

Social Protection and Climate Change in the Pacific

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List of abbreviations

ADB	Asian Development Bank
CINSF	Cook Islands National Superannuation Fund
CFW	Cash for Work
CROC	Climate Relocation of Communities
CSOs	Civil Society Organisations
DFAT	Department of Foreign Affairs and Trade
DRF	Disaster Risk Finance
FBOs	Faith-based organisations
FNPF	Fiji National Provident Fund
FRDP	Framework for Resilient Development in the Pacific
FSM	Federated States of Micronesia
GDP	Gross Domestic Product
GEDSI	Gender equality, disability and social inclusion
GNI	Gross national income
ILO	International Labour Organization
JFN2	Jobs for Nature 2.0
KII	Key informant interviews
LGBTQI+	Lesbian, Gay, Bisexual, Transgender, Queer, Intersex, and other identities
MSME	Micro, small and medium enterprises
NDCs	Nationally Determined Contributions
NGOs	Non-governmental Organisations
PCRIC	Pacific Catastrophe Risk Insurance Company
PES	Payments for Ecosystem Services
PICs	Pacific island countries
PNG	Papua New Guinea
PRF	Pacific Resilience Facility
P4SP	Partnerships for Social Protection
REDD+	Reducing Emissions from Deforestation and Forest Degradation

RMI	Republic of the Marshall Islands
SDG	Sustainable Development Goals
SRHR	Sexual and Reproductive Health and Rights
UNCDF	United Nations Capital Development Fund
UNDP	United Nations Development Programme
UNFCCC	United Nations Framework Convention on Climate Change
WARA	West 'Are'Are Rokotanikeni Association
WASH	Water, sanitation and hygiene
WFP	World Food Programme

Executive summary

Introduction

Pacific island countries are among the most climate-vulnerable globally, experiencing disproportionately severe impacts from climate change despite contributing minimally to global greenhouse gas emissions. Intensifying cyclones, flooding, droughts, sea-level rise, and ecosystem degradation are already undermining livelihoods, food and water security, health outcomes, and economic stability across the region. These risks interact with long-standing structural constraints, including geographic dispersion, small populations, narrow economic bases, and limited fiscal space, compounding vulnerability at household, community, and national levels. The impacts are unevenly distributed, disproportionately affecting low-income households and other vulnerable populations, including women, older persons, persons with disabilities, and communities living in remote or low-lying areas.

At the same time, social protection in the Pacific operates within a unique socio-cultural context. Community- and family-based support systems remain central to resilience and wellbeing, reflecting deeply embedded traditions of reciprocity, solidarity, and mutual obligation.

State-led social protection systems – comprising social assistance, social insurance and labour market interventions – are increasingly recognised as important tools for managing climate risk and supporting inclusive development. Global evidence demonstrates that well-designed social protection systems can reduce poverty, buffer households against climate-related shocks, support adaptation, and enable more inclusive and just transitions. In the Pacific, social protection has already played a critical role in disaster response, with countries like Fiji and Tonga providing ‘top-ups’ to existing cash assistance benefits following cyclones and other shocks.

This study, commissioned by the Australian Department of Foreign Affairs and Trade (DFAT) under the Partnerships for Social Protection (P4SP) program, examines how social protection systems in Pacific island countries are responding to climate risks and the extent to which climate policies and initiatives engage with social protection. Building on DFAT’s *Rethinking Social Protection and Climate Change* (Costella and McCord, 2023), the report assesses the relevance of 5 potential social protection functions for climate change in the Pacific and identifies priorities for strengthening integration between social protection and climate agendas.

Methodology

The study used a mixed-methods approach combining desk-based analysis and qualitative stakeholder engagement. A regional review of social protection systems, climate risks, and policy frameworks was undertaken, covering national policies and programs, delivery systems, and key regional climate and development strategies. This was complemented by 18 key informant interviews with government officials, regional organisations, development partners, and implementing agencies to capture operational perspectives and fill evidence gaps.

Analysis was structured around the five-function framework of social protection for climate change proposed by Costella and McCord (2023):

1. Reducing underlying vulnerability to climate change
2. Responding to climate shocks and disasters

3. Offsetting the negative welfare impacts of climate transition policies
4. Facilitating and enabling climate change adaptation options
5. Contributing to reduced greenhouse gas emissions and carbon sequestration

An intersectional gender equality, disability, and social inclusion (GEDSI) lens was applied throughout, alongside explicit consideration of community- and family-based social protection systems that are central to Pacific contexts.

Contextual Analysis – Social Protection and Climate Risk in the Pacific

State of Social Protection Systems

Social protection systems in the Pacific have evolved significantly over the past 2 decades, with governments increasingly formalising policy frameworks, expanding social assistance programs, and strengthening delivery systems. Progress, however, remains uneven. Some countries operate relatively mature systems with multiple programs and established administrative capacity, while others are yet to invest in social protection, are piloting foundational schemes, or developing comprehensive national strategies as a first step.

Social insurance – particularly government-mandated pension schemes – has provided the entry point for social protection in the region. Provident funds dominate in most Pacific island countries but provide limited financial protection due to narrow coverage and lump-sum withdrawals.

The most notable expansion of social protection in the region has occurred in social assistance, which plays an important role in reducing poverty and strengthening household resilience in Pacific island countries. Universal social pensions are a core pillar of many Pacific social protection systems, and disability benefits have expanded rapidly since 2015 and are now operational in 6 countries. Interest in child- and family-focused assistance is emerging, with several countries planning to introduce child benefits in the near future. In contrast, protection against working-age risks – such as unemployment and livelihood disruptions due to childbirth and workplace injury – remains limited, representing a critical gap in the context of climate-related shocks.

Delivery systems are increasingly recognised as the backbone of effective and inclusive social protection – with the importance of readily scalable and adaptive systems highlighted by the COVID-19 experience and recent climate shocks. Countries in the Pacific are strengthening outreach, registration, eligibility verification, payment mechanisms, grievance redress, and monitoring systems, with movement towards digitalisation and integrated management information systems in some countries.

Alongside state-led systems, community- and family-based social protection remains central to resilience in the Pacific. Civil society organisations, including faith-based organisations and women's savings groups, also provide frontline support. These systems, however, are becoming increasingly strained by demographic change, labour mobility, urbanisation, and the growing scale and frequency of large-scale climate shocks. As a result, state-led social protection systems are playing an expanding role in complementing and reinforcing these community- and family-based mechanisms.

Climate Risks and Policy Frameworks

Pacific Island countries face a combination of sudden and slow-onset climate shocks, including increasingly intense cyclones, flooding, droughts, sea-level rise, coral bleaching, and ecosystem degradation. The impacts are profound – generating disproportionately high economic losses relative to GDP, threatening the very existence of low-lying atoll nations, and exacerbating food and water insecurity, health risks, displacement, and social inequalities.

While climate change is firmly embedded in regional and national policy frameworks, social protection remains weakly integrated. Regional climate frameworks – including the Framework for Resilient Development in the Pacific, the 2050 Strategy for the Blue Pacific Continent, the Pacific Regional Framework on Climate Mobility, and emerging disaster risk financing initiatives – place strong emphasis on people-centred development, resilience, and protection of vulnerable groups. However, social protection typically receives little attention. At the national level, National Adaptation Plans and Nationally Determined Contributions prioritise infrastructure, environmental management, and sectoral adaptation. While equity, gender responsiveness, and inclusion are increasingly highlighted, social protection instruments are rarely integrated as core delivery mechanisms.

Social Protection Functions for Climate Change in the Pacific

The analysis confirms that all 5 social protection functions for climate change are relevant to Pacific Island countries. Social protection systems are already contributing to climate resilience, albeit unevenly and with significant untapped potential.

Function 1: Reducing underlying vulnerability – High relevance

Reducing underlying vulnerability is the most established and foundational function of social protection in the Pacific context. Regular and predictable social assistance – particularly universal social pensions and disability benefits – plays a critical role in reducing poverty, smoothing consumption, and strengthening resilience to climate risks. Given increasingly widespread vulnerability due to climate change, strengthening this function through expanded coverage, adequacy, and inclusion remains a core priority for climate-resilient development in the Pacific.

Function 2: Responding to climate shocks and disasters – Very high relevance

This is the most widely recognised and operationalised function of social protection in relation to climate change in the Pacific. Several countries have successfully leveraged existing programs and delivery systems to provide post-disaster cash top-ups and emergency payments following cyclones and other extreme events. As climate shocks become more frequent and severe, this function will remain central. Integration with disaster risk financing mechanisms, including disaster risk insurance schemes, is emerging as a key entry point for strengthening adaptive social protection.

Function 3: Offsetting the welfare impacts of climate transition policies – Currently low relevance but will become more important

This function remains largely unexplored in the Pacific. As countries pursue mitigation, energy transitions, environmental protection measures, and climate-related regulatory reforms, there is potential for adverse impacts on specific workers, households, and communities. Currently, climate transition planning in the Pacific rarely incorporates social protection measures. However, as national climate policies evolve, this function will become increasingly important to ensure climate action is socially inclusive.

Function 4: Facilitating and enabling climate change adaptation – High relevance but under-utilised

Public employment programs, cash for work initiatives, and livelihood support schemes linked to ecosystem restoration, climate-resilient infrastructure, and livelihood diversification illustrate the relevance of this function. While such initiatives have usually been supported by development partners and implemented as small-scale projects, their relevance is high, particularly in settings where adaptation requires sustained investments in community-level resilience and livelihood

transformation. Scaling and systematising this function would enhance the contribution of social protection to long-term climate adaptation.

Function 5: Contributing to mitigation and carbon sequestration – Moderate and strategic relevance

This is the least developed of the 5 potential functions in the Pacific. While there are some examples in the Pacific of initiatives that link reforestation or coastal management to incentives (e.g. carbon credits used to meet community and individual needs), these are small in scale and have not been systematically used to achieve mitigation outcomes.

Challenges to Integration

Integrating social protection and climate action in the Pacific presents a range of interrelated challenges. These include operational and institutional constraints – for example, limited administrative and technical capacity, financing challenges, and weak data systems.

At the same time, collaboration between social protection and climate actors has been limited, with ministries often operating in silos, constrained by small teams, competing priorities, and fragmented development partner engagement. Differences in terminology, mandates, and levels of operation have made identifying opportunities for sustained cross-sectoral collaboration challenging – both nationally and in regional policy fora.

Further, social protection coverage remains limited in most Pacific Island countries, with narrow program reach and reliance on provident funds that exclude large segments of the population. While universal approaches remain highly appropriate for countries in the Pacific for routine social protection, shock responses may require more adaptive prioritisation to reach those facing particular climate vulnerabilities.

Priorities and Recommendations

Without deliberate measures to address these challenges and better integrate social protection and climate change programs and policies, climate change will continue to exacerbate existing inequalities, particularly for women, persons with disabilities, and other vulnerable populations – particularly those displaced or disconnected from traditional family and community support structures.

Aimed at strengthening the integration of social protection and climate change in the Pacific, this research identified a range of priority recommendations for national governments, regional bodies, development partners, and civil society actors in the Pacific.

Policy and Institutional Integration

- Integrate social protection into national climate policies, NAPs and NDCs
- Strengthen coordination between social protection, climate and disaster risk institutions
- Establish a stronger regional institutional home for social protection

System Strengthening

- Expand coverage and adequacy of core social protection programs
- Invest in adaptive, shock-responsive delivery systems
- Strengthen GEDSI-responsive data and information systems

Financing

- Leverage climate finance for social protection through budget tagging and blended finance
- Strengthen links between disaster risk financing and social protection

Programming and Evidence

- Pilot social protection approaches for just transitions and mitigation
- Build the evidence base on climate outcomes of social protection

1. Introduction

The Pacific faces some of the world's most acute and compounding climate risks, with communities experiencing disproportionately high exposure and vulnerability to climate-related hazards. Climate hazards, exacerbated by geographical dispersion, social vulnerability, and limited disaster prevention infrastructure, threaten the region's short- and long-term development. Social protection systems – comprising social assistance, social insurance, and labour market instruments – are increasingly recognised as critical tools for managing the impacts of climate change, both globally and in the Pacific. Global evidence shows that well-designed social protection instruments can buffer vulnerable¹ populations against climate-related shocks, reduce poverty, and support climate adaptation and mitigation efforts (ILO, 2024; Bhalla et al., 2024; Costella et al., 2024). For example, cash transfers have been shown to help households absorb the immediate impacts of disasters, maintain food security, and invest in adaptive strategies. Public works and cash for work programs can support community resilience through the construction of climate-resilient infrastructure (Aleksandrova, 2021; USP2030, 2024).

In the Pacific, countries such as Fiji and Tonga have pioneered the use of social protection for shock response, integrating disaster payments into existing social assistance programs following cyclones and other extreme events. These interventions have demonstrated the value of social protection systems that are able to scale up and provide timely support to vulnerable people, thereby helping to build resilience at household and community levels. However, beyond responding to shocks and extreme climatic events, social protection has the potential to play a larger role in the Pacific, where countries at the forefront of the climate crisis are facing disproportionately severe impacts despite contributing minimally to global greenhouse gas emissions (IPCC, 2021b, 2022).

Pacific island countries are already experiencing disruptions to food production, water resources, and economic stability caused by climate variability and extreme weather events (ESCAP, 2020). Future climate change will increase risks for low-lying island states, including sea-level rise affecting coastal communities and infrastructure, intensifying cyclones and storm surges that damage livelihoods and ecosystems (McGree et al., 2022), and altered rainfall patterns that exacerbate droughts and flooding, threatening freshwater resources and agriculture (Taylor, 2016). Elevated sea surface temperatures and ocean acidification are already affecting ecosystem function and services that people are dependent on for food security and livelihoods (Mangubhai et al., 2019; Souter et al., 2021; Bell et al., 2011; Johnson et al., 2016). Many Pacific island countries grapple with the potential for climate-induced migration and displacement, as communities are forced to abandon their homes due to sea-level rise and extreme weather events (Anisi, 2020; Kupferberg, 2021; Yee et al., 2024). Future climate projections for the region reveal a picture of declining food security, particularly at the household level (Barnett, 2020; IPCC, 2021a).

Climate change and disasters disproportionately affect the most marginalised or vulnerable households, who often have higher exposure to environmental hazards. They typically reside in

¹ It is to be noted that any description of people being "vulnerable" in this report does not suggest that specific individuals are lacking or deficient. Instead, the report uses the IPCC definition, which defines vulnerability as the propensity or predisposition (of an individual or system) to be adversely affected and encompasses a variety of concepts and elements, including sensitivity or susceptibility to harm and lack of capacity to cope and adapt (Intergovernmental Panel on Climate Change (IPCC), 2023).

areas more susceptible to extreme weather events and have less capacity to adapt to the changing climate, and include low-income households, indigenous peoples, women, children, older persons, people with disabilities, those who identify as LGBTQI+ and those with pre-existing health conditions (Dalton & Smith, 2023; McIver et al., 2016; Ngcamu, 2023).



While several long-standing social protection programs across Pacific island countries have been designed as instruments to tackle poverty and vulnerability, poverty as a concept is viewed differently in the Pacific compared to other parts of the world (Burnside et al., 2024). This understanding has long been shaped by traditional values and communal reciprocity obligations and has been defined by terms such as hardship. Until recently, poverty and hunger have not been seen as major challenges, since families and communities support people in times of crisis and ensure that no one falls into extreme poverty (AusAID, 2012; Ratuva, 2006). In cases of extreme climate events, community-led and cultural social support mechanisms provide security through systems like *solesolevaki* and *tautua* (Fijian and Samoan words that refer to cultural capital for mutual work and service) to cushion the impacts of hardship (Vunibola et al., 2024).

As these traditional structures become increasingly strained (by factors including a globalised market economy, increased mobility, unemployment, and large-scale economic and climate shocks), the context in which social protection programs operate is rapidly changing (Singh-Peterson & Iranacolaivalu, 2024). This requires a closer investigation of the role that social protection plays in the Pacific, particularly in relation to climate change adaptation, mitigation, addressing loss and damage, and facilitating a just transition.

This research was commissioned to analyse the interface between social protection and climate change in the Pacific and identify the short- to medium-term priorities for the region. It builds on the 2023 DFAT report *Rethinking Social Protection and Climate Change* (Costella & McCord, 2023a), which examined the medium-term implications of climate change for social protection policy and programming in the Asia-Pacific region and presented 5 potential functions of social protection in relation to climate change (Costella et al., 2023). The methodology applied for this study is outlined in Chapter 2. Chapter 3 presents a detailed contextual analysis of both social protection systems and climate risks across the region. Chapter 4 explores the extent to which social protection aligns with these potential functions, based on examples from different countries in the region. It provides an in-depth analysis of the current state of integration between social protection and climate agendas. Chapter 5 considers the key challenges that hinder integration of these 2 sectors. Finally, Chapter 6 presents concrete priorities and recommendations for policymakers, practitioners, and development partners working in this space.

2. Methodology

Step 1: Contextual analysis

The first step in undertaking this study was a desk-based contextual analysis of the current state of the social protection and climate sectors in the Pacific. This involved examining existing structures, mechanisms, policy frameworks, available financing channels, and the integration of GEDSI considerations. A scoping review was conducted to map national social protection policies, strategies, and frameworks; disaster risk management frameworks; climate action plans and sectoral strategies; and key regional agreements, such as the Framework for Resilient Development in the Pacific and the 2050 Strategy for the Blue Pacific Continent.

Step 2: Review of framing

Subsequently, the research team focused on exploring the applicability and relevance of the five-function framework of social protection, as set out in the 2023 DFAT report, *Rethinking Social Protection and Climate Change*. In the report, Costella and McCord (2023) present the role of social protection in addressing and managing the socio-economic impacts that are likely to arise in the Asia-Pacific region in the medium- to long-term. The report derived a five-function framework to move beyond the typical association of social protection with shock response, and to enable a broader framing of social protection as a policy instrument to address a wider set of risks arising from climate change (see Box 1).

This study analyses the relevance of the 5 key functions of social protection in the Pacific context by presenting country examples of where social protection is playing these roles. It also examines programs and initiatives that address climate change, offering insights and highlighting the potential for the social protection sector.

Box 1. Five potential functions of social protection in addressing the socio-economic impacts of climate change

1. **Reducing underlying vulnerability to climate change** by reducing poverty and contributing to human development outcomes through investments in education and health, building productive livelihoods, enabling equity, equality, and social inclusion.
2. **Responding to climate shocks and disasters** by providing support (e.g. cash, in kind) to mitigate the negative impacts from extreme events, either in anticipation or in response.
3. **Offsetting the negative welfare impacts of climate transition policies** by providing assistance to those whose incomes might be affected due to mitigation policies that reduce greenhouse gas emissions, protect the environment, or seek to manage climate change.
4. **Facilitating and enabling climate change adaptation options** by enabling behaviours and practices that support adaptation to a changing climate.
5. **Contributing to reduced greenhouse gas emissions and carbon sequestration** by implementing mitigation activities or measures that reduce emissions.

Source: Costella and McCord (2023)

Step 3: Key informant interviews

After identifying a preliminary set of examples showcasing how social protection is currently addressing climate change, key informant interviews (KIIs) were conducted to complement the desk-based review and fill gaps, especially for countries with few documented cases of social protection and climate-related programming. An initial list of KII informants was based on the literature review and consultations with P4SP country teams, which was then expanded through the consultation process. The research team conducted a total of 18 KIIs (see Annex 1 for a complete list of KIIs, as well as a list of webinars the research team attended).

Step 4: Consideration of cross-cutting issues and Pacific support systems

Throughout the study, an intersectional lens was applied to examine the nexus of social protection and climate change with GEDSI in the Pacific. This approach recognised that transformations in social protection systems and the intensifying climate risks unfold within contexts of unequal vulnerability. Climate impacts and social protection measures do not affect all groups equally; women, persons with disabilities, older persons, youth, and LGBTQI+ individuals often experience greater exposure to climate risks and face systemic barriers to accessing support. Factors such as occupational segregation, limited asset ownership, constrained decision-making power, unpaid care responsibilities, and discrimination contribute to differences in vulnerability and adaptive capacity.

Understanding the gendered, disability-inclusive, and age-specific dimensions of both climate risk and social protection is therefore essential to designing systems that are inclusive and responsive to the needs of all Pacific island communities. To this end, the research team examined whether existing reports, policy documents, and academic articles incorporated GEDSI principles and considerations and attempted to capture how intersecting identities shape vulnerability to climate change impacts, adaptation, and access to social protection mechanisms. During the KIIs, the research team questioned how actors integrate GEDSI considerations into their climate and social protection programming, and where possible, showcased country examples where social protection and climate change interventions respond to the needs of women, persons with disabilities, and other marginalised groups.

