INSIGHTS SUMMARY

HOW CAN WE PUT PEOPLE AT THE HEART OF CLIMATE ACTION TO BUILD RESILIENCE AND SHARED PROSPERITY?

COP31 ONLINE COMMUNITY FORUM / 12 NOVEMBER 2026

PEOPLE WHO HAVE CONTRIBUTED LEAST TO CLIMATE CHANGE ARE OFTEN AMONG THOSE MOST EXPOSED TO ITS EFFECTS. YET CLIMATE ACTION STILL TOO OFTEN TREATS COMMUNITIES AS BENEFICIARIES RATHER THAN DECISION-MAKERS, OR PROTECTS BUSINESS ASSETS WITHOUT ADDRESSING THE WIDER SYSTEMS ON WHICH COMPANIES DEPEND.

THIS COMMUNITY FORUM EXPLORED A PRACTICAL ALTERNATIVE: MAKING PEOPLE-CENTRED CLIMATE ACTION PART OF HOW BUSINESSES PLAN, PURCHASE, INVEST AND MEASURE PERFORMANCE. PARTICIPANTS CONSIDERED HOW LOCALLY LED RESILIENCE, FAIRER SUPPLY CHAINS, ACCESSIBLE GREEN JOBS AND STRONGER PARTNERSHIPS CAN PROTECT LIVELIHOODS WHILE SUPPORTING BUSINESS CONTINUITY. THE CENTRAL TEST IS WHETHER CLIMATE ACTION LEAVES PEOPLE MORE SECURE, BETTER ABLE TO EARN A DECENT LIVING AND MORE ABLE TO SHAPE THEIR FUTURES.

INSIGHT 1: **MAKE COMMUNITY RESILIENCE PART OF BUSINESS RESILIENCE**

Business continuity cannot stop at the factory gate. Flooding may leave a company's assets intact while destroying roads, interrupting schooling, contaminating water or preventing workers from travelling. Climate risk assessments should therefore account for the homes, health, transport, water and other essential systems on which workers, suppliers and surrounding communities rely.

Participants also stressed the value of acting before hazards become disasters. Communities can identify who is already exposed, which risks are emerging and which responses will work locally. Businesses should use this knowledge to shape

continuity plans, early-warning systems and investment. Doing so can strengthen community security while reducing operational and supply-chain risks.

INSIGHT 2: **USE PURCHASING POWER TO HELP SUPPLIERS ADAPT**

Producers cannot invest in adaptation if prevailing prices fail to cover the costs of sustainable production. Participants identified fair pricing, predictable orders, decent wages and longer-term commercial relationships as practical foundations for resilience. These measures give suppliers more scope to improve soil health, diversify production, manage disease and prepare for climate shocks without sacrificing immediate household needs.

Procurement teams should examine who bears the cost and risk of transition throughout each supply chain. Contracts, finance and technical support need to work together, with producers involved in defining what they require. Purchasing power can then support shared resilience rather than transfer climate costs to vulnerable suppliers and workers.

INSIGHT 3: **TURN CLIMATE INVESTMENT INTO ACCESSIBLE, DECENT WORK**

Low-carbon investment will not automatically create inclusive prosperity. New jobs may emerge in different places, or at different times, from those being lost. People without formal education, relevant training or access to finance may remain excluded. Businesses and their partners should ask not only how many jobs an investment creates, but who can secure them, whether they offer decent conditions and what support people need to participate.

LACI's workforce programmes illustrate this approach by combining technical training, recognised qualifications, career coaching, paid internships and placement support. Following the Los Angeles wildfires, its resilient-rebuilding course was designed around employer demand and the needs of affected residents. Such models connect climate recovery with local capability and credible routes into work.

INSIGHT 4: **BUILD THROUGH LOCAL INSTITUTIONS RATHER THAN AROUND THEM**

Lasting climate action requires communities to hold real influence over priorities, resources and measures of success. Participants warned that consultation can become a box-ticking exercise conducted after decisions have already been made. Effective partnerships involve communities early, recognise local knowledge and work through existing organisations, enterprises and public institutions rather than creating parallel structures.

