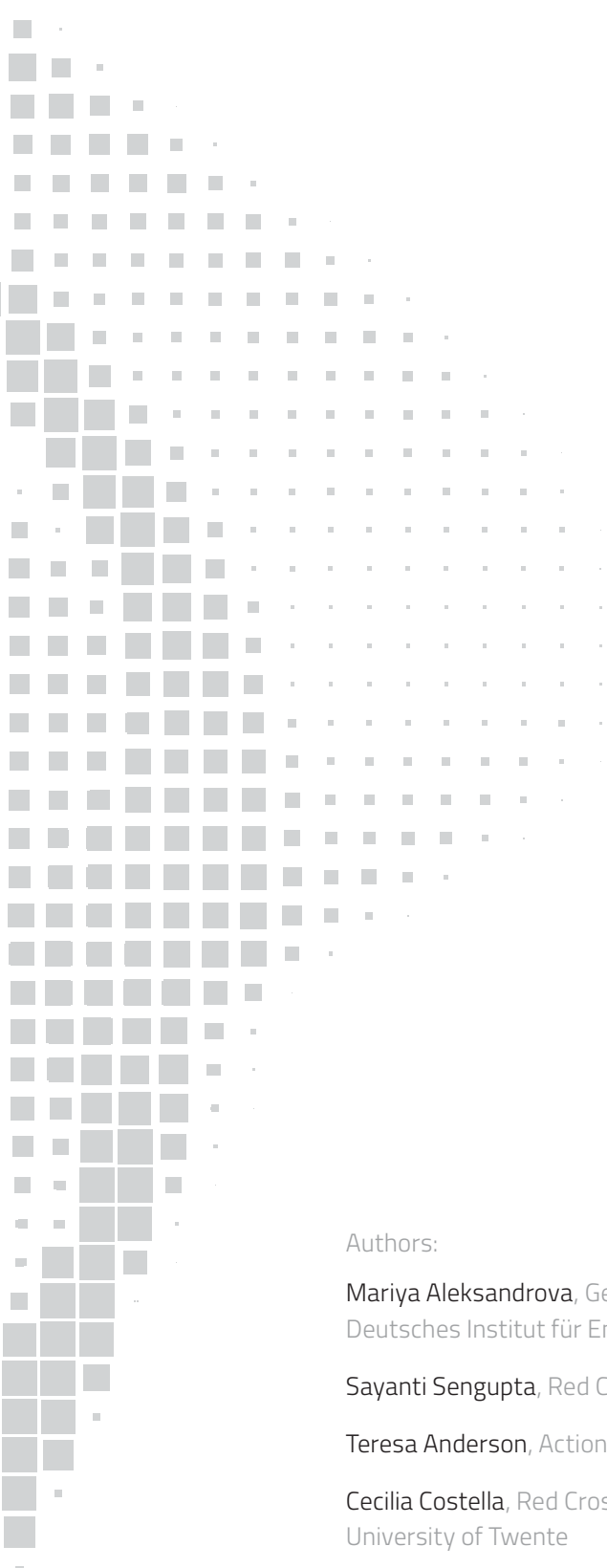


A photograph of a woman and a young child. The woman is wearing a colorful headscarf with purple, green, and orange patterns. She has a serious expression. The child is wearing a yellow t-shirt with 'HERZ AN HERZ' and a logo, and green shorts. The child is holding a pink toothbrush. They are standing in front of a tent with a blue and orange canopy. The background is slightly blurred.

Social protection for climate-induced loss and damage:

Priority areas for
increasing capacity
and investment in
developing countries



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1. Introduction

The Technical Expert Group on Comprehensive Risk Management (TEG-CRM) – established in 2019 under the Warsaw International Mechanism for Loss and Damage associated with Climate Change Impacts (WIM) – developed its Plan of Action (PoA)¹ as an essential element of a five-year rolling workplan of the Executive Committee of the WIM². The PoA supports the implementation of activities under strategic workstream (c) on enhanced cooperation and facilitation in relation to comprehensive risk management approaches. Both workplans acknowledge social protection as a distinct risk management instrument.

