

AVOIDING THE CLIMATE POVERTY SPIRAL:

Social protection to address
climate-induced loss & damage

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In 2020, flooding in Sofala province, Mozambique, affected more than 70,000 people and one year after the devastation of Cyclone Idai. CREDIT: DANIEL JUKES/ ACTIONAID

This report is dedicated to our much-loved ActionAid colleague Soren Ambrose who worked tirelessly for social justice, provided inputs to this report, and whom we lost to the COVID-19 pandemic.

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Key messages:

- **In a world facing the escalating impacts of global warming**, social protection has a crucial role to play in protecting women, communities and economies from catastrophic climate impacts, and avoiding the climate poverty spiral. Social protection tools can be used to address climate-induced loss and damage, strengthen resilience, and advance development goals and human rights.

- **Social protection** can be used to address a range of human rights infringements related to loss and damage scenarios including: reduced income and food insecurity from crop losses or reduced fish catch; loss or damage to homes and possessions; loss of livelihood options caused by sudden climate disasters and slow-onset changes; temporary displacement, distress migration or planned relocation as a result of climate impacts; as well as when women and families are left behind by migrating husbands or family members and have no reliable income.

- **Social protection tools** such as unconditional cash and food transfers, minimum crop price guarantees, job guarantees, cash or food for work, asset building, replacement school meals, housing support and support for retraining, reskilling and investments for new livelihood options, can all be used strategically to help families and communities cope with the loss and damage from the impacts of climate change.

- **The Covid-19 pandemic** and the rapid and widespread adoption of social protection tools such as food relief, cash transfers and furlough payments to help people survive while preventing further disaster have shown the necessity of social protection schemes to help individuals, especially women, households and national economies when crises strike. Key lessons must be learned from this response.

- **Governments must systematise** national social protection systems and plans that provide basic coverage, ensure universal access, are proactively gender-responsive, and are shock-responsive in that they are able to respond quickly to meet climate challenges, including slow-onset impacts. If done well, social protection measures can bring profound development and human rights benefits while also scaling-up to address climate impacts and strengthen resilience as needed.

- **Addressing the multiple inequalities** and disproportionate impacts faced by women, girls and marginalised communities must be central to addressing climate-induced loss and damage. Policies must make a specific effort to target women, otherwise they are likely to miss out on the support they need.

- **Social protection deserves far greater attention** under national and international climate discussions, although it is currently overlooked in favour of riskier approaches such as private insurance. The international community, particularly under the UN Framework Convention on Climate Change (UNFCCC), its Warsaw International Mechanism on Loss and Damage (WIM) and Technical Expert Group on Climate Risk Management (TEG-CRM) must move forward an agenda to scale up climate-proofed social protection systems. Governments and the WIM must ensure that social protection measures to address loss and damage are adequately financed through approaches including international climate finance, debt relief and progressive taxation.

- **Governments and the WIM** must ensure that social protection measures to address loss and damage are adequately financed through approaches including international climate finance, debt relief and progressive taxation.

INTRODUCTION: THE ROLE OF SOCIAL PROTECTION IN A CLIMATE-DISRUPTED WORLD

“Even if current [climate] targets are met, tens of millions will be impoverished, leading to widespread displacement and hunger...[Climate change] could push more than 120 million more people into poverty by 2030 and will have the most severe impact in poor countries, regions, and the places poor people live and work...A robust social safety net will be the best response to the unavoidable harms that climate change will bring.” Philip Alston, UN Special Rapporteur on extreme poverty and human rights, 25 June 2019.¹

Climate disasters have become increasingly frequent and intense, disproportionately affecting women, girls and marginalised communities in the Global South. In a world facing the escalating impacts of climate change, social protection has a crucial role to play in addressing climate-induced loss and damage, strengthening resilience, and advancing development goals. There is an urgent need for governments to expand social protection systems, and ensure that they address inequalities and fulfil human rights.

Many communities are dealing with crop losses due to erratic rainfall patterns.² They may need to recover and rebuild after disasters such as cyclones, or take action in the face of slow-onset climate impacts such as rising sea levels and desertification. For vulnerable households with minimal economic buffers (which is often the situation for women-headed households) the loss of home, land, crops, food or livelihood as a result of climate-induced loss

and damage can push people into spiralling poverty and destitution.

Social protection can make a huge difference to people’s lives as they deal with these challenges. Resilience to climate change relies on the ability of people and communities to cope with shocks and stresses. Social protection that ensures that people’s human rights are met - for example by providing help in the form of income support, unconditional cash transfers, employment guarantees and food support - can play a key role in helping vulnerable individuals - especially women - and communities to get through crises and avoid exacerbating poverty in the face of climate change. For some, it can mean the difference between being able to continue in agriculture, or facing debt, poverty and hunger that forces them to migrate in search of work and food.

In addition to being a tool for resilience and addressing climate-induced loss and damage, social protection systems can also deliver many more development benefits by addressing inequality, empowering marginalised people, and creating transformative opportunities for sustainable development. National social protection floors,³ which states have committed to under the Sustainable Development Goals (SDGs)⁴ and the human right to social security,⁵ can offer basic security for livelihoods and income for everyone over the whole of their lifetime,⁶ ensuring that no-one is left behind. Similarly, under the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), provisions for maternity

1. <https://www.ohchr.org/EN/NewsEvents/Pages/DisplayNews.aspx?NewsID=24735>

2. https://www.ipcc.ch/site/assets/uploads/2018/05/SYR_AR5_FINAL_full_wcover.pdf

3. <http://www.socialprotectionfloorscoalition.org/civil-society-call/>

4. SDG 1.3 commits 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.”

5. Article 22 of the Universal Declaration of Human Rights state that “everyone, as a member of society, has the right to social security.”, as the set of policies and programmes designed to reduce and prevent poverty and vulnerability. The Committee on Economic, Social and Cultural Rights also established this must be adequate, available, accessible, and should cover all social risks and contingencies.

6. <https://www.ohchr.org/en/professionalinterest/pages/cedaw.aspx>

protection and child-care are proclaimed as essential rights and are incorporated into all areas of the Convention, whether dealing with employment, family law, health or education. Moreover, CEDAW calls for states to implement special measures to address the substantive inequalities that women face, and in recognition of the gender-blind nature of most policies. This clearly mandates States to ensure that, amongst other things, social protection policies are designed in gender-responsive ways that specifically seek to support and advance the rights of women.⁷

If done well, social protection measures can be a critical way for States to fulfil their commitments to protect human rights and advance sustainable development, including through approaches that respond to and scale-up to address climate impacts and strengthen resilience as needed.

So far, however, only 29% of the world's population are covered by the full range of social security benefits, most of whom are in the Global North.⁸ Only 45% of people are effectively covered by at least one social protection benefit and four billion people do not benefit from any form of social protection whatsoever.⁹

Furthermore, few countries are using social protection to reduce climate-related hardships. Social protection is not yet being used at scale to prepare for the current and incoming climate crisis, and the disruption that is certain to result from increased floods, droughts, cyclones, rising sea levels, salination, forest fires, and the crop failures, disappearing fresh water sources, loss of livelihoods and migration that will result. Government efforts to respond to such crises tend to be ad-hoc, insufficient and gender-blind, which often means that the people in greatest need – women and marginalised communities - are the ones that fall through the cracks.

Addressing the multiple inequalities and disproportionate impacts faced by women, girls

and marginalised communities must be central to addressing climate-induced loss and damage. Policies must make a specific effort to target women, otherwise they are likely to miss out on the support they need.

There is therefore an urgent need for governments to systematise and increase coverage of gender-responsive social protection systems¹⁰ that are accessible to all, and able to scale-up in the face of climate challenges.

The Covid-19 pandemic has shown the vital importance of social protection schemes to prevent deepening poverty when crises strike, and key lessons can be learned from this response. Not least, the pandemic has exposed and exacerbated the huge inequalities faced by women, youth and informal sector workers; and there is a growing realisation that coverage must expand rapidly, to better prepare for future crises.

Social Protection is increasingly seen as a tool for addressing climate-induced loss & damage, and is scheduled for discussion under the UN Framework Convention for Climate Change (UNFCCC) Warsaw International Mechanism for Loss and Damage (WIM) and its Technical Expert Group on Comprehensive Risk Management (TEG-CRM). National governments and the international community, particularly under the WIM must move forward an agenda to scale up climate-proofed social protection systems, and to ensure that they are adequately financed through measures including international climate finance, debt relief and progressive taxation.