This means treating smallholder farmers, workers and local innovators as partners, not simply as recipients. Businesses can contribute flexible finance, market access, technical expertise and convening power, but should resist imposing

standardised models. Even proven approaches need to reflect local realities. The aim is to build local capability and ownership that endure beyond a single project or funding cycle.

INSIGHT 5: **MEASURE CLIMATE SUCCESS BY WHO BENEFITS**

Emissions reductions, hectares restored and numbers of green jobs remain important, but they do not show whether climate action has improved people's lives. Participants called for measures covering income, job quality, economic security, health, education and people's ability to recover and reinvest after a shock. These indicators should be developed with affected communities and adapted to local social and cultural contexts.

Participatory measurement can also reveal who is being missed. Family- and community-level data can uncover priorities hidden by aggregate reporting, while measurement built into partnerships from the outset supports learning and accountability. The question is not only what an intervention delivered, but whether people used it, valued it and gained greater agency as a result.

CONCLUSION

The discussion pointed towards a shift from stand-alone climate programmes to people-centred delivery across core business decisions. Resilience planning must extend beyond company assets, procurement must enable suppliers to adapt, and climate investment must create credible routes into decent work for people at risk of exclusion. Communities also need meaningful influence over both action and measurement.

The persistent barriers are fragmented finance, short project cycles and institutions that retain decision-making power. Progress now depends on connecting and scaling proven approaches through place-based, cross-sector partnerships. People-centred climate action should become a way of doing business, judged by whether communities gain security, opportunity and agency.

Read the full discussion here: https://bit.ly/COP31_Com_Forum
Access this insight paper and the panel recording here: https://bit.ly/COP31_CF
Engage with participants' quotes on LinkedIn here: https://lnkd.in/p/ed_B3YqY

OPENING PANEL

We thank these speakers for inspiring and shaping the Forum conversations:

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***** This contributor is a member of the ***Business Fights Poverty** Global Expert Network. **Find out how to engage their expertise**.*

RESOURCES

Articles

The Unreasonable Regenerators: Reimagining Climate Resilience, Prosperity and Partnership from the Ground Up - Business Fights Poverty
Pushpanath Krishnamurthy explores community-led regeneration in South India and the role of local leadership, fairer livelihoods and accessible finance.
https://businessfightspoverty.org/community-led-climate-resilience-shared-prosperity/

Five Voices, One Regenerative Future - Business Fights Poverty
Explores how businesses can support community-led climate solutions through fair procurement, patient finance and partnerships that share decision-making power.
https://businessfightspoverty.org/community-led-climate-solutions-south-india/

The Knowledge We Dismiss, the Future We Endanger - Business Fights Poverty
Dr Sivaramakrishna calls for climate action that recognises Indigenous knowledge, protects community rights and supports equal research partnerships.
https://businessfightspoverty.org/indigenous-knowledge-climate-resilience-cop31/

Climate Adaptation Must Begin with the Artisan - Business Fights Poverty
Sudha Mallupadi explains how heat and water insecurity threaten artisan livelihoods, calling for adaptation finance, safer workplaces and fair markets.
https://businessfightspoverty.org/climate-resilience-artisan-livelihoods/

Forty Years of Fair Trade: Do Not Leave the Artisan Behind - Business Fights Poverty
Dr K. Panchaksharam argues for climate-fair trade combining predictable orders, fair prices, accessible finance and climate-resilient craft workplaces.
https://businessfightspoverty.org/climate-fair-trade-artisan-livelihoods/

Why Climate-Resilient Health Facilities are a Critical Business and Development Priority - Business Fights Poverty
Pathfinder International shares lessons from Bangladesh and Pakistan on preparedness, government ownership and women's leadership in resilient health services. https://businessfightspoverty.org/climate-resilient-health-facilities/

IFC Invests in Natura's Financial Mechanism to Strengthen the Socio-Biodiversity Economy in the Amazon - International Finance Corporation
An example of blended finance supporting enterprises and economic opportunities connected to the Amazon's biodiversity.
https://www.ifc.org/en/pressroom/2024/ifc-invests-in-natura-s-financial-mechanism-to-strengthen-socio-biodiversity-economy-in-the-amazon

