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CHAPTER 8

THE ROLE OF PHILANTHROPY IN ADVANCING LLA

KEY MESSAGES

- Philanthropies can support broader, deeper systems transformation towards locally led adaptation (LLA) through long-term, flexible and risk-tolerant funding that reaches local actors faster and with fewer barriers than traditional aid.
- Shifting power is central to impact: the Climate Justice Resilience Fund (CJRF) has redesigned its internal governance and introduced participatory grant-making models to place decision-making directly in the hands of local leaders.
- Quadrature Climate Foundation has learnt that supporting LLA requires a fundamental shift in how funders work: embracing the complexity of intersecting systems of climate, poverty, inequality, and power; understanding how weak institutions and structural inequities amplify vulnerability, and impede effective climate action; and recognizing that these dynamics play out differently across contexts, timeframes, and scales.
- The Rockefeller Foundation finds that unlike multilateral institutions or governments, philanthropy can act with urgency and flexibility: piloting solutions before they are politically feasible, taking risks where others cannot, putting resources and decision-making in the hands of trusted local leaders and institutions, and adapting innovative models from one place to other local contexts.
- Collaboration between philanthropies, like the Adaptation and Resilience (A&R) Fund led by ClimateWorks Foundation, can amplify impact.
- Philanthropies are learning that while LLA is not easy, it is essential. It challenges entrenched power structures, tests donor habits, demands humility, and requires patience. Supporting LLA is not just about what philanthropy funds, but how it operates. It requires shifting relationships, sharing power, and embracing uncertainty.

Devolving Decision Making

Patient, Predictable, Accessible Funding

Investing in Local Capacities

Flexible Programming and Learning

Transparency and Accountability

Collaborative Action and Investment

IN THIS CHAPTER

- Unlocking Flexible Finance through Philanthropy
- CJRF's Story: Participatory Philanthropy
- QCF: What We're Learning
- The Rockefeller Foundation's Story: Pioneer, then Scale
- Collaborating for Impact
- Shifting Practice, Sharing Power



UNLOCKING FLEXIBLE FINANCE THROUGH PHILANTHROPY

The climate crisis is escalating at the very moment when many traditional sources of international support are under strain. Fiscal space in climate-vulnerable countries is shrinking due to rising debt burdens, overlapping crises, and economic instability. Global aid budgets face competing demands, from conflict to public health emergencies, while political shifts in donor countries have weakened the foundations of multilateral cooperation. Multilateral climate finance remains slow to disburse, difficult to access, and often disconnected from local realities.

Against this backdrop of growing needs and constrained resources, locally led adaptation (LLA) offers not only a more just approach but a more efficient and effective one. By putting decision-making power in the hands of those who understand the risks, assets, and needs of their communities, LLA ensures that scarce resources are targeted where they can have the greatest impact. It reduces waste, duplication, and top-down inefficiencies, helping funding reach those most vulnerable, faster, and in ways that are relevant, trusted, and sustainable.

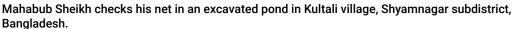
Philanthropy has a critical role to play in enabling this shift. With greater flexibility, risk appetite, and proximity to grassroots actors, philanthropic funders are uniquely positioned to support the conditions under which LLA can thrive: long-term, flexible finance; systemic change, including through investments in local capacity and institutions; and a willingness to rethink accountability around trust and outcomes, not just transactions.

This chapter explores how philanthropy can go beyond project-based funding to become a strategic enabler of LLA. It draws on the experience of front runners, such as the Climate Justice Resilience Fund (CJRF), Quadrature Climate Foundation (QCF), The Rockefeller Foundation, and collaborations such as the Adaptation and Resilience Fund led by ClimateWorks Foundation, to explore the institutional changes and mindset shifts needed to align philanthropic practice with locally led approaches. These philanthropies are learning that at its core, LLA is not only about funding local projects—it is about shifting power, building trust, and creating the systems and relationships that allow local solutions to form, take root, and scale.



Philanthropy is evolving to share power and build trust, placing decision-making in the hands of those who best understand local risks and resources.





CJRF'S STORY: PARTICIPATORY PHILANTHROPY

The Climate Justice Resilience Fund (CJRF) is one of the first major philanthropic initiatives framed explicitly around climate justice, and among the few working internationally on climate resilience. CJRF places people, their rights, and their lived experiences at the center of climate action. The organization envisions a thriving planet built on participation, equity, human rights, and justice, where people disproportionately affected by climate change are recognized, resourced, and empowered to lead solutions and act at the emerging frontiers of climate justice.