This briefing paper supports the implementation of the TEG-CRM PoA and the workplan of the Executive Committee of the WIM. It also contributes to the following activities:

- Activity 2c: Paper(s) with priority areas for increasing capacity and investment.
- Activity 2d: Information on tools and instruments addressing the limits of current comprehensive risk management approaches, and actions to facilitate transformational approaches.

Against this background, the objectives of this paper are to highlight policy gaps on using social protection to support loss and damage action (at the national level), and to define key capacity-building needs in developing countries. The brief further seeks to: i) recommend priorities for strengthening national social protection systems with the view to minimizing, averting and addressing residual loss and damage associated with climate extremes and slow onset changes; and ii) inform the future work on social protection by the TEG-CRM and, more broadly, that of the thematic expert groups³ established under the WIM.

1 Available at: https://unfccc.int/sites/default/files/resource/TEG-CRM%20Plan%20of%20Action_Approved%20version.pdf

2 Available at: <https://unfccc.int/sites/default/files/resource/docs/2017/sb/eng/01a01e.pdf>

3 These are: Expert Group on Slow Onset Events; Expert Group on Non-Economic Losses; Technical Expert Group on Comprehensive Risk Management; Task Force on Displacement; Expert Group on Action and Support.























German-supported
forecast-based financing in
Bogra, Bangladesh, cash
distribution pilots during
2016 monsoon flood
Photo: Olaf Neussner/
German Red Cross

2. Social protection systems and climate risk

The International Labour Organization (ILO) defines social protection as a “set of policies and programmes designed to reduce and prevent poverty and vulnerability throughout the life cycle” (ILO, 2017). Various types of social protection instruments are used to offer protection to people in the face of life-cycle risks that might lead to poverty and social inequality (see Table 1).

Social protection or social security provisions can be either contributory or non-contributory. Contributory schemes are determined by payments made towards them by beneficiaries (and possibly their employers). These may grant access to healthcare and other social services (e.g., long-term care) or pay periodic cash benefits throughout the specific contingency covered (e.g., old age, unemployment, employment injury, maternity/paternity, sickness, etc.). Non-contributory schemes can be universal or categorical and can include a range of provisions, from tax financed universal healthcare or pensions to income support, cash transfers or guaranteed work.

Table 1: Social protection instruments, adapted from O'Brien *et al.*, 2018

Social protection			
Non-contributory		Contributory	
Social assistance Social transfers  conditional or unconditional cash/in-kind transfers for vulnerable groups (elderly, people with disabilities, orphans, unemployed)  School feeding programmes Public work programmes  Food for work  Cash for work Fee waivers Subsidies	Social care/services  Universal healthcare services  Counselling services  Care services  Social housing  Social shelters	Social insurances Insurance for life cycle risks*  Old age  Unemployment  Maternity/paternity  Disability Health insurance Climate risk insurance	Labour market policies Active labour market policies  Job search assistance  Job training  Work sharing Passive labour market policies  Sick leave  Injury compensation  Minimum wage  Safety regulations

Strengthening national social protection systems is a central global policy goal to ending poverty and enhancing human capital. Social protection's poverty reduction role is enshrined within the first of the seventeen United Nations Sustainable Development Goals (SDG1.3), which states the need to "implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable". Going beyond Goal 1, social protection can have a multiplier effect as it contributes to all the other SDGs by enhancing human capital and increasing the access of marginalized groups. In particular, social protection can support the green SDGs (SDG12: Ensure sustainable consumption and production patterns; SDG 13: Take urgent action to combat climate change and its impacts; SDG14: Conserve and sustainably use the oceans, seas and marine resources for sustainable development; SDG15: Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss). It can achieve this by helping to manage environmental risks that are likely to increase due to climate change (Schüring & Loewe, 2021).