Community- and family-led social support mechanisms embody the core socio-cultural values of countries in the Pacific and often serve as a first line of protection for those experiencing hardship. While these social and cultural systems may not align with commonly used definitions of social protection that focus solely on state-led support, their role in enhancing community resilience and solidarity is significant and has been duly recognised in this study.

Step 5: Identifying priorities, challenges and recommendations

Through discussions with the key informants, as well as targeted consultations with P4SP regional staff, the research identified various challenges which hinder the progress of stronger sectoral integration. Building on these, the study presents a set of priorities and recommendations tailored to the Pacific region. These recommendations include both regional-level and country-specific actions, reflecting the diversity of countries in the Pacific and their unique characteristics, as surfaced during the research. These recommendations are expected to set out the short- to medium-term social protection and climate action policy and programming priorities for the region.

Limitations

To some extent, this analysis has been limited by the availability of up-to-date information on social protection and climate initiatives being implemented in different Pacific island countries. The absence of gender and vulnerability-specific information, particularly for marginalised groups and smaller Pacific island countries, was another limitation, although this was somewhat addressed through the KIIs. In addition, the limited availability of some regional stakeholders for KIIs may have led to gaps in documenting certain existing interventions and examples.

3. Contextual analysis

This chapter provides the contextual analysis that underpins the assessment against the 5 functions presented in Chapter 4. It is organised in 3 main parts: a review of the state of social protection systems in the Pacific, consideration of climate risks and impacts, and finally, an examination of existing policy integration between these 2 sectors.

3.1 State of social protection in the Pacific

Social protection in the Pacific has been undergoing a gradual but significant period of evolution – with governments taking steps to formalise national policies, broaden program portfolios, and modernise delivery systems, even as community- and family-based support structures continue to underpin everyday resilience (Ratuva, 2010; UNESCAP, 2021). The trajectory of progress differs considerably between countries: some have invested heavily and now operate relatively mature systems, while others are only beginning to pilot foundational schemes or outline their national approach through new policy frameworks. These developments are unfolding against a backdrop of intensifying climate risks, demographic shifts, and persistent gaps in coverage and adequacy. Together, these pressures are shaping how Pacific governments think about the purpose, design, and long-term sustainability of their social protection systems.

3.1.1 Policies, strategies and frameworks

Over recent years, several Pacific island countries have been developing social protection policies, strategies, and frameworks (see Box 2 for a list of current social protection policies, strategies and frameworks).

Box 2. Current social protection policies, strategies and frameworks in Pacific countries

- Cook Islands National Social Assistance Policy (2024 - 2028)
- Fiji Social Assistance Policy (2022)
- Fiji Adaptive Social Protection Strategy and Implementation Plan (2023)
- Nauru National Social Protection Strategy (2022 – 2032)
- Papua New Guinea Social Protection Policy (2022 – 2030)
- Samoa National Social Protection Policy Framework (2023)
- Tonga Social Protection Policy, NSPP (2023 – 2033)
- Tonga Adaptive Social Protection Policy Framework (2025)
- Vanuatu National Adaptive Social Protection Policy (2025 – 2028)

With the exception of PNG and Vanuatu, the design and development of social protection programs have preceded the development of these policies, strategies, and frameworks. As such, these strategies often act as a codification of what already exists, rather than as a blueprint to guide what should be created.

Among Pacific countries that have developed comprehensive frameworks, 4 (Nauru, Papua New Guinea, Samoa, and Tonga) have overarching social protection policies or strategies, which encompass all the core pillars of social protection (including social assistance and social insurance instruments). The purpose and intent of these documents vary, but broadly they seek to set out guiding principles to underpin each country's approach to the sector, map out strategic policy areas and target groups, document the institutional and financing arrangements (clarifying the roles of the different line ministries and departments involved), and propose approaches for monitoring and evaluation. Nauru's strategy also includes a full implementation plan with a ten-year activity timeline attached.

Some countries have also developed standalone adaptive social protection policies. Adaptive Social Protection (ASP) refers to a comprehensive and integrated approach to social protection that goes beyond traditional safety nets by incorporating elements of disaster risk reduction² and climate change adaptation³ (Bowen et al., 2020). Fiji, Tonga, and Vanuatu have standalone ASP policies or strategies. Fiji finalised its ASP Strategy and Implementation Plan in 2023 with input from almost 400 stakeholders across the country. The strategy emphasises leveraging Fiji's existing 6 social assistance schemes to reach disaster-hit communities, expanding government services, and implementing community-based ASP actions in priority areas and times of heightened disaster risk.

Vanuatu approved its National Adaptive Social Protection Policy (NASPP) in late 2024. It aims to ensure vulnerable populations are prevented from falling deeper into poverty due to disasters and shocks. The policy lays out a set of strategic interventions to support people impacted by natural disasters, including leveraging existing programs [such as the Vanuatu National Provident Fund (VNPF)], establishing ASP programs and identifying triggers, strengthening information management systems, and earmarking financing.

² Disaster risk reduction (DRR) is aimed at preventing new and reducing existing disaster risks, as well as managing residual risk (DFAT, n.d.)

³ Climate change adaptation refers to actions that help reduce vulnerability to the current or expected impacts of climate change (UNDP, 2024)

Tonga's Adaptive Social Protection Framework was approved in 2025. It sets out how the Government of Tonga will use and strengthen its social protection system to help poor and vulnerable households prepare for, cope with, and adapt to shocks, especially droughts, floods, and tropical cyclones. It provides clear guidance on objectives, roles, governance, and delivery mechanisms so that ministries, clusters, communities, and development partners can implement timely, coordinated, and effective ASP interventions aligned with national policies and systems.



Fiji and Cook Islands are the only Pacific countries to have developed standalone social assistance policies. The social assistance policy maps out the government's vision to promote the progressive realisation of the universal right to social protection. It maps out 5 key strategic areas for Fiji's approach to delivering social assistance programs, which includes: (i) selecting 'appropriate, gender-responsive and affordable' programs; (ii) achieving cost-effective selection of beneficiaries; (iii) developing an integrated SP information system and a social registry; (iv) building administrative and human capacity; and (v) improving monitoring and evaluation efforts.

There are several countries that have still not developed overarching social protection policies or strategies in the Pacific region. These include Cook Islands, Fiji, Kiribati, Tuvalu, Palau, Republic of the Marshall Islands (RMI), Solomon Islands, and Vanuatu. Tuvalu and Kiribati have both committed to developing social protection policies in 2026. Vanuatu is also currently in the process of developing a comprehensive national social protection policy, which will outline the anticipated role of social protection in addressing a wider set of risks and vulnerabilities faced by its population beyond just natural disasters and shocks. A national social protection taskforce has been established in 2025 to guide the development of its comprehensive social protection policy.

While many countries are still in the process of defining their formal social protection policies, **some Pacific countries rely on broader rights-based and sectoral frameworks to guide policy direction and ensure inclusivity.** Among these are GEDSI-related frameworks that provide an

important foundation for a rights-driven approach to social protection across the region. The Pacific Framework for the Rights of Persons with Disabilities, implemented for the period 2016–2025, recognises the need to ensure that persons with disabilities have equal access to social protection. The framework has no explicit reference to using social protection for managing climate change impacts on persons with disabilities, but it includes promoting awareness of disability-inclusive climate change resilience programs and disaster risk management plans to ensure that all national climate change adaptation strategies, disaster risk management plans, and legal frameworks specifically address the needs of persons with disabilities (PIFS, 2016).

3.1.2 Social protection programs

Government-mandated pension schemes

The entry point for social protection across the Pacific has been through social insurance, particularly government-mandated pension schemes – often reflecting countries’ colonial histories.

For example, **provident funds** were introduced across all former British colonies between 1960 and 1990⁴ and are now in place across the majority of Pacific island countries. The coverage of provident funds has historically been limited to workers in the formal sector, meaning a large share of the population has not participated in these schemes. Although many provident funds across the Pacific now allow voluntary contributions from informal sector workers, population coverage for contributory pension schemes varies widely. Further, withdrawals from provident funds are almost always made as a lump sum, impacting the level of protection they can provide in old age (P4SP, 2024).

Defined benefit pension schemes⁵ are more prevalent across the North Pacific. The pension systems in the Federated States of Micronesia (FSM), RMI, and Palau were all introduced while these countries formed part of the United Nations Trust Territory of the Pacific Islands. During this time, US policymakers and local administrators recognised the need to establish a formal social security system as the islands transitioned away from predominantly subsistence-based livelihoods towards a more wage-dependent, monetised economy (Meyers, 1969, p. 24).

⁴ Provident funds typically do not entail redistribution of funds. As every individual accumulates their own retirement payments, these funds do not require large financial resources from governments.

⁵ Defined benefit systems are financed through payroll contributions, with benefits calculated according to earnings histories and years of covered employment (United States Social Security Administration, 2022).

Table 1. Overview of pension system design in Pacific countries

Country	Social Pension	Mandated savings for pensions				Voluntary pension
		Type of scheme		Target benefit ⁶	Civil Servants	
		Defined benefit	Defined contribution			
Cook Islands	Yes			No	Integrated	Yes
Fiji	Yes			No	Integrated	Yes
FSM	None			High	Integrated	No
Kiribati	Yes			No	Integrated	Yes
Marshall Islands	Yes			Low	Integrated	No
Nauru	Yes			No	Integrated	Yes
Niue	Yes			No	Integrated	No
Palau	None			High	Integrated	No
PNG	Provincial			No	Integrated	Yes
Samoa	Yes			No	Integrated	Yes
Solomon Islands	None			No	Integrated	Yes
Tonga	Yes			No	Parallel	Yes
Tuvalu	Yes			No	Integrated	Yes
Vanuatu	None			No	Integrated	Yes

Source: Authors, based on various Provident Fund and Social Security Administration Annual Reports

Note: Voluntary contributions are permitted under the provident funds

While contributory pension schemes provide the historical foundation of social protection in the Pacific, the expansion of social assistance schemes represents the most dynamic area of growth in recent decades.

Social assistance schemes

Social assistance programming has been expanding rapidly in the Pacific region over recent decades. Kiribati [7.4% of gross national income (GNI)] and Cook Islands (4.7% of GNI) are currently the highest spenders on social assistance in the region. Meanwhile, Fiji, Nauru, Samoa, Tonga, and Tuvalu spend between 0.8% and 2.2% of GNI on social assistance. This level of investment in social assistance schemes is similar to the average spend in low- and middle-income countries, which

⁶ A target benefit pension (TBP) plan is a collective pension scheme that combines features of defined benefit and defined contribution systems. For TBPs, a target level of retirement benefit is set in advance but is not guaranteed, and benefits can be adjusted over time depending on the financial performance of the pension fund (Tao et al., 2025).

stands at 1.5% (World Bank, 2023). See **Figure 1** for more information on current social protection spending.

The strongest pillar of social assistance systems in the Pacific in terms of investment and coverage is universal social pensions. Samoa introduced the first Pacific social pension in 1990 to help assist all senior citizens aged 65 and above with basic needs, such as food, transportation and medication (ESCAP, 2021). The design of its Senior Citizens Benefit Scheme was influenced by New Zealand's universal social pension model. Universal social pensions also exist in Cook Islands, Fiji, Kiribati, Nauru, Niue, Tonga, and Tuvalu. In addition, RMI has recently passed the Social Support Scheme Act, which will establish a pilot social pension from 2026 through to 2028. Finally, although not a national pension scheme, a provincial social pension scheme was introduced in New Ireland, Papua New Guinea in 2009⁷, but has since been discontinued.



Disability benefits are a newer, but increasingly critical feature of Pacific social assistance systems. Several countries in the region have introduced disability benefits since 2015 – Cook Islands, Fiji, Kiribati, Niue, Palau, Samoa, Tonga and Tuvalu (P4SP, 2024). The rollout of these programs has often coincided with the ratification of the Convention on the Rights of Persons with Disabilities and new or revised national disability laws (P4SP, 2024). The objectives of these schemes vary across countries but are broadly framed around providing income support and promoting social inclusion for persons with disabilities. Eligibility status for these schemes is based on verified disability status, and in some countries, there is a push to consider functional limitations rather than purely medical criteria.

State-led social assistance for families and children has historically been relatively limited in the region, with the exception of more significant investments in the Cook Islands and smaller schemes in the form of the Care and Protection Allowance, as well as the Family Assistance Scheme in Fiji. As of 2025, some Pacific Island countries are considering universal child benefits in the future. Donor-funded social assistance pilots and projects targeting children have been implemented in Tonga⁸, Papua New Guinea⁹ and RMI¹⁰.

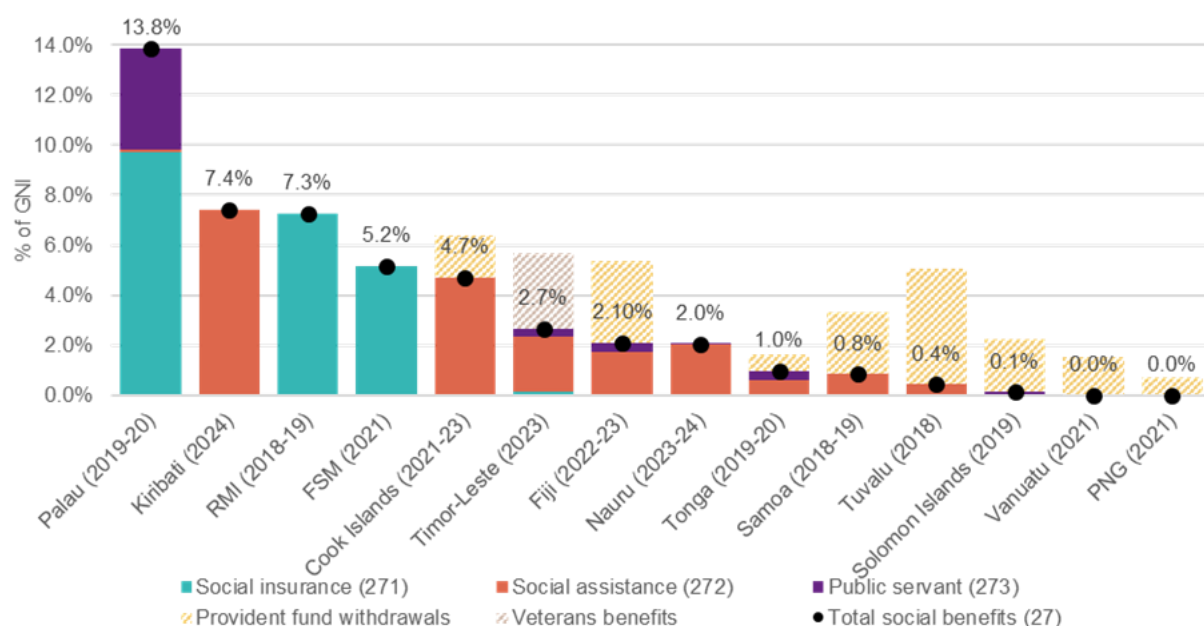
⁷ While the New Ireland social pension scheme was fully operational for over 15 years, its current status is uncertain following the death of its founder, Governor Sir Julius Chan, in January 2025 and subsequent political instability. However, annual funding commitments made for a period of 3 years (running roughly until mid-2026) suggest that funding should technically be available to continue payments through early 2026.

⁸ The World Bank's Skills and Employment for Tongans (SET Project), which includes a contribution from the Australia-Pacific Islands Partnership Trust Fund, was introduced in 2020. It includes a conditional cash transfer to secondary school-aged children (World Bank, 2023).

⁹ PNG is currently implementing a Child Nutrition Grant targeting households with pregnant or lactating women and young children under age 5, with technical support and financing from the World Bank and the Australian government. The Child Nutrition Grant provides a monthly cash benefit of PGK60 (approximately USD13.80) per month (World Bank, 2025; 2022).

¹⁰ RMI rolled out a conditional cash transfer for families with pregnant women and/or children aged 0 to 5 years under a World Bank grant focused on early childhood development (World Bank, 2022b).

Figure 1. Social protection expenditure by type (% of GNI)



Source: P4SP, 2024

Social assistance for the working-age population to address risks such as maternity, work injury and unemployment is much more limited in the region. To some extent, this reflects a common situation in low- and middle-income countries globally. However, these programs are even more limited in the Pacific. There are some notable exceptions, though, including: (i) a large-scale unemployment benefit in Kiribati in the form of the Support Fund for the Unemployed; (ii) donor-financed public works programs in Papua New Guinea and Solomon Islands; (iii) smaller-scale cash for work schemes implemented in the wake of disasters in Fiji, Tonga and Vanuatu; and (iv) public employment services across a number of Pacific countries.

Unemployment protection is complicated in countries across the Pacific where many families have diverse sources of income and may not be in formal employment but are working. The limited provision of **unemployment protection schemes** in the Pacific presents a critical gap in social protection systems given the increasing frequency of climate-related events that disrupt livelihoods and incomes, leaving workers vulnerable to economic shocks and climate-related disruptions. As larger numbers of young people seek to enter the workforce (currently half of the Pacific's population is under the age of 23¹¹), **active labour market policies**¹² are likely to become an integral pillar of social protection in the Pacific.

Price subsidies

Many Pacific countries rely heavily on price subsidies as a complementary form of social protection. In some contexts, these are provided largely in lieu of direct income transfers, while in others they are provided in addition to them. There is also a heterogeneous set of objectives

¹¹ Wilson, 2020

¹² Active labour market policies are government policies that aim to provide assistance and incentives for people to look actively for jobs and find employment. Types of active labour market activities include training programs, public works programs, employment subsidies, self-employment and micro-enterprise creation, and services that help connect jobseekers and employees (ILO website).

underlying price subsidies in the Pacific. These include: (i) covering logistical costs and increasing access to markets; (ii) increasing labour demand and job creation; and (iii) supporting the running of state-owned enterprises (SOEs) in the provision of basic services. Producer/provider subsidies focused on agriculture, housing, electricity, water, freight, transport and education are more prevalent in the Pacific than those provided for consumers. Other types of subsidies provided include health subsidies, wage subsidies and those provided to SOEs.

Annex 2 provides a summary of existing social protection programs in countries across the Pacific.

3.1.3 Social protection implementation and delivery

Social protection delivery systems across Pacific Island countries are increasingly recognised as the operational backbone of inclusive and effective social protection. While policy frameworks articulate governments' commitments to support vulnerable groups, it is the delivery systems that determine whether benefits reach people efficiently and transparently. In contexts characterised by small, dispersed populations and limited administrative capacity, building robust delivery systems requires balancing global best practice with pragmatic, context-specific solutions. Across the Pacific, key elements of delivery – such as outreach, registration, eligibility verification, payment, case management, monitoring and the wider enabling environment – are being progressively strengthened through government-led reforms, in some cases with support from development partners.

Pacific Island countries place strong emphasis on community-based approaches to outreach, reflecting the importance of trust and social networks (Ratuva, 2010; McNamara et al., 2020). Awareness of core programs is often spread through local councils, church networks and radio rather than through formal information campaigns. However, gaps remain (particularly in outer islands) where limited communication infrastructure constrains awareness. Ensuring accessibility also requires tailoring formats to different needs, including for people with hearing, visual or intellectual disabilities and women who may have limited access to information delivered through male-dominated or exclusionary channels. In Fiji and Samoa, structured communications strategies, use of vernacular radio and partnership with local NGOs have greatly improved awareness and reduced exclusion errors. The use of SMS and mobile-based announcements, as tested in Fiji during the COVID-19 pandemic, demonstrates the potential for low-cost, high-impact outreach mechanisms tailored to Pacific contexts.

Registration for social protection programs remains a largely manual process in most Pacific countries but there is growing momentum toward digitalisation and integrated information management. While there is a strong reliance on paper-based forms submitted at local government or welfare offices in many countries, some countries are developing and expanding their digital program management information systems (MIS) and exploring ways to link program databases with civil registration and national identification systems. Other critical elements of MISs being developed in the region are offline data capture and synchronisation, which can ensure that beneficiary data can be collected even in areas where internet coverage is weak.



Pacific social protection systems predominantly rely on categorical targeting. This approach aligns with social norms valuing universalism and avoids the administrative costs and community tensions associated with poverty testing. Verification processes typically depend on presentation of identity or age documents, though in practice many eligible citizens face documentation barriers, especially in outer islands where birth and ID registration services are limited. Simplified eligibility criteria, clear operational definitions, and inter-agency data sharing agreements – such as Kiribati’s planned MOUs between the Ministry of Women, Youth, Sport and Social Assistance and civil registration authorities – have potential to reduce delays in population data sharing and strengthen the accuracy and verification of enrolments.

