



Climate-responsive social protection



ODI Global

A primer for philanthropy

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Climate-responsive social protection

Key messages

This primer sets out the range of challenges that climate change presents for poor and vulnerable people in the Global South and the ways that philanthropy can support social protection systems to respond to these needs. Social protection systems need to respond, and there are various operational arenas in which that response needs to occur.

Governments have a clear responsibility to vulnerable populations to develop comprehensive climate-responsive social protection systems, but there are many limitations and gaps in provision already – to say nothing of future challenges as climate change impacts intensify and economic transformation accelerates for a low-carbon future.

Philanthropy is well positioned to invest in enhancing the capacity of social protection to address climate change, and support the individuals and groups most likely to be affected by climate change and excluded from the benefits of low-carbon transitions.

With the next round of nationally determined contributions (NDCs) being submitted and the Fund for responding to Loss and Damage becoming operational, 2025 is a critical juncture for climate policy. By engaging in dialogue and the development of climate-responsive social protection mechanisms (CRSP), philanthropies can help ensure implementation of NDCs and finance for addressing loss and damage, in order to protect the most vulnerable.

Modalities for strategic philanthropic support in CRSP include: the provision of finance for implementation (including through matched funding); technical support (including research and evaluation to build a strengthened evidence base); piloting project innovation; and advocacy.





Acronyms and abbreviations

AIDMI	All India Disaster Mitigation Institute
ARC	African Risk Capacity
ASP	adaptive social protection
CCRIF	Caribbean Catastrophe Risk Insurance Facility
CDRFI	Climate and Disaster Risk Finance and Insurance
COP	Convention on Climate Change
CRSP	climate-responsive social protection
CSR	corporate social responsibility
DEC	Disasters Emergency Committee
EHPI	Extreme Heat Protection Initiative
FrLD	Fund for responding to Loss and Damage
G7	The Group of Seven
HFCs	hydrofluorocarbons
IDA	International Development Association
IPCC	Intergovernmental Panel on Climate Change
JETP	Just Energy Transition Partnership
LGBTQI+	lesbian, gay, bisexual, transgender, queer or questioning, and intersex
LIC	low-income countries
LMIC	lower middle-income contexts
MSMEs	micro, small and medium-sized enterprises
NAP	national adaptation plan
NDCs	nationally determined contributions
PCRIC	Pacific Catastrophe Risk Insurance Company
PES	payments for environmental services
PWP	public works programmes
SEADRIF	Southeast Asia Disaster Risk Insurance facility
SEWA	Self-Employed Women's Association
SRSP	shock-responsive social protection
UNEP	United Nations Environment Programme
UNFCCC	United Nations Framework Convention on Climate Change
V20	Vulnerable Twenty Group
WMO	World Meteorological Organization
WFP	World Food Programme

Glossary

Term	Definition
Active labour market policies	Publicly financed interventions intended to improve the functioning of the labour market by inducing changes in labour demand and labour supply. The policies focus on stimulating employment and job creation through, for example, public works schemes, hiring subsidies, vocational training and retraining, and the promotion of small and medium enterprises and self-employment (ILO, 2015; ILO, 2022).
Adaptation	The process of adjustment in human systems to actual or expected climate change effects to mitigate harm or take advantage of beneficial opportunities (IPCC, 2022). Adaptation actions can be either incremental (where the primary objective is to maintain the integrity of an existing system) or transformative (where the objective is to change the fundamental nature of a system in response to climate change and its impacts). The need for adaptation varies from place to place, depending on the risk to human or ecological systems. Adaptation actions can be grouped into four categories: infrastructural and technological; institutional; behavioural and cultural; and nature-based (IPCC, 2022).
Adaptive social protection (ASP)	Social protection that aims to build resilience to climate change and other shocks by combining elements of social protection, disaster risk reduction and climate change (World Bank (2018), cited in EC (2019)). ASP helps to build the resilience of poor and vulnerable households to the impacts of large, covariate shocks, such as natural hazard events, economic crises, pandemics, conflict and forced displacement, by supporting their capacity to prepare for, cope with, and adapt to the shocks they face – before, during, and after such shocks (Centre for Disaster Protection (n.d.), based on Bowen et al. (2020)).
Anticipatory action	A set of actions taken to prevent or mitigate potential disaster impacts before a shock or before acute impacts are felt. The actions are carried out in anticipation of a hazard impact based on a prediction of how the event will unfold (IFRC, 2020; Anticipation Hub, 2020).
Covariate shock	Shocks that affect entire communities, regions within a country or countries, rather than separate individuals or households within a community (ILO, 2003).
Climate-responsive social protection	Social protection that accommodates climate-aware planning, using livelihood-based approaches and promoting community resilience by planning for the long term. Design features include: (i) scalable and flexible programmes that increase coverage in response to climate disasters and scale back support once disasters abate; (ii) climate-responsive targeting systems, including geographic targeting, to take account of the socio-physical basis of climate vulnerabilities; (iii) investments in livelihoods that build community and household resilience; and (iv) promotion of better climate risk management (Kuriakose et al., 2013).
COP (Convention on Climate Change) 27	The 27th Conference of the Parties to the United Nations Framework Convention on Climate Change which took place in November 2022.

Glossary

Term	Definition
Green transition	A shift towards economically sustainable growth and an economy that is not based on fossil fuels and overconsumption of natural resources. The concept of green transition contains societal actions that seek to mitigate climate change (by reducing greenhouse gas concentration) and adapt to it, while acknowledging ecological and environmental degradation caused by other factors, such as overconsumption.
Intergovernmental Panel on Climate Change (IPCC)	The international body for assessing the science related to climate change, set up in 1988 by the World Meteorological Organization (WMO) and United Nations Environment Programme (UNEP) to provide policy-makers with regular assessments of the scientific basis of climate change, its impacts and future risks, and options for adaptation and mitigation.
Just transition	The set of principles, processes and practices that aim to ensure that no people, workers, places, sectors, countries or regions are left behind in the transition from a high-carbon to a low-carbon economy. It stresses the need for targeted and proactive measures from governments, agencies and authorities to minimise any negative social, environmental or economic impacts of economy-wide transitions while maximising benefits for those disproportionately affected.
Loss and damage	A general term used in United Nations climate negotiations to refer to the consequences of climate change that go beyond what people can adapt to: for example, the loss of coastal heritage sites due to rising sea levels or the loss of homes and lives during extreme floods. It also includes situations where adaptation options exist, but a community doesn't have the resources to access or utilise them. Loss and damage can result from extreme weather events like cyclones, droughts and heatwaves, as well as from slow-onset changes such as sea-level rise, desertification, glacial retreat, land degradation, ocean acidification and salinisation (World Resources Institute, 2024).
Mitigation (of climate change)	Human interventions to reduce emissions or enhance the absorption of greenhouse gases by carbon sinks (IPCC, 2021). Mitigation can reduce emissions by transitioning to sustainable energy sources, conserving energy, and increasing efficiency. In addition, CO ₂ can be removed from the atmosphere by enlarging forests, restoring wetlands and using other natural and technical processes to promote carbon sequestration.
Nationally determined contributions	Regularly updated country reports known as Nationally Determined Contributions (NDCs) are required under the Paris Agreement (UNFCCC, 2015). These reports outline and communicate countries' post-2020 climate actions to reduce national emissions and adapt to the impacts of climate change.
The Paris Agreement	A legally binding international treaty to combat climate change with the goal of limiting global warming to below 2°C above pre-industrial levels and pursue efforts to limit it to 1.5°C (UNFCCC, 2015).
Public works programmes (PWP)	Programmes that provide state-sponsored employment for the working-age poor who are unable to support themselves due to low incomes, the seasonality of rural and urban livelihoods, or the inadequacy of market-based employment opportunities.
Resilience	The ability of a social, ecological, or socio-ecological system to anticipate, reduce, accommodate, or recover from the effects of a hazardous event or trend in a timely and efficient manner (IPCC, 2018).

Glossary

Term	Definition
Shock-responsive social protection	The adaptation of existing social protection systems to mitigate the impact of shocks: for example, by increasing the scale of provision, increasing the value of transfers, or using system data as the basis for additional programme components (UNICEF, 2016).
Social protection	There are multiple definitions of social protection according to different agencies; see socialprotection.org . The Social Protection Inter-Agency Cooperation Board defines social protection as ‘a set of policies and programmes aimed at preventing and protecting all people against poverty, vulnerability and social exclusion, throughout their life cycle placing a particular emphasis on vulnerable groups. This means ensuring adequate protection for all who need it, including children; people of working age in case of maternity, sickness, work injury or for those without jobs; persons with disability and older persons. This protection can be provided through social insurance, tax-funded social benefits, social assistance services, public works programs and other schemes guaranteeing basic income security and access to essential services’ (SPIAC-B, 2019). The main social protection instruments are social assistance, social insurance, labour market policies and social care.