CJRF pools funds from private foundations. Since it launched in 2016, the Fund has deployed over US\$ 27 million through more than 65 major grant partnerships globally. Several initiatives have also been hosted to promote funder learning and collaboration on climate justice, and a unique re-granting partnership on climate-induced loss and damage (L&D) was launched in 2021.

Since its inception, CJRF has supported communities and groups on the frontlines of the climate crisis to implement, share, advocate for, and scale their own climate justice solutions. The Fund's theory of change is that grantmaking should support initiatives that deliver tangible, on-the-ground results, but always on a path to broader, deeper systems transformation. CJRF's partners link local projects with advocacy, movement-building, or leadership development, to build voice and power at national and global levels. The Fund aims for catalytic outcomes that center those already impacted by the climate crisis.

Over the years, CJRF has observed that meaningful climate action requires significant shifts in economic systems, women's empowerment, intergenerational equity, and addressing long-standing racial and colonial injustices. Experience has shown that building resilience is most successful when communities and partners are empowered with resources, knowledge of their rights, and the capacity to advocate for themselves (see Box 1).

BOX 1: WATER RIGHTS FOR CLIMATE RESILIENCE

In Shyamnagar, a water-stressed region in coastal Bangladesh, communities faced food insecurity and water stress caused by climate-induced flooding and saltwater intrusion. Traditionally, freshwater canals in Bangladesh have been public resources, accessible to all neighboring communities. However, in Shyamnagar, weak local governance enabled local strongmen to illegally privatize canals for commercial fish farming or fill them in to create land, disrupting access to freshwater.

In 2017, the Center for Natural Resource Studies, the Center for Climate Justice—Bangladesh, and the International Center for Climate Change and Development formed a coalition for the Governance for Climate Resilience (G4CR) project. The project worked with Shyamnagar communities through a multifaceted approach focused on community empowerment and resilience, aiming to restore and safeguard freshwater canals by building links among communities, advocacy groups, and local government.

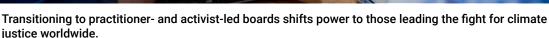
From the outset, the G4CR project worked closely with community members to help them understand their rights over a freshwater canal that was being used by local elites. The project strengthened community knowledge of their legal rights with trainings and resources, empowering communities to assert those rights through advocacy and legal action.

Once their rights were established, communities worked with project partners to rehabilitate sections of state-owned canals and small ponds, restoring flows of freshwater that now support fish habitats, irrigation, and flood protection. With reliable access to freshwater, the project facilitated access to climate-resilient rice varieties, crop diversification, and integrated farming techniques designed to maximize agricultural value. These interventions enabled year-round, multicrop productivity, improving incomes and food security, and reducing seasonal labor migration.

In 2019, after completing canal rehabilitation, an influential individual attempted to illegally seize and lease the canal for commercial aquaculture. Because the community had already been organized and trained through the G4CR process and knew their rights, residents successfully challenged the seizure and advocated to the subdistrict administration, which intervened, arrested the illegal leaseholder, and declared the canal free and open for public use.

The G4CR consortium effectively combines technical interventions on water and agriculture with activities that build community capacity to demand rights and hold local authorities accountable. Previous interventions in the region that lacked governance and justice components failed to achieve similar long-term benefits. By integrating biophysical and political strategies, G4CR has fostered an empowered community that understands its rights and acts collectively to defend them. This success has inspired neighboring communities to advocate for the return of additional canals to the public domain, and the approach is now spreading rapidly.





Being the Change

While CJRF has invested in funding systemic change and rights-based activities through projects like G4CR, the organization has also undertaken an internal transformation to embody these values—not just in what they fund, but also in how they do their work.

In 2022, CJRF took a major step toward "being the change we want to see in the world" and transitioned from a funder-led governance model to a practitioner- and activist-led board. Departing from traditional philanthropy, the previous funder-led Board dissolved itself to transfer decision-making power to climate justice leaders, activists, and practitioners from across the globe. This transition was facilitated through a global open call for applications, resulting in more than 100 applicants. A diverse selection committee appointed a new board representing eight countries across more than 20 time zones.