Payment mechanisms across the Pacific remain varied, combining manual cash disbursements with gradual expansion of digital and agent-based models. Fiji has pioneered mobile money payments through Vodafone’s M-PAiSA and Digicel’s MyCash. Kiribati has also rolled out digital payment reforms in 2025, which are aimed at boosting account-based payments through ANZ and mobile money payments. Both schemes highlight several key inclusion and accessibility considerations for older persons, people with disabilities, and women, including mobile phone ownership, digital literacy and intra-household control over decision-making. Meanwhile, across many other Pacific countries, there is still a heavy reliance on post offices, island treasurers, and bank tellers.

The key challenges are ensuring regularity, security, and accessibility of payments for those living far from service points, including travel barriers for people with mobility limitations and safety risks associated with carrying cash, particularly for women. For atoll nations like Tuvalu and Kiribati, where cash is transported by boat, exploring hybrid solutions (e.g. combining digital payment pilots in urban areas with cash disbursements in remote communities) offers a feasible path, provided payment timing, confidentiality, and safeguarding measures are designed around beneficiaries’ lived realities. Strengthening reconciliation procedures, segregation of financial duties, and training staff in basic accounting principles remain priorities to build trust and reduce fiduciary risk, but there is still substantial work to be done in this space.



Few Pacific countries currently operate comprehensive grievance redress mechanisms, but awareness of their importance is growing. Fiji and Kiribati have introduced complaint registers and are exploring integration of updates and appeals modules into their MIS designs. A well-functioning case management system allows beneficiaries to report payment issues and changes in household status through accessible channels, while also supporting detection of potential fraud.

Routine monitoring remains relatively limited across Pacific social protection programs, often constrained by manual data systems and small administrative teams. However, there is

growing interest in using MIS data to track performance indicators such as payment timeliness, coverage rates, and grievance resolution. Fiji's social protection reform agenda includes plans for dashboards to support management oversight and reporting to Cabinet, while Samoa and Tonga are working to consolidate program data for budget planning and evaluation. Embedding monitoring systems within regular government processes will strengthen accountability, improve program targeting over time, and support evidence-based decision-making across ministries.

Effective delivery systems also rely on a wider enabling environment, including adequate financing, reliable infrastructure, and strong institutional capacity – key challenges for Pacific island countries. Pacific governments face persistent challenges in recruiting and retaining skilled staff, maintaining IT systems, and financing recurrent operational costs. Investments in MIS, digital payments, and registry development must therefore be aligned with available human and fiscal capacity, and support the collection and use of disaggregated data (by gender, disability, age, and location) to identify access gaps and differential outcomes. Donor-funded pilots should include sustainability plans that ensure local ownership and ongoing maintenance. In parallel, improvements in civil registration, digital ID systems, and telecommunications infrastructure will have multiplier effects.

Across the Pacific, there is growing recognition that robust delivery systems are the foundation for both routine support and climate-resilient social protection, particularly shock response. The experience of COVID-19 and recent tropical cyclones underscored how existing programs with established databases, payment channels, and administrative processes could be rapidly leveraged for emergency support. Building integrated systems that can flexibly scale in times of crisis, while maintaining inclusion and accountability, is a long-term goal. As countries continue to refine their delivery systems, social protection in the Pacific is evolving towards a more adaptive, digital, and citizen-centred model, rooted in the region's unique geography and commitment to leaving no one behind.

3.1.4 Family- and community-based social protection systems in the Pacific

In the Pacific context, community- and family-based social protection systems play a vital role in providing essential resilience-building support for vulnerable populations. They are especially important in contexts where state-led social protection coverage is limited. Community- and family-based social protection (also recognised as informal social protection¹³) is support provided by family members to each other and by community members to the poor and vulnerable in times of difficulty (Barnett et al., 2025; Ratuva, 2010; UNESCAP, 2021). Community

¹³ While the term “informal social protection” is commonly used in comparative social protection research to describe all forms of support that are not provided by a government, it is not a term that resonates in the Pacific. This is because it implies (i) that non-government forms of support are not formalised; (ii) that government-led social protection is the central or default system, ignoring the long history and centrality of family and community support mechanisms in the Pacific; and (iii) a false dichotomy, in which the many forms of non-government support (such as family networks, community structures, NGOs and faith-based organisations) are all grouped together as “informal,” despite their legitimacy and established roles. Given the formalised cultural and community-based structures that have existed in the Pacific for centuries, this report instead uses the term family- and community-based social protection, to more accurately reflect these systems and their significance. The term government-led social protection is used in place of formal social protection.

and family-based social protection systems exist in all countries in the Pacific and have well-established and understood governance arrangements - though these are rarely documented.

These are deeply rooted in the cultural and social fabric of Pacific Island communities, and based on kinship ties, communal obligations, and traditional customs. There are few limitations on what resources can be shared, but 3 specific methods of resource sharing are particularly important:

- i. **Specialised exchange:** Individuals or households exchange goods or services of similar value with each other. This type of exchange helps diversify the consumption goods available to each member of a community and helps to allocate labour to where it is needed, including for care for older persons, land preparation and construction. However, participation may be constrained for those with limited labour capacity or restricted decision-making power.
- ii. **Generalised reciprocity:** Individuals or households provide resources to one another when in need. As with all forms of resource sharing, reciprocation is generally expected. However, in practice this type of exchange is redistributive. This is because better-off individuals and households are expected to share resources with less well-off relatives and community members, who are often unable to reciprocate fully.
- iii. **Communal collection:** Contributions made for ceremonial events, as well as resource collection for community-wide needs. Households are expected to provide food or other resources for ceremonies and celebrations, including weddings and funerals. These resources are shared with all those attending and, depending on the event, remaining resources may be partitioned among community members (Barnett et al., 2025; Mohanty, 2011; Ratuva, 2006, 2010; World Bank, 2014a).

Recognising both the strengths and limitations of community and family-based systems is essential for designing state-led social protection systems that complement – rather than displace – existing mechanisms, and for identifying gaps where additional support is required.

Annex 3 provides more information on family- and community-based social protection in the Pacific.



3.1.5 Role of civil society and faith-based organisations

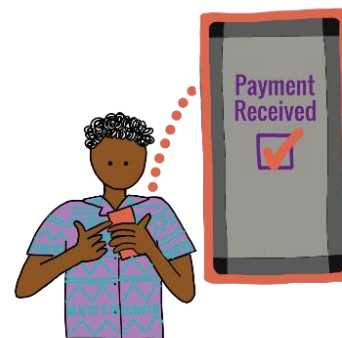
Civil society organisations play a critical role in providing support for vulnerable groups across the Pacific (Mumtaz, 2022; UNESCAP, 2021). These organisations often act as intermediaries that mobilise local resources, coordinate collective responses, and provide forms of support that complement community and family-based systems. Their presence is particularly significant in remote areas and outer islands where government programs and services are often thinly spread or lack reach.

Faith-based organisations are among the most influential non-state actors. Given the centrality of Christianity to social and political life across the region, churches often function as de facto welfare institutions, with the support they provide also being categorised as “informal social protection” (see footnote 9). They organise food drives, support vulnerable families, provide shelter after disasters, contribute to school fees for children in need, and coordinate community fundraising for funerals, weddings and major life events. Pastors and church committees are also central to identifying vulnerable households, mobilising communal labour and coordinating assistance in times of crisis. Their moral authority and deep social embeddedness enable them to reach groups who may be excluded from state-led systems.



Women’s savings clubs in the Pacific further illustrate the importance of non-state actors in supporting household resilience. These clubs – common in Solomon Islands, Vanuatu, Fiji, and parts of PNG – provide critical financial inclusion and risk-sharing mechanisms in areas with limited access to banks or formal credit. Rooted in longstanding traditions of collective responsibility and women’s leadership, they enable members to pool small contributions, access emergency loans, and build savings for school fees, health needs, or small business ventures (Batalofo et al., 2024; Brislane, 2014; Pollard, 2003). In several contexts, these clubs have evolved into broader platforms for financial literacy training, community advocacy, and disaster preparedness, highlighting their multifaceted contribution to family- and community-based social protection.

Non-government organisations play a similarly diverse and essential role. In addition to delivering services that span health, education, child protection, livelihood support, microfinance, microcredit, disability inclusion and gender-based violence prevention (Mohanty, 2011), NGOs provide employment opportunities, offer skills training, and strengthen local capacities in areas such as community development, social enterprise and disaster risk management. They typically mobilise rapidly after disasters, acting as first responders in both rural and peri-urban areas by distributing food, repairing homes, restoring water systems, and helping communities access government support. In countries such as Vanuatu, Fiji, Tonga and the Solomon Islands, NGOs such as Red Cross, Oxfam, ADRA, and Save the Children have been instrumental in supporting recovery following cyclones, droughts, volcanic eruptions and public health emergencies, with Oxfam delivering digital cash and e-vouchers following disasters such as Tropical Cyclone Harold and COVID-19 impacts in Vanuatu and other Pacific locations (Oxfam, n.d.).



Having mapped the landscape of social protection systems across the Pacific, from government-led programs to family- and community-based mechanisms, it is essential to now explore the climate context in which these systems operate.

3.2 Climate risks and impacts in the Pacific

The following section examines the nature and scale of climate risks facing the region that are increasingly shaping the demands placed on social protection.

The scale and complexity of climate risks in the Pacific are unique. Pacific island countries experience highly complex and severe loss and damage scenarios, driven by the intersection of irreversible slow-onset processes and increasingly intense sudden-onset climatic events (ESCAP, 2020, 2023a). The small landmasses and constrained economic structures of countries contribute to a high concentration of risk exposure among populations and translate into significant environmental, social and economic challenges for Pacific island countries. Unlike larger nations, where climate impacts may vary significantly across different regions, countries in the Pacific experience disproportionately high levels of population exposure. Excluding PNG, 97% of Pacific Islanders live within 5 kilometres of the coast (Andrew et al., 2019). This compounds the vulnerability of certain populations, particularly women and girls, persons with disabilities and other marginalised groups.

The Pacific is highly vulnerable to sudden-onset climate events, including highly destructive tropical cyclones (which are projected to increase in intensity with climate change), flooding from heavy rainfall events, high winds and destructive storm surges (McGree et al., 2022). These climatic events are characterised by their immediate and often destructive nature, posing significant risks to human life, infrastructure and the environment, and with disproportionate impacts for women and girls (UN Women, 2025). The destruction of infrastructure by cyclones and storm surges results in costly repairs and hinders economic activity. Impacts on agriculture and fisheries directly affect food security and export revenues. Damage to coral reefs undermines the tourism sector, a major source of income for many island economies (ESCAP, 2020). The increasing frequency of climate-related disasters also diverts limited national budgets towards disaster relief

and recovery efforts, hindering investments in long-term development and adaptation strategies (UNDRR, 2019).



Evidence from pilots in Fiji, Vanuatu and Palau shows that early warning systems linked to practical early actions – such as early harvesting, asset protection, evacuation support, and pre-emptive cash assistance – can substantially reduce household losses (APCP, 2024). **Eight of the 14 Pacific island countries are among the top 20 countries in the world with the highest average annual disaster losses in terms of GDP** (FAO, 2022). For example, when Category 5 Cyclone Pam struck Vanuatu in March 2015, it caused damage estimated at USD449.4 million, equivalent to approximately 64.1% of Vanuatu’s GDP (Government of Vanuatu, 2015), and resulting in an additional 2.3% of the population falling into poverty (UNDRR, 2019). Less than one year later, Category 5 Cyclone Winston hit Fiji, causing damages and losses estimated at USD0.9 billion (Government of Fiji, 2016) and resulting in a further 14.5% of people falling into poverty (UNDRR, 2019). The inherent vulnerabilities of the Pacific further compound these climate change impacts.

Countries in the Pacific are also exposed to risks from slow-onset climate events that occur gradually and incrementally over an extended period of time, such as droughts, coral bleaching and sea-level rise. Slow onset events have a profound, albeit less immediate, impact on coastal infrastructure, agricultural and fisheries productivity, and marine ecosystems. They can lead to displacement, loss of livelihoods, food insecurity and ill health. Coral bleaching events, driven by rising ocean temperatures and acidification, pose a significant threat to vital coral reef ecosystems that provide coastal protection, support fisheries, and underpin tourism industries (Bell et al., 2011; Souter et al., 2021). The coral reefs of Kiribati are particularly exposed, and while the short-term impacts of bleaching on fish populations have been documented for the largely unpopulated atolls in Kiribati’s Phoenix Islands group (Mangubhai et al., 2014), the long-term impacts on fisheries and fisheries-dependent communities are difficult to predict.

Low-lying island nations in the Pacific are disproportionately vulnerable to sea-level rise, threatening coastal infrastructure, freshwater lenses¹⁴, and arable land (IPCC, 2021b). The very existence of atoll nations like Kiribati, RMI, Tokelau, and Tuvalu is at risk (UNDP, 2023). These countries have extremely limited adaptation options, often necessitating difficult trade-offs. For example, Tuvalu has been experiencing an average sea-level rise of approximately 5 mm per year, significantly higher than the global average (NASA Sea Level Change, 2023). 94% of households in Kiribati, 74% in Nauru and 97% in Tuvalu have been impacted by climate change over the past 10 years (ESCAP, 2017).

The health impacts of climate change in the Pacific are equally concerning and multifaceted.

Rising temperatures can exacerbate heat stress and the spread of vector-borne diseases such as dengue fever and malaria, as changes in rainfall and temperature create more favourable breeding grounds for mosquitoes (MHMS & WHO, 2015; WHO, 2018). Contamination of freshwater sources due to sea-level rise and flooding increases the risk of waterborne illnesses. Food insecurity, resulting from disruptions to agriculture and fisheries, can lead to malnutrition and related health problems, particularly among vulnerable populations (FAO, 2020). The psychological toll of climate-related disasters and the stress of displacement also contribute to mental health challenges within Pacific communities (IOM, 2020).

These impacts are not experienced evenly, with gender, disability, age, location and other intersecting factors shaping people's exposure and capacity to adapt.

Women face particular vulnerabilities due to their concentration in climate-sensitive livelihoods such as subsistence agriculture, copra production and informal fisheries trading, all of which are severely disrupted by cyclones, coral bleaching and declining agricultural productivity. Disasters also increase women's unpaid care responsibilities and heighten risks of intimate partner violence, while water scarcity and food insecurity place additional burdens on women and girls (UN Women, 2025). Persons with disabilities encounter barriers to receiving early warnings, evacuating safely and accessing shelters, assistive devices and essential health services (CBM, 2022). These risks compound for those with multiple forms of marginalisation – such as women with disabilities, female-headed households, LGBTQI+ individuals and people in remote outer islands. They may have limited access to adaptation resources and could face discrimination in disaster response. Climate impacts on health are similarly gendered and disability-inclusive, with women's nutrition, mental health and access to reproductive health services particularly affected. Overall, climate change amplifies existing inequalities in the Pacific, shaping who is most at risk and who is least able to recover (UN Women, 2025b).



¹⁴ A freshwater lens forms when rainwater gathers on denser saltwater beneath atolls and low-lying islands, reefs or coastal areas. Lenses are a fragile yet vital source of water for many Pacific island countries (White and Falkland, 2010).

3.3 Climate change policies and frameworks

As climate change actors in Pacific island countries prepare to manage and address these climate risks and impacts, consideration of social protection instruments will be necessary, and policy-level integration and inclusion will be key. Climate policies, spanning national and regional levels, aim to enhance resilience, promote adaptation – especially for those groups that are most vulnerable to climate change – and advocate for global mitigation efforts. This section highlights examples of climate change policies and frameworks from the Pacific that either explicitly mention social protection or implicitly reference related programs and mechanisms.

3.3.1 Social protection in regional climate-related policies and frameworks

Pacific regional climate frameworks reference social protection to varying degrees, though integration remains more implicit than explicit. The Framework for Resilient Development in the Pacific: An Integrated Approach to Address Climate Change and Disaster Risk Management 2017–2030 (FRDP) provides guidance and support for building resilience to climate change and disasters in the Pacific (SPC, 2016). The FRDP promotes an integrated approach to building resilience, encompassing climate change adaptation, disaster risk reduction and low-carbon development. It provides strategic guidance to stakeholders, emphasising the importance of mainstreaming risk considerations into development processes, improving resource efficiency, streamlining funding and enhancing overall development effectiveness. **While social protection is not explicitly mentioned in the FRDP, it does include a focus on providing insurance options¹⁵, supporting the micro-economic sector and integrating disaster and climate risk financing with sustainable development strategies.** Additionally, there are priority actions relating to insurance for national and sub-national governments, the private sector, regional organisations and development partners:

“(d) Ensure that finance and planning institutions play a central role in strategic, whole-of-country approaches for climate change and disaster resilient development, and that all opportunities for financial and technical support, climate change financing and insurance are pursued, with support from regional agencies” – national and sub-national governments

“(i) Establish a regional facility to assist governments in disaster and climate change risk financing, including insurance, in national sustainable development strategies and processes, and support their access to international financing and support. For example, the PCRAFI Disaster Risk Financing and Insurance Initiative¹⁶, acknowledging that additional mechanisms or expanded facilities are needed for climate change ... (m) Investigate and develop regional insurance facilities for climate change where feasible.” - regional organisations and other development partners

Led by the Pacific Island Leaders and the Pacific Island Forum Secretariat, the 2050 Strategy for the Blue Pacific Continent brings together Pacific regional organisations, member governments and development partners to address regional priorities jointly and align national initiatives to these

¹⁵ It should be noted that insurance products can only be considered social protection when government (or development/humanitarian actors) subsidise premiums or co-finance payouts, without transferring the burden of premium payment to end beneficiaries.

¹⁶ This initiative led to the creation of the Pacific Island Risk and Insurance Company.

overarching regional priorities. It sets a long-term approach to working together as a region, framing regional cooperation around 7 interconnected thematic areas: Political Leadership and Regionalism, People-Centred Development, Peace and Security, Resource and Economic Development, Climate Change and Disasters, Ocean and Environment and Technology and Connectivity (PIFS, 2022).

Social protection is referenced under People-Centred Development:

“Adaptation and preservation of our indigenous knowledge, social inclusion and social protection are important elements for a people-centred approach to development, and in positioning our region at the global level.”

The Implementation Plan (2023–2030) for the 2050 Strategy has 2 actions relating to social protection under Goal 3 on realising human rights:

- System and Institutional Strengthening: *Regional support to strengthen sustainable and inclusive national social protection systems that protect marginalised groups.*
- Financing: *Accelerating the 6 preconditions for disability inclusion through a regional funding mechanism that supports (i) accessibility, (ii) assistive devices, (iii) support services, (iv) social protection, (v) community-based inclusive development (CBID) and (vi) non-discrimination.*

The Pacific Regional Framework on Climate Mobility, endorsed in 2023 by Pacific Leaders, recognises the preference and right of all Pacific peoples to stay in their homes, and aims “to guide Pacific Islands Forum Governments, communities, non-state actors and partners in ensuring rights-based and people-centred movement in the context of climate change, including staying in place, planned relocation, migration, and displacement through a proactive, inclusive and collaborative regional approach that reflects common Pacific interests in a culturally appropriate manner, while respecting national sovereignty and diversity” (PIFS, 2024).

In the Pacific Regional Framework on Climate Mobility, social protection is mentioned in the context of planned relocations. *“Planned relocations should restore and improve people’s living conditions and livelihoods, including access to health care, adequate housing, decent work, education, social protection, and other water and food security services.”* A disaster displacement support tool is being developed to support decisions around relocation (Webinar: From Data to Action: Harnessing Data for Implementing the Pacific Regional Framework on Climate Mobility, 14 April 2025).

The Pacific Regional Disaster Risk Financing (DRF) Roadmap and Guideline for Developing National Disaster Risk Financing Strategies (2023) was developed by the DRF Technical Working Group of the Pacific Resilience Partnership and includes investing in strengthening adaptive social protection to support DRF. The Financing Roadmap aims to provide clarity on the priorities for Pacific Island countries to consider when strengthening financial protection against disasters, and provides overarching guidance, identifying key considerations for countries to enable the development of national DRF strategies.

The Pacific Resilience Facility (PRF) is conceived as a Pacific-led mechanism, designed and endorsed by Pacific Islands Forum Leaders to channel global climate finance to the region, directly through on-granting mechanisms (Pacific Islands Forum Secretariat, 2024). The PRF is designed to provide vital investments required to fundamentally reduce the vulnerability and exposure of Pacific communities to disaster risks, from climate change and other hazards, by prioritising investments that will safeguard marginalised groups. It is intended to secure finance towards predictable and ongoing support, shifting from reactive post-disaster relief to proactive preparedness. The governments of Australia, New Zealand and Japan have contributed to its initial capitalisation. The fund inherently includes elements of social protection, but these links are not explicit as the Facility is still in the design phase. As the PRF financing mechanisms are still being defined, there is an opportunity for national governments to define modalities that suit their individual circumstances and priorities, including making explicit links to social protection.



