables year-round in areas impacted by drought and changing weather patterns, benefitting both displaced and host communities and reducing reliance on aid.
- In response to the climate-related challenges facing the Sahel region, local communities and refugee-led organizations are implementing a range of measures in Mauritania's rural Hodh Chargui region – from drought-resistant seeds and crop and rangeland rotation, to improved grazing techniques and planned transhumance. Agricultural and pastoral initiatives, led by SOS Désert and community groups, are contributing to environmental restoration and the sustainable management of ecosystems. Natural resource management committees, such as the refugee-led Mbera Fire Brigade (BAF) and the Livestock Commission, also play a vital role in regulating access to resources, combating desert encroachment, preventing conflicts, and strengthening solidarity between refugees and host communities.
- In Tongogara Refugee Settlement, Zimbabwe, farmers frequently lost crops because chain-link fences intended to protect irrigation schemes were either damaged by animals or had deteriorated over time, exacerbating stresses from drought and other climate-related shocks. To address this, the Refugee Coalition for Climate Action (RCCA), with the support of UNHCR's Environment and Climate Action Innovation Fund, trialled the introduction of bio-fences planting 2,200 drought-resistant sisal and pear cactus plants along two kilometres of farmland. These climate-resilient, environmentally sustainable,

- and cost-effective live fences protect crops from animals, improve soil stability, absorb carbon, support biodiversity, and can be processed into cattle fodder. The project also promotes gender inclusion by engaging women and girls in roles traditionally held by men in the settlement. Despite limited funding, RCCA volunteers have maintained the initiative and are helping refugee and host community farmers to replicate it, demonstrating how investments in community leadership promote sustainability and scale.
- · The private sector plays a key role in enabling and supporting green and climate-related initiatives, including through social enterprises and businesses that offer microfinance, vocational training or tech tools to displaced entrepreneurs. Okapi Green Energy began as a community-based organization, founded by a refugee from the Democratic Republic of Congo, in Kakuma Refugee Camp, Kenya. Following financial support from Power Africa, the Smart Communities Coalition, EDP Portugal and Energy for Impact UK, it is now a private company providing clean, sustainable energy to 200 households and businesses in Kakuma III refugee camp. Since 2023, Okapi and the international mini-grid developer Renewvia have been working to provide renewable energy through a joint venture to up to 65,000 people living in Kakuma III. This demonstrates how a company originating from a refugee camp can operate sustainably, offer green solutions and scale up in collaboration with international partners.

If we, as a global community, are to design and implement solutions that actually work in the mediumto long-term, we must promote the participation of forcibly displaced people and their hosts from the start. Because refugees and displaced people are part of the solution – and so we must heed their call of nothing about us without us.



2. INCLUDE

Ensure climate policy and plans are developed in consultation with refugees and other displaced people, and recognize their specific concerns and contributions.

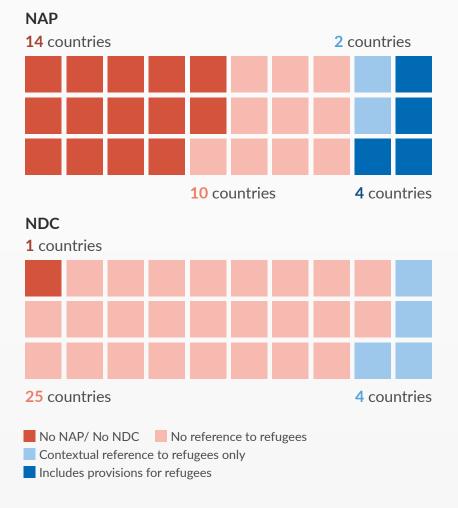
The attention given to the needs of vulnerable communities and groups, including refugees and other displaced people, in countries' Nationally Determined Contributions (NDCs) and National Adaptation Plans (NAPs) is increasingly in the spotlight.

Inclusion, as a guiding principle rooted in the UNFCCC, Paris Agreement and the New Collective and Quantified Goal (NCQG) for climate finance,⁶⁴ must be a key measure of their quality and success.

NDCs and NAPs rarely account for the perspectives, specific needs and capacities of climate-vulnerable refugees and other displaced people, along with communities in areas of origin or hosting them (Figure 2).

Among the 30 developing countries hosting the largest refugee populations under UNHCR's mandate, nearly half (14) do not yet have a NAP. Of those that do, most (10) make no reference to refugees. Only a few of these countries' NAPs, namely Chad, Jordan, Niger and South Sudan, include concrete provisions for their inclusion. Somalia, though not among these 30 countries hosting the largest refugee populations, is notable

Figure 2: Inclusion of refugees in the NAPs and NDCs of developing countries hosting the largest refugee populations under UNHCR's mandate.*



for including refugees in its new NAP (2026-2030), along with provisions for Somali returnees and some 3.5 million IDPs.⁶⁵ Similarly, just four countries' NDCs - Cameroon, Chad, Jordan and South Sudan - mention refugees.⁶⁶ In comparison, specific provisions for refugees and other displaced people have been found more frequently in national disaster risk reduction (DRR) strategies – 20 countries referenced refugees, including 13 in Africa,⁶⁷ pointing to opportunities for synergies and coherence.

Consultative climate policy and planning processes have been far from the norm. Engaging refugees has been rarer still, with persistent barriers around awareness, political will, and financial and technical support.