This briefing aims to make the case for the kinds of social protection schemes that can most effectively respond to loss and damage needs. It outlines how gender-responsive systems of social protection and the various tools and policies that they include can help to deliver a human-rights based approach to sustainable development while minimising and addressing climate-induced loss and damage.

7. <http://www.socialprotectionfloorscoalition.org/civil-society-call/>

8. Including child benefits, benefits in case of maternity, unemployment, employment injury, sickness, disability, old-age and survivors' benefits, as well as health protection. ILO (2017): World Social Protection Report 2017-2019. Universal social protection to achieve the Sustainable Development Goal.

9. Ibid.

10. ActionAid International calls for all governments to deliver on their promise to achieve universal social protection by 2030, and to achieve the long-held goal of delivering on the right to social security, by scaling up universal social protection systems and developing basic social protection floors for all.



Minara lost her home and belongings when Cyclone Fani struck Bangladesh in 2019. Thanks to emergency food support in the aftermath, and financial support from ActionAid to build a new home, her family are able to rebuild their lives. PHOTO: JAMIL AKTER/ ACTIONAID

WHAT IS SOCIAL PROTECTION?

Although there is no formal definition of social protection, the United Nations' **International Labour Organisation (ILO)** defines the concept as a mix of policies and programmes that aim to reduce poverty, vulnerability and inequality throughout the life cycle.¹¹ Policies such as sick pay, parental leave and pensions are all examples of social protection tools that help individuals make ends meet when their ability to earn a living is affected by life events. When applied expansively, the term can also include programmes that support key public services such as healthcare and education, or subsidies for example to food or fuel. Social protection programmes can therefore deliver human rights for individuals, while also supporting the broader economy.

Social protection can be provided through relatively broad or narrow systems of coverage.

"Universal" social protection schemes offer coverage to anyone that fits certain criteria (such as citizenship/ residency, having children, being a certain age or having a disability) regardless of income or wealth. They are usually publicly-mandated and delivered by governments.

11. ILO. (2017). World Social Protection Report 2017–19: Universal social protection to achieve the Sustainable Development Goals International Labour Office – Geneva. https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms_604882.pdf.

Universal benefits can be used to deliver ambitious agendas for development and addressing inequality in the form of “**social protection floors**” that guarantee a basic minimum level of coverage to all, to lift everyone up together.

Universal social protection schemes can also be used to provide support and strengthen resilience in times of economic and food security shocks, including - but not limited to - climate shocks and stresses. If publicly-mandated, these can be set up and systematised to be able to respond and scale up as needed.

In contrast, “**Safety nets**” are usually short-term responses to a crisis, often **targeted** only at those below a certain level of poverty, in which eligibility may be based on **means-testing**, i.e. a process to identify and target lower-income groups and those particularly in need of support. Safety nets may be provided by humanitarian agencies as well as governments. International Financial Institutions (IFIs) such as the World Bank advocate for safety nets. This targeted approach is critiqued by many civil society organisations for being counter-productive and driving discrimination. Confusingly, however, in some countries such as in Scandinavia, the term “safety nets” can be used as a metaphor for the universal and publicly-funded welfare state, to which all citizens and residents can be eligible.

The Universal Declaration of Human Rights recognises the human right to social security - requiring that social protection tools should be available, adequate, affordable and accessible to all, to guarantee a life in dignity.¹² CEDAW further recognises the need to ensure that systems of social security do not discriminate against women.¹³ By reducing poverty, ensuring a reasonable standard of living and access to healthcare, promoting social inclusion, the right to food, and combating

discrimination, gender-responsive social protection can in addition help to deliver other human rights.

Examples of social protection tools include:

- **Cash transfers** and **food transfers** that allow people to meet their basic consumption needs in times of shocks, and are often provided by government or organisations as part of humanitarian response.
- **Income support** and unemployment benefits can help guarantee a temporary predictable income stream for people who cannot find work, need time to find new work after having lost a job, or whose part-time work may not be enough to cover their needs. Cash and in-kind benefits can also be provided over the lifecycle for children, mothers, families and pensioners. Support can be provided for people with disabilities or illness. Universal schemes provide these benefits to everyone (not only the poorest) as anyone may fall sick, lose a job, have a child, or become old. Several governments, mostly those in higher income countries,¹⁴ have also provided income support to workers whose employment and income have been affected by the Covid-19 pandemic.
- **Employment guarantees** give able and working age adults the assurance by their local or national government that they can find jobs and related benefits if they face unemployment. Job guarantees are usually associated with public works and building infrastructure. Some programmes, particularly in South Asia, provide legally guaranteed rights to a number of days’ work.¹⁵
- **Asset building and community development** can help vulnerable communities and poor households to be more resilient to hazards, for example by providing safer houses, building flood protections, strengthening water management and storage facilities, supporting social enterprise, or setting up credit and savings groups.
- An expansive view of social protection could also include **public services and certain subsidies**¹⁶ that enable people to access key services such as health, education, training,

12. <https://www.ohchr.org/EN/Issues/RightSocialSecurity/Pages/SocialSecurity.aspx>

13. <https://www.ohchr.org/en/professionalinterest/pages/cedaw.aspx>

14. <https://oxfamilibrary.openrepository.com/bitstream/handle/10546/621132/bp-social-protection-covid-19-151220-en.pdf>

15. <https://nrega.nic.in/netnrega/home.aspx>

16. Subsidies should be designed to be redistributive and progressive, and to benefit the poorest. However this does not always happen. When poorly designed they can serve to use government revenue to benefit those that are wealthiest – for example subsidies for airline fuel.

transport, housing and electricity.

- Communities may also have their own **customary or informal** systems of social protection, for example through sharing income or livestock with families that lose theirs, or organised community saving schemes to which households contribute regularly, and which can then be used for agreed purposes such as strengthening resilience or responding to disasters.

Social protection schemes can fall into two broad categories, depending on how they are paid for and whom they are designed to support:

- **Social assistance** is paid for out of general government budget and/or by donors. It is provided to households or individuals, and is not based on their capacity to contribute. Sometimes the assistance is universal and available to all that need it, other times programmes are intended to target lower-income or groups in particular need of support.
- **Social insurance** is a mechanism used by government to pool funds to protect individuals in times of sickness, unemployment or retirement. It is sometimes (but not always) linked to private insurance schemes. It is generally limited to formal workers, only provides benefits to those for whom contributions have been paid, and can be used to balance spending and saving between different phases of life such as work and retirement. (This is often termed as “smoothing consumption”).

Most of this report’s proposed approaches to address climate-induced loss and damage will come under the category of social assistance.

Social protection schemes are rarely perfect, however. Gaps in design can lead to exclusion. Lack of participation and consultation by women and marginalised including women, indigenous peoples, nomadic pastoralists, informal workers, bonded labourers, refugees, migrants and internally displaced persons (IDPs) at an early stage leads to poorly designed programmes and policies that are inaccessible to those that need it most.

In particular, safety net schemes, which aim to provide targeted support through means-testing

(i.e. only providing support to those who can prove their income is low enough to meet the criteria), are increasingly recognised as problematic and less effective at reaching vulnerable people – including women who often have less literacy, mobility, or time on their hands due to care responsibilities – than universal benefit schemes. **Means-testing often spreads discrimination and exclusion**,¹⁷ thus inadvertently creating additional barriers for marginalised households. Means-testing and data-gathering processes are often costly, burdensome and ineffective, and frequently fail to gather accurate data or deliver support to the most marginalised individuals, households and communities. Identification can be a particular barrier for women. Low literacy levels and digital exclusion, which also disproportionately affect women due to prevailing gender inequality, can also mean that people may not be aware that they are eligible for enrolment. In fact it is often easier for those with resources to access the system, than for those who are most in need. **Universal provision is therefore more effective** at reaching poor people than efforts to specifically target them.¹⁸

If not designed to be gender-responsive, social protection tools can also perpetuate and increase gender inequalities.¹⁹ This can happen if support is targeted at men, or not specifically designed to meet the needs of women; if programmes fail to recognise or address that women take on childrearing and care-oriented roles in their families and communities and that their earnings are often lower; or if they fail to ensure women’s inclusion in processes, or their active participation in the design and implementation of programmes. In countries where women struggle to get access or ownership of land, they can be barred from qualifying for support provided to farmers.²⁰ Women are also more likely to work in precarious, part-time roles in the informal sector. Women are not homogeneous, however, and programmes must be tailored in design and delivery to address rights deprivations based on age, class, race and other factors.