One possible reason for the limited visibility of social protection in regional climate change-related policies, strategies and frameworks may be the lack of a regional “home” for social protection within the Council of Regional Organisations in the Pacific (CROP). CROP agencies have a wide range of climate-relevant technical services that they provide to member countries (ranging from tuna modelling to inform offshore fisheries policies (SPC / FFA), housing a gene bank of crop varieties from across the region (SPC), and supporting countries to meet their reporting obligations as part of multilateral treaty responsibilities (SPC, SPREP, PIFS)). There are no regional institutions, however, that provide social protection advisory support, and priorities of those working at the national level on social protection are often not adequately represented in regional fora.

3.3.2 Social protection in national climate policies and frameworks

The degree to which national climate change policies, strategies and frameworks consider social protection varies across countries, with only a few highlighting it as an important consideration (e.g. Cook Islands, Kiribati, Nauru and RMI), particularly in relation to marginalised people. Except for Fiji and Vanuatu, most national climate change policies, strategies and frameworks do not have specific strategies or actions on social protection.

Fiji’s National Climate Change Policy (2018–30) states that “*society-wide social protection systems can be continually improved and advanced to reduce baseline risks, minimise gaps in resilience, improve the self-reliance of citizens, and enhance social cohesion*” (Government of Fiji, 2019). There are 2 strategies relating to social protection:

Innovative risk financing instruments and products support a cohesive financial protection strategy for Fiji’s future. Products such as index-based crop insurance and parametric housing insurance support agricultural transitions and help incentivise investment in resilient public housing. Policy actions create an enabling environment for the growth of Fiji’s insurance sector, prompting the development of affordable insurance schemes for personal

property, investments and healthcare, increasing social protection. [Climate Change Policy Objective 6.1, Strategy 2].

Regional responses and safety nets are established to manage cross-border migration and displacement issues. Regional cooperation helps to ensure that national and regional responses adhere to international best practice and that displacement and relocation issues are pre-empted and minimised. Responses to climate-related mobility issues consider the role of immigration policy and labour mobility initiatives as tools to support economic and adaptation-related priorities [Climate Change Policy Objective 2.2, Strategy 5].

Vanuatu's Department of Climate Change is currently developing the Vanuatu National Loss and Damage Policy Framework and Implementation Roadmap (Republic of Vanuatu, 2025). The draft policy includes actions to revise and enhance the Disaster Risk Financing Policy 2024–2029 and associated processes so that they are more directly responsive to climate impacts, including loss and damage. This includes mainstreaming climate change-induced loss and damage and exploring “*new and innovative delivery mechanisms to ensure financial flows are directly accessible to vulnerable people, including small grants programs, cash transfers and vouchers, payment for risk transfer premiums, investment in adaptive social protection services*”.

While national climate change policies and frameworks may not explicitly reference government-led social protection measures, many climate change agencies consider their efforts to reduce vulnerability and support adaptation (for example using cash transfers for emergency response and supporting diversification for those with climate-affected livelihoods), as forms of social protection. Several also consider labour mobility programs and the remittances they generate as forms of social protection that may become increasingly important as climate change threatens livelihoods in the region. This highlights the need for a stronger understanding of social protection among government climate change actors and greater clarity and consensus on what constitutes social protection. Moreover, as government-led social protection, community- and family-based social protection mechanisms, and support from CSOs and faith-based organisations are all critical in the context of climate change, having a shared understanding of terminology, existing systems and their potential for climate response in these countries will be more important than ever.



Box 3. Nationally Determined Contributions uphold inclusion, but not through social protection

Across the Pacific, Nationally Determined Contributions (NDCs)¹⁷ increasingly highlight the importance of inclusion, equity and human rights in climate action. Many countries acknowledge that women, persons with disabilities, youth and other marginalised groups experience disproportionate climate impacts. For example, Vanuatu's NDC commits to upholding gender equity and responsiveness when implementing climate action and planning for durable solutions. It also recognises the diversity among women and girls in Vanuatu, including those with disabilities, widows, women-headed households, adolescent girls and older women. The Republic of the Marshall Islands' NDC explicitly commits to a gender-responsive and human rights-based approach to planning, programming and implementation (RMI NDC, 2018). It also acknowledges that while climate change will affect everyone in RMI, its impacts will disproportionately affect women, youth, older people and persons with disabilities. The NDC also recognises the potential for climate change impacts to worsen gender-based violence and mental health issues. However, these commitments are typically framed through participation, empowerment or protection lenses rather than through social protection systems that could provide structured, sustained support to vulnerable groups.

4. Social protection's role in responding to climate change: examples from the Pacific

The contextual analysis above reveals a landscape characterised by developing and expanding social protection systems operating against a backdrop of severe and intensifying climate risks and disproportionate impacts. While some policy frameworks acknowledge the potential role of social protection, integration remains limited and often driven by external partners rather than embedded in government planning. Against this backdrop, the following chapter shifts from context to function, examining concrete examples of how social protection is being used – or could be used – to address climate challenges across 5 key domains.

The 5 *potential* social protection functions presented in the 2023 framework include:

- i. **Reducing underlying vulnerability to climate change** by reducing poverty and contributing to human development outcomes through investments in social protection, education and health, building productive livelihoods, enabling equity, equality and social inclusion.
- ii. **Responding to climate shocks and disasters** by providing support (e.g. cash, in kind) to mitigate the negative impacts from extreme events, either in anticipation or in response.
- iii. **Offsetting the negative welfare impacts of climate transition policies** by providing assistance to those whose incomes might be affected due to mitigation policies that reduce greenhouse gas emissions, protect the environment or seek to manage climate change.

¹⁷ Nationally Determined Contributions (NDCs) are national climate action plans submitted under the Paris Agreement outlining each country's targets and strategies for reducing emissions and adapting to climate change.

- iv. **Facilitating and enabling climate change adaptation options** by enabling behaviours and practices that support adaptation to a changing climate.
- v. **Contributing to reduced greenhouse gas emissions and carbon sequestration** by implementing mitigation activities or measures that reduce emissions.

This chapter examines where social protection and climate change programs in Pacific island countries are fulfilling these functions as a way of understanding their relevance in the immediate to medium term. Climate programs that utilise social protection-like instruments (cash assistance, public works, labour market integration support) are also highlighted to illustrate existing practices within the climate sector, and to identify potential integration opportunities between social protection and climate policy/programming. It is important to note that some examples were not limited to a single function but contributed to multiple functions within the framework. In such cases, the example has been categorised under its primary function, with references to the additional functions it supports. Examples of other programs with relevance for the role of social protection in the context of climate change (though less directly related) can be found in **Annex 4**.

4.1 Function 1: Reducing underlying vulnerability to climate change

Across the Pacific, social protection's role in reducing climate vulnerability is highly relevant.

Social protection policies and systems are increasingly addressing the structural drivers of vulnerability that amplify climate risks. Because climate impacts interact with pre-existing gender, disability, age and social inequalities, the effectiveness of social protection in reducing climate vulnerability depends on its ability to reach and respond to groups that experience disproportionate exposure and lower adaptive capacity. As a result, the expansion of coverage, inclusion of informal workers and disadvantaged groups, and integration of adaptive and gender-responsive design features are collectively helping households secure stable incomes, maintain consumption and invest in human capital even as climate impacts intensify.

Social protection is a key mechanism for reducing vulnerability and hardship. It helps safeguard populations against income shocks, supports basic consumption, promotes access to basic services and enables long-term investments in human capital and livelihoods. As Costella points out (2024), all social protection programs have the potential to reduce climate vulnerability. This research found that Pacific actors view the strengthening of core social protection system components as a critical first step in reducing overall vulnerability and, by extension, climate vulnerability. Across the region, efforts to build and reinforce core components of social protection systems in the context of climate change include the following:

- integrating social protection and climate policies and legal frameworks to secure political commitment and formalise integrated approaches
- improving program design for addressing climate risks by expanding coverage and providing adequate, accessible and timely assistance
- updating social protection systems in a way that ensures the most climate-vulnerable are identified and protected in times of need
- bringing datasets together that capture climate risk, poverty and other intersecting drivers of vulnerability (e.g. disability, age, gender and geographic location).

Expanding social assistance in Pacific Island countries like Kiribati, Fiji and Cook Islands has demonstrably reduced underlying hardship rates and existing vulnerabilities.

Kiribati has reported a reduction in poverty levels by nearly 75% following the expansion of universal social protection schemes (Kwansing, 2025). Kiribati has steadily increased social protection spending in recent years, with a total of AUD88.4 million across its core programs. This includes the Copra Subsidy, Non-ER Leave Grant, Senior Citizen Benefit, Support Fund for Unemployment and the Disability Support Allowance (Ministry of Finance and Economic Development, 2024). The decline in monetary poverty and inequality in Kiribati is consistent with the massive expansion in government transfers that occurred between 2019–2020 and 2023–2024. The introduction of the new Support Fund for Unemployment is likely the biggest driver for this decline owing to its high coverage rates (40% of the population), with nearly 95% of the population in 2023–2024 living in a household with at least one SFU recipient (Indrakesuma et al., 2025).



Between 2013 and 2025, Fiji's social assistance expenditure nearly tripled, with coverage rates expanding significantly as a result. This investment has improved income security for a growing number of Fijians, particularly older persons and people with disabilities (Partnerships for Social Protection, 2024).

Other countries, such as the Cook Islands, have expanded coverage and consistently increased transfer values over the years, with a combination of large, universal schemes like the Child Benefit and Old Age Pension, and means-tested assistance for those facing hardship, such as the Infirm Benefit, Destitute Allowance and the Power Subsidy (Gorman et al., 2023). Combined, these schemes are estimated to have reduced the national poverty rate by 57% in 2016 and inequality by 9.2%, enabling families to be more resilient against the potential future impacts of climate-related vulnerabilities (P4SP, 2023).

Boosting financial security for informal sector workers has been another focus area for Pacific countries, which is having an impact on reducing climate vulnerability. Many provident funds now permit informal workers to build personal savings and access financial support in times of climate-related disruptions.

The Fiji National Provident Fund, established in 1966 to serve employed workers, introduced a voluntary scheme in 1972, enabling informal workers – such as domestic workers, street vendors, fishermen, market vendors, taxi drivers, and canecutters/farmers – to enrol in the fund and secure financial protection in old age (Fiji Times, 2017; ILO, 2021). This initiative in Fiji was among the earliest examples of a pension fund extending coverage to informal workers, and as of 2024, the FNPF reported 28,703 voluntary members, representing a 24.2% increase from 2023 (FNPF, 2024). As informal sector workers often rely on climate-sensitive livelihoods that are disproportionately affected by climate change, enabling voluntary contributions that they can draw upon during climate shocks is a much-needed intervention.

The Vanuatu National Provident Fund also allows voluntary membership and has successfully registered informal sector workers as members, specifically targeting market vendors, domestic workers, gardeners, handicraft workers, farmers, fishermen and other workers who are not formally employed (Kalsakau & Roberts, 2020). As of 2024, 8,000 informal workers have been registered as voluntary members of the Vanuatu National Provident Fund since 2018 (Roberts, 2024). Tuvalu has also allowed voluntary membership and contributions to the Provident Fund to ensure retirement security, as well as an option to draw upon during emergencies, particularly for the informal sector (Government of Tuvalu, 2022). Other Pacific countries like Tonga, Samoa, Solomon Islands and Cook Islands have also offered voluntary membership to informal sector workers. The youSave scheme in Solomon Islands allows informal earners such as market vendors, smallholder farmers, fishers, and self-employed workers to open voluntary retirement savings accounts with flexible contribution arrangements. The scheme includes both preserved retirement accounts and general savings accounts, allowing members to access funds for emergencies while maintaining longer-term retirement savings.

4.2 Function 2: Responding to climate shocks and disasters

The use of social protection systems to support shock response is common in the Pacific and of very high relevance. As countries increasingly face frequent and unpredictable weather events, the need for rapid and scalable response mechanisms has become more urgent. Where social protection systems are already in place, they are being swiftly leveraged to support vulnerable populations, either in anticipation of or in response to climate-related shocks. This includes vertical expansion of programs (e.g. through top-ups to routine benefits), horizontal expansion of existing social protection programs to reach additional beneficiaries, as well as design tweaks such as relaxing eligibility criteria, and piggybacking on existing delivery mechanisms like beneficiary registries and payment systems. In some cases, new programs specifically designed for shock response purposes have been implemented.

Expansion and modifications to existing social protection programs

In 2016, following Tropical Cyclone Winston in Fiji, existing social protection programs were adapted in different ways to address the immediate impacts and help with a speedy recovery (Mansur et al., 2017):

- 1) Vertical expansion of existing schemes: unconditional cash top-ups were provided by the Department of Social Welfare to all beneficiaries registered under the Poverty Benefit Scheme, Social Pension Scheme and the Care and Protection Allowance irrespective of whether they were located in affected areas. Supported by WFP, beneficiaries of the 3 schemes were also provided with food vouchers.
- 2) Design tweaks to ease access: The FNPF allowed its members to withdraw from their general account, with an additional allowance to withdraw for those with a house in the affected area. Relaxed access conditions helped address barriers faced by households experiencing displacement, documentation loss, and mobility constraints following the cyclone.
- 3) Additional subsidies: The Help for Homes initiative was introduced to assist families with low incomes whose houses had been damaged or destroyed, in addition to providing one-off support to people residing in informal settlements in the affected areas (Mansur et al., 2017).

Another example is the comprehensive integration of social protection into the Fiji Anticipatory Action Framework, developed in 2023 with support from WFP. **The Anticipatory Action Framework enables disbursement of anticipatory cash payments through the national social protection system within 24 hours of pre-agreed cyclone forecast triggers being met.** The payouts to existing beneficiaries, delivered through government-contracted financial service providers, are pre-financed by the Government and later reimbursed by WFP using funds from the UN Central Emergency Response Fund, as outlined in a Memorandum of Understanding. When activated, those selected would receive cash piggybacking on existing digital payment systems in Fiji (e.g. bank transfers, mobile money and the post office). The transfer value of FJD200 (AUD137.50) per household was determined based on the national basic needs poverty line. Though disbursement of anticipatory action payments has not yet been triggered, it serves as a useful example for other Pacific Island countries who wish to strengthen their social protection systems and leverage them to reach the most vulnerable quickly (World Food Programme, 2024). The framework also acknowledges that people with disabilities have different functional challenges in meeting their everyday needs, which are further amplified during shocks. As such, beneficiaries of the Disability Allowance Scheme, for example, are prioritised as recipients of these payments based on agreed vulnerability criteria (World Food Programme, 2024).



The Government of Tonga also used its social protection system to respond to recent shocks. **After the 2018 Tropical Cyclone Gita, the Government of Tonga distributed nearly TOP1 million through its Social Welfare Scheme for the Elderly and the Disability Benefits Scheme. After the dual shocks of COVID-19 and cyclones (e.g. Tropical Cyclone Harold in 2020) or volcanic tsunamis (e.g. Hunga Tonga–Hunga Ha’apai eruption and tsunami in 2022), government**

schemes were vertically expanded. Additional payments were provided to the Social Welfare Scheme for the Elderly and Disability Benefits Scheme beneficiaries and to secondary school conditional cash transfer program beneficiaries of the Skills and Employment for Tongans project (Doyle, 2018). These expansions demonstrate the value of categorical programs in rapidly reaching groups with heightened vulnerability and care needs during crises.

Design and implementation of specific shock response initiatives

Where initiatives have been specifically designed and implemented in response to shocks (instead of using existing systems), they have typically been cash for work pilots and supported by development partners. Cash for work programs are often complex and expensive for governments to implement at scale, but have been useful in demonstrating alternative approaches to supporting shock response.

As early as 2012, a cash for work initiative in Fiji, funded by the UNDP with support from UN Women and the ILO, aimed to assist market vendors affected by heavy floods. The program provided temporary employment to 260 individuals (70% of whom were women) for 20 working days. This enabled them to rebuild their livelihoods and actively participate in their communities' recovery (ILO, 2012).

In 2013, as part of Fiji's Vunidogoloa Village Relocation Project, the Ministry of Labour, Industrial Relations & Employment introduced a Cash for Work Plus Program. The program engaged unemployed individuals registered with the National Employment Centre as volunteers to support the village's rehabilitation by engaging in manual work and building housing units following heavy floods. Despite efforts for gender inclusion, only one woman was recruited due to low female representation in the National Employment Centre for technical fields. To support livelihood regeneration, ILO (in collaboration with the Ministry of Agriculture) provided villagers with agricultural inputs for crop rehabilitation and coconut processing, as well as technical training on crop diversity and nursery development (International Labour Organization, 2013).



Another multi-country example of designing social protection to improve shock response can be seen in Fiji, Samoa and Vanuatu, where governments are being supported by the World Bank to strengthen delivery of social protection to households affected by natural hazards. As part of the Tackling Natural Hazards through Adaptive Social Protection project, this initiative focuses on improving the disaster responsiveness of existing social protection programs and offering technical assistance to develop new programs and delivery mechanisms (GFDRR, 2022).

Box 4. Role of data in identifying climate-vulnerable communities for shock response

Identifying climate-vulnerable communities for shock response relies heavily on the availability of high-quality, timely and spatially precise data. The Pacific Catastrophe Risk Assessment and Financing Initiative invested heavily in enhancing geospatial information through SPC (SPC, 2025) as a prerequisite for understanding exposure to risk at a national level. Various complementary programs have also supported investments in improved government geospatial mapping capabilities (SPC, 2017). Private sector companies are also moving into this space, recognising the demand for better information to underpin insurance offerings and inform vulnerability assessments and project design. As an example, Kahuto Pacific – a private geospatial company – will soon launch Moana Geo, which will provide access to multiple data sets via a subscription model. This data can potentially be leveraged to identify vulnerable communities in need of top-up payments in response to shocks.

The strength and maturity of a country's social protection system shape its ability to respond quickly to climate shocks and disasters. More developed and well-functioning systems – those with reliable beneficiary registries, efficient payment channels and established coordination mechanisms – are far easier to adapt for rapid shock response. This is evident in countries such as Fiji and Tonga, where repeated exposure to cyclones, volcanic events and economic shocks has motivated governments to strengthen delivery systems so they can provide social protection support quickly to large, impacted populations.

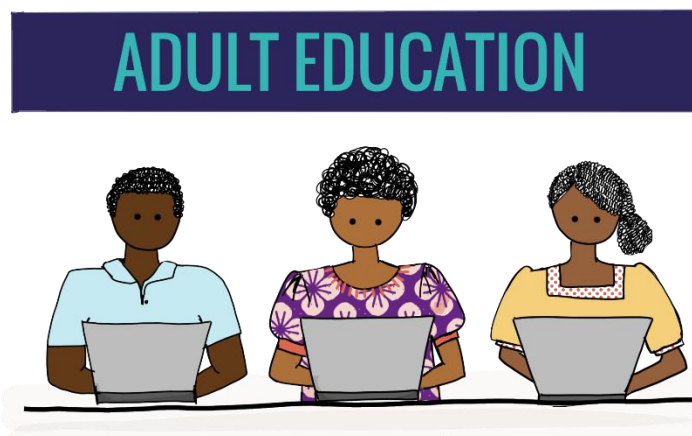
In the future, it is likely this function will further expand, particularly in addressing loss and damage (associated with slow-onset processes like sea level rise, salination; non-economic impacts on cultural heritage, identity, land; and irreversible impacts). This could include, for example, provision of temporary income support, social assistance top-ups, or linked services aimed at helping individuals and communities cope with disruptions to wellbeing, social functioning and cultural practices following climate shocks. Complementary cash transfers could also be implemented to support rehabilitation and reconstruction of personal assets following infrastructure damage. As Pacific countries increasingly advocate for new and additional financing, there is a strong push to channel these resources through national systems and locally appropriate disbursement mechanisms. Social protection instruments will play a critical role in operationalising this shift.

4.3 Function 3: Offsetting the negative welfare impacts of climate transition policies

Globally, the concept of a Just Transition has gained prominence. Climate transition policies are aimed at reducing greenhouse gas emissions and steering economies toward sustainability. While

such policies are essential for transitioning towards a green economy, they can disrupt livelihoods and income sources, particularly in sectors and communities that depend on fossil fuels or natural resource extraction. As such, transitioning to a green economy should be managed in ways that uphold equality, inclusion and decent work (Lee & Baumgartner, 2022; UNDP, 2023). In this sense, a just transition is not limited to the creation of “green jobs” but encompasses how the costs of decarbonisation – such as higher energy, transport or food prices – are managed, particularly for low-income and vulnerable populations.