According to one study, consultations were conducted for only a third of NAPs reported.⁶⁸ Line ministries or bodies responsible for refugees and IDPs are often not involved in NDC and NAP processes that bring together sectoral actors from across government. Refugees themselves face specific barriers to participation, such as limited freedom of movement and confinement to particular regions or camps. IDPs may be excluded because they are not present in their official place of residence, face marginalization or discrimination when dislocated from their communities and social networks, or their identity documents are lost or destroyed.⁶⁹

Transboundary cooperation to protect populations displaced or on the move across borders is often relevant yet rarely addressed in NDCs and NAPs.

Across the Hindu Kush Himalayan region, for example, fragmented governance and weak coordination in transboundary river basins – combined with gaps in data-sharing and the exclusion of displaced communities from basin-level planning – undermine the development of joint early-warning systems and cross-border preparedness measures needed to reduce flood risks, manage emergency evacuations and safeguard lives and livelihoods.⁷⁰

^{*}Source: Country selection based on UNHCR refugee data as of end 2024; NAPs/NDCs submitted as of end Sept 2025.82

SOLUTIONS

Inclusive policy processes and solutions are key to translating political will and existing commitments into practice:

- Capacity building and consultation with refugee-led organisations in Uganda's national adaptation planning process offer a replicable model for other countries. The Ugandan government – which hosts the largest refugee population in Africa – has embedded refugee needs in its sectoral NAPs and committed to doing so in its overall NAP. It has also taken steps to involve the Refugee Response Secretariat and local governments in coordination structures, position refugees and host communities as co-beneficiaries in climate finance proposals, and strengthen participation through training and inclusive consultations. In September 2025, Government representatives from Uganda's NAP Steering Committee, 65 refugee leaders from 12 settlements, and partners were convened in Kampala, with the support of Refugees International and UNHCR, to inform the development of the NAP and set the course for meaningful engagement with refugees in future consultations.⁷¹ These reforms align with Uganda's pledges on climate action and localization at the Global Refugee Forum in 2023, and offer a replicable approach for other refugee-hosting countries.
- Somalia's latest NDC recognizes climate change as a driver of displacement and its disproportionate impact on vulnerable groups, including IDPs.⁷² It promotes IDPs' involvement in decision-making and resilience-building, prioritizes adaptation efforts in fragile and

- displacement-affected regions, and commits to mobilizing climate finance to support displaced populations, particularly in conflict-affected areas. Distinct vulnerabilities as well as capacities among displaced and wider populations are considered, including children, women, older people, people with disabilities, farmers, pastoralists and indigenous peoples.
- For inclusive NDCs and NAPs, we need to ensure that the Global Goal on Adaptation (GGA) and the UAE Global Framework for Climate Resilience include indicators that address displacement-related adaptation measures, such as evacuation preparedness and planned relocation. Efforts should also be made to make refugees and other displaced populations visible through the disaggregation of population data for vulnerable groups wherever feasible and relevant, as discussed as part of the final shortlist of GGA indicators at the workshop under the UAE-Belem work programme with experts and Parties.⁷³

Regional frameworks and national laws, policies and programmes that are concerned with both displaced populations and climate action offer an opportunity to reinforce the implementation of NDCs and NAPs:

• Kenya's Shirika Plan for refugee camps in Dadaab and Kakuma,⁷⁴ Ethiopia's Makatet (meaning "inclusion") Roadmap⁷⁵ and Uganda's progressive refugee policy framework⁷⁶ all aim to enhance resilience to climate shocks while promoting refugees' self-reliance and equitable access to essential services for both refugees and host communities. They do so by transforming camps

- into integrated municipalities or integrating refugees in nearby towns, enabling inclusion in national systems and development plans, and supporting social cohesion through government-led and inclusive area-based approaches.
- In Latin America, the Chile Declaration and Plan of Action (2024-2034), taking forward the Cartagena Declaration on Refugees (1984), includes a commitment to develop legal and policy frameworks addressing internal displacement, planned relocation, and crossborder displacement in the context of disasters and climate change.⁷⁷
- In the Caribbean, cross-border evacuation protocols between hurricane-vulnerable countries in the Caribbean have been launched in relation to NDCs and NAPs in 2025.⁷⁸
- In Africa, the Bamako Declaration (2023) of Sahelian countries recognizes the compounding "effects of climate change, conflicts and insecurity will not be resolved exclusively through local or national solutions".
- The Intergovernmental Authority on Development (IGAD)'s Climate Adaptation Strategy (2023– 2030) explicitly considers forcibly displaced people, including refugees.⁸⁰
- The Southern African Development Community (SADC)'s regional approach integrates forced displacement and fragility mitigation with climate resilience and disaster risk reduction in a single coordinated programme.⁸¹

A wide range of technical guidance and expertise exists to guide countries on the inclusion of internal and cross-border displacement in climate policies and plans:

- The Nansen Initiative Agenda for the Protection of Cross-Border Displaced Persons in the Context of Disasters and Climate Changelv (2015) is a rich toolbox providing guidance, supported by the State-led Platform on Disaster Displacement.
- UNHCR Legal Considerations issued in 2020 address the matter of claims for international protection in the context of climate change and disasters. This is further translated in a Practical Toolkit (2025), developed by experts to guide decision makers and practitioners on presenting and assessing such claims.
- The International Court of Justice's Advisory
 Opinion on the Obligations of States in respect of
 Climate Change,lix issued in July 2025, supports
 this further by acknowledging displacement
 as a "severe and far reaching" consequence of
 climate change, and clarifying the scope of States'

- obligations under broader norms of international law, particularly human rights law. It confirms that the principle of non-refoulement imposes binding obligations on States where there is a real risk of irreparable harm to the right to life, including where life-threatening conditions resulting from climate change may lead people to seek safety in another country.
- Within the UNFCCC system, the Technical Guide on integrating human mobility and climate change linkages into national planning processes (2024) includes specific considerations for the inclusion of refugees, IDPs, migrants and broader human mobility dynamics.
- The Least Developed Countries Expert Group (LEG)'s NAP Technical Guidelines highlights transboundary approaches, including crossborder consultations, joint vulnerability and risk assessments, shared databases, early warning systems, and coordinated implementation strategies that are all highly relevant for displaced populations.



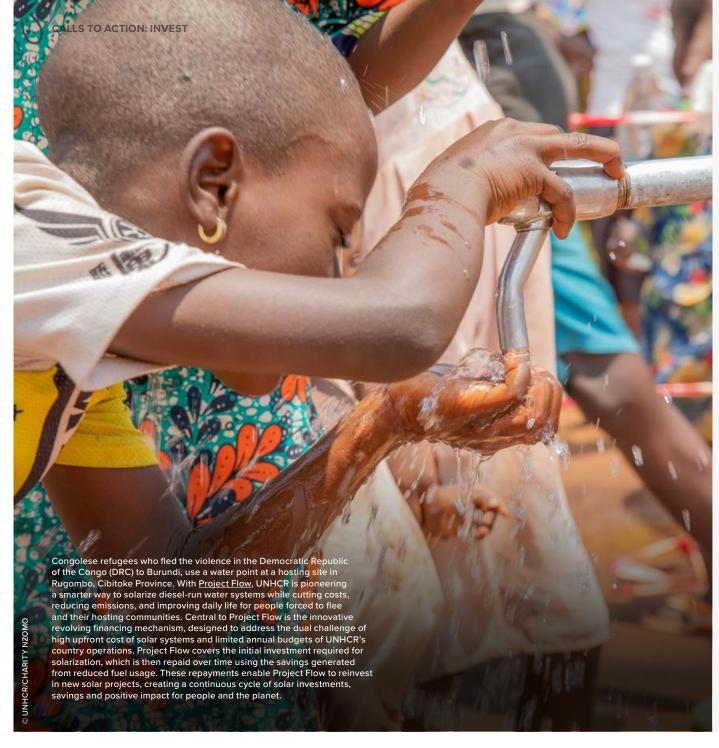
GRF MULTI-STAKEHOLDER PLEDGE ON CLIMATE ACTION

The Climate Action Pledge brings together governments, donors, development actors, civil society, and refugee-led organizations to strengthen the protection, preparedness and resilience of displaced people and host communities facing climate impacts. It is coled by the governments of Ethiopia, Somalia, Denmark and Germany.⁸³

By 2027, the pledge aims to:

- Scale up accessible finance for displaced populations and host communities, including in fragile and conflict-affected settings.
- Promote inclusive laws, policies and plans that integrate refugees and stateless people into national climate strategies and systems.
- Build a pipeline of locally-led projects grounded in good practice and traditional knowledge, with support for implementation and innovation.
- Strengthen data, capacity and coordination to ensure climate action is inclusive, evidence-based and responsive to local needs.

The pledge also complements other GRF commitments on agriculture, human settlements, peacebuilding, and housing, land and property rights.



3. INVEST

Scale up equitable access to climate finance for refugees and other displaced people along with their hosts, particularly in fragile and conflict-affected contexts.

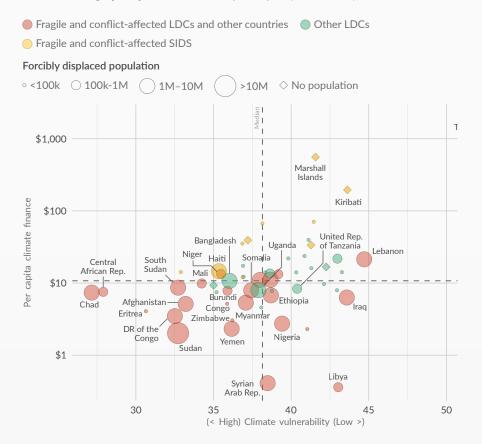
The economic and human costs of climate change are immense.

The effects of extreme weather events have already cost the global economy more than \$2 trillion over the past decade.⁸⁴ And without targeted financing, the impacts on displaced people and displacement trends will only continue to grow.

Climate finance is a strategic investment in human security.

When deployed effectively, it reduces humanitarian needs, supports long-term development gains and fosters stability in fragile contexts.

Figure 3: Highly climate vulnerable LDCs and fragile or conflict-affected countries, that are often host or home to large forcibly displaced populations, tend to receive the least average yearly climate finance per capita (2010-2022).*



Contrary to needs, highly climate-vulnerable LDCs and fragile and conflict-affected countries tend to receive the least climate finance per capita, while being home to large numbers of displaced people (Figure 3).

