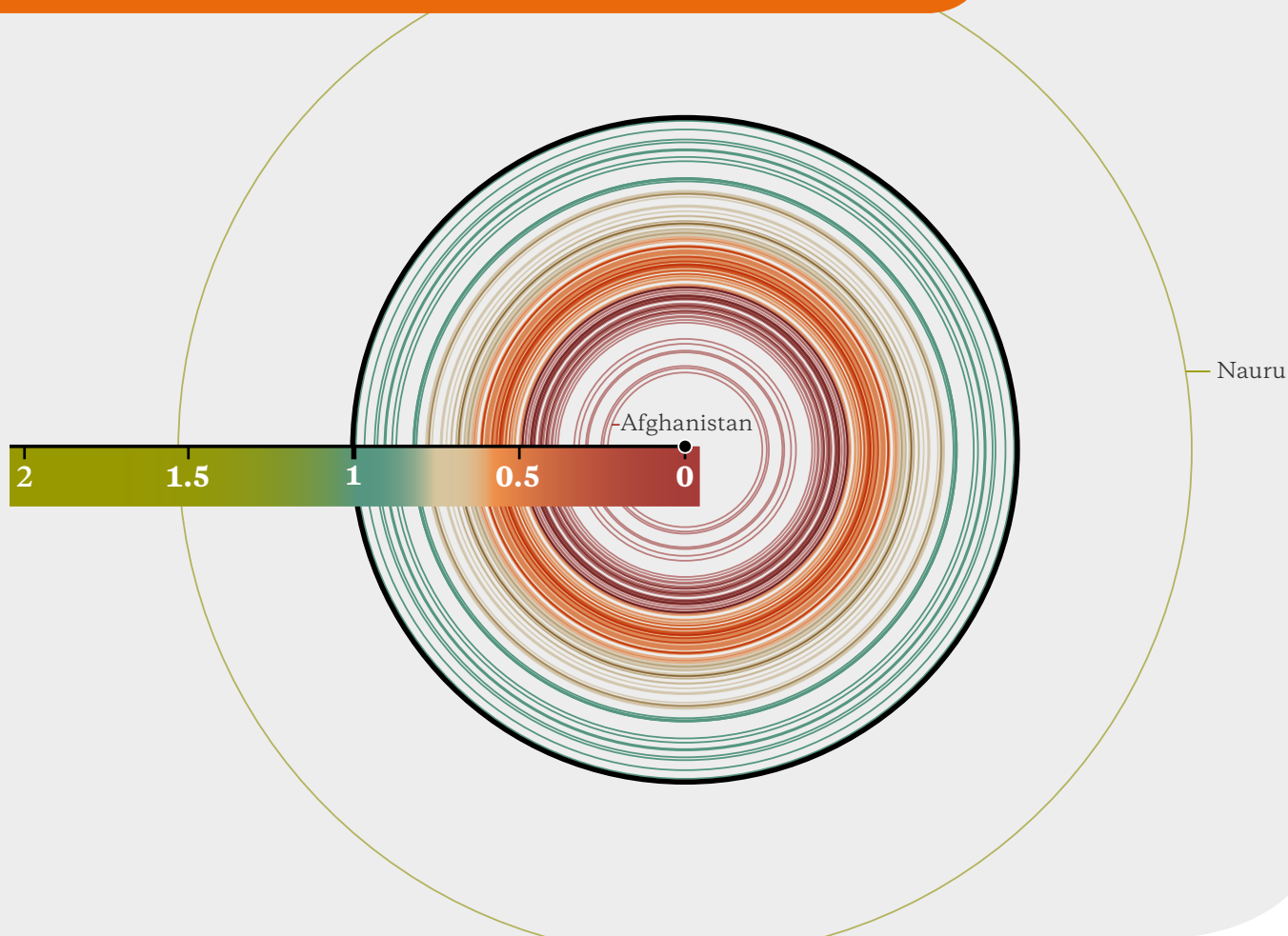




Climate Adaptation Finance Index 2025

How equitably finance for climate adaptation is distributed

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Foreword

Climate change is not taking a break; on the contrary, its effects are brutally noticeable worldwide. While countries in the Global South are struggling to survive, the effects of climate change are also increasingly pushing countries in the Global North to the brink of their capacity as climate change is reaching new records.

The Punjab province in Pakistan faced the worst floods in its history impacting two million people, as water levels of rivers rose to all-time highs, leaving more than 860 people dead up to September this year. Global warming has worsened monsoon rains this year in Pakistan, one of the countries most vulnerable to climate change. Downpours and cloudbursts have triggered flash floods and landslides across the mountainous north and northwest in recent months.

The recent August heatwave was the most intense ever recorded in Spain and has significantly increased wildfire risks and put vulnerable communities on alert across Spain. Climate change is driving this rise in temperatures and the increasing occurrence of extreme heat events, as confirmed by the IPCC's analysis of global temperature trends. As a reality, the focus also of the Global North is not only to mitigate emissions but also to put a strong focus on adaptation to climate change. However, even if all people are impacted by climate change, the capacity to cope varies greatly.

It is particularly unfair that climate change most harms those who are least responsible for it. It is the poorest sections of the population and countries in the Global South that have the lowest CO₂ emissions. However, due to their geographical location, they are affected more frequently and, because of their poverty, have less opportunity to adapt to climate change on their own and protect themselves from extreme weather events.

The risk gap is growing as temperatures continue to rise. Extreme weather events in Low Income Countries lead to more victims, the greatest economic damage, relatively speaking, and a large number of displaced people.

Mobilising adequate international financing for climate adaptation remains therefore a central task in the negotiations under the UN Framework Convention on Climate Change and in implementing the Paris Agreement. One of the main goals of the agreement is to

"It is particularly unfair that climate change most harms those who are least responsible for it."



strengthen climate resilience – i.e. the ability to withstand the consequences of climate change – in developing countries.

Brot für die Welt has been campaigning for more climate justice for years and is calling for climate financing to be made available to the poorest and most vulnerable population groups based on their needs. If adaptation measures are lacking, fall short or are no longer possible

because the hard limits of adaptation have been reached due to the ever-progressing climate crisis, losses and damages occur that are associated with even higher costs and human suffering. The limits of adaptation to climate change have already been reached or surpassed in many places, partly due

to lacking adaptation capacity. These capacities must be significantly increased and financed in accordance with the polluter pays principle.

While the need for adaptation is constantly growing, financial aid for the Global South is being provided at a very low level that is far from adequate. The UNEP Adaptation Gap Report 2024 shows that international public adaptation finance flows to developing countries increased from USD 22 billion in 2021 to USD 28 billion in 2022: the largest absolute and relative year-on-year increase since the Paris Agreement. This reflects progress towards the Glasgow Climate Pact, which urged developed nations to at least double adaptation finance

to developing countries from USD 19 billion (2019 levels) by 2025. However, even achieving the Glasgow Climate Pact goal would only reduce the adaptation finance gap, which is estimated at USD 187–359 billion per year, by about 5 per cent.

With climate change continuing unabated, adaptation costs will rise and with them the risk gap. At the same time the Trump administration is completely withdrawing from providing climate finance and also the German government is discussing providing less finance for climate and development.

While it therefore remains questionable whether the industrialised countries will be able to meet their former financial commitment to mobilise at least USD 100 billion annually in climate finance in the years 2021 until 2025, a new global climate finance goal was decided at the COP29 in Baku in November 2024, replacing the USD 100 billion by USD 300 billion by the year 2035.

With the “Climate Adaptation Finance Index 2025: How equitably finance for climate adaptation is

distributed”, Brot für die Welt would like to contribute, for the third time since 2023, to greater transparency about where the funds are used.

By publishing the index, we are playing our part in the debate on the most important question for us and our partners: “Are the already scarce resources at least reaching those who are exposed to the highest climate risks?”

An index alone does not lead to greater climate justice, but it does help to define directions and set priorities. With the Climate Adaptation Finance Index, we are providing an impetus for further developing adaptation financing, which is at the top of the agenda at this year’s climate negotiations at COP30 in Belem, where the Global Goal on Adaptation is supposed to be decided.

Dr Dagmar Pruin

President, Brot für die Welt

Executive Summary: Results at a Glance

The UNEP Adaptation Gap Report and other institutions regularly quantify the gap between adaptation finance provided and actual needs. The Climate Adaptation Finance Index (CAFI) takes a different approach, which complements the quantification of the financing gap. Based on the available adaptation finance, the distributional equity and risk adequacy of the funds provided for each country is measured. This means that the financial support provided is related to the country's specific climate risk and its population size (per capita approach). This is an innovative and robust way to make evidence-based statements about whether the most vulnerable countries are actually receiving preferential support, as has been declared as a political goal in the Paris Agreement.

The CAFI is calculated for 129 countries, taking two factors into account: firstly, the country-specific climate risk, based on adjusted data from the EU Inform Risk Index, and secondly the adaptation finance received, according to the OECD-DAC database for climate adaptation finance. The CAFI is being published for the third consecutive year. This means that, for the first time and with all due caution, it is possible to identify trends. The CAFI 2025 is based on finance provided in the years 2016–2022. The two previous periods date back to 2014. On the donor side, all relevant donor countries of the Global North are included. The CAFI is shown for these donor countries as a whole and separately for Germany. In addition, three special aspects were examined this year:

- Which countries are most affected by the termination of climate adaptation finance through Executive Order 14162? Signed on January 20, 2025, this order revoked the U.S. International Climate Finance Plan and directed the immediate cessation of all U.S. financial commitments made under the UNFCCC — including adaptation finance.
- How have donor countries performed so far in meeting the target of doubling adaptation finance, which they committed to at COP26 in Glasgow in 2019?
- How gender-responsive is adaptation finance, i.e., which donor and recipient countries pay attention to gender-responsiveness of adaptation finance and which do not?

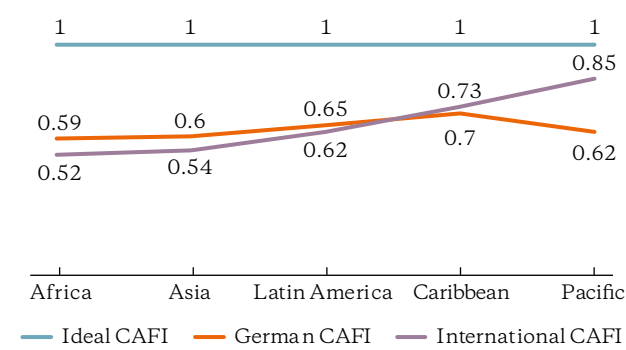
These are the most important results:

1. Let's start with the good news: the capacity to adapt to climate change has increased by three percentage points compared to the previous period. This means that the increase in climate risk, which is driven by growing exposure to extreme weather events (especially droughts) and rising social vulnerability caused by economic upheaval and socio-economic tensions, has been halted, or at least limited to two percentage points. This shows that climate adaptation is working.
2. What is happening is too little. Still, the average index value for all countries (0.59) continues to stagnate in the "severe underfunding" range. Germany performs only slightly better in comparison (0.62). Ninety per cent of all countries receive a share too small of the available adaptation finance relative to their climate risk. The risk-inadequate distribution becomes even clearer when looking at people rather than countries: Statistically, just 0.1 per cent of people in the 129 countries surveyed receive a risk-appropriate share of international adaptation financing. If the distribution of adaptation finance is not risk-adequate, the political promise to prioritise the most vulnerable countries in terms of access to adaptation finance will not be adequately implemented.
3. The most severely underfunded countries are Afghanistan, Chad, South Sudan, Somalia, Niger, Mali, and Yemen. The group of most underfunded countries looks very similar when considering only the funding provided by Germany. In contrast, when comparing the international and German adaptation finance indices, there are major differences in the composition of the group of countries at the top of the index: while the top group in the international index consists of five island states, in the case of German support, Jordan is at the top, followed by Namibia, Georgia, and Tunisia.
4. Overall, several clear patterns have emerged since the first Climate Risk Finance Index was compiled: Of the three groups of countries recognised as vulnerable, i.e., the Least Developed Countries (LDCs), the group of African states, and the Small Island Developing States (SIDS), only the SIDS receive a

moderately underfunded share of financing for the risks they face. The LDCs are classified as extremely underfunded, and the African states are severely underfunded. The three factors most strongly correlated with underfunding are, first, very high climate risk exposure, second, extreme poverty, and third, state fragility. Accordingly, the group of countries with the highest climate risk, Low Income Countries (LICs), and countries with the lowest Fragile States Index scores are the most severely underfunded. This reverses the principle of vulnerability-oriented climate adaptation financing.

5. Geographically, there is also a clear pattern: Oceania is adequately funded, the Caribbean is moderately underfunded, and Latin America, Asia, and Africa are all classified as severely underfunded, with Africa at the bottom, closely followed by Asia, while Latin America is in a relatively better position (see Figure 1).

Figure 1: The CAFI 2025 by world regions



6. The results for the provision of adaptation finance by Germany are mostly similar, with Germany performing slightly better than the donor community as a whole in almost all categories examined. The most significant differences are apparent when looking at the regional picture: Africa in particular, and to a lesser extent Asia, receive more risk-appropriate financing from Germany. There are no major differences between Germany and the donor community as a whole for Latin America and the Caribbean, while Oceania receives much less risk-appropriate financing from Germany.

7. Based on the latest available data from 2022, Africa will be hardest hit in absolute terms by the cancellation of US climate adaptation finance, especially Nigeria, Uganda, and the DR Congo. Looking at the countries that are relatively most affected, these would be Eswatini, Jamaica, and Zimbabwe, where the US share of adaptation finance accounted for more than half (Eswatini two-thirds) in each case.
8. By 2022, adaptation financing grew by an impressive 76 percent on paper compared to 2019, the year in which the doubling of adaptation financing by 2025 was decided. However, a large part of this increase was attributable to projects in which climate adaptation is only one of several objectives. Funding for pure adaptation projects has grown only about half as much. Germany is the most important donor country for adaptation finance. Japan and Korea recorded the strongest growth, while around two-thirds of donor countries, especially Eastern Europe, contribute only marginally to adaptation financing.

9. The gender analysis of adaptation financing is also very revealing: The total amount of adaptation finance with a significant or principal focus on gender rose from USD 10.4 billion in 2016 to USD 30.1 billion between 2016 and 2022. However, the core share of financing where gender responsiveness is the main objective remains at a relatively low 5 percent. This raises considerable doubts as to whether gender responsiveness in adaptation finance has really gained in relevance. Canada and Luxembourg have the highest formal gender quotas for adaptation finance, while Germany ranks 15th in the middle of the list. Among recipient countries, Guyana and Jamaica are at the top of the list, while Uruguay is at the bottom.

The report concludes with making the following policy recommendations:

1. Increase adaptation financing as necessary investment in enhanced adaptation capacity to keep pace with the rapid increase in climate risks.
2. Germany as the biggest donor of adaptation finance should organise a process among traditional donors

to close the gap caused by the loss of US climate adaptation finance.

3. New and additional sources of finance are needed, applying the polluter pays principle, such as taxes on fossil fuel companies and the super-rich, a global solidarity levy e.g. on flights and private jets and a reform of the finance architecture involving a stronger contribution from multilateral development banks (MDBs) especially by providing non-debt-creating finance for adaptation.
4. Enhance impact, distributional justice and efficiency of adaptation finance by increasing the risk adequacy of the resources deployed through improved coordination, the use of distribution keys, as well as focusing particularly on high-risk countries with multiple risk drivers.
5. Develop and implement regional strategies for risk-appropriate adaptation support in partnership between donor and recipient countries, including regional institutions like the African Union.
6. Prioritise support for climate vulnerable people in fragile and conflict-affected contexts, allocate budgets for this purpose, and develop and implement combined humanitarian, climate adaptation and peacebuilding interventions in cooperation with humanitarian, development and local civil society organisations.
7. Ensure greater gender equality in adaptation finance to counteract gender-based discrimination in adaptation and secondly to make it more risk-appropriate and thus more efficient.
8. More adaptation financing and a more risk-appropriate distribution of this financing are decisive for increasing climate resilience and averting climate damage. Germany should organise a high-level climate adaptation finance summit in 2026 to set the agenda for these topics, together with Brazil, the next COP presidency, and the Climate Vulnerable Forum.

How the Index is Structured and What it Indicates

The Climate Adaptation Finance Index (CAFI) is an indicator that measures whether a developing country receives a fair share of internationally provided climate adaptation financing.

We define the “fair share” as the share of international adaptation finance that would go to each country if all countries received exactly the amount corresponding to their specific climate risk. In addition, we include the population size of a country in the calculation of the index values, making it a “per capita” index.

The CAFI thus allows conclusions to be drawn about the distributive justice of international climate finance whereas no conclusions can be drawn as to whether the total amount of climate finance is sufficient. Other studies, such as the annual UNEP Adaptation Gap Report, are available for this purpose.

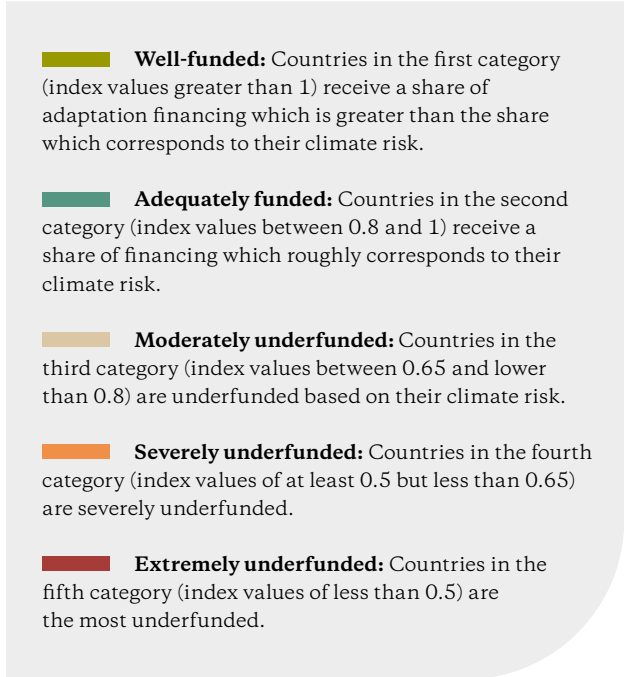
In conclusion: The unique quality of the CAFI is that it determines the risk-related distributional justice for 129 recipient countries individually. In addition, a comparative analysis is used to make statements about how good or poor the access of different country groups to adaptation finance is. As the CAFI is now being published for the third year in a row, it is for the first time possible to describe trends.

Because looking at individual years can easily lead to significant distortions, particularly in smaller recipient countries, the CAFI is calculated for 7-year periods, which are updated annually and take into account the most recent climate finance data published by the OECD.

The CAFI is a two-factor index with index values between 0 and 2. If the total funding available were distributed fairly based on the climate risk criterion, the index value for all countries would be 1. If values are greater than 1, a country is receiving more than its risk-appropriate share. The further below 1 the value falls, the greater a country is underfunded, in relation to its climate risks.

Values below 0.5 indicate extreme underfunding, values between 0.5 and 0.64 severe underfunding, values between 0.65 and 0.8 moderate underfunding, values between 0.81 and 1 adequate funding and values higher than 1 good funding (Figure 2). As already explained, all values are relative values: they measure the risk adequacy of the funding available. They say nothing about how much higher the actual costs are for a country to adapt to climate change.

Figure 2: The five categories of the Climate Adaptation Finance Index (CAFI)

- 
- Well-funded:** Countries in the first category (index values greater than 1) receive a share of adaptation financing which is greater than the share which corresponds to their climate risk.
 - Adequately funded:** Countries in the second category (index values between 0.8 and 1) receive a share of financing which roughly corresponds to their climate risk.
 - Moderately underfunded:** Countries in the third category (index values between 0.65 and lower than 0.8) are underfunded based on their climate risk.
 - Severely underfunded:** Countries in the fourth category (index values of at least 0.5 but less than 0.65) are severely underfunded.
 - Extremely underfunded:** Countries in the fifth category (index values of less than 0.5) are the most underfunded.

The period 2016–2022 is used as a reference period for the Climate Adaptation Finance Index 2025 (CAFI 2024: 2015–2021), examining 129 recipient countries.

