In Paris leaders from across the globe are seeking a legally binding agreement on climate change. The implications for those at the BOP are huge. As temperatures rise The World Bank predicts that 100-400 million more people could face hunger, 1 to 2 billion may no longer have enough water to meet their needs. In any successful strategy, business will have a critical role to play.

This month we asked inclusive businesses, practitioners and multilateral organisations- what can businesses do to combat the climate change threat to BOP livelihoods, developing economies and business supply chains, while safeguarding the planet?

Our series is introduced by Christian Pirzer (endeva), explaining three ways that Businesses Can Increase Climate Resilience of BOP Communities, sharing examples of businesses that reduce exposure or sensitivity to hazard and boost adaptive capacity.

**Climate risk insurance**

- The increasing availability of mobile technology and new business methods are starting to make climate risk insurance affordable for smallholder farmers. Some reports saying that it can increase income by 16%, [Christian looks at the risks, and rewards, of this growing market](#).

- Index-based insurance links pay-outs to verifiable data, such as rainfall, not farmers’ actual losses. [Is it the silver bullet that will allow smallholder insurance to finally take-off?](#) Marius Erhlinspiel explores.

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**TOOLS FOR BUSINESS**

The Climate Change Strategy Development Framework created by the Business Innovation Facility, provides a simple step-by-step process to assist businesses to develop a high-level climate change strategy.
Supporting sustainable and inclusive supply chains

- **Reducing farmers’ sensitivity to natural hazards** can be done with low-cost technology and processes specific to the BOP. Jain Irrigation systems in India is just one example.

- What are **the best and worst actions business can take to tackle climate threats?** Anais Mangin describes through examples.

- You know you need to adapt to climate change in order to secure your cotton, coffee, cocoa or fruit supplies, but what can this mean in practice? Martha Djourdjin looks at **options for businesses from premium pricing to adaptation projects.**

- **Certification, partners and engaging your customers with producers,** Three ways identified by entrepreneurs at a workshop hosted by endeva to create fully sustainable and inclusive value chains.

**SMEs**

Are SMEs getting the voice and support that they need in climate action?

- Carolin Ehrensperger argues that **SME voices need to be heard at COP21** as “Creative disruption tends to come from start-ups rather than incumbents”.
- Bell argues that MSEs lack the resources to tackle the climate challenges they face and need **support to ensure their economic future.**

- A **mission to replace 1,000 tonnes of plastic and Styrofoam plates** with disposable dinnerware made from acreca nut palm leaf. Hear about Tambul Leaf Plates’ journey in their own words.

- What can a lease-to-buy solar lamp company in Uganda and a rural mini-grids system in India learn from each other? The Climate, Development and Knowledge Network **connected them to find out.**

**Tourism**

- With the global tourism industry accounting for over 9% of global GDP, how is it possible to work with local communities to increase the success of natural conservation and adaptation measures while also **benefiting both people and planet?**
MORE NEWS AND EVENTS ON THE HUB

- **EDITORS CHOICE:** In the last 15 years, The Shell Foundation have deployed $207 million towards delivering development solutions. What has changed, what is happening, and how much more is needed to achieve scale? [Caroline Ashley reviews the evidence from their latest report ‘Enterprise Solutions for 2030’](#).

- **CONNECT TO GROW:** shares an example of [how south-south partnership](#) can support the Cassava industry in Africa and India. They have developed a resource on the [significant enhancements that have been achieved across the Cassava value chain](#) over the last few decades in India. To benefit from the enterprise match making initiative between [Indian, South Asian and African enterprises register here](#).

- How does a small start-up in rural Bangladesh become an inclusive business? [The story of a man, a business and a community in need of health services, education and jobs](#).

- What is ‘frugal innovation’ and how can policies and interventions that support these ‘bottom-up’ ideas help to improve outcomes for the BoP in India and Africa? [Irmgard Jansen interviews Professor Saradindu Bhaduri](#).

- How do you sell a clean cook stove to be used by and to benefit women in rural India, when husbands control household spending? [Greenway Grameen's steep learning curve to profitability](https://inclusivebusinesshub.org/community/).

- DCED have released ten new case studies on how to measure the results of private sector development programmes. [Access them here](https://inclusivebusinesshub.org/community/). To learn more about the DCED Standard for Results Measurement register for the [Global Seminar on 14-16 March 2016 in Bangkok](https://inclusivebusinesshub.org/community/).

UPCOMING WEBINARS

**Overcoming external constraints to scale in inclusive business** Thursday December 10  

**We are beginning to learn what works for smallholders and agri-business** Monday December 14  
Evidence-based discussion with Hystra and the Africa Enterprise Challenge Fund. Hosted by the Hub.

*Our monthly series only go to those who have signed up as members on the Hub. Pass this on to others and encourage them to [sign up here for free](https://inclusivebusinesshub.org/community/).*

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