This shift reflects a growing ethos of participation in philanthropy, where funders cede power over funding decisions to those directly affected by them. This power shift leverages the expertise of local actors, often leading to more effective, innovative, and sustainable solutions, while also enhancing legitimacy and transparency.

In February 2024, the CJRF Governing Board deepened the Fund's commitment to participation by launching a set of participatory grantmaking pilots, with a diverse set of stakeholders in making grant decisions—not just staff and board. The pilots enabled a learning-by-doing approach that allows CJRF to try several methods of participation and explore the appetite of various stakeholders for engagement in grant decisions.

While making this shift, CJRF was able to draw upon the experience of several leading participatory grant makers close to their work, including CJRF Board members Maria Alejandra Escalante, previously with FRIDA: The Young Feminist Fund, and Diana Samarasan, previously with the Disability Rights Fund. CJRF also funds participatory regranters as of 2019, including FRIDA: The Young Feminist Fund; The Pawanka Fund; and Global Greengrants Fund.

Current pilots include the following:

- Global: One global pilot involves a broad open call using an applicant collective process, where applicants review each other's proposals and vote to select awardees. Another global pilot supports youth-led grantmaking, in partnership with the L&D Youth Coalition.
- Bay of Bengal region: The CJRF L&D Program tested a network-based grantmaking process, where a cohort of current and former CJRF grantee partners drove the grantmaking.
- **Mara-Serengeti region**: A systems mapping methodology supported movement actors to co-create a grantmaking strategy across the Kenya-Tanzania border (see Box 2).
- **East Africa**: CJRF's L&D team developed a fast-paced, **trust-based model** that empowered individual changemakers in the region to each make a grant.
- Arctic region: CJRF plans to convene a participatory grantmaking council or panel with Indigenous members from Alaska, Canada, and Greenland.
- Small grants: A special grantmaking round is under development, to test much smaller grants than CJRF has typically made in the past.

By experimenting with these diverse models, CJRF is developing a learning framework to capture lessons in four major areas:

- **Climate justice needs**: What do community-led groups working on climate justice need for their sustainability, resilience, and success?
- Power and participation: How can CJRF share power with partners and those most impacted by climate issues?
- **Impact of participatory grantmaking**: How can participatory grantmaking contribute to more equitable and sustainable initiatives for climate justice and resilience?
- Operationalizing participatory grantmaking: What should participatory grantmaking look like for CJRF in future?



CJRF's approach to mapping systemic change prioritizes key stakeholders including Maasai community representatives, activists, and researchers.

BOX 2: MAPPING SYSTEMIC CHANGE

The evaluation of CJRF's first phase made several recommendations on how the Fund could support transformative change by addressing intersecting social, political, cultural, and economic systems that perpetuate climate injustice. In response, one of the 2024 participatory grantmaking pilots in the Mara-Serengeti region focused on participatory systems mapping.

Mapping of the socio-ecological systems across the Kenya-Tanzania border was initiated in September 2024. The mapping process involved previous CJRF grant recipients and others identified by them: local NGOs, women's groups, youth activists, researchers, and community representatives from Maasai areas on both sides of the border. Decisions on the design of the process and participation were led by a CJRF Board member from the region.

Local experts mapped systemic challenges, identified leverage points, and built cross-border collaboration. The resulting systems map captured land and conservation dynamics, power imbalances, and opportunities for community-led solutions. For example, while conservation policies have historically justified forcible dispossession of Indigenous Peoples, participants highlighted emerging community-driven models that integrate Indigenous knowledge, biodiversity protection, and pastoralist cultural and land rights.

Using this systems map, participants identified priority grantmaking areas, target organizations for support, and strategic collaboration opportunities. Based on these recommendations, CJRF made 13 grants totaling US\$ 1,242,000 in early 2025. A US\$ 450,000 partnership grant was also awarded to 12 local groups, who are now working together to distribute the money.