The database is very sound and publicly accessible: The OECD-DAC database on development financing (<https://www.oecd.org/dac/financing-sustainable-development/development-finance-data>) contains detailed information about adaptation financing flows for donor countries and recipient countries, using so-called Rio Markers to differentiate between adaptation and mitigation finance. The Rio Markers were introduced to record development funding flows which are used to achieve the objectives of the three Rio Conventions on Climate Change (United Nations Framework Convention on Climate Change, UNFCCC), Biological Diversity (Convention on Biological Diversity, CBD) and on Combating Desertification (United Nations Convention to Combat Desertification, UNCCD). Only funding inflows which pay into the Rio Marker for Adaptation in the OECD database are recorded in the index. Funding which is used for both climate adaptation as well as climate mitigation is not taken into account, as it is not possible to make a clear distinction in these cases.



Secondly, the country-specific climate risk is determined based on the *INFORM Risk Index*. It is published by the Disaster Risk Management Knowledge Centre (DRMKC) of the European Union in cooperation with the Inter-Agency Standing Committee (IASC). IASC was founded by the UN General Assembly in 1991 and is the highest-ranking humanitarian coordination committee. Its Reference Group on Risk, Early Warning and Preparedness is specialised in risk analysis, disaster risk reduction and funding issues. The DRMKC continually conducts risk analyses for the European Commission regarding climate risks, other natural risks and conflict risks, and

it prepares complex, inter-disciplinary scientific data in such a way that political entities can make decisions on risk management.

INFORM Risk provides risk-related information on a yearly basis that is publicly available and continuously updated. Apart from exposure to natural hazards, the risk calculation is also influenced by the socio-economic vulnerability and the existing adaptive capacity of each individual country. For each of these dimensions, several individual components are taken into account, as shown by Figure 3.

Figure 3: Climate risk factors considered for the CAFI based on the *INFORM Risk Index*

Risk Components Covered by the <i>INFORM Risk Index</i> (Modified for CAFI)				
Dimensions				
Hazard and Exposure	Vulnerability		Lack of Coping Capacity	
Drought	Socio-economic	Vulnerable groups	Institutional	Infrastructure
River flood	Development and deprivation	Uprooted people	Disaster risk reduction	Communication
Coastal flood	Inequality	Other vulnerable groups	Governance	Physical infrastructure
Cyclone	Aid dependency			Access to the health system

Source: Inter-Agency Standing Committee and the European Commission. 2024. *INFORM REPORT 2024: 10 years of INFORM*.
At: <https://data.europa.eu/doi/10.2760/555548>

As shown in Figure 2, the *INFORM Risk Index* considers a country's vulnerability as a second risk dimension alongside its specific exposure to natural hazards. A country's existing capacity to adapt to the identified risks is a third dimension considered. To determine the adaptive capacity, both institutional (disaster risk reduction and governance capabilities) and infrastructural factors (physical infrastructure of a country, communication infrastructure, healthcare system) are assessed. This kind of process is much more differentiated than a sole observation of exposure to climate hazards such as storms, drought or flooding: a country which has a high adaptive capacity would suffer far less loss and damage due to an extreme weather event than a vulnerable country if they were exposed to the same event.

To prepare the data from these sources for the index, the raw data for each of the two factors — adaptation funding and climate risks in the years 2016 to 2022 — were converted so that they represented a value between 0 and 1. To do this, the modified *INFORM* risk values which are between 0 and 10 were divided by 10, thus reflecting the *INFORM Risk Index* in a way that is true to scale. The raw data for climate adaptation funding was scaled, i.e. the individual value of an individual country was divided by the maximum of all individual values of the countries. This gives a scaled depiction of the share of climate adaptation funding for each country. All index values calculated in this way are between 0 and 2. Here, 1 is the ideal value. This shows that a country is receiving exactly the optimal share of available climate adaptation funding relative to its country-specific risk. The further an index value goes towards 0, the more underfunded the country is.

The mathematical formula for the index is as follows:

$$x_3 = 1 - x_1 + x_2$$

Where:

x_1 is the risk variable in a range from 0 to 1,

x_2 is the climate adaptation funding in a range from 0 to 1,

x_3 is the index value in a range from 0 to 2.

Significance and Limitations of the Index

The strength of the CAFI is that it applies the same scale to all countries, which means that the country index results can be compared and interpreted very easily. However, the significance of the CAFI has limits that are imposed by its methodology: The index currently takes into account only extreme events when determining the climate risk and does not consider any changes which occur slowly (such as rising sea levels, glacier melting or desertification). Furthermore, only the events which are already manifest are considered, not possible future events. For these reasons, the CAFI cannot be the sole decision criterion used when deciding how the international climate adaptation finance is distributed among countries.

What's New This Year

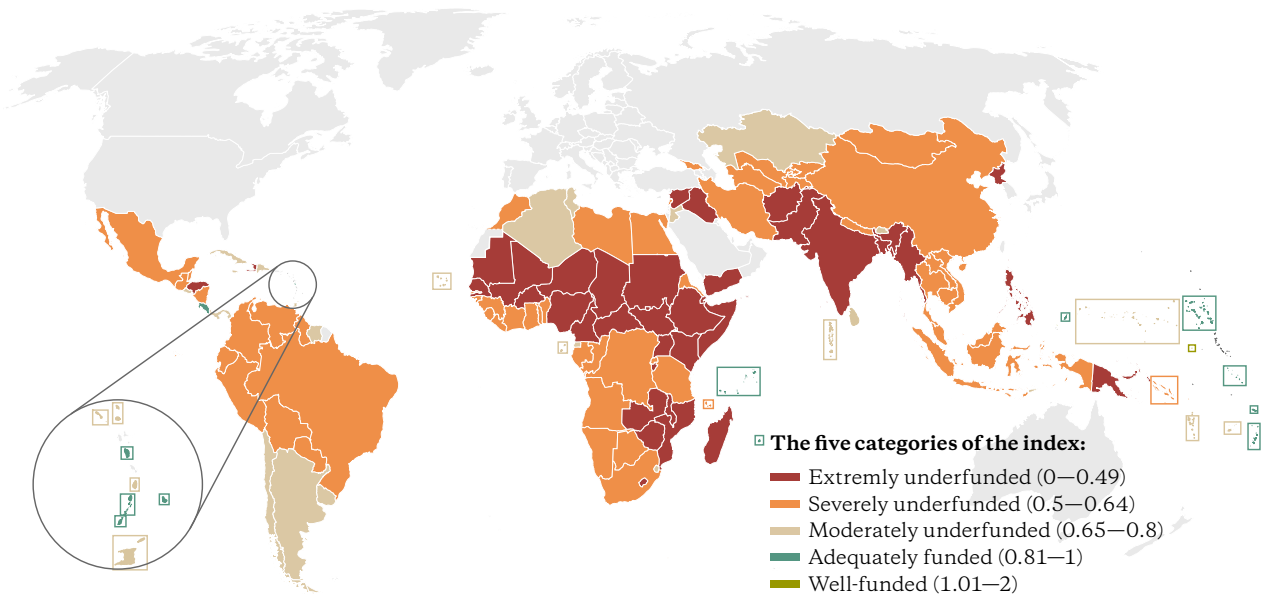
A special topic examines how donor and recipient countries are performing in terms of taking gender aspects into account in adaptation finance. Another new feature is that we show the progress made by 29 donor countries in implementing the target of at least doubling adaptation finance compared to 2019. In light of recent events, we have also examined which countries are most affected by the US withdrawal from climate adaptation finance.

As in the previous year, we calculate the index for total international adaptation finance and separately for German adaptation finance as the most important donor. As explained, the CAFI is calculated on a per capita basis. Indexation based on absolute inflows per country is no longer shown.

In most indices *ranking numbers* start from the best value and run to the worst. In the past, the Climate Adaptation Finance Index deviated from this practice in order to highlight the most worrisome cases at the top of the list. With the 2025 edition, we have reversed the numbering of countries in line with the common practice while leaving the order of appearance unchanged. Accordingly, the tables on the following pages start with ranking number 129 and end with number 1. The calculation of *index values* has not changed so that values remain comparable with those of previous years.

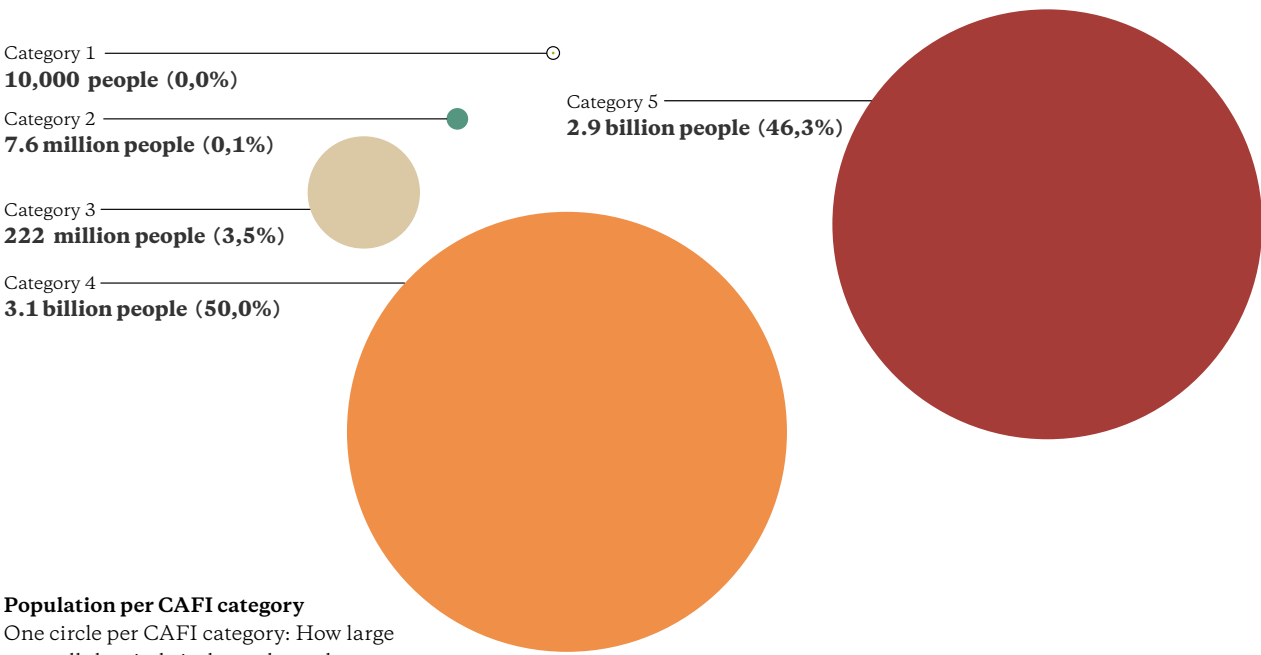
Index Results 2025 for International Adaptation Finance

Figure 4: The 2025 world map of international adaptation finance



The ranking is based on the committed adaptation funding for the countries per capita in the period 2016—2022. Areas of Egypt's south-eastern border are disputed, as is the border between Sudan and South Sudan.

Figure 5: Population of developing countries by CAFI category



Population per CAFI category
One circle per CAFI category: How large or small the circle is depends on the population within one category.

The ranking is based on the committed adaptation funding for the countries per capita in the period 2016—2022.

Dark red and orange tones dominate the global climate finance map again this year (see Figure 4). These colours represent the two categories of extreme and severe underfunding, which were calculated for the index on a per capita basis. According to this, 36 countries (previous year: 37) still fall into the category of extremely underfunded countries and 52 countries (previous year: 50) into the category of severely underfunded countries. Together, this represents the vast majority of the 129 countries in the Global South surveyed, at 70 percent. A further 28 countries fall into the “moderately underfunded” category (previous year: 29), meaning that over 90 percent of all countries receive less support for climate adaptation than would be justified given their climate risk. This contrasts with just 12 (previous year: 10) or nine percent of countries that receive risk-appropriate support. The number of countries that receive higher support in relation to their risk decreased from three to one country.

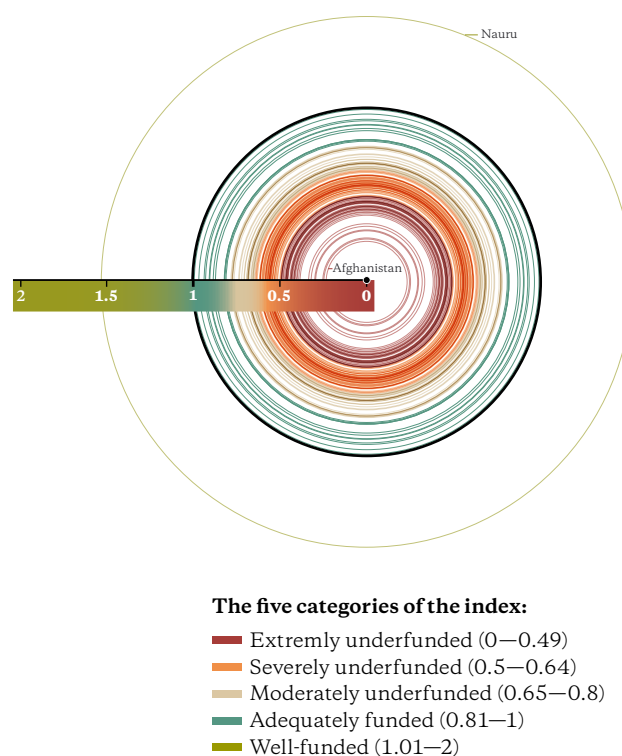
This means that international climate adaptation finance continues to have a serious equity problem: contrary to all announcements and the decisions made at the Glasgow Climate Summit in 2021, support for the necessary adaptation to climate change remains far too low. What is even more serious, however, and shown by the Index, is that adaptation finance is not at all distributed in a risk-appropriate manner and is therefore not effectively distributed.

The severity of this imbalance becomes even clearer when the distribution is viewed not by the number of countries but by the share of the world’s population that falls into the five categories of the index: Figure 5 shows that statistically just 0.1 percent of people in the 129 countries surveyed receive a risk-appropriate share of international adaptation financing, while 96 percent are severely or even extremely underfunded.

Comparing the index results with those from the previous year, it is immediately apparent that the average index value of 0.59 (category severely underfunded) has not improved and that the number of countries per category has also remained relatively stable: Adaptation finance appears to be stuck in an unfair and ineffective distribution pattern. But is this already a trend? As the index is now in its third year, it is possible for the first time to look beyond the comparison with the previous year to see whether initial trends are emerging. Three trends are indeed apparent:

Firstly, the situation of the seven most underfunded countries continues to deteriorate. They appear to be increasingly left behind, as Figure 8 shows. Their average CAFI value has deteriorated again, while that of the next seven countries has remained stable, albeit at a very low level. Second, even the relatively best-financed countries at the top of the table are losing some of their lead. Third, the middle of the table is becoming increasingly compact. Whether these trends are mainly resulting from a changing distribution of adaptation financing or predominantly triggered by worsening climate risk profiles of the countries will be examined in more detail in the chapter on climate risks.

Figure 6: Distribution of Climate Adaptation Financing (all donor countries)



The index value as a radius

One circle per country: How large or small the circle is depends on the index value. If the circle is small, there is a lack of money for adaptation to climate change. The black circle shows how large the circle should ideally be. It becomes clear how small the number of countries is that are well and adequately funded.

Figure 7: International Climate Adaptation Finance Index 2025: Ranking of recipient countries (per-capita-based index)

Extremely underfunded			Index value	Severely underfunded			Index value	Moderately underfunded			Index value
129	Afghanistan	L A R F	0.23	93	Tajikistan		0.50	41	Cabo Verde	A I	0.65
128	Chad	L A R F	0.25	92	Angola	L A R	0.50	40	Bhutan	L	0.65
127	South Sudan	L A R F	0.25	91	Guatemala		0.51	39	Argentina		0.65
126	Somalia	L A R F	0.29	90	Nepal	L	0.51	38	Equatorial Guinea	A	0.65
125	Niger	L A R F	0.30	89	Eritrea	L A F	0.52	37	Jamaica	I	0.66
124	Mali	L A R F	0.32	88	Congo		0.52	36	Dominican Republic	I	0.66
123	Yemen	L A R F	0.33	87	Sierra Leone	L A	0.53	35	El Salvador		0.67
122	Iraq	L A R F	0.38	86	Liberia	L A	0.53	34	Fiji	I	0.68
121	Uganda	L A R F	0.39	85	Cambodia	L	0.53	33	Kazakhstan		0.68
120	Ethiopia	L A R F	0.40	84	DR Congo	L A R F	0.54	32	Sao Tome and Principe	L A I	0.68
119	Madagascar	L A R F	0.40	83	Mexico		0.54	31	Tunisia	A	0.68
118	Mozambique	L A R F	0.41	82	Venezuela		0.54	30	Saint Kitts and Nevis	I	0.68
117	Bangladesh	L A R	0.41	81	Egypt	A	0.54	29	Sri Lanka		0.68
116	Mauritania	L A R	0.42	80	Iran		0.55	28	Vanuatu	I R	0.68
115	Haiti	L I R F	0.42	79	Guinea-Bissau	L A F	0.55	27	Trinidad and Tobago	I	0.69
114	Zimbabwe	L A R F	0.42	78	Rwanda	L A	0.55	26	Suriname	I	0.69
113	Pakistan	L A R	0.43	77	Bolivia		0.55	25	Timor-Leste	L I	0.70
112	Malawi	L A R	0.43	76	Guinea	L A F	0.55	24	Eswatini	A	0.71
111	Syria	L A R F	0.43	75	Uzbekistan		0.56	23	Algeria	A	0.72
110	Central African Rep.	L A R F	0.44	74	Vietnam		0.56	22	Cuba	I	0.73
109	Djibouti	L A R	0.44	73	Tanzania	L A	0.56	21	Uruguay		0.74
108	Papua New Guinea	L I R	0.45	72	Colombia		0.56	20	Jordan		0.76
107	North Korea	L A R	0.46	71	Côte d'Ivoire	A	0.56	19	Micronesia	I	0.77
106	India	L A R	0.46	70	Gambia	L A	0.56	18	Chile		0.77
105	Sudan	L A R F	0.46	69	Brazil		0.56	17	Saint Lucia	I	0.77
104	Myanmar	L A R F	0.46	68	Nicaragua		0.57	16	Panama		0.77
103	Kenya	L A R	0.46	67	Peru		0.57	15	Antigua and Barbuda	I	0.78
102	Senegal	L A R	0.46	66	Lebanon		0.57	14	Maldives	I	0.78
101	Zambia	L A R	0.46	65	Namibia	A	0.57				
100	Nigeria	L A R F	0.47	64	Mongolia		0.57				
99	Burkina Faso	L A R F	0.48	63	China		0.58				
98	Philippines	L A R	0.48	62	Libya	A F	0.58				
97	Burundi	L A R F	0.49	61	Morocco	A	0.58				
96	Honduras	L A R	0.49	60	Ecuador		0.58				
95	Lesotho	L A R	0.49	59	Guyana	I	0.58				
94	Cameroon	L A R F	0.49	58	Botswana	A	0.58				
				57	Solomon Islands	L I	0.59				
				56	Thailand		0.59				
				55	South Africa	A	0.59				
				54	Benin	L A	0.60				
				53	Georgia		0.60				
				52	Togo	L A	0.60				
				51	Laos	L	0.61				
				50	Ghana	A	0.61				
				49	Gabon	A	0.61				
				48	Turkmenistan		0.61				
				47	Kyrgyzstan		0.61				
				46	Indonesia		0.62				
				45	Malaysia		0.63				
				44	Belize	I	0.63				
				43	Comoros	L A I	0.64				
				42	Paraguay		0.64				

The five categories of the index:

- Extremely underfunded (0–0.49)
- Severely underfunded (0.5–0.64)
- Moderately underfunded (0.65–0.8)
- Adequately funded (0.81–1)
- Well-funded (1.01–2)

R Country with high to very high climate risk

F Country was assigned to the alert level in the Fragility Index in 2021

L Least Developed Country (LDC)

A African State

I Small Island Development State (SIDS)

Adequately funded			Index value	Well-funded			Index value
13	Barbados	I	0.81	1	Nauru	I	1.53
12	Costa Rica		0.81				
11	Seychelles	A I	0.82				
10	Mauritius	A I	0.82				
9	Samoa	I	0.87				
8	Grenada	I	0.88				
7	Dominica	I	0.90				
6	Palau	I	0.90				
5	Saint Vincent	I	0.92				
4	Tonga	I	0.93				
3	Marshall Islands	I	0.96				
2	Tuvalu	L I	0.99				

We have reversed the *ranking numbers* in the 2025 edition from the best to the worst (see page 10). The *index values* remain comparable with those of previous years.