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Section 1

Introduction



Section 1

This primer provides an overview of critical global trends in climate-responsive social protection (CRSP) and highlights opportunities for philanthropy to work across geographies and sectors to accelerate progress and fill gaps in provision. CRSP refers to the role of social protection in supporting climate resilience; adaptation; mitigation; responses to loss and damage resulting from both extreme weather events and slow-onset changes (such as sea-level rise, glacial retreat and land degradation); and low emissions transitions. It incorporates interventions which may be described as anticipatory social protection, adaptive social protection and shock-responsive social protection.

Climate change and its relationship to social protection

This primer focuses on the issue of climate change – which refers to long-term shifts in temperatures and weather patterns that, in the long run, will completely alter the ecosystems that support life on the planet.¹ The issue of climate change can usefully be considered in the context of the ‘triple planetary crisis’ identified by the United Nations Framework Convention on Climate Change (UNFCCC, 2022), which refers to the three interlinked challenge issues that humanity currently faces: pollution, biodiversity loss and climate change.

Widespread negative climate impacts are already taking place and will intensify even under the most optimistic warming scenarios (IPCC, 2022). The socioeconomic risks that populations face will be reshaped directly: for example, through health impacts (including heat effects and the spread of vector-borne diseases including malaria) and the effect of rising food prices due to falling yields of many staple crops. However, multiple compounding shocks and stressors will also result in significantly wider social, economic and political disruptions with profound adverse implications for the structure of national economies and labour markets, for health, access to basic resources and sustainable livelihoods, and migration (IPCC, 2022). World Bank researchers estimated that climate change

will drive between 32 million and 132 million additional people into extreme poverty by 2030 (Jafino et al., 2020).²

Women and girls are at heightened risk due to pre-existing gender inequalities compounded by additional socioeconomic factors like age, disability, ethnicity, class, religion, and LGBTQI+ status (Hidrobo et al., 2024).³ For example, the impacts of climate risks disrupting services such as water supply, sanitation and energy provision, as well as depleting natural resources, have direct impacts on women’s time poverty, as women and girls are largely responsible for securing household food, fuel and water. Women’s economic independence and their health and education are also further at risk in the context of climate impacts, exacerbating the existing barriers they face (Dasgupta, 2024). For instance, some household strategies to cope with climate hazards can negatively and disproportionately harm women and girls (Quisumbing et al., 2018) – these include reducing women’s caloric intake (Algur et al., 2021), taking girls out of school (Sims, 2021), choosing child marriage or increasing transactional sex (Corno et al., 2020; Treibich et al., 2022).

It is now widely recognised that social protection has a role to play in responding to climate change. The need for social protection systems to play a role responding to the climate challenge was highlighted at COP27 in 2022 and is set out in the latest

1 This is driven by human activities that release emissions, with energy use, industry, transport, buildings and agriculture being the main causes of release of greenhouse gases to the atmosphere.

2 The lower figure is based on an optimistic baseline scenario with low climate change impacts and rapid socioeconomic development (inclusive growth with universal access to basic services in 2030, and global extreme poverty levels of 2.8% to 3.8%) while the higher figure of 132 million is based on a more pessimistic but likely baseline scenario, with high climate-change impacts and global poverty rates between 14% and 15.5% (see Jafino et al., 2020).

3 LGBTQI+ is an initialism for lesbian, gay, bisexual, transgender, queer or questioning, and intersex.

Section 1

Intergovernmental Panel on Climate Change Assessment Report (IPCC, 2022) which describes the scale of the climate challenge and also identifies broad policy response options. The potentially significant role of social protection programmes in helping to reduce and address the loss and damage associated with climate change and assisting households to prepare for, cope with, and adapt to climate-related shocks and stresses is also increasingly recognised (USP2030, 2023). A growing body of evidence shows that climate strategies that include social protection are likely to result in more effective adaptation and mitigation, in terms of both successfully managing climate risks and enhancing the adaptive capacities of those in receipt of transfers (Sitko et al. (2023), cited in Hopper et al., 2024).

Current climate and social protection issues

Shock-responsive social protection (SRSP)

Enhancing the role of social protection systems in responding to climate-related shocks like floods and droughts

SRSP is currently the focus of much of the dynamism and donor investment in the social protection sector. This work is closely linked to humanitarian objectives and programming. However, the limited coverage of social protection systems in many low – and middle-income countries, with less than 10% of the population in the world’s most climate-affected countries having access to any form of social protection (ILO, 2024), together with the low levels of transfer values, limited financial resources allocated to the sector, and operational systems constraints, continues to hinder the viability of large-scale effective SRSP programming (Costella and McCord, 2023).

Adaptive social protection (ASP)

Promoting social protection systems that help vulnerable households and communities prepare for, cope with, and adapt to shocks (Bowen et al., 2020)

Governments and development agencies are creating systems that proactively address long-term vulnerabilities by developing social protection interventions that help communities prepare for and adapt to climate variability (Dulal and Shah, 2014). These adaptive approaches not only provide immediate assistance in response to shocks but also strengthen the capacity of communities to manage future challenges, thereby supporting both disaster risk management and long-term adaptation efforts.

Just transitions

Using social protection as a component of just transition programming, to compensate for the adverse impacts of climate mitigation policies on poverty and employment

There is currently growing interest in the role social protection can take in supporting a just transition– for example, through the provision of cash transfers or subsidised provision of key goods and services, such as food or public transportation, to compensate for the impacts of carbon pricing the cost of basic commodities and services, and extending unemployment and pension benefits and/or active labour market policies such as skills training and job subsidies to address labour market disruption arising from industrial restructuring (McCord and Costella, 2023). In this way, social protection has been identified as a policy with the potential to enhance the acceptability of climate change mitigation policies, including fossil fuel subsidy reforms, by limiting their adverse impacts on poverty.

Innovative financing

Exploring the use of new financing options, including ones that leverage private sector investment for climate-responsive social protection

The interest in delivering climate shock responses through social protection systems has stimulated innovation and new global initiatives such as the Global Shield against Climate Risks,⁴ which is focused on improving finance for disaster risk and social

4 The Vulnerable Twenty Group (V20), along with the Group of Seven (G7) and other supporting countries, launched the ‘Global Shield against Climate Risks’ at COP27 in 2022 to address the increase in climate and disaster risks and the urgent need to support vulnerable countries. This initiative promises vulnerable communities better and more pre-arranged climate and disaster protection against climate-related loss and damage by improving financial protection and disaster preparedness and response.

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protection systems through risk transfer (insurance). At the same time, interest has grown in the potential for using climate-specific funds, including the Green Climate Fund⁵ and the Global Environment Facility⁶ (see Hopper et al., 2024) – and potentially also the Fund for responding to Loss and Damage (FrLD), launched at COP28 in 2023, but not yet operational – for climate-responsive social protection financing.

Policy alignment

Integrating social protection and climate strategies

Countries are being encouraged to promote integration of social protection into the nationally determined contributions (NDCs) and national adaptation plans (NAPs), which they are mandated to prepare under the 2015 Paris Agreement, and which outline measures to reduce emissions and adapt to climate change impacts (USP2030, 2024).

There is also a growing recognition of the benefits of aligning social protection sector development with climate policies, and integrating medium-term climate projections into social protection strategy, in order to anticipate and accommodate the socioeconomic dislocation that climate change will generate in the coming decades (Costella and McCord, 2023).

Scope of the primer

Overall, this is a dynamic and fluid period in the social protection sector, as attempts are being made to extend the sector's response – and resilience-building performance in relation to climate shocks and stressors. At the same time, the sector is also starting to engage with some new realities:

- It has a critical role as part of the mix of policy instruments required to enable the successful and just implementation of the green transition.
- It will also need to adapt to respond to chronic climate stresses that are likely to cause significant social and economic dislocation and increase the need for large-scale provision in the medium term (2040–2060).

From resilience building and shock response, to addressing long-term chronic stressors and facilitating a green transition, strategic philanthropic support could significantly enhance the development of appropriate

sectoral responses and improve sector performance – locally, nationally and even globally.

This primer describes the current trends in CRSP within the public sector, and the contributions that have been and could be made by private sector entities. It establishes a framework for understanding the various roles of non-state actors, and outlines opportunities for philanthropic support.

Section 2 starts by outlining social protection: its definition; why it is important; the differences between various categories of social protection (social assistance, social insurance, labour market policies and social care services). The rest of section 2 delves into the various different roles that social protection can play in responding to the adverse impacts of climate change, as well as the unequal impacts of climate change mitigation policies, followed by a discussion of the challenges that social protection systems will increasingly face as they shift to become more climate responsive.

Section 3 looks in more detail at four potential roles for the private sector in CRSP (innovations and product development, service delivery, finance and advocacy). Examples of these roles are provided for the various categories of social protection identified in section 2, alongside an indication of those that offer greater or lesser potential for the private sector to play a role.

Section 4 sets out a three-dimensional framework covering operational arenas, levels of engagement and modes of engagement, for philanthropies to use in considering how best to support CRSP going forward. Examples of recent interventions are discussed and to illustrate the different entry points.