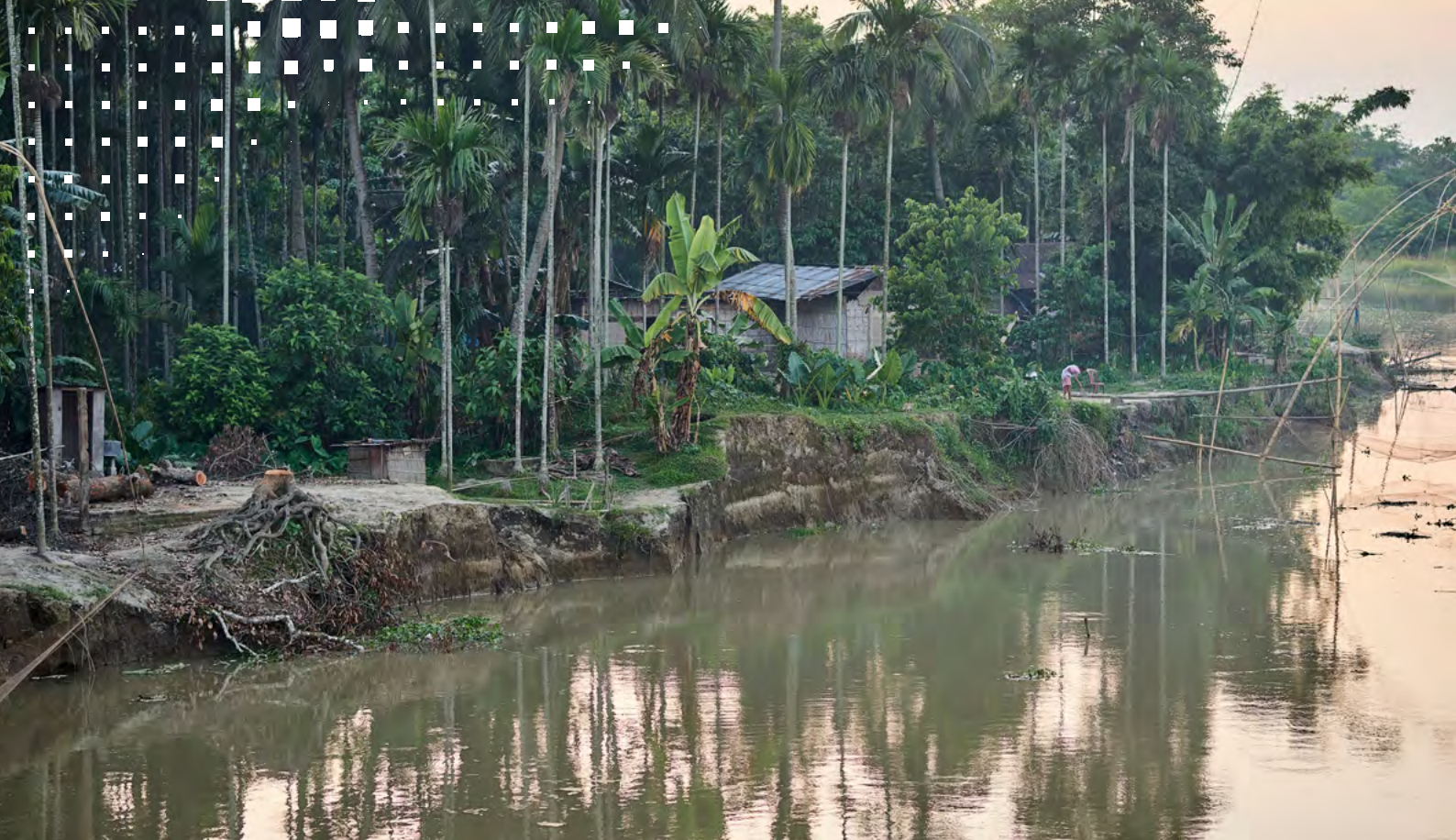
Many countries and leading international organizations work towards establishing national social protection systems that provide equitable access to social protection (i.e., universal social protection coverage).

The Global Partnership for Universal Social Protection to Achieve the Sustainable Development Goals (USP 2030) – a joint initiative of the World Bank and ILO – defines the core principles of universal social protection to guide and engender action. Non-contributory social protection is also a legal obligation under international human rights law. The right to social security is articulated most prominently in Article 9 of the International Covenant on Economic, Social and Cultural Rights as well as in Article 11 of the Convention on the Elimination of All Forms of Discrimination against Women; while Article 25 of the 1948 Universal Declaration of Human Rights establishes the right to an adequate standard of living.