The ranking is based on the committed adaptation funding for the countries per capita in the period 2016–2022.

Figure 8: Performance of recipient countries of international climate adaptation finance compared to the previous year (per-capita-based index)

Extremely underfunded					Severely underfunded					Moderately underfunded				
Rank 2025	Country	KFI 2025	KFI 2024	Change	Rank 2025	Country	KFI 2025	KFI 2024	Change	Rank 2025	Country	KFI 2025	KFI 2024	Change
129	 Afghanistan	0.23	0.24	-0.01	93	 Tajikistan	0.50	0.51	-0.01	41	 Cabo Verde	0.65	0.65	0.00
128	 Chad	0.25	0.26	-0.01	92	 Angola	0.50	0.49	0.01	40	 Bhutan	0.65	0.70	-0.05
127	 South Sudan	0.25	0.27	-0.02	91	 Guatemala	0.51	0.52	-0.01	39	 Argentina	0.65	0.68	-0.03
126	 Somalia	0.29	0.28	0.01	90	 Nepal	0.51	0.49	0.02	38	 Equatorial Guinea	0.65	0.65	0.00
125	 Niger	0.30	0.31	-0.01	89	 Eritrea	0.52	0.51	0.01	37	 Jamaica	0.66	0.65	0.01
124	 Mali	0.32	0.34	-0.02	88	 Congo	0.52	0.52	0.00	36	 Dominican Republic	0.66	0.63	0.03
123	 Yemen	0.33	0.35	-0.02	87	 Sierra Leone	0.53	0.52	0.01	35	 El Salvador	0.67	0.66	0.01
122	 Iraq	0.38	0.39	-0.01	86	 Liberia	0.53	0.51	0.02	34	 Fiji	0.68	0.70	-0.02
121	 Uganda	0.39	0.38	0.01	85	 Cambodia	0.53	0.54	-0.01	33	 Kazakhstan	0.68	0.68	0.00
120	 Ethiopia	0.40	0.37	0.03	84	 DR Congo	0.54	0.42	0.12	32	 Sao Tome and Principe	0.68	0.71	-0.03
119	 Madagascar	0.40	0.40	0.00	83	 Mexico	0.54	0.55	-0.01	31	 Tunisia	0.68	0.68	0.00
118	 Mozambique	0.41	0.41	0.00	82	 Venezuela	0.54	0.56	-0.02	30	 Saint Kitts and Nevis	0.68	0.66	0.02
117	 Bangladesh	0.41	0.41	0.00	81	 Egypt	0.54	0.54	0.00	29	 Sri Lanka	0.68	0.66	0.02
116	 Mauritania	0.42	0.42	0.00	80	 Iran	0.55	0.54	0.01	28	 Vanuatu	0.68	0.72	-0.04
115	 Haiti	0.42	0.40	0.02	79	 Guinea-Bissau	0.55	0.54	0.01	27	 Trinidad and Tobago	0.69	0.70	-0.01
114	 Zimbabwe	0.42	0.42	0.00	78	 Rwanda	0.55	0.52	0.03	26	 Suriname	0.69	0.70	-0.01
113	 Pakistan	0.43	0.43	0.00	77	 Bolivia	0.55	0.55	0.00	25	 Timor-Leste	0.70	0.70	0.00
112	 Malawi	0.43	0.42	0.01	76	 Guinea	0.55	0.53	0.02	24	 Eswatini	0.71	0.73	-0.02
111	 Syria	0.43	0.43	0.00	75	 Uzbekistan	0.56	0.55	0.01	23	 Algeria	0.72	0.71	0.01
110	 Central African Rep.	0.44	0.45	-0.01	74	 Vietnam	0.56	0.55	0.01	22	 Cuba	0.73	0.78	-0.05
109	 Djibouti	0.44	0.44	0.00	73	 Tanzania	0.56	0.55	0.01	21	 Uruguay	0.74	0.76	-0.02
108	 Papua New Guinea	0.45	0.47	-0.02	72	 Colombia	0.56	0.55	0.01	20	 Jordan	0.76	0.74	0.02
107	 North Korea	0.46	0.46	0.00	71	 Côte d'Ivoire	0.56	0.53	0.03	19	 Micronesia	0.77	0.76	0.01
106	 India	0.46	0.45	0.01	70	 Gambia	0.56	0.56	0.00	18	 Chile	0.77	0.79	-0.02
105	 Sudan	0.46	0.47	-0.01	69	 Brazil	0.56	0.57	-0.01	17	 Saint Lucia	0.77	0.78	-0.01
104	 Myanmar	0.46	0.44	0.02	68	 Nicaragua	0.57	0.57	0.00	16	 Panama	0.77	0.75	0.02
103	 Kenya	0.46	0.45	0.01	67	 Peru	0.57	0.57	0.00	15	 Antigua and Barbuda	0.78	0.79	-0.01
102	 Senegal	0.46	0.44	0.02	66	 Lebanon	0.57	0.59	-0.02	14	 Maldives	0.78	0.79	-0.01
101	 Zambia	0.46	0.46	0.00	65	 Namibia	0.57	0.59	-0.02					
100	 Nigeria	0.47	0.44	0.03	64	 Mongolia	0.57	0.57	0.00					
99	 Burkina Faso	0.48	0.45	0.03	63	 China	0.58	0.56	0.02					
98	 Philippines	0.48	0.47	0.01	62	 Libya	0.58	0.54	0.04					
97	 Burundi	0.49	0.46	0.03	61	 Morocco	0.58	0.58	0.00					
96	 Honduras	0.49	0.50	-0.01	60	 Ecuador	0.58	0.58	0.00					
95	 Lesotho	0.49	0.50	-0.01	59	 Guyana	0.58	0.59	-0.01					
94	 Cameroon	0.49	0.49	0.00	58	 Botswana	0.58	0.59	-0.01					
					57	 Solomon Islands	0.59	0.57	0.02					
					56	 Thailand	0.59	0.59	0.00					
					55	 South Africa	0.59	0.59	0.00					
					54	 Benin	0.60	0.58	0.02					
					53	 Georgia	0.60	0.61	-0.01					
					52	 Togo	0.60	0.59	0.01					
					51	 Laos	0.61	0.61	0.00					
					50	 Ghana	0.61	0.58	0.03					
					49	 Gabon	0.61	0.61	0.00					
					48	 Turkmenistan	0.61	0.61	0.00					
					47	 Kyrgyzstan	0.61	0.61	0.00					
					46	 Indonesia	0.62	0.60	0.02					
					45	 Malaysia	0.63	0.63	0.00					
					44	 Belize	0.63	0.69	-0.06					
					43	 Comoros	0.64	0.66	-0.02					
					42	 Paraguay	0.64	0.63	0.01					

 Lower rank

 Unchanged rank

 Improved rank

 Top 6 biggest fallers in the index

 Top 6 biggest climbers in the index

 Lower rank

 Unchanged rank

 Improved rank

 Top 6 biggest fallers in the index

 Top 6 biggest climbers in the index

Adequately funded					Well-funded				
Rank 2025	Country	KFI 2025	KFI 2024	Change	Rank 2025	Country	KFI 2025	KFI 2024	Change
13	 Barbados	0.81	0.81	0.00	1	 Nauru	1.53	1.08	0.45
12	 Costa Rica	0.81	0.81	0.01					
11	 Seychelles	0.82	0.83	-0.01					
10	 Mauritius	0.82	0.82	0.00					
9	 Samoa	0.87	0.81	0.06					
8	 Grenada	0.88	0.90	-0.02					
7	 Dominica	0.90	0.88	0.02					
6	 Palau	0.90	1.07	-0.17					
5	 Saint Vincent	0.92	0.95	-0.03					
4	 Tonga	0.93	0.91	0.02					
3	 Marshall Islands	0.96	0.92	0.04					
2	 Tuvalu	0.99	1.60	-0.61					

The ranking is based on the committed adaptation funding for the countries in absolute numbers in the period 2016–2022.

The rankings in Figure 7 show the 129 countries examined in a descending order from the highest to the lowest index value and, at the same time, allocate them to the five funding categories ranging from “well-funded” to “extremely underfunded”. Figure 8 also shows changes in the rank compared to the previous year, as well as relevant characteristics of the countries, which will be examined in more detail in the following chapters in terms of their potential significance for the countries' access to adaptation finance.

With an index value of 1.5, the small Pacific island nation of Nauru is the best-funded country compared to its climate risk. Risk-adjusted financing would be achieved with an index value of 1.0. Tuvalu comes closest (ranked second in the index with an ideal value of 0.99) to this ideal value, followed by the Marshall Islands, Tonga, Saint Vincent and the Grenadines, Palau, and Dominica, as well as five other small island states that are also adequately funded. The only non-island country in the group of adequately funded countries is Costa Rica.

The consistently good performance of most island states since the index was first compiled allows us to speak of a trend in this regard, even though the relative position of island states is tending to decline.

The group of moderately underfunded countries begins with rank 14 (Maldives) and ends with rank 41 (Cabo Verde). Island countries also account for more than half of this group.

The largest group in terms of numbers, the severely underfunded countries, ranges from 52nd place (Paraguay) to 93rd place (Tajikistan). This group also includes the statistical mean (0.59) and the median value of the CFI (0.57), which are close to each other. Africa is the most strongly represented region in this group, accounting for over 40 percent.

Rank 94 marks the beginning of the group of 36 extremely underfunded countries, which has decreased in number by only one country. The DR Congo, Angola, and Nepal have grown out of this group, while Lesotho and Honduras have newly joined it. The ranking of the seven most severely underfunded countries has remained unchanged and is now virtually set in stone, with their index values deteriorating further: Yemen (123rd), Mali (124th), Niger (125th), Somalia (126th), South Sudan (127th), Chad (128th) and Afghanistan (129th) bring up the rear. These countries have in

common that they belong to the group of Least Developed Countries (LDCs) and, above all, that they are very fragile and marked by massive conflicts. Africa is once again the most strongly represented region in the group of extremely underfunded countries, accounting for 60 percent. The majority of countries in this group are Least Developed Countries (LDCs).

Comparing these findings with those from the previous year, there has been no fundamental improvement. On the other hand, there are major changes among the climbers and fallers in the new index: these are mainly positioned in the middle of the field, i.e. ranks 22 to 102. Above and below this, however, there are no major changes. This consolidation trend has already been mentioned above.

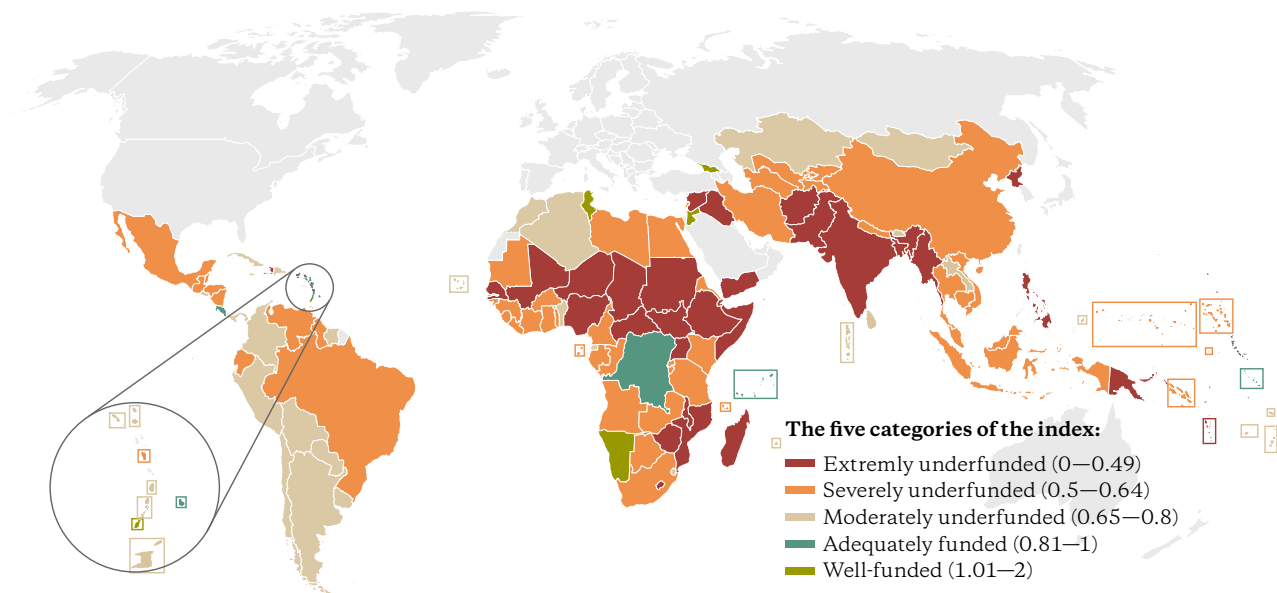
Let us now turn to the climbers in this year's index: The DR Congo has improved by 29 places and 0.12 index points to 88th place, followed by Libya (+17, 62nd place), Cote d'Ivoire (+12, 70th place) and the Solomon Islands (+10, 57th place). These countries share a high degree of vulnerability, severe poverty, pronounced social inequality, and violence. With the exception of Libya, climate risk has continued to rise in these countries, in some cases significantly. The fact that they nevertheless rose significantly in the index is due in all cases to improved access to adaptation financing. The example of these countries shows that improved financial participation is also possible for countries that are severely affected by conflict.

Now to the countries that have fallen the steepest in the rankings: Venezuela (-14, rank 82), Belize (-12, rank 44), Lebanon (-11, rank 50) and Papua New Guinea (-10, rank 108) have seen the sharpest declines in this year's index. The reasons for this seem more complex than for the year's climbers: No clear pattern of change in adaptation financing and climate risk can be identified for the losers.

However, another finding is striking: the largest absolute changes in the index value are found in Nauru (+0.45, rank 1) and Tuvalu (-0.61, rank 2), which have swapped places at the top of the index. This is due to the relatively stronger growth in adaptation finance in the case of Nauru, which more than offsets the fact that the climate risk for Nauru was upgraded compared to the previous year, while it declined in the case of Tuvalu.

Index Results 2025 for German Adaptation Finance

Figure 9: The 2025 world map of Germany's contribution to adaptation finance



The ranking is based on the committed adaptation funding for the countries per capita in the period 2016–2022. Areas of Egypt's south-eastern border are disputed, as is the border between Sudan and South Sudan.

At first glance, the world map of German climate adaptation finance (see Figure 9) looks very similar to the map of international adaptation finance: Here, too, dark red and orange tones dominate, representing extremely and severely underfunded developing countries, as compared to their climate risks. 30 countries (previous year: 33) fall into the category of extremely underfunded countries and 53 countries (previous year: 52) into the category of severely underfunded countries. Together, this still accounts for 64 percent of all developing countries surveyed that fall into the two categories of most underfunded. Compared to the previous year, this represents a slight improvement of 2 percent and compared to the donor countries of the Global North as a whole, Germany performs 4 percentage points better (difference in the previous year: 1 percentage point). A further 36 countries fall into the “moderately underfunded” category (previous year: 35), meaning that, as in the previous year, over 90 percent of all countries receive less support for climate adaptation than would be justified given their climate risk. Only five countries receive an appropriate share of Germany's adaptation financing in relation to their climate risk, while another five countries receive slightly more. This means that the small group of adequately funded countries has grown by one, while

the group of countries receiving disproportionately high levels of support has remained the same size. Taken together, the number of countries in these two groups is slightly smaller (-3) than for the reference group of all donors from the Global North.

However, a more detailed analysis reveals interesting differences between Germany and the international community of donor countries: Apart from the Small Island Development States (SIDS), groups of countries considered particularly vulnerable tend to fare slightly better in the distribution of German climate adaptation finance than in the comparison group of donor countries in the Global North. This applies to African countries as well as to LDCs and particularly fragile states, albeit to varying degrees. Asian and Latin American countries, too, fare slightly better in the distribution of German climate adaptation finance. This will be discussed in more detail in the following chapters.

Overall, however, this does not change the main finding that German adaptation financing also has a significant problem with risk-related distributional equity, even if the justice gap has decreased slightly compared to the previous year (average CAFI of 0.62 in 2025, compared to 0.61 in the previous year, and 0.59 as the reference value for all donor countries).

During the period 2016–2022, Germany provided a total of USD 16.5 billion for adaptation projects in the 129 countries surveyed. Compared to the USD 14.7 billion in the previous period for the index in 2024 (2015–2021), this marks a significant increase of almost 2 billion dollars or 12 percent, after there had already been a 7 percent increase in 2024 compared to the period 2014–2020.

By way of comparison: The international community of all donor countries provided a total of USD 205.4 billion for adaptation projects in the period 2016–2022, compared to 172.7 billion and 162.7 billion in the two previous periods. At just under 19 percent, international adaptation finance has once again grown faster than German adaptation finance, as was already the case in the previous period.

Following this general overview, we will now take a closer look at how the recipient countries in the Global South have fared this year in terms of access to German support and what changes have occurred. This is shown in Figure 10.

Figure 10: Germany's Climate Adaptation Finance Index 2025: Ranking of recipient countries (per-capita-based index)

Extremely underfunded			Index value	Severely underfunded			Index value	Moderately underfunded			Index value
129	Chad	A R F	0.30	99	Kenya	A R	0.50	46	Morocco	A	0.65
128	Afghanistan	R F	0.31	98	Angola	A R	0.50	45	Argentina		0.65
127	Yemen	R F	0.35	97	Solomon Islands	I	0.51	44	Equatorial Guinea	A	0.65
126	South Sudan	A R F	0.35	96	Nepal		0.51	43	Bolivia		0.65
125	Somalia	A R F	0.37	95	Tajikistan	R	0.51	42	Jamaica	I	0.65
124	Niger	A R F	0.41	94	Burundi	A R F	0.52	41	Paraguay		0.65
123	Bangladesh	R	0.43	93	Congo	A R F	0.52	40	Dominican Republic	I	0.65
122	Uganda	A R F	0.43	92	Nauru	I	0.53	39	Cabo Verde	I A	0.66
121	Iraq	R F	0.43	91	Guyana	I	0.53	38	Peru		0.66
120	Pakistan	R	0.44	90	Guatemala		0.53	37	Fiji	I	0.67
119	Haiti	I R F	0.44	89	Honduras	R	0.54	36	Suriname	I	0.67
118	Malawi	A R	0.44	88	Guinea-Bissau	A R F	0.54	35	Benin	A	0.67
117	Papua New Guinea	I R	0.44	87	Eritrea	A R F	0.54	34	Sri Lanka		0.67
116	Ethiopia	A R F	0.44	86	Venezuela	R F	0.54	33	Kazakhstan		0.68
115	Djibouti	A R	0.44	85	Cameroon	A R F	0.54	32	Saint Kitts and Nevis	I	0.68
114	Zimbabwe	A R F	0.44	84	Mauritania	A R	0.55	31	Mongolia		0.68
113	Syria	R F	0.45	83	Gambia	A	0.55	30	Laos		0.68
112	Mozambique	A R F	0.45	82	Zambia	A R	0.55	29	Trinidad and Tobago	I	0.69
111	Madagascar	A R	0.45	81	Guinea	A R F	0.55	28	Eswatini	A	0.69
110	Senegal	A R	0.45	80	Iran		0.55	27	Colombia		0.70
109	Mali	A R F	0.45	79	Uzbekistan		0.55	26	Antigua and Barbuda	I	0.70
108	North Korea	R	0.46	78	Egypt	A	0.55	25	El Salvador		0.70
107	India	R	0.47	77	Cambodia		0.56	24	Samoa	I	0.71
106	Myanmar	R F	0.47	76	Vietnam		0.56	23	Timor-Leste	I	0.71
105	Nigeria	A R F	0.47	75	Mexico		0.56	22	Palau	I	0.72
104	Central African Rep.	A R F	0.47	74	Tanzania	A	0.57	21	Saint Lucia	I	0.72
103	Vanuatu	I R	0.48	73	Sierra Leone	A	0.57	20	Algeria	A	0.73
102	Sudan	A R F	0.48	72	Botswana	A	0.57	19	Cuba	I	0.73
101	Philippines	R	0.48	71	Côte d'Ivoire	A	0.58	18	Uruguay		0.73
100	Lesotho	A R	0.48	70	Burkina Faso	A R F	0.58	17	Tonga	I	0.74
				69	China		0.58	16	Maldives	I	0.74
				68	Brazil		0.58	15	St. Vincent	I	0.74
				67	Marshall Islands		0.58	14	Panama		0.75
				66	Libya	A R F	0.59	13	Bhutan		0.76
				65	Micronesia	I	0.59	12	Chile		0.77
				64	Belize	I	0.59	11	Mauritius	I A	0.79
				63	Thailand		0.59				
				62	Rwanda	A	0.60				
				61	Nicaragua		0.60				
				60	Gabon	A	0.60				
				59	Comoros	I A	0.60				
				58	Turkmenistan		0.61				
				57	Kyrgyzstan		0.61				
				56	South Africa	A	0.61				
				55	Indonesia		0.62				
				54	Liberia	A	0.62				
				53	Dominica	I	0.63				
				52	Sao Tome and Principe	I A	0.63				
				51	Malaysia		0.63				
				50	Lebanon	R F	0.63				
				49	Togo	A	0.64				
				48	Ghana	A	0.64				
				47	Ecuador		0.64				

The five categories of the index:

Extremly underfunded (0—0.49)

Severely underfunded (0.5—0.64)

Moderately underfunded (0.65—0.80)

Adequately funded (0.81—1)

Well-funded (1.01—2)

R

Country with high to very high climate vulnerability

F

Country was assigned to the alert level in the Fragility Index in 2021

L

Least Developed Country (LDC)

A

African State

I

Small Island Development State (SIDS)

Adequately funded			Index value	Well-funded			Index value
10	Tuvalu	I	0.80	5	Grenada	I	1.09
9	Barbados	I	0.81	4	Tunisia	A	1.28
8	Seychelles	I A	0.81	3	Georgia		1.38
7	DR Congo	A R F	0.95	2	Namibia	A	1.55
6	Costa Rica		0.96	1	Jordan		1.69

The five categories of the index:

- Extremely underfunded (0–0.49)
- Severely underfunded (0.5–0.64)
- Moderately underfunded (0.65–0.8)
- Adequately funded (0.81–1)
- Well-funded (1.01–2)

R Country with high to very high climate risk

F Country was assigned to the alert level in the Fragility Index in 2021

L Least Developed Country (LDC)

A African State

I Small Island Development State (SIDS)

The ranking is based on the committed adaptation funding for the countries per capita in the period 2016–2022.

