



Briefing paper

# Transforming social protection for irreversible climate change-induced loss and damage

Key roles for philanthropy

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## About this series

This briefing paper is part of a series supported by the Laudes Foundation and ClimateWorks Foundation. It builds upon *Climate-responsive social protection: a primer for philanthropy* (McCord et al., 2025) and is one of three briefing papers aimed at informing philanthropic support to advancing climate-responsive social protection. The two companion papers can be found here:

McCord, A. and Gogerty, E., (2026) *Supporting just transitions through social protection: key roles for philanthropy*. Briefing Paper. London: ODI Global (<https://doi.org/10.61755/QRFN3243>)

Panwar, V., Sissa Velandia, A. and Wilkinson, E. (2026) *Financing climate-responsive social protection: opportunities for leveraging philanthropic capital*. Briefing Paper. London: ODI Global (<https://doi.org/10.61755/CHCN1843>)

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# Executive summary

As climate impacts intensify, more communities are reaching the limits of adaptation and experiencing irreversible loss and damage. These disruptions can drive profound social, economic and environmental changes from which recovery may no longer be possible, including loss of livelihoods, uninhabitable land, degraded ecosystems and loss of cultural heritage. Populations may be forced to migrate or displaced internally or across borders, and may experience mental health and psychosocial impacts, alongside erosion of social cohesion and place-based identity.

Existing social protection systems, though limited in coverage and constrained by financing gaps, have a proven record in addressing poverty and vulnerability and promoting resilience and can play an important role in supporting people experiencing irreversible loss and damage. However, they are not yet fully equipped to support populations that can no longer adapt. This briefing paper examines the role of social protection in responding to irreversible loss and damage among populations approaching or exceeding the limits to adaptation and highlights potential pathways for transforming these systems. Recognising the potential of philanthropy to support climate-responsive social protection, the briefing paper also explores the role and entry points for philanthropies in enabling these transformations.

Across both coastal settings and Small Island Developing States (SIDS) facing sea-level rise and regions facing rising temperatures – two settings where irreversible loss and damage is occurring or will occur – social protection systems are increasingly mobilised to support affected households. However, most interventions remain geared towards short-term recovery, acute shocks and assumptions that populations can recover to pre-shock conditions. In contexts of irreversible loss, these mechanisms are insufficient, highlighting the need for social protection to evolve along pathways that reflect permanent change, including supporting human mobility and relocation and enabling livelihood transition and transformation.

Transforming social protection to support mobility and relocation would require recognition of mobility as a legitimate response to climate crises, inclusion of displaced and migrant groups' needs in programme design and delivery from the outset, and financing mechanisms and programmes that can adapt to population movement. Enabling livelihood transition involves systems that allow households and communities to shift to new livelihood systems and climate-resilient economic opportunities when existing livelihoods cannot be adapted.

**Executive summary**

Philanthropy can support these transformations through:

- **Piloting innovation:** supporting integrated social protection models, including new participatory, community-driven approaches to assisted relocation and cash-plus approaches linking social protection to livelihood transformation.
- **Technical support:** financing applied research and context-specific evidence generation to inform programme design and facilitate learning among stakeholders, including research on lived experiences of climate-related mobility at the local level.
- **Advocacy:** advancing politically sensitive dialogue that positions social protection as a rights-based mechanism, ensuring predictable support that upholds income security, access to services and dignity in the face of permanent change.

Philanthropies are not expected to fill financing gaps or replace state obligations in providing social protection. However, they have distinct advantages that could help enable transformations and create the conditions for more durable, rights-based responses needed to meet the complex challenges of irreversible loss and damage.



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Section 1

# 1 Introduction



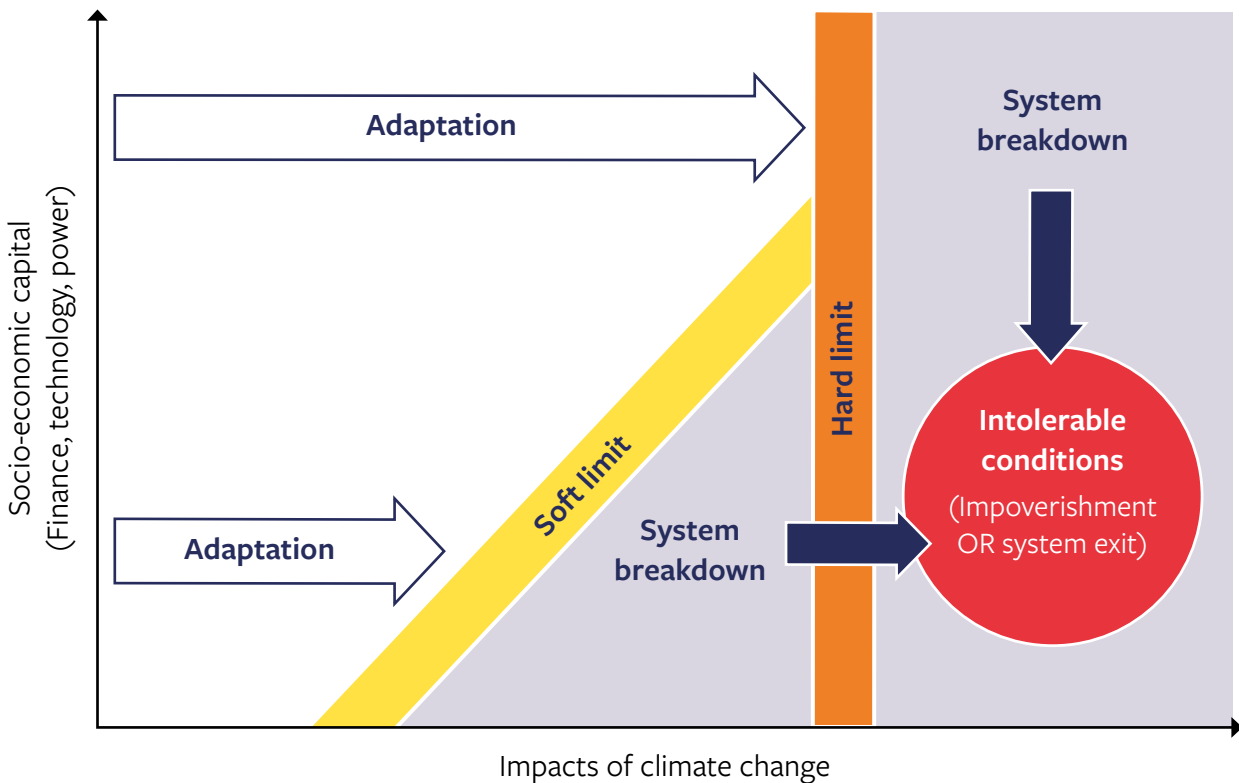
Image: APChane/Shutterstock.com

**Section 1**

Vulnerable communities around the world are confronting the harsh realities of climate change. While adaptation measures can reduce some climate risks, for many populations these options are no longer sufficient. In several regions, people and ecosystems are already facing or are rapidly approaching limits to adaptation (Future Earth et al., 2022). This refers to a stage where the prevailing system cannot be secured from climate risks (Lipper and Cavatassi, 2024), and where adaptive actions to avoid intolerable risks are not possible or are not currently available (IPCC, 2022). As global warming intensifies and more systems reach these thresholds, the impacts become intolerable, leading to permanent loss and damage (O’Neill et al., 2022).