Section 5 looks ahead, providing suggested next steps for philanthropies to explore options for embedding CRSP in existing grants, and for developing new programmes that can help to promote climate justice and just transitions by protecting vulnerable individuals and groups from the negative impacts of climate change and the unequal impacts of low emissions transitions.

⁵ www.greenclimate.fund/

⁶ www.thegef.org/

Section 2

What is social protection and how has it evolved to respond to climate challenges?



Section 2

This section describes social protection and its functions in relation to climate change as well as the challenges related to further development of effective policies and programmes. Major global initiatives and recent developments in CRSP are also presented, such as those concerned with just transitions and loss and damage finance.

Definition of social protection

Social protection systems – sometimes referred to as welfare programmes, social security, safety nets, and benefits schemes – protect people from poverty, vulnerability to shocks and stressors, and social exclusion throughout the course of their lives. Increasingly, social protection programmes are being used to respond to crises, including those caused by conflict, COVID-19 and climate change. Social protection prevents people from having to use negative coping strategies and can empower them to manage risks and move out of poverty through enhanced income, opportunities and access to services.⁷ Social protection can contribute to positive outcomes for women and girls, with wider positive effects for men and boys, their households and the societies and economies they form part of.

Social protection is a responsibility of the state, but in many low-income countries (LIC) and lower

middle-income contexts (LMIC) it is also financed and, in some cases, delivered by non-governmental actors, such as UN agencies, and national and international NGOs – particularly in conflict and fragile settings. Access to social protection is a right, but this right is not honoured for the majority of populations living in LMIC. There are four main categories of social protection designed to meet needs across the lifecycle through a combination of contributory and non-contributory programmes (see Table 1).

Social protection systems comprise four building blocks (see Bowen et al., 2020): programmes; data and information systems; finance; and policies, institutional arrangements and partnerships. These components are often represented in the form of a simplified three-part social protection ‘solar system’ (see Figure 1, Barca and Jaramillo Mejia, 2023), which offers a useful reference for identifying where philanthropic inputs might fit (more on this later in the primer).

Table 1 Categories of social protection

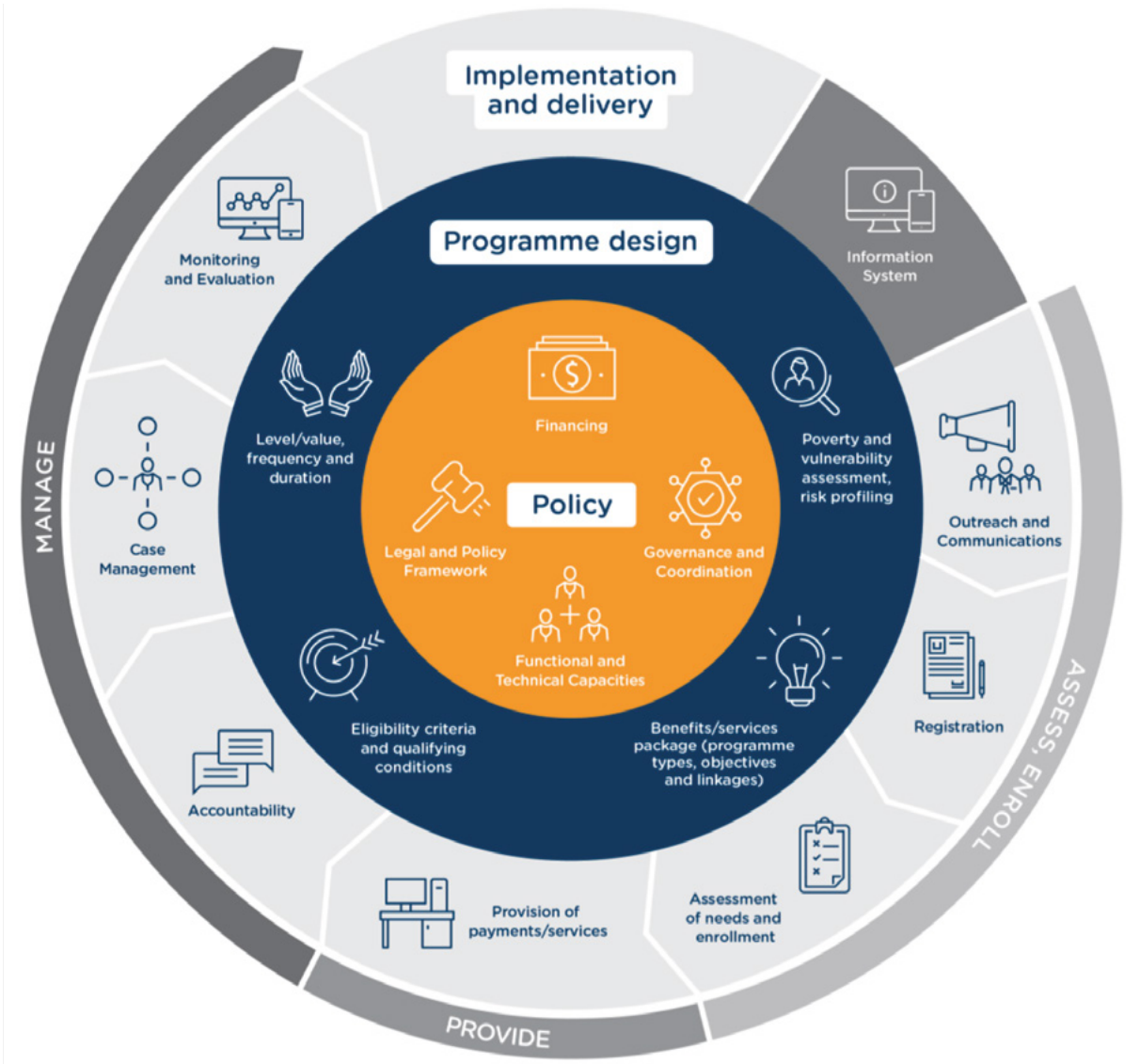
Category*	Examples
Social assistance	Cash and in-kind transfers, fee waivers and subsidies which are paid without requiring any prior contribution from the recipient
Social insurance	A range of social transfers, including old age and unemployment insurance which are dependent on prior contributions from the recipient
Labour market policies	Skills training, job subsidies, job search services and job creation programmes, including public work
Social care services	Child and adult care and support, protection services

*All social protection can be combined with complementary interventions such as skills training, savings, awareness-raising, social behaviour change communication, etc.

Source: Authors.

7 A negative coping strategy (in climate adaptation), sometimes referred to as maladaptation, occurs when an adaptation strategy makes people more vulnerable to climate change (see Schipper, 2020).

Figure 1 The social protection solar system



Source: Barca and Jaramillo Mejia (2023).

Role of social protection in relation to climate change

Social protection can perform a range of different functions in relation to climate change. It can help people to respond to climate change-induced social, economic and political challenges, contribute to adaptation and resilience efforts, and help societies transition to net zero, which can be particularly effective if aligned with national climate policy priorities and adaptation plans. These roles can be grouped into five distinct functions (Costella and McCord, 2023):

- 1. Reducing underlying vulnerability to climate change and enhancing resilience. This can be achieved by directly reducing income poverty; contributing to

- human development and productive outcomes, such as education, health and productive livelihoods; and supporting increased equity, inclusion, and social justice. For example, directing resources to women can support their income security and savings, allowing them to better cope with future shocks (Kiewisch (2015), cited in Hidrobo et al., 2024).
- 2. Responding to climate shocks and disasters. Social protection can reduce the impacts of specific shocks by transferring income to cushion their effects. This is often referred to as ‘shock-responsive social protection’ (SRSP) and is based on scaling up and/or adapting regular social protection provision in response to crises, mostly taking the form of cash

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transfer or insurance payouts. Adaptive or shock-responsive social protection can be designed to counter the specific disadvantages faced by women and girls in these contexts (Perezniето and Holmes, 2023).

3. Offsetting the negative welfare impacts of climate change mitigation policies. Social protection can offset the negative externalities of green transition and climate change mitigation policies, such as carbon pricing, energy subsidy removal, or industrial restructuring, as part of the transition to net zero. It can do this by providing cash transfers or subsidised services to support those whose income security is affected by interventions that affect price. It can also provide income replacement in the form of unemployment or pension benefits or offer active labour-market policies such as retraining or direct employment creation to promote employment for those losing work due to the closure of brown industries (McCord and Costella, 2023).
4. Facilitating climate change adaptation. Social protection can facilitate climate adaptation and incentivise adaptive natural resource management, for example where social assistance interventions are combined with asset transfers or skills training to support employment and livelihoods adaptation. Public works programmes (PWP) and payments for environmental services (PES) schemes can be used to incentivise environmental protection and behavioural

changes. Directing resources to women, e.g. through adaptive social protection, can strengthen their decision-making around investing in productive assets, diversifying livelihoods or adopting climate-smart technologies, allowing them to better manage climate risk (Hidrobo et al., 2024; Bharadwaj et al., 2022) and build resilience, including in relation to climate shocks (Bowen et al., 2020).