Figure 11: Performance of recipient countries of Germany's climate adaptation finance compared to the previous year (per-capita-based index)

Extremely underfunded					Severely underfunded					Moderately underfunded					
Rank 2025	Country	KFI 2025	KFI 2024	Change	Rank 2025	Country	KFI 2025	KFI 2024	Change	Rank 2025	Country	KFI 2025	KFI 2024	Change	
129	 Chad	0.30	0.30	0.00	99	 Kenya	0.50	0.48	0.02	46	 Morocco	0.65	0.63	0.02	
128	 Afghanistan	0.31	0.32	-0.01	98	 Angola	0.50	0.49	0.01	45	 Argentina	0.65	0.68	-0.03	
127	 Yemen	0.35	0.36	-0.01	97	 Solomon Islands	0.51	0.49	0.02	44	 Equatorial Guinea	0.65	0.65	0.00	
126	 South Sudan	0.35	0.36	-0.01	96	 Nepal	0.51	0.49	0.02	43	 Bolivia	0.65	0.67	-0.02	
125	 Somalia	0.37	0.38	-0.01	95	 Tajikistan	0.51	0.51	0.00	42	 Jamaica	0.65	0.64	0.01	
124	 Niger	0.41	0.41	0.00	94	 Burundi	0.52	0.50	0.02	41	 Paraguay	0.65	0.65	0.00	
123	 Bangladesh	0.43	0.42	0.01	93	 Congo	0.52	0.52	0.00	40	 Dominican Republic	0.65	0.63	0.02	
122	 Uganda	0.43	0.43	0.00	92	 Nauru	0.53	0.54	-0.01	39	 Cabo Verde	0.66	0.68	-0.02	
121	 Iraq	0.43	0.42	0.01	91	 Guyana	0.53	0.55	-0.02	38	 Peru	0.66	0.66	0.00	
120	 Pakistan	0.44	0.43	0.01	90	 Guatemala	0.53	0.54	-0.01	37	 Fiji	0.67	0.68	-0.01	
119	 Haiti	0.44	0.42	0.02	89	 Honduras	0.54	0.56	-0.02	36	 Suriname	0.67	0.69	-0.02	
118	 Malawi	0.44	0.43	0.01	88	 Guinea-Bissau	0.54	0.53	0.01	35	 Benin	0.67	0.69	-0.02	
117	 Papua New Guinea	0.44	0.46	-0.02	87	 Eritrea	0.54	0.54	0.00	34	 Sri Lanka	0.67	0.65	0.02	
116	 Ethiopia	0.44	0.41	0.03	86	 Venezuela	0.54	0.56	-0.02	33	 Kazakhstan	0.68	0.68	0.00	
115	 Djibouti	0.44	0.45	-0.01	85	 Cameroon	0.54	0.55	-0.01	32	 Saint Kitts and Nevis	0.68	0.66	0.02	
114	 Zimbabwe	0.44	0.44	0.00	84	 Mauritania	0.55	0.52	0.03	31	 Mongolia	0.68	0.71	-0.03	
113	 Syria	0.45	0.43	0.02	83	 Gambia	0.55	0.55	0.00	30	 Laos	0.68	0.72	-0.04	
112	 Mozambique	0.45	0.46	-0.01	82	 Zambia	0.55	0.57	-0.02	29	 Trinidad and Tobago	0.69	0.70	-0.01	
111	 Madagascar	0.45	0.45	0.00	81	 Guinea	0.55	0.53	0.02	28	 Eswatini	0.69	0.71	-0.02	
110	 Senegal	0.45	0.44	0.01	80	 Iran	0.55	0.55	0.00	27	 Colombia	0.70	0.73	-0.03	
109	 Mali	0.45	0.49	-0.04	79	 Uzbekistan	0.55	0.55	0.00	26	 Antigua and Barbuda	0.70	0.70	0.00	
108	 North Korea	0.46	0.46	0.00	78	 Egypt	0.55	0.55	0.00	25	 El Salvador	0.70	0.71	-0.01	
107	 India	0.47	0.45	0.02	77	 Cambodia	0.56	0.57	-0.01	24	 Samoa	0.71	0.66	0.05	
106	 Myanmar	0.47	0.45	0.02	76	 Vietnam	0.56	0.56	0.00	23	 Timor-Leste	0.71	0.71	0.00	
105	 Nigeria	0.47	0.44	0.03	75	 Mexico	0.56	0.58	-0.02	22	 Palau	0.72	0.73	-0.01	
104	 Central African Rep.	0.47	0.49	-0.02	74	 Tanzania	0.57	0.56	0.01	21	 Saint Lucia	0.72	0.73	-0.01	
103	 Vanuatu	0.48	0.47	0.01	73	 Sierra Leone	0.57	0.56	0.01	20	 Algeria	0.73	0.71	0.02	
102	 Sudan	0.48	0.50	-0.02	72	 Botswana	0.57	0.59	-0.02	19	 Cuba	0.73	0.73	0.00	
101	 Philippines	0.48	0.47	0.01	71	 Côte d'Ivoire	0.58	0.56	0.02	18	 Uruguay	0.73	0.76	-0.03	
100	 Lesotho	0.48	0.50	-0.02	70	 Burkina Faso	0.58	0.56	0.02	17	 Tonga	0.74	0.70	0.04	
					69	 China	0.58	0.56	0.02	16	 Maldives	0.74	0.73	0.01	
					68	 Brazil	0.58	0.58	0.00	15	 Saint Vincent	0.74	0.76	-0.02	
					67	 Marshall Islands	0.58	0.54	0.04	14	 Panama	0.75	0.74	0.01	
					66	 Libya	0.59	0.55	0.04	13	 Bhutan	0.76	0.82	-0.06	
					65	 Micronesia	0.59	0.58	0.01	12	 Chile	0.77	0.79	-0.02	
					64	 Belize	0.59	0.65	-0.06	11	 Mauritius	0.79	0.78	0.01	
					63	 Thailand	0.59	0.59	0.00						
					62	 Rwanda	0.60	0.54	0.06						
					61	 Nicaragua	0.60	0.62	-0.02						
					60	 Gabon	0.60	0.60	0.00						
					59	 Comoros	0.60	0.63	-0.03						
					58	 Turkmenistan	0.61	0.61	0.00						
					57	 Kyrgyzstan	0.61	0.61	0.00						
					56	 South Africa	0.61	0.61	0.00						
					55	 Indonesia	0.62	0.61	0.01						
					54	 Liberia	0.62	0.63	-0.01						
					53	 Dominica	0.63	0.63	0.00						
					52	 Sao Tome and Principe	0.63	0.64	-0.01						
					51	 Malaysia	0.63	0.63	0.00						
					50	 Lebanon	0.63	0.66	-0.03						
					49	 Togo	0.64	0.64	0.00						
					48	 Ghana	0.64	0.61	0.03						
					47	 Ecuador	0.64	0.64	0.00						
										 Lower rank					
										 Unchanged rank					
										 Improved rank					

- ▲ Lower rank
 ● Unchanged rank
 ▼ Improved rank

- Top 6 biggest fallers in the index
 ■ Top 6 biggest climbers in the index

Adequately funded					Well-funded						
Rank 2025		Country	KFI 2025	KFI 2024	Change	Rank 2025		Country	KFI 2025	KFI 2024	Change
10	▲	Tuvalu	0,80	0,80	0.00	5	▶	Grenada	1,09	1,14	-0.05
9	▲	Barbados	0,81	0,81	0.00	4	▶	Tunisia	1,28	1,26	0.02
8	▼	Seychelles	0,81	0,79	0.02	3	▶	Georgia	1,38	1,40	-0.02
7	▼	DR Congo	0,95	0,44	0.51	2	▶	Namibia	1,55	1,49	0.06
6	▼	Costa Rica	0,96	0,99	-0.03	1	▶	Jordan	1,69	1,71	-0.02

The ranking is based on the committed adaptation funding for the countries per capita in the period 2016–2022.

With an index value of 1.69, Jordan is, as in the previous year, the best-funded country by Germany compared to its climate risk. The following five positions, taken by Namibia (1.55), Georgia (1.38), Tunisia (1.28), Grenada (1.09), and Costa Rica (0.96) remain unchanged as compared to the previous year. Another four countries are categorised as adequately funded: Tuvalu (0.8), Barbados (0.81), Seychelles (0.81), and the by far biggest climber (-107 ranks) compared to the previous year: the DR Congo (0.95). This African country is the only newcomer in the top 10, replacing Bhutan (now rank 13).

The biggest differences between German adaptation support and that of all donor countries from the Global North actually lie in the composition of the groups of best and adequately financed developing countries: while the German top 10 recipient countries include four island states and six mainland states, with four of the latter from Africa, the top 10 of the group of all donors consists exclusively of island states, apart from Costa Rica.

The group of moderately underfunded countries begins with rank 11 (Maldives) and is somewhat larger than in the reference group of all donor countries, but, similar to the latter, is dominated by small island developing countries. The largest group in terms of numbers are the 53 severely underfunded countries, more than half of them Lower-middle Income Countries (LMICs). This group includes the statistical mean (0.61) and the median value of the CAFI for Germany (0.61), which are close to each other, as in the reference group of all donor countries, but slightly better. Rank 100 marks the beginning of the group of 30 extremely underfunded countries, six less than in the reference group of all donor countries, and three less than in last year's CAFI for Germany.

The ranking of the five most severely underfunded countries has remained almost unchanged as compared to last year, and very similar to the ranking in the reference group of all donor countries: Somalia (125th), South Sudan (126th), Yemen (127th), Afghanistan (128th), and Chad (129th) bring up the rear. These countries have in common that they belong to the group of LDCs, i.e. they are among the poorest nations in the world, that they face highest climate risks, and that they are very fragile and marked by massive conflicts. All these countries, apart from Chad with a similar CAFI value as last year, have again reached an even lower CAFI value. While this is due to a decline in funding in the case of Somalia, the

situation is different in the four other countries: their scores have deteriorated or remained unchanged (Chad), even though they have received more financial support. The driver here is a further upgrade of the already very high climate risk, which could not be offset by the increase in funding.

These are the climbers in this year's index: The DR Congo has improved by 107 places and 0.51 index points to 7th place, followed by Rwanda (+26, 62nd place), Marshall Islands (+18, 67th place) and Libya (+16, 66th place). It is striking that Africa is strongly represented among the climbers.

The steepest fallen in the ranking are Belize (-23, 64th place), Honduras (-15, 89th place), Venezuela (-14, 86th place) and Zambia (-14, 82nd place). Apart from Belize with a significantly higher risk score this year, the main reason for the decline of the others seems to be a reduction of climate finance in absolute terms, compared to the previous period.

Let's take a look at the performance of the five largest recipients of German adaptation finance, together accounting for 25 percent of the total: India (USD 1.9 billion), the largest recipient and a country in the second-highest climate risk category, ranks fairly stable at 107th place. Despite a significant increase in German support, India remains one of the extremely underfunded countries at a per capita base in terms of climate risk. Colombia (USD 960 million) is a country in the third-highest climate risk category and has fallen by eight places to 27th place due to declining support but is still considered as only moderately underfunded. In contrast, Tunisia (USD 930 million), with a relatively low risk category 2 and increasing financial support is placed 4th and considered well-funded. Ethiopia (USD 600 million), the second big African recipient of German adaptation finance, like India, is classified as extremely underfunded, bearing one of the highest climate risks. China (USD 580 million), which also belongs to the top 5 of Germany's adaptation support, faces a climate risk comparable to the one of Colombia, has improved to 69th place (plus 7), due to higher funding and a slightly lower climate risk compared to the last survey period.

Finally, Figure 12 provides a comparative overview of German and international adaptation finance with regard to their risk adequacy. Despite many similarities and, at first glance, relatively minor changes compared to the previous year, our more detailed analysis, which we

will examine in greater depth in the following chapters, has also revealed some significant differences which, when compared with previous years, appear to be growing. The most striking difference is that Germany places greater emphasis on African recipient countries, including very poor, less developed, and fragile states with high climate risks. Nevertheless, when climate-risk-related

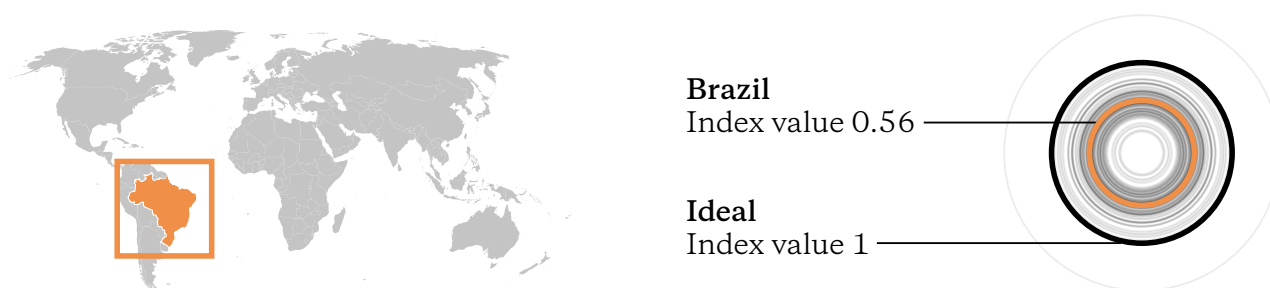
distributional justice is taken as the central criterion, Germany ultimately performs only slightly better than the donor countries of the Global North as a whole. This shows that there is still enormous room for improvement, quite apart from the fact that adaptation financing is far too low overall.

Figure 12: Comparison of German and international adaptation finance contributions for the Global South

Category	Germany's CAFI 2025: Number of Countries per Category (in Brackets: Change to Previous Year)	International CAFI 2025: Number of Countries per Category (in Brackets: Change to Previous Year)	Number of the Same States per Category
Extremely underfunded	30 (-3)	36 (-1)	29
Severely underfunded	53 (+1)	52 (+2)	41
Moderately underfunded	36 (+1)	28 (-7)	23
Adequately funded	5 (+1)	12 (+8)	4
Well-funded	5 (0)	1 (-4)	0

Spotlight on Climate Adaptation Finance in Brazil

Figure 13: Brazil's performance in the CAFI 2025



Brazil received a total of USD 3.137 billion in international adaptation finance between 2016 and 2022, accounting for around 2 percent of all adaptation funds. Around ten percent of this came from Germany. This puts Brazil in 21st place on the list of recipient countries. Compared to the previous period 2015–2021, funding has increased by USD 480 million. However, the relative increase is weaker than the average for all countries. As a result, Brazil, has seen its share of adaptation finance for Latin America fall from 12 to 10 percent. This relative decline, accompanied by a slight improvement in the climate risk score (4.37 compared to 4.5, both corresponding to a medium risk), explains why Brazil slipped slightly (-0.01) to an index value of 0.56 compared to the previous year and now ranks 68th in the country ranking, three places lower than before.

The fact that Brazil is classified as “severely underfunded” is also due to its large population, which significantly relativises the inflow of over USD 3 billion in adaptation finance. As Figure 13 shows, Brazil ranks just below the average for all countries in the Global South and slightly below the average for Latin American countries.

In terms of climate risk, exposure to extreme weather events, such as floods and droughts, has remained largely unchanged, while socioeconomic vulnerability has increased. Despite all efforts, adaptation capacity has hardly increased.

What is striking is Brazil's relative position in terms of gender responsiveness of adaptation financing: here, Brazil ranks only 77th out of 125 countries assessed.

Particularly in adaptation projects where achieving gender equality is the principal objective, the share of project funds allocated to adaptation is just 3.5 percent. By comparison, Guatemala allocates over 13 percent.

There Are No Early Warning Systems in the Favelas

We asked Maureen Santos, climate expert at FASE (Federation of Organs for Social and Educational Assistance) based in Rio de Janeiro, to comment on these findings. FASE was founded in 1961 as an NGO and is active in social, educational, and climate adaptation programs in six Brazilian states. It is also involved in advocacy work at the local, national, and international levels. FASE has been a partner organisation of Brot für die Welt for decades.

Maureen, how do you assess the index results for Brazil?

The Brot für die Welt Adaptation Index is very helpful. We will translate the most important findings into Portuguese and use them in our advocacy work with the government. The results do not really surprise me. Part of the study period covers the Bolsonaro administration, which did not attach any importance to climate adaptation. That explains the relative decline, in my view. I also see the rather poor result for gender responsiveness in this context. Bolsonaro fought against gender equity. It will be interesting to see how the index develops over the next few years. I expect an improvement.

What are the main challenges for climate adaptation in Brazil, especially with a view to those groups that are most at risk?

Droughts and floods are becoming increasingly frequent. Last year, large parts of an entire state, Rio Grande do Sul in southern Brazil, were flooded as never before. Meanwhile, the northeast suffers from droughts. Those climate threats affect mainly the poorest people and their food security and health. In urban areas, where most of the vulnerable people live, the favelas, informal settlements, are most at risk. There are no early warning systems, the sewers are completely overwhelmed during heavy rainfall, and the narrow streets turn into raging streams. Many favelas are located on rivers and



steep slopes, i.e. in high-risk zones. Some cities, such as Rio de Janeiro, have learned from the mistakes of the past. When canals and roads are restored to be more climate-resilient after a disaster, this always bears an opportunity to reduce social inequality, at least to some extent, through climate adaptation. We are also contributing to this with our projects. In Recife, in the northeast, for example, we are promoting access to water, which is becoming increasingly scarce there.

What do FASE and civil society expect from the Brazilian government to improve the situation?

The National Adaptation Plan (NAP) is a good instrument, but it is not being implemented seriously enough by the states. It is the federal states, or rather their parliaments, that control the majority of public funds as a result of the reforms under Bolsonaro. There is a lack of transparency about where the money is going, and climate adaptation is not a political priority, even after all the climate disasters. During the disaster, there is great solidarity with those affected, but this is quickly forgotten. That has to change, and we are committed to ensuring that it does. This also applies to the transition from fossil fuels to renewable energies. The fact that a record number of new licenses for oil and gas exploration in the Amazon estuary were granted recently, is not opposed but welcomed by a large part of the population there. They hope for jobs and prosperity. Of course, this does not apply to the indigenous and

traditional communities in the Amazon. Unfortunately, however, they are a minority without much influence.

COP30 will take place in Belém. What are your hopes?

