

POLICY BRIEF





Policy Brief

Delivering Climate Adaptation Where It Matters: Closing the Gap Between Global Climate Commitments and Local Resilience

The OECD is uniquely positioned to bridge the gap between climate finance, economic productivity and locally led resilience by helping governments translate adaptation investment into measurable economic and development outcomes. Global climate commitments continue to grow in ambition, yet the communities most exposed to climate shocks receive the least support. The annual adaptation finance gap now stands at US\$187-359 billion while the finance needs of developing countries by 2035 are at least 12 times greater than current international public adaptation flows.[1] Even doubling adaptation finance, as suggested in the Glasgow Climate Pact target, would close this gap by only 5%.[2] This gap is structural and two reinforcing failures drive it:

- **Governance disconnect** - National adaptation plans rarely translate into funded local action. Finance is concentrated at sovereign level and rarely reaches sub-national or community actors who hold critical knowledge and face daily climate risks.[3]

- **Investment bias** - The investment pattern in international climate finance is biased towards mitigation rather than adaptation, towards large projects rather than small ones, and towards official organizations rather than locals.[4]

Policy Relevance

- Governments and development partners face a narrowing window to integrate locally led adaptation into national policy architecture before the next round of Nationally Determined Contributions (NDCs) lock in another cycle of top-down, under-resourced commitments.
- Additionally, the Organisation for Economic Co-operation and Development's own Climate Adaptation Investment Framework (2024) calls for domestic policy reform to unlock investment yet most frameworks still lack gender-responsive, community-accessible delivery mechanisms.[5]

[1] Gaia Larsen, Natalia Alayza, Molly Caldwell and Hayden Higgins, 'Reaching \$120 Billion in International Adaptation Finance Is Possible – Here's What It Takes' (World Resources Institute, 25 November 2025) <https://www.wri.org/insights/tripling-adaptation-finance-goal> accessed 27 June 2026.

[2] United Nations Framework Convention on Climate Change, Doubling Adaptation Finance: Efforts to Respond to the Call of the Glasgow Climate Pact (UNFCCC 2023) https://unfccc.int/sites/default/files/resource/DoublingAdaptationFinance_EffortstoRespondtotheCalloftheGlasgowClimatePact.pdf accessed 27 June 2026.

[3] Plan Adapt, 'Financing Locally Led Adaptation Action Through International Climate Finance – Putting the Right Mechanisms in Place' <https://www.plan-adapt.org/projects/financing-local-level-adaptation-action-through-international-climate-finance-putting-the-right-mechanisms-in-place/> accessed 27 June 2026.

[4] Intergovernmental Panel on Climate Change, Climate Change 2022: Mitigation of Climate Change. Contribution of Working Group III to the Sixth Assessment Report of the Intergovernmental Panel on Climate Change, Chapter 15: Investment and Finance (Cambridge University Press 2022) <https://www.ipcc.ch/report/ar6/wg3/chapter/chapter-15/> accessed 27 June 2026.

[5] Organisation for Economic Co-operation and Development, Climate Adaptation Investment Framework (OECD Publishing 2024) https://www.oecd.org/en/publications/climate-adaptation-investment-framework_8686fc27-en/full-report.html accessed 27 June 2026.

Evidence of the Effectiveness of Locally Led Adaptation

The evidence that grounds this brief is based on primary data from the Chisomeje Rural Women Rising Project[6] by Global Human Rights Centre[7], with the Inclusive Cassava Value Chain Initiative[8] and the Invisible Women Who Feed the World Initiative[9]. These provide clear examples of what well-thought out adaptation on the ground can achieve:



1.Despite being

responsible for between 60% and 80% of Africa's rural agricultural output, women have a 27% higher probability of suffering from food insecurity compared to men. [10] The GHRC campaigns fight this invisibility through community scorecards and social accountability mechanisms.