Work and Opportunities for Women: Twinings Partnership - UK Government
A project profile on women tea farmers in Kenya, including participatory radio, economic empowerment and climate resilience.
https://www.gov.uk/government/publications/work-and-opportunities-for-women-programme-project-profile-twinings-partnership/work-and-opportunities-for-women-project-profile-twinings-partnership

Food Systems Series: ACDI/VOCA Builds Resilient Food Systems - ACDI/VOCA
Examples of strengthening food-system resilience through market connections, local capacity and preparation for shocks.
https://acdivoca.org/2021/09/acdi-voca-builds-resilient-food-systems/

Fairtrade Warns About Bananas Being at Risk - Fairtrade Foundation
Introduces research on overlapping climate, production-cost and trading pressures affecting banana producers and supply-chain resilience.
https://www.fairtrade.net/uk-en/get-involved/resources/media-centre/fairtrade-warns-about-bananas-being-at-risk.html

Academy of Entrepreneurs and ChildFund: Greenpreneurship Programmes -
A partnership article on equipping young people with entrepreneurship skills to develop environmentally sustainable businesses.
https://www.academy-of-entrepreneurs.com/post/from-nobel-prize-to-real-world-impact-academy-of-entrepreneurs-childfund-partner-to-launch-greenp

Government of Indonesia, UNICEF and CEO Water Mandate Join Hands to Advance Water Resilience in Java - UNICEF
Introduces a partnership connecting government, communities and businesses to strengthen water resilience in Java.
https://www.unicef.org/indonesia/wash/press-releases/government-indonesia-unicef-and-ceo-water-mandate-join-hands-advance-water

ChildFund and Schneider Electric: Expanding Clean Energy Access - ChildFund

International
Describes a partnership developing renewable-energy solutions for schools, health centres, farms and micro-enterprises in underserved communities.
https://www.childfund.org/news/2026/childfund-and-schneider-electric-partner-to-expand-clean-energy-access-for-children-and-communities-in-africa-and-asia

USAID Project in Serbia Expands New Revolving Fund Model to Benefit SMEs - ACDI/VOCA
Explains a model pooling municipal and philanthropic resources into interest-free revolving funds for small producers and businesses.
https://acdivoca.org/2022/12/usaid-project-in-serbia-introduces-new-revolving-fund-model-to-benefit-smes/

The Farmers' Voice Radio Academy for Cocoa Producers in Ghana - Farmers' Voice Radio
Describes support for cocoa cooperatives to create participatory radio programmes responding to farmers' priorities and information needs.
https://www.farmersvoiceradio.org/post/the-farmers-voice-radio-academy-for-cocoa-producers-in-ghana

Damilola's Story: Lighting Up Nigeria - Cherie Blair Foundation for Women
Shows how business and financial-management training helped a woman-led solar enterprise strengthen operations and access funding.
https://cherieblairfoundation.org/impact/her-stories/damilolas-story/

Partnership Between County and USAID Kenya Brings Clean Water to Isiolo Residents - ACDI/VOCA
A related article about the Aroo water partnership. This is an alternative resource, not the original video mentioned in the forum.
https://acdivoca.org/2023/05/partnership-between-county-and-usaid-kenya-brings-clean-water-to-isiolo-residents/

Podcasts

Partnering on Climate Action for Children, with Catherine Townson - Business Fights Poverty
Catherine Townson discusses locally led adaptation, anticipatory action and business partnerships that protect children and strengthen community resilience.
https://businessfightspoverty.org/climate-action-for-children-catherine-townson/

Insurance for Everyday Climate Resilience with Charlie and Keith - Business Fights Poverty
Charlie Langdale and Keith Malambo explore inclusive insurance, community knowledge and timely financial protection against climate and livelihood shocks.
https://businessfightspoverty.org/inclusive-insurance-climate-resilience/

Reports

Women and the Net Zero Economy Toolkit - UK Government
A practical resource for businesses to support women's participation and opportunities in the transition to a net-zero economy, including across global supply chains.
https://assets.publishing.service.gov.uk/media/6188f2d28fa8f52980d932ab/Women-Net-Zero-Economy-toolkit-businesses2.pdf

Good Jobs, Resilient Cities: Lessons from LACI's Workforce Development Programs in Los Angeles and New York - Business Fights Poverty
An Action Brief on connecting historically marginalised communities with training and employment in the green economy.
https://www.businessfightspoverty.org/report/lessons-from-lacis-workforce-development-programs/