Loss and damage is an ambiguous concept with no internationally agreed definition (Kreienkamp and Vanhala, 2017). In the context of limits to adaptation and within international climate negotiations, loss and damage refers to the adverse impacts of climate change that are not avoided despite mitigation and adaptation efforts (Boyd et al., 2021; World Resources Institute, 2025). In settings where the limits to adaptation are approached or exceeded, the associated consequences of loss and damage may be irreversible, leading to disruptive changes (Warner et al., 2013), and affected populations cannot reasonably be expected to recover to previous social, economic or environmental conditions (Figure 1). Hence, the central challenge is no longer how to prevent or minimise loss, but how to address these irreversible impacts (Qi et al., 2023).

**Figure 1** Limits to adaptation and its impact on existing systems



Source: McCord et al. (forthcoming).

**Section 1**

Social protection systems are programmes that protect people from poverty, social exclusion and vulnerability to shocks and stressors throughout the course of their lives (McCord et al., 2025). These are increasingly being examined as instruments that could play a significant role in addressing loss and damage associated with climate change (Kaltenborn, 2023). However, existing systems have limited coverage:<sup>1</sup> in 20 countries identified as climate-vulnerable, less than 9% of the population is covered by social protection (ILO, 2024), and the financing gap to achieving universal social protection is widening (Panwar et al., 2026). In addition, most ‘shock-responsive’ social protection systems<sup>2</sup> are focused on climate extremes (such as cyclones, storm surges and flooding), rather than slow-onset events (such as environmental degradation, drought, desertification and sea-level rise) and the gradual impacts of these events on socio-economic wellbeing (McCord et al., 2025).

Existing social protection systems may not be well equipped to support populations that can no longer adapt, where cumulative impacts unfold gradually and generate irreversible loss and damage over time. Although the implications of these adaptation limits for social protection systems have not yet been formally explored, since social protection has a proven record in addressing poverty and vulnerability and building resilience at scale, this agenda needs to move ahead (McCord et al., forthcoming).

Against this backdrop, philanthropy may have an important role to play in supporting climate-responsive social protection<sup>3</sup> through different operational arenas, levels of intervention and modes of intervention as outlined in McCord et al. (2025) (Figure 2).

This briefing paper examines the role of social protection in responding to irreversible loss and damage among populations approaching or exceeding the limits to adaptation and highlights potential pathways for transforming these systems. Building on McCord et al. (2025), it explores the role and entry points for philanthropy in supporting such transformation.

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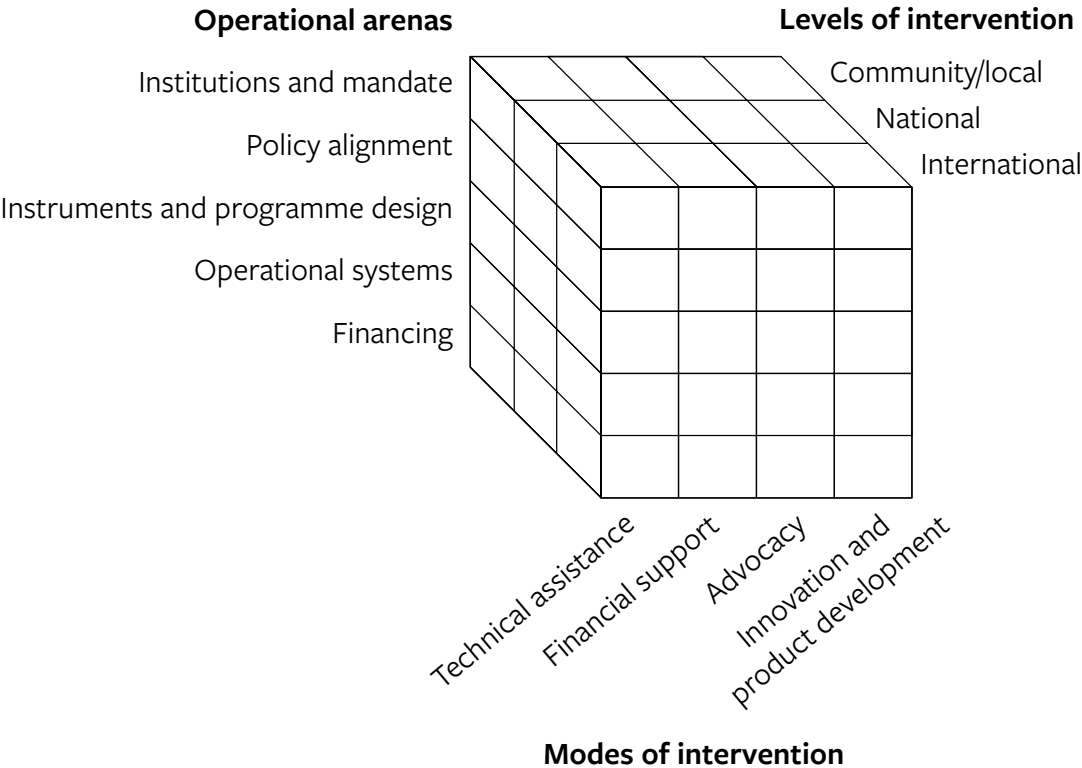
1 In 2025, globally the social protection coverage increased. However, the progress remains uneven: in low- and middle-income countries, over 2 billion people still have no or very weak support, with prominent gaps persisting for the poorest populations and women (World Bank, 2025).

2 Social protection systems that mitigate the impact of shocks (McCord et al., 2025).

3 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 (McCord et al., 2025).

**Section 1**

**Figure 2** Framework for philanthropies to support climate-responsive social protection



Source: McCord et al. (2025).

## 2 Current landscape and limitations of social protection in response to irreversible loss and damage



**Section 2**

Social protection could be used to support individuals and families affected by irreversible loss and damage, but its potential may be limited, especially in the case of non-economic losses. Non-economic losses refer to the items that are harder to quantify and are not commonly traded in markets, such as human health, life and mobility, territory, cultural heritage and indigenous knowledge, and ecosystems (Fankhauser et al., 2014). This section focuses on the potential of social protection in two illustrative contexts where irreversible loss and damage is occurring or will increasingly occur: in coastal communities and small islands experiencing rising sea levels, and regions experiencing extreme heat (IPCC, 2022).