We want to contribute to the success of both COP30 and the People's Summit, which is taking place in Belém at the same time. We are involved in the preparations for the People's Summit and are in dialogue with the Brazilian government about how civil society can participate effectively in COP. But that is not enough, because the main thing is to make progress on raising ambition in climate mitigation, i.e. the NDCs, increasing climate finance, the new gender action plan, and the issues of a just transition. The COP Presidency still lacks leadership, and there are diverging interests in Brazil and within the government. My impression is that the Brazilian presidency is primarily concerned with not triggering any new conflicts. That is why it will try not to touch on hot topics such as the insufficient level of ambition of the NDCs and financing issues, preferring instead to go for the low-hanging fruit.

What should Germany contribute and what changes are needed at the international level to achieve the goals of the Paris Agreement?

I was very disappointed by the negative mood at the climate negotiations in Bonn in June. It seems to me that the anniversary COP in Belém, ten years after Paris and the thirtieth COP to the UNFCCC, which we had been looking forward to with such high expectations two years ago, has now mutated into a COP that is receiving nothing but bad press, including about the logistics, and which many are already convinced will fail before it has even taken place.

All states and civil society must now work to counteract this. We NGOs want multilateralism to work. If democratic states are no longer able to successfully achieve multilateral solutions, then people will lose faith in democracy itself. That is where I see us now. I hope that the COP will be used as a moment of reflection on these fundamental issues and that this will lead to a process that revitalises multilateralism. This includes reforms to make the COP more efficient, smaller, and perhaps less frequent. It must be possible to host a COP in a city like Belém, which is not so different from many cities in the Global South. But then expectations must be adjusted, and smaller COPs must be held. I don't think that undermines their legitimacy. The opposite is true.

Water for a Safe Life

Tatiana Maria da Silva stands firmly on dry ground with both feet. However, she knows that she and her three children now have enough water to live comfortably. The 30-year-old smallholder lives in Sítio Barreiro de Piti-ranga in Carnaíba in the Brazilian state of Pernambuco.

The region is located in the Caatinga, a savannah landscape characterised by a semi-arid climate. The rainy season usually lasts three months, after which people and animals must survive the nine-month dry season. Climate change is causing longer dry periods. As a result, trees and larger plants are disappearing in some areas and being replaced by smaller, drought-resistant species, threatening to cause devastation.

Like more than 40 other families in the region, Tatiana's family received a rainwater cistern from Brot für die Welt's partner organisation Diaconia. Around 200 square metres of the property are paved for the construction of the so-called "Calçadão cistern". The paved area serves as a collector basin for rainwater, which is then directed into a large tank.

Before Tatiana Maria da Silva received the cistern, her house only had a small tank, which had to suffice for drinking, cooking, washing clothes, bathing and watering the plants. Water was always scarce and thus represented the limiting factor for her agricultural production. However, thanks to the Calçadão cistern, she now has sufficient water available. "Today, I can grow my plants, my coriander, my peppers. I have planted banana trees, pineapples and watermelons near the cistern and have harvested abundantly. The cistern has really changed my life."

For more than 40 years, Diaconia has been supporting smallholder families in north-eastern Brazil with its agroecological approach. Cisterns and other water treatment technologies improve water quality, increase food security and enable families to earn additional income. All of this also has a positive impact on their state of health.

Diaconia primarily supports families headed by women, as they are exposed to greater risks. This gender-based approach aims to reduce women's social and financial vulnerability. This also makes them and their communities less susceptible to extreme weather events.

To ensure that increased production of agroecological products also leads to higher incomes, Diaconia



Tatiana Maria da Silva in front of the cistern that helps her adapt to climate change.

supports families in processing their products and finding buyers. Fruits such as cashews, bananas, guavas, papayas and coconuts are dried and dairy products are made to extend the shelf life of the products. Fair trade and direct marketing from producers to consumers increase profits.

The work of the partner organisation goes beyond direct support for self-help and also aims to bring about structural change. Diaconia has developed proposals for water resource management that aim to reduce water conflicts and contribute to the revitalisation and preservation of river basins. To this end, the organisation has become a member of the committee for the Pajeú River catchment area. The committee's work has prompted five municipalities in the river basin to enact municipal laws aimed at revitalising and preserving the river. Environmental education is also being promoted in the region. The use of social technologies also enables the water to be completely reused in the cycle.

Growth Trends in Adaptation Finance 2019–2022

The Glasgow Climate Pact (COP 26) includes a commitment by developed countries to double their support for climate adaptation in developing countries by 2025 compared to 2019. This goal is part of the broader commitment to scaling up climate finance for adaptation and achieving a balance between mitigation and adaptation.

According to the OECD-DAC database on climate finance, adaptation finance from developed countries (excluding MDBs, climate funds, philanthropies and other donor organisations) amounted to around USD 20.2 billion in 2019, compared to USD 35.6 billion in 2022, an increase of 76 percent. At first glance, developed countries seem to be well on the way to meeting their pledge.

However, a more differentiated view reveals a somewhat different picture: the financial increase for “pure adaptation projects”, i.e. projects that exclusively pursue climate adaptation goals, is significantly lower at 42 percent. In fact, the percentage of total climate financing accounted for by such projects even fell from 34 percent to 29 percent between 2019 and 2022.

The apparent sharp rise in adaptation finance is therefore largely attributable to financing for projects that are marked as both climate mitigation and climate adaptation under the Rio Markers. In fact, the increase in such combined projects is significantly higher than that in climate finance as a whole. In 2022, they accounted for one third of climate finance, representing an increase of more than 10 percentage points compared to 2019. This inevitably raises the question of whether the seemingly strong growth in climate adaptation financing is not at least partly due to a very lax

interpretation of the criteria for using the Rio Marker for climate adaptation.

The extent to which this is the case could only be determined by a more detailed analysis of a representative number of projects. In order to prevent the results of the CAFI calculation from being distorted by combined adaptation and mitigation projects with potentially only minor adaptation benefits, only financing that is exclusively used for adaptation purposes is included in the index calculation.

Beyond these important questions about the quality of adaptation finance, the central question is which developed countries are leading the way in doubling adaptation finance and which are lagging behind. The most important findings are summarised in Figure 14. Accordingly, Germany is the most important donor country for adaptation finance, followed by Japan, the EU, and France. However, the largest growth rates between 2019 and 2022 were recorded for Japan and Korea. The top 10 donor countries accounted for 50 percent of total adaptation finance in 2022. A further 46 percent was contributed by MDBs, climate funds, other multilateral donors, and foundations. The other twenty or so developed countries together accounted for just 4 percent, with the contribution of Eastern European donor countries being particularly low.

A similar concentration of funding on relatively few countries can also be seen on the recipient side, as Figure 14 shows: 54 percent of adaptation finance in the period 2019–2022 goes to the top 20 recipient countries, while the remaining 109 countries surveyed receive 46 percent of adaptation finance.



The Fiji Council of Social Services is supporting the relocation of the village of Cogea, which was destroyed by Cyclone Yasa in 2020. The first houses are being built at the new location.

Figure 14: Growth trends in adaptation finance in donor and recipient countries 2019-2022

Donor Country Ranking					
Rank	Country	2019–2022 in Absolute Terms	2022 in Absolute Terms	2019–2022 Increase in Adaptation Finance in %	2019–2022 Increase in Climate Finance in %
1	Germany	USD 22.7 billion	USD 7.0 billion	151 %	152 %
2	Japan	USD 20.3 billion	USD 4.3 billion	565 %	188 %
3	European Union	USD 18.3 billion	USD 6.2 billion	133 %	140 %
4	France	USD 17.6 billion	USD 5.1 billion	190 %	149 %
5	United States	USD 6.8 billion	USD 4.2 billion	405 %	388 %
6	Netherlands	USD 5.3 billion	USD 1.5 billion	126 %	140 %
7	United Kingdom	USD 3.7 billion	USD 1.0 billion	65 %	90 %
8	South Korea	USD 3.4 billion	USD 1.6 billion	607 %	210 %
9	Australia	USD 3.2 billion	USD 1.0 billion	181 %	194 %
10	Sweden	USD 2.1 billion	USD 0.7 billion	122 %	118 %
11	Switzerland	USD 2.0 billion	USD 0.8 billion	244 %	239 %
Recipient Country Ranking					
Rank	Country	2019–2022 in Absolute Terms	2019–2022 Share of Total Adaptation Finance	2022 in Absolute Terms	2022 Share of Total Adaptation Finance
1	India	USD 10.5 billion	7 %	USD 3.0 billion	6 %
2	Philippines	USD 6.5 billion	4 %	USD 1.1 billion	2 %
3	Bangladesh	USD 6.3 billion	4 %	USD 1.9 billion	4 %
4	Indonesia	USD 5.9 billion	4 %	USD 1.1 billion	2 %
5	Ethiopia	USD 4.7 billion	3 %	USD 1.8 billion	4 %
6	Morocco	USD 3.8 billion	3 %	USD 1.1 billion	2 %
7	Pakistan	USD 3.6 billion	2 %	USD 1.7 billion	4 %
8	Kenya	USD 3.5 billion	2 %	USD 1.0 billion	2 %
9	Colombia	USD 3.3 billion	2 %	USD 1.2 billion	3 %
10	China	USD 3.2 billion	2 %	USD 0.6 billion	1 %
11	Nigeria	USD 3.2 billion	2 %	USD 0.8 billion	2 %
12	Tanzania	USD 2.9 billion	2 %	USD 1.4 billion	3 %
13	Brazil	USD 2.7 billion	2 %	USD 0.6 billion	1 %
14	Mexico	USD 2.7 billion	2 %	USD 0.4 billion	1 %
15	Mozambique	USD 2.6 billion	2 %	USD 0.7 billion	1 %
16	Cambodia	USD 2.5 billion	2 %	USD 0.9 billion	2 %
17	Uzbekistan	USD 2.5 billion	2 %	USD 1.4 billion	3 %
18	Myanmar	USD 2.5 billion	2 %	USD 0.1 billion	0 %
19	Peru	USD 2.4 billion	2 %	USD 1.1 billion	2 %
20	Costa Rica	USD 2.4 billion	2 %	USD 1.3 billion	3 %

Countries Most Affected by the US Withdrawal from Adaptation Finance

The end of financial support for climate adaptation in countries of the Global South announced by the US in January 2025 marks a major turning point. In 2022, the most recent year for which OECD data on climate finance was available at the time this analysis was prepared, the US share of total international climate adaptation finance amounted to 6.4 percent or USD 4.2 billion, of which USD 2.835 billion went to the 129 countries included in our Index, and the rest to regional, Eastern European or unspecified recipients. This placed the US in sixth place after the group of multilateral development banks, Germany, the EU, France, and Japan. Furthermore, no other donor apart from Japan recorded such a large increase (USD 3.2 billion) in adaptation finance compared to 2019. In other words, the US shortfall is difficult to compensate for.

However, the cancellation of US support for adaptation does not affect all recipient countries equally. If we look at the 129 countries included in our Index, in 2022, 46.5 percent of US adaptation finance went to just ten countries (see Figure 15), led by Nigeria, Uganda and the DR Congo. Notably, all top 10 countries are from Africa. However, it should be noted that some of these countries also receive a great deal of adaptation finance from other donors. We therefore also examined which ten countries were relatively most dependent on US support in 2022 (also see Figure 15). This list is led by Eswatini, Jamaica and Zimbabwe. As can be seen, the two lists of countries differ considerably. In principle, however, all of these countries shown in Figure 15 are severely hit by the stop of US adaptation finance support.

Figure 15: Countries most affected by the US withdrawal from climate adaptation finance

Rank	Country	Largest US-Adaptation Finance Support (2022)	Rank	Country	Highest Percentage of US Contribution to Total Adaptation Finance Support (2022)
1	Nigeria	USD 194.5 mio.	1	Eswatini	64.8 %
2	Uganda	USD 188.9 mio.	2	Jamaica	64.1 %
3	DR Congo	USD 144.2 mio.	3	Zimbabwe	53.3 %
4	Ethiopia	USD 133.8 mio.	4	Lebanon	48.6 %
5	Zambia	USD 133.3 mio.	5	Myanmar	40.1 %
6	Kenya	USD 132.7 mio.	6	Sudan	40.1 %
7	Tanzania	USD 117.2 mio.	7	Afghanistan	35.1 %
8	Mozambique	USD 101.3 mio.	8	Zambia	32.8 %
9	Malawi	USD 88.1 mio.	9	Uganda	30.7 %
10	Madagascar	USD 79.2 mio.	10	Iraq	28.4 %

Gender Justice and Adaptation Finance

The most recent Sixth Assessment Report (AR6) of the Intergovernmental Panel on Climate Change (IPCC), in its part on Impacts, Adaptation, and Vulnerability, underscores the critical importance of gender equity and gender-responsive approaches in building climate resilience and ensuring effective adaptation. Two arguments are put forward: Firstly, the IPCC highlights that women, along with other marginalised groups, are disproportionately affected by climate change impacts, due to systemic inequalities, including limited access to resources, decision-making processes, and adaptive capacities. Therefore, AR6 stresses the necessity of gender-responsive adaptation plans and actions, to overcome exclusion, avoid maladaptive outcomes and ensure enhanced resilience. Secondly, the IPCC acknowledges the pivotal role women play in climate action, particularly in community-based adaptation and natural resource management. Consequently, empowering women through access to resources, education, and leadership opportunities enhances the effectiveness of adaptation measures.

The UNFCCC Gender Action Plan (GAP), that was finally reviewed at COP 29 (2024), argues in a similar way. It calls for a gender-responsive allocation of climate finance, specifically for investing in gender-responsive climate adaptation. The NAP Global Network, a platform for adaptation planning, stresses the critical relevance of targeted adaptation finance to enable the incorporation of gender-responsive approaches in National Adaptation Plans (NAPs) as a crucial step to address the specific vulnerabilities and strengths of women, leading to more resilient and just outcomes (see <https://nap-globalnetwork.org/wp-content/uploads/2024/08/nap-gn-en-2024-summarizing-evidence-nap-gender.pdf>).

We are convinced that one further step is necessary: climate adaptation finance must not only be gender responsive, i.e. taking specific action to reduce gender inequalities. It should be gender transformative, i.e. aiming at reducing root causes of gender inequality.

As a necessary initial step, we have analysed the extent to which international adaptation finance takes gender aspects into account for the first time in this report. To this end, we reviewed all international adaptation finance for the period 2016–2022 to determine the use of gender markers. The OECD-DAC gender markers are a classification system used to track and assess the extent to which development finance, including climate finance, targets gender equality as a policy objective,

ranging from not targeted (0) to significant (1) or principal (2) focus on gender.

These are the main results: First, it is positive to note that the total amount of adaptation finance, which has a significant or principal focus on gender, rose steadily between 2016 and 2022 from USD 10.4 billion in 2016 to USD 30.1 billion. However, this increase is mainly due to the fact that adaptation finance as a whole has roughly tripled. Looking at the percentage share of adaptation finance with gender-related objectives, this has risen only moderately from 64 percent (2016) to 69 percent (2022), with significant fluctuations between 60 and 70 percent during this period.

It is also worth looking at the distinction between adaptation finance that pursues gender equality as a principal or significant objective: While the share of adaptation finance with gender equality as a principal objective remains very constant at only 5 percent, adaptation finance with gender as a significant objective has increased more significantly from 59 to 66 percent.

Since the criteria for using gender markers are relatively vague and there is no independent review, it seems reasonable to assume that the increased focus on gender aspects in international discourse provides a greater incentive to label climate finance as gender-responsive, i.e. contributing to the reduction of gender inequality. However, it is doubtful that gender aspects really play a significantly greater role in adaptation finance as it was the case some years back: If this were the case, the share of financing with gender equality as principal objective would rise more significantly.

Of course, not all countries can be lumped together. We have compiled a gender ranking of adaptation finance for both donor and recipient countries and list the ten best and worst performers in the overview below.

Figure 16: Leaders and laggards in gender-responsive adaptation finance among donor and recipient countries (2016–2022)

Rank	Donor Country	Percentage of Adaptation Finance Aiming at Reducing Gender Inequality	Percentage of Adaptation Finance with Gender as Principal Objective; (Best Value: 32 %, Spain)	Rank	Recipient Country	Percentage of Adaptation Finance Aiming at Reducing Gender Inequality	Percentage of Adaptation Finance with Gender as Principal Objective; (Best Value: 29 %, Gabon)
1	Canada	92.9 %	7.1 %	1	Guayana	98.7 %	0.1 %
2	Luxembourg	92.9 %	12.1 %	2	Jamaica	95.2 %	0.4 %
3	Iceland	86.8 %	13.1 %	3	Eritrea	95.0 %	0.3 %
4	U.S.	85.6 %	15.7 %	4	Angola	94.9 %	8.0 %
5	Ireland	83.5 %	9.4 %	5	Lesotho	92.6 %	3.0 %
6	Sweden	82.1 %	13.0 %	6	Central African Republic	92.4 %	0.4 %
7	Belgium	81.7 %	1.8 %	7	Dominica	92.0 %	0.3 %
8	Netherlands	79.4 %	13.7 %	8	Chad	91.9 %	5.6 %
9	Finland	78.2 %	5.1 %	9	Mauritius	90.8 %	0.0 %
10	European Union	77.2 %	2.3 %	10	Mauretania	90.0 %	11.6 %
15	Germany	59.8 %	0.8 %				
20	Czechia	41.1 %	4.6 %	120	North Korea	35.1 %	0.0 %
21	Italy	40.5 %	4.0 %	121	Iran	29.1 %	0.4 %
22	Norway	36.9 %	3.1 %	122	Tunesia	27.5 %	2.4 %
23	Latvia	28.1 %	0.0 %	123	Seychelles	27.0 %	0.0 %
24	Slovakia	27.8 %	0.0 %	124	South Africa	22.3 %	0.4 %
25	South Korea	25.0 %	1.8 %	125	Costa Rica	22.0 %	15.3 %
26	Portugal	16.5 %	3.2 %	126	Malaysia	10.7 %	1.5 %
27	Poland	6.8 %	1.4 %	127	Turkmenistan	6.9 %	0.3 %
28	Lithuania	3.0 %	1.1 %	128	Saint Vincent	1.6 %	0.2 %
29	Hungary	1.7 %	0.0 %	129	Uruguay	0.0 %	0.0 %

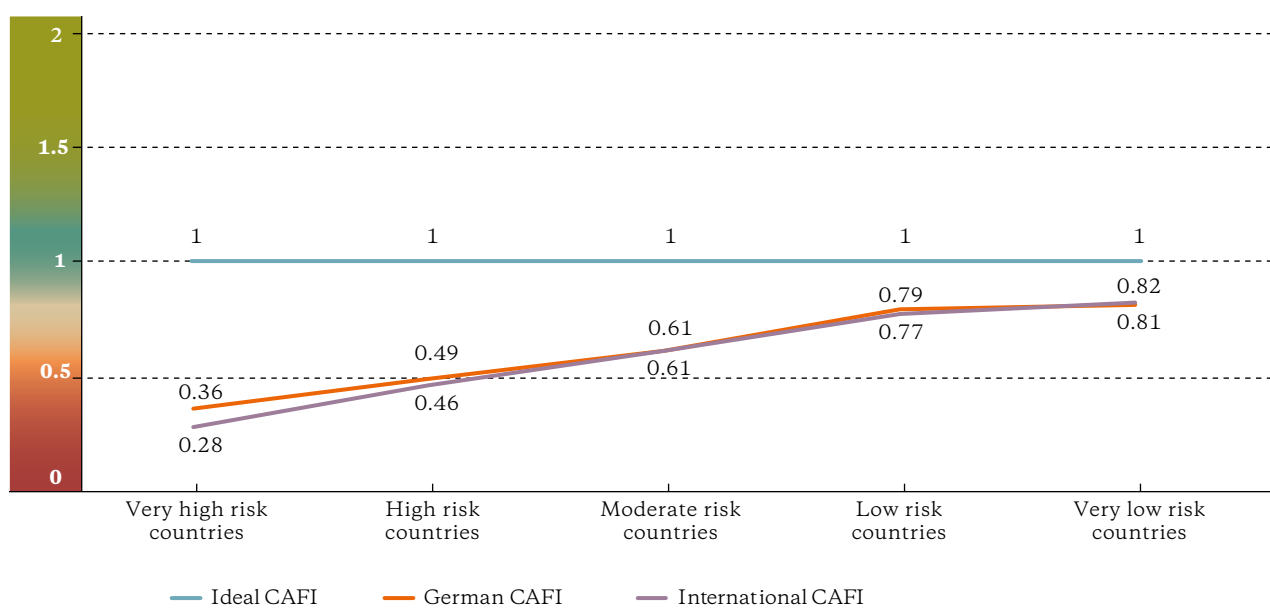
As the table shows, Germany ranks only in the middle of the pack. The list of donors is led by Anglo-Saxon countries, followed by Scandinavian countries, with Slavic countries at the bottom. No clear correlations can be identified among the recipient countries.