In 2022, fragile and conflict-affected countries received only a quarter of the climate finance they needed.⁸⁵ Chad, for example, hosts some 1.4 million refugees and over 1.5 million internally displaced people, primarily due to intercommunal conflict and the devastating impacts of floods,⁸⁶ yet is also among those with the highest climate vulnerability and the least access to climate finance, as evident in Figure 3. The financing of specific needs among displaced populations also requires increased attention. For example, children comprise approximately 40 per cent of displaced populations, yet only 2.4 per cent of climate finance supports child-centred solutions.⁸⁷

The climate financing system is failing the most vulnerable countries and communities, and remains largely inaccessible to local actors, including refugee-led organisations.

Grants – that avoid adding to heavy debt burdens in fragile countries – account for only 6 per cent of climate finance flows. 88 Allocations are constrained by donors' low tolerance of risks associated with operating in remote, fragile or conflict-affected areas and where institutional capacity is weak.⁸⁹ And while the challenges are real, experience on the ground shows that they can often be overcome, and perceived risks are sometimes overstated. National stakeholders and authorities note that lengthy accreditation procedures, complex application processes rarely available in local languages, and burdensome reporting requirements make it difficult to secure funding. Refugees face additional barriers to financial inclusion, such as limited access to banks and mainstream financial services, the inability to formally register organizations, and restrictions that prevent them from receiving funding directly, including through cash transfers.⁹⁰ When funding is approved, the slow pace of disbursements is at odds with the urgent needs of the most vulnerable countries and communities. Unlocking and sustaining finance in such contexts requires the careful balancing of risk-taking and results, speed and absorptive capacity, and the selection or design of appropriate funding instruments that ensure measurable and inclusive outcomes.⁹¹

^{*} Sources: UNHCR Data on forcibly displaced populations as of mid-2025; based on ODI Global analysis using World Bank Group FCS list; UN LDCs list & SIDS list FY2024, Climate finance data from OECD Creditor Reporting System (2010-2022), ND-GAIN country index from 2024.92

Refugee and IDP operations are often highly dependent on short-term, increasingly tight and unpredictable humanitarian funding that leaves little room for action beyond immediate, life-saving responses. This leaves important gaps in investment in emergency preparedness and the use of pre-arranged financing for anticipatory and early action, despite clear cost-saving and life-saving benefits.

Resources have not kept up with growing numbers of people forced to flee, and severe funding cuts in 2025 have dramatically increased vulnerability. Huge gaps in finance also hold back medium- to long-term recovery and resilience to prevent or reduce the next crisis through reducing both biophysical and socioeconomic risks, such as with water-smart investments in flood control, aquifer recharge and solarized water systems. Many such initiatives require significant upfront capital and multi-year planning and implementation, which is rarely available in displacement settings.

SOLUTIONS

Delivering finance for climate action at a far greater scale and quality is made more difficult by political headwinds, but still achievable.

This includes the objectives of the New Collective and Quantified Goal (NCQG) for climate finance, adopted at COP29 in Baku, which urges the inclusion of, and extension of benefits to, refugees (para 26), 86 per cent of whom are hosted in low- and middle-income countries. 94 To deliver on commitments, this finance will need to be timely, responsive to both urgent needs and long-term resilience, accessible, and channelled intentionally to vulnerable communities on the front lines.

In fragile and conflict-affected displacement settings, reasonable risks can be accepted and managed with flexibility and sensitivity to conflict and power dynamics, local actors enabled, and institutional silos broken down to improve accessibility and equity of climate finance.⁹⁵

The Baku to Belem Roadmap to \$1.3 Trillion being brought to COP30 is an opportunity to elevate examples, such as those highlighted below, from a variety of public, multilateral and private sources, that show how highly climate-vulnerable, displaced communities can be reached:

 Multilateral funds promise to become increasingly accessible for fragile and low-income countries, with the inclusion of refugees and other displaced populations. In 2024, the Green Climate Fund (GCF), in collaboration with the United Nations Environment Programme (UNEP), Tanzania's Vice President's Office and UNHCR, broke new ground with the first GCF adaptation project to include both refugees and local host communities. The project, "Building Resilience in the Landscapes of the Kigoma Region, Tanzania (2024-2029)", applies an area-based, ecosystembased adaptation approach with over 570,000 beneficiaries, of whom around 36 per cent are refugees. It tackles environmental degradation in and around refugee settlements with naturebased solutions that rehabilitate forests and agroecosystems, strengthens the resilience of food and water security, and incorporates conflict sensitivity analysis to reflect local tensions, diverse needs and power dynamics. In 2025, the GCF contributions in the pipeline include additional support to South Sudan's inclusion of refugees in a larger World Food Programme (WFP)-led programme to enhance the flood resilience of vulnerable communities through disaster management, adaptive agroforestry and livestock production, with UNHCR support and co-funding from Japan.96

 The World Bank and regional multilateral **Development Banks provide longer-term support** and most of the finance for fragile and conflictaffected countries. They increasingly seek to embed climate change into development programmes and windows or establish dedicated climate finance mechanisms. The main World Bank mechanism for funding refugee responses in developing countries, the IDA (International Development Association)'s Window for Host Communities and Refugees (WHR), allows for the integration of climate adaptation or mitigation measures that jointly benefit refugees and hosts. For example, in Rwanda, the Jya Mbere II project for socioeconomic inclusion brings \$66.7 million from IDA97 for flood control, rainwater harvesting and landslide protection benefiting 115,000 refugees and 265,000 hosts.