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## **2.1 Scope of irreversible loss and damage in post-limits contexts**

Small islands and low-lying coastal settings, particularly in Small Island Developing States (SIDS), are already reaching limits to adaptation for both extreme weather events and slow-onset, cumulative processes (IPCC, 2022). Island and coastal populations are experiencing irreversible economic losses including the permanent destruction or submergence of land, leading to the loss of housing and critical infrastructure, as well as the collapse of livelihoods, such as fishing, agriculture and informal sector work, which may no longer be viable (Figure 3).

**Section 2**

Repeated flooding or saltwater intrusion in small-island and coastal communities is making agricultural land unproductive and settlements uninhabitable, contributing to displacement, migration and planned relocation. People moving from these locations are both a manifestation of loss and damage and a result of planned and supported relocation in the face of climate risks (UNFCCC, 2024).

Non-economic losses are often less visible but equally profound. They include the erosion of cultural heritage and practices tied to place, the fragmentation of social relations and cohesion, and deteriorating mental health associated with prolonged insecurity and loss of identity (Steadman et al., 2022).

In the Solomon Islands, rising seas and cyclones submerged Walande village, prompting a community-led relocation to the mainland. While relocation reduced immediate physical impact, it did not restore the community's lost land, homes, or traditional ways of life to which they were deeply attached (HRW, 2025).

Similarly, in coastal communities in Fiji, tidal inundation and erosion have destroyed burial grounds and other sacred sites central to cultural practices, social connections and spiritual life, undermining mental wellbeing, community cohesion and sense of identity (Bharadwaj et al., 2023).

Extreme heat is also increasingly emerging as a critical driver of adaptation limits and irreversible loss and damage (UNESCAP, 2025). In parts of the Sahel, South Asia and West Asia, heat stress is now exceeding physiological thresholds (IFRC et al., 2022). As temperatures rise during extreme heat events, outdoor work becomes increasingly unviable, with severe impacts on informal workers in construction, agriculture, fishery, street vending and transportation.

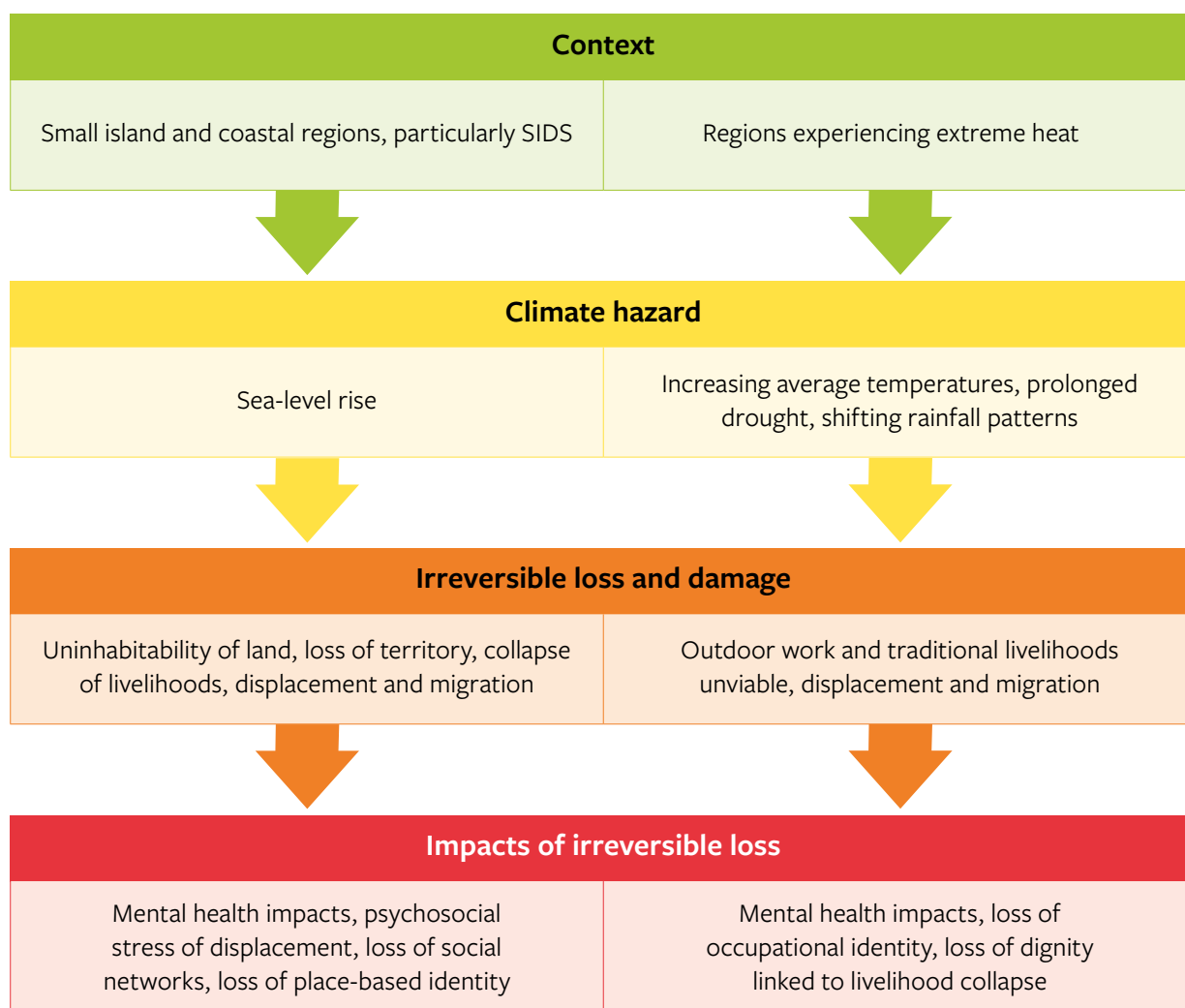
In parts of South and Southwest Asia, outdoor workers are already experiencing income losses, reduced productivity and shortened working hours during peak summer seasons (IFRC et al., 2022). The region will likely incur a 5% loss of working hours by 2030 due to heat stress (ILO, 2019).

In the Sahel, rising temperatures and shifting rainfall patterns are causing the collapse of traditional agricultural systems, intensifying resource competition and forcing changing patterns of migration among pastoralist communities (Cepero et al., 2021).

**Section 2**

Current projections indicate that these regions may become uninhabitable if extreme heat trajectories continue unabated, leading to \$2.4 trillion in annual productivity and economic losses globally by 2030 (ILO, 2019). Furthermore, extreme heat is generating non-economic losses including increased displacement, chronic health impacts, educational disruption and loss of cultural identity (Zachariah et al., 2024; Piemontese et al., 2024).