Social protection coverage remains low, especially in low- and middle-income countries. As of 2020, only 46.9 per cent of the global population were effectively covered by at least one social protection benefit, with less than 17.4 per cent of the population covered in Africa (ILOSTAT, 2021). Coverage rates for children, people with disabilities and unemployed workers are among the lowest in the world and can be attributed to the fact that, on average, countries spend less than 11 per cent of gross domestic product (GDP) on social protection (ILOSTAT, 2021).

Following recovery after the global economic crisis of 2008, underinvestment in social protection and fiscal measures have resulted in growing inequities and inadequacy of benefits (ILO, 2017). Significant underinvestment is seen in Africa, the Arab states and Asia, resulting in gaps in coverage and comprehensiveness (ILO, 2021). Increasing informal labour relations and flexible employment contracts have also given rise to a growing sense of uncertainty, due to dwindling contributory sources and tax revenues (Schüring & Loewe, 2021).

Social protection has emerged as a key policy domain for responding to the socio-economic impacts of the COVID-19 crisis. Many governments (temporarily) expanded their social protection programmes by modifying existing programmes (vertical expansion), enrolling additional beneficiaries in established schemes (horizontal expansion), or introducing new social protection programmes (Aleksandrova, Malerba & Strupat, 2021). Lessons learned from these interventions can help advance understanding on whether and how social protection can effectively address large-scale crises with widespread socio-economic losses and thereby improve resilience and response to covariate shocks⁴ in future.



Morigaon, Assam, India.
Soil erosion caused by
the floods at Gerua in
Morigaon district, Assam
in September 2020.
(Photo: Indian Red Cross
Society)

Climate-related extremes and slow onset changes are a growing challenge for national social protection systems and for achieving SDG1.3. The Sixth Assessment Report of the Intergovernmental Panel on Climate Change (IPCC), *Climate Change 2021: The Physical Science Basis*, highlights the compelling need to step-up adaptation and mitigation efforts, while increasing anticipation and preparedness for adverse outcomes in the near future (IPCC, 2021). The impacts of climate change disproportionately affect low- and middle-income countries, which generally have weak social protection mechanisms. The physical effects of climate change in these contexts not only challenge poverty reduction interventions, but create new risks not covered by existing programmes and put more people in need of temporary or permanent social assistance (Aleksandrova, 2021; Aleksandrova & Costella, 2021; Costella *et al.*, 2021). For instance, slow onset changes such as desertification, sea-level rise and loss of biodiversity increase the risk of economic losses (e.g., loss of jobs or income generating opportunities owing to the deterioration of natural resources) and non-economic, intangible impacts (e.g., effects on human health, conflicts over the use of scarce natural resources, distress migration, and loss of social cohesion) (Aleksandrova & Costella 2021). Yet, to date, social protection systems are not adapted to respond to these growing climate challenges (Aleksandrova 2019; Aleksandrova & Costella 2021, Costella *et al.*, 2021).

Various approaches for linking climate risk with social protection have been used in practice, which are highly relevant to addressing loss and damage.

These include Adaptive Social Protection (ASP) (Davies *et al.*, 2008), Climate-responsive Social Protection (Kuriakose *et al.*, 2013), Shock-responsive Social Protection (O'Brien *et al.*, 2018) and Forecast-based approaches to social protection (Costella *et al.*, 2018.). Common features include approaches that link poverty reduction with disaster risk reduction, climate change adaptation, and long-term socio-economic resilience. For example, a forecast-based action and shock-responsive social protection project in Nepal – funded by the European Commission Humanitarian Aid Office (ECHO) – is increasingly attempting to identify design tweaks for the social security allowance scheme. The aim is to improve the shock responsiveness of the system to floods, extreme temperature and other hazards. Non-traditional social protection instruments, such as climate risk insurance, where state governments pay premiums for insurance policies that provide coverage and support to individuals or households when a disaster occurs, have also been proposed. However, concerns exist about the sources and amounts of funding that are available for governments to cover the cost of such premium payments at scale as well as other response measures, especially by countries least responsible for historic polluting emissions (ActionAid, 2019).