Access to Adaptation Finance in Relation to Climate Risk

Having looked at the risk adequacy of adaptation financing for all developing countries, this chapter puts the focus on the countries most affected by climate risks. If the promise of UNFCCC were to be implemented, these high-risk countries would have to receive priority support. This means that they would have to score particularly well in the CAFI.

However, looking at the results, the exact opposite is true. This applies to the entire donor community and to the risk adequacy of Germany's support as well, albeit to a lesser extent. In other words, Germany performs slightly better in comparison to the donor community as a whole, especially regarding the countries that face very high and high climate risks. This is illustrated in Figure 17.

Figure 17: CAFI 2025 of countries in relation to their climate risks



Overall, it is true for all donor countries that the adaptation finance provided is least risk-adjusted in countries that are particularly exposed to high climate risks, while financing is more risk-adjusted in countries with lower climate risks. This turns the widely postulated principles of prioritising particularly vulnerable countries, and thus of climate justice, on its head.

This particularly disadvantages the seven countries in the highest risk category: Afghanistan (risk score of 7.7), Chad (7.6), South Sudan (7.6), Somalia (7.2), Niger (7.1), Mali (6.9) and Yemen (6.7).

Apart from them, 33 countries classified as “at high climate risk” are also seriously disadvantaged. They are sorted according to their climate risk scores in descending order: Iraq, Uganda, Ethiopia, Madagascar, Mozambique, Bangladesh, Mauretania, Haiti, Zimbabwe, Pakistan, Malawi, Syrian Arab Republic, Central

African Republic, Djibouti, Papua New Guinea, North Korea, India, Sudan, Myanmar, Kenya, Senegal, Zambia, Nigeria, Burkina Faso, Philippines, Burundi, Honduras, Lesotho, Cameroon, Tajikistan, DR Congo, and Vanuatu.

To better understand the results, it is worth taking a look at the change in climate risks, based on data from the European Union's INFORM Risk Index. According to this, the countries we examined saw an average climate risk increase of 2.4 percent over the eight-year period 2017–2023, representing the most updated risk information for developing countries. In the countries with the highest climate risks, the increase rates are significantly higher on average. It becomes very interesting when the data is broken down further. As already explained in the chapter on the index methodology, the climate risk is calculated from three subcomponents:

exposure to climate extremes (drought, flooding, storms, etc.), a country's socioeconomic vulnerability (including level of development, inequality, dependence on development financing, vulnerable groups, and refugees) and adaptation capacity (including disaster control, infrastructure, governance, and healthcare system). It now turns out that these three risk factors are developing differently: The actual risk posed by climate extremes has increased the most, at 7 percent, with the sharpest rise recorded for droughts (+10 percent), followed by storms (+9 percent) and floods (+5 percent). Vulnerability has also increased, albeit to a lesser extent (+6 percent). At the same time, and this is the good news, the ability to adapt to climate change has also increased, albeit by only 3 percent. Due to their limited scope, the successes achieved in climate adaptation have not been able to prevent the resulting climate risk from increasing overall, but this increase in risk has at least been limited.

This means that investments in the climate resilience of societies are worthwhile and necessary. At the same time, reducing vulnerability and limiting climate change through emission reduction are also essential to significantly reduce climate risks, as the data clearly show.

Overall, the total number of countries in the two highest risk categories has declined since the first edition of our index three years ago: in the highest risk category, it has almost halved from 13 to seven. In the second-highest risk category, it has risen slightly from 31 to 33. However, the remaining countries in the highest risk category are now seeing an increase in risk again. This indicates that there is a high risk that these countries, with a combined population of 160 million, will be exposed to ever greater and unmanageable climate risks, which could lead to a humanitarian catastrophe and displacement on a scale never seen before if appropriate adaptation measures are not taken.

Access to Adaptation Finance in Relation to Fragility

We have already mentioned several times that fragility is a characteristic feature of many developing countries, especially those that are severely underfunded and exposed to high climate risks. But what does “fragility” mean?

Fragility is the combination of exposure to risk and the insufficient resilience of a state, system or community to manage, absorb or mitigate those risks. The OECD multidimensional fragility framework assesses fragility based on 56 indicators of risk and resilience across six dimensions: economic, environmental, political, security, societal and human.

People who live in fragile contexts and those affected by conflict are in danger in terms of their personal security, protection of their human rights, and resilience towards climate risks. Fragility and conflicts also endanger neighbouring states and create huge challenges for development cooperation, humanitarian aid and, not least, also financial and technical support required for climate adaptation: if governments of fragile states are not willing to or are not capable of guaranteeing a minimum level of the required framework conditions, there are significant limits and risks of cooperation.

Nevertheless, it is urgently required to find solutions for these cases. The CAFI 2025 shows clearly that high levels of fragility are very closely co-related with the highest level of climate risks and the severest levels of underfunding for climate adaptation: Each of the top 10 countries being most underfunded, and, at the same time being exposed to the highest climate risks is affected by fragility. In 2022, our reference year, Somalia and Yemen were classified at the highest level of fragility (“very high alert”); Afghanistan, Chad and South Sudan were classified at the second highest level (“high alert”); and Niger, Mali, Iraq, Uganda and Ethiopia at the third highest level (“alert”) by the Fragile States Index (<https://fragilestatesindex.org>).

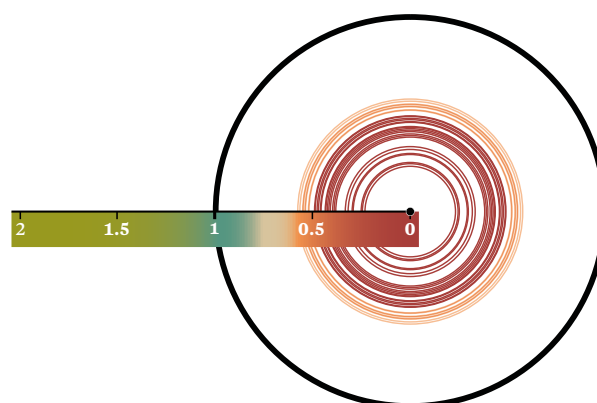
Of the remaining 26 countries that fall into the category of “extremely underfunded”, 42 percent are also fragile states in terms of the three highest fragility levels. Among the 52 countries in the second-highest category of “severely underfunded”, the proportion of fragile states falls to 15 percent. Among the remaining 41 countries that are only moderately or not underfunded according to our index, there are no other countries in the three highest fragility levels. This shows an extremely strong correlation between fragility and insufficient access to climate adaptation finance.

The Fragile States Index, which is published each year by Fund for Peace (FFP), determines the scope of state fragility using a vast number of political, social, economic and other indicators. The FFP splits the achieved index values into four categories (sustainable, stable, warning level, alarm level), each with three subgroups. For this study, the findings of the Fragile States Index Annual Report 2022 (<https://fragilestatesindex.org/wp-content/uploads/2022/07/22-FSI-Report-Final.pdf>) were used.

Figure 19 shows how the 29 most fragile countries perform in the CAFI. It clearly shows that they have slightly better access to German adaptation finance compared to the reference group of all donor countries from the Global North. The average CAFI for the most fragile countries, as calculated for the international donor community, is 0.41, which is around 30 percent below the benchmark for all countries (0.59). In the case of German adaptation finance, the average for the most fragile countries is 0.47, which is 24 percent below the benchmark for all countries (0.62).

Figure 18: Distribution of fragile states by financing category (all donor countries)

Fragile states have some of the lowest index values. Financing can hardly be implemented if there are violent conflicts. This increases the risk of humanitarian disasters when there are high climate risks, such as in Yemen or Somalia.



The five categories of the index:

- Extremely underfunded (0–0.49)
- Severely underfunded (0.5–0.64)
- Moderately underfunded (0.65–0.8)
- Adequately funded (0.81–1)
- Well-funded (1.01–2)

Per-capita-based index values of fragile states

Figure 19: Access to adaptation finance for the most fragile countries

Country	Fragility Level (2022)	International CAFI 2025	German CAFI 2025
Somalia	Very high alert	Extremely underfunded	Extremely underfunded
Yemen	Very high alert	Extremely underfunded	Extremely underfunded
Syria	High alert	Extremely underfunded	Extremely underfunded
South Sudan	High alert	Extremely underfunded	Extremely underfunded
Central African Republic	High alert	Extremely underfunded	Extremely underfunded
DR Congo	High alert	Severely underfunded	Adequately funded
Sudan	High alert	Extremely underfunded	Extremely underfunded
Afghanistan	High alert	Extremely underfunded	Extremely underfunded
Chad	High alert	Extremely underfunded	Extremely underfunded
Myanmar	High alert	Extremely underfunded	Extremely underfunded
Haiti	Alert	Extremely underfunded	Extremely underfunded
Guinea	Alert	Severely underfunded	Severely underfunded
Ethiopia	Alert	Extremely underfunded	Extremely underfunded
Mali	Alert	Extremely underfunded	Extremely underfunded
Zimbabwe	Alert	Extremely underfunded	Extremely underfunded
Nigeria	Alert	Extremely underfunded	Extremely underfunded
Cameroon	Alert	Extremely underfunded	Severely underfunded
Eritrea	Alert	Extremely underfunded	Extremely underfunded
Burundi	Alert	Extremely underfunded	Severely underfunded
Niger	Alert	Extremely underfunded	Extremely underfunded
Libya	Alert	Severely underfunded	Severely underfunded
Mozambique	Alert	Extremely underfunded	Severely underfunded
Iraq	Alert	Extremely underfunded	Extremely underfunded
Congo	Alert	Severely underfunded	Severely underfunded
Uganda	Alert	Extremely underfunded	Extremely underfunded
Venezuela	Alert	Severely underfunded	Severely underfunded
Guinea-Bissau	Alert	Severely underfunded	Severely underfunded
Lebanon	Alert	Severely underfunded	Severely underfunded
Burkina Faso	Alert	Severely underfunded	Severely underfunded

Adaptation Finance and Income Levels of Countries

Figure 20: Access to adaptation finance for countries by income group

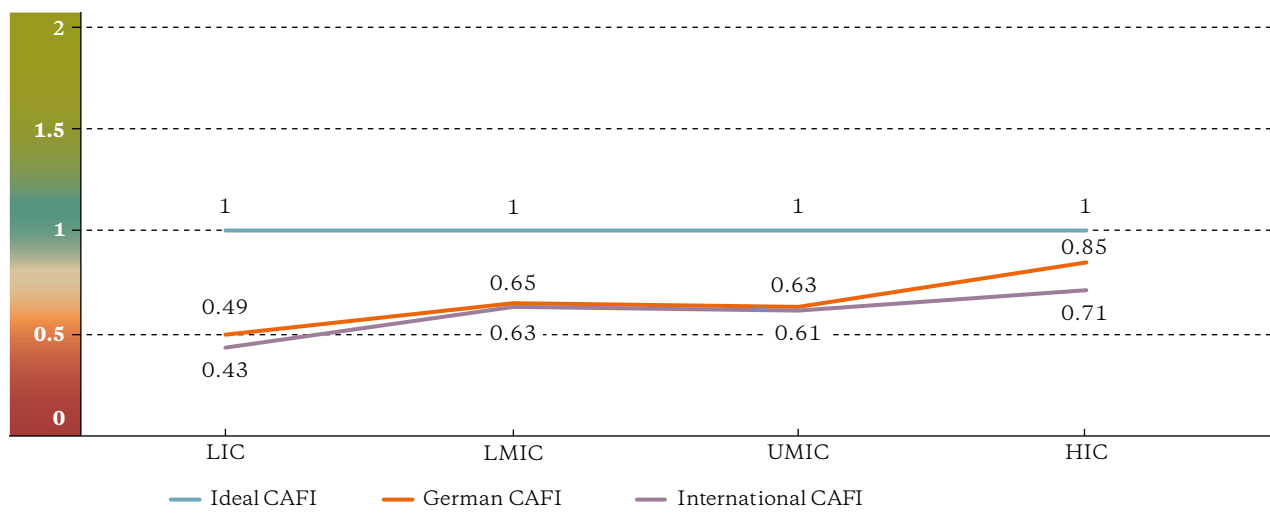


Figure 20 shows the clear correlation between income and access to climate adaptation finance: the group of Low Income Countries (LICs) is the most underfunded. This continues the trend from previous years, but — and this is the good news — in a less pronounced form. This means that the extent of underfunding in the poorest countries is declining, albeit only slightly so far. When comparing Germany's adaptation finance with that of all donor countries in the Global North, Germany performs slightly better than last year, especially in terms of access to finance for the poorest countries. Nevertheless, Germany is still far from the ideal line for adaptation finance, which is also shown in the figure.

In fact, of all the correlations examined between adaptation financing and characteristics such as climate risk, fragility, income, and geographical location, the link with the degree of underfunding is strongest for the group of 27 LICs, apart from climate risk exposure and fragility, which are even more strongly associated with underfunding. This also means that within the group of 46 least developed countries (LDCs), the 27 LICs are again significantly worse off: The CAFI 2025 average for the LICs is around 12 percent below that of the LDCs.

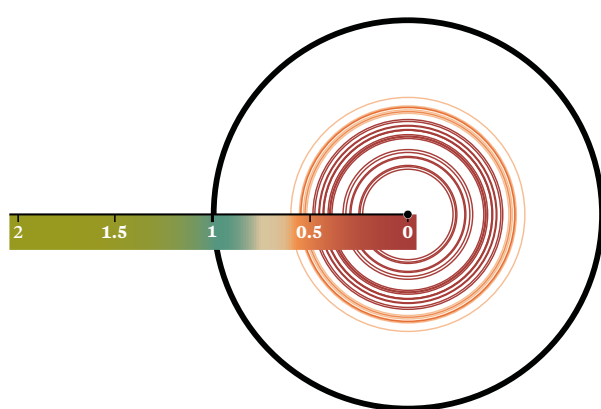
When looking for the causes of the significantly higher underfunding of the poorest countries, the data shows that the decisive factor is their very high average climate risk, which is not adequately taken into account financially. By comparison:

- Low Income Countries (LICs): 5.77 (high climate risk)
- Low-middle Income Countries (LMICs): 4.27 (medium climate risk)
- Upper-middle Income Countries (UMICs): 3.93 (medium climate risk)
- High Income Countries (HICs): 2.59 (low climate risk)



Figure 21: Distribution of Low Income Countries (LICs) by financing category (all donor countries)

The poorest countries (LICs) have the lowest index values. Measured by their risk, they are at an even greater disadvantage when it comes to access to financing than all other country groups, even though they bear the highest climate risk after the fragile states. Examples are Madagascar and Uganda.



The five categories of the index:

- Extremely underfunded (0–0.49)
- Severely underfunded (0.5–0.64)
- Moderately underfunded (0.65–0.8)
- Adequately funded (0.81–1)
- Well-funded (1.01–2)

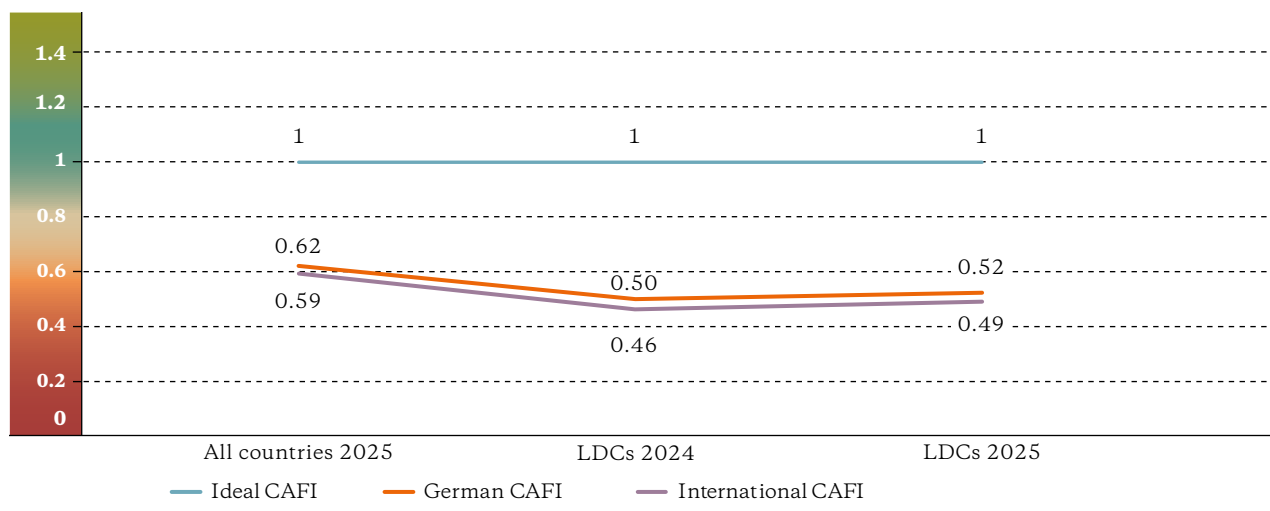
Per-capita-based index values of Low-income Countries (LICs)

In order to overcome the disadvantage of LICs in terms of access to financing, their share of adaptation financing would have to increase, for example by allowing them to participate disproportionately in the future growth of adaptation finance. In the period under review, their share was 21 percent (USD 42.6 billion) of all donors and at 25 percent (USD 4.1 billion) in the case of Germany. There is still much more to be done. Both Germany and the donor community as a whole allocated more money to adaptation financing, but the increase was not distributed in a risk-adjusted manner and instead benefited all recipient countries according to the scattergun principle. This contradicts the principle of climate justice.

How to achieve better results? The share of the eight High Income Countries is already very low in absolute terms and declining overall. Redistribution to the benefit of LICs would therefore most likely negatively affect especially the 15 UMICs, which accounted for 12 percent in the reporting period and, in the case of Germany, as much as 19 percent. This group includes countries such as China, Mexico, and Algeria.

Access to Adaptation Finance for LDCs

Figure 22: Index results for LDCs



The situation of the 46 LDCs has improved slightly compared to the previous year, as Figure 22 shows, but is still characterised by massive underfunding and a significantly increased climate risk for this group of countries. The slow progress toward climate-resilient financing applies equally to Germany, which once again performs slightly better, and to the donor community as a whole.

In Germany's case, adaptation financing for LDCs rose by 9 percent in absolute terms to USD 5.5 billion in the period under review compared with the previous period. At the same time, however, the share of LDCs in total adaptation financing fell by 1 percentage point to 33 percent.

The community of all donors saw a strong increase in absolute terms of around USD 12.4 billion, or 19 percent. However, as this corresponds to the overall increase in adaptation financing, the share of LDCs remained unchanged in percentage terms.

It can therefore be concluded that, despite all the announcements to provide special support to the particularly vulnerable countries, which include the LDCs, there has been no change in the poor financial situation of the LDCs compared with previous years.

Extremely underfunded LDCs (index on a per-capita basis, sorted in descending order in the CAFI 2025 for all donor countries of the Global North): Afghanistan, Chad, South Sudan, Somalia, Niger, Mali, Yemen, Uganda, Ethiopia, Madagascar, Mozambique, Bangladesh, Mauritania, Zimbabwe, Haiti, Malawi, Central African Republic, Djibouti, Sudan, Myanmar, Senegal, Zambia, Burkina Faso, Burundi, Lesotho.

Severely underfunded LDCs: Angola, Nepal, Eritrea, Sierra Leone, Liberia, Cambodia, DR Congo, Rwanda, Guinea-Bissau, Guinea, Tanzania, Gambia, Benin, Togo, Laos, Guinea-Bissau, Solomon Islands, Comoros.

Moderately underfunded LDC: Bhutan, São Tomé and Príncipe, Timor-Leste.

Adequately funded LDC: Tuvalu.

