



Climate
Resilience
Alliance

IMPACT BRIEF 2025 ZURICH CLIMATE RESILIENCE ALLIANCE

CONCERN
worldwide

Programme Overview:

The Zurich Climate Resilience Alliance (ZCRA)* is a multi-sectoral partnership focusing on finding practical ways to help both rural and urban communities around the world, strengthen their resilience to climate hazards.

Concern's ZCRA programme builds resilience through three connected elements:

- **Measuring and understanding resilience** – using the Climate Resilience Measurement for Communities (CRMC) approach to identify risks, prioritise action and track progress over time.
- **Implementing solutions and promoting good practice** – supporting community-led interventions such as early warning, early action, nature-based adaptation, and climate-resilient livelihoods.
- **Influencing policy and driving systems change** – using evidence to improve policies, planning and investment, and strengthen the underlying systems, decision-making and relationships that shape resilience outcomes.

2025 Summary:

In 2025, Concern Worldwide advanced implementation of Phase III (2024-2027) across Bangladesh, Kenya, Malawi and Pakistan. Countries progressed community-led assessments, system change analysis and began or prepared interventions. This was supported through strong coordination on knowledge, learning and communications.

This integrated approach contributed to tangible systems-level progress, including:

- **Increased local financing for disaster risk reduction in Kenya**
- **Scale up of community-managed disaster financing in Malawi through additional co-funding**
- **Stronger local governance support and allocations for preparedness actions in Bangladesh**
- **Foundational work in Pakistan to inform future early warning and preparedness systems**

Locations: Bangladesh, Kenya, Malawi and Pakistan

Participants: 428,764 (direct)

Funding: 7,162,690 CHF (Phase III: 2024–2027)

Donors: Z Zurich Foundation & Zurich Insurance Group

ZCRA Partners: International Federation of Red Cross and Red Crescent Societies (IFRC), the International Institute for Applied Systems Analysis (IIASA), the Institute for Social and Environmental Transition (ISET-International), London School of Economics (LSE), Mercy Corps, Plan International and Practical Action.



*Odole Community, Tana River, Kenya. October 2025.
Photo: Charlotte Woellwarth, Concern Worldwide.*

ZCRA objectives:

1. Enhance and increase the resilience of urban and rural communities to climate hazards.
2. Promote the widespread adoption of good climate resilience practices.
3. Increase the funding available for communities to improve their climate resilience.
4. Improve the policy environment for building community resilience to climate hazards.

*Formerly known as the Zurich Flood Resilience Alliance (ZFRA)

PHASE III (2024–2035) OBJECTIVES

Kenya

- Institutionalised and well-coordinated DRM systems at county level
- Increased and sustained financing for flood resilience
- Widespread use of inclusive early warning systems and preparedness
- Communities sustainably adopting climate adaptation and resilience practices

Pakistan

- Inclusive, last-mile early warning systems widely used for floods and heatwaves
- Nature-based solutions and climate-resilient livelihoods adopted at scale
- Institutionalised disaster risk management systems at community and district levels
- Policy, planning and financing systems strengthened to support climate resilience

Bangladesh

- Sustained and institutionalised financing at local level for disaster risk management and climate adaptation
- Multi-hazard early warning systems for floods and heatwaves driving anticipatory action
- Nature-based solutions embedded in policy, planning and financing

Malawi

- Communities sustainably adopting adaptation practices, including nature-based solutions and resilient livelihoods
- Functional and accountable DRM systems at community and district levels
- Established and scaled community-led disaster financing mechanisms
- Effective early warning systems enabling timely preparedness and response

At a glance: Key results for 2025

The world's poorest are most vulnerable to the effects of climate change. As natural disasters increase in frequency and severity, people must adapt to survive. In 2025, the first full year of Phase III implementation, Concern Worldwide supported communities across four countries to strengthen their resilience to climate hazards through locally led action and systems-level change.

A total of 626,274 people across 118 communities¹ benefited from improved resilience through a variety of interventions.

These results were achieved through:

- **Community-led resilience measurement and planning**
- **Strengthened early warning and early action systems**
- **Adaptation and disaster preparedness allocations and strengthened governance structures**
- **Nature-based adaptation and resilience interventions**
- **Climate-resilient livelihoods to protect and diversify household income**



*Floating Bamboo Bridge.
Photo: Moshir Rahman, Concern Worldwide.*

1. Note that these numbers reflect the first two years of Phase III

What is CRMC?