5. Contributing to mitigation. Interventions such as PWP can contribute directly to greenhouse gas reductions – for example, through afforestation that promotes carbon sequestration (Hirvonen et al., 2022). Social protection provision more generally also has the potential to reduce the need to engage in extractive practices such as cutting trees for charcoal and can facilitate the purchase of cleaner energy sources (Hidrobo et al., 2024).

Challenges for existing social protection systems

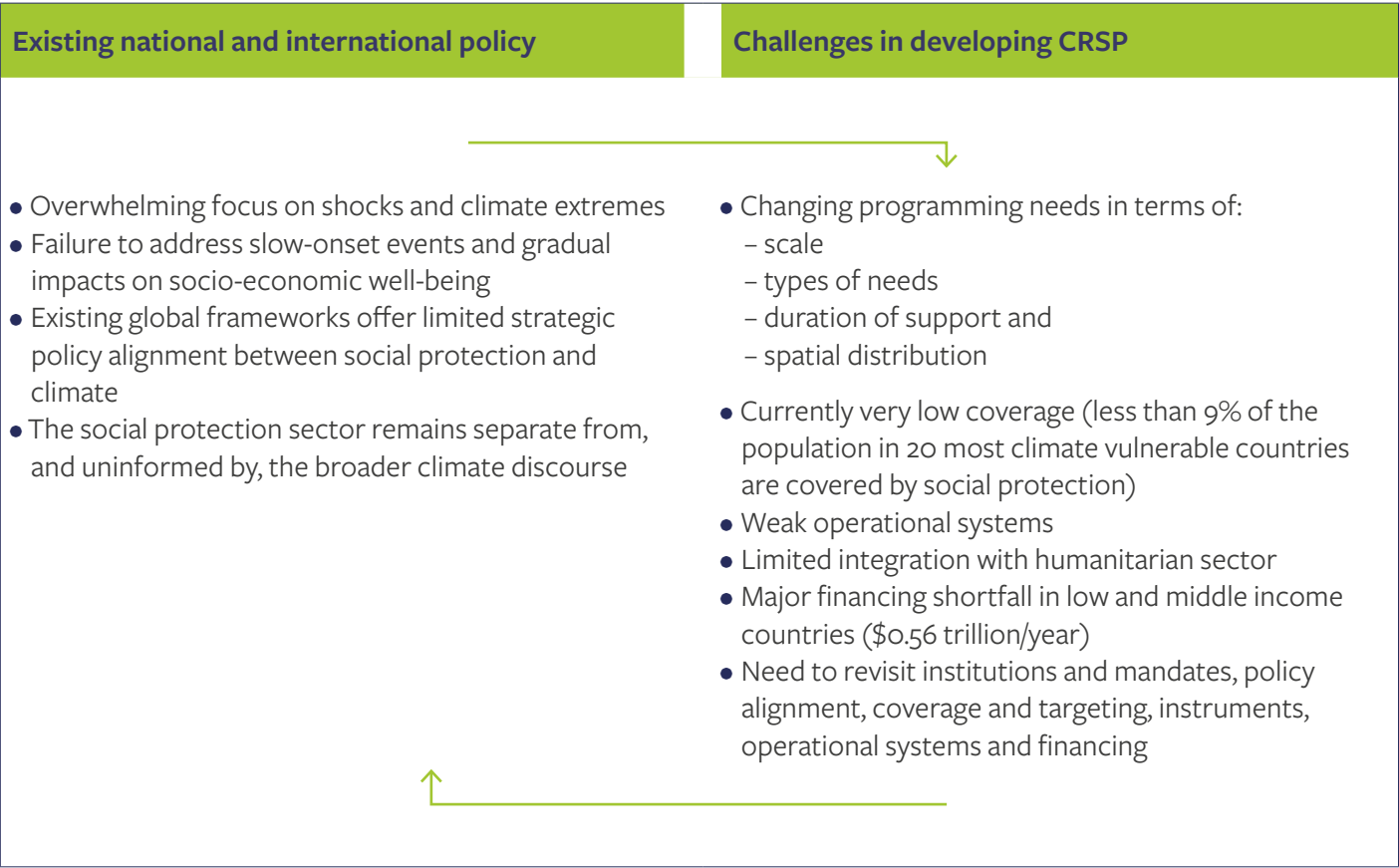
Social protection systems face significant challenges in responding to the realities of climate change, if they seek to offer protection and provision that is commensurate with climate needs and that effectively addresses the five functions outlined above. These challenges are summarised below (see Figure 2).



Image: Ariful Azmi/Usman / Shutterstock

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Figure 2 Challenges in making existing social protection systems climate-responsive



Source: Authors, based on Costella and McCord (2023) with data from Cattaneo et al (2024) and ILO (2024).

National and international policy

Some national social protection systems have undergone adjustments to respond better to climate change, largely to help vulnerable individuals to cope with climate extremes such as drought or floods. Less attention has been paid to the socioeconomic impacts of slow-onset, climate-related events and stressors on food production, health, migration and economic growth which are likely to materialise over the coming decades (IPCC, 2022). These include the impacts of sea-level rise on salination, reducing access to freshwater for consumption and irrigation; the impact of heat on agricultural productivity and livelihoods; and the impact of increasing average temperatures and changes in the distribution of vector-borne diseases on morbidity (IPCC, 2022; Lenton et al., 2024). These impacts are yet to be properly assessed in poverty analysis or social policy needs assessments or reflected in reforms to social protection systems (Costella and McCord, 2023). Moreover, the distinct needs of the poorest, and drivers of inequalities and vulnerabilities in the context of climate change – relating to factors such as gender,

age and identity – remain poorly understood and not well integrated into social protection policy, reflecting a wider failure to acknowledge and accommodate future climate impacts into the social sector (McCord, forthcoming). Globally, there is limited strategic policy alignment between social protection and climate policies, or integration of social protection into strategic climate responses. The social protection sector remains largely separate from, and uninformed by, the broader climate discourse, and the medium – to long-term scenarios outlined in the IPCC Sixth Assessment Report (IPCC, 2022). In terms of national social protection systems where social protection policy does incorporate climate change, it is largely in terms of responding to climate shocks that require a one-off social protection or humanitarian response. The social protection sector has yet to recognise its potentially critical roles in responding to a wider set of climate stressors and in achieving net-zero targets and ensuring that these are reached through just transitions.

Overall, the scope of future climate change impacts is not well recognised by social protection policymakers and practitioners, who assume that climate hazards and

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their associated impacts on socioeconomic systems will be incremental (Costello and McCord, 2023). They miss:

- the complexity of climate risks; the interactions between hazards; the compounding effects of climate change; the interaction of climate change with other structural drivers of poverty; the tipping points that could be reached, in terms of irreversible changes in biophysical systems; the domino effects that are likely to drive radical changes in chronic poverty; and significant changes in the nature, scale and frequency of shocks in the not-so-distant future
- the fundamental implications for poverty when livelihoods cannot be further adapted; for example, when temperature rises undermine agricultural production or make areas uninhabitable, driving climate migration and economic slow down
- how these profound socioeconomic dislocations will drive the need for, and simultaneously potentially constrain the supply of, existing social protection provision in the medium term (2040–2060).

CRSP provision. In addition, there is a need for social protection policy to be integrated with the wider set of policies implicated in effective climate response. There is also a need to increase coverage and to revisit targeting approaches to enable large-scale provision when entire populations are affected simultaneously by shocks or stressors. This will also require the redesign of instruments and programmes to accommodate changed needs (different populations, different geographical locations, types of needs, etc.) and investment in core operational systems that are able to facilitate expansion, with interoperability across sectors and borders (Costella and McCord, 2023).

Practicalities of CRSP programming

Social protection will need to address changes in the scale of needs, the type of needs, the duration of needs and the spatial distribution of needs (Costella and McCord, 2023). This will place even greater pressure on systems that are already constrained by extremely low levels of coverage and a massive financing gap. Currently, 53% of the world's population (more than 4 billion people) are not covered by any form of social protection, with women facing a higher coverage gap than men (ILO, 2024). While high-income countries spend on average over 16% of their GDP on social protection, this falls to 2.5% in lower middle-income countries and 1.1% in low-income countries (ibid.). The gap between current expenditure and that needed to provide basic social protection for all was recently estimated recently at \$0.56 trillion per annum in LMICs, even before any major climate impacts are experienced (Cattaneo et al, 2024).

Addressing these challenges will require significant changes across the sector. These changes include increases in investment and the development of alternative financing models for social protection, which are likely to outstrip the ability of low and lower middle-income countries to finance domestically. They will also entail reforms to the wider institutional context, both nationally and internationally, including the institutions and mandates required to effectively govern future



Section 3

The role of the private sector in climate-responsive social protection



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The role of the private sector in CRSP has, to date, been limited, but there are several ways in which the private sector can potentially complement, or even contribute to the effectiveness and efficiency of provision, and leverage its impacts.