CALLS TO ACTION: INVEST

- While bilateral funding from high-income donor governments provides the backbone of support, collective financing tools also address humanitarian needs amplified or triggered by the impacts of climate shocks on new and pre-existing displaced populations, supporting life-saving action with co-benefits for adaptation and resilience. The humanitarian pooled funds managed by the UN Office for the Coordination of Humanitarian Affairs (OCHA), including country-based funds and the Central Emergency Response Fund (CERF), provide flexible funding to UN agencies and NGOs. For example, \$4.6 million was allocated from the CERF's Underfunded Emergencies window in 2024 for multi-agency and multi-sectoral assistance supporting refugee and host communities' resilience to severe drought in Malawi. CERF's innovations include funding for anticipatory action ahead of the predictable impacts of climate shocks, as well as a dedicated Climate Action Account.
- Government and private philanthropy grants are also funding innovative, revolving financing mechanisms for climate action in humanitarian and refugee contexts that support continuous investment while saving on operational costs. With start-up finance from Grundfos Foundation, the Government of Denmark and GIZ, UNHCR is pioneering "Project Flow" a smarter way to solarize diesel-run water systems. ¹⁰⁰ Initial investment costs are repaid over time using the savings generated from reduced fuel usage and reinvested in new solar projects, making the project up to 70 per cent more cost-effective than traditional grants. The approach enables operations to prioritize long-term sustainability without diverting resources from life-saving responses to bring the benefits of solar energy to over 1 million refugees and host community members by solarizing more than 100 water systems and health clinics. This transition from diesel-powered systems to renewable solar energy is expected to reduce 60,000 tons of CO2 emissions over a 10-year period, while also decreasing operational costs.

Right: Afghan refugees in Uzbekistan engaged in a reforestation project alongside members of the host community in Surkhandarya region through a cash-for-work programme implemented by UNHCR in partnership with its partner and supported by LONGi Green Energy Technology Co. Ltd., and in support of the national "Yashil Makon" initiative. Since December 2023, UNHCR has been partnering with LONGi Green Energy Technology Co. Ltd. on climate action projects, including solarizing UNHCR warehouses worldwide, and support local communities.



 Direct access modalities providing flexible grants to refugee- and host-community-led organizations, and cash transfers to individuals in humanitarian need, address a critical delivery gap for climate action in fragile and conflict-affected displacement contexts. Direct access and ownership can be promoted with carefully designed instruments that work for local organizations serving communities in highly vulnerable situations. Simplified and flexible funding application and approval procedures are vital to ensure small-scale, locally-led projects qualify, and safeguards are needed to protect specific groups from harm and leverage the power of local capacities. Technical support, mentoring and making information accessible in local languages help to remove barriers for local organizations. Developing or adapting direct funding windows for local organizations, including refugee- and host-community-led organizations, can help address this.

For example, UNHCR's Refugee-led Innovation Fund provides direct access to grants, mentoring and other expertise that help refugees to take centre stage. Pilot projects have included Africa Youth Integrated for Social Development (AYISD)'s Microgreens project, providing nutrient-dense plants harvested in 7–14 days – a sustainable solution well suited to land- and resourceconstrained refugee groups in Nakivale Refugee Settlement, Uganda. The use of cash assistance in humanitarian responses is recognized as an effective and cost-efficient tool that can support and accelerate community recovery from the impacts of climate shocks and build refugee and local communities' self-reliance while driving sustainable, climate-resilient development. 101 The Fund for Responding to Loss and Damage (FRLD),

- under the UNFCCC, is mandated to develop a community access window with displaced populations included in its scope. As its initial disbursements are made, demonstrating how it can ensure displaced people and their hosts in fragile and conflict-affected settings can be reached and included is an opportunity that should not be missed.
- Alongside public and multilateral sources, private finance and blended instruments such as insurance products, green, blue or municipal bonds, and other risk-sharing or de-risking instruments, offer further potential where gaps in adaptation finance are greatest. Private adaptation finance currently represents only 3 per cent of total adaptation finance needs. 102 Innovative financing instruments can also help reduce the risk of crowding out other forms of development or humanitarian finance that displaced people depend on. Parametric insurance instruments, for example, are increasingly recognized as a complementary tool that supports the climate resilience of displaced populations and their hosts. In 2024, Malawi's Dzaleka refugee settlement, along with host communities, benefited from a subsidized, parametric drought insurance programme with the African Union's Africa Risk Capacity (ARC).¹⁰³

Meanwhile, parametric Takaful – a Sharia-compliant alternative to insurance for Muslim communities – supports climate-resilient agriculture in Pakistan, a major host country for refugees, mostly from Afghanistan.¹⁰⁴ With coverage from Islamic insurance provider Salaam Takaful, satellite data triggers payouts when specific weather conditions are met, providing financial protection for wheat farmers against