CJRF's Lessons on Business Unusual

CJRF continues to learn by doing as it shifts governance and grantmaking systems toward participatory models, departing from traditional philanthropy. While this is an ongoing process, several emerging lessons could guide other funders:

- Participation takes time. This is well-known and well-documented among experts in participation, but it bears repeating: inclusive processes generally require more time than traditional models. For example, CJRF's participatory grantmaking pilots, initially planned as an 18-month experiment, are now scheduled to span at least two years. Extra time is needed, especially when the work expands across time zones and contexts. Funders should allocate sufficient time for shared understanding, decision-making, and unexpected developments.
- **Strategy should evolve**. CJRF's iterative approach has allowed strategy to emerge organically through the participatory grantmaking pilots. Funders are encouraged to embrace flexibility rather than rely on overly prescriptive frameworks.
- Participation has many forms. Participatory grantmaking encompasses a spectrum
 of practices, from co-creation of strategies and diverse review panels to crowdsourced
 funding decisions. Funders should design approaches that genuinely shift power, avoiding
 extractive participation.
- Building power is critical. Even funders without fully participatory models can support
 transformational projects that build community power and secure rights. Technical
 interventions, such as canal rehabilitation in Bangladesh, succeed only when paired with
 efforts that strengthen community capacity to advocate and organize.



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Climate shocks, such as drought and erratic rainfall, increase and exacerbate vulnerabilities around the world.

QCF: WHAT WE'RE LEARNING

Quadrature Climate Foundation (QCF) was established in 2019, rooted in the understanding that persistent poverty, inequality, and human suffering are increasingly intertwined with climate change. Initially focused on climate mitigation, QCF expanded its lens as the impacts of climate change became more visible and interconnected with broader social and humanitarian challenges.

Whether in Sudan—where erratic rainfall and drought fuel conflict and displacement—or in the UK, where low-income communities face heightened exposure to heatwaves and flooding, QCF saw how climate shocks exacerbate vulnerability. Even efforts to reduce emissions are hindered by these realities. In India, for example, rising heat drives electricity demand while water scarcity hampers thermal power production.

These compounding crises led QCF in 2023 to adopt resilience as its guiding principle—connecting its climate and social justice work under a single, unifying objective.

Resilience Means Building from the Local

QCF understands resilience as the capacity of systems—people, ecosystems, institutions—to absorb shocks, adapt, and regenerate. This requires strengthening the foundational assets (social, economic, political, environmental, and knowledge-based) that allow people to shape secure, dignified futures. Resilience must also be dynamic—capable of renewal and transformation—so communities can thrive in the face of disruption.

True resilience is inherently local. The same storm, flood, or heatwave impacts communities differently depending on geography, governance, politics, social ties, culture, and inequality including of gender and income. In one place resilience may rest on strong community

networks and social cohesion. In others, access to land or water resources may be critical—or robust infrastructure or inclusive political institutions. QCF therefore prioritizes shifting power, funding, and decision-making to local actors who understand the risks and realities first-hand.

Along with other funders, QCF is collaborating under the Adaptation and Resilience Collaborative (ARC) to invest in four pillars:

- 1. Funding grassroots adaptation work.
- 2. Supporting mechanisms that amplify local priorities.
- 3. Engaging in global philanthropic alignment on LLA.
- 4. Influencing policy to create an enabling environment for local approaches.

Stories of this work are beginning to emerge, informing how we can expand LLA in the future (see Boxes 3 and 4).

BOX 3: WOMEN'S CLIMATE SHOCK INSURANCE AND LIVELIHOODS INITIATIVE

In India, extreme heat is an immediate crisis for women in the informal economy, with many earning under US\$ 3 a day (see Chapter 5). Women report blisters, rashes, headaches, miscarriage, domestic violence, and UTIs because of the extended, hot conditions in which they live and work. With QCF support, Climate Resilience for All (CRA) launched the Women's Climate Shock Insurance and Livelihoods Initiative (WCSI) in partnership with the Self-Employed Women's Association (SEWA) and Swiss Re.

Women co-designed the program with WCSI, combining three layers of support:

- **Parametric insurance**: First, quick, and transparent, parametric insurance payouts are triggered when temperatures exceed regional thresholds (around 42°C).
- Cash transfers: Cash transfers of US\$ 5 are triggered when temperatures hit 40°C, deposited directly into women's bank accounts (not father, husband, or son's), to help cover reduced earnings and health costs.
- Non-financial support: Investments in heat-health literacy, mobile alerts, shaded workspaces, and cool storage for food vendors reduces risks and creates safer working conditions.

By the end of 2024:

- Over 50,000 women enrolled.
- 92% received payouts.
- Disbursements topped US\$ 590,000.
- Thousands gained first-time access to banking.