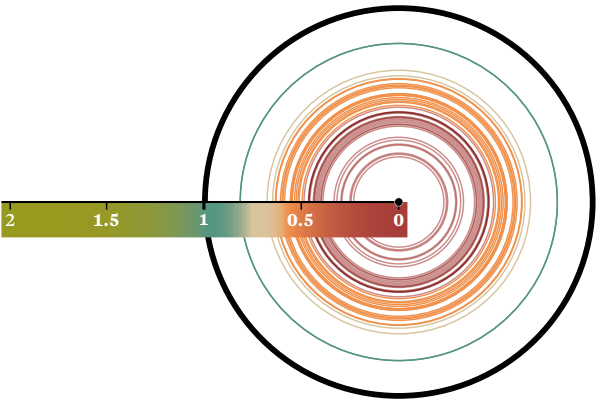
Figure 23: Distribution of Least Developed Countries (LDCs) by financing category (all donor countries)

The Least Developed Countries (LDCs) are strongly shunned when it comes to adaptation financing and therefore do not receive climate just access to financing, even though they are counted among the most vulnerable countries in international climate negotiations and should therefore receive preferential access to financing. Examples include Bangladesh and Nepal.

The five categories of the index:

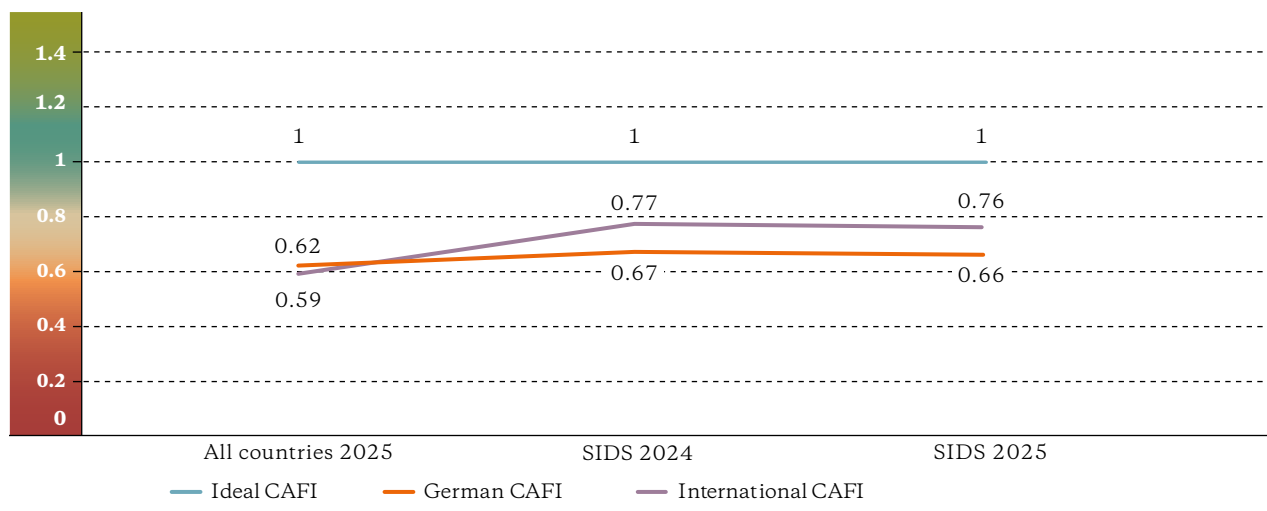
- Extremely underfunded (0–0.49)
- Severely underfunded (0.5–0.64)
- Moderately underfunded (0.65–0.8)
- Adequately funded (0.81–1)
- Well-funded (1.01–2)

Per-capita-based index values of Least Developed Countries (LDCs)



Access to Adaptation Finance for SIDS

Figure 24: Index results for SIDS



In addition to LDCs, Small Island Developing States (SIDS) are the second group of countries that are considered particularly vulnerable and therefore given high priority in terms of access to climate adaptation finance. This is reflected not only in numerous decisions of the Conference of the Parties (COP) under the UNFCCC, but also in specific minimum quotas for the allocation of Green Climate Fund (GCF) resources.

In fact, climate adaptation finance for SIDS is again significantly more risk-adequate than for LDCs this year, and the extent of underfunding is correspondingly less pronounced, as Figure 24 indicates. With an average CAFI of 0.76 (compared to 0.49 for LDCs), island states as a group of countries are moderately underfunded. However, the average for Germany's adaptation finance to SIDS is significantly lower: at only 0.66, it is right on the borderline of severe underfunding. While Germany performs better than the international donor community of the Global North in most categories in our analysis, the opposite is true for the small island states. This is very surprising, given that Germany and SIDS generally cooperate well on climate policy.

We see a continuing trend that was already observed in the previous two years. However, the trend analysis also reveals other findings that give cause for concern: the index value for SIDS has fallen steadily since 2023. This is mainly due to the fact that the climate risk value for these countries is rising steadily from 2.87 (2023) to 3.49 (2024), now standing at 3.54 (2025). Although this

is still within the medium risk range and well below the value for LDCs (5.33, high risk), the risk is clearly growing, and adaptation finance is too low to counteract this. This applies in particular to the support that Germany provides to SIDS. A change of course is needed here. The focus should be particularly on those countries most underfunded within the SIDS group, such as Haiti and Papua New Guinea (see table below).

Due to the small size and population of most island states, the additional financial outlay for this would be relatively limited compared to the efforts required for the LDCs, for example. In fact, however, climate adaptation finance for SIDS in Germany is stagnating at a very low level of just USD 72 million for the reporting period 2016–2022. This amounted to an average of just USD 10 million per year. Accordingly, the share of SIDS in Germany's adaptation finance is very low at just 0.4 percent.

By comparison, the community of all donor countries from the Global North provided USD 10.7 billion, or 5.2 percent, of climate adaptation finance for SIDS in the period 2016–2022. The share remained virtually stable compared to the previous period, and the increase in absolute terms amounted to 20 percent, which corresponds fairly accurately to the overall growth rate in international adaptation finance. The fact that underfunding is nevertheless increasing is due to the higher climate risk of SIDS.

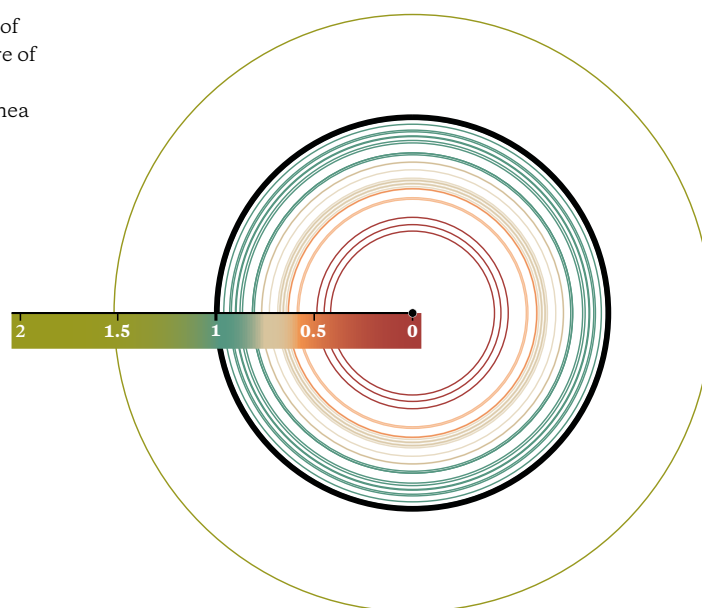
The following overview shows that there are greater differences in risk-adequate access to adaptation finance

Figure 25: Distribution of Small Island Developing States (SIDS) by financing category (all donor countries)

Although small island states are internationally recognised as particularly vulnerable and therefore in need of support alongside the least developed countries and the countries of Africa, and individual island states also receive a fair share of funding, they are still underfunded as a group. Measured against their high climate risk, Haiti and Papua New Guinea are particularly disadvantaged.

The five categories of the index:

- Extremely underfunded (0–0.49)
- Severely underfunded (0.5–0.64)
- Moderately underfunded (0.65–0.8)
- Adequately funded (0.81–1)
- Well-funded (1.01–2)



Per-capita-based index values of Small Island Developing States (SIDS)

within the SIDS group than in any other group of countries. This means that SIDS are extremely heterogeneous, particularly in terms of income levels and development status, but also in terms of their geographical exposure to extreme climate events. This should be taken into account in adaptation financing.

Extremely underfunded SIDS (index on a per-capita basis, sorted in ascending order by ranking in the CAFI 2025): Haiti, Papua New Guinea.

Severely underfunded SIDS: Guinea-Bissau, Guayana, Solomon Islands, Belize, Comoros.

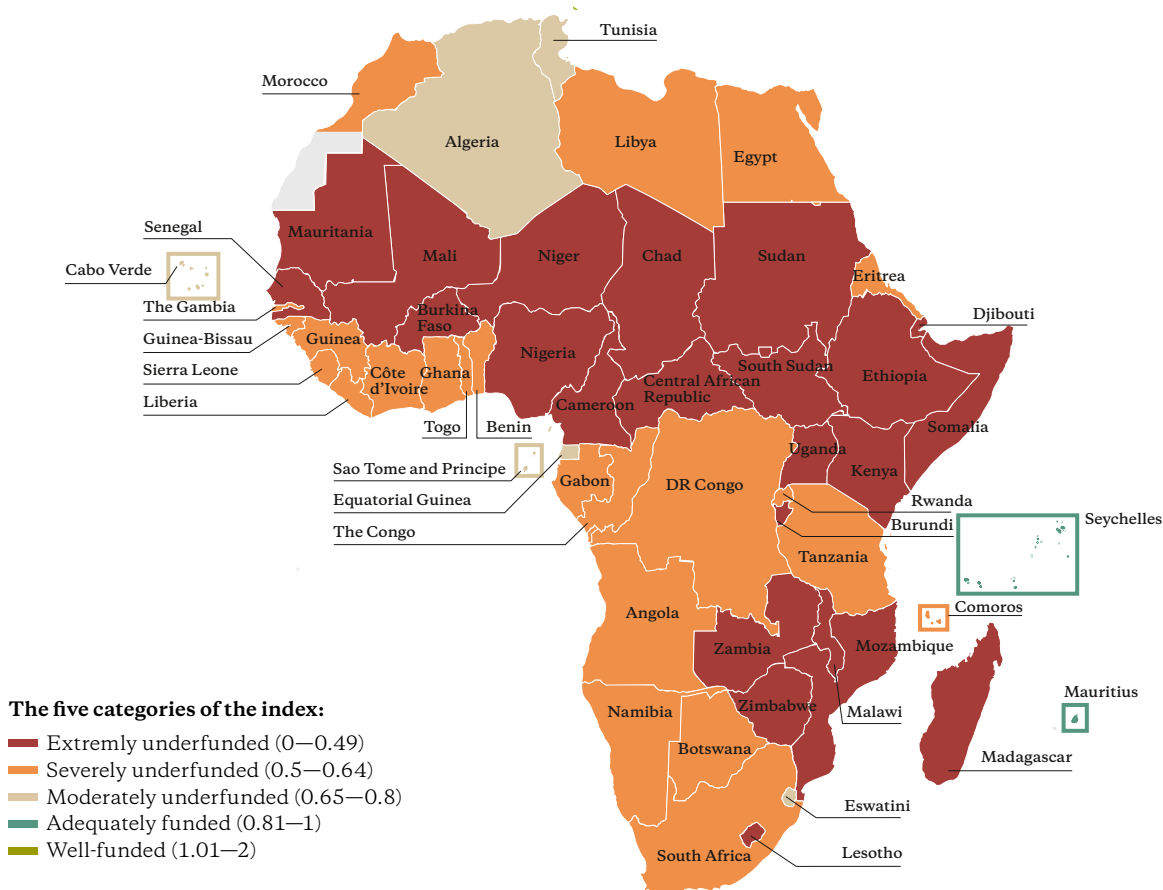
Moderately underfunded SIDS: Cabo Verde, Jamaica, Dominican Republic, Sao Tome and Príncipe, Fiji, Saint Kitts and Nevis, Vanuatu, Trinidad and Tobago, Suriname, Timor-Leste, Cuba, Micronesia, Saint Lucia, Antigua and Barbuda, Maldives.

Adequately funded SIDS: Barbados, Seychelles, Mauritius, Samoa, Grenada, Dominica, Palau, Saint Vincent and the Grenadines, Tonga, Marshall Islands, Tuvalu.

Well-funded SIDS: Nauru.

Index Results for Africa

Figure 26: Index results for Africa



The ranking is based on the committed adaptation funding for the countries per capita in the period 2016–2022. Areas of Egypt's south-eastern border are disputed, as is the border between Sudan and South Sudan.

The map of Africa (see Figure 26) shows that, as in previous years, the majority of extremely underfunded countries are located in Africa: 22 of the 36 extremely underfunded countries (60 percent) are African countries. Consequently, Africa has the lowest CAFE score (0.52) of all world regions. This is due to the highest average climate risk (4.85), the highest level of poverty (highest number of LICs), the highest number of fragile states, and insufficient consideration in climate financing.

In view of rising climate risks, the CAFE score for Africa is stagnating at the depressingly low level of the previous year, although Africa's share of international adaptation finance has increased by 1 percentage point compared to the previous period, or by USD 14 billion in absolute terms (from USD 63.8 billion (2015–2021) to USD 77.8 billion (2016–2022)).

The situation is somewhat better with the adaptation finance provided by Germany: at 0.59, the CAFE average is significantly higher, but still in the "severely underfunded" category. Unchanged as compared to the previous period, 50 percent of German support goes to Africa. This is the highest figure for all regions of the world. In absolute terms, German adaptation finance for Africa amounted to USD 8.25 billion (2016–2022), compared with USD 7.34 billion in the previous period (2015–2016). In percentage terms, this increase was at the same level as for all of Germany's recipient countries combined (+12 percent).

Access to adaptation finance also varies greatly from country to country on the African continent. Nevertheless, the differences within Africa are less pronounced than in the SIDS, for example. While the map of Africa

above provides an overview based on adaptation finance from all donor countries in the Global North, the following list of countries shows the results for German support.

Extremely underfunded African countries

(index on a per-capita basis, sorted in ascending order by ranking in the CAFI 2025 for Germany's adaptation finance): Chad, South Sudan, Somalia, Niger, Uganda, Malawi, Ethiopia, Djibouti, Zimbabwe, Mozambique, Madagascar, Senegal, Mali, Nigeria, Central African Republic, Sudan, Lesotho.

Severely underfunded: Kenya, Angola, Burundi, Republic of Congo, Guinea-Bissau, Eritrea, Cameroon, Mauretania, Gambia, Zambia, Guinea, Egypt, Tanzania, Sierra Leone, Botswana, Côte d'Ivoire, Burkina Faso, Libya, Rwanda, Gabon, Comoros, South Africa, Liberia, Sao Tome and Principe, Togo, Ghana.

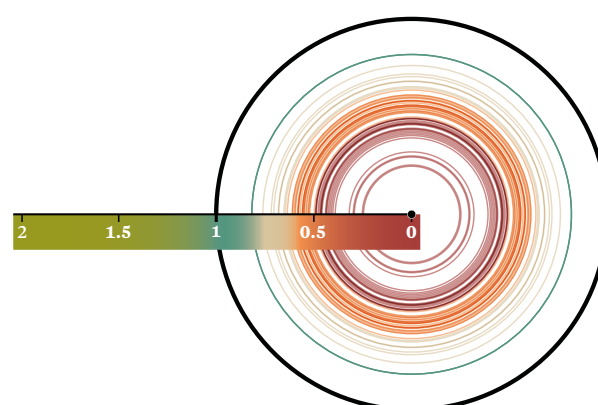
Moderately underfunded: Morocco, Equatorial Guinea, Cabo Verde, Benin, Eswatini, Algeria, Mauritius.

Adequately funded: Seychelles, DR Congo.

Well-funded: Tunisia, Namibia.

Figure 27: Distribution of African states by financing category (all donor countries)

On no other continent are there as many extremely disadvantaged countries in terms of access to risk-adjusted climate adaptation financing as in Africa – despite the high climate risk. Examples include South Sudan and Mozambique. In this respect, too, an entire continent is at risk of being left behind.



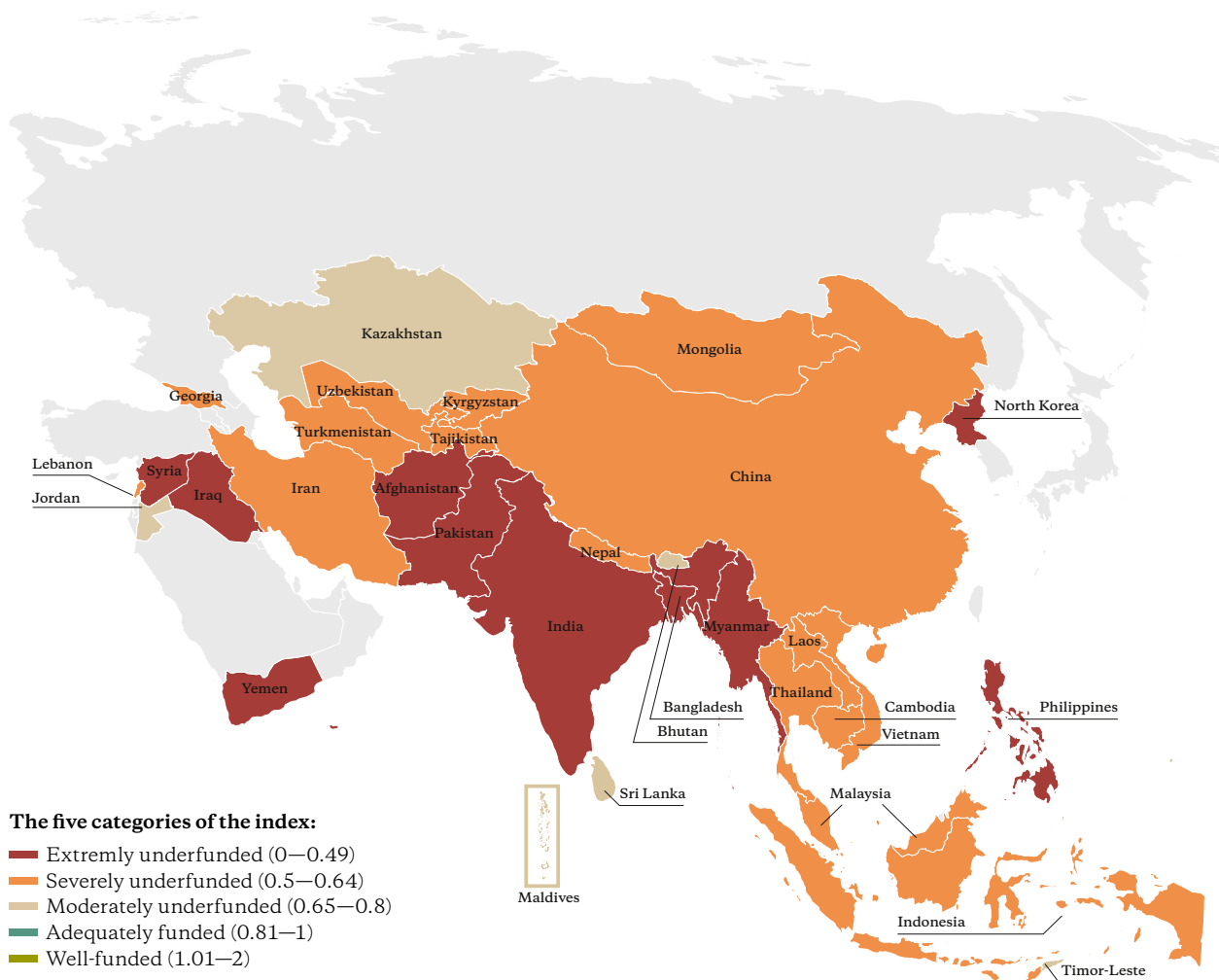
The five categories of the index:

- Extremely underfunded (0–0.49)
- Severely underfunded (0.5–0.64)
- Moderately underfunded (0.65–0.8)
- Adequately funded (0.81–1)
- Well-funded (1.01–2)

Per-capita-based index values of African states

Index Results for Asia

Figure 28: Index results for Asia



The ranking is based on the committed adaptation funding for the countries per capita in the period 2016–2022.

Apart from Africa, Asia is the continent with the second lowest CAFI (0.54), and the second highest climate risk score (4.74), indicating severe underfunding in relation to its climate risk exposure, which is only slightly lower than for Africa. Likewise, the number of extremely underfunded countries, of poor countries (LICs), and of fragile states is alarming. Afghanistan is even the most underfunded country (0.23), and the one with the highest climate risk (7.71). Compared with last year's CAFI report, the situation in Asia has deteriorated: climate risks have grown (+0.04), while Asia's relative share of international adaptation finance has declined by 2 percent: Although international

adaptation finance for Asia rose from USD 77.4 billion (2015–2021) to USD 87.5 billion (2016–2022), this increase is still 6 percent below the overall growth in international adaptation finance, which is why Asia's share is declining.