- climate risks and eliminating the need for loss assessment. A Global Takaful Alliance is proposed to build the financial resilience of vulnerable communities globally. Equally, leveraging existing global climate finance frameworks to elevate the profile of Islamic climate finance could open up important opportunities.¹⁰⁵
- Remittances are an important if sometimes overlooked - source of private finance for highly climate vulnerable developing countries and communities and a reminder of refugee capacities. 106 Remittance flows to developing countries outweighed Foreign Direct Investment and Overseas Development Aid combined in 2024, acting as an important social safety net. Refugees often support the resilience of their families and communities in climate-vulnerable areas of origin through remittances. The Somali diaspora, for example, many of whom fled as refugees, sent home around \$1.7 billion or about 23 per cent of Somalia's GDP in 2021,107 providing an important buffer against water, food and pasture shortages under drought conditions and the impacts of floods and associated displacement that year.¹⁰⁸ The role of refugee remittances lacks quantification and visibility, however, as they are rarely separated out in official statistics, and informal channels that refugees often depend on to transfer funds, such as carried cash and community networks, are not captured.



4. DELIVER

Accelerate conflict-sensitive, inclusive climate action in areas hosting displaced people.

Not only must we enable, include and invest, but most importantly we must also deliver. Deliver inclusive, conflict-sensitive climate action that engages a whole range of actors – from refugees, IDPs and their host communities, to governments and partners. And deliver at speed, at scale and in accordance with the vulnerabilities and needs of specific groups.

Beyond funding constraints, implementing climate action programmes in forced displacement settings can be hindered by a wide range of factors – such as operational gaps, social tensions, fragmented governance, fragile ecosystems, lack of humanitarian access and policy restrictions.

Refugees often have limited legal rights to land and water, movement or work. And introducing renewable energy, sustainable climate-smart agriculture, efficient multi-use water systems, or circular economy solutions, for example, requires overcoming logistical, technical and supply chain hurdles. Moreover, coordination is complex in refugee settlements or displacement sites, as they are usually managed by multiple actors (host governments, UN agencies, NGOs).

Challenges are particularly acute in fragile and conflict-affected settings, where shifting priorities, under-resourced services, limited infrastructure and complex local dynamics can complicate delivery.¹⁰⁹

Government capacity may be concentrated in urban areas, while high-intensity conflict disrupts development and reduces humanitarian access. Equally, if host communities perceive refugee-focused investments as unequal, especially when they lack similar support, this can fuel tensions between displaced people and their hosts. As such, attention should be paid to the operating context and local dynamics.

A lack of collective understanding into what works has hindered progress in the most climate-vulnerable displacement settings that are affected by fragility or conflict.¹¹⁰

While the evidence base is growing, it remains fragmented and under-documented, especially in contexts where climate action intersects with displacement and conflict. Learning from effective interventions – those that build adaptive and absorptive capacity and avert maladaptive outcomes – is essential to inform future programming and scale up what works. These efforts must be grounded in local and traditional knowledge, aligned with government priorities, and shaped through inclusive, participatory approaches.

SOLUTIONS

There is no single solution.

Scaling up climate action starts with supporting, adapting and expanding existing initiatives.¹¹¹ Planning needs to be inclusive, evidence-based and informed by the needs of displaced people and their host communities.

Investing in climate-responsive programming and disaster risk reduction in displacement contexts – especially those affected by fragility and conflict – may be challenging, but it is essential.

And with the right approach, delivering climate action and adequate finance in these contexts is possible. Countries enduring fragility and conflict require flexible programming and funding that can respond to instability and change. In these contexts, conflict-sensitive adaptation and resilience-building offer important peacebuilding co-benefits. They also lay the foundation for pathways to long-term stability.

Success also depends on mobilizing partnerships across local, national, regional and international actors – spanning humanitarian, development, peace and climate sectors – each bringing distinct responsibilities, expertise and complementary roles. While saving lives and reducing suffering remains a moral imperative for all actors, humanitarian action is a last resort in response to loss and damage, not a sustainable solution.

Partnerships with the private sector can play a catalytic role for long-term impact – particularly in scaling climate-smart infrastructure and service delivery in displacement settings.

Renewable energy projects, solarized water systems and innovative service models are already demonstrating how collaboration can expand access to sustainable energy and safe water in displacement settings. Such initiatives not only reduce emissions and operational costs but also improve daily living conditions and create opportunities for livelihoods in refugee and host communities. Delivery models that combine public-sector stewardship, private-sector efficiency and civil-society participation are emerging as effective ways to overcome fragmentation.

Finally, mitigating global emissions is a precondition for resilience under growing climatic pressures.¹¹²

Without further investments in mitigation, climate impacts will increasingly add to the burden of existing humanitarian crises and potentially spark new ones. Refugees and other displaced people are the among the least responsible for global emissions, with minimal carbon footprints. However, promoting safe and renewable energy in displacement settings offers valuable protection benefits. The impact of equitable energy access extends beyond the service itself by also enabling equitable food and water security, access to basic services such as education and health, and the creation of livelihoods and economic opportunities.



Below is a selection of examples that demonstrate how inclusive, contextspecific climate action can deliver tangible benefits for displaced people and their hosts, while also contributing to broader resilience and stability.

Climate action provides shared benefits and yields dividends not only for displaced populations, but for entire communities and countries. When climate action considers not only displaced people, but also the communities that host them, it can promote social cohesion and peaceful coexistence.