While humanitarian agencies and non-governmental organisations often play a role in responding to disasters with measures such as cash and food

17. https://www.ilo.org/wcmsp5/groups/public/---dgreports/---integration/documents/publication/wcms_568678.pdf

18. <https://ideas4development.org/en/social-protection-universal-provision-is-more-effective-than-poverty-targeting/>

19. <https://www.unwomen.org/en/digital-library/publications/2017/2/making-social-protection-gender-responsive>

20. <https://meas.illinois.edu/wp-content/uploads/2015/04/Manfre-et-al-2013-Gender-and-Extension-MEAS-Discussion-Paper.pdf>

transfers, these interventions tend to be ad-hoc, reactive and gender-blind. And if not flexible enough to respond rapidly and scale-up, social protection schemes can also fail to spot emerging crises, reach new people or increase levels of support when disasters strike. Thus **to truly address loss and damage, strengthen resilience, alleviate poverty and protect human rights, governments must systematically implement social protection schemes through the institutionalisation of basic levels of support.** When designed in combination

with progressive tax policies that ensure sufficient and sustainable financing, social protection can be a powerful tool for governments to meet their human rights obligations, address inequality, redistribute wealth and ensure wellbeing to those most marginalised and in need of support.

(Additional lessons and principles to guide social protection are further unpacked in the later section on “Principles and good practice to guide public social protection systems”)

Case study: Social protection programmes in India

Social protection schemes in India are numerous and typically cover education, healthcare, employment generation, food security, social pensions, etc. Some of the schemes have the potential to be tailored to respond to the climate crisis, to help poor and vulnerable households become more resilient, and to ensure they are still protected even when they have lost everything else. Some examples among hundreds of programmes existing in the country include:

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA): The MGNREGA “aims at enhancing the livelihood security of people in rural areas by guaranteeing a hundred days of wage-employment in a financial year to a rural household whose adult members volunteer to do unskilled manual work”.²¹ Known as the largest cash-for-work programme in the world,²² it gives beneficiaries an additional 50 days to the standard 100 days of guaranteed wage labour during droughts, floods and cyclones.²³ The long-term goal is to enhance rural livelihood security through public works that generate agricultural and environmental benefits, such as soil and water conservation and irrigation works.²⁴ **It is recognized as one of the key initiatives to help address the problem of climate change, while simultaneously improving the livelihoods of people living in poverty.**

Targeted Public Distribution System (TPDS): Under the TPDS, the aim is to provide subsidized food and fuel to the poor through a network of ration shops.²⁵ Administered by the Department of Food and Public Distribution throughout the country, the responsibilities of identifying people living in poverty, procuring and delivering food grains are shared by the Centre and the states.²⁶ Several challenges exist in relation to the working of the public distribution system, but its potential in addressing food security in India cannot be ignored.²⁷

Krushak Assistance for Livelihood and Income Augmentation (KALIA) Scheme of Odisha: The aim is to provide financial support to small and marginal farmers, landless agricultural households and other

21. <https://nrega.nic.in/netnrega/home.aspx>

22. ‘Social protection as a strategy to address climate-induced migration’, Susanne Schwan and Xiaohua Yu, *International Journal of Climate Change Strategies and Management* Vol. 10 No. 1, 2018 pp. 43-64

23. Agrawal, A., C. Costella, N. Kaur, J. Tenzing, C. Shakya, A. Norton. 2019. ‘Climate resilience through social protection.’ Background paper to the 2019 report of the Global Commission on Adaptation. Rotterdam and Washington, DC. Available online at www.gca.org.

24. ‘Social protection as a strategy to address climate-induced migration’, Susanne Schwan and Xiaohua Yu, *International Journal of Climate Change Strategies and Management* Vol. 10 No. 1, 2018 pp. 43-64

25. <https://www.prsindia.org/administrator/uploads/general/1388728622---TPDS%20Thematic%20Note.pdf>

26. <https://www.prsindia.org/administrator/uploads/general/1388728622---TPDS%20Thematic%20Note.pdf>

27. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC6747310/>

landless agricultural labourers in the state.²⁸ Several such farmers reportedly received assistance following cyclone Fani. Lack of resources meant that the scheme merged with a central-government scheme also aimed at providing assistance to small and marginal farmers.²⁹

Many other schemes are organised through Central Sector (national government), Central sponsorship (implemented at state level with financial contribution from national government), or state level, including: subsidies to banks to provide farmers with short-term crop loans at relatively low interest;³⁰ minimum price support schemes for farmers;³¹ distribution of pulses; ration card systems to ensure food security;³² “more crop per drop”³³ through better utilisation of water resources; rural poverty reduction through connecting remote communities with a network of sustainable rural roads;³⁴ nutritious mid-day meals for school children;³⁵ training local communities in disaster response and relief;³⁶ housing and shelter in West Bengal; welfare support for registered migrant workers and their children in Kerala;³⁷ and cash transfer grants to small farmers in Jharkhand.³⁸

These schemes and programmes come with their own challenges. These include gaps in gender-responsiveness,³⁹ limited outreach, multiplicity of agencies, duplicity of work, exclusion of unorganized and informal sectors, and sheer lack of resources to tackle poverty as well as climate challenges, among others.

In spite of (or indeed because of) these challenges, the government of India needs to integrate these approaches into a coherent overall social protection framework that factors in climate risk. If climate risks are not effectively planned for, climate impacts threaten to reverse any gains made out of the streamlining process.



Damage to a home from Cyclone Bulbul, West Bengal, India, 2019.
PHOTO: DEBABRAT PATRA/ACTIONAID

28. 'Agriculture and Food Management', Economic Survey 2019-2020, Volume II, Chapter 7

29. <https://www.newindianexpress.com/states/odisha/2019/dec/30/farm-focus-in-odisha-2019-best-and-worst-2082705.html>

30. <https://www.thehindubusinessline.com/economy/agri-business/centre-approves-interest-subvention-scheme-for-farmers/article26460261.ece>

31. https://www.indiabudget.gov.in/budget_archive/es2000-01/chap510.pdf

32. <https://pib.gov.in/PressReleasePage.aspx?PRID=1607345>

33. <http://pmksy.gov.in>

34. <http://omms.nic.in>

35. <https://mhrd.gov.in/en/mid-day-meal>

36. <https://www.ndmindia.nic.in/programs>

37. <https://www.thehindubusinessline.com/news/variety/keralas-scheme-for-migrants/article6902317.ece>

38. 'Agriculture and Food Management', Economic Survey 2019-2020, Volume II, Chapter 7

39. <https://www.unicef-irc.org/article/1934-gendering-the-design-and-implementation-of-social-protection-programmes.html>



Patricia Musweu from Sesheke in Western Province, Zambia, says “Climate change is real, I feel it with my family and community every day”. Drought and erratic rainfall have caused high levels of hunger and migration in her community. “Our vegetables in the gardens are dying. My children are crying from hunger. We are not able to turn to our neighbours because they are experiencing the same thing as we are.” PHOTO: DAVID MWANAMAMBO/ACTIONAID

CLIMATE INDUCED LOSS AND DAMAGE

Around the world the consequences of climate change are causing severe losses and damages to communities.⁴⁰

Some of these climate impacts such as floods, droughts, cyclones, landslides and wildfires are **sudden-onset disasters**, dramatic and immediately visible. Other **slow-onset climate impacts** can happen gradually over many years before they become noticeable. Rising sea levels, rising temperatures, changing rainfall patterns, glacial melt, soil erosion, salt water intrusion and desertification are all examples of slow-onset loss and damage. All of these sudden- and slow-onset climate impacts are becoming increasingly frequent and severe, resulting in damage to homes, property and communities, risk to life, landslides, crop losses, declining fish stocks, hunger, loss of fresh water sources, loss of livelihoods and increasing migration.^{41, 42}

When things are irreversibly lost and cannot be repaired or recovered, such as loss of income and food security due to crop failure, salinization and loss of land and livelihood due to rising sea levels, or a disappearance of fish stocks as a result of rising sea temperatures, this is counted as a **“loss”**. When things are damaged and then require money to repair such as boats, homes and roads damaged by floods or cyclones, this is counted as **“damage”**.^{43, 44}

Agriculture is highly vulnerable to climate variability and climate disasters,⁴⁵ and the sector has many diverse marginalised actors affected by loss and damage, including smallholder farmers, women, farm labourers, nomadic pastoralists and indigenous peoples. So far the impacts of climate change have been felt most severely in the global South, but farmers and food producers in all corners of the world have been dealing with crop losses

40. <https://www.springerprofessional.de/en/loss-and-damage-associated-with-climate-change-impacts/11236590>

41. Mathew, L., Akter, S., 2016, Loss and Damage Associated with Climate Change Impacts

42. Kabir, M., Serrao-Neumann, S., 2019, Climate Change Effects on People’s Livelihood

43. <https://actionaid.org/publications/2020/handbook-loss-and-damage-assessment>

44. http://collections.unu.edu/eserv/UNU:6032/Online_No_21_Handbook_180430.pdf

45. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC6436735/>

resulting from rising temperatures and changing and unpredictable weather patterns. In particular smallholder farmers, especially women smallholders, who often do not have deep pockets or financial buffers, may struggle to cope with these crop losses.