**Figure 3** Drivers, types and impacts of irreversible loss and damage



Source: authors.

## 2.2 Extent and limitations of existing social protection responses

Social protection systems are increasingly being mobilised to support households facing worsening tropical cyclones and coastal flooding, and extreme temperatures, through social assistance, social insurance, labour market policies and social care services, all of which will have to evolve to address the pressures of expanding coverage and respond to complex intersecting climate pressures (Table 1).

**Section 2****Table 1** Categories of social protection

Category*	Examples
<b>Social assistance</b>	Cash and in-kind transfers, fee waivers and subsidies that are paid without requiring any prior contribution from the recipient
<b>Social insurance</b>	A range of social transfers, including old-age and unemployment insurance, which are dependent on prior contributions from the recipient
<b>Active labour market policies</b>	Skills training, job subsidies, job-search services and job-creation programmes, including public work
<b>Social care services</b>	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: McCord et al. (2025).

In coastal and island settings in particular, social assistance, particularly cash transfers, are commonly used to stabilise household incomes, address food insecurity and support basic needs after cyclones, floods and storm surges. Social insurance mechanisms, including unemployment benefits, compensate for short-term income loss linked to climate shocks, while labour market policies such as temporary employment schemes support short-term livelihood recovery. Social care and public health measures play a complementary role by mitigating illness and injury associated with hazards.

In response to the 2024 floods in Rio Grande do Sul, Brazil, social protection measures ranged from expanded cash transfers and one-off reconstruction payments to extended unemployment benefits and targeted public health interventions, collectively addressing income, housing and health impacts (ILO, 2024).

In heat-affected regions, traditional social protection systems can help people cope with heat stress and this is being discussed alongside heat action plans at the state and national levels, but the deployment and coverage of both remains limited (Zachariah et al., 2024, ILO, 2024). Where social protection has been used, countries have predominantly deployed labour market-related mechanisms such as wage compensation for lost days of work, employment guarantees that provide alternative income when outdoor work is curtailed, and labour regulations to address economic losses and health impacts induced by extreme heat.

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Indian states are creating Heat Action Plans to deal with heat stress that modify labour practices within public works programmes like the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS). Key interventions include shifting work hours to cooler periods, which helps to protect workers' health while reducing productivity losses from extreme heat (Pillai and Dalal, 2023).

Overall, these interventions provide immediate relief to affected households, but they remain primarily geared towards emergency response and short-term recovery. They are largely designed around acute shocks, rather than slow-onset or chronic changes like sea-level rise, sustained heat stress, or other transformations that fundamentally alter livelihoods and communities (Holland-Szyp and Selby, 2025). These approaches implicitly assume that affected populations can eventually recover to pre-shock conditions, an assumption that does not hold across all settings. For example, in small islands where permanent changes like sea-level rise make full recovery impossible, this threatens not just livelihoods, but non-economic ways of life tied to ancestral homelands (Anschell and Tran, 2020). In the context of heat stress, prolonged exposure to extreme heat is likely to reduce labour productivity and available work hours, impacting existing forms of informal work and migration life cycles across internal and international migration pathways (Mueller et al., 2014; Issa et al., 2023). The existing mechanisms are therefore either inadequate or irrelevant for post-limits scenarios (McCord et al., forthcoming).

These limitations are compounded by broader structural constraints. In many climate-vulnerable countries, social protection coverage remains low. Currently, in the 50 most climate-vulnerable countries, 75% of the population is not covered, which increases to 91.3% in the 20 most climate-vulnerable countries (ILO, 2024). As a result, many people experiencing loss and damage receive little or no financial or in-kind assistance (McCord et al., 2025; ILO, 2024). Moreover, although those displaced by climate extremes are increasingly recognised as being among the most vulnerable groups, their inclusion within traditional social protection systems has remained starkly limited (ILO, 2021). This is partly because existing social protection systems are typically designed for resident beneficiaries within a given local or national jurisdiction, which leaves people who move across borders or who lack formal legal status excluded from many eligibility criteria despite increasingly regional and cross-border patterns of climate impact (McCord and Ridout, 2025; Costella and McCord, 2023).

These constraints also extend to the informal social protection systems that vulnerable populations have historically relied upon, such as support from families, communities and local networks. With irreversible loss and damage, these mechanisms are unlikely to keep pace with the scale and speed of emerging needs. Informal support systems have been critical in helping individuals manage temporary disruptions, but now social protection systems would need to support people to cope with, adapt to, and live with permanent change.

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# 3 Social protection for irreversible loss and damage: pathways and philanthropic roles

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**Section 3**

Addressing irreversible loss and damage will require more than incremental adjustments to current programmes. Social protection will need to evolve along pathways that reflect the types of permanent change projected in many settings. This section focuses on two of the most challenging pathways: supporting human mobility and relocation; and securing transformed livelihoods. It considers how social protection can be reconfigured to provide meaningful support where limits to adaptation have been exceeded and previous living conditions cannot be restored.

Each pathway points to potential directions and entry points for philanthropic support. But thinking is still nascent, as there is very limited experience with modifying social protection systems to operate in contexts where people can no longer adapt. This underscores the need for ongoing dialogue across social protection, humanitarian and climate policy sectors to strengthen coordination and advance practical solutions (McCord et al., forthcoming).



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### **3.1 Pathway 1: Providing climate migration and relocation support**

Climate-driven displacement is a central dimension of loss and damage, with climate extremes projected to affect over 216 million people by 2050, forcing them to move internally (Clement et al., 2021; McCord et al., forthcoming). The convergence of climate change and human mobility is bound to generate compounding crises, including protracted displacement (ILO, 2024). In this context, social protection systems have a critical role to play in reducing vulnerability, maintaining

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income security, and supporting continuity of access to basic services for people on the move (ILO, 2019). They can do so by providing predictable support before, during and after movement, and by facilitating links to labour markets, housing, health and education in places of origin, transit and destination.

Designing and delivering social protection to support populations in this way is challenging, not least because contexts of internal and international migration are highly politicised (Huang, 2022; Furlow, 2022). Another challenge is that most social protection delivery models assume populations will remain sedentary and tied to fixed locations (Sabates-Wheeler and Koettl, 2010; Hopkins et al., 2016). However, in both coastal or island settings and heat-affected regions, migration is being planned or people are being driven out, and they may not be returning. Some key transformations in social protection systems are needed to respond to these challenges:

**1. Recognition of mobility as a legitimate and expected response to both gradual and sudden climate crises, rather than as an exceptional circumstance** (Clement et al., 2021). This will require analysis of how different types of migration interact with climate risks, identification of the diversity and scale of responses needed (Table 2), and incorporation of climate-related migration and displacement into national policy frameworks, including Nationally Determined Contributions and National Adaptation Plans (Mombauer et al., 2023).