- In eastern Chad, for example, constructing water-spreading weirs has helped
 to restore degraded land, replenish underground water, and improve soil
 humidity, all of which directly boost crop yields. More than 50,000 refugees and
 host community members gained access to safe drinking water during the dry
 season, easing daily struggles and building resilience against drought. These
 initiatives which have restored dignity and strengthened community bonds
 demonstrate how climate-smart resource management can transform lives in
 humanitarian and displacement settings.
- The Government of Cameroon, with the support of UNHCR, is demonstrating the benefits of country-led, inclusive climate action in areas hosting displaced populations, in line with the pledge it made at the Global Refugee Forum to strengthen environmental protection in refugee-hosting areas. Under the 'Make Minawao Green Again' project, fruit and forest seedlings are distributed to households in the Minawao refugee camp which hosts over 80,000 refugees and surrounding areas, and more than 900 hectares of green space have been created. The project is reducing vulnerability, promoting gender equality and fostering environmental sustainability for both refugee and host communities alike.

In early 2024, Zambia experienced its most severe drought in over two decades which affected refugee farmers like Byamungu who mostly rely on farming to survive. Through training, tools, and support to enhance agricultural productivity and sustainability, refugees and their hosts can become self-reliant and lead healthier lives.

Disaster risk reduction, early warning systems, and early and anticipatory action that include displaced people are essential for saving lives and building resilience.

- In displacement settings, early warning systems and anticipatory action must be tailored to realities on the ground - such as limited mobility, illresourced infrastructure, and the demographic profile of displaced populations. Mistrust and past experiences of conflict may also affect how early warnings are received and acted upon - underscoring the need for trauma-informed, context-specific approaches. 114 Pre-positioning supplies, reinforcing shelters and selecting safe evacuation zones that are responsive to age, gender and other specific needs are essential. In Bangladesh, which is recognized as a global leader in early warning and early action at the national level, a broad early warning system connected to the national network has been set up in Cox's Bazar, and the Bangladesh Cyclone Preparedness Programme (CPP) has been extended to refugee populations. 115 Over 3,300 trained Rohingya refugee volunteers disseminate alerts and support preparedness. Through coordination between national actors and humanitarian partners via the Inter-Sector Coordination Group (ISCG), anticipatory action triggers are shared and adapted to the camp context, where large-scale evacuations are not feasible and early actions must be localized and practical.
- More than 4 million people remain displaced in Yemen, often living in informal settlements in geographically exposed areas, such as floodplains and dry riverbeds (wadis). Seasonal flash floods destroy shelters, livelihoods and stored food. Yemen Al-Khair for Relief and Development (YARD), in collaboration with UNDRR, UNHCR and the Yemen Shelter/CCCM Cluster, conducts flood mitigation for IDPs and host communities. For example, at the Al-Mahzam Al-Sharqi IDP site, they built a 2.5-kilometre engineered flood diversion channel and protective barriers to redirect floodwater away from residential areas. Across multiple districts, they have constructed transitional shelters, rehabilitated flood-damaged homes and conducted preventive maintenance of shelter infrastructure – all in close coordination with local authorities and displaced communities.
- UNHCR, in partnership with the Luxembourg
 Institute of Science and Technology, and as part
 of its innovation programming, is pioneering
 a cutting-edge global early warning system to
 forecast forced displacement. This forwardlooking initiative marks a significant step toward
 transforming humanitarian preparedness through
 predictive analytics. It aims to strengthen
 anticipatory action and data-driven planning,
 enabling stakeholders to make timely, evidencebased decisions and invest strategically in local
 resilience to better withstand and respond to
 displacement risks.

- Climate-resilient interventions can deliver meaningful benefits for women, children and other vulnerable groups when design and delivery are informed by the local context including social and cultural norms. Understanding characteristics of camp populations is imperative in determining how displaced people can best be supported.
- In some countries, social and cultural norms often mean that, following an extreme weather event, it falls to the women in the community to repair damaged shelters – as in Uganda, after flooding in the Nyumanzi refugee settlement. ¹¹⁶ Therefore, designing and building climate-resilient housing benefits women by reducing the time they have to spend on maintenance and increasing the time available for other activities, such as income generation and education.

Nature-based solutions can support both human and environmental resilience in displacement-affected areas. If they are economically viable, socially acceptable and environmentally sound, they offer pathways that balance humanitarian objectives with long-term environmental protection.¹¹⁷

 Where refugees and host communities face drought, flood and land degradation risks – as in Ethiopia's Somali Region, for example – we can turn to context-specific nature-based solutions, such as water harvesting, ecological restoration, agroforestry and buffer zone management. To ensure such solutions make a real difference on the ground, displaced people and host communities need to be actively involved in their design and delivery.

Country-led models like the Melkadida Refugee Compact in Ethiopia show how integrated approaches can align humanitarian aid, climate adaptation, and development to build resilience and inclusion in refugee-hosting areas.