These include:

- innovations and product development
- service delivery
- finance
- advocacy

This section explores each of these roles. It is important to note that most of these actions remain limited in coverage and scale, and generally lack a coordinated approach.

Innovations and product development

The private sector is at the forefront of developing the kinds of innovative tools and solutions that can contribute to climate-responsive social protection. Although businesses are generally risk-averse, they also recognise that climate change poses both a challenge and a market opportunity. For instance, insurance and finance companies are already playing a critical role in developing financial products that pay out for loss and damage from climate extremes, although the future viability of market-based climate related risk management in a context of increasing frequency and severity of extreme weather events is currently in question (Trust et al, 2025). A notable example of such innovation is climate risk insurance, which provides a financial safety net for farmers, small businesses, and individuals against extreme weather events such as storms, floods and droughts. Parametric insurance solutions and data-driven risk assessment tools allow businesses to accurately price and diversify climate risks, reducing the downside while tapping into previously underserved markets. This balance of risk and reward incentivises private-sector players to invest in research, product design, and partnerships, ultimately spurring

the development of more robust, equitable, and forward-looking social protection systems.

Through public–private partnerships, risk transfer products like insurance can further enhance the capacity and reach of public social protection systems in addressing loss and damage for those that cannot afford commercial insurance otherwise. These insurance products, such as parametric insurance, have evolved over time to not only provide coverage for immediate losses, but in some cases also incentivise risk-reduction practices by offering premium discounts (Surminski et al., 2015; Mol et al., 2020). In addition to supporting product development and distribution through public–private partnerships, some governments and development organisations are also offering partial or full premium subsidies as a form of social insurance, e.g. to help smallholder farmers or livestock herders with low incomes obtain insurance policies.⁸ In extending coverage, it will be important that private sector partnerships do not exacerbate the exclusion of vulnerable groups; this will involve ensuring that interventions respond to the needs of marginalised populations and support the agency of groups at risk of exclusion through intentional consultation and representation at all stages of design, implementation and monitoring.⁹

However, the future viability of insurance-based provision and the public–private partnerships needed to deliver it is dependent on the sector’s ability to develop appropriate and affordable new products as the frequency and severity of hazards increase and their impacts become greater and more complex. In some instances, the limits to insurance-based provision are already being reached, due to increasing tensions between affordability and profitability. The future of insurance-based provision, and the role of the private sector within this, is an area in need of urgent further exploration.

8 For example, IDA (International Development Association) has previously offered premium subsidies to Pacific Catastrophe Risk Insurance Company (PCRIC) to be distributed among its members for a period of five years (see Scott et al., 2022).

9 For example, women farmers often face specific barriers to accessing crop insurance for multiple reasons – including low literacy levels, limited insurance knowledge, or no coverage for crops they grow – which can be overcome by surveying different population groups and adapting insurance products to their needs (OKO, 2022; Pereznieta and Holmes, 2023).

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Private sector businesses can also provide innovative solutions to ensure the sustainability of livelihoods for farmers, small businesses and individuals in a changing climate. Agribusinesses are investing in the development of climate-resilient crops, such as drought-resistant seeds or flood-resilient wheat and rice varieties, which are crucial for maintaining food security in regions most affected by such events (Acevedo et al., 2020). Similarly, by investing in green technology innovations and skills development, the private sector is supporting low-carbon development: creating employment and new economic opportunities in sectors like renewable energy and protecting workers whose livelihoods would otherwise be threatened by the transition away from carbon-intensive businesses.

Service delivery

Private sector businesses are helping governments and aid agencies to deliver essential services to vulnerable populations, helping to enhance their adaptive capacities. Private telecommunications businesses, for example, are delivering early warning messages (location-based SMS) for heavy rains, hurricanes and heatwaves, and are increasingly involved in building the infrastructure that supports these systems in remote areas (Gray, 2023). By combining resources and operational expertise from public and private sectors, these partnerships have successfully provided essential services like cash transfers, access to clean water, healthcare, education, infrastructure and information to a much wider population (Mpande, 2022; Siddiqi et al., 2023).

Finance

The private sector can support CRSP by fostering conducive financial ecosystems: for example, through research and development (R&D) and innovative financing options, and by exploring potential roles for private capital in a changing climate where increased shocks may affect the viability of insurance-based interventions. Private capital may potentially also have

a role to play in helping to close the social protection ‘funding gap’, which is currently estimated to be about \$0.56 trillion per year (equivalent to 1.3% of GDP).

At the macro level, private sector engagement has enabled the development of innovative financial tools like green bonds and blended finance (combining public and private resources) to ‘de-risk’ climate-resilient investment in infrastructure, industry and health and education of the people. Similarly, national and regional disaster risk insurance pools provide swift liquidity to governments in the wake of a disaster.¹⁰ Although these instruments do not provide social protection directly to vulnerable people, they can enhance the capacity of governments to adapt and respond to climate extremes.

Another role for businesses in supporting CRSP is via their corporate social responsibility (CSR) activities. By funding community-based adaptation projects, supporting reforestation efforts, or providing financial resources for disaster preparedness and recovery at the community level, businesses can help vulnerable households and communities to adapt and build resilience to climate change.

A further way for private finance to support CRSP is through the pension and retirement plans, health insurance and other employment benefits that private companies offer to their employees, helping to protect them financially against current and future climate shocks. These benefits are one critical component of a broader social protection framework, which ensures that individuals and their families are protected against economic and social vulnerabilities throughout and beyond their working life (ILO, 2018).

Advocacy

Globally, the private sector has the potential to play an influential role in advancing public policy and legislation to support climate action and creating an enabling environment where social protection systems can effectively respond to the immediate impacts of climate change, while also adapting to long-term challenges. Some businesses, for example, advocate for the adoption of carbon pricing mechanisms as they create

¹⁰ A disaster risk insurance pool is a collective fund whereby member countries share resources to cover losses, typically from extreme weather events, by spreading their risk to ensure less financial cost and quick liquidity. It provides affordable coverage for high-risk areas and promotes resilience through pre-arranged financial support in the form of insurance. Examples of regional risk pools include Caribbean Catastrophe Risk Insurance Facility (CCRIF-SPC) and African Risk Capacity (ARC), Pacific Catastrophe Risk Insurance Company (PCRIC) and Southeast Asia Risk Insurance Facility (SEADRIF).

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financial incentives to reduce emissions and also have the potential to generate money for social protection and other climate adaption efforts (Ji et al., 2018). Similarly, some renewable energy firms also support government subsidies and incentives to help vulnerable communities afford clean energy more reasonably (see Sovacool (2013)). Further, the private sector supports the generation of robust data, frameworks and tools

to understand the multidimensional socioeconomic implications of energy transition (see WEF (2024)).

While most of these private sector interventions are not themselves directly providing social protection, they illustrate how the private sector can contribute to an enabling environment that supports the extension of CRSP.



Image: Oni Abinola/ Shutterstock

Section 4

The potential role of philanthropies in supporting climate-responsive social protection



Section 4

Philanthropy is ‘uniquely positioned to be nimble and take risks, leverage meaningful public and private action, and to drive funds for big, systems-level change’ (Climate Lead, 2024a). There are, therefore, numerous ways that philanthropy can support and promote CRSP, including through a mixture of ‘analysis, advocacy, communications, technical assistance, innovation, business sector engagement, public–private partnership, and building public support and will for policy change’ (Hewlett Foundation, 2024). Currently philanthropic climate funding is focused on mitigation (see Box 1) but there are many other strategic interventions which could be supported through philanthropies.