**Table 2** Different scales and types of mobility

Type of mobility	Scale of movement	Examples	Multidimensional challenges that emerge
<b>Internal</b>	Inter-district, Intra-state, Inter-state	<ul style="list-style-type: none"> <li>• Internal displacement</li> <li>• Pastoralism</li> <li>• Labour migration</li> </ul>	Planned relocation, remittance, trapped populations, displacement due to climate change adaptation, inclusion in social protection in destination areas, integration in labour market and welfare system, cost-sharing and fiscal responsibilities among states
<b>International</b>	Cross-border, Multi-country movement	<ul style="list-style-type: none"> <li>• Refugees</li> <li>• Cross-border evacuations</li> <li>• Irregular migrants</li> </ul>	

Source: authors, adapted from UNFCCC, 2024.

**2. Inclusion of displaced/migrant groups' needs in the design and delivery of social protection from the outset** – through the direct participation of affected communities within countries and across borders in programme planning and review. In the context of internal mobility, this means thinking about how to support people with the costs of migration, promoting labour market integration and enabling portable and equitable welfare access (McCord et al., forthcoming). For climate displacement leading to migration across national borders, this requires proactive bilateral and multilateral agreements and design features that allow interoperability of systems across borders (Holmes and Branders, 2024; McCord et al., forthcoming).

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The Australia-Tuvalu Falepili Union climate-mobility treaty extends dignified mobility to citizens of Tuvalu by enabling work, education and healthcare provision alongside inclusion in certain state insurance programmes<sup>4</sup> (Gamboa and Goh, 2025).

**3. Building financing mechanisms and programmes that can evolve to accommodate and respond to population movement.** Most importantly, migrants will need to be able to keep and access their benefits as they move. As countries adopt digital social protection platforms, portability could be made easier by using dynamic mobility-sensitive systems to facilitate continuity in benefits (Sinha et al., 2026). States receiving migrants through planned relocation could for example offer targeted subsidies and benefits that support integration, acting as a safety net to reduce vulnerability and mitigate future shocks (McCord et al., forthcoming).

### Signals of change

Some global and national initiatives show promising signs of incorporating human movement into loss and damage response frameworks. The Fund for Responding to Loss and Damage and the Santiago Network on Loss and Damage, both operating under the United Nations Framework Convention on Climate Change, formally acknowledge displacement and migration as components of the global loss and damage response framework. Across the Asia-Pacific region, governments are implementing proactive strategies to address climate and disaster-driven displacement, including through planned relocation programmes.

In 2019, Fiji established a Planned Relocation Trust Fund and introduced Standard Operating Procedures in 2023 for evaluating organised relocations in response to sea-level rise, beginning with the resettlement of Vunidogoloa village (Government of Fiji, 2023).<sup>4</sup>

Vanuatu became the first nation to create a National Policy on Climate Change and Disaster-Induced Displacement in 2018, specifically targeting climate-related internal displacement, resettlement and community reintegration (Government of Vanuatu, 2018).

Scaling up pilot initiatives into comprehensive programmes for migrants is costly, however, and heavily reliant on external funding (Goldfinch and Huckstep, 2025). Uncertainty over the scale of climate relocation initiatives needed will also make it hard to fund sustainably (Huang, 2022).

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4 At the same time, it raises difficult questions about Tuvalu's sovereignty and identity, specifically about how the community's cultural and linguistic traditions should be preserved (Thompson, 2024). The case illustrates how efforts to facilitate mobility need to account for and respond to non-economic forms of loss and damage.

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## Entry points for philanthropy

Given the need for transformative change, philanthropic actors can potentially play an important role in supporting mobility and relocation through social protection by catalysing the discursive and technical shifts needed. They can intervene through different modes as outlined in McCord et al. (2025):

**Piloting project innovation:** philanthropic actors are well positioned to support pilot programmes that test integrated social protection models, precisely because such experimentation may fall outside the risk appetite of public systems. They can provide grants that can take on early-stage risks and crowd-in larger pools of public and private capital for social protection (Panwar et al., 2026). They can specifically support innovation by:

- Piloting new participatory, community-driven approaches<sup>5</sup> to assisted relocation and managed retreat that involve dialogue between at-risk communities, host areas and government agencies.
- Underwriting innovations with portable benefit models and integrated social protection–migration systems. These could be pilots that test cross-district (in cases of internal migration) and cross-border (in the international migration context) portability of cash transfers, social insurance credits and social services for displaced people and migrants.

In contexts of permanent loss and damage, such pilots can generate practical evidence on delivery models, targeting approaches and institutional coordination. They can also incorporate early consideration of programme costing and pathways to government ownership to ensure that successful models can be scaled up within public systems.

**Technical support:** by financing applied research, participatory assessments and context-specific evidence generation, philanthropic actors can enable governments to identify vulnerable populations and the types and severity of losses they face, which can help inform the design of social protection responses. They can specifically assist by:

- Investing in applied research and documentation of lived experiences of climate-related mobility and relocation at the local level. This can build a shared understanding of the national frameworks, safeguards and standards needed to ensure that migration and relocation responses reflect how different groups experience climate risks and loss and damage – including a situated understanding of how gender, disability and other forms of marginalisations intersect to inform the lived realities of groups.

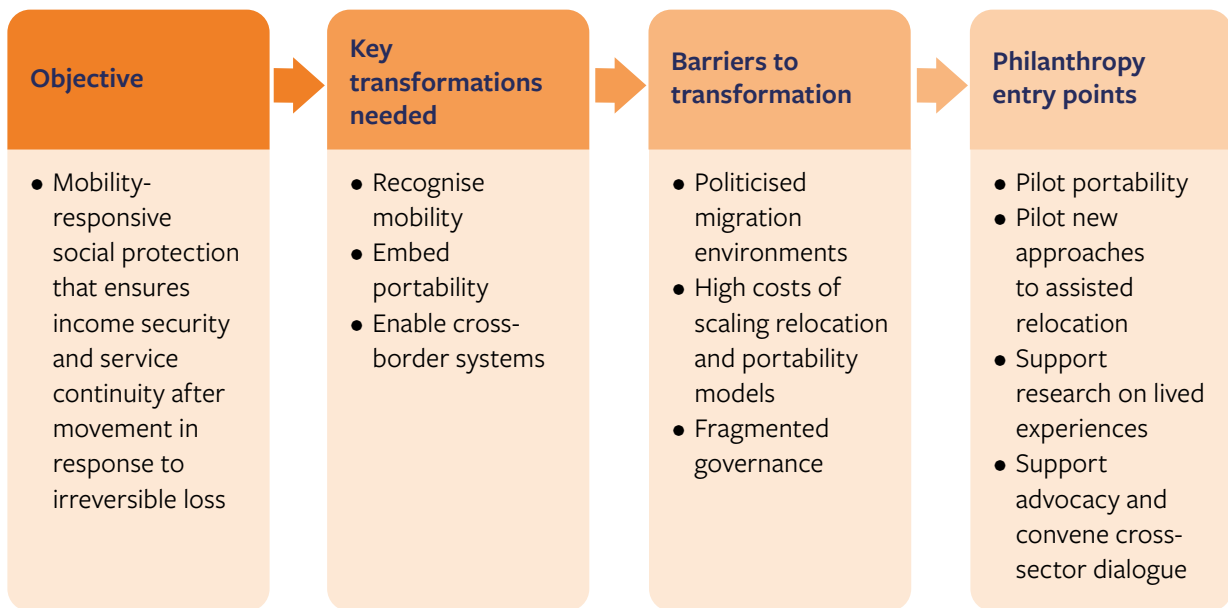
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5 An example is Fiji's 'Duavata consultation', where community-based dialogue was integral to mobilising the relocation of Fijian villages (Moore, 2022). The Duavata approach included a series of dialogues between residents and provincial and state governments to build consensus about informed relocation.

