



INSIGHTS SUMMARY

HOW ARE CURRENT SOCIAL AND ENVIRONMENTAL CHALLENGES DISRUPTING LIVELIHOODS?

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Speakers:

Rachel Seftel, Head Of Research And Impact, **Cherie Blair Foundation For Women**

Franziska Deininger, Program Officer For Europe & Just Transition, **The World Bank Group**

Kate Sullam, Head Of Impact Measurement And Insights, **Standard Chartered**

Cordelia Chesnutt, Migration Specialist, Private Sector 4 Refugees, **The World Bank Group**

LABOUR MARKETS ARE BEING RESHAPED BY CLIMATE CHANGE, AI, DEMOGRAPHIC CHANGE, CONFLICT AND DISPLACEMENT. THE QUESTION IS NOT SIMPLY HOW FAST THAT CHANGE IS HAPPENING, BUT WHO IS BEING INCLUDED IN WHAT FOLLOWS. THIS WORKSHOP LOOKED AT WHAT IT WOULD TAKE TO BUILD LIVELIHOOD SYSTEMS THAT WORK BETTER FOR YOUTH, WOMEN, REFUGEES AND CLIMATE-VULNERABLE COMMUNITIES. A CLEAR THREAD RAN THROUGH THE DISCUSSION. OLDER WAYS OF WORKING ARE UNDER PRESSURE. PARTNERSHIPS CAN BE TOO CLOSED, GRANT FUNDING IS TIGHTENING, AND INCLUSION STILL TOO OFTEN SITS AT THE EDGE OF CORE BUSINESS DECISIONS. WHAT IS NEEDED NOW IS A MORE GROUNDED RESPONSE, BUILT ON COLLABORATION, BETTER EVIDENCE AND FINANCING MODELS THAT CAN TURN DISRUPTION INTO OPPORTUNITY.

INSIGHT 1: **MAKE THE CASE FOR INCLUSION IN TERMS DECISION-MAKERS CAN USE**

Inclusion tends to move when it is connected to choices that matter inside institutions. Participants pointed to stronger talent pipelines, more resilient supply chains, better local buy-in, and products or services shaped by real demand. Data is part of that, but not just as a way of showing how many people took part. It needs to test assumptions about low-income or excluded groups and show where business value is, or is not, being created. The discussion also recognised a harder truth. The commercial case will not always be immediate or neat. In those cases, reputational risk and compliance can still be enough to shift attention. The practical lesson was simple: use the argument that gets traction, but keep inclusion tied to real outcomes.

“We're in a challenging moment, and it's never been more important to demonstrate that integrating women into green transitions creates real benefits: more jobs, economic growth, and larger talent pools for businesses.”

Franziska Deininger, Program Officer for Europe & Just Transition, **World Bank Group**

INSIGHT 2: USE EVIDENCE TO CHALLENGE ASSUMPTIONS, NOT JUST TO REPORT ACTIVITY

The workshop made a strong case for better evidence, but not evidence for its own sake. Counting jobs, participation or tool uptake is relatively easy. It says much less about whether opportunities last, who can actually access them, or whether they improve people's prospects. The discussion on AI sharpened that point. The issue is not only whether women entrepreneurs are using these tools, but whether that use changes business outcomes. More broadly, stronger data can help organisations question assumptions about vulnerability, make better internal decisions and direct resources with more confidence. Good evidence does not just prove impact at the end of a project. It helps shape better choices much earlier.

“AI adoption among women entrepreneurs is already widespread and delivering real benefits, but without deliberate action, the gains that drive business growth are likely to accrue unevenly.”

Rachel Seftel, Head of Research and Impact, **Cherie Blair Foundation for Women**

INSIGHT 3: BUILD PARTNERSHIPS THAT ARE MORE OPEN, MORE COMPLEMENTARY AND LESS DUPLICATIVE

A shared frustration in the room was duplication. Participants described a crowded landscape where organisations often build similar initiatives in parallel, drawing on the same limited time, money and attention. The stronger examples suggested a different model: more open collaboration, clearer roles and more complementary partnerships across sectors. That was captured in the discussion as a need for approaches that feel more 'open source' and less closed or territorial. Pre-competitive collaboration matters especially where the challenge is shared and the infrastructure is too expensive or complex to build alone. This was not a call for partnership as a label. It was a call for coordination that cuts waste and lets different actors contribute where they are strongest.