+ OTHER BFP REPORTS LISTED IN THE CLIMATE SERIES RESOURCES

The Cost of Waiting in a Warmer World: Why Climate Investment Cannot Wait for the Next Disaster - UNDP
Examines the case for investing in climate resilience and preparedness before disasters rather than relying on responses afterwards.
https://www.undp.org/publications/cost-waiting-warmer-world-why-climate-investment-cannot-wait-next-disaster

Business Climate Adaptation Tools - UNICEF and BSR
Tools helping companies integrate adaptation into their strategies while strengthening the resilience of operations, supply chains and surrounding communities.
https://www.unicef.org/take-action/campaigns/climate-action/business-action

The Refugee Lens - Refugee Investment Network
A framework for identifying and assessing investments that support forcibly displaced people as entrepreneurs, workers and economic actors.
https://refugeeinvestments.org/resources/refugee-lens/

Responsible Business Guide: A Toolkit for Winning Companies - Shah Faiz and Ambreen Waheed
A responsible business toolkit shared.
https://www.academia.edu/6355665/Responsible_Business_Guide_A_Toolkit_for_Winning_Companies_Shah_Faiz_and_Waheed_Ambreen_

Climate Bonds Resilience Taxonomy: Updated Methodology - Climate Bonds Initiative
A science-based framework for assessing investments that contribute to climate adaptation and resilience.
https://www.climatebonds.net/data-insights/publications/updated-climate-bonds-resilience-taxonomy-methodology

The Children's Climate Risk Report 2026 - UNICEF
Examines children's exposure to overlapping climate hazards and the vulnerabilities affecting their ability to withstand them.
https://www.unicef.org/reports/childrens-climate-risk-report-2026

The 2025 Report of the Lancet Countdown on Health and Climate Change: Climate Change Action Offers a Lifeline - Lancet Countdown
Research tracking climate-related health risks and the opportunities for climate action to protect health and wellbeing.
https://lancetcountdown.org/2025-report/

Gender-Differentiated and Age-Specific Risks of Heat Stress in a Warming World: Implications for Equality and Resilience - UN Women
Explores how heat risks differ by gender and age, and what this means for equitable adaptation and resilience.
https://chile.unwomen.org/en/digital-library/publications/2026/04/gender-differentiat

ed-and-age-specific-risks-of-heat-stress-in-a-warming-world-implications-for-equality-and-resilience

Flames of Change II: Children and Youth at the Forefront of Tackling Urban Heat - UNDRR and UNICEF
Explores children's and young people's roles in understanding urban heat and shaping practical community responses.
https://www.undrr.org/publication/documents-and-publications/flames-change-ii-special-report-children-and-youth-forefront

No Escape III: Displaced Voices from the Frontlines of the Climate Crisis - UNHCR
Examines climate risks facing displaced communities and the importance of investing in locally led adaptation.
https://www.unhcr.org/sites/default/files/docs/default/2026-11/No%20Escape%20III%20-%20Displaced%20voices%20from%20the%20frontlines%20of%20the%20climate%20crisis.pdf

Belém Mission to 1.5: Enabling Ambition and Accelerating Implementation of NDCs and NAPs - UNFCCC
Explores the finance, technology, capacity and cooperation needed to implement national climate commitments and adaptation plans.
https://unfccc.int/documents/663283

Adaptation Gap Report 2025 - UNEP
Assesses progress and gaps in adaptation planning, implementation and finance, including the potential role of private investment.
https://www.unep.org/en/publications/report/adaptation-gap-report-2025

Fostering Micro-Disaster Risk Finance in Emerging Asia - OECD
A policy brief on expanding access to financial protection against disasters, including for underserved communities.
https://doi.org/10.1787/b80faa45-en

Jobs and Skills for the New Economy: An Action Agenda for a People-Centered Climate Transition - WRI and Partners
An action agenda on skills, employment and the investments needed to make the climate transition inclusive.
https://www.wri.org/research/jobs-skills-new-economy-action-agenda