Social protection can play an important role in offsetting the negative social and economic impacts of climate transition policies. Instruments such as unemployment benefits, livelihood grants, re-skilling and training programs, and targeted income support can help workers and communities manage job losses or reduced incomes resulting from transition policies. Sectors such as energy – which are expected to shift away from fossil-fuel imports and toward modern renewable systems (ESCAP, 2023b) – can be supported by active labour market policies that facilitate labour reallocation toward emerging green sectors. This will help ensure the shift to sustainable economies does not leave vulnerable groups behind. While climate transition policies are emerging in countries across the Pacific, national social protection systems are yet to be used to support a just transition. **In this context, the relevance of social protection for offsetting negative welfare impacts of transition policies is currently very low, but there is potential for this to increase into the future.**



Climate transition policies in the Pacific

In the Pacific, policy discussions have largely focused on adaptation and resilience rather than the distributive effects of mitigation or transition measures. However, climate transition policies are emerging in various forms, including higher taxes on carbon-intensive sectors (e.g. aviation or maritime transport), reforms to fossil fuel subsidies and restrictions on environmentally damaging industries such as logging. For example, in 2019, the Central Islands Province of the Solomon Islands took a decisive step to safeguard its fragile ecosystems by halting the issuance of new business licenses for logging and mining operations (Cannon, 2019). While this decision marked an important step for conservation, it also reduced income opportunities for communities reliant on these activities. Similarly, Fiji’s *National Energy Policy 2023–2030* commits to phasing out fossil fuel subsidies and replacing them with incentives for clean energy (Lund & Invoke Consulting, 2023). Although critical for decarbonisation, such reforms may raise energy and transport costs in remote and outer-island communities, where dependence on subsidised diesel remains high.

Pacific island countries have also been at the forefront of advocating for carbon pricing mechanisms, particularly in the forestry and maritime sectors. Pacific representatives at the International Maritime Organization (IMO) have been vocal advocates for the need to decarbonise shipping and ensure Pacific island countries were supported through any transition to lower carbon-intensive fuels. Although negotiations at the IMO continue, measures to decarbonise shipping currently being considered are projected to disproportionately raise transport costs for Pacific exporters and importers, with downstream effects on prices and household welfare.

Box 5. Fossil fuel subsidies in the Pacific: Short-term affordability versus long-term green transition

Fossil fuel subsidies remain widespread across the Pacific, especially for remote maritime and outer-island communities where diesel imports often account for large shares of national energy expenditure. Progress on phasing out these subsidies has been limited. This is due to a combination of factors: a) the very high cost and logistical complexity of deploying alternative energy solutions in isolated settings, b) overall low contributions to global greenhouse-gas emissions from many Pacific island countries, c) deeply embedded, structural reliance on subsidised fuel for transport, power and fishing and d) political and socioeconomic reluctance to increase energy costs in already vulnerable communities and risks of public retaliation.

As a result, many Pacific governments continue to prioritise immediate energy affordability and supply security over subsidy removal. Without complementary social protection measures to cushion households from price increases, the scope for ambitious transition policies – and for aligning social protection with NDC implementation – remains constrained.

The future role of social protection in supporting a just transition in the Pacific

While Pacific Island countries contribute negligibly to global greenhouse gas emissions, the region is likely to experience indirect or spillover effects from climate transition policies implemented elsewhere. As major trading and labour partners such as Australia, New Zealand, China and Japan decarbonise their economies, shifts in global demand for fossil fuels and carbon-intensive goods and services could have significant repercussions for Pacific livelihoods. For example, carbon pricing or flight levies in tourist-origin countries could reduce visitor arrivals in tourism-dependent economies such as Fiji, Samoa and the Cook Islands. Similarly, while labour mobility schemes like the Pacific Australia Labour Mobility (PALM) scheme and Recognised Seasonal Employer scheme are currently expanding, the longer-term transition in Australia and New Zealand toward green technologies and automated agriculture may alter the nature of labour demanded, requiring Pacific workers to pivot toward new skills and sectors. **These dynamics suggest that, while the current relevance of this function is low, it will likely increase in the future. In addition to supporting domestic transition impacts, social protection can play an increasing role in responding to external transition shocks that affect employment, income and economic stability across the region.**

This research did not identify any explicit examples where transition or mitigation policies were linked to social protection measures for affected populations. In other parts of the world, such linkages are more established through social insurance schemes that provide income

replacement for affected workers or by implementing active labour market programs for re-skilling, job placement and other support measures. While similar instruments exist in the Pacific, they are not yet framed or recognised as measures that address transition-related risks. We also found no evidence on revenues from climate-related instruments being channelled to finance social protection.

As Pacific countries begin to adopt more ambitious mitigation and energy transition policies, the need to understand and address their potential negative welfare impacts will grow. Strengthening the connection between social protection and climate transition planning could help ensure that the region's pathway to decarbonisation is both equitable and inclusive. This would require identifying groups that may be adversely affected by low-carbon policies and developing social protection mechanisms that can buffer or support them through the adjustment process.

4.4 Function 4: Facilitating and enabling climate change adaptation options

Climate change adaptation is not a new agenda in the Pacific. Adaptation and protection have long been intertwined in community systems, traditional knowledge and practices of reciprocity, land stewardship, and mobility as resilience. **While significant adaptation efforts are being implemented across the region, the explicit links to social protection are not yet visible at scale.** What is gradually emerging instead is a set of pilot and development partner-funded initiatives, focused on green jobs, jobs for nature and skills development, that draw on lessons from past experiences and traditional practices. While these initiatives demonstrate promising pathways for adaptation, access to adaptation opportunities is not uniform, and programs may inadvertently exclude or underserve certain groups if equity considerations are not explicitly addressed. Globally, the role of social protection in supporting climate adaptation, especially by encouraging behaviours and practices that strengthen adaptive capacities, is well recognised. However, this connection is only beginning to gain traction in the Pacific. **Given adaptation is a key priority for all Pacific island countries, there is a need and an opportunity to more systematically integrate social protection into adaptation strategies and investments, while also addressing barriers faced by women, people with disabilities, people from remote and outer islands and other marginalised peoples.**

The following examples demonstrate this potential for social protection to contribute meaningfully to Pacific climate change adaptation efforts in the future.

Jobs for Nature, Fiji

The “Jobs for Nature 2.0” (JFN2) initiative was launched in partnership with the Ministry of Economy by the World Bank under the Fiji Social Protection COVID 19 Response and System Development Project (2021–2025). The project aimed to provide 10,000 Fijians with “cash for work” that supported climate adaptation. Working with village cooperatives and civil society groups, including women and youth organisations, JFN2 projects included wetlands restoration (e.g.



mangrove planting), riverbank rehabilitation and coastal bank protection (e.g. mangrove planting, vetiver grass planting), enhancing biodiversity (e.g. forest restoration, native tree planting, coral reef protection), and waste and wastewater management (Fiji Ministry of Economy & Ministry of Environment, n.d.). While coordinated by the Ministry of Economy, the work was implemented through specific government departments including the Ministry of Environment (which partnered with ADRA), Ministry of Women, Children and Social Protection and Ministry of Forestry (Fiji Ministry of Economy, 2025). While JFN2 has now closed, it has demonstrated the potential for government-led social protection – through cash for work – to contribute to climate adaptation in countries across the Pacific.

Blue Economy Initiatives and CAUSE II, Solomon Islands

Another new area currently being explored by the Solomon Islands government with World Bank support is the use of Community-Based Resource Management (CBRM) approaches to sustainable coastal fisheries management. Under this planned initiative, resource management committees would support communities to sustainably harvest fish, guided by plans that define the area of jurisdiction, fishing management zones and the rules and fishing limits that are applicable within them. Building on the existing CBRM experience in the Solomon Islands, the proposed initiative seeks to integrate climate-adaptation and livelihood support tools such as incentives, cash transfers and skills training to help vulnerable coastal households shift to more sustainable fishing practices and respond proactively to climate risks (WorldFish/IFPRI and World Bank, n.d.). Although yet to be implemented, this initiative demonstrates how social protection interventions – when linked to fisheries management in the Pacific – could encourage the adoption of sustainable livelihoods and practices, while also improving compliance with restrictive environmental regulations that might otherwise result in economic hardship for those reliant on fishing (Kendrick et al., 2024).

Another example from the Solomon Islands is the Community Access and Urban Services Enhancement Project II (CAUSE II), a cash for work program that supports climate change adaptation by strengthening community resilience and reducing climate-related risks in urban and peri-urban areas. Implemented by the Solomon Islands Government and supported by the World Bank and Australia through the Papua New Guinea and Pacific Islands Umbrella Facility Multi-Donor Trust Fund, CAUSE II provides short-term employment while investing in climate-resilient infrastructure. This includes improved drainage systems, road rehabilitation and enhanced access to basic services. Building on more than 16 years of experience under CAUSE I, the program helps communities adapt to increasing flood risk and extreme rainfall while simultaneously strengthening livelihoods and local capacity to adapt to climate change impacts.

Linking social protection with climate adaptation in national development planning

Fiji's National Development Plan 2025–2029 prioritises diversifying the economic base and addressing the skill gaps to increase productivity and employment and meet the requirements of a changing labour market. The plan includes a focus on upskilling programs targeting sectors with labour shortages (such as healthcare and construction – both critical sectors in the context of climate change) as well as microcredit to incentivise workers displaced by automation and climate-related economic shifts to retrain in other areas (Government of Fiji, 2024). This recognition of the role of financial incentives in supporting labour market adaptation provides an example for consideration by other countries in the Pacific facing similar challenges.

Though few, these initiatives show that Pacific Island countries are actively experimenting with different pathways to integrate social protection and adaptation, including cash-for-work and community-based resource management. However, equitable adaptation requires that these programmes be deliberately designed to include groups who may otherwise face barriers to participation, including women, youth, older workers, people with disabilities, and those in remote areas. As the region continues to mainstream adaptation into national development and climate policies, systematically embedding social protection as a core instrument (and not as a parallel or temporary measure) could help scale these innovations, reduce climate-related inequality, and strengthen long-term resilience.

4.5 Function 5: Contributing to reduced greenhouse gas emissions and carbon sequestration

Social protection can contribute to climate change mitigation by supporting actions that reduce greenhouse gas emissions or enhance carbon sequestration. Through mechanisms such as public works programs, payments for ecosystem services and incentive-based livelihood support, social protection can encourage individuals and communities to adopt environmentally sustainable practices while simultaneously reducing poverty and vulnerability. **However, in the Pacific context, social protection's role in contributing to greenhouse gas emission reductions and carbon sequestration is considered of moderate relevance.**

The Pacific's strong commitment to mitigation

Although Pacific island countries contribute only around 0.03% of global greenhouse gas emissions, they have demonstrated a commitment to contributing to global mitigation efforts “to the extent possible,” as articulated in the Framework for Resilient Development in the Pacific (FRDP). Goal 2 of the FRDP explicitly calls for transitioning to low-carbon development pathways by promoting renewable energy, energy efficiency, sustainable transport and environmentally responsible tourism. Across the Pacific, this ambition is being translated into small-scale yet practical initiatives that demonstrate innovation and leadership (SPC et al., 2016). Examples from across the region illustrate the Pacific's growing commitment to low-carbon development, including community-based renewable energy projects in Tuvalu and Palau, fuel-efficiency initiatives in Pacific aviation and sustainable land-use practices. Many of these initiatives also incorporate gender-responsive approaches that strengthen local livelihoods while contributing to emission reductions (SPC, 2015).

Pacific countries continue to demonstrate strong climate leadership by aligning their Nationally Determined Contributions (NDCs) and national policies with the global goal of limiting temperature rise to 1.5°C by the end of the century. This will be achieved by prioritising decarbonisation of the energy sector and protecting blue carbon ecosystems, in line with commitments under the Paris Agreement (UNFCCC, 2025; Čašule et al., 2023). NDCs provide an overview of how a nation will meet its commitments to reducing emissions and adapting to climate change impacts (UNFCCC, n.d.). However, analysis conducted as part of this research showed that none of the submitted NDCs from countries in the Pacific explicitly mention social protection or its role in the country's mitigation goals.

Mitigation activities with relevance for social protection

There are few concrete examples of social protection programs supporting mitigation in the Pacific, and projects implemented to date have been small in scale and funded by development partners or NGOs, rather than by national governments.

The RMI **Cash for Work** Coconut Tree Replanting pilot project (2013–2014) – financed by the Japan Fund for Poverty Reduction and the ADB – aimed to stimulate employment, enhance food security, and contribute to climate change adaptation and mitigation across more than 10 communities in 5 atolls in RMI. The project provided direct support to vulnerable populations (the unemployed, youth and other low-income individuals), including nursery establishment, removal of old trees and replanting of high-yielding coconut seedlings. By 2013, over 20,000 coconut trees were planted, with at least 318 people (over 30% women) employed in the replanting activities (ADB, 2019). Although an older example, the project showed that climate- and environment-related public works can function as an entry point for locally financed cash for work schemes that effectively operate as temporary social protection for vulnerable groups.



Payments for Ecosystem Services (PES) schemes primarily function as mechanisms to incentivise environmental conservation through financial compensation for ecosystem service provision (e.g. water purification, carbon sequestration). However, they can also generate ancillary social benefits (Farley & Costanza, 2010; Salzman et al., 2018).

Fiji has documented examples of marine and terrestrial PES that provide benefits that contribute to social protection for Indigenous (iTaukei) Fijians. A national study of the prevalence and impact of marine PES between tourism operators and iTaukei resource-owning communities found 28% of schemes incorporated explicit economic incentives for resource owners, such as direct payments, infrastructure provisions or conservation-related employment (Mangubhai et al., 2020). Incentives included in-kind payments (e.g., goods, knowledge transfer, capacity-building) in exchange for conservation and direct financial payments (typically compensation for the opportunity cost of otherwise developing or using the resource) (Mangubhai et al., 2020).

Carbon and nature-based initiatives

By linking Indigenous communities, customary landowners, and local organisations to carbon and nature-based initiatives, regional NGOs like Nakau Nature Connect help channel climate finance toward ecosystem conservation and community wellbeing. In Vanuatu, Nakau is supporting the traditional custodians of the Loru Forest on Espiritu Santo to protect their rainforests by selling carbon credits and conservation offsets. The income generated is shared among the 130 community members. Nakau's methodology explicitly prioritises the inclusion and empowerment of women and vulnerable groups in its projects (The Nakau Program, 2025).

Income from carbon credits can be used to meet both individual and community needs. For instance, the Loru community has invested carbon finance in rainwater tanks and sanitation facilities, reducing the burden on women and girls who are often responsible for water collection and improving health

and safety outcomes – especially for girls and women. Proceeds from carbon credit sales have also been used to subsidise children's school fees, increasing access to education for children from vulnerable households. Nakau has also supported the development of alternative, sustainable livelihoods that are less environmentally damaging and provides income opportunities for women in agroforestry and nursery businesses (The Nakau Program, 2025). Nakau Nature Connect operate similar projects in the Solomon Islands and Fiji.

These interventions demonstrate how regular PES or carbon revenues can serve as a community-level source of income support, with potential to be more intentionally designed as a complementary, localised social protection instrument aligned with national social protection objectives.

Though this function of social protection is considered of low relevance currently for the Pacific, it might become more relevant with the growing prominence of voluntary carbon markets, as seen with the emergence of carbon projects in the Solomon Islands, Vanuatu, Fiji and PNG (Mackenzie and Allen, 2023; Nakau, 2025). These transactions can be used to provide economic benefits through social protection to indigenous and customary resource owners. This function may also be integrated with Function 1 (vulnerability reduction) and Function 4 (climate adaptation), as demonstrated in Fiji's Jobs for Nature program.

4.6 Analysis of the five functions of social protection and relevance for the Pacific

To synthesise the evidence presented across the preceding sections, Table 2 (below) assesses each function along 2 dimensions: the current strength of evidence from the Pacific, and the assessed relevance for the region's immediate to medium-term priorities. This assessment reveals clear variation in both documentation and applicability.

Table 2. Summary showing strength of evidence identified and relevance of social protection functions in the Pacific

Function	Strength of evidence	Relevance for the Pacific context
1. Reducing underlying vulnerability	<i>High</i>	<i>High</i> — Function 1 underpins all other functions by building the foundational capacity of social protection systems in the Pacific to reduce underlying vulnerability and absorb both slow-onset and sudden climate risks.
2. Responding to climate shocks	<i>Very high</i>	<i>Very high</i> — where robust pre-existing systems exist in the Pacific, they have been repeatedly adapted for shock response and will continue to be used in response to both fast and slow-onset disasters. There is potential for shock-responsive social protection systems to address loss and damage.

3. Offsetting transition impacts	<i>Very low</i>	<i>Currently low</i> — represents a critical blind spot. As Pacific economies pivot (e.g. energy subsidy reform in Fiji's National Energy Policy 2023–30), deliberate social protection measures are likely to be needed to ensure a just transition or protect those whose livelihoods are affected.
4. Facilitating adaptation options	<i>Low</i>	<i>High</i> — this function has so far focused on jobs-for-nature and skill building, but there remains high potential for enabling adaptation options like shifting farming/fishing practices and focusing on behaviour change.
5. Contributing to mitigation through emissions reduction and sequestration	<i>Low</i>	<i>Moderate</i> — while examples exist, cash for work, PES and carbon projects are still nascent in linking climate mitigation with social protection. There are also no government-led examples in the region.

Social protection is already playing multiple roles in responding to climate change across the Pacific, with strong evidence for the relevance of vulnerability reduction (Function 1) and shock response (Function 2). However, despite growing policy interest and promising pilots, significant barriers remain. The following chapter examines these challenges, exploring why integration between social protection and climate sectors has been slower and more limited than warranted by the evidence.

5. Challenges of integrating social protection and climate in the Pacific

As highlighted in the preceding chapters, the links between social protection and climate change are clear and well established across some areas (e.g. reducing vulnerability to climate change and responding to climate-related shocks and disasters), but they are less established in other areas. Although leveraging social protection systems will be critical for building climate resilience, it also presents a unique set of challenges, especially given the changing nature of risk. Beyond operational and financing constraints, integrating social protection and climate action also raises specific equity challenges for achieving greater GEDSI outcomes.

In the face of climate change, social protection systems in the Pacific will face increased demand as the scale of needs increases and the type of risk and vulnerability changes (Costella and McCord, 2023). Climate change will require the provision of support to an increased number of people experiencing the impacts of events at the same time. Vousdoukas et al. (2023) estimate that, even under the lowest emissions scenario, the number of people affected by flooding in small island developing states could increase fivefold by mid-century compared to today. Rapid-onset events, like cyclones and storm surges, cause immediate devastation and require rapid interventions (such as emergency cash transfers), while long-lasting droughts require support over a longer period of time. In cases of compounding crises (when multiple shocks occur at the same time), the cumulative impacts will have implications for the duration of social protection support that needs to be provided (Vousdoukas et al., 2023). These pressures risk exacerbating existing

inequalities if social protection systems are not explicitly designed to identify and respond to differential needs across population groups.

Cyclones that occurred during the COVID-19 pandemic pushed community/family-based and government-led social protection measures to their limits (Stein et al., 2022). Moreover, as climate change exacerbates internal displacement and migration in the Pacific (with more than 50,000 people displaced every year in the Pacific Island countries currently), the spatial distribution of where social protection might be most needed is likely to shift, with more needs arising in the outer, less-accessible, low-lying islands (PIFS, 2024). These shifts in scale, duration and location of climate-related needs underscore the importance of investing in analytical work that can more accurately model how climate change will alter social protection demands across time and geography.



Translating this understanding of shifting climate-related needs into practical delivery strategies remains a major challenge across the Pacific. Government-led social protection measures can be effective in supporting climate resilience and reducing vulnerability if they build upon strong policies and operational systems, and if they are able to reach those who need support. However, in some countries, such as the Solomon Islands, Vanuatu and PNG, national governments' social protection systems are limited. Provident funds are the primary instrument, accessible only to a small segment of the population in wage employment. While coverage of social protection programs is gradually expanding, the range of instruments remains narrow, creating risks of exclusion for those whose needs are not well captured by existing schemes.

A recurring challenge across the Pacific is climate vulnerability targeting. Many Pacific governments favour universal approaches to providing routine social protection. This is highly appropriate in the context of the Pacific, where most countries have relatively small populations, government capacity is often strained and there are limited data systems that could support income- or consumption-based targeting. However, some key informants recommended that future social protection interventions – especially those designed to address climate risks – might need to specifically prioritise individuals who are not currently benefitting from government-led social protection and lack support from community and family-based support systems. This may include people who have been displaced or have migrated and no longer have communal ties to benefit them. It may also include socially marginalised people, including women-headed households and LGBTQI+ individuals. Overall, choices around prioritisation are likely to be shaped by fiscal constraints and the need to limit programme participation to what available resourcing can support.