Overall, approaches that link social protection with climate risk management have some limitations including a narrow focus on ecological resilience and slow onset climate impacts; weak integration with broader global and national agendas on the environment and sustainable development (e.g., no explicit link to the WIM agenda on loss and damage and slow onset changes); and are applied mostly at the programme or sector level (e.g., agriculture) and rarely linked to national climate change strategies (Aleksandrova & Costella 2021). To date, there has been limited focus on how social protection approaches can help to address mounting environmental and socio-economic challenges arising both from climate change and from some of the climate change mitigation and adaptation measures that are needed (Costella *et al.*, 2021).




Photo by Joel Barwick
on Unsplash

3. Social protection: Why is it an important policy area in the context of loss and damage?

Comprehensive risk management approaches to loss and damage, discussed under the WIM, distinguish social protection as an important risk retention measure but are predominantly focused on social assistance (or safety net) programmes in relation to climate extremes and disasters (Aleksandrova, 2019; Aleksandrova & Costella, 2021). However, social protection should not be considered only as a disaster risk management instrument but as a system that has the potential to help *minimize, avert, and address residual loss and damage* in vulnerable developing states.

- 1. Reducing socio-economic vulnerability and increasing the resilience of the poor and most vulnerable stands at the centre of social protection programmes as well as loss and damage interventions** (Aleksandrova & Costella, 2021). Cash-for-work or public works programmes tailored to meet the specific needs of communities can **minimize** the impacts of hazards. For instance, community infrastructure such as rainwater harvesting ponds, built as part of cash-for-work programmes like the Productive Safety Net Programme (PSNP) in Ethiopia, in advance of a drought season, can help to increase water storage. Such programmes minimise the economic/agricultural losses of drought-vulnerable groups like farmers (Kloos and Legesse, 2010).

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2. **Social protection measures link to multiple sectors like agriculture, food security and rural development, housing, education and employment, environment, and health among others, enhancing their potential to address both economic and non-economic losses** (Aleksandrova & Costella, 2021). Social protection schemes that embed forecast information for scaling-up prior to shocks have the potential to **avert** loss and damage to a significant extent. For example, the Hunger Safety Net Programme (HSNP) in Kenya is an example of an unconditional cash transfer programme, which scales up in advance to provide emergency cash transfers to vulnerable groups when faced with the possibility of imminent drought or floods (NDMA, 2016).
 3. **Emerging adaptive social protection approaches include an array of strategies aimed at strengthening the coping and adaptive capacities of recipients** (Davies *et al.*, 2008). Furthermore, portable social protection schemes⁵ – an emerging area of policymaking – can be particularly relevant for **addressing residual loss and damage**; for instance, non-economic losses like loss of life, degraded health, losses induced by migration.
 4. **Social protection can help to deliver the progressive realization of economic, social and cultural rights and address intersecting inequalities worsened by climate change.** Extreme weather events, such as droughts and floods, affect communities disproportionately, having a greater impact on the poor and most vulnerable – 70 per cent of the world's poor are women (IUCN, 2015). Social protection can make a substantial contribution to the empowerment of women and enhancing women's income security (ILO, 2013), while also tackling the root causes of societal inequalities and marginalization (Chopra, 2019).

In addition, social protection systems have an important role to play in protecting displaced groups and migrants. For instance, the ILO project on *“Extending social protection access and portability of benefits to migrant workers and their families in selected RECs in Africa”* aims to extend social protection to migrant workers in both the formal and informal sectors. The project's objective is to strengthen the capacities of Regional Economic Communities (RECs) to support and improve the implementation of regional frameworks for the extension of social protection coverage to migrant workers and their families (ILO, 2018).

5 The **portability of social security benefits** is the ability of workers to preserve, maintain and transfer acquired social security rights as well as social security rights in the process of being acquired from one private, occupational or public social security scheme to another (Cruz, 2004)



Gender-responsive social protection

Women's unpaid work can increase while unequal gender relations can become more entrenched due to climate change. For instance, the traditional tasks of women like collecting water and sourcing fuel for heating and cooking are becoming more difficult with climate change impacts (IUCN, 2015). Social protection programmes can address such gender-based inequalities, e.g., through

schemes for providing maternity/unemployment benefits in response to women's unpaid care work or their disproportionate participation in the informal work sectors (Arza, 2015). Importantly, gender-responsive social protection systems ensure that those facing marginalization can genuinely participate in designing, implementing and monitoring responsive social protection programmes.