• Led by the Government, including the Refugees and Returnees Service (RRS) and Somali Regional State, with UNHCR and partners, the Compact supports both refugees and host communities in Bokolmayo and Dollo Ado districts. Over four years, it has advanced renewable energy, water systems, climate-smart agriculture and socioeconomic inclusion. For example, nine mixed refugee-host cooperatives now farm nearly 1,000 hectares along the Genale River using climatesmart irrigation. The initiative has successfully attracted multi-year philanthropic and private investment, notably from the IKEA Foundation. The Compact demonstrates how climate-smart irrigation schemes and renewable water systems can underpin both livelihoods and social cohesion - making water a bridge between humanitarian relief and long-term resilience.118

Durable solutions and climate adaptation are closely linked.

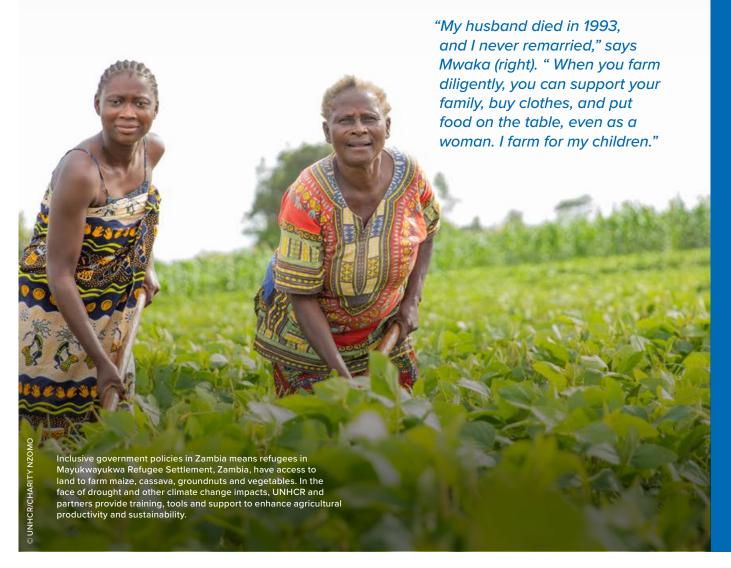
 Local authorities in Colombia, with the support of UNHCR and partners, began legalizing informal settlements that host not only IDPs but also refugees and Colombian refugee returnees from Venezuela. The authorities identified areas of mitigable risk (where the municipality will have to carry out containment works) or non-mitigable risk (where a relocation plan will have to be implemented). This therefore helps reduce the risk of secondary displacement due to disasters and the adverse effects of climate change. And once the settlements are legalized – with the process managed by the affected communities themselves – they become established neighbourhoods governed by the municipality's land-use planning, and places where housing, public services and neighbourhood improvements can be applied. This supports local urban integration, benefitting the displaced population and the host community, and paves the way to climate adaptation.

To ensure programmes are responsive to the specific and evolving needs of fragile and dynamic displacement contexts, they must be grounded in climate risk and vulnerability assessments and informed by evaluations.

 In Mozambique, UNHCR and CGIAR conducted a joint evaluation of climate-resilient shelter programming in the Corrane IDP and Maratane refugee settlements from humanitarian, development and peacebuilding (HDP) perspectives. Approximately 70 per cent of the surveyed shelter recipients reported significant improvements in household resilience as a result of the intervention, with notable gains in their reported capacity to withstand and recover from future climate hazards. In Bangladesh, a similar evaluation of an ecosystem restoration programme ("SULMER") in refugee settlements in Cox's Bazar found it had significantly reduced the negative effects of flooding and environmental pollution on households. The evaluation demonstrates that even in a challenging context, with high levels of vulnerability to natural hazards and disasters, there is scope to build the resilience of refugee and host communities.

Thousands of Sudanese civilians crossed the Central African Republic border in 2023, fleeing violence in Darfur during a sandstorm and amidst very bad conditions.

CONCLUSION



The consequences of delayed action – both human and financial – are escalating.

Towards COP30 and beyond, there is a growing imperative for greater recognition, decisive action and strengthened collaboration to address both the challenges and opportunities of climate action in displacement settings. Climate change is not only amplifying existing vulnerabilities – it is also fuelling displacement trends, creating complex and compounding risks for refugees, other displaced people and their hosts, leaving many with no escape from its impacts.

The way forward must be grounded in inclusive, practical solutions that reflect the realities on the ground. The significant funding setbacks facing humanitarian programmes in 2025 only increase the urgency for targeted, practical solutions that empower countries and communities on the frontlines of climate change. Delivering on these solutions will require a whole-of-society effort, with governments, humanitarian and development actors, civil society and the private sector each playing complementary roles.

Most importantly, if we are to leave no one behind, refugees and other displaced people must remain front and centre. Their active participation will be essential to ensure that commitments made at COP30 translate into tangible outcomes for those on the front lines of climate change.

Join us in advancing inclusive action with forcibly displaced people and their hosts.



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Cover image

Farhiya (left), a refugee from Somalia and Ilama (right), a member of the hosting community, are both beneficiaries of an agriculture cooperative in Kobe, near Kobe refugee camp, Ethiopia.

Ethiopia hosts close to a million refugees mostly from Somalia, South Sudan, Eritrea and Sudan. The country is highly vulnerable to extreme events like droughts and floods, in addition to rainfall variability and increasing temperature. The refugee settlements are very remote, lacking sufficient basic services and infrastructure. The national electricity grid is not available in the Bokolmayo and Dollo Ado districts and the nearest potential connection point is 350 kilometers away.

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