Key entry points for philanthropies

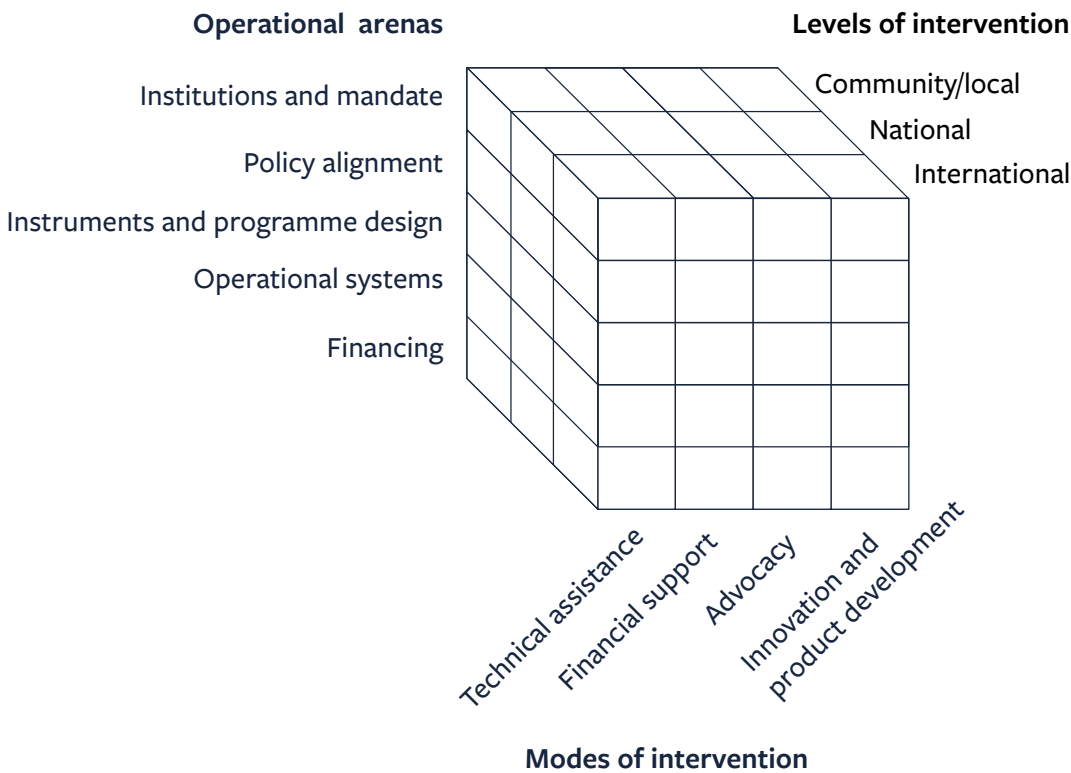
It is possible to identify different entry points for philanthropies to work alongside the state and development partners to support the five different social protection functions in relation to climate change, described below:

- reducing underlying vulnerability to climate change and enhancing resilience
- responding to climate shocks and disasters

- offsetting the negative welfare impacts of climate transition policies
- facilitating climate change adaptation
- contributing to mitigation

Philanthropies can support these different CRSP functions across a range of operational arenas, using different modes of engagement and operating at different levels, as described below and illustrated in Figure 3.

Figure 3 A preliminary framework for philanthropies to support CRSP



Source: Authors



Box 1. A focus on philanthropic climate funding

At present, philanthropic climate funding is more focused on mitigation than on adaptation or responding to climate-related disasters. In 2023, philanthropic funders gave an estimated amount between \$9.3 billion and \$15.8 billion to climate change mitigation efforts: an increase of about 20% since 2022 (Esmaeili et al., 2024). Between 2019 and 2023, ‘clean electricity, forests, and food and agriculture consistently ranked as the three top-funded sectors... efforts to reduce emissions of super pollutants (especially methane) saw the fastest growth by sector’ (Esmaeili et al., 2024: 4). Nevertheless, in 2023 philanthropic climate funding still accounted for less than 2% of global philanthropic giving (Esmaeili et al., 2024). There has also been, historically, a lack of priority on equity and justice in climate mitigation funding, with few funds going to locally led and grassroots organisations; for instance, in 2022, less than 1% of climate mitigation funding went to youth-led climate movements (Desanlis et al., 2023: 10).

There is an emerging interest in the role philanthropies can play in supporting just transitions, climate adaptation and resilience. At COP28, a group of leading philanthropic funders* signed a ‘collective call to action pledging accelerated pooled funding for adaptation and resilience.

This pledge led to the emergence of the Adaptation and Resilience Collaborative for Funders ... a group of more than 60 organizations working together to learn, coordinate, and invest in climate adaptation and resilience. In July 2024, a group of philanthropies mobilized an initial commitment of \$50 million toward climate adaptation and resilience efforts as a rapid response to the UN Secretary General António Guterres’ call to action on extreme heat.’ (Esmaeili et al., 2024: 16).

According to ClimateWorks’ recent study, foundations gave at least \$600 million to climate adaptation and resilience initiatives, demonstrating that there is a growing momentum in this area (ibid.).

* Current signatories include the African Climate Foundation, Aga Khan Foundation, Arab Foundations Forum, Children’s Investment Fund Foundation, Climate Emergency Collaboration Group, ClimateWorks Foundation, European Climate Foundation, Fundación Avina, Humanity United, the Institute for Climate and Society, Laudes Foundation, Munich Re Foundation, Open Society Foundations, Philanthropy Asia Alliance, Quadrature Climate Foundation, the Robert Bosch Stiftung, Rumah Foundation, The Rockefeller Foundation, Shakti Sustainable Energy Foundation, Shockwave Foundation, and Trafigura Foundation (Rigney, 2023).

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Modes of interventions

Finally, taking a cue from the roles that the private sector already plays in supporting social protection, there are four broad ways (modes) that philanthropies might chose to intervene (see Figure 4):

- provision of finance
- technical support
- piloting project innovation
- advocacy

Philanthropy can drive innovation and support systems development. This includes finding ‘ways to unlock public funding for the early stages of innovation and encouraging private investment for the commercial deployment of viable new technologies’ (Hewlett Foundation, 2024). Similarly, with their large pool of resources and a much wider reach, philanthropic organisations could support public awareness of CRSP. They could also encourage and promote CRSP that is gender- and socially inclusive, focusing on the inclusion of marginalised people (especially women and girls) who are disproportionately affected by climate change.

The broader concept of narrative-building is also important to consider for potentially effective philanthropic advocacy. Narrative-building might involve, for example, showing that mitigation and adaptation are part of the continuum of change; promoting inclusive planning with adaptation measures that involve input from affected communities to ensure that strategies meet the needs of the most vulnerable; ensuring that resources for adaptation are distributed equitably, with a focus on helping those who are most at risk and have

the least capacity to adapt; and promoting cultural sensitivity with adaptation strategies that respect and incorporate the cultural values of indigenous and local communities. A linked advocacy role for philanthropies involves taking an interlocuter role between governments, CSO and private sector.

Operational arenas

There are five operational arenas where sector development is necessary, if social protection is to better address climate challenges (as discussed in Costella and McCord (2023)), and where philanthropy can play a role:

- institutions and mandates
- policy alignment
- instruments and programme design
- operational systems
- financing

For each arena, philanthropies could choose to engage at the local community/company level, at the national level, or globally – depending on their interests, business profile and specific competencies.

Philanthropic funding could be used in a variety of ways to support any of the five functions outlined above, through any combination of these operational areas. Currently, it may be particularly well placed to support policy alignment and cross-sectoral collaboration work, encouraging those traditionally working on climate mitigation, climate adaptation or social protection, to work together to promote more inclusive and innovative solutions. Brief examples of potential interventions are presented in Table 2.

Figure 4 Potential modes of CRSP engagement for philanthropies

Innovation and product development	Technical assistance
Developing and implementing innovative projects and tools that help to deliver CRSP	Providing technical assistance for programme, systems and policy development, including research and evaluation
Finance	Advocacy
Financing government, civil society or partner project innovations	Advancing discussion on public policy and legislation on social protection and climate action

Source: Authors.

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Table 2 Potential arenas of CRSP engagement for philanthropies

Issue	Examples of philanthropic input options
Institutions and mandate	Supporting the development of institutions with capacity and mandates to deliver on CRSP
Policy alignment	Sponsorship to support social protection policy development and alignment between social, climate, finance and industrial sectors, including in relation to the just transition (industrial restructuring and the implementation of climate mitigation policies), as well as cross-border and regional policy alignment.
Instruments and programme design	Financing reviews to examine key CRSP design questions: for example, on the medium-term viability of insurance-based (private and state) instruments; the development of appropriate instruments and modes of collaboration; and on innovations in instrument and programme design, including coverage; financing the exploration of options for private sector innovation to support extended coverage and appropriate targeting. Advocating for universal access to provision; supporting public-private dialogues on the need for climate-focused skills development and job creation in green sectors; partnering with government and training institutions to deliver climate-specific skills; collaborating with government on the promotion of private sector-led macro/micro-insurance distribution for farmers and informal workers facing climate risks; campaigning for greater support and funding for social protection and social care systems in climate-vulnerable areas.
Operational systems	Contributing to the development of logistics and systems for distribution of in-kind support (e.g., food, clean water, essential goods); supporting the development of operational systems and protocols for enhanced performance in delivery, to ensure intersectoral interoperability; supporting the development of systems to promote cross border interoperability –supporting the work of governments and bi/multilateral agencies; enhancing the use of digital cash transfer platforms (e.g., mobile money for disaster relief); developing platforms for online climate adaptation skills training (e.g., in the field of renewable energy, sustainable agriculture) and support to bridge digital exclusion; creating mobile/online platforms, applications and monitoring tools for vulnerable populations in climate-affected areas.
Financing	Match funding government transfer schemes; co-financing insurance schemes for climate-vulnerable communities; investing in green job creation programs and climate-resilient industries and infrastructure; investing in community care and support services at the local level; exploring potential for changing taxation, introduction of subsidies etc to support sectoral financing, or support particular climate change mitigation initiatives.