Youth Climate Funding Study 2025 - Youth Climate Justice Fund and ClimateWorks Foundation
Research on philanthropic support reaching youth-led climate initiatives and barriers to accessing funding. https://ycjf.org/ycfs-2025

Climate Resilience Strategy 2026–2030 - Pathfinder International
Sets out an integrated approach connecting locally led climate resilience, women's health, community leadership and stronger systems.
https://www.pathfinder.org/publications/climate-resilience-strategy/

Food Security and Climate Change Mitigation in Maranhão - ChildFund Brasil and ADM
A project brief on school gardens, greener learning environments and climate education supporting children's nutrition and resilience.
https://www.childfund.org/contentassets/837defe8dc00456ca747ab6dbe0ecc45/brazils-food-security-and-climate-change-mitigation.pdf

Videos

Want to Help Someone? Shut Up and Listen! - Ernesto Sirolli
A talk illustrating why development initiatives should start by listening to local knowledge rather than imposing external solutions.
https://youtu.be/TbCxFrV3uiE?si=D-Pn_4SzIVJ3_y85

LinkedIn Live Discussion on Heat Resilience - ChildFund International
A discussion on household, community and institutional responses to extreme heat. The recording match remains unconfirmed.
https://www.linkedin.com/video/event/urn%3Ali%3AugcPost%3A7491520832780029953/

Other

Poverty Stoplight
A household self-assessment tool helping families identify priorities, understand vulnerabilities and develop their own pathways towards improved wellbeing.
https://www.povertystoplight.org/

South-to-South Just Transitions - Climate Strategies
A research and collaboration programme exploring locally appropriate, equitable transitions across countries in the Global South.
https://climatestrategies.org/projects/south-to-south-just-transitions/

Sahel Adaptive Social Protection Program - World Bank
Supports social protection systems that help vulnerable households prepare for, cope with and adapt to climate and other shocks.
https://www.worldbank.org/en/programs/sahel-adaptive-social-protection-program-trust-fund

The Income Accelerator Program - Nestlé Cocoa Plan
A family-focused programme combining incentives and training for sustainable cocoa production, income diversification and stronger livelihoods.
https://www.nestlecocoaplan.com/our-approach/income-accelerator-program

Regreening Africa - ChildFund Kenya
Connects landscape restoration, climate-smart agriculture and green livelihood opportunities for women and young people.
https://childfundkenya.org/featuredprojects/regreening-africa/

Climate Resilience - Pathfinder International
An overview of locally led work connecting climate adaptation with women's health, leadership and resilient communities.
https://www.pathfinder.org/focus-areas/climate/

Creer para Ver - ChildFund Bolivia and Natura
A Spanish-language programme page on child-friendly libraries and support for reading and writing in Bolivian schools.
https://childfundbolivia.org/creer-para-ver/

Vanilla for Change - Save the Children UK
A partnership supporting vanilla-growing communities in Madagascar, linking sustainable livelihoods with children's wellbeing.
https://www.savethechildren.org.uk/index.php/about-us/who-we-work-with/corporat

e-partners/unilever/vanilla-for-change

Trees for the Future
Works with smallholder farmers on regenerative agriculture and the restoration of degraded land. https://www.trees.org/

Holganix
Website shared in the forum's discussion of healthy soil as essential infrastructure for climate resilience and food security. https://www.holganix.com/

Farmers' Voice Radio
Supports farmers to create local-language radio programmes sharing trusted information, experiences and practical solutions. https://www.farmersvoiceradio.org/

ChildFund International
Information on ChildFund's work supporting children and communities, including education, health, livelihoods and climate resilience. https://www.childfund.org/

Climate Strategies
A research organisation working at the intersection of climate science and policy, including just transitions and equitable adaptation. https://climatestrategies.org/

Fairtrade Foundation
Information on fairer trading relationships, producer livelihoods and climate-resilient supply chains. https://www.fairtrade.net/uk-en.html

Pathfinder International
Information on Pathfinder's work on women's health, empowerment and community-led climate resilience. https://www.pathfinder.org/

auctusESG
A sustainable-finance and climate-transition advisory firm working across finance, policy and markets. https://auctusesg.com/

Niaa
A platform being developed to help local changemakers manage funding and information while reducing reporting and administrative burdens. https://niaa.world/