INSIGHT 4: FIND FINANCING THAT FITS CURRENT PRESSURES, NOT OLDER ASSUMPTIONS

The funding model behind many livelihoods efforts is shifting quickly. Participants spoke plainly about shrinking aid budgets, tighter philanthropic funding and the limits of relying on long-horizon capital alone. From an NGO perspective, new forms of finance and new ways of working with the private sector were described as mission-critical. From a business perspective, there was recognition that too much operational work still sits inside philanthropic budgets rather than core business functions. The discussion pointed towards financing instruments that can move faster and generate returns on shorter timescales. Even so, nobody suggested finance on its own would solve the problem. New instruments may help, but only if the wider system also works better for excluded groups.

“Forced displacement disrupts women's livelihoods in fragile settings, but coordinated action by governments, civil society/NGOs, and the private sector can strengthen entrepreneurship through access to finance, markets, and identification.”

Cordelia Chesnutt, Migration Specialist, Private Sector 4 Refugees, **World Bank Group**

INSIGHT 5: DESIGN AROUND PEOPLE'S ACTUAL CONSTRAINTS

The discussion kept returning to the limits of one-size-fits-all inclusion models. Refugee entrepreneurship, women's use of AI, youth employment, digital inclusion and climate adaptation all play out differently depending on context and on the barriers people face. Policy and documentation can determine whether refugees can start a business at all. Transport, care responsibilities and safety can shape whether jobs are genuinely accessible for women and young people. Climate-vulnerable communities may need livelihoods strategies linked closely to resilience and women's rights from the start. Participants also stressed the value of local staff, local partners and practical operational changes that are easy to overlook but often decisive. Inclusion becomes real when systems reflect how people actually live.

“Disruption is inevitable. Whether it widens inequality or creates opportunity depends on who we equip to take part. If we put youth at the centre - especially young women - we don't just build livelihoods, we'll help strengthen economies for the future.”

Kate Sullam, Head of Impact Measurement and Insights, **Standard Chartered**

CONCLUSION

What emerged was not a new blueprint so much as a clearer reading of the moment. Inclusion has to be made legible inside institutions through better evidence and clearer links to business value. Partnerships need to become more open and more complementary, not simply more numerous. Financing also needs to catch up with a harsher funding environment and with the expectation that this work sits closer to core business activity. The unresolved barrier is alignment between incentives, finance, policy and delivery. The next step is practical coordination across business, finance and development actors so that inclusive livelihoods are built into the response to disruption, rather than added later as an afterthought.

RESOURCES

- **Women Entrepreneurs & AI:** A research report exploring how women entrepreneurs in low and middle-income countries are adopting AI, highlighting its benefits for productivity and growth alongside barriers to deeper integration.
<https://cherieblairfoundation.org/what-we-do/research/women-entrepreneurs-ai/>
- **Hidden Potential: Inclusive Jobs in the Green Transition:** A report exploring how the shift to a low-carbon economy can create new jobs and growth opportunities, while emphasising the need for inclusive approaches, skills development, and private sector action to ensure benefits reach women and underserved groups.
<https://www.ifc.org/content/dam/ifc/doc/2026/hidden-potential-inclusive-jobs-in-the-green-transition.pdf>
- **Adapting to the Changing Aid Landscape:** A report exploring how cuts to government aid are reshaping global development and how corporate foundations can help fill funding gaps and drive more sustainable approaches to tackling poverty and inequality.
<https://businessfightspoverty.org/report/adapting-to-the-changing-aid-landscape/>
- **Turning Potential into Prosperity:** A report exploring how supporting refugee entrepreneurship can unlock economic growth and innovation across Europe by addressing systemic barriers and building more inclusive business ecosystems.
<https://businessfightspoverty.org/report/turning-potential-into-prosperity/>