Section 4

Examples of philanthropic support to CRSP

Potential philanthropic entry points to promote CRSP, along with examples of recent interventions, are set out below. These examples illustrate how some of the functions and intervention areas discussed above might be addressed. Local interventions to complement government provision

Philanthropies have a potential role to play in unlocking opportunities to address the financing, knowledge and capacity gaps experienced by governments – through, for example, technical assistance and credit financing, supporting local enterprises such as cooperatives, MSMEs and local farmers, providing support in response to shocks, or through direct interventions that offer interim support to those most in need when government schemes are not sufficient or able to reach them. An example of this is the Extreme Heat Protection Initiative (EHPI) in India, which has been piloted by Self-Employed Women's Association (SEWA), with the support of several partnerships, including with the private sector and private philanthropies (see Box 2). In another example, the Bill and Melinda Gates Foundation match-funded resources provided by the government for the national Social Employment Fund in South Africa.

This match funding extended the coverage of the public works programme that worked with 2,000 community-based organisations in South Africa to employ 60,000 people part-time on the minimum wage to work for the common good. This model is currently being explored for potential extension to address climate-related issues (source: K. Essa, personal communication).

Localised pilots as a potential model for government scale-up

Philanthropies can partner and work with civil society organisations and private companies to develop innovative pilot programmes that explore design, scale and feasibility options in CRSP programming. The Gujarati 'Afat Vimo' (disaster insurance) programme illustrates this kind of innovative programme design initiative (see Box 3).

National and international advocacy to promote policy innovation

Philanthropies can support government policy innovation and be a catalyst for policy change by supporting coalitions, as in the case of the Climate and Equitable Jobs Act in Illinois (see Box 4).

Philanthropy has also played a key role in incentivising support for ambitious international policy innovations. One example relates to the Montreal Protocol negotiations in 2016 (see Box 5).

Enhancing national social protection as an enabler of the green transition

Philanthropies can intervene to complement government green transition initiatives, supporting workers and communities impacted by their countries' low carbon transitions (see Box 6). Priority areas for additional policy engagement and advocacy on the green transition include:

- support for the analysis of the implications of existing NDC/green transition objectives for labour markets and poverty at national level and create forum for inter-sectoral discussion with workers, industry, and relevant ministries (industry, finance, climate and social protection) and the development of medium-term strategic plans to look at the social protection needs arising from the transition and how these can be met
- the provision of financing/incentives to mobilise industry participation, and/or financing industrial developments in their specific sectors (for example, in the construction, textiles and agro industries) to address identified labour market and poverty challenges arising from the green transition and ensure that transitions are both green and just. In countries where Just Energy Transition Partnerships (JETPs) are being implemented, philanthropic support could complement and enhance existing interventions focused on reskilling workers and developing alternative livelihoods. Where JETPs are not yet in place, philanthropies could support dialogue on the development of new partnerships
- financial support for evaluations, dissemination, and the promotion of 'South-South' learning on JETPs and social protection. This would offer national and global benefits.

Promoting national dialogue on enhancing the integration of social protection into national policies

Philanthropies can stimulate national-level policy integration, bringing social protection into national climate policy by working with governments and providing technical assistance, financial and other resources to help integrate social protection into NDCs and NAPs. This can be done by creating and facilitating fora for multisectoral discussion and financing the research needed to identify and support strategic,

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Image: Sumit Saraswat/ Shutterstock

locally appropriate options for social protection in climate mitigation policies.

International financing to extend social protection provision and coverage

In terms of addressing key financing challenges, philanthropies are well placed to explore non-state, non-traditional financing options. High income countries are in some cases reluctant to apply ‘polluter-pays’ principles and accept liability for climate compensation, and more finance is required for mitigation, adaption and loss and damage in affected countries, as public funds will not be adequate. Philanthropies are well placed to explore innovative financing mechanisms, drawing on their sectoral expertise. For instance, they can:

- finance research to identify and evaluate innovative, non-state options for raising and managing finance globally for CRSP, including through Tobin taxes (see Spahn, 1996) on international financial transactions,

and international aviation taxation (see Kellogg and Zheng, 2024). These and other potential sources of finance for climate action are recommended in the Bridgetown Initiative¹¹, and further analytical and advocacy work is needed to take forward these ideas

- carry out appraisals of the viability of different insurance-based funding models drawing on finance sector expertise to inform global dialogues on viable medium-term CRSP financing. This could usefully start with a focus on the V20 countries.

¹¹ See Bridgetown Initiative 3.0: www.bridgetown-initiative.org/.



Box 2. Self-Employed Women's Association

In India in May 2023, Self-Employed Women's Association (SEWA), a national trade union of poor, self-employed women workers from the informal economy, piloted the Extreme Heat Protection Initiative (EHPI). The EHPI has been supported through several partnerships, including with the private sector and private philanthropies. The EHPI aims to provide health and financial security to women working in India's informal sector, who account for 93% of the country's labour force (Arsht-Rock, n.d., Arsht-Rock, 2023). The initiative aims to both 1) transfer risk, through a parametric heat insurance product that covers wages lost due to extreme heat; and 2) reduce risk, through a) education programmes about the risks of extreme heat on health, and b) the distribution of tools and resources, such as solar lamps which enable women to work earlier and/or later in the day when it is less hot; tarpaulin sheets to help cover the hot ground; and water coolers to keep them hydrated throughout the day.

In 2023, 21,000 SEWA members working across diverse trades in Gujarat participated in the EHPI Pilot. Taking the learnings from the 2023 pilot, SEWA worked on further improving the EHPI and scaled up the pilot to reach 50,000 members across 22 districts in 3 states in India in 2024. During the heatwave in May 2024, all 50,000 members received a cash support payment of \$5 that was designed to trigger at 40°C. In addition, 46,339 members received insurance payouts between \$2 and \$20 that triggered at higher temperatures (and paid \$350,000 in total) (Rathi, 2024).

The programme, which runs until April 2025, aims to continue to scale up and support all of SEWA's 2.9 million women members during future heat seasons (ibid).

Government funding and support would ensure the long-term sustainability of this initiative. While typical insurance programmes work because a small proportion of those paying premiums request a payout, in the case of heatwaves payouts may be requested by most people every year, meaning that premiums go up and can easily become unaffordable (Rathi, 2024). To sufficiently prepare for future heatwaves, central and state governments need to ensure that adequate attention and funding is available to reduce the risk of extreme heat, and to ensure that successful programmes such as EHPI are supported and even integrated into broader social security frameworks (Dalal, 2024).

The entry points for CRSP (see [Figure 3](#)) adopted in this example are:

- **mode:** financial support and innovation and product development
- **level:** local
- **operational arena:** institutional and programme design

Box 3. Afat Vimo – disaster insurance in India

Following the 2001 Gujarat earthquake, the All India Disaster Mitigation Institute (AIDMI) was invited by the Disasters Emergency Committee (DEC) to be part of the evaluation team looking at how the DEC money was being used.* Recipients of the funds frequently highlighted that they needed to be protected from disasters, and that support needed to go beyond relief, rehabilitation and recovery. Insurance was one of the areas recipients and AIDMI identified as being important. However, AIDMI found that insurance companies did not see the value of covering poor and marginalised people living in disaster-prone areas; meanwhile, those at risk were often unaware of the options available and the benefits of insurance. Premiums were usually so high that insurance was not feasible or financially viable for most. The relief agencies saw insurance as a commercial activity to be considered in the humanitarian landscape (source: key informant interview).

AIDMI carried out a demand survey to understand what kind of disaster insurance was required (nature and extent) and what would be affordable to those most at risk. The AIDMI team then reached out to Indian insurance providers with the results from the demand survey and worked with two regulated public sector insurance companies to provide simple, single microinsurance policy – Afat Vimo – that could insure poor policyholders against 19 different disasters. The scheme ‘covered five risks covered five risks: (limited) loss of life, trading stock, livelihood assets, home and home contents, with an annual premium of around \$4.50 (including administrative charges) and a total potential benefit up to \$1,560 across the various components of the coverage... In addition to the insurance policy itself, policyholders were supported with mitigation measures such as fire safety, seismic-safe construction practices and business development, as well as awareness raising

and education on disaster risk reduction through training, focus group discussions, dissemination of case studies and the creation of a platform to share ideas within the community’ (Patel and Bhatt, 2016).

Following the success of this programme, the Government of India and other reinsurance companies invited AIDMI to see how it was working. They were interested to see if a similar model could be used in other locations across India. Afat Vimo has since been extended to support families affected by the 2004 Indian Ocean tsunami in Tamil Nadu, the 2005 earthquake in Jammu and Kashmir, the 2007 floods in Bihar and the 2011 floods and cyclone in Odisha (ibid; UNFCCC, 2012). Despite the successes of Afat Vimo, it has not been taken up at scale by the government or insurance companies as there is a continued need to demonstrate demand to them, and this takes time and money. In 2022 AIDMI carried out 20–25 key multisector interviews to determine the best way of scaling up Afat Vimo. The responses included: (1) the need for more experimentation and pilots; (2) further training on insurance, risk pooling and building capacity for early warning and adaptation/mitigation methods; and (3) more evaluation of existing initiatives and lessons learned. These are all areas that foundations could support in partnership with civil society organisations. Currently, AIDMI is working in a group with the National Disaster Management Authority and key insurance companies and civil society organisations to develop a national livelihood insurance programme (source: key informant interview).