Hawo Holale (photo foreground) and Hawo Racho have to perform every two days, carrying their haul back to their village, Gafarsa, about four kilometres away in yellow 20-litre containers. This has to meet all their families' needs: drinking for animals and people alike, cooking, washing. Photo: Denis Onyodi/KRCS

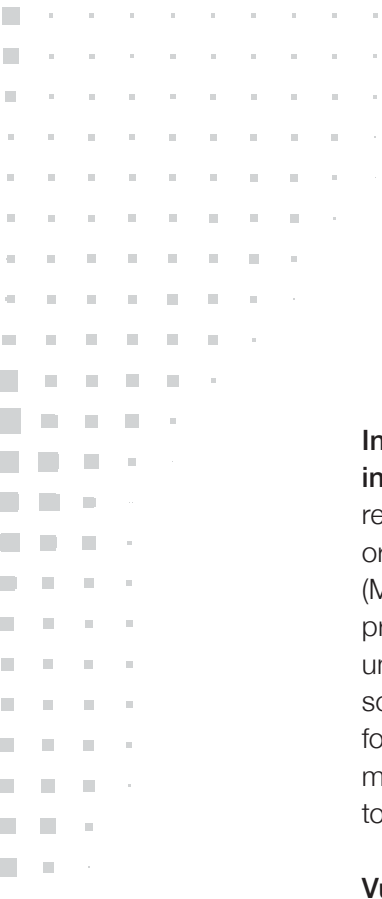
5. **Social protection can be integrated with environmental protection and restoration action, which is central to minimizing and averting loss and damage from slow onset climate impacts in the long-term** (Aleksandrova & Costella, 2021). Environmental protection and restoration programmes are increasingly being linked with social protection schemes. These include public work programmes such as tree planting; conditional cash transfers for the sustainable use of a community's natural resources; or the development of skills to help people move from natural resource-dependent livelihoods affected by climate change to alternative income opportunities.
6. **Social protection can play a role in minimizing, averting and addressing residual socio economic loss and damage arising from the implementation of measures to mitigate or adapt to climate change** (Costella *et al.*, 2021). Some climate change mitigation and adaptation policies may have negative social and economic impacts in the short- to medium-term; for instance, by affecting workers in high carbon-emitting sectors (UNFCCC, 2016) or households in lower income deciles that spend proportionally more on carbon-intensive goods (Malerba, 2021). Social protection can be applied to compensate for losses caused by these measures or to make necessary measures fairer and, thus, more acceptable.



Facilitated by the Climate Centre in collaboration with the Engagement Lab at Emerson College, the workshop aimed to lay the foundations for creating a new game that will help children to both learn about hand-washing with soap and take meaningful action to reduce the risk of diseases.
(Photo: Wade Kimbrough/Climate Centre)

4. Opportunities and challenges for strengthening national social protection systems in the context of loss and damage action

National climate strategies formulated in the Nationally Determined Contributions (NDC) submitted by governments have so far established **weak linkages between social protection-related goals** like *no poverty* (SDG1) and *reduced inequality* (SDG10) (Aleksandrova 2021). However, social protection programmes are becoming an important government tool in many low- and middle-income countries that are in the process of strengthening different system components, such as increasing coverage, improving social and poverty registries, and refining targeting and delivery approaches. These factors create opportunities for integrating climate risk (including loss and damage considerations) into social protection policy as well as institutional frameworks and decision-making mechanisms (Aleksandrova, 2019; Aleksandrova & Costella, 2021).



In countries where social protection systems are non-existent or weak, informal social security networks play an important role. Families and relatives, religious or community-based organizations, and non-governmental organizations assist vulnerable groups by providing informal social protection (Mumtaz, 2021). In these contexts, recognizing the role of informal social protection support in addressing shocks is an important element in understanding the aggregate benefits. As countries move towards more mature social protection systems, with increased GDP expenditure on different schemes, formal social protection approaches will assume an even more crucial role in minimizing losses from high-intensity climate shocks, as these programmes tend to have a wider reach and coverage than humanitarian interventions.