In many Pacific Island countries, collaboration between ministries responsible for social protection and those focused on climate change has so far been limited. The 2 sectors often operate in silos, with distinct and sometimes divergent priorities and tend to function at different levels. Social protection actors typically concentrate on national-level systems and processes for impact at the household or individual level. Climate change actors, on the other hand, engage in

outward-facing global and regional climate negotiations, and at the community (or sectoral) level to support relocation, livelihood adaptation and resilience building. As a result, opportunities for joint engagement are rare, with limited participation in shared forums. There are very few examples of sustained partnerships or collaborative initiatives that bring these different actors together to address climate vulnerability and resilience through social protection.



Platforms such as the Pacific Resilience Partnership Disaster Risk Financing Thematic Working Group have potential to strengthen coordination around the social protection – climate nexus going forward, building on early efforts to build awareness of this issue among its members by PIFS, P4SP and WFP in 2024 and 2025.

Capacity constraints are a common challenge across nearly all Pacific Island countries, with most governments relying on very small teams to manage entire sectors. In the case of social protection, a single team is often responsible for policy development, program design, implementation and monitoring. As a result, priority is understandably placed on implementing existing programs, relying on general staff who can cover a broad range of tasks, with limited capacity to consider new technical priorities and coordination mechanisms. Additionally, numerous development partners are engaged within the social protection space, sometimes with differing priorities. This can at times further strain already overstretched departments, making coordination efforts even more difficult.

Box 6. Is there really a case for climate and social protection actors to collaborate?

Despite capacity constraints, there is a compelling case for leveraging government-led social protection systems to respond to climate change. At first glance, it may seem counterintuitive to add responsibilities to already overstretched ministries in the Pacific. However, doing so can create opportunities to access climate finance and align efforts around shared goals.

Social protection actors focus on reducing underlying vulnerabilities and improving the well-being of at-risk populations. Meanwhile, climate actors aim to deliver timely support and funding to those most affected by climate impacts. Both sectors ultimately seek to protect people from worsening conditions while building their capacity to cope and adapt to poverty and climate change impacts. Strengthening and utilising existing social protection systems can support these objectives by ensuring last-mile delivery of appropriate assistance. It also offers practical benefits like reducing administrative costs, achieving economies of scale, and generating co-benefits across both climate and social protection agendas. In addition, climate agencies and actors might be able to use social protection approaches within their programming. A recent study (Costella et al., 2024) showed that climate, disaster risk management, and environment-related agencies already do so with significant success, including in countries such as Ethiopia (Productive Safety Net Programme) and India (Mahatma Gandhi National Rural Employment Generation Scheme), where interventions like emergency cash transfers and cash for work are being designed, implemented and monitored jointly by multiple ministries.

Financing challenges for social protection in the Pacific also persist, driven by small, undiversified economies that are highly vulnerable to external shocks such as extreme weather events and global economic downturns. As the social protection sector competes for limited national resources alongside critical sectors like health and education, there is growing interest in exploring innovative financing options — including climate finance. This interest is underpinned by the alignment of objectives and the potential co-benefits of using social protection instruments to support the 5 climate change functions of social protection, as outlined above. However, climate finance - such as that available through the Green Climate Fund is typically project-based, time-bound and contingent on demonstration of measurable climate outcomes. This creates a dual challenge: first, ensuring that social protection systems can sustain these interventions over the long term once climate funding ends; and second, integrating robust monitoring and evaluation mechanisms to track climate-related impacts and meet the accountability requirements of climate finance.

Despite urgent needs, Pacific Island countries face significant technical and institutional barriers in accessing climate finance, due in part to complex application processes, the high cost of implementation in geographically dispersed contexts and limited national capacity (Wilkinson et al., 2025). There is also resistance to using loan-based financing for climate adaptation and just transition, with many of these countries already under high debt burdens. Social protection remains an underutilised policy option in regional climate finance portfolios, partly due to a lack of precedent in past proposals and the challenge of demonstrating “additionality” under climate finance criteria. Because social protection outcomes have not been measured for their contribution to building climate resilience, there are challenges in proving the role of social protection in contributing to climate adaptation or mitigation.

More information on climate finance and its relevance for social protection in the Pacific can be found at Annex 5.

Another key challenge in integrating the social protection and climate sectors lies in the use of different terminology and a limited shared understanding of how social protection can contribute to climate action. While the five-function framework presented in Costella and McCord (2023) is a valuable tool for academics and development partners, the framing is not widely understood, applied or used by social protection or climate actors within Pacific governments. The study finds that in the Pacific context, these functions often overlap within programs and are commonly implemented simultaneously, making it difficult for actors to distinguish or relate to the 5 functions as separate elements. This also reflects the practice in the Pacific, where small administrations and government departments often manage disaster response, adaptation and mitigation as distinct, though overlapping, areas of work led by different teams. Several interviewees also highlighted the importance of social protection specialists adopting the language and framing used by climate change practitioners, tailored to the Pacific context, to improve cross-sectoral collaboration.

As highlighted in this report, evidence on how social protection policies and programs reflect the needs of vulnerable and marginalised groups is very limited. While there has been some progress in promoting inclusion (e.g. incorporating disability-based targeting in Fiji’s Anticipatory Action Framework), GEDSI considerations remain insufficiently prioritised when designing social protection interventions to address climate change impacts. Furthermore, in instances where new social protection programs have been designed, processes have typically involved government

officials and development partners, and have rarely included civil society organisations representing women, persons with disabilities, youth, LGBTQI+ communities or older persons. As a result, program designs may overlook the specific barriers these groups face, including access to information, mobility constraints, safety concerns or exclusion from decision-making spaces. There is also limited understanding among some stakeholders of how GEDSI considerations can be operationalised within policies and delivery systems, particularly where programs intersect with other sectoral needs such as disability services, health care and gender-based violence prevention.



Finally, many integration efforts still treat “vulnerable populations” as a single, homogeneous category, without recognising how vulnerabilities compound and intersect. **Without greater attention to intersectionality and interlinkages, even well-intentioned, integrated social protection – climate initiatives risk failing to provide adequate protection for those most affected.**

6. Priorities and recommendations for countries in the Pacific

The preceding chapters have established 3 key findings: first, that social protection and climate risks in the Pacific are intensifying; second, that social protection can and does fulfill multiple functions in addressing climate challenges; and third, that systemic barriers, like institutional silos and financing constraints, hinder deeper integration. This chapter translates these findings into action, outlining strategic, operational, and policy-oriented recommendations for national governments, regional bodies, development partners, and civil society actors.

The recommendations are targeted at a range of stakeholders, including national governments, regional organisations, development partners, and civil society actors. They are organized thematically to support actionable responses in 4 key areas: policy and strategic integration, system strengthening and operational capacity, financing and resource mobilization, and evidence generation for future research.

Throughout these recommendations, a critical cross-cutting principle applies: GEDSI integration is not an optional add-on, but rather a foundational requirement for effective, equitable climate–social protection integration in the Pacific. Achieving climate resilience, while perpetuating gender inequality, disability exclusion, or LGBTQI+ discrimination, undermines both equity and resilience goals. Each recommendation below should be considered with deliberate attention to gender, disability, age, and social inclusion considerations; with meaningful participation of marginalised groups; and systematic monitoring of equity outcomes. By addressing both immediate priorities and longer-term transformation goals, these recommendations aim to build social protection systems that are not only more inclusive and resilient, but also explicitly designed to safeguard livelihoods and support Pacific communities in adapting to and addressing climate change.

1. Policy and strategic integration

These recommendations focus on creating the policy architecture and strategic alignment necessary for social protection and climate sectors to work synergistically.

- **Prioritise integration of social protection within NDCs and NAPs:** The global update process of the third generation Nationally Determined Contributions (NDC 3.0) has been underway in 2025, mostly led by Ministries of Environment or Climate Change. Countries such as Cambodia, Nigeria, and Barbados have integrated social protection into their recently submitted NDCs, signalling commitments to strengthen gender-responsive climate adaptation through social protection measures, extend coverage to vulnerable groups exposed to climate impacts, and scale up social protection's role in addressing loss and damage. Such explicit inclusion of social protection in NDCs, not only recognises its role in safeguarding vulnerable populations from climate impacts and in achieving the country's climate action goals but also strengthens the case for mobilising climate finance investments for social protection. Similarly, updating National Adaptation Plans (NAPs) in line with the recently updated technical guidelines offers a concrete entry point for embedding social protection. This can be achieved by including social protection instruments as policy measures supporting adaptation, mitigation, just transition and/or loss and damage, and co-developing action plans jointly with social protection and climate ministries.
- **Use a consolidated version of the five-function framework when outlining the role of social protection in the Pacific:** It is recommended that a modified version of the 5 functions framework be used in policy advocacy and strategic discussions for integrating social protection and climate sectors in the Pacific. Leveraging language familiar to climate change actors in the Pacific, the modified framing suggests that social protection has a role to play in:
 - providing shock response, including to address loss and damage
 - reducing vulnerability and enabling climate change adaptation
 - supporting climate change mitigation and facilitating a just transition.

While the first 2 functions are currently most relevant for the Pacific, the third function is likely to emerge as a priority for social protection as Pacific island countries move towards net zero. These functions align with UNFCCC terminology and apply language used by climate finance institutions such as the Adaptation Fund or Green Climate Fund where social protection actors may seek funding.

- Identify a regional platform within the Council of Regional Organisations of the Pacific architecture that can be responsible for social protection:** The slow integration between social protection and climate change sectors stems from the fact that climate change practitioners are not familiar with the social protection systems in their respective countries and are not aware of the potential role they could play in supporting climate change responses. The fact that there is no regional focal point, or 'home', for social protection within the Council of Regional Organisations of the Pacific architecture, can partially explain this outcome. Establishing a clear mandate to promote regional social protection coordination is greatly needed. Currently, the integration of social protection and climate does not sit concretely within the regional architecture. Existing coordination platforms such as the Pacific Resilience Partnership or the Regional Pacific Community of Practice on Social Protection – co-facilitated by the World Bank and DFAT – are excellent mechanisms that could help bring both climate and social protection government actors together, with the caveat that these are donor-supported platforms contingent on external funding. Establishing a regional home for social protection that can engage in the regional policy dialogue on climate change and be Pacific-led could significantly deepen cross-sectoral integration.
- Deepen GEDSI integration across social protection and climate program design:** It is critical for social protection and climate program designs to apply a GEDSI lens to ensure they are equitable, inclusive, and tailored to the diverse needs of Pacific communities. It is also critical that a GEDSI lens be applied when examining the interface of social protection and climate change - given climate change impacts are not gender- or socially neutral and can reinforce existing inequalities. Governments can achieve this by ensuring that their social protection programs identify climate vulnerabilities and then address barriers to access, participation, and decision-making for diverse climate-vulnerable groups that are often underrepresented in climate planning and adaptation interventions. Applying a GEDSI lens to the *delivery* of social protection is as critical, including by designing registration and eligibility processes that do not create barriers for specific groups; ensuring that payment mechanisms are accessible and safe for all beneficiaries (including persons with disabilities and those at risk of intimate partner violence); establishing grievance mechanisms that are safe and accessible; and collecting, analysing and monitoring data disaggregated by gender, disability, age and other relevant criteria to inform both social protection and climate programs and strengthen inclusive, climate-resilient outcomes.
- Promote the role of social protection in a Just Transition, ensuring equality and inclusivity:** Several Pacific Island countries are committing to achieving net-zero emissions by 2050. Social protection can play a vital role in ensuring that the shift to low-carbon and climate-resilient economies does not exacerbate existing vulnerabilities. By providing income support, access to retraining and skills development, and linking communities to essential services, social protection can help ensure that vulnerable groups who may be affected by



mitigation policies, such as restrictions on land use or bans on commercial fishing or logging, are not left behind in the transition. Government actors should explore which sectors might be most affected by the transition and how mitigation policies may affect communities, and then design or expand social protection to support those affected.

2. System strengthening and operational capacity improvements

Strong policies must be backed by operational capacity. The following recommendations address system-level improvements in data, delivery and coverage.

- **Strengthen social protection systems so they are routinely delivering the right payments to the right people on time:** Social protection systems must be robust and reliable during routine times if they are to effectively scale or pivot in times of disaster. Strengthening routine functions such as enrolment, registration, payment systems, grievance redress, and monitoring and evaluation lays the groundwork for these systems to effectively deliver climate-related functions. Priorities for core system strengthening include:
 - increasing the capacity and awareness of government staff on the role of social protection programs in responding to climate-related shocks
 - developing robust management information systems that house identification and payment data on as much of the population as possible
 - adopting unique identifiers to track individuals across systems, and
 - establishing interoperable, data-sharing platforms that allow for seamless coordination across government agencies and development actors.
- **Improve identification of climate-vulnerable populations to enhance speed and geographic targeting of interventions:** Robust, dynamic data systems that can identify individuals and households vulnerable to specific climate hazards are ideal for responding swiftly and equitably to climate shocks. However, this requires regular vulnerability assessments, climate hazard mapping and integration of social protection management information systems and early warning systems. These systems can be costly, complex and administratively challenging, and may not be feasible for all Pacific Island countries.

Most countries in the Pacific already collect geospatial data through censuses and national surveys, including identifiers such as villages or islands. Some countries (Cook Islands, Tonga, Vanuatu, Kiribati, Fiji and Samoa) have made progress in this regard and have the potential to link existing household-level socio-economic data to climate data to support targeting. Others (including the Solomon Islands, RMI, FSM, Palau and Tuvalu) collect geographic identifiers but have more limited integration across systems. Some of the smaller island nations (in terms of both geography and population (Nauru, Niue and Tokelau) are more limited in the types of information they collect. This variation underscores the need for careful consideration and a context-appropriate approach to strengthening climate-informed targeting:

- **Baseline approach (feasible for most Pacific Island countries):** Strengthen climate-informed targeting by linking existing datasets (e.g. censuses and key national surveys) with geographic identifiers and climate hazard maps. This allows governments to overlay socio-economic data with climate risk information (e.g. population data with flood or cyclone exposure) to identify priority populations, while

datasets remain separate. Each country would need to assess the extent to which their data on population, health, education and economic indicators is reliable and up-to-date.

- **Advanced approach (selective, context-dependent):** Where institutional capacity, financing and data infrastructure allow, countries could consider investing in integrated, geo-referenced vulnerability databases in which individuals or households have unique identifiers linked to both socio-economic information and climate risk exposure.

Both systems could be used to link climate-vulnerable populations to social protection programs and anticipatory assistance ahead of climate shocks.

- **Increase coverage of social protection, with complementary measures that promote uptake:** In countries where provident funds have limited coverage, adapting schemes to include informal workers is critical to reduce underlying vulnerability. Experience from the Solomon Islands (youSave) and Fiji demonstrates that voluntary, flexible contribution models can successfully extend reach to informal workers, though design adjustments (such as allowing partial withdrawals for emergencies) are often required to ensure uptake and retention. For schemes that already allow voluntary contributions, governments should invest in regular public awareness campaigns, education efforts, and simplified enrolment processes to increase uptake. These can help build trust in the system and encourage informal workers to contribute to the provident fund as a form of savings or security they can draw upon during difficult times. In addition, expanding social assistance schemes to reach more people (e.g. child benefits) and introducing schemes that respond to climate-induced loss of livelihoods (e.g. unemployment benefits and/or social protection-linked employment and skills programs) could be explored as a way of reducing vulnerability and improving social protection coverage across the population.



- **Build stronger and more deliberate linkages between state-led and family- and community-based social protection systems:** Enhancing the intersection between state-led and family- and community-based social protection systems is a challenging but critical issue in the Pacific. Exploring opportunities to leverage existing family/community networks – particularly in remote or underserved areas – will help in supporting livelihoods, managing risks and maintaining social cohesion, especially during times of crisis.

Gaining a better understanding of family- and community-based social protection systems and the support they offer will also help governments to gain a more comprehensive understanding of vulnerabilities and how to address them. For example, those living in rural or maritime areas in the Pacific are deeply integrated within traditional, kin-based support networks, whereas those who have migrated to urban and peri-urban areas may lack such community-based support. Even within rural settings, community-based networks may be

more accessible to some people than others (e.g. LGBTQI+ people facing stigma and discrimination). To ensure comprehensive social protection coverage, it is essential to identify the gaps across state-led and family- and community-based social protection systems, particularly for supporting highly marginalised or isolated individuals who may fall through the cracks of both support systems.



3. Finance and investment

System strengthening requires adequate and sustainable financing. The following recommendations outline pathways for expanding resource mobilisation and improving fiscal arrangements.

- Explore mechanisms for tracking ‘new and additional’ climate finance for social protection investments:** Part of the challenge in paying for social protection investments through climate finance is the need to demonstrate that climate finance is being used towards ‘new and additional’ mechanisms, and not being used to plug existing financing gaps within national social protection budgets. Ministries of Finance, in collaboration with social protection and climate/environment ministries, should explore the introduction of a ‘budget-tagging system’ that can be used to track how funds are being directed to achieve climate adaptation or mitigation goals. This would help establish a baseline for domestic budgets and clearly demarcate additional funds, aiding governments in demonstrating how co-financing arrangements are achieving both social protection and climate-related objectives. Co-financing modalities also serve as evidence of national commitment, which can strengthen proposals seeking climate finance to support social protection measures aimed at achieving climate outcomes.
- Explore accessing climate finance from multilateral climate funds:** The 9th Replenishment of the Global Environment Facility (GEF-9) introduces adaptive social protection as a new thematic priority under the Least Developed Countries Fund/Special Climate Change Fund (LDCF/SCCF). These funds are expected to support interventions that strengthen resilience to climate risks in the world’s most vulnerable economies. At the same time, the call for proposals for the Fund for Responding to Loss and Damage (FRLD) has been launched at COP30. The fund seeks to support countries in delivering timely and targeted support to the people on the front lines of the crisis, much like in the Pacific Islands. The FRLD allows for direct budget support as well, indicating that social protection payouts could be eligible for funding in response to extreme events. Social protection ministries in the

Pacific island countries could leverage such emerging opportunities, coordinate closely with their Ministry of Environment/Climate Change counterparts and explore the possibility of submitting funding proposals to relevant multilateral climate funds.

- Promote culturally sensitive social protection programs that can dually support mitigation and adaptation outcomes in Pacific Island countries:** Pacific communities maintain deep spiritual, cultural, and livelihood-based connections to natural ecosystems. This presents a unique opportunity to design social protection programs that contribute to climate adaptation and mitigation. For example, cash for work or public employment schemes can focus on restoring mangroves, reforesting upland areas, or projects that enhance blue carbon sequestration and promote sustainable fisheries and agroforestry. These approaches can generate carbon sequestration benefits while simultaneously enhancing food security, protecting ecosystems, and providing skills and incomes to vulnerable groups, particularly youth and women. Such programs also resonate with Pacific-led approaches that prioritise community ownership and sustainability.



4. Monitoring, evaluation and evidence

Strong evidence can not only inform future policy and programming decisions but can also pave the way for climate finance to flow to Pacific countries. The recommendations below highlight priority areas for monitoring, evaluation and research.

- Strengthen monitoring and evaluations to better understanding of impacts of social protection in the Pacific:** An increased focus on monitoring, evaluating and learning from existing social protection interventions will be crucial to improve effectiveness and measure climate outcomes. These assessments can also help demonstrate how social protection schemes are relevant for reducing underlying vulnerability. To do this, however, clear monitoring and evaluation frameworks – with indicators related to climate outcomes – should be mainstreamed into social protection program design and operations. Given the high unit costs of data collection in the Pacific, innovative survey techniques could be explored, such as phone-based surveys, to make these more cost-effective.

- **Invest in Pacific-specific research to capture local realities:** There is a critical need for sustained, high-quality research that reflects the unique realities of Pacific Island countries, especially on how climate change is shaping impacts across communities, livelihoods and sectors. Our findings indicate that up-to-date information from several Pacific Island countries is not available online, and collaborative efforts with local communities, academic institutions, and regional organisations are essential to generate and publish evidence that is representative of the Pacific island country contexts. Strengthening the knowledge base on the intersection of social protection and climate change, and its intersection with GEDSI, will be critical to inform policies that are appropriately tailored, recognised, and adequately resourced across the region.
- **Conduct forward-looking labour market research on green sectors to guide active labour market policy pillar of social protection:** Many livelihoods in Pacific Island countries, such as coastal fisheries, agriculture and tourism are highly climate sensitive. Simultaneously, green and blue economy transitions (e.g. renewable energy, conservation, ecosystem services) present emerging job opportunities, which will be critical to accommodate the large youth population of the region. To navigate this shift, countries need evidence-based forecasting of which sectors are likely to lose employment, and which will grow under different climate scenarios. This research could then inform the design of social protection-linked employment and skills development programs.