The Climate Resilience Measurement for Communities (CRMC) is ZCRA's approach to understanding and strengthening resilience through a structured, community-led measurement and planning cycle. It combines local perspectives and data to assess resilience capacities and gaps across key dimensions (e.g. risk knowledge, assets and services, governance and social capital) and then supports communities and local authorities to use the findings to priorities, design and track resilience building over time).

What is CRF?

A Community Resilience Fund (CRF) is a locally managed financing mechanism that enables communities to mobilise, hold and allocate funds for disaster preparedness and small-scale risk reduction before shocks occur. Under ZCRA, CRFs are established with agreed governance rules and transparency measures (e.g. committees, record-keeping and community oversight) so communities can prioritise and co-finance practical actions, such as clearing drainage, reinforcing small flood protections, or supporting early actions triggered by warnings, while also creating an entry point to influence wider local and national systems for preparedness financing.

What is Early Warning and Early Action?

Early warning and early action (also anticipatory action or forecast-based action) refers to the steps and actions taken by individuals, households, communities in advance of a (climate) hazard event, aiming at averting or minimizing negative impacts, informed by early warnings or forecasting. Our work focuses on making EWEA accessible, inclusive and people-centered to ensure critical information and advisory reach and allow at-risk communities to act in time.

From Community Action to Systems Change in Bangladesh

Concern Worldwide is working in Gaibandha, Lalmonirhat, Kurigram and Jamalpur districts to strengthen the resilience of targeted communities while driving wider systems change. The programme focuses on increasing funding for flood preparedness and improving the implementation of relevant policies. Using the CRMC tool, Concern supports communities to identify flood and heat risks and to design and implement priority actions through jointly developed Community Action Plans.

In Bangladesh, the ZCRA programme strengthens locally led disaster governance and preparedness funding while improving last-mile early warning for floods and emerging risks such as extreme heat. In 2025, previously inactive Union Disaster Management Committees (UDMCs) became functional, more inclusive, meeting regularly, updating risk-informed action plans, and integrating Disaster Risk Management (DRM) priorities into local level planning and budgeting. All 10 Union Parishads in the programme areas allocated funds for disaster preparedness for the 2025–2026 fiscal year, increasing total allocations from BDT 23.0 million to BDT 28.2 million (a 22% increase). UDMCs also mobilised community contributions for preventive works, signalling a shift from reactive response toward more proactive, accountable local financing.

Collaboration with national agencies also enabled increased localised flood forecasting and earlier dissemination of warnings (48–72 hours) through multiple channels, reaching thousands of households and generating spillover benefits beyond project communities. Together, these advances point to an emerging systems shift toward better coordinated, better funded, and more community-linked preparedness and early action.

“Before, women like us were not part of UDMC meetings. Now, we are invited to share our needs like raising homestead plinths or ensuring safe water during floods. Having a preparedness budget means our priorities are heard and supported. It gives us a sense of security and inclusion.”

Mabiya Begum, Community Member – Patikpara Union, Hatibandha Upazila



A community volunteer disseminates early warning messages in the community using a megaphone.. Photo: Saikat Mojumder.



Community members in Shaheed Benazirabad work together to map their village during a ZCRA scoping study. The exercise encourages local participation in identifying climate-related risks and planning resilience measures. Photo: Arif Shad/Concern Worldwide.

Laying the Foundations for Locally Led Early Warning and Preparedness in Pakistan

The Himalayan glaciers, an essential water source for millions, are retreating rapidly, while erratic weather patterns have become increasingly severe. In 2010, unprecedented monsoon rains triggered catastrophic flooding in Pakistan, affecting over 20 million people and causing billions of dollars in damage. In 2022, the country experienced its worst floods on record, with more than 33 million people directly impacted and economic losses exceeding USD 10 billion. These events are not isolated: floods, droughts, and heatwaves have become recurring and compounding risks for communities across Pakistan.

Under ZCRA, Concern Worldwide is working closely with communities in Shaheed Benazir Abad and Matiari districts in Sindh province to develop locally led, people-centred early warning systems and strengthen real-time disaster preparedness for flooding and extreme heat.

In March 2025, the ZCRA programme in Pakistan moved from setup to implementation planning. During the year, the team advanced CRMC scoping and baseline (T0) data collection across selected community sites and strengthened relationships with key government stakeholders to support future systems change.

The CRMC process was highly participatory and community-led, enabling communities to understand their climate risks, take ownership of data, and identify locally relevant solutions, laying strong foundations for sustainable early warning and preparedness systems.