The number of women enrolled in 2025 has risen to 225,000, across six Indian states. WCSI also spurred collective agency and broader advocacy: SEWA members demanded improved market infrastructure and public services. The initiative reportedly shook up insurance markets in India, sparking interest from the National Disaster Management Agency, and replication efforts across India and beyond by NGOs, multilateral banks, and insurance companies.



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By 2025, 225,000 women across six Indian states enrolled in the Women's Climate Shock Insurance and Livelihoods Initiative.

BOX 4: LOCALLY LED CLIMATE FINANCE THROUGH LIFE-AR

QCF also supports the Least Developed Countries Initiative for Effective Adaptation and Resilience (LIFE-AR), which aims for 70% of adaptation finance to reach the local level by 2030 (see Chapter 2). While few donors are accustomed to providing long-term finance that is predictable and flexible, under LIFE-AR governments and donors negotiated pooled funds, common standards, and operating procedures that allow flexibility.

LIFE-AR is a rare example of systemic adaptation finance—focusing not just on disbursement, but also on shifting governance, aligning institutions, and building long-term capacity. For instance, Ethiopia, a LIFE-AR front runner, has embedded the initiative in its Climate Resilient Green Economy strategy, with planning committees at district and subdistrict levels aligning local needs with government budgets. Other countries are adapting the model:

- Malawi is integrating climate risks into five-year district plans.
- The Gambia is creating national platforms for joint climate decision-making.
- **Uganda** is testing flexible budgeting to allow real-time responses, usually challenging with rigid donor funding.
- Burkina Faso and Bhutan are enhancing inclusivity, integrating Indigenous knowledge, and demonstrating how formal and informal governance can work together.

QCF's Lessons and Recommendations

QCF has learnt that supporting LLA is as much about internal transformation among funders as it is about resourcing others. It requires a fundamental shift in how funders work: embracing the complexity of intersecting systems of climate, poverty, inequality, and power; understanding how weak institutions and structural inequities amplify vulnerability, and impede effective climate action; and recognizing that these dynamics play out differently across contexts, timeframes, and scales. This has had implications for QCF's work.

1. Shifting How Programs Are Designed

Predefined, top-down programs rarely match the realities of communities most affected by climate change. QCF has moved towards an iterative, collaborative approach to program design—starting small, listening deeply, and scaling responsively.

For example, support to Climate Resilience for All began with flexible seed funding, enabling the organization to engage with its partners and adapt its model in real time. Similarly, LIFE-AR's phased implementation demonstrates the value of learning by doing. This approach has required internal shifts: QCF has committed to faster testing, meaningful consultation, adaptive reporting timelines, and building staff capacity to engage in more open-ended, less directive ways.

2. Rethinking How Impact Is Measured

Traditional metrics—such as hectares restored or payouts disbursed—capture activity but often miss the deeper, more transformative impacts of adaptation work. QCF is shifting towards a learning-oriented model of impact, grounded in questions that reveal how systems are changing:

- What enables women to feel less vulnerable to extreme heat?
- How are community voices influencing national systems?

By focusing on evidence and inquiry, rather than fixed indicators, funders can generate richer, more transferable insights and support more meaningful change.



In Burkina Faso and Bhutan, communities are blending Indigenous knowledge with formal systems to promote inclusive, cooperative climate governance.



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3. Rethinking Funding Cycles and Embracing Flexibility

LLA requires time, trust, and institutional patience. Embedding LIFE-AR into Ethiopia's national systems, for instance, is a multi-year process. Climate Resilience for All's heat insurance initiative also required extended outreach to build trust with women workers before implementation.

Short-term, rigid funding cycles are misaligned with these realities. QCF is therefore committing to longer-term, more flexible funding structures that allow for adaptation over time. Flexibility also enables risk-taking—a critical value philanthropy can offer, particularly when public or multilateral donors face stricter constraints. By providing stable, adaptive support, QCF enables partners to pursue bold, locally rooted solutions that might otherwise go unfunded.

4. Investing in Institutions, Not Just Projects

The most enduring lesson is that resilience cannot be built on temporary projects alone—it requires strong, enduring institutions. LIFE-AR illustrates this through its investment in national platforms, local governance structures, and technical capacity, creating the scaffolding for long-term adaptation.

At the same time, many grassroots organizations benefit from partnerships with regional or global actors who can provide scientific, technical, and strategic support. CRA is one such partner—offering research on extreme heat and women's health, aggregating community knowledge, regranting, and shaping narratives to influence broader systems.