Vulnerable developing states have limited technical capacity to integrate climate risk considerations into their social protection systems. While most countries have some form of social protection measures in place, these have been traditionally designed to address poverty and life-cycle risks, but not climate-related risks. Going forward, ensuring that these systems incorporate climate risk management into their operations requires a better understanding of the impacts of climate extremes and slow onset changes, as well as of climate change policies on multidimensional poverty, vulnerability and social inequality (Aleksandrova, 2019). In addition, it requires that climate risk information is integrated across policy and programme design parameters, including who is targeted by social protection systems and what type of support can best address climate-related vulnerabilities (Costella *et al.*, 2021). Increasing countries' climate risk information capacity as well as improving coordination across the sectors is key.

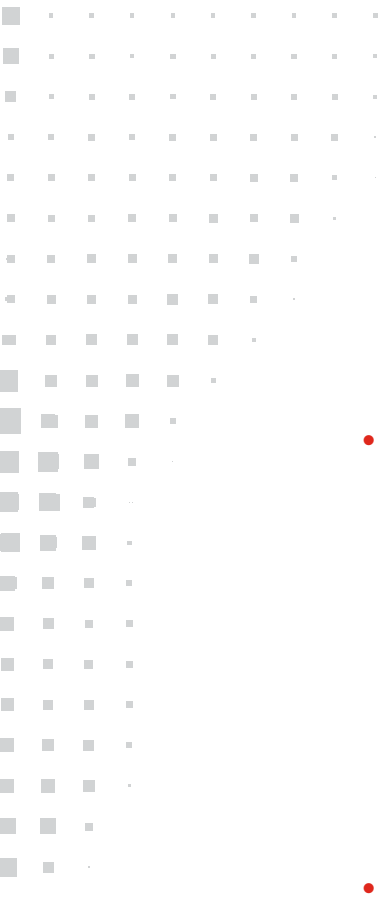
The UNFCCC's Financial Mechanisms are a missed opportunity to finance social protection in the context of loss and damage (Aleksandrova, 2021). The global climate funds⁶ established under the United Nations Framework Convention on Climate Change (UNFCCC) can play an important role in “supporting governments in mainstreaming climate risk into social protection-related development spheres and aligning social security sectoral objectives with national climate and environmental strategies” (*ibid*). However, to date, finance for project activities that seek to achieve these is overall lacking (*ibid*). Moreover, the scope and level of funding available continues to fall short of the needs to address loss and damage.

6 These are the Green Climate Fund (GCF), the Global Environment Facility (GEF) Trust Fund, the Least Developed Countries Fund (LDCF), the Special Climate Change Fund (SCCF), and the Adaptation Fund (AF).

5. Priority areas for increasing capacity and investment: recommendations to national governments and development cooperation

5.1. National policy action and implementation

- **Integrate and utilise social protection instruments as a key tool to achieve climate policy objectives at national level, including it in NDCs and National Adaptation Plans (NAPs) as well as other policies.** Social protection policies and programmes can be instrumental in both helping reach adaptation goals, as well as increasing buy-in for and protecting vulnerable groups from much needed climate change mitigation actions. Social protection systems are nationally owned, long-term, and far reaching, and can serve not only to decrease poverty and vulnerability to climate change and respond to more frequent shocks, but also as a way to increase adaptive capacity, reduce climate risks, and compensate and protect those that stand to suffer most from a green transition (Costella *et al.*, 2021). As such, their role in global and national policies should no longer be overlooked.
- **Develop holistic and integrated national social protection systems aligned with comprehensive risk management policies and strategies.** This includes: i) integrating climate risk as well as loss and damage considerations into social protection policy planning, implementation and evaluation; ii) climate-proofing existing social protection systems and programmes, and designing new ones with climate risks considerations in mind; and iii) establishing policy linkages between social protection and sectors relevant to reducing the climate vulnerability and to strengthening ecological resilience and managing slow onset climate changes. Recognizing the link between loss and damage and social protection in the NDCs could promote coherence and access to loss and damage finance.