Engagement on climate risks, including heatwave priorities, also helped position the programme for policy-relevant learning and communications. While direct community interventions were limited in 2025 due to the delayed start, the year laid critical foundations for evidence-led programming and influencing in Sindh, with intervention design and rollout planned following completion of the CRMC cycle in early 2026.

“I am a widow, a cotton picker and the only bread winner for my family. These days the heat is unbearable for us. When there is extreme heat there is no water, so I get headaches. If we have alternative livelihood then we could earn livelihood at home and protect ourselves from extreme temperatures. No one informs us about any early warning regarding heatwave or rains; we use traditional methods of prediction for example when tree leaves start curving mean there is hot weather and in similar way for rain. Any training on preparedness or early warning will be helpful.”

MS Nasreen, Community Member, Sanghar District

Strengthening County-Led Flood Resilience in Kenya

Concern Worldwide works in partnership with 15 communities along the Tana River to prevent and reduce flood impacts and to strengthen preparedness in a changing climate, drawing on local knowledge, materials and practices. These riverine communities face recurrent flooding linked to their proximity to the river and reliance on climate-sensitive livelihoods, including livestock rearing, subsistence and cash crop farming. As floods become more frequent and severe, families struggle to recover from repeated losses.

In Kenya in 2025, the ZCRA focused on strengthening county-led DRM and EWS systems in Tana River through improved planning, increased budget allocations and more actionable early warning. Concern supported the county government to develop and align key disaster risk management instruments including the DRM Strategic Plan (2025–2030), regulations and policy, clarifying roles across technical departments and community structures and improving coordination during flood alerts. Evidence generated through CRMC and budget analysis was used to engage County Assembly Members, contributing to an increase in the county budget allocation from 2% to 3% (approximately 70 million Kenyan Shillings) for the 2025/26 financial year. Funds were earmarked for flood resilience measures such as protective infrastructure, drainage rehabilitation and early warning.

We trained the community advocacy champions and then they engaged in the public participation themselves, embedding locally identified projects. This helped ensure that locally identified flood resilience priorities were reflected in county planning and budgeting, laying the foundations for sustained, longer-term systems change.

“Before, decisions about our community were made without our input, and our needs were often overlooked. Today, as Advocacy Champions, we are part of the process, our voices are heard, and we can influence the plans and budgets that affect our community. We speak for our people, follow up on commitments, and ensure our priorities are included. This has given us a sense of ownership and hope for a more resilient future.”

Adam Wario (Advocacy Champion) Odole Community



A new bridge under construction at Handaraku, as a result of community-led advocacy efforts. Photo: Charlotte Woellwarth/Concern Worldwide.

Community-Led Actions Save Lives in Malawi

Since 2021, Concern Worldwide has been working with communities highly vulnerable to floods and food insecurity along the Lower Shire River in Nsanje District, expanding the programme in 2024 to Chikwawa District and the city of Lilongwe. At community level, Concern has supported the implementation of action plans that combine naturebased flood management solutions, early warning systems, flood-resilient housing and climate-adaptive livelihood initiatives. The programme has also contributed to national-level change through advocacy supporting the enactment of Malawi's Disaster Risk Management Bill.



A flood wall built by community members under the ZCRA which will help protect the local school from flooding. The school currently has over 2,000 primary school students.

Photo: Aimée Vaughan/Concern Worldwide.

In Malawi, the ZCRA programme advanced systems change by operationalising CRFs as a locally led financing mechanism for preparedness and resilience. In 2025, Concern finalised pilot CRFs in 3 Nsanje communities and initiated or operationalised CRFs across additional communities in Nsanje, Chikwawa and Lilongwe, alongside governance and financial literacy training to support transparent, community-managed investment in practical risk-reduction actions. Evidence from the pilots informed national-level influencing and a policy brief on scaling CRFs, with the approach subsequently expanded through a FCDO-funded humanitarian project. At the same time, early warning coverage and readiness were strengthened through multichannel dissemination and simulation drills with government counterparts, supporting a shift toward more proactive, decentralised disaster risk management.

“This robust wall, constructed as part of our CRF project, serves as a vital shield, safeguarding our villages against the rising water levels of the Lalanje River during the current rainy season. Beyond mitigating erosion along the riverbanks, the wall symbolizes our collective determination to fortify our community’s resilience in the face of natural challenges.”

Mr Enoch, Mbenje Taskforce Chairperson

Concern’s programmes in each country vary depending on the context but they all share common elements. During 2025, Concern shared learning and knowledge from the ZCRA programme on the [Knowledge Hub](#)

CONCERN
worldwide