The losses and damages caused by climate change impacts and protracted crises can thus cause households to lose income and fall into debt.⁴⁶ Low-income households, especially those that are headed by women, can often not afford to lose a season's livelihood, or to repair their homes. Without the resources to plant, earn a living for the following season or pay back their loans, they can be pushed into spiralling poverty. Farmers can be forced to abandon farming altogether as a result.⁴⁷ Thus when climate disasters happen, marginalised people and those living in poverty are far more vulnerable to impacts, and are less likely to be able to easily recover.

Women are especially vulnerable to the impacts of climate change. In the global South nearly half of the agricultural workforce are women, and in sub-Saharan Africa the number is far greater.⁴⁸ However women farmers face multiple challenges that increase their vulnerability to climate change. These include discriminatory patriarchal norms and gender-blind or gender-biased policies, which prevail in virtually every country in the world. These place an unequal burden of care on women while reducing their access to land, markets, finance, extension services, climate information, and decision-making processes.⁴⁹ Women farmers are thus less able to invest in resilience, while earning less for their efforts than male farmers.

Multiple studies show that women are several times more likely to die from climate disasters as men,⁵⁰ and the greater the gender and economic inequality, the greater the disparity.⁵¹ 80% of people displaced by climate disasters are women.⁵² If water sources

dry up, women and girls must walk further to fetch water. When crop failure impacts on family income, women tend to skip meals more than men, and girls are pulled out of schooling before their brothers, setting them on an unequal path for life. When climate change leaves families hungry, women report higher incidences of domestic violence.⁵³ Hunger and poverty can leave women feeling they have no choice but to undertake transactional sex work in desperation to feed their families, exposing themselves to violence and HIV.⁵⁴ Meanwhile, the impacts of hunger and malnutrition on children can be deeply damaging to their lifelong health, learning, and future employment.⁵⁵ This can thus have long-term impacts on poverty, well-being and development.

The toll on agriculture and rural livelihoods from climate change is accelerating rural-urban migration. Young women in South Asia driven to rural-urban migration have been found to be vulnerable to trafficking and exploitation.⁵⁶ It is more common, however, for men of working age, particularly young men, to migrate from rural areas in search of employment. This trend is leaving many communities across Africa, Asia and Latin America with few men, driving the feminisation of agriculture and further increasing the burdens on women.⁵⁷ Women report increased exhaustion, poverty and hunger, and some communities report that the absence of their husbands means that are at greater risk of harassment and sexual and violent assault outside of their homes.⁵⁸

The climate crisis is thus rolling back development gains in many parts of the world, and women, girls, marginalised people and people living in poverty tend to be disproportionately affected by its impacts.

These issues must be addressed if countries are to prevent climate impacts from setting vulnerable communities and national economies on a downward poverty spiral.

46. https://etd.ohiolink.edu/apexprod/rws_etd/send_file/send?accession=osu1534508998871764&disposition=inline

47. <https://actionaid.org/publications/2016/climate-change-knows-no-borders#downloads>

48. Food and Agriculture Organization. "Smallholders and Family Farmers: Factsheet" 2012. http://www.fao.org/fileadmin/templates/nr/sustainability_pathways/docs/Factsheet_SMALLHOLDERS.pdf

49. <https://actionaid.org/publications/2019/principles-just-transition-agriculture>

50. World Bank, 2012, Making Women's Voices Count, <http://documents1.worldbank.org/curated/en/723731468234284901/pdf/658410REVISED00view0Final0for0email.pdf>

51. https://www.researchgate.net/publication/30523075_The_Gendered_Nature_of_Natural_Disasters_The_Impact_of_Catastrophic_Events_on_the_Gender_Gap_in_Life_Expectancy_1981-2002

52. UNDP, 2016, Overview of linkages between gender and climate change,

53. <https://actionaid.org/SAfricaFoodCrisis>

54. ActionAid, 2016, Hotter Planet, Humanitarian Crisis <https://actionaid.org/publications/2016/hotter-planet-humanitarian-crisis>

55. <https://blogs.unicef.org/blog/child-hunger-and-its-long-term-effects/>

56. <https://actionaid.org/publications/2016/climate-change-knows-no-borders#downloads>

57. World Bank, 2016, Feminisation of Agriculture in the Context of Rural Transformations: What is the Evidence?, <http://documents1.worldbank.org/curated/en/790991487093210959/pdf/ACS20815-WP-PUBLIC-Feminization-of-AgricultureWorld-BankFAO-FINAL.pdf>

58. <https://actionaid.org/publications/2016/climate-change-knows-no-borders#downloads>



Food aid distribution in Zimbabwe, where 3.6 million people suffered from severe food shortages in 2020. PHOTO: CYNTHIA MATONHODZE/ACTIONAID

SOCIAL PROTECTION TOOLS TO MINIMISE AND ADDRESS LOSS & DAMAGE

The Sendai Framework for Disaster Risk Reduction encourages governments to use social protection policies to build resilience to disasters.⁵⁹ However while there are examples of countries and humanitarian agencies using social protection tools for humanitarian response in the immediate aftermath of sudden-onset climate disasters, there is currently limited systematic use of social protection by governments as a proactive tool for preparedness, to strengthen resilience, or to address loss and damage caused by climate impacts.^{60, 61}

When extreme climate disasters and slow-onset climate impacts cause losses and damages to

property, livelihoods and safety, social protection schemes such as cash or in-kind benefits can play a key role in helping women, households and communities survive. They can be vital for helping families to make ends meet, bridge crises, and avoid sinking into poverty. They can prevent hunger and spiralling debt, enable farmers to continue farming, help women avoid resorting to negative coping strategies, and prevent the need for migration.

There is a particular lack of social protection schemes tailored to address slow-onset climate impacts such as rising sea levels or changing weather patterns.⁶² This is likely because the

59. United Nations Sendai Framework for Disaster Risk Reduction 2015-2030, Priority 3, Para 31g "To promote and support the development of social safety nets as disaster risk reduction measures linked to and integrated with livelihood enhancement programs in order to ensure resilience to shocks at the household and community levels." <https://sustainabledevelopment.un.org/frameworks/sendaiframework>

60. World Food Programme, Social Protection and Climate Change (2019)

61. Climate and Development, Volume 12, Issue 6, Alexandrova, M. 2020, Principles and considerations for mainstreaming climate change risk into national social protection frameworks in developing countries, <https://www.tandfonline.com/doi/full/10.1080/17565529.2019.1642180>

62. Stockholm Environment Institute, Slow-onset climate hazards in Southeast Asia: Enhancing the role of social protection to build resilience, 2021 <https://www.sei.org/publications/slow-onset-climate-hazards-southeast-asia-social-protection-resilience/>

incremental nature of slow-onset climate impacts often renders them less noticeable to communities and governments. Communities may not fully understand that climate change is a cause of their troubles, may not ask government for help, and may be taking action themselves, for example through distress migration. Without the trigger of a sudden, noticeable and visible extreme climate disaster, governments may not realise the extent to which communities are suffering. However even though the impacts may only take effect gradually, they may be even more devastating to communities if they are not fully supported to understand these changes, or to take action to protect themselves.

Even if average global warming is successfully limited to between 1.5°C and 2°C above pre-industrial levels, as targeted under the Paris Agreement, modelling suggests that about 22.5 million people in Bangladesh, India, Nepal, Pakistan and Sri Lanka will

still be displaced by slow-onset impacts by 2030, and an estimated 34.4 million people by 2050.⁶³ And if the Paris climate target is not met, the numbers of people displaced and forced to migrate will be far, far higher. This is a huge gap that urgently needs addressing.

Governments should therefore implement comprehensive, universal gender-responsive social protection schemes to protect human rights, promote development, strengthen resilience and address loss and damage from both sudden-and slow-onset climate impacts. This should be considered as part of national policies, and under the international framework of the Warsaw International Mechanism on Loss and Damage (WIM) under the UNFCCC.

Many diverse social protection tools and schemes could come in useful in a range of different climate change scenarios. Some examples could include those listed in the table below.

Matching potential social protection tools to climate scenarios

Climate impact on, women, households and communities	Possible social protection tools	Comments
Reduced income e.g. from crop losses or reduced fish catch.	<ul style="list-style-type: none"> Income support/ cash transfers Minimum crop price guarantee Job guarantee/ cash for work Asset building 	Programmes must ensure that cash transfers reach women, who are largely responsible for feeding and caring for their families. School meals are also especially important for women, given their unequal caring responsibilities, and the greater likelihood that women will skip meals when there isn't enough food.
Food insecurity as a result of loss of income, crop or livestock losses or climate disasters.	<ul style="list-style-type: none"> Income support/ cash transfers; compensation for lost crops or livestock Food transfers Replacement school meals for children deprived of their main meal of the day, for example through events that cause schools to close 	There is debate among those working in development and human rights about the effectiveness of attaching restrictions and conditions to cash transfers by, for example, limiting what cash can be spent on, or requiring participation in certain activities. ActionAid disagrees with the conditions that are all-too-often applied to cash transfers, and finds that unconditional cash transfers are more effective at empowering women and vulnerable communities, and giving them the flexibility they need to make strategic choices and meet urgent and rapidly changing needs. ⁶⁴ Evidence indicates that where in-kind support is given instead of cash transfers, people can end up taking on more debt.
Loss or damage to homes and possessions as a result of climate disasters.	<ul style="list-style-type: none"> One-off payments for reconstruction Cash transfers Asset building 	For communities with reliable digital capacity and literacy levels, digital cash transfers connected to mobile phones or digital banking systems can benefit vulnerable women, as they can reduce the risk of men taking the money through family pressure or violent means. However gendered and other digital and literacy gaps must be taken into account, and not exacerbate marginalisation.

63. ActionAid International, Climate Action Network South Asia (CANSA) & Brot fuer die Welt, 2020, "Costs of Climate Inaction: Displacement and distress migration" <https://actionaid.org/publications/2020/costs-climate-inaction-displacement-and-distress-migration#downloads>

64. <https://www.actionaid.org.uk/about-us/what-we-do/emergencies-disasters-humanitarian-response/unconditional-and-conditional-cash-transfer-programs>

<p>Loss of livelihood options caused by sudden disasters (e.g. floods, cyclones, droughts) or slow-onset events (e.g. rising sea levels, desertification.)</p>	<ul style="list-style-type: none"> • Job guarantee • Asset building • Income support/ cash transfers • Retraining & reskilling support • Investment/ subsidies for new livelihood options. 	<p>These schemes can be made more effective through early warning systems that trigger early action. Currently, however, few social protection schemes provide “early cash” to communities before a crisis hits, even though this approach can greatly help to reduce the risk of debt.</p> <p>Even in camps, where some basic needs are met, these tend to only cover a small part of daily needs. ActionAid finds that cash transfers can help women to maintain their dignity, protect girls from early marriage, and help avoid the selling of assets in distress. Cash support is particularly crucial for survivors of gender- based violence, who need support to pay for essential costs.</p>
<p>Loss of livelihoods and need to change to adapt to a changing climate (e.g. agriculture or fishing)</p>	<ul style="list-style-type: none"> • Income support/ cash transfers • Job guarantee • Asset building • Retraining & reskilling support • Investment/ subsidies for new livelihood options • Coverage of initial losses in transition 	<p>Women’s unpaid care burden (including raising children and caring for family members, growing and preparing food, fetching water and firewood) presents a major barrier to their being able to participate in work schemes. Labour markets are also highly gendered, with women concentrated in lower-paid roles that are deemed – often incorrectly – as “lower skilled.” Gendered approaches to job schemes and training, including through the provision of childcare support and valuing women’s unpaid labour will also therefore be key.</p>
<p>Displacement to temporary camps as a result of climate disasters.</p>	<ul style="list-style-type: none"> • Cash transfers • Food • Water • Shelter • Basic means of survival • Psychosocial support and/or social work 	<p>Asset building initiatives can be used to strengthen community resilience, for example by building climate-resilient infrastructure, improving ecosystems, natural resource management, grain and water storage water facilities etc.⁶⁵ Some of these investments can be made in combination with job guarantee initiatives.</p>
<p>Planned migration forced by climate change, requiring support to set up new lives and livelihoods in new locations</p>	<ul style="list-style-type: none"> • Housing support • Income support/ cash transfers • Job guarantee • Training & reskilling support 	<p>The Intergovernmental Panel on Climate Change (IPCC) special report on Land and Climate⁶⁶ notes that for agricultural production methods to be resilient to climate impacts, shifts to sustainable land management methods such as agroecological practices are recommended.</p>
<p>Women and families left behind by migrating husbands or family members, without reliable income, with reduced social support networks, while facing increased care responsibilities exacerbated by the feminisation of agriculture.</p>	<ul style="list-style-type: none"> • Income support/ cash transfers • Asset building • Childcare support, child benefits, family benefits • Valuing women’s unpaid labour 	<p>Communities may need to shift to new ways of earning a living, or learn new skills to be more resilient. A “Just Transition”⁶⁷ approach that uses social protection tools to ensure that communities and workers are financially supported as they make the necessary changes, may help to enable and guide this shift.</p> <p>As part of a just transition, regions affected by climate change impacts may need to undertake inclusive and participatory planning processes and policy frameworks, including supporting creation of and participation in alternative and resilient economic sectors.</p>
<p>Need for planned relocation (e.g. due to rising sea levels, desertification or glacial loss.)</p>	<ul style="list-style-type: none"> • Housing support • Income support/ cash transfers • Job guarantee 	<p>Planned relocation processes are likely to be complex and sensitive. They must take account of social, cultural and economic needs, and minimise the risk of losses and conflict. Inclusive and participatory processes to hear affected community members’ views and concerns, and build these perspectives into planning from the start, will be critical. Access to original home sites for religious, cultural and social purposes must also be assured. Suitable levels of response are required, to avoid inappropriately declaring “no build zones” following rare and unlikely-to-be-repeated events, that force people to live in temporary housing away from their livelihoods.</p>

65. <https://cdn.gca.org/assets/2019-09/ClimateResiliencethroughSocialProtection.pdf>

66. <https://www.ipcc.ch/srcll/chapter/summary-for-policymakers/>

67. <https://actionaid.org/publications/2019/principles-just-transition-agriculture>



Lockdown during the Covid-19 pandemic meant that single mother Ruth Akoth Ondigo was unable to get her usual work as an informal labourer doing odd-jobs on a residential estate in Nairobi. ActionAid provided a direct mobile phone cash transfer to Ruth, helping her to buy food for her four children, and clear her rental arrears. PHOTO: ACTIONAID KENYA

THE COVID-19 PANDEMIC: SOCIAL PROTECTION RESPONSES AND LESSONS LEARNED

When the World Health Organisation declared that the COVID-19 coronavirus had triggered a pandemic, the world was completely unprepared. As more than a hundred countries went into lockdown or restricted movement to contain the spread of the virus, only one third of the global workforce were covered with adequate social protection, most of whom were in the Global North.⁶⁸ Millions of the world's most vulnerable people have been asked to make the impossible choice between either protecting their families and communities from the virus, or protecting their livelihoods from economic ruin.

Many businesses and factories have closed, leaving millions without work or income. Informal and

migrant workers have faced particularly desperate situations. School closures have left many households struggling to provide their children with extra food to replace their school meal. The loss of work, and the burden for caring for children and sick family members has largely fallen onto women.⁶⁹ Sickness and lockdowns have prevented farmers and farm workers from accessing farms, harvesting crops or transporting to market. The closure of local and territorial markets has left many smallholder farmers – particularly women smallholder farmers – without income, and those living on a low-income without access to affordable food. Economic losses and uncertainty means that many farmers may not be willing to lose a second season of investment or are

68. <https://oxfamlibrary.openrepository.com/bitstream/handle/10546/621061/rr-fighting-inequality-covid-19-cri-index-081020-en.pdf>

69. <https://www.unwomen.org/en/news/stories/2020/9/feature-covid-19-economic-impacts-on-women>

unable to afford the costs of planting next season, posing the threat of a looming food crisis.⁷⁰ These conditions are fuelling poverty and food insecurity at national and global scale.

In response to the crisis, many countries have rapidly implemented social protection measures, including income support, cash transfers, food transfers, guaranteed crop prices for farmers, paid sick leave, furlough and relief payments, replacement school meals, rent relief and mortgage relief. More than 1,500 temporary social protection measures have been put in place across 209 countries and territories in response to the Covid-19 pandemic, almost overnight.⁷¹

These measures have provided vital lifelines for millions of people in both the Global South and North. For many, they have provided families with their only chance of survival. Some schemes have helped workers to avoid redundancy, and businesses to avoid bankruptcy in the face of lockdown closures. Where given, paid sick leave has allowed workers in the formal sector to stay home, contributing to some countries' strategy to contain the virus itself.

Many governments' responses to the pandemic have demonstrated the critical role that social protection systems can play in helping people to cope with disasters and avoid falling deeper into poverty, while also helping national economies to bridge crises and recover more quickly.⁷²

Nonetheless, the health, income and hunger crises that hundreds of millions of people are still facing as a result of the pandemic, show that systems of social protection are still woefully insufficient to meet the global need.

COVID-19 exposed a widespread lack of preparedness for disasters, and showed that social protection systems are currently inadequate to cope with the scale of the pandemic.

Countries must urgently learn key lessons from their efforts to expand social protection. These must include: the need for transparency; the need to uphold the rights of citizens, including women, marginalised groups, communities and civil society to participate in decision-making processes; the limitations of targeted means-testing; the need for a huge expansion of universal coverage; and the need to build long-term gender-responsive public social protection systems that address inequalities and are effective at shielding whole populations and safeguarding the lives and livelihoods of all those affected by future crises. Together, these lessons show the long-term potential for well-designed social protection systems that are universal (available to all) to help societies and economies to prepare for and weather crises.⁷³ Governments must take these lessons on board and build up their social protection programmes to strengthen communities' resilience to all disasters, especially (but not only) to climate change.

70. <https://actionaid.nl/wp-content/uploads/2020/06/Right-to-food-and-farmers-rights-and-COVID-19-ActionAid-Policy-Brief.pdf>

71. <https://www.social-protection.org/gimi/ShowWiki.action?id=3417>

72. Oxfam, 2020 "Shelter from the Storm: the global need for social protection in times of COVID-19"

73. <https://socialprotection.tumblr.com/post/618634326325788672/the-case-for-universal-social-protection-is-more>

Case study: Social protection - a vital response to Covid-19 in Myanmar

The Covid-19 pandemic and the lockdowns implemented to prevent its spread have triggered a massive loss of livelihoods in Myanmar. By May 2020, the government was already reporting that more than 60,000 factory workers had lost their jobs since the start of the crisis.⁷⁴ The informal sector – thought to make up 83% of the country's economy⁷⁵ – has faced almost total collapse. The garment industry (in which the vast majority of workers are women), market vendors and those driving buses, taxis and rickshaws have been particularly badly affected.

Families across the country have been left unable to buy food, access healthcare, afford school fees, or send money back home to their families. Migrant workers from rural areas have been left jobless and destitute in the capital Yangon, in dense living conditions where social distancing is not an option and access to clean water is limited. Reduced incomes, increased hunger and restricted movements have triggered a sharp rise in domestic violence against women.⁷⁶ Meanwhile, tens of thousands of migrant workers forced to return from Thailand as a result of the pandemic, have meant the loss of remittances for their families. This has been disastrous, particularly as an estimated 13% of GDP comes from remittances.⁷⁷

In April 2020, ActionAid responded quickly to the emerging crisis, with a programme of unconditional cash transfers and food assistance for 1,000 out-of-work garment workers and migrant workers returning from Thailand. These cash transfers proved vital to reducing financial pressures and household burdens on affected families, alleviating hunger and domestic violence at a critical moment.

Around the same time, the Myanmar government also developed and rolled out a national Covid Economic Relief Plan (CERP), a comprehensive plan that included macro-economic measures, lending to small and medium enterprises (SMEs), and a plan for community welfare with a strong social protection component. Throughout the country, starting from the *Thingyan* new year festival in April, food transfers were delivered and targeted to particularly vulnerable households. This was followed up with cash transfers some months later to the same households.

The principle critique of the programme has been the fact that it was targeted through means-testing, which used fallible metrics for assessing household vulnerability. This has meant that vulnerable households have fallen through the cracks. In addition, there was an initial gap in meeting the needs of internally displaced persons (IDPs) and households in areas of conflict such as Rakhine state.

However, given that this was the first nationwide initiative implemented by the new post-military government, the programme has been well-received, and general consensus is that it was relatively well-run for a first effort. It has provided critical food security to vulnerable populations throughout Myanmar, especially rural and informal workers who have faced dire food insecurity. The CERP noted a potential role for civil society to share lessons and best practice to improve the programme, and has already been able to take on board key lessons. One example of a key lesson is that the government has overcome its earlier reluctance to provide cash transfers to households in the conflict areas of Rakhine state, and acknowledges the benefits of this approach.

The situation in Myanmar continues to be grave, however. The first wave of COVID-19 saw the last case of local transmission on the 16th July, resulting in 374 cases and 6 deaths. However the second wave, which started in Rakhine state in August has seen 103,166 confirmed cases and 2,174 deaths to date. Many households are being affected by the economic impacts of the pandemic, with poor households particularly affected. There is growing consensus among NGOs and government that far greater delivery of universal social protection support is needed.

74. <https://www.business-humanrights.org/en/latest-news/myanmar-covid-19-leaves-over-60000-jobless-workers-in-105-factories-remain-unpaid/>

75. <https://www.frontiermyanmar.net/en/doomsday-for-informal-workers-as-covid-19-rocks-the-economy/>

76. <https://www.mmtimes.com/news/domestic-violence-rises-myanmar-during-community-lockdown.html>

77. <https://myanmar.ifpri.info/2020/06/08/assessing-the-impact-of-declines-in-remittances-due-to-covid-19-on-household-incomes-and-poverty/>



The 2020 floods in Sofala province, Mozambique, came a year after Cyclone Idai and once again destroyed harvests and homes. Policies to help cope with disasters like these must be gender-responsive, to address the particular challenges faced by women. PHOTO: DANIEL JUKES/ ACTIONAID

PRINCIPLES AND GOOD PRACTICE FOR PUBLIC SOCIAL PROTECTION SYSTEMS TO ADDRESS LOSS & DAMAGE

Gender-responsive social protection has a key role to play for human rights-based development, strengthening resilience and addressing loss and damage. Systems implemented by governments should **be designed as minimum social protection floors that guarantee basic rights for all** throughout the life cycle, and which are **able to strengthen resilience and respond to the impacts of climate change by scaling up social protection as required.**

These should be organised according to the following principles and recommendations for good practice:

- The starting basis along which to structure social protection systems, must be the principle that governments have a duty to **fulfil, protect, respect and promote people's human rights**
- **Social protection floors** should provide adequate and comprehensive protection throughout the life cycle, and anchored in national legislation and national strategies.
- Social protection should be gender-responsive and inclusive of the most marginalised. The particular intersecting inequalities and vulnerabilities faced by different marginalised communities and sub-sections of those communities based on, for instance, gender, class, race, age and geographical location, must be identified and specifically addressed,

including at the design stage. Universal coverage and inclusivity are critical to ensure that support reaches the most vulnerable.

- In particular, social protection must be proactively **gender-responsive**, recognising that women and girls often face significant additional challenges and barriers as a result of gender-blind or gender-biased policies and cultural norms, and are not a homogenous group. Social protection schemes must recognise and be designed to overcome gender biases and not risk further entrenching them. Strategies include:
 - Ensuring and supporting women’s active participation in design and decision-making around programmes.
 - Conducting context-specific assessments of gendered risks, which analyse factors that drive women’s exclusion and disadvantage, including in existing social protection schemes.
 - Creating universal schemes that are less likely to prevent exclusion errors and stigma, especially for women and girls from poor and marginalised groups.
 - Taking into consideration women’s unpaid care work. Integrating gender-responsive elements such as crèches into public works programmes.
 - Ensuring that payments go directly to women in households, in recognition of their unpaid care responsibilities and to reduce their financial dependency on men, which can be particularly problematic in the context of gender-based violence.
 - Avoiding tying cash transfers to conditions that add to women’s unpaid care burdens.
 - Promote women’s empowerment through vocational training, childcare and support for victims of domestic violence.
 - Ensuring gender-responsive measures are implemented through effective monitoring and complaints mechanisms, including participatory social audits that involve women’s organisations.
 - If some degree of targeting does take place, the involvement of local community women’s groups and civil society organisations is particularly crucial for the identification of specific vulnerable groups and appropriate selection criteria, and to ensure transparent accountability mechanisms.
- Ensure gender-responsive social protection systems are part of a broader social and economic policy package aimed at creating more and better jobs for women, reducing and redistributing unpaid care and domestic work, increasing empowerment and access, and complementing these with gender-responsive investments in public services.
- Setting up social protection systems to address loss and damage will require planning, state capacity and coordination across various policy areas.⁷⁸ Rather than relying on individual tools, governments should look to put in place **joined-up systems of multiple social protection measures** which use the full range of schemes to meet nationally-identified challenges. This should include a mix of publicly-funded social assistance measures and social insurance for those that can afford to pay into a system. Social protection systems should be informed by legal frameworks that guarantee the right to social security, strengthen governance of social protection systems, and enable accountability for rights holders.
- Social protection strategies and policies should be informed through bottom-up participation of rights holders (citizens and residents) and their organisations in social dialogue. National and community-level planning and monitoring processes that are **inclusive and participatory**, ensuring involvement of women, marginalised community members and key stakeholders, can help deliver more effective analysis and responses, gender-responsive solutions and identification of vulnerable people.
- Social protection in the context of climate-induced loss and damage should aim to **protect** people from the impact of shocks and disasters by providing direct relief to individuals or households in a current state of

78. Béné, C., Cannon, T., Davies, M., Newsham, A., and Tanner, T. 2014. "Social Protection and Climate Change." OECD Development Cooperation Working Papers 16.

deprivation. It should **prevent** loss and damage by protecting those who are vulnerable to falling into deprivation as a result of shock. It should **promote** resilience by enhancing income and capabilities in order to reduce people's future susceptibility to deprivation; and it should **transform** the underlying causes of vulnerability to climate change impacts by addressing issues of equity and structural vulnerability to poverty.⁷⁹

- Rather than waiting for disaster to strike and needing to react quickly, starting from scratch, countries should look to establish systems of social protection well *before* a crisis hits. **Preparedness is a no-regrets option** that improves coordination and effective response to sudden disasters, while also helping to strengthen communities' ability to adapt. This is in line with countries' existing global commitments under the SDGs and the UDHR, which are needed to address not only the impacts of disasters, but prevailing poverty and inequality as well.
- Designers of social protection measures should **plan for uncertainty**, so that schemes are able to respond to a range of events and shocks, even if these change over time. They should be **able to scale-up** if needed. The Philippines' Pantawid social protection cash transfer scheme, for example, was able to respond quickly to Typhoon Haiyan and provide support to vulnerable households in their time of need.⁸⁰
- Social protection should also be designed to recognise and respond to loss and damage from **slow-onset climate impacts**, providing appropriate support for vulnerable communities.
- To prepare for more predictable crises, **early warning systems that trigger early action** can make a significant impact in reducing loss and hunger. These work best when combined with clear thresholds, triggers, prepared plans for early action and funding mechanisms that can respond rapidly. The Kenya Hunger Safety Net Programme (HSNP) offers an interesting example of a trigger threshold, in which the condition of vegetation is monitored by satellite as a likely indicator of the level of drought and the likely level of support that communities will need. By observing these indicators, the HSNP can put in motion the necessary steps of sourcing funding, purchasing and distributing food before communities reach crisis level.⁸¹
- Where appropriate and possible, asset-building should aim to protect and restore ecosystems, which can play a key role in strengthening resilience, soils, fresh water sources and contributing to climate mitigation. These efforts can be guided by principles of **ecosystem-based adaptation**.⁸² However, given that ecosystem-based adaptation efforts can often be siloed in different government departments such as forestry, water, agriculture or environment, departments managing asset-building for planning and resilience do not always recognise these works. Different departments need to strengthen their ways of working together to become more effective.
- In order to avoid inadvertent harm to vulnerable households, groups and communities, social protection systems should also **avoid**:
 - Relying on **means-testing** to provide targeted support only to those on a list who can prove they are "poor enough". Means-testing and data-gathering processes are often expensive, and frequently fail to gather accurate data or deliver support to the most marginalised households, groups and communities, especially women. Thus, although means-testing is theoretically intended to save money by only targeting the poorest, in practice it can be expensive than universal schemes accessible to all. In almost all cases, targeted support through means-testing spreads discrimination and exclusion.⁸³
 - Incentivising **maladaptation** in which communities are induced to stay on in climate-affected locations where the potential for adaptation is soon likely to reach its limits, thus increasing their vulnerability over the long term;
 - Being dismantled or undermined by **austerity**

79. Sabates-Wheeler, R., & Devereux, S. (2004). Social protection for transformation. IDS Bulletin, 38(3), 23–28. https://www.unicef.org/socialpolicy/files/Transformative_Social_Protection.pdf

80. <https://reliefweb.int/report/world/one-year-after-typhoon-haiyan-social-protection-reduces-vulnerabilities-disaster-and>

81. World Food Programme, Social Protection and Climate Change (2019)

82. https://www.iucn.org/sites/dev/files/content/documents/eba_english.pdf

83. https://www.ilo.org/wcmsp5/groups/public/---dgreports/---integration/documents/publication/wcms_568678.pdf

measures and skewed spending priorities, often as a result of aid and loan conditionalities that wrongly assume market-based solutions (which only some can afford) can fill the gaps;

- Promoting **privatised insurance schemes** for

poor communities, instead of providing tax-funded government-sponsored social protection support. Insurance is not a quick fix, and has many drawbacks and limitations. It cannot address the gap in finance for adaptation or loss and damage.

Private insurance: the wrong model for resilience

There is a significant international effort by insurance companies, G7 countries and some governments under the WIM to endorse private insurance - including insurance schemes purchased by governments to provide coverage for citizens - as a solution to climate-induced loss and damage.⁸⁴ However experiments with this approach indicate that private insurance will likely bring more problems than benefits. The rush to roll out insurance means that better alternatives - not least social protection - and the structural causes of vulnerability are being overlooked.

Problems include the reality that private insurance companies are reluctant to give coverage or pay outs in the context of recurring drought or other slow-onset climate impacts, where the chances of losses are frequent or inevitable.⁸⁵ Parametric insurance schemes - in which pay outs are only given if conditions fall within very narrow parameters - are particularly problematic, and require payments that governments and poor communities can ill-afford.

The reluctance of the African Risk Capacity (ARC) to pay out to the Malawian government during the 2016 El Nino drought provides an illustrative example. The insurance, for which the Malawian government paid \$5million, failed to deliver on its promise of timely assistance to the 6.7 million food insecure Malawians. Only after a public uproar did the insurance pay out. However by delaying the payment this meant that millions had suffered in the meantime, and the money did not go as far, leaving the government with a massive net loss.⁸⁶ In fact, that money would have been far better spent on investing in resilience and social protection systems.



In Kendrapara, Odisha, India in 2020, the storm surge caused by Cyclone Amphan broke through river embankments and flooded farmland with salt water. It has left 4,000 hectares saline and likely unable to produce crops. PHOTO: ACTIONAID

84. https://boell.org/sites/default/files/https___us.boell.org_sites_default_files_not_a_silver_bullet_1.pdf

85. ActionAid International 2017, "The wrong model for resilience: How G7-backed drought insurance failed Malawi, and what we must learn from it."

86. ActionAid International, Market mechanisms for loss and damage climate finance fail human rights test (2019) <https://actionaid.org/news/2019/market-mechanisms-loss-and-damage-climate-finance-fail-human-rights-test>

Case study: Participatory processes to identify vulnerable households in Bangladesh

As part of a set of activities to address loss and damage, ActionAid Bangladesh works with communities across regions of the country that are prone to floods, cyclones and rising sea levels. Community-led hazard mapping processes are used to develop a baseline study of vulnerable households that can enable effective disaster response.



Bangladeshi community leader Haowa Begum and the Pashurbunia women's group map the local impacts of climate change, and households at risk from floods and cyclones.
PHOTO: NATASHA MULDER/ ACTIONAID

Working with local partner organisations and using participatory methodologies that encourage women and marginalised community members to actively engage and speak out,⁸⁷ communities collectively draw a map of their area. Landscape changes that have occurred over the last 10-20 years (such as rising sea levels or river erosion) are drawn to help identify climate trends, and areas that are vulnerable to specific hazards such as flooding or storms are marked on the map. Households are also drawn, and those headed by women or children, persons with disabilities or people who are chronically sick are also indicated.

Participatory discussions help the community to come to a shared understanding of vulnerability in the context of climate change impacts, and to understand that some people and households are more exposed to risk than others. These analyses are also indicated on a risk index to accompany the map.

The hazard map and risk index can be particularly useful in the event of a disaster. The information can be used by community emergency response teams, and serve as an efficient way for the community to ask for support soon after the event. For example, if a serious flood damages homes in the community, emergency responders can quickly know which homes to protect, or which households may need support to ensure that elderly persons, persons with disabilities and children are given the necessary support to evacuate.

Later, the hazard map can be shown to the authorities as evidence of the number of households requiring support to cope. This can often result in a more rapid provision of support and compensation from authorities, which helps families to get back on their feet more quickly.

In this way, preparedness strategies based on inclusive and participatory process can ensure that the most vulnerable are not excluded in the response to disasters.

87. ActionAid International, Loss and Damage Handbook for community-led assessment of climate-induced loss and damage (2019). <https://actionaid.org/sites/default/files/publications/Handbook%20for%20Loss%20and%20Damage%20assessment%20-%20ActionAid%20ADRRN%20CANSAs%20-%20Feb%202020.pdf>



Dinh Van Tram on the location where his house once stood, after Typhoon Molave hit the area and a flash flood swept through the village in 2020.
PHOTO: DAO THI THANH NHI/ ACTIONAID

FINANCING SOCIAL PROTECTION TO ADDRESS CLIMATE-INDUCED LOSS & DAMAGE

To adequately resource social protection systems to address climate-induced loss and damage, governments in the global North and South must act in solidarity with each other and vulnerable communities, meet their global commitments, and address inequalities and responsibilities that exist within and between countries.

The communities and countries that are most affected by climate-induced loss and damage tend to be the countries in the Global South with low per-capita rates of historical responsibility for emissions, and thus the countries and communities that have done the least to cause the climate problem. These

same less industrialised nations, many of which continue to suffer from the legacy of colonialism and on-going exploitation, face huge setbacks in their development goals when dealing with the effects of climate-induced loss and damage. The cost of responding to disasters may end up forcing governments to reallocate already limited budgets that were originally set aside for key services such as health, education or agriculture, in order to cope with the rescue, relief, recovery and rebuilding. Even worse, in the aftermath of disasters many countries are obliged to take on new loans to pay for rebuilding efforts, thus plunging deeper into debt and cutting back on services, with the likely result

that the poorest and most marginalised groups and communities, especially women, are hardest impacted.

International climate finance transfers to address climate-induced loss and damage can and must therefore play a critical role in resourcing climate-proofed social protection systems in countries in the Global South susceptible to climate impacts. Wealthy industrialised nations with high per capita historical responsibility for contributing to global atmospheric emissions must agree to and fund a finance mechanism to address loss and damage under the United Nations Framework Convention on Climate Change (UNFCCC) Warsaw International Mechanism (WIM) for Loss and Damage. The WIM can therefore be a vital tool in financing the provision of social protection for climate-vulnerable communities, through the loss and damage financing facility that must be urgently established.

Furthermore, in the aftermath of climate disasters, developing countries should be automatically granted with **debt relief**, in the form of an interest-free moratorium on debt repayments. This approach can provide countries with immediate access to funds that have already been mobilised for the purpose of debt repayment, which can thus be put to use immediately - saving lives and increasing effectiveness of response.⁸⁸

Furthermore, in order to meet rights commitments, governments need to dramatically increase financing for gender responsive social protection, and this can be largely resourced through effective **progressive national taxation** systems. Currently tax avoidance and tax evasion by corporations and elites mean that many low-income countries are missing out on huge potential tax revenues,⁸⁹ which could be put towards meeting the needs of rights-holders and delivering sustainable development through redistributive tools such as social protection measures.

88. <https://actonaid.org/news/2019/more-150-ngos-sign-open-letter-calling-loss-and-damage-fund-debt-relief>

89. <https://actonaid.org/news/2020/28bn-tax-gap-exposed-actionaid-research-reveals-tip-iceberg-big-techs-big-tax-bill-global>



Nalishebo Nalishebo of Likulwe, Zambia, shows the roots of local grass plants that her family resorted to eating when her crops failed. The 2020 Southern Africa food crisis has meant that millions of people in Zambia have lost their livelihoods and food security. Food distribution and cash transfers have been vital for communities' survival. PHOTO: FREDRICK NTOKA/ACTIONAID

CONCLUSIONS AND RECOMMENDATIONS:

- Governments in countries vulnerable to climate-induced loss and damage must set up comprehensive, adequate, universal and gender-responsive systems of social protection that can fulfil human rights commitments and help communities to cope with the effects of climate disasters and slow-onset climate impacts.
- When setting up, expanding and climate-proofing social protection systems, these should not operate in silos, but be part of an overarching social protection policy or plan. This must enable solutions that draw on, complement and are coherent with other relevant national policies and programmes on climate change, agriculture, agroecology, disaster risk reduction, food security and public services. Nationally Determined Contributions (NDCs)⁹⁰ in vulnerable countries should include a loss and damage component, and as with National Adaptation Plans (NAPs) can also include social protection schemes. Programmes should ensure synergies with international frameworks such as the Paris Agreement on Climate Change, the Sendai Framework on Disaster Risk Reduction, the Sustainable Development Goals and the recommendations from the World Humanitarian Summit.
- Many countries' recent experiences and challenges with social protection schemes in response to the Covid-19 pandemic can provide

90. Under the UNFCCC's Paris Agreement, each country is required to develop and implement a climate plan, called a "Nationally Determined Contribution"

valuable lessons from which to build climate-proofed gender-responsive social protection systems that can scale up in response to disasters.

- Parties at the Warsaw International Mechanism (WIM) should agree to a new international funding facility to facilitate international transfers of climate finance specifically to address climate-induced loss and damage.
- Wealthy industrialised countries should scale up climate finance contributions, and in particular allocate funds to addressing climate-induced loss and damage, which can be used to put in place systems of social protection.
- Automatic debt relief should be granted to developing countries immediately following climate disasters, so that resources can be immediately used to meet the needs of vulnerable communities.
- National and international policies and regulations must address tax avoidance, ensure progressive taxation, and put fair tax obligations on wealthy corporations and individuals so as to mobilise domestic resources that can be put toward providing social protection to advance development goals.
- The WIM and the Technical Expert Group on Comprehensive Risk Management (TEG-CRM) should strengthen recognition of the important role of social protection for addressing loss and damage, and create more opportunities for sharing and learning about the potential and practicalities for implementing climate-proofed systems of social protection.
- The WIM and G7 countries should shift focus from promoting climate insurance to governments and citizens of countries in the Global South, to supporting adaptation and risk reduction strategies that include no-regrets, rights-based, scalable, national social protection systems. These must be equitably and predictably financed by countries in the Global North.
- The ongoing COVID-19 pandemic, combined with climate-induced food crises in sub-Saharan Africa, are causing escalating hunger, and threaten to bring on a global food crisis. Governments must ensure that everyone can access food in the right quantities and quality, through measures such as: income and food support programmes; cash and food transfers; guaranteed crop prices for farmers, replacement school meals for children missing their main meal of the day; and ensuring adequate income support for women and men smallholder farmers so that they can cover their families' basic needs and can plant for the next season - preventing the crisis from escalating further.

ActionAid is a global movement of people working together to achieve greater human rights for all and defeat poverty. We believe people in poverty have the power within them to create change for themselves, their families and communities. ActionAid is a catalyst for that change.

<http://actionforglobaljustice.actionaid.org>

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