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- **Explore ways in which climate funds, including UNFCCC funds, can support stronger, climate-sensitive national social protection systems.** While priority areas for investment should be context-specific and based on an analysis of both climate risks and social protection systems capacity, potentially important areas for investment might include developing policies and strategies that help refine climate vulnerability considerations in social protection, strengthening institutional capacity and social protection system development, developing innovative climate-sensitive social protection programmes, increasing the availability of climate services for social protection, and exploring sources of sustainable financing of long term systems.
 - **Link anticipatory action systems and funding sources to social protection to strengthen preparedness and early action at scale.** Forecast-based or anticipatory action, currently driven largely by international humanitarian actors, might be more successfully scaled-up by using pre established social protection system components including social registries, transfer channels and payment mechanisms. Funding sources earmarked for anticipatory action can also be used to strengthen social protection systems, focusing on components that can support a quick response to rapid as well as slow onset events.
 - **Strengthen the capacities of informal social protection mechanisms.** Informal social protection systems, which largely rely on social relations, can be crucial in averting and addressing the impacts of loss and damage, especially in areas where coverage of national schemes remains low. Informal credit groups, self-help groups and extended families often standby as the first line of responders after a shock. Giving these agencies formal recognition within local governance structures and providing support (e.g. trainings on climate risk-related issues) can benefit formal social protection systems, by encouraging cooperation and mutual assistance and maximizing spill over effects.



BDRCS branch in Nilphamari district distributed cash for food to 1,000 families. The Red Crescent cash assistance was intended to be spent on food, animal fodder, medicine and transport. (Photo: Olaf Neussner/ German Red Cross)

5.2 Knowledge and technical capacities

- **Strengthen national and local level capacities for integrating climate information into social protection systems.** Availability of climate services to support policy and decision-making is vital to develop short- and long-term social protection strategies and to ensure the functioning of social protection systems in a changing climate.
- **Support the integration of local knowledge into the design of social protection policies and programmes.** Social protection programmes, such as cash for work, provide a unique opportunity to harness local knowledge for ecological restoration and regenerative activities. Traditional knowledge among communities can be used to identify which assets and activities can be brought under such programmes, so that these can contribute to conservation, management and rehabilitation for reduced loss and damage.

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- **Strengthen social protection administrative systems and technical capacities by investing in technology and innovation for effective delivery of support.** For instance, adapting payment modality from cash payments to digital payments or aggregating different databases to an integrated single registry can make both interventions easily accessible and usable in disaster situations. This requires investments in core systems that are thus disaster ready.
 - **Partner with local actors where formal social protection systems are lacking.** Community-based organizations, civil society and other local stakeholders can support the quick registration and verification of beneficiaries to ensure the swift delivery of cash transfers, vouchers, or relief materials, before or after disasters. The engagement and support of local actors can be part of a flexible social protection programme that scales up in areas where systems exist, or as part of humanitarian interventions for shock responses where national social protection systems are still lacking.
 - **Engage in global and regional knowledge sharing platforms and collaborative initiatives,** as a way to strengthen knowledge and dialogue on challenges and opportunities for integrating climate resilience objectives, including those related to loss and damage, into social protection systems.



6. Takeaways for the future agenda on social protection under the WIM

Social protection is a *system* and *policy area* that can strengthen the capacity of vulnerable states to minimize, avert and address residual loss and damage associated with climate extremes and slow onset changes. Support to this policy domain through the WIM can help curb the social impacts from climate change, including in connection to climate extremes, slow onset changes, human mobility, and non-economic impacts (e.g., environmental degradation).

Social protection considerations should be integrated into the work of all thematic expert groups established under the WIM, including through engagement of the social protection community in forthcoming activities, facilitation of knowledge sharing, and recognition of the topic in the work related to NDCs and loss and damage finance. Technical assistance on social protection can be further delivered through the Santiago Network for Loss and Damage, which underpins the WIM. The priority areas for increasing capacity and investment identified in this brief could guide the future agenda on the topic under the WIM.

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