The message for funders is clear: invest not only in outcomes, but in the architecture of adaptation—the people, platforms, and processes that enable resilience to take root and scale over time.



Understanding the complexity of intersecting systems of climate, poverty, inequality, and power is key to effective implementation of LLA.

THE ROCKEFELLER FOUNDATION'S STORY: PIONEER, THEN SCALE

As climate change accelerates while funding to address its impacts is being slashed, philanthropy has a unique opportunity—not to resuscitate a dying model, but to help reimagine a smarter, bolder, more sustainable future. That means finding new ways to cooperate and investing in community-led solutions that tackle problems at their root, something philanthropy is uniquely positioned to do.

Unlike multilateral institutions or governments, philanthropy can act with urgency and flexibility. It can pilot solutions before they are politically feasible, take risks where others cannot, and put communities at the center of adaptation. By demonstrating what is possible, philanthropy can catalyze action and forge partnerships with broader coalitions of funders to scale solutions that work.

For example, in Rio de Janeiro, a tragic heat-related death after a Taylor Swift concert when the heat index reached nearly 60°C revealed the need to integrate climate and health planning. With support from The Rockefeller Foundation, climate scientists and health practitioners co-designed a citywide heat warning and response protocol. Now, when forecasts flag dangerous heat in Rio, alerts trigger a citywide response: guidance to outdoor workers; hydration stations; expanded clinic hours' cooling centers; and proactive outreach to older adults, people who are bed-bound, and families with small children.

To help other cities protect against deadly heat, The Rockefeller Foundation supports C40 Cities, which helps cities implement local solutions like response training, community outreach, and vulnerability mapping. Cities in the C40 network also have the chance to connect and learn from each other and receive direct technical assistance to scale projects.

Listen to Frontline Voices

Philanthropy also has a role to play in elevating the voices of communities on the frontlines and investing in locally led solutions. In North Carolina in the US, after Hurricane Matthew cut power and trapped people in stifling homes in 2016, leaders from the Coharie Tribe began organizing their local gymnasium as an emergency hub, serving residents across the county.

With support from The Rockefeller Foundation through the Duke University's Heat Policy Innovation Hub, the Coharie is expanding emergency services toward the goal of becoming a Community Lighthouse—an approach pioneered in New Orleans that equips trusted places like churches, clinics, and community centers with solar power, battery storage, and other practical tools. That means they can keep medicines cold, phones charged, information flowing, and doors open to neighbors who need a cool, safe place to go when a heatwave hits.



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Neil Bernard is the Pastor at New Wine Christian Fellowship—the largest Community Lighthouse in New Orleans—a project that equips trusted places such as churches with practical tools for use during emergencies.

By putting resources and decision-making in the hands of trusted local leaders and institutions, philanthropy can support solutions that meet the needs of communities, adapting innovative models from one place to other local contexts.

Shift from Aid to Investment

Seismic changes in global health financing have opened space to rethink how we fund climate and health. With support from The Rockefeller Foundation, the Climate Vulnerable Forum—a partnership of 74 nations facing outsized climate risks—is supporting countries to develop Climate Prosperity Plans that mobilize investment for health and climate goals together.

Historically, Climate Prosperity Plans rarely included health systems. Today, all 74 Forum members have endorsed climate and health as a 2025 priority, and health investments are now being embedded in plans across 16 countries—to strengthen adaptation, safeguard livelihoods, and keep clinics and communities operating during heat waves, floods, and storms. With initial funding from philanthropy, the aim is to help countries attract investment from public and private sector funders as well, allowing them to integrate health into climate adaptation projects.

Working Together Toward Climate Health Resilience

2025 has tested the global health architecture. Programs built over decades have been dismantled, exposing millions to avoidable risk. Even so, the public appetite for cooperation endures. In a recent survey of 36,000 people across 34 countries, most agreed their nation should work with others on shared threats—even when it requires compromise.

Philanthropy is not a replacement for public finance. No one actor can address this generation-defining challenge alone—each sector must play their part. That means rejecting business-as-usual approaches and embracing new ways of working—centering the needs of communities and scaling innovative solutions to maximize impact. By collaborating across sectors and challenging the status quo, we can reimagine the field of global health to deliver quality care sustainably and equitably, protecting communities in a warming world.