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8. Annexes

Annex 1. Consultations and webinars

List of agencies consulted for key informant interviews

Organisation Name	Country
Ministry of Environment and Climate Change	Fiji
Social Welfare Division, Ministry of Finance	Nauru
Social Welfare Division, Ministry of Finance	Nauru
P4SP	Kiribati
Ministry of Women, Youth, Sports and Social Affairs	Kiribati
Tuvalu Department of Climate Change	Tuvalu
Vanuatu Department of Climate Change	Vanuatu
World Bank	Fiji
World Bank	Regional
UNWFP	Regional
UNCDF	Regional / Fiji
FAO	HQ
UNDP - Gov4Res	Regional
ILO	Regional
World Bank	Vanuatu

List of webinars attended:

1. Implementing the Pacific Regional Framework on Climate Mobility, 22 April 2025
2. Closed-door meeting on Climate Finance and Adaptive Social Protection, at the sidelines of the World Bank Spring Meetings, 23 April 2025
3. Parametric Insurance Seminar, UNCDF, 28 April 2025

Annex 2: Social protection policies and programs in Pacific island countries

Table 3. Social protection policies and programs in Pacific island countries

Country	Relevant national SP framework	Social insurance	Social assistance	References
Fiji	Adaptive Social Protection Strategy (2024–2029), Social Assistance Policy, National Development Plan 2025–2029 and Vision 2050	Fiji National Provident Fund (FNPF), providing pensions, unemployment allowance, housing, medical assistance, education support, and funeral assistance.	Family Assistance Scheme, Care and Protection Allowance, Social Pension Scheme, Disability Allowance, Rural Pregnant Mothers' Food Voucher and Transport Assistance Scheme	(UN Women, 2023), (FNPF, 2024), (Government of the Republic of Fiji, 2024)
Kiribati	Te Mwane Ni Kara Act 2020, Kiribati 20-Year Vision (2016–2036), Kiribati National Disability Policy And Action Plan 2018–2021	Kiribati Provident Fund (KPF) for retirement, death and disability	Senior Citizens Allowance, Disability Support Allowance, Support Fund for the Unemployed	(Government of Kiribati & Australian Aid, 2018; Kwansing, 2025; ISSA, 2022)
Cook Islands	Welfare Act 1989, Cook Islands National Social Assistance Policy (draft)	Cook Islands National Superannuation Fund funding retirement pension, early retirement pension, disability benefits, prepaid funeral benefit, withdrawal benefit for contract workers, insurance benefits, death benefit, dismemberment and major burns benefit, terminal illness benefit.	Child Benefit Scheme, elderly pensions, Disability and Widow Allowances, universal healthcare and education	(Parliament of the Cook Islands, 1989), (Etches, 2023), (Komai, 2023)
Tonga	National Social Protection Policy, National Retirement	National Retirement Benefits Fund (NRBF), for retirement,	Cash transfers for the elderly, disability allowance	(Republic of Tonga, 2016), (Government of

Country	Relevant national SP framework	Social insurance	Social assistance	References
	Benefits Scheme (NRBS) Act 2010, Tonga Strategic Development Framework II 2015-2025 policy, National Strategic Plan for Long Term Care 2020-2024; Tonga ASP Framework (2025)	permanent total disablement, and death benefits		the Kingdom of Tonga, 2023)
Samoa	National Social Protection Policy Framework (2023), Pathway for the Development of Samoa (2021/2022–2025/2026)	Samoa National Provident Fund, Accident Compensation Corporation	Senior Citizens Benefit Scheme, School Fee Grant Scheme, Disability Benefit	(Ministry of Finance of Samoa, 2023)
Marshall Islands	The Social Security Act 1990, Workers Compensation Regulation 2023	Old age benefit, disability benefit, survivor benefit	Social Support Scheme (elderly and disability), Enra (Universal Basic Income program) ¹⁸	(RMI, 2023), (ISSA, 2022), (The Marshall Islands Journal, 2024), (Island Times News, 2025)
Vanuatu	Vanuatu ASP Policy (2025–2028); National Comprehensive SP policy (under development)	Vanuatu National Provident Fund, unemployment, maternity, elderly & survivors, workplace injury benefits	Cash for work (small scale)	(Satriana et al., 2014)
Solomon Islands	Child and Family Welfare Act 2017, National Disability Development Policy 2022 -2031	Solomon Islands National Provident Fund for retirement savings, maternity, and employment injury benefits	Fee-Free Basic Education, benefits for the disabled and disaster assistance	(Solomon Islands Government, 2022), (Kendrick et al., 2024), (ADB, 2012)
Federated States of Micronesia	Federated States of Micronesia Social Security	FSM Social Security Administration – contributory social	Low-Income Household Assistance	(FSM DOFA, 2021)

¹⁸ The Enra scheme was launched in 2025. It provides regular cash transfers to all resident Marshallese citizens, including children.

Country	Relevant national SP framework	Social insurance	Social assistance	References
	Act 1983 (Public Law 2–74)	insurance (old-age, survivors and disability pensions)	Program (cash transfers for zero- and low-income households, launched 2021 with ADB support)	
Nauru	National Social Protection Strategy 2022–2032	Nauru Superannuation Scheme and Parliamentary Pension Scheme	Universal Old Age Pensions and Disability Allowance; Back-to-School support (per-child education grant), Birth Grants; Funeral Grants	(Government of Nauru, n.d.)
Palau	Palau Development Plan 2023–2026	Palau Social Security System – old-age, disability, survivor pensions (mandatory for employed workers); Civil Service Pension Plan (defined-benefit scheme for government employees)	Social assistance schemes for low-income households and low-income pensioners; Child Raising Subsidy	(Government of Palau, n.d.)
Papua New Guinea	National Social Protection Policy 2015–2020	Mandatory superannuation funds for formal sector workers (e.g. Nambawan Super, NASFUND – providing retirement savings and withdrawal benefits)	Tuition Fee-Free Education Policy (free elementary and secondary schooling) ¹⁹ ; <i>Child Cash Transfer</i> pilot program (nutrition-focused child grant introduced 2023, donor-funded)	(P4SP, 2024)
Tuvalu	Te Kakeega III – National Strategy for Sustainable Development (2016–2020); social protection policy under development	Tuvalu National Provident Fund (TNPF) – mandatory retirement savings scheme (with early withdrawal benefits for housing, medical, etc.)	Elderly Benefit Scheme (universal pension for seniors aged 60+ at approx. AUD100/month); Disability Benefit (monthly support for persons with	(Government of Tuvalu, n.d.)

¹⁹ <https://www.educationpng.gov.pg/TFF/index.html>

Country	Relevant national SP framework	Social insurance	Social assistance	References
			disabilities)	

Note: Information included in the table is not exhaustive, excludes health insurance/health related social protection, and is current at the time of writing this report.

Annex 3: Family- and community-based social protection in the Pacific

This annex provides a more detailed overview of family- and community-based social protection systems in the Pacific, often referred to as “informal social protection”, and their critical relevance for climate resilience. While Chapter 3 of this report briefly introduces these systems, this annex examines their structures, functions, and climate implications in greater detail, drawing on cultural practices, case studies, and evidence from across the region.

Understanding family- and community-based social protection mechanisms in parallel with state-led systems is essential for several reasons. First, they complement and often pre-date state-led social protection, reaching populations that formal programs do not. Second, they are deeply intertwined with climate adaptation and disaster response, as communities mobilise collective resources to cope with cyclones, droughts, and displacement. Third, their sustainability is increasingly under strain from urbanisation, outmigration, monetisation of economies, and the intensifying frequency and scale of climate shocks, which are all creating new demands on formal social protection systems.

This annex is organised into 5 main sections: a) core mechanisms of resource sharing; b) the role of civil society, faith-based organisations, and NGOs, c) land tenure and savings/credit associations; d) remittances and e) the intersection with formal social protection and implications for equity. Throughout, we emphasise the dual reality of informal social protection in the Pacific. While it is a reliable asset for resilience, it is also increasingly vulnerable to the same challenges of climate change and socio-economic transformation that are driving demand for formal social protection.

A) Core mechanisms of resource sharing

Family- and community-based social protection in the Pacific is rooted in deeply held cultural values of reciprocity, communal obligation, and solidarity. These systems operate through 3 main forms of resource sharing: specialised exchange (exchange of goods/services of similar value), generalised reciprocity (supporting now with the expectation of being supported later when in need), and communal collection (community contributions to a common pool). For many Pacific Islanders, particularly those in remote areas or outside formal employment, these informal mechanisms are the primary, and sometimes only, form of social protection available. These mechanisms operate simultaneously and adjust during times of crisis, including climate-related shocks. For example, in Vanuatu, a multi-purpose cash transfer program developed in 2020 in response to COVID-19 and implemented by national and international NGOs reached 3,745 families and supported existing informal safety nets. After receiving the payments, around 75% of surveyed households shared their purchased goods with others, mainly with relatives (84%) but also with friends (23%) or religious institutions (11%) (Stein et al., 2022).

Different Pacific cultures have developed nuanced concepts and practices to describe these forms of solidarity. Table 1 provides examples of terms used in selected countries and how they express obligations to support others, including in times of climate-related hardship.

Table 4. Cultural examples of community- and family-based social protection from select Pacific Island countries

Country	Cultural terms and descriptions
Fiji	<i>kerekere</i> : asking for aid based on reciprocity <i>solesolevaki</i> : joint communal labour <i>solevu</i> : large-scale mobilisation and redistribution of community resources <i>solu vakavanua</i> : communal collection and accumulation of funds <i>yalo solisoli</i> : social generosity
Kiribati	<i>karekare</i> : taking turns at joint work with non-utu (extended family) members <i>te aiai</i> : sharing fire <i>bubuti</i> : requesting gifts based on family relationships <i>te katabetabe</i> : burden sharing, especially at funerals <i>tekaonono</i> : sharing food with people outside the utu
Samoa	<i>fa'alavelave</i> : acceptance of socio-cultural responsibility <i>totoma</i> : expectation of reciprocity <i>atula</i> : non-reciprocal giving
Tonga	<i>feveitokai'aki</i> : sharing, cooperation and the fulfillment of mutual obligations

Source: Mohanty (2012), Ratuva (2006)

These concepts underscore that informal social protection in the Pacific is not simply about material transfers but about fulfilling social and spiritual responsibilities embedded in the broader notions of communal wellbeing. As climate risks intensify, these values can motivate collective action, but repeated shocks and economic pressures may also make it harder for communities to live up to these expectations consistently.

B) The role of civil society, faith-based organizations, and NGOs

Beyond family and kinship networks, civil society organisations (CSOs), faith-based organizations (FBOs), and non-governmental organisations (NGOs) play vital intermediary roles in Pacific social protection. These organisations mobilise resources, coordinate collective action, provide services that complement both informal and formal systems, and often serve as the “bridge” between community-level needs and government or donor support.

Non-government organisations (NGOs), faith-based organisations (FBOs) and civil society organisations (CSOs), are critical actors in delivering or supporting social protection in the Pacific Islands region (Mohanty, 2011; UNESCAP, 2021). FBOs have some of the most extensive and well-established community networks in the Pacific Island region and deliver essential services like food aid, healthcare, and disaster relief, while also fostering social cohesion and offering spiritual support (KII 1, 7 April 2025). The Pacific Council of Churches has several initiatives focused on climate justice, including the Reweaving the Ecological Mat project, and have urged partners to consider spirituality as part of the design of climate change programs, particularly those addressing displacement and relocation (Vaai, 2025). They have worked closely with communities in Fiji to deliver a diverse range of assistance, including drawing from religious scriptures to help communities deal with trauma, and providing seeds to support food security (KII 01, 7 April 2025; KII 16, 8 May

2025). In Samoa CBOs and FBOs provide support to women, persons with disabilities, older persons and low-income families in Samoan communities (UNESCAP, 2021).

C) Land tenure and savings/credit

Another special example of a community- and family-based social protection system in the Pacific is the land tenure system, particularly for Pacific Islanders as it extends from one generation to the next (Ratuva, 2006). The land and people's historical, cultural and spiritual connection (referred to as the *vanua* in Fiji and Vanuatu, *fenua* in Samoa and *abana* in Kiribati), also provides secure tenure through adversity. Customary land is communally owned and may differ between countries and cultural contexts. For example, in Fiji, 88% of the land is customary and cannot be bought or sold, with ownership rights held by the kinship group or the clan (*mataqali*). Indigenous Fijians (*iTaukei*) can rent or lease their land under lease arrangements brokered by the iTaukei Land Trust Board, receiving payments that can be invested in local livelihoods, building or upgrading amenities or supporting education for children, serving as a form of social protection. However, land tenure is more often passed down through male lines and may provide limited social protection to women.

While customary land provides important protection against destitution, it is also directly threatened by sea-level rise, coastal erosion and saltwater intrusion, especially in atoll states. When land is lost or degraded, households lose both a productive asset and a key pillar of informal social protection, highlighting the need for formal systems to support relocation and livelihood transitions (Functions 1, 2 and 4).

Savings and credit associations are another widely seen community-driven initiative in the Pacific. For example, the West 'Are'Are Rokotaniken Association (WARA), a women-led savings and loans club, was established in the Solomon Islands to empower women from Malaita to control and manage their own finances (Batalofo et al., 2024). The operational model involves each member depositing money for personal savings as well as shared projects. To ensure accessibility for women in remote regions of the Solomon Islands (e.g. areas with little to no road infrastructure), WARA members make regular cash collection trips by boat, and the funds are then deposited into banks on the main island (Batalofo et al., 2024). Over its nearly two-decade existence, WARA has facilitated the disbursement of over 600 loans and accumulated savings exceeding SBD2 million. The women-led club has enabled members to take loans from \$200 (to address the everyday needs of their families) to up to \$25,000 (e.g. to build and run their own businesses). Prior to COVID-19, WARA reached a collective savings balance of SBD2 million (USD250,000) (Batalofo et al., 2024). WARA members have access to training on financial literacy, business skills, leadership, good governance and counselling (to manage stress, anger and other issues) (Batalofo et al., 2024).

Learning from WARA, other organisations such as Live and Learn established the Tugeda Tude fo Tumoro savings club for Solomon Islands women to help them with sustainable livelihoods and to increase their participation in decision-making in sustainable natural resource management. The savings club provided women with an opportunity to mobilise resources to invest in community and personal initiatives and provided a space for women to gain confidence in financial management, budgeting, record keeping and decision-making (Brislane, 2014).

These savings and credit associations illustrate how community-led financial mechanisms can support women's economic empowerment, buffer short-term shocks and enable small-scale investments in livelihoods and housing. When linked with climate-smart livelihoods and disaster

preparedness, they can contribute to reducing underlying vulnerability (Function 1) and enabling adaptation (Function 4). While savings groups and credit associations play an important role, there is an opportunity for social protection to complement these mechanisms, including by increasing women's capacity to pay their savings club contributions or by supplementing disbursements when aggregate shocks overwhelm the limited capital of savings clubs.

D) Remittances

Remittances sent by family members working abroad (including from second and even third-generation migrants), are considered part of community/family-based social protection in the Pacific context and have soared over the last decade (UNDP, 2025). These contribute significantly to household incomes, enabling families to cover essential expenses such as food, education and healthcare, and providing crucial support during times of crisis (e.g. disasters, COVID-19), effectively filling gaps in formal social protection (Brown et al., 2014).

Households in the Pacific have a relatively high reliance on remittances as a percentage of Gross Domestic Product (GDP). Tonga and Samoa are particularly extreme examples and were among the top 5 countries worldwide in 2023 – Tonga ranked first at 43% of GDP and Samoa ranked fourth at 28% of GDP, with 4 out of every 5 households in these countries receiving remittances. Remittances are the largest source of external financial flows in Samoa. This reliance on remittances underscores the importance of transnational and intergenerational family networks in maintaining social and economic stability within the Pacific Islands. For example, almost every Samoan has a relative overseas who sends money home to support the family to meet its costs of living. According to the ILO (2006b), these remittances are used to meet responsibilities to the church and fa'alavelave (community contributions) and to start microbusinesses (ILO, 2006b).

Studies show that remittances are used by extended families as a form of social protection. Remittances have helped family members “to pay for general family subsistence, for the welfare of their children and for bills, fees and other traditional obligations in Fiji” (Kerry Lyon & Carmen Voigt-Graf, 2002). More recently, the Pacific Labour Mobility Scheme has documented stories of family members that have supported the construction of new houses in Fiji (PALM, 2025). Post-COVID outmigration in Fiji resulted in almost 5% of the population leaving in 2023, though this trend eased in 2024 (UNDP, 2025).

Historically, remittances from seafarers and others working overseas from Kiribati have served as an important source of cash income that provides a safety net for many families. In 2006, about 24% of all Kiribati households received remittances from abroad. This percentage accounted for 20% of all outer island households and 30% of the households on South Tarawa (ILO, 2006a; IMF, 2023). With an increasing number of i-Kiribati participating in labour mobility programs, remittances have increased back to pre-COVID levels of around AUD18 million (IMF, 2023).

There is also evidence of “reverse remittances”, where families send money from their home countries to relatives living abroad to help them cope with growing hardship (UNDP, 2025). In addition to the remittances from abroad, remittance transfers in cash or kind from urban areas within Pacific Island countries to rural areas and outer islands provide supplementary and protective support to rural households. These “local remittances” are quite common in countries with large rural populations such as the Solomon Islands and Vanuatu. On the island of Tanna in Vanuatu, for example, remittances from urban migrants are the largest source of income for several villages (UN,

2012). In addition to cash, remittances in terms of food and household consumable goods are also exchanged between urban and rural areas.

These dynamics link closely to the labour mobility and migration examples presented in Annex 4, which show how formal schemes and portability arrangements can shape and support adaptation and just transitions.

E) Intersection with government-led social protection and implications for equity

Given that community- and family-based social protection systems are such an integral part of Pacific communities, formal social protection actors have a role to play in acknowledging and enabling informal safety nets to exist and thrive. In many instances, community- and family-based social protection in the Pacific overlaps with the formal system, and this intersection was consistently mentioned by those interviewed as something that requires specific consideration and further unpacking in the Pacific, to be able to design appropriate formal social protection measures that seek to reduce vulnerability to climate change impacts for those not covered. Many governments have formed partnerships with FBOs and other community organisations, particularly in the education and health sectors (ADB, 2010). For example, the Government provides grants to informal educational institutions in Fiji for imparting education and to organisations such as the Housing Assistance and Relief Trust for housing development in the country. Similarly, in the Solomon Islands, schools run by community groups and churches are also assisted by government grants (ADB, 2010). In health services in Samoa, for instance, a “network of women’s social services, founded on strong traditional community support networks, assists Governments in overcoming capacity and finance resource constraints in reaching the needs of the broad population” (ADB, 2010, p. 6). Several interviewees emphasised that community- and family-based social protection would likely always play a larger role than state support, including for climate adaptation and relocation following displacement, so state interventions need to be designed with this in mind, ensuring that they do not undermine community support networks but rather encourage and bring them to the forefront in cases where formal support falls short of the demand.

While community and family-based protection systems represent important expressions of Pacific values and significant social protection resources, it is also critical to acknowledge that access to these systems and the quality of support received may vary across community members. Resource-sharing systems are embedded in social relationships and power structures that may advantage some groups while marginalising others. For instance, women’s access to resources through kinship systems may be mediated by male relatives, and gender norms may restrict women’s independent economic activity or decision-making. Widowed women, divorced women, and unmarried women may have weaker claims on family resources in some contexts. Similarly, persons with disabilities may face barriers to participation in reciprocal exchange systems, and LGBTQI+ individuals may experience exclusion or conditional support. Older persons without close family ties may be inadequately supported. Additionally, in some contexts, customary law governance of resource distribution may not align with formal legal protections for women’s rights or the rights of marginalised communities. Understanding these dynamics is important for designing social protection systems that complement rather than disrupt community-based mechanisms, and for identifying gaps that state-led or civil society programs may need to address.