2.By equipping

women with climate-smart cassava production, cooperative structures, and market linkages, 62% of the participants reported increased decision-making power over their income.[11]



3.Using local grain

storage, food distribution and sustainable agricultural practices, the Drive helps build food system resilience to climate change impacts locally. 87% of women also reported improved ability to deal with climate shocks.[12] This campaign directly implements the emphasis made during the 2026 OECD GGSD Forum on creating additional economic value.[13]

[6] Chisomeje Rural Women Rising Project, <https://www.globalhumanrightscentre.org/chisomejerwrp/> accessed 20 May 2026.

[7] Global Human Rights Centre, <https://www.globalhumanrightscentre.org/> accessed 20 May 2026.

[8] Inclusive Cassava Value Chains for Rural Women, <https://www.globalhumanrightscentre.org/inclusive-cassava-value-chains-for-rural-women/> accessed 12 May 2026.

[9] Invisible Women Who Feed the World Initiative, <https://www.globalhumanrightscentre.org/invisible-women-who-feed-the-world/> accessed 12 May 2026.

[10] World Bank, 'Women, Agriculture and Work in Africa' <https://www.worldbank.org/en/programs/africa-myths-and-facts/publication/women-agriculture-and-work-in-africa> accessed 27 June 2026.

[11] Global Human Rights Centre, UN Input on Climate Finance (February 2026) <https://www.globalhumanrightscentre.org/wp-content/uploads/2026/02/UN-Input-on-Climate-Finance.pdf> accessed 27 June 2026.

[12] Global Human Rights Centre, UN Input on Climate Finance (February 2026) <https://www.globalhumanrightscentre.org/wp-content/uploads/2026/02/UN-Input-on-Climate-Finance.pdf> accessed 27 June 2026.

[13] Organisation for Economic Co-operation and Development, 'OECD Green Growth and Sustainable Development Forum 2026' <https://www.oecd-events.org/e/ggsd-2026/en> accessed 24 June 2026.

Why this matters for OECD

- Supports OECD Climate Adaptation Investment Framework
- Strengthens implementation of NDCs
- Increases resilience of rural economies
- Improves productivity and inclusive growth
- Demonstrates measurable return on adaptation investment

Recommendations

- Direct a defined share of national adaptation budgets to locally led implementation. The annual flow of private finance for adaptation is a mere US\$4.7 billion in contrast to developing country requirements of US\$215 billion as identified by the OECD Climate Adaptation Investment Framework. OECD should encourage member and partner countries to adopt minimum locally led adaptation investment benchmarks within national adaptation financing strategies. Governments should formally commit to channeling at least 30% of national adaptation finance directly to sub-national governments, community-led producer groups and grassroots programmes.
- Strengthen investment in climate-resilient food value chains and community managed technologies as adaptation infrastructure. Governments should formally classify grassroot-led, climate-smart food value chain infrastructure as adaptation infrastructure, unlocking public and blended finance on equal terms with physical infrastructure. This means sustained public investment in smallholder-accessible market linkages, crop diversification, and post-harvest technology.
- Develop co-financing tools to replicate successful community-based models for adaptation. The OECD Climate Adaptation Investment Framework (2024) insists on the need for new financing approaches to address the adaptation gaps. It is essential for governments and donors to develop matched co-financing solutions including micro-grant climate resilience funds and diaspora and private sector partnership vehicles to support investment in community-level initiatives.
- OECD develop common indicators for measuring locally led adaptation outcomes across member and partner countries. Adaptation tracking systems must move beyond counting plans to measuring outcomes disaggregated by gender, location, and income level. OECD member and partner governments should require that all adaptation finance, public and private, reports against gender inclusion and local benefit metrics as a standard condition of disbursement.
- Climate adaptation will ultimately be judged not by the ambition of global commitments, but by whether vulnerable communities become more resilient. Evidence from the Chisomeje Rural Women Rising Project demonstrates that locally led adaptation is not only socially just but economically effective. The OECD is well placed to champion investment models that translate global climate commitments into measurable local resilience.

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