In Nigeria, local entrepreneurs are developing market-driven tools and heat insurance solutions to help communities and small businesses adapt to extreme heat.

COLLABORATING FOR IMPACT

Global foundations are also collaborating to amplify impact. QCF, The Rockefeller Foundation, Howden Foundation, and Laudes Foundation have partnered on an Adaptation and Resilience (A&R) Fund led by ClimateWorks Foundation, to directly support people facing climate hazards such as extreme heat, floods, and droughts in urban areas in South and Southeast Asia and Sub-Saharan Africa.

The A&R Fund focuses on evidence building, institutional capacity, innovative finance, and strengthening the civil society ecosystem. The first phase of the A&R Fund's support is focused on extreme heat in urban areas. Early examples of work supported by the A&R Fund include the TECA Heat Action Wave, an initiative in Nigeria to tackle the growing threat of extreme heat, and a new Adaptation Finance Window for Africa.

In Nigeria, BFA Global_and FSD Africa are supporting 12 locally led ventures in Nigeria to develop market-driven early warning tools, parametric heat insurance, and services that help individuals and small businesses operate more safely and efficiently in extreme heat. Local entrepreneurs are supported by technical specialists, female-focused mentorship, and local consultants to support prototyping and market testing.



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The Adaptation Finance Window for Africa is implemented through the World Climate Foundation and the Investment Mobilisation Collaboration Alliance to support high-impact solutions such as climate-smart farming, coastal resilience, and community-based adaptation to extreme heat.

Peer-to-peer learning is supported by ClimateWorks through the A&R Fund, to support its network of grantees to maximize and compound each other's impact and success, and to build capabilities that will last long after the projects end.



The Adaptation Finance Window for Africa is unlocking capital to scale adaptation solutions across the continent, mobilizing private investment to drive climate-resilient growth.

SHIFTING PRACTICE, SHARING POWER

Responding to the urgency of directing resources efficiently and effectively to those most affected by climate change, philanthropies are increasingly shifting their efforts to question not just what they fund, but also how funding decisions are made, by whom, and how results are monitored. While philanthropy cannot replace public finance, it can show the way—by moving faster, being more flexible, and testing approaches that can inform and influence larger-scale, longer-term investments. The experience of the philanthropies described in this chapter throws up lesson not only for other foundations, but also for public funders and bilateral and multilateral climate finance providers, as they seek to improve the effectiveness of scarce resources to respond to the climate emergency.

A starting point is perhaps an interrogation of internal power structures and their own governance. The CJRF took a bold step by disbanding its traditional Board of Directors and creating a new governance structure led by climate justice leaders, activists, and practitioners from around the world. This internal shift enabled them to experiment with participatory grantmaking, and shift decision-making power to other stakeholders, not just staff or Board members.

Second, inclusive and equitable processes don't fit neatly into conventional funding cycles. They require time for building trust, shared understanding, and navigating complexity—particularly across geographies and contexts. Funders must adjust expectations and build in time for meaningful engagement.

Third, LLA depends on flexibility. Effective strategies often emerge through iteration, not prescription. Funders need to hold their goals lightly and focus on learning as they go.

Fourth, there are many ways to center local voices—from co-creating strategies and forming community-led decision panels, to more inclusive feedback mechanisms. What matters is that participation leads to a real shift in power, not tokenism. Funders must move beyond extractive consultation and embrace meaningful participation as a practice of shared governance.



Philanthropies are shifting toward flexible funding that puts local voices and meaningful participation at the center of decision-making.



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And fifth, building power is as critical as building infrastructure. Technical solutions—from flood defences to climate-smart agriculture—are more likely to succeed and sustain impact when communities have the knowledge, networks, and confidence to influence decisions. Philanthropy can support this by funding organizing, advocacy, leadership development, and rights-based work that strengthens local agency.

Philanthropies are learning that while LLA is not easy, it is essential. It challenges entrenched power structures, tests donor habits, demands humility, and requires patience. But the future resilience of many—especially those hit first and hardest by climate impacts—depends on putting power and resources in the hands of the people most affected. Ultimately, these lessons converge on a core insight: supporting LLA is not just about what philanthropy funds, but how it operates. It requires shifting relationships, sharing power, and embracing uncertainty. For those willing to make this shift, the reward is profound—the chance to help build more resilient, just, and locally rooted systems that can withstand the climate shocks ahead.