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Overall, by absorbing early-stage risks arising from deploying untested or locally tested ideas (Philea, 2025) and supporting learning, philanthropy can help embed mobility-sensitive design features into mainstream social protection systems, enabling them to better uphold wellbeing, continuity of support and dignity for populations on the move in post-limits contexts. Figure 4 summarises the key transformations required to build mobility-sensitive social protection systems, the barriers to achieving them and some potential entry points for philanthropic support.

**Figure 4** Building social protection systems for climate migration and relocation



Source: authors.

**3.2 Pathway 2: Enabling livelihood transition and transformation**

Rising seas, altered precipitation, advancing salinisation, and persistent heat and drought are making traditional occupations unviable. Shock-responsive social protection systems act as safety nets to help families cope in the short term, but these will need to play a more transformative function by enabling households and communities to shift to new livelihood systems when existing ones cannot be adapted (Knippenberg and Hoddinott, 2017) and facilitate access to climate-resilient economic opportunities and skills development (Sengupta and Costella, 2023). The success of social systems would therefore be measured not only by emergent responses to crisis but also in relation to strengthening people’s productive capacity, asset accumulation, income diversification and occupational change (Kangasniemi et al., 2020; Tenzing, 2020).

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## Signals of change

Cash-plus programmes show how combining cash transfers with complementary support such as productive assets and technical training (FAO, 2018) can support transformation to new livelihoods. As shown in Figure 3, livelihood loss is also often accompanied by non-economic impacts such as mental health impacts and loss of occupational identity, which can undermine people's ability to transition to new economic activities. Addressing these impacts as standalone objectives is outside the traditional scope of social protection programmes, but cash-plus interventions could enable the conditions for livelihood transitions, for example by offering basic psychosocial support, healthcare and support for women's empowerment initiatives alongside cash transfers (Lind et al., 2023; Martin, 2022). Such promising initiatives are rare, however, and most social protection systems that support internally displaced populations or planned relocations fail to integrate livelihood development support (Szaboova et al., 2025).

The case of Vunidogoloa in Fiji demonstrates what happens when coastal communities exhaust their capacity to adapt locally and must relocate. While these moves have addressed immediate needs such as shelter and infrastructure, they have not been accompanied by comprehensive programmes to help residents establish new income sources and livelihoods (Piggott-McKellar et al., 2025).

Across Asia and the Pacific more broadly, planned relocation efforts are being developed, but sustained livelihood support for relocated populations is yet to materialise and, as a result, people experience new forms of vulnerabilities and precarity (Bower et al., 2023; Jolly et al., 2024).

## Entry points for philanthropy

Philanthropic actors can play a catalytic role in supporting livelihood transition and transformation through innovation, experimentation and evidence generation in several strategic areas.

**Piloting project innovation:** philanthropies can implement innovative projects and tools by:

- Funding pilots and experimentation with integrated cash-plus models that explicitly link social protection to livelihood transformation in post-limits contexts. These initiatives could be co-designed with affected communities and include participatory monitoring and evaluation, while testing combinations of cash transfers with productive assets, skills training in climate-resilient

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sectors (such as renewable energy, ecosystem restoration or climate-smart agriculture) and mentoring or coaching services. They could also test the inclusion of enhanced psychosocial support specifically tailored to populations experiencing stress, uncertainty and identity disruption associated with permanent loss of previous livelihoods, or in some cases unfamiliar social or regulatory environments where relocation occurs.

- Absorbing early-stage costs and risks in the development and delivery of green skills-training programmes targeted at populations experiencing livelihood collapse due to climate change. These programmes should consider how climate change is reshaping unpaid care and domestic work, recognising these as central to a fair green transition. In partnership with governments, technical and vocational education and training institutions and private sector employers, programmes can be designed to support curriculum development, training of trainers, apprenticeship programmes and subsidised employment schemes in climate-resilient sectors.
- Supporting innovation in the design of public works and payment-for-ecosystem-services schemes that combine income support with climate adaptation, mitigation and livelihoods activities – i.e. schemes that can provide state sponsored employment when previous livelihoods are no longer viable.

In 2025, the Mastercard Foundation partnered with the United Nations High Commissioner for Refugees on transforming education and livelihoods for displaced youth in Africa in order to improve their long-term outcomes, with the aim of transitioning 200,000 young people into dignified work (UNHCR, 2025). Through philanthropic support, such programmes can complement social protection objectives by supporting longer-term income security for populations whose previous livelihoods are no longer viable.

**Technical support:** philanthropies can provide technical support for programme development and frameworks to track the progress, adequacy and impacts of social protection interventions by:

- Investing in knowledge generation to support livelihood transformation pathways. This could include longitudinal studies tracking households' livelihood trajectories after irreversible loss, participatory assessments of viable livelihood alternatives in specific geographies and ecosystems, and rigorous impact evaluations of cash-plus, public works and Payment for Ecosystem Services programmes.
- Enabling facilitation and shared learning platforms among stakeholders to promote thinking about integrated systems – i.e. how state and non-state (NGO, community-based and social sector) programmes and services can be better integrated to enhance efficiency and reach to the most underserved populations sustainably.

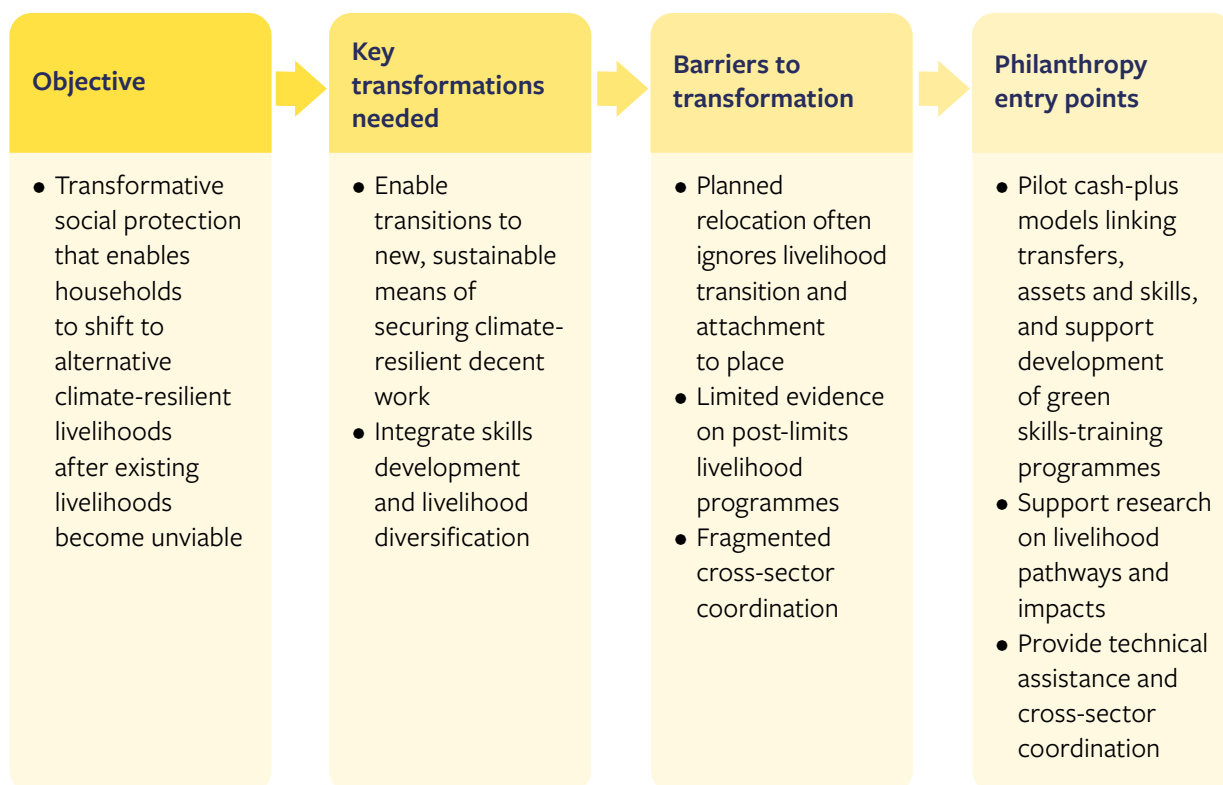
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- Supporting international organisations and governments to develop indicators and monitoring frameworks for transformed livelihoods, facilitating short-term cross-sectoral coordination among social protection, labour market, climate and skills development agencies, and supporting learning exchanges between countries experimenting with these approaches.

Comic Relief funded the International Institute for Environment and Development (IIED) and its partners to develop the ASPIRE (Anticipatory Social Protection Index for Resilience) diagnostic tool, which helps governments assess how effectively their social protection systems anticipate and respond to climate-related shocks (Bharadwaj et al., 2023). In an eight-country study by IIED, the tool was used to assess the state of social protection systems in relation to policy, finance and delivery across different stages of climate events (before, during and after) to locate gaps and address climate risks (Bharadwaj et al., 2023).

Figure 5 summarises the key transformations required to achieve social protection systems that enable livelihood transition, the barriers to achieving them and some potential entry points for philanthropic support.

**Figure 5** Building social protection systems for livelihood transition and transformation



Source: authors.

**Section 3**

## Cross-cutting advocacy

Philanthropy can also play a critical advocacy role in shaping broader public policy discussions on social protection in ways that reinforce and amplify specific interventions. Social protection is recognised as a legal right under international human rights law, requiring systems that are available, accessible, adequate and responsive to relevant social risks and contingencies (CESCR, 2008). In parallel, populations experiencing loss and damage have the right to remedy for these harms, including through restitution, compensation, rehabilitation, satisfaction and guarantees of non-repetition (CIEL, 2024).

Through targeted advocacy work, philanthropy can help position social protection as a mechanism to facilitate a rights-based approach to irreversible loss and damage (GCSPF, 2024). Unlike discretionary humanitarian assistance, rights-based social protection is grounded in legal entitlements and institutional delivery systems. It can therefore enable a shift in support for people experiencing irreversible loss and damage from ad hoc assistance to predictable and enforceable guarantees and remedies aligned with human rights standards.

While social protection is primarily the responsibility of states and public institutions (CIEL, 2024), philanthropic actors can advance advocacy in ways that are often beyond the scope of bilateral and multilateral funders, who may face diplomatic or political constraints. Even within today's highly constrained aid environment, philanthropy can play a unique role in advancing dialogue on politically sensitive issues and support the broader legal and institutional foundations that underpin rights-based social protection. This is particularly relevant in post-limits contexts, as discussions around legal and policy responses to loss and damage and compensation, including responsibility, rights, reparations and long-term displacement, have historically been politically sensitive and contentious (Liao and Jeffs, 2022).

Philanthropy can support advocacy specifically by:

- Supporting dialogue to establish human rights principles in loss and damage debates and reframe social protection as a mechanism for realising legal entitlements and remedy. It can also help shift the discourse from short-term relief towards enforceable guarantees of redress for irreversible harms.
- Supporting legal and policy mobilisation, including by funding civil society organisations, legal advocates and affected communities to engage in national and international decision-making processes, legislative reform and strategic litigation where appropriate.

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Philanthropic funding<sup>6</sup> helped to support a coalition of young lawyers in Vanuatu and across the Pacific to advance a legal initiative that led to the International Court of Justice issuing an Advisory Opinion on the ‘Obligations of States in respect of Climate Change’ in 2025 (Wilkinson et al., 2022).

- Strengthening policy alignment across social protection, climate adaptation, humanitarian, climate loss and damage response, health and displacement frameworks. In post-limits contexts where losses unfold cumulatively and cut across vulnerabilities and sectors, coordinated responses are essential. Philanthropic support for cross-sector convenings, policy dialogue and coalition-building can help bridge these silos and promote more integrated responses across both pathways.



Photo credit: Sumit Saraswat/Shutterstock.com

6 Vanuatu’s Climate Diplomacy Taskforce consisted of a coalition of lawyers, diplomats, civil society actors, private sector leaders and students, and was provided with support from ClimateWorks Foundation and the Campaign for a Climate Emergency Global in its early days (Connecting Business Initiative, 2025).

# 4 Conclusions

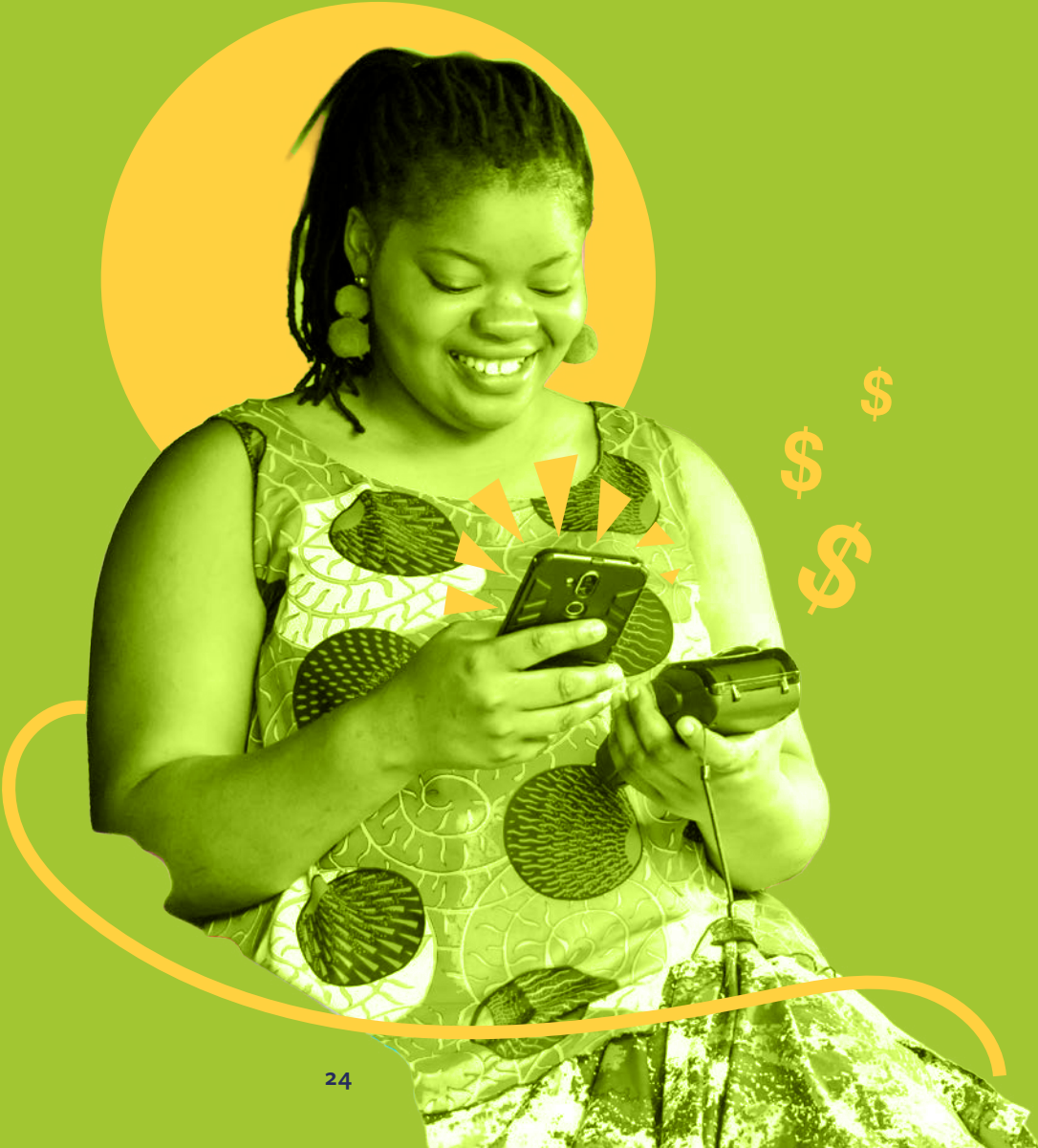


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**Section 4**

As climate impacts intensify, more populations will begin to reach the limits to adaptation, making irreversible loss and damage an increasingly urgent reality. Managers of social protection systems will need to pivot and explicitly engage with irreversible loss and damage, not just acute climate risk.

Social protection is one of the most appropriate policy instruments for addressing climate-related mobility and livelihood transitions and could play a central role in enabling people to move and to transform their livelihoods – by smoothing income losses, supporting relocation and transition processes, and reducing vulnerability during and after displacement. These populations may also experience mental health and psychosocial impacts, loss of cultural heritage and traditional knowledge, and the uninhabitability of land. For such non-economic losses, social protection can play a role, but more extensive reparative responses will be needed.



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**Section 4**

Social protection is key to ensuring a rights-based response to irreversible loss and damage. Affected individuals and populations should be entitled to predictable, enforceable and durable support, with systems designed to uphold income security and service continuity across time and space. Given current financial constraints and already low social protection coverage in most climate-vulnerable countries, new thinking and initiatives will be needed to reform current social protection systems to the future needs of communities impacted by permanent, irreversible change.

When households and communities can no longer adapt to climate change, the scale, duration and nature of needs will require much larger volumes of finance. Estimates suggest that financing loss and damage responses in developing countries could cost between \$200 billion and \$400 billion a year (Songwe et al., 2022), yet global pledges to the Fund for Responding to Loss and Damage total a small fraction of this (Thwaites, 2025). Addressing loss and damage is therefore not only a social protection challenge, but also a macro-fiscal one, linked to sovereign debt, fiscal space and the limitations of current international finance, conditions that are especially acute in SIDS and other climate-vulnerable economies (Climate Analytics, 2025). As a result, addressing irreversible loss and damage will require systemic reforms that go beyond social protection systems alone, such as reforms to the international financial architecture.

Philanthropies are not expected to fill all these gaps or address the broader macro-fiscal constraints, and they cannot replace public finance or state obligations. However, they do have several advantages that could help enable transformations in social protection: flexibility, risk-taking and the ability to fund innovations that others cannot (Fahey and Mukerji, 2025). Overall, philanthropies' greatest value lies in supporting advocacy and proactive reform, generating evidence and learning, and strengthening the coherence of public systems responsible for responding to irreversible loss. By doing so, philanthropic actors can help create the enabling conditions for more durable, rights-based responses needed to meet the complex challenges of irreversible loss and damage. Since the concept of 'limits to adaptation' has yet to be integrated within social protection discussions, the first step is to improve understanding of these implications, explore potential design modifications and initiate dialogue between actors working on social protection, disaster response, adaptation and loss and damage (McCord et al., forthcoming). Importantly, responding to irreversible loss and damage does not require starting from scratch, but rather building on decades of social protection experience and lessons, an arena in which philanthropy can play a catalytic and transformative role.

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