Looking now at the risk adequacy of the climate adaptation support provided separately for Germany's contribution, the picture we saw for Africa is repeated: Germany's support is distributed somewhat more equitably across Asian countries in terms of risk. The CAFI value of 0.6 is better, but still far from the ideal value of 1 for a completely risk-adequate distribution of adaptation finance.

Comparing the result for Germany with the previous year's result, the share of adaptation finance for Asia rose from 29 percent (2015–2021) to just under 32 percent. In absolute terms, this represents an increase from USD 4.3 billion to USD 5.2 billion. This means that support for Asia has risen more sharply in percentage terms (22 percent) than the overall increase (12 percent). In this respect, the trend in German support is exactly the opposite of that of the donor community as a whole.

The following overview of Asian countries according to the degree of risk adequacy of the German adaptation support provided shows that there is still a high level of need for action.

Extremely underfunded Asian countries

(index on a per-capita basis, sorted in ascending order by ranking in the CAFI 2025 for Germany's adaptation finance): Afghanistan, Yemen, Bangladesh, Iraq, Pakistan, Syria, North Korea, India, Myanmar, Philippines.

Severely underfunded: Nepal, Tajikistan, Iran, Uzbekistan, Cambodia, Vietnam, China, Thailand, Turkmenistan, Kyrgyzstan, Indonesia, Malaysia, Lebanon.

Moderately underfunded: Sri Lanka, Kazakhstan, Mongolia, Laos, Timor-Leste, Maldives, Bhutan.

Adequately funded: none.

Well-funded: Georgia, Jordan.

Index Results for Latin America

Figure 29: Index results for Latin America



The ranking is based on the committed adaptation funding for the countries per capita in the period 2016–2022.

With an index value of 0.62, the risk adequacy of international adaptation finance for Latin America ranks in the middle of all regions. This value also corresponds fairly closely to the average value of all 129 countries surveyed and falls into the category of “severe underfunding.”

Looking at the map (Figure 29), considerable differences within the continent become apparent. The spectrum ranges from extremely underfunded Honduras to the largest group of ten severely underfunded countries, and six countries classified as moderately underfunded, to Costa Rica, which, with a CAFI of 0.82, is the only Latin American country classified as adequately funded.

Compared to the previous year, the index value remained virtually unchanged (-0.01). The climate risk value fell again slightly from 3.95 to 3.9 (medium risk), which marks a continuation of a trend that was already described last year. Latin America’s share of international adaptation finance amounted to 15 percent in the period under review (2016–2022), 1 percentage point more than in the previous period. The region has therefore benefited disproportionately from the increase in adaptation finance. In absolute terms, support amounted to USD 31.8 billion, compared with USD 24.5 billion in the previous period.

Germany's contribution to climate adaptation in Latin America, on the other hand, has developed in the opposite direction: financing fell from USD 3 billion in the previous period to USD 2.9 billion, meaning that Latin America now accounts for 17.8 percent of German adaptation financing (-2.5 percent). The increase in support for Asia described above is therefore at the expense of Latin America. This explains why the index value for German adaptation finance for Latin America has deteriorated slightly from 0.67 to 0.65 (moderately underfunded) compared to 2024. Nevertheless, it is slightly better than the index value for all donor countries from the Global North.

The following overview shows the risk adequacy of German adaptation finance for individual countries.

Extremely underfunded Latin American countries (index on a per-capita basis, sorted in ascending order by ranking in the CAFI 2025 for Germany's adaptation finance): none.

Severely underfunded: Guayana, Guatemala, Honduras, Venezuela, Mexico, Brazil, Nicaragua, Ecuador.

Moderately underfunded: Argentina, Bolivia, Paraguay, Peru, Suriname, Colombia, El Salvador, Uruguay, Panama, Chile.

Adequately funded: Costa Rica.

Well-funded: none.

Index Results for the Caribbean

Figure 30: Index results for the Caribbean



The ranking is based on the committed adaptation funding for the countries per capita in the period 2016–2022.

The Caribbean countries are the second smallest region in our comparative analysis, both in terms of the number of countries and the size of their populations. Accordingly, only around 2 percent of international adaptation finance goes to the Caribbean. In absolute terms, this amounted to USD 3.8 billion for the period under review, compared with USD 3.3 billion in the previous period. Adaptation finance for the Caribbean has thus grown at the same rate as the average for all regions (+20 percent). On the other hand, the climate risk value has fallen significantly from 4.15 to 3.27, which is the lowest risk value of all the regions examined (medium risk). The risk adequacy of international adaptation finance has hardly changed compared to the previous year (0.74), with an index value of 0.73 (moderately underfunded).

Even though this index value is the second best of all regions, a look at the map (Figure 30) also shows a wide

range for the Caribbean: Haiti (extremely underfunded) and Belize (severely underfunded) in particular suffer from underfunding, while seven countries are only moderately underfunded and four countries are classified as adequately funded.

At 0.7, the index value for German adaptation finance is slightly below the international reference value and, like the latter, has fallen minimally compared to the previous year (-0.01). The Caribbean accounts for only a very small share of German adaptation finance (0.3 percent), which is also reflected in the absolute figures (USD 53.4 million). The fact that the risk adequacy is nevertheless relatively good is due to the small population of the Caribbean countries, as the CAFI's risk adequacy is determined on a per capita basis.

However, the following list of countries shows that, compared with the international reference values (see Figure 30), several countries perform worse in terms of access to German adaptation finance.

Extremely underfunded Caribbean countries

(index on a per-capita basis, sorted in ascending order by ranking in the CAFI 2025 for Germany's adaptation finance): Haiti.

Severely underfunded: Belize, Dominica.

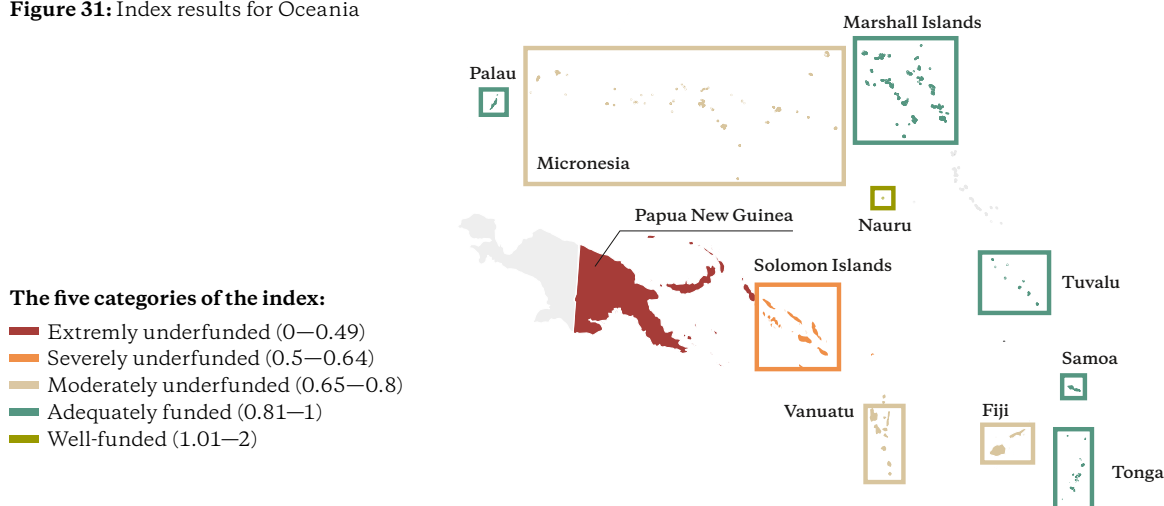
Moderately underfunded: Jamaica, Dominican Republic, Saint Kitts and Nevis, Trinidad and Tobago, Antigua and Barbuda, Saint Lucia, Cuba, Saint Vincent and the Grenadines.

Adequately funded: Barbados.

Well-funded: Grenada.

Index Results for Oceania

Figure 31: Index results for Oceania



The ranking is based on the committed adaptation funding for the countries per capita in the period 2016–2022.

The Pacific Island states are the smallest region in our comparative analysis in terms of number of states and population, and have the highest index value of 0.85. They are the only region classified as adequately financed. Compared to the previous year, this is a slight deterioration of 0.02 index points. In contrast, the significant decline in the climate risk score from 4.63 to 3.96 (medium risk) is very encouraging. However, it should be noted that the long-term risks of sea-level rise have not yet been factored into the risk calculation. If these considerable risks were taken into account, the climate risk for many Pacific Island states would increase significantly. This is particularly true for island states such as Tuvalu and the Marshall Islands, which are coral atolls lying just above sea level.

A look at the map (Figure 31) reveals that even without taking into account the risks of sea-level rise, several countries in the Pacific region are underfunded: Papua New Guinea (extremely underfunded) and the Solomon Islands (severely underfunded) in particular, but also Fiji, Vanuatu, and Micronesia are classified as underfunded in terms of climate risk.

The overall result is significantly worse when Germany's adaptation finance is considered separately. Here, the average index value for Oceania is only 0.61, which is in the severely underfunded range and thus below the average value of German adaptation finance for all countries (0.62). This repeats the poor result from the previous year. In absolute terms, German adaptation

finance for the Pacific Island states in the reporting period (2016–2022) amounted to just USD 8.9 million, or 0.05 percent of German adaptation finance. There is therefore a clear need for action here, especially since many of these countries are also declared partners in international climate policy.

The following list of countries provides information on which countries in Oceania are particularly underfunded and where the risk adequacy of German support is better.

Extremely underfunded Pacific countries
(index on a per-capita basis, sorted in ascending order by ranking in the CAFI 2025 for Germany's adaptation finance): Papua New Guinea, Vanuatu.

Severely underfunded: Solomon Islands, Nauru, Marshall Islands, Micronesia.

Moderately underfunded: Fiji, Samoa, Palau, Tonga.

Adequately funded: Tuvalu.

Well-funded: none.

Conclusions and Policy Recommendations

As already highlighted at the outset, the adaptive capacity of the countries examined has increased on average compared with the previous period. Although this did not prevent the increase in climate risk, it did mitigate it: if adaptive capacity had remained the same, the climate risk would have grown twice as much in mathematical terms. This illustrates how important it is to strengthen adaptive capacity and how justified it is to invest in it.

Climate adaptation protects against and prevents humanitarian and ecological disasters that know no borders and destabilise entire regions of the world and ultimately the planet.

Strengthening climate adaptation requires investment, which means more funding is needed. The CAFI 2025 clearly shows that it is primarily the poorest countries that bear the greatest climate risk. However, this is only partly due to greater geographical vulnerability to climate extremes. A major cause is extreme poverty, which prevents these countries from investing sufficiently in climate adaptation, combined with high social vulnerability and, in many cases, weak state institutions.

Two things need to be done: more funds must be made available for climate adaptation in accordance with the polluter pays principle, and adaptation financing must be better distributed. Better means better aligned with climate risks. The higher the risk, the greater the need for action and financing. This report does not make any statements about the absolute financing requirements, but it does use clear criteria to show where the financing priorities lie and how well the existing adaptation finance meets these priorities. The CAFI thus offers a double yardstick: for climate justice in the distribution of climate adaptation finance and, at the same time, for the efficiency of distribution: the higher the risk, the higher the financing priority.

Especially these countries need targeted support to build climate resilience. This will protect them, relieve the burden on their neighbours dealing with high numbers of climate-forced displaced people, and ultimately benefit us all securing a stable world order.

If the US pulls out of adaptation financing, if many donor countries drastically cut their contributions, if Germany cuts back on humanitarian aid, which overwhelmingly benefits people in dire need in fragile states and conflict situations and represents a lifeline for them, then this is the exact opposite of what would be both fair and objectively justified in view of the climate crisis.

Those who cut climate adaptation funding are cutting in the wrong place and fail to recognise that this will further increase climate risks, which will ultimately affect us all. Strengthening climate adaptation is therefore not only a moral obligation towards those most affected, who did not cause the problem, but also in our own interest in order to avoid climate-related conflicts and wars that could lead to further displacement and military intervention. In regard to Germany: Taking on more leadership responsibility for providing more and better adaptation financing is not only in Germany's own interest for many good reasons relating to climate, security, stability, and economic policy. In addition, Germany is now the largest donor of adaptation finance among all countries, which automatically gives it considerable weight in shaping the future course of adaptation financing. This creates influence and power, but also a great deal of responsibility.

If Germany, as the most important provider of adaptation financing, now reduces this support, it would send completely the wrong signal. Instead, funding should be increased and the growth used to achieve a more risk-adquate distribution. As shown, Germany is already better positioned in this regard than the donor community as a whole, so such a strategy would not only be logical but also credible. It is therefore likely that other donor countries would follow suit. Germany must seize this opportunity.

Regarding the recipient countries in the Global South, it must be emphasised that with Afghanistan, Chad, South Sudan, Somalia, Niger, Mali, and Yemen, seven countries are sliding further and further down the slope. All of them are characterised by a combination of high climate risks, extreme vulnerability and poverty among their populations, as well as bad governance and violence. The future of multilateralism and a rules-based order will also depend on whether it is possible to stabilise the situation in these countries, including by providing climate finance.

The three CAFI categories of well-funded, adequately funded, and moderately underfunded countries are dominated by island states. These are joined by countries with higher incomes and relatively low to medium climate risks. Regionally, Oceania, the Caribbean, and Latin America are strongly represented in these three categories. The two categories of severe and extreme underfunding are dominated by Africa and Asia, with the poorest, most fragile, and countries with the highest

Figure 32: Warning — Countries with multiple high-risk factors

Country With CAFI Position and Change if Any	Climate Adaptation Finance Index Level	Climate Risk	Debt Burden	Income	Fragility Alarm Level	Income
Afghanistan (129)	extremely underfunded	very high	critical	LIC	high alert	LDC
Chad (128)	extremely underfunded	very high	critical	LIC	high alert	LDC
South Sudan (127)	extremely underfunded	very high	critical	LIC	high alert	LDC
Somalia (126)	extremely underfunded	very high	very critical	LIC	very high alert	LDC
Niger (125)	extremely underfunded	very high	slightly critical	LIC	alert	LDC
Mali (124)	extremely underfunded	very high	slightly critical	LIC	alert	LDC
Yemen (123)	extremely underfunded	very high	very critical	LIC	very high alert	LDC
Uganda (121, -1)	extremely underfunded	high	very critical	LIC	high alert	LDC
Ethiopia (120, +1)	extremely underfunded	high	critical	LIC	high alert	LDC
Madagascar (119)	extremely underfunded	high	critical	LIC	elevated warning	LDC
Mozambique (118)	extremely underfunded	high	very critical	LIC	alert	LDC
Haiti (115, +3)	extremely underfunded	high	critical	LIC	alert	LDC
Central African Republic (110, -9)	extremely underfunded	high	critical	LIC	high alert	LDC
Sudan (105, -6)	extremely underfunded	high	critical	LIC	alert	LDC
Burundi (97, +3)	extremely underfunded	high	critical	LIC	high alert	LDC

climate risks found primarily in the group of extremely underfunded countries.

This report repeatedly points out the special responsibility of donor countries to provide more support and ensure that aid is distributed in a manner commensurate with the risks involved. However, the question also arises as to what the Global South, the G77 and China, or regional development banks, institutions, and country groupings such as the African Union or ASEAN can do to better support their most vulnerable members within the frameworks of regional cooperation, which were established for this very purpose.

Our analysis shows that the risk of underfunding increases with the number and severity of risk factors. These are by no means limited to a country's exposure to climate risks, but also include poverty, conflict risks, governance, debt, and other factors that undermine a

country's resilience. In the last two CAFI reports, we compiled a list of countries that have a combination of multiple high-risk factors, which makes it likely, according to our hypothesis, that they will slip further down the CAFI. This year, we conducted a trend analysis for these countries for the first time. This showed that underfunding has worsened for seven of the countries on last year's list, while it has remained the same for four and improved for another four countries. We continue to believe that this watch list is a useful tool for identifying countries that are particularly distressed and in need of support, and that have a serious combination of risk factors. Figure 32 shows the updated list for this year. Changes in risk factors compared to the previous year are highlighted in red or green (improvement). Due to recent developments, Myanmar has been removed from the list until further notice.

Policy Recommendations

1. The increase in adaptation capacity is an indicator that investments in climate resilience are worthwhile. However, it is not sufficient to keep pace with the rapid increase in climate risks. It is therefore urgently necessary that climate adaptation financing grows more quickly.
2. The loss of US climate adaptation finance leaves a huge gap. To quickly make up for this, the biggest donors of adaptation finance, like multilateral development banks (MDBs), Germany, France, Japan, and the EU, need to step up right away. However, other donor countries in the Global North, must also make their fair contribution. As the largest bilateral donor, Germany has a responsibility and also has the political weight to organise this process.
3. New and additional sources of finance are needed, applying the polluter pays principle, such as taxes on fossil fuel companies and the super-rich, a global solidarity levy e.g. on flights and private jets and a reform of the finance architecture involving a stronger contribution from MDBs especially by providing non-debt creating finance for adaptation.
4. The scarcer the resources available for adaptation financing, the more important it is to use them as efficiently as possible in order to achieve the greatest possible impact. Increasing the risk adequacy of the resources deployed through improved coordination and the use of distribution keys, as well as focusing particularly on high-risk countries with multiple risk drivers, can make an important contribution to this.
5. The development and implementation of regional strategies for risk-appropriate adaptation support in partnership between donor and recipient countries is required to increase adaptation capacity and prevent ever greater loss and damage. Regional institutions such as the African Union should play a much more active role in this context. The great heterogeneity within regions, as for instance Africa, must be taken into account so that the special needs of individual countries are met and a higher degree of distributive justice between them is achieved.
6. Support for climate vulnerable people in fragile contexts, as well as those affected by violent conflicts and wars, should get highest priority: They are suffering from major climate risks and face the greatest humanitarian challenges. At the same time, they suffer from the most severe and entrenched underfunding, as the CAFI 2025 shows. This calls for new, combined humanitarian, development and peacebuilding intervention approaches that take climate risks into account and are developed and implemented with the involvement of humanitarian, development and regionally based civil society organisations. A first and immediate step would be to allocate budgets for this purpose. Furthermore, donors should become more flexible in recognising partners and alternative administrative structures in fragile contexts, such as indigenous or traditional structures, and cooperate more closely with local civil society.
7. Greater gender equality in adaptation financing is another essential element, firstly to counteract gender-based discrimination in climate adaptation and secondly to make it more risk-appropriate and thus more efficient: women and particularly vulnerable groups such as LGBTQAI+ must receive special support to transform their vulnerability into resilience.
8. Apart from mitigating greenhouse gases, more adaptation financing and a more risk-appropriate distribution of this financing are the two key prerequisites for increasing climate resilience and averting climate damage. However, the aspect of risk-appropriate distribution has so far been widely neglected in political discourse. A high-level climate adaptation finance summit would be a suitable forum to change this. As the most important donor of climate adaptation finance, Germany should organise such a summit in 2026 together with Brazil, the next COP presidency, and the Climate Vulnerable Forum.

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Abbreviations

AR6	Sixth Assessment Report of the IPCC
ASEAN	Association of Southeast Asian Nations
AU	African Union
BMZ	Federal Ministry for Economic Cooperation and Development
CAFI	Climate Adaptation Finance Index
CBD	UN Convention on Biological Diversity
COP	Conference of the Parties of the United Nations Framework Convention on Climate Change
DRMKC	EU Disaster Risk Management Knowledge Centre
FFP	Fund for Peace
GAP	Gender Action Plan (of the UNFCCC)
GCF	Green Climate Fund
IASC	Inter-Agency Standing Committee Reference Group on Risk, Early Warning and Preparedness
IPCC	Intergovernmental Panel on Climate Change
HIC	High Income Country
LDC	Least Developed Country
LIC	Low Income Country
LMIC	Lower-middle Income Country
NAP	National Adaptation Plan
NCQG	New collective quantified goal (for climate finance)
NGOs	Non-governmental organisations
SIDS	Small Island Developing States
OECD-DAC	Development Assistance Committee of the Organisation for Economic Cooperation and Development
UMIC	Upper-middle Income Country
UNCCD	United Nations Convention to Combat Desertification
UNEP	United Nations Environmental Program
UNFCCC	United Nations Framework Convention on Climate
USAID	U.S. Agency for International Development

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