Annex 4: Additional examples of initiatives relevant to social protection's five climate functions

This annex presents additional Pacific initiatives that, while not always seen as social protection, have relevance for the 5 functions of social protection in the context of climate change. These examples span labour mobility and portable benefits, climate-related migration and planned relocation, as well as support for micro, small and medium enterprises (MSMEs), and climate-smart skills development. Together, they illustrate how policies and programs in adjacent sectors can complement core social protection systems and help households manage climate-related risks, adapt to changing livelihoods and pursue just transitions. The annex is organised into 4 sections: (1) labour mobility and portability of benefits; (2) migration, relocation and social protection; (3) MSME and livelihood support; and (4) climate-smart technical and vocational education and training (TVET).

A) Labour mobility, remittances and portable social protection

Flagship labour mobility initiatives in the Pacific illustrate how portable social protection entitlements can support climate-related mobility by providing continuity of income security across borders. Australia's Pacific Australia Labour Mobility (PALM) scheme, which brings together the Seasonal Worker Programme and Pacific Labour Scheme, is a notable example. Under PALM, participating workers are covered by Australia's compulsory superannuation system, with employers required to pay a proportion of wages into registered superannuation accounts under the Superannuation Guarantee framework (Government of Australia, n.d.). Most workers can subsequently access these savings through the Departing Australia Superannuation Payment (DASP) mechanism when they leave Australia, providing a lump-sum payment that can support reintegration, onward migration, or relocation. While designed primarily for temporary labour migration, such arrangements demonstrate how accumulated retirement savings can act as a financial buffer during periods of return, onward migration, or permanent relocation, which are increasingly shaped by climate impacts.

Some Pacific countries host provident funds that are recognised under national and bilateral arrangements as eligible overseas retirement savings schemes, such as the Fiji National Provident Fund, New Zealand's KiwiSaver (subject to provider acceptance), the Tuvalu National Provident Fund and the Cook Islands National Superannuation Fund. In some cases, these arrangements allow migrating workers to transfer or consolidate retirement savings across borders rather than being forced to withdraw savings early or hold multiple dormant accounts. For example, Cook Islands National Superannuation Fund members who migrate permanently can transfer their balances to an approved overseas superannuation scheme or retain their savings in the fund until retirement age. Where workers relocate to countries without approved schemes, withdrawal rules apply, which may include eligibility criteria or waiting periods before lump-sum payments can be accessed (CINSF, 2021). Strengthening regional portability arrangements will be increasingly important to ensure that social protection assets can follow workers as intra-Pacific migration increases, including migration due to climate change. Governments are also actively expanding overseas employment opportunities. The Government of Kiribati, for instance, has developed strategic partnerships with destination countries and employers to increase participation in overseas labour schemes, including New Zealand's Recognised Seasonal Employer scheme, Australia's Seasonal Worker Programme, the Microstates – Northern Australia Worker Pilot Program, and seafaring contracts (Republic of

Kiribati, 2016). These initiatives generate remittances and savings that can help households invest in climate-resilient housing, education and livelihood diversification, aligning with social protection's promotive and preventive functions.

In combination, these measures show how labour mobility can contribute to Function 1 (reducing underlying vulnerability) and Function 4 (enabling adaptation), while also raising questions about the design of portable social protection to avoid new forms of exclusion.

B) Migration, planned relocation and social protection

Pacific communities have a long history of migration for education and employment, but climate-induced migration, displacement and planned relocation are an emerging phenomenon. Climate-related displacement can occur within national borders or across them. To date, most planned relocations in the Pacific have been internal, with documented examples in Bougainville (Papua New Guinea), Fiji, the Solomon Islands and Vanuatu (Anisi, 2020; Bower & Weerasinghe, 2021; Yee et al., 2024). These movements have profound implications for social protection, as people leave behind land, livelihoods and community support systems.

"Migration, as a social protection strategy, fulfils promotive, preventive and protective roles of social protection" (Mohanty, 2011). Labour and climate-related migration can reduce poverty and build resilience by generating remittances, diversifying income and expanding social networks. For example, in Tonga, income from labour migration as a share of GDP increased from around 30% in 2015 to 45% in 2021, contributing to a decline in the national poverty rate from 27.4% to 20.6% over the same period (World Bank, 2024). In Tuvalu, cross-border migration is recognised as a strategy of last resort to build resilience at both household and national levels (Farbotko, 2024). The benefits include remittances, access to education and skills, income diversification and expanded networks (Barnett et al., 2025; Farbotko et al., 2022).

The Tuvalu Government's policy approach explicitly seeks to harness migration for resilience by incentivising climate-resilient investments from remittances and supporting skills development among Tuvaluan migrants (Barnett et al., 2025; Farbotko et al., 2022). The 2024 Falepili Union Treaty between Australia and Tuvalu commits the 2 countries to cooperate in the face of climate change, including through a dedicated mobility pathway that enables Tuvaluan citizens to "live, study and work in Australia" and access key services and income and family support on arrival (Government of Tuvalu & Government of Australia, 2023). This type of agreement has clear implications for the portability and design of social protection, including health coverage, income support and family benefits, and illustrates how international cooperation can contribute to Function 4 (facilitating adaptation) and emerging discussions around Function 3 (supporting just transition and loss and damage responses).

In Vanuatu, the "Wokbaot Wetem Kalja" ("walking with culture") programme illustrates how customary systems of land tenure, community mobilisation and traditional knowledge underpin displacement and relocation practices. With around 97% of land under customary ownership, planned relocation and adaptation efforts depend on chiefs, kinship structures and the intergenerational transmission of environmental knowledge (Naupa, Organo & Huffer, 2024). Recognising and working with these systems is essential if state-led, climate-related relocation is to function as a form of pre-emptive social protection rather than a driver of new vulnerabilities.

As such, it is important to recognise that migration can increase vulnerability, particularly when it involves rural-to-urban movement into informal settlements with insecure housing, limited services and high exposure to climate risks. New arrivals may be more dependent on precarious employment and have weaker access to community-based support. These dynamics underline the importance of integrating social protection into migration and urban development policies, for example through housing support, access to basic services and inclusive labour market programmes.

C) Planned relocation as pre-emptive social protection: Fiji's CROC Trust Fund

Recognising that sudden and slow-onset climate hazards may exceed the limits of in-situ adaptation, the Government of Fiji has incorporated planned relocation into its climate and social protection frameworks. The Planned Relocation Guidelines (2018) and the Climate Relocation of Communities (CROC) Trust Fund (2019) provide an overarching framework for community-led, state-recognised relocation of vulnerable communities and groups and are embedded in Part 12 of the Climate Change Act (2021).

The CROC Trust Fund is explicitly framed as a form of pre-emptive social protection. Its mandate is to receive domestic and external resources and disburse funds for relocation-related activities, including vulnerability assessments, identification of suitable sites and the provision of basic infrastructure needed to guarantee an adequate standard of living and the rights set out in Fiji's Constitution (Fiji Office of the Prime Minister, 2023a; 2023b). The Government allocates a share of revenues from value-added tax on prescribed services and selected levies and aims to attract additional bilateral and international contributions; New Zealand has already provided capital funding (KII 10, 22 April 2025). More details on the financing model are provided in Annex 5.

Governance arrangements are shared between the Minister responsible for Climate Change, the Office of the Prime Minister and the Ministry of Finance, with technical guidance from the national taskforce on relocation and displacement. At present, the CROC Trust Fund finances primarily the infrastructure and construction costs associated with relocation, while additional government support is required to address livelihood, social and cultural dimensions (KII 10, 22 April 25). This highlights both the potential and the current limitations of treating relocation as a form of social protection: without integrated support for income, services and social cohesion, relocated communities may continue to face high levels of vulnerability.

CROC therefore contributes to Function 2 (responding to climate shocks and disasters) and Function 4 (enabling adaptation), while also pointing to the need for stronger integration with core social assistance and livelihood support.

D) MSME support and livelihood programs with social protection functions

Disruptions to livelihoods from climate and disaster risks are a reality for many micro, small and medium enterprises (MSMEs) in the Pacific. In response, several governments are integrating climate and disaster risk considerations into vocational training and enterprise programs to help workers and businesses adapt. In Fiji, for example, the Integrated Human Resource Development Programme and other enterprise schemes implemented by the Ministry of Trade, Co-operatives, Small and Medium Enterprises and Communications receive around FJD2.6 million in the 2023–2024 budget, part of which is disbursed as co-financing grants to small businesses seeking to expand (Government of Fiji, 2023). These grants, combined with business training for social welfare

recipients, can function as a form of promotive social protection by helping households move into more resilient livelihoods.

The iTaukei Trust Fund also provides concessional finance for indigenous-owned businesses, and several enterprises rely on periodic state support to upgrade premises or replace capital assets such as vehicles and boats. Micro-enterprises that demonstrate contributions to community resilience are more likely to be prioritised, reflecting an emerging focus on “climate-smart” livelihoods.

Across the region, dedicated MSME support programs provide cash and technical assistance. During and after COVID-19, programmes such as Business Link Pacific (operating across all Pacific Island countries) and the COVID Business Recovery Program (Cook Islands, Fiji, Samoa, Solomon Islands, Tonga and Vanuatu) expanded grant and advisory support. Many initiatives explicitly target women, rural populations and outer island communities, and increasingly integrate climate risk considerations into business planning and investment decisions. In Vanuatu, there is a well-developed network of rural training centres and various climate change programs which have worked to integrate climate-smart agriculture, plumbing and solar system maintenance within their curricula. Various programs have attempted to support vocational training for solar installation and maintenance and climate-smart construction with limited success (ADB, 2024).

Within agriculture, climate resilience is being embedded in agribusiness support programs such as Pacific Horticultural & Agricultural Market Access (PHAMA) Plus and the Market Development Facility, which promote climate-resilient production and market access (PHAMA, 2024). Business Resilience Councils, supported by the Continuing Business Initiative, have been set up in several countries to improve access to climate outlooks and early warning systems and to support MSMEs to prepare Business Continuity Plans (Vanuatu Business Resilience Council, n.d.). Collectively, these programs sit at the intersection of labour market policies, enterprise development and social protection, contributing to Functions 1 and 4 by reducing livelihood vulnerability and enabling adaptation.

Annex 5: Climate finance and its relevance for social protection in the Pacific

Although not a primary focus of this research, consultations with key informants frequently raised the issue of financing, highlighting that securing increased and sustained funding for social protection remains a persistent challenge across the Pacific. Addressing climate change through social protection will require expanding the national fiscal space. In addition, diverse financing sources must be leveraged, including climate finance. Typically delivered through bilateral, regional and multilateral mechanisms, climate finance supports projects explicitly targeting climate objectives. Increasingly, however, it is also being channelled through broader development initiatives to ensure climate considerations are mainstreamed across all programming. This has led to a distinction between ‘climate-first’ and ‘development-first’ approaches (UNDP, 2016).

This distinction is highly relevant to the social protection – climate change nexus, as formal social protection systems are grounded in long-term, nationally-led structures funded by government revenues and designed to support marginalised populations. These systems inherently represent a ‘development-first’ approach, aiming to protect individuals from a range of vulnerabilities, whether economic, social or climate-related. Yet, as climate change increasingly drives vulnerability and poverty, it becomes essential to pivot toward a ‘climate-smart development-first’ approach, in which all development efforts, including social protection, are deliberately designed considering climate risks and vulnerabilities. In this context, the financing instruments outlined below present different ways climate and disaster-related finance can complement core social protection systems in the Pacific. These financing instruments can be broadly categorised as: (1) climate finance; (2) disaster risk finance; (3) parametric insurance; (4) trust funds; and (5) multilateral climate funds.

1. **Climate financing** has been dominated by finance for mitigation-related priorities (ADB, 2023a). Increasingly climate finance programs are looking to support the transition to climate-smart livelihoods. Concessional financing has been provided by financing institutions, often supported by government-backed guarantees, as a common policy measure for crisis response (PIFS, 2021a). Some examples can be found of climate-related loan products that are being designed and launched to support investment in climate-smart adaptation measures. The Association of Development Finance Institutions in the Pacific (ADFIP) has recently reaffirmed its commitment to regional collaboration and climate-resilient development finance at its meeting in March 2025 (GGGI, 2025).
2. **Disaster risk finance** is a relevant mechanism for the social protection sector and refers to financial instruments and strategies designed to ensure that money is available quickly and efficiently before, during or after a disaster to reduce its human, economic, and social impacts. In Pacific island countries, DRF includes mainly 3 different sources: **a) domestic/government sources** like emergency funds, emergency budget lines or contingent budgets, **b) contingent financing and credit instruments** from development partners like the Asian Development Bank's Contingent Disaster Financing (CDF), the World Bank's Catastrophe Deferred Drawdown Option (CatDDO) and Contingent Emergency Response Components (CERCs), and the Japan International Cooperation Agency's Standby Emergency Credit for Urgent Recovery (SECURE) products, **c) risk transfer instruments**, notably parametric insurance coverage provided through the Pacific Catastrophe Risk Insurance Company (PCRIC).

3. **Parametric insurance**, triggered by heavy rainfall and wind speeds above pre-defined parameters, has become an increasingly important risk financing instrument as part of climate and disaster resilience. This is available at both the micro-insurance level and the state level. Based on lessons from previous extreme events and the inability of the states to mobilise and disburse resources effectively and efficiently, parametric insurance has been ‘pitched’ as a way to improve the speed at which financial support is received by the government and policy holders at the community level (KII 8, 16 April 2025), but it still remains expensive and PCRIC membership has been fluctuating. For example, in Tonga, the Government has purchased parametric insurance from PCRIC while the Solomon Islands and Vanuatu have held policies in the past. Interestingly, the Tonga DRF Strategy 2021–2025 identifies building strong adaptive social protection systems as a priority area to ensure these systems can be leveraged to channel payouts during and after disasters (Ministry of Finance, 2021).

Box 7. PCRIC as an example of a risk transfer product in the Pacific

The Pacific Climate Risk Insurance Company (PCRIC) was established in 2016 and originated from a 2013 World Bank pilot insurance program. High demand led to the establishment of the Pacific Catastrophe Risk Assessment and Insurance Facility (PCRAFI Facility) Trust. The Trust includes the Pacific Catastrophe Risk Insurance Foundation (PCRIF) and the Pacific Catastrophe Risk Insurance Company (PCRIC). PCRIF's activities are managed by a Council of Members with representatives from Pacific Island countries and donors. The company is a multi-donor-funded disaster risk insurance company established for the benefit of the Pacific Island region. PCRIC offers a range of policies which reduce uncertainty by establishing pre-arranged finance for a disaster event at the state level. “Depending on the coverage, a partial payout can be released before an impending disaster (e.g. drought) occurs. Otherwise, in the event of a disaster which activates the payout trigger criteria, a full payout in line with the policy can be promptly made” (PCRIC, 2025).

Parametric insurance has often been introduced with development partner support and premium subsidies – both at the micro and state level – framed as a way to incentivise countries to take out and pay for insurance and subsequently integrate insurance premiums into national budgets. However, as climate risks intensify, the long-term affordability of insurance premiums for Pacific governments remains uncertain (Bertram & Chowdhary, 2025).

Parametric microinsurance products such as the Pacific Insurance and Climate Adaptation Program (PICAP) are now available through private sector providers such as Sun Insurance (Fiji) and Tower. Partner organisations and aggregators such as the Women’s Micro Bank (PNG), Sugar Cane Growers Fund (Fiji) and Department of Cooperatives have supported outreach and awareness. Payments are usually distributed through mobile money wallets or bank transfers to the main commercial banks. Increased investment from the private sector to develop micro-insurance products has been reported (KII 8, 16 April 2025). However, insurers and financial service providers in the Pacific have limited capacity to independently underwrite the massive liquidity requirements needed for responding to major events. As a result, ongoing partnerships with development agencies, donors and humanitarian actors are anticipated to help bridge capital gaps, support outreach and affordability, and maintain market viability.

A 2023 UNCDF evaluation of payments made to over 1,000 policy holders in Fiji following heavy rainfall events revealed that the insurance was valued for the ease of access and timeliness of payouts, and the affordability of premiums. Although social welfare recipients were not initially included as policyholders, a pilot was conducted in 2025 with the World Food Programme, which subsidised premiums for social welfare recipients. This pilot is being expanded in 2026 in partnership with the Ministry of Women, Children and Social Protection. The Reserve Bank of Fiji's agreement with the Ministry of Women, Children and Social Protection to subsidise parametric microinsurance premiums for social welfare recipients is a clear example of social protection being directly linked to climate resilience (Reserve Bank of Fiji, 2025).

4. **Trust funds:** Recognising that some climate impacts may exceed adaptation limits, the Fiji Government developed Planned Relocation Guidelines (2018) and established a Climate Relocation of Communities (CROC) Trust Fund (2019) to support the planned relocation of vulnerable communities, settlements and groups. These are aligned with the overarching legal framework for community-led, state-recognised and supported planned relocation of vulnerable communities and groups established under Part 12 of the Climate Change Act (2021).

The CROC Trust Fund is recognised as a form of pre-emptive social protection, and was established for the purpose of: (a) receiving monies from donors and other sources for planned relocation; and (b) disbursing monies for planned relocation and related matters (e.g. research and assessments, vulnerability assessment, identification of viable locations where communities displaced by climate change may settle, activities or initiatives to ensure relocated communities are provided with the necessary infrastructure to guarantee an adequate standard of living and the rights and freedoms provided under Fiji's Constitution (Part 2, Provision 4). The Fiji Government contributes 3% of the revenue raised through VAT on prescribed services, plastic levy, superyacht levy and income tax to the CROC Trust Fund. The Government plans to secure additional international and bilateral contributions to scale up the fund over time (Fiji Office of the Prime Minister, 2023b).

To date, they have had funding from New Zealand to capitalise the fund (KII 10, 22 April 2025). Relocation activities and recommendations on the use of resources in the CROC Trust Fund are the responsibility of the Minister responsible for Climate Change and the Office of the Prime Minister (guided by the Fijian Taskforce on Relocation and Displacement), while the Ministry of Finance is responsible for the financial management and reporting on the CROC Trust Fund (Fiji Office of the Prime Minister, 2023a). The CROC Trust Fund is restricted to financing the infrastructure and construction costs associated with planned relocation only, with additional government support required to assess and support livelihood, social and cultural needs (KII 10, 22 April 25). This highlights both the potential and limitations of trust funds as social protection-adjacent instruments, reinforcing the need for complementary social assistance and service delivery mechanisms.

The Global Shield against climate risks, launched by the Vulnerable Twenty Group (V20) together with the Group of Seven (G7) and other supporting countries at COP27 in 2022, is a unique collaborative financial initiative piloting its regional approach in Fiji, Samoa, Tonga, and RMI, with plans to expand to all 14 Pacific Island countries. In 2024, Global Shield contributed USD10 million to the Pacific Catastrophe Risk Insurance Company (PCRIC) via the Global Shield Solutions Platform, to increase the access and affordability of PCRIC premiums for member countries (e.g. subsidised premiums for Samoa and Tonga for renewing policies; new policy

coverage for Fiji and Niue) (Maibaum, 2024). These 4 countries are also finalising their Climate and Disaster Risk Financing & Insurance support needs, with some efforts underway to integrate disaster risk financing with social protection mechanisms to facilitate the “money-out” aspect to enable last-mile delivery to the vulnerable (Fulco, 2024).

In 2015, the Tuvalu Government established the Tuvalu Survival Fund to: (a) provide immediate vital services to the people of Tuvalu in combating the devastating impact of climate change and natural disasters; and (b) allow the Government and the people of Tuvalu to respond to future climate change impacts and natural disasters in a coordinated, effective and timely manner. Contributions were made in 2016 (10% of GDP) and 2017 (AUD2 million) and reached AUD5 million by 2020. The fund’s governance structure and investment procedures were established in 2017. The adaptation component of the Fund constitutes 20% of the Fund allocation, including small-scale adaptation projects up to AUD0.1 million (Government of Tuvalu, 2020).

The Marshall Islands has established a Trust Fund under the Resilience and Adaptation Trust Fund Act (2022) to “ensure that the people, Government, and the Republic adapt and build resilience to the impacts of climate change and endure and survive as a viable and recognised people, Government, and nation into the future.” While there is no specific mention of the use of the funds for social protection, the fund can be used broadly for: “(a) collecting, catalyzing, and growing financial resources dedicated solely to adaptation and resilience; (b) providing steady supplementary and complementary financing for adaptation and resilience investments and initiatives; (c) supporting and supplementing both Government resources and public expenditure as well as external assistance provided by diplomatic and development partners; and (d) enhancing the capacity of Government to effectively plan and manage the national adaptation and resilience program and processes.” Contributions to the fund are from the RMI Government, contributions by the United States, and by other partners. The initial contribution to the fund was US\$3 million through Nitijela (parliament), with the capitalisation phase of the Fund continuing until it has reached a cumulative total of USD20 million, which is targeted for 2026 at the latest.

Tonga also has a dedicated Climate Change Trust Fund (CFCSP, 2025