The entry points for CRSP (see [Figure 3](#)) adopted in this example are:

- **mode:** advocacy
- **level:** state/national level
- **operational arena:** policy alignment

* The DEC is made up of 15 leading UK aid charities who are experts in humanitarian aid and disaster response. These charities come together to raise funds quickly and efficiently during international humanitarian crises and disasters, helping to get aid to people who need it most. By pooling resources and working as one, while working closely with national media and corporate partners, they help to raise awareness of the disaster and set up easy ways for the UK public to donate. The member charities are ActionAid, Action Against Hunger, British Red Cross, CAFOD, CARE International, Christian Aid, Concern, Age International, International Rescue Committee, Islamic Relief, Oxfam, Plan International, Save the Children, Tearfund and World Vision.



Box 4. Climate philanthropy advances equity

The Climate and Equitable Jobs Act in Illinois, which was signed into law in 2021, is ‘one of the most comprehensive climate laws in the U.S., putting the state on a path to 100% carbon-free energy by 2045’ (Climate Lead, 2024b).

This model of how ambitious climate policy can be achieved was undertaken by a coalition of advocates, funded by philanthropy. This included grassroots and religious organisations, utility ratepayers, and civil rights groups representing ‘a diverse array of communities of color, young and old people, and organizations working across a range of issues from criminal justice to consumer and labor rights’ (ibid).

The coalition of local communities joined environmental groups in ‘pushing the policy over the finish line and accelerating implementation even faster than expected’ (ibid).

The entry points for CRSP (see [Figure 3](#)) adopted in this example are:

- **mode:** advocacy
- **level:** state/national level
- **operational arena:** policy alignment





Box 5. Philanthropic pooled funds to scale up climate action

Two weeks before the final Montreal Protocol negotiations took place in October 2016, in which countries were expected to vote on an amendment to reduce the use of harmful hydrofluorocarbons (HFCs), 19 foundations and donors* pledged a new fund of \$53 million to encourage countries to scale up their energy efficiency efforts and phase out the use of HFCs (Barr Foundation, 2016). To complement this, 16 donor countries† also announced their intent ‘to provide \$27 million in 2017 to help phase down HFCs pending successful negotiations’ (Puerto, 2016). With this huge financial support available to countries as a backdrop, at the 28th Meeting of the Parties in Kigali, Rwanda, parties to the Montreal Protocol reached an agreement and approved a target and timeline of reducing HFC use by 80–85% by the late 2040s (UNEP, n.d.).

This was the largest philanthropic grant that had ever been made for energy efficiency in this sector, and it was designed to provide ‘fast, flexible support for the highest priority energy efficiency needs’ (UNEP, 2016). This philanthropic giving has helped benefit the climate and economy ‘by saving consumers and businesses billions of dollars in

avoided energy spending’ and has helped to ‘unlock those positive-return opportunities and spur new private investment’ (ibid.).

“This effort to reduce potent greenhouse gases... while cutting energy waste and costs is a great example of the critical role innovation can play in addressing climate change while prioritizing international development... this initiative is a great opportunity for the public and private sectors to work together to solve a critical problem (Bill Gates, in Barr Foundation (2016)).

The entry points for CRSP (see [Figure 3](#)) adopted in this example are:

- **mode:** financial support
- **level:** international level
- **operational arena:** financing

* The 16 donor countries: United States, Japan, Germany, France, the United Kingdom, Italy, Canada, Australia, the Netherlands, Switzerland, Sweden, Norway, Denmark, Finland, Ireland, and New Zealand.

† The 19 foundations and donors: Barr Foundation; Bill Gates; Children’s Investment Fund Foundation; ClimateWorks Foundation; David and Lucile Packard Foundation; Heising-Simons Foundation; John D. and Catherine T. MacArthur Foundation; Josh and Anita Bekenstein; John and Ann Doerr; Laura and John Arnold; Oak Foundation; Open Philanthropy Project; Pirojsha Godrej Foundation; Pisces Foundation; Sandler Foundation; Sea Change Foundation; Tom Steyer; William and Flora Hewlett Foundation; Wyss Foundation.





Box 6. Philanthropic funding to support workers impacted by the transition to renewable energy in Indonesia, South Africa, and Vietnam

In 2023, the ClimateWorks Foundation and IKEA Foundation launched an initiative to support workers and communities in Indonesia, South Africa and Vietnam who are impacted by the transition to renewable energy. The IKEA Foundation's \$20 million seed funding over four years aims to support a 'just, fair, and equitable energy transition' which will 'champion Just Transition plans co-created with community voices to encourage local climate action and facilitate a transition beneficial to all' (ClimateWorks Foundation, 2023). To support the current JETPs in these countries, this initiative aims to support those working in high-carbon industries in the transition process, with plans to help re-skill workers, offer alternative sources of livelihoods and engage them in decisions that affect them. The initiative will:

- 'identify affected groups and analyse the economic impact these groups will face to provide a holistic view of just transition plans
- convene national and international dialogues with government, labour unions, technology providers, utilities, and civil society to encourage participatory development of Just Transition plans promote broad discussions about just transitions at the local, national, and global levels
- amplify community-driven efforts to communicate effectively by quantifying the economic and social benefits of Just Transition policies, then demand government action' (Ibid).

Recognising that, as the global economy moves away from polluting fossil fuels, just energy transitions will be needed so that no one is left behind, Helen Mountford, President and CEO of ClimateWorks Foundation explained:

"The IKEA Foundation's generous grant provides the opportunity to support strategies that put affected workers and communities at the heart of climate action and clean energy development in the Global South. This initiative is unique in its ability to champion fair and equitable outcomes for all involved in a fast-changing energy landscape (Ibid)."

The entry points for CRSP (see [Figure 3](#)) adopted in this example are:

- **mode:** financial support
- **level:** local and national levels
- **operational arena:** policy alignment and institutional and programme design

Section 5

Way forward



This is a critical moment for philanthropies to support progress on CRSP, as understanding of the potential role of social protection as a key policy instrument for responding to climate change is growing, the second round of nationally determined contributions which will be implemented over the coming decade have just been completed and the FrLD is becoming operational – creating opportunities for philanthropies to accelerate the provision of effective and inclusive CRSP by strategic inputs into sector development.

The global platform for philanthropy, ClimateWorks, has set out three key recommendations for climate philanthropy to help drive meaningful impact:

1. **Unlock the catalytic and collaborative potential of philanthropy.** By taking a collaborative approach, philanthropy can catalyse game-changing investments from public, private, and multilateral finance to unlock the trillions of dollars needed for climate solutions.
2. **Invest deeply in capacity development and core support.** Philanthropy can provide more multi-year flexible and core funding, especially in low-to-middle-income countries, to help grantee organisations scale and build capacity in a sustainable way.
3. **Embrace holistic, integrated climate solutions.** Philanthropy can increase investment in climate solutions at the intersection of societal issues such as human rights, public health and economic development (Esmaeili et al., 2024: 4).

As an emerging area of policy and practice, with a critical role to play in supporting communities and individuals on the front lines of climate change and those most affected by the energy transition in the Global South, CRSP will likely become an important issue for climate philanthropy. Social protection systems are already being adapted to respond to emerging climate challenges, but there are challenges – and therein lie the entry points for philanthropy to come in and play catalytic, investment and integration roles.

This primer has set out the range of challenges that climate change presents for poor and vulnerable people, and to which social protection systems need to respond, as well as the operational arenas in which that response needs to occur. While governments have a clear responsibility to vulnerable populations to develop comprehensive CRSP systems, there are limitations and many gaps in provision already – to say nothing of future challenges as climate change impacts intensify and economic transformation accelerates for a low-carbon future. The need for innovation and support from non-state actors at different scales is immense:

from providing finance to implement community initiatives, to technical support to national governments, to piloting and supporting innovation with private sector business, to global advocacy.

Philanthropies will need to identify the priority CRSP functions they wish to support, which set of issues or arenas they wish to engage with in relation to that function, at what level, and what modes of intervention best match their expertise. This primer represents a first step in describing the field of CRSP and opportunities for philanthropy.

One next step would be for philanthropies to look at what they are already supporting and how CRSP could be embedded in existing grants. The framework presented in this primer can be used to determine where initiatives with different modes, operating at different scales, and in different operational arenas, could help inform CRSP systems in similar geographies. From there, new programmes may need to be discussed and developed, in partnership with the wide range of actors engaged in CRSP. The opportunities for enhancing climate justice through CRSP are immense, but carefully coordinated and strategic action will be needed by philanthropies to realise the potential of social protection and help prevent those individuals and groups who are already marginalised by development practices and political systems from being driven into extreme poverty by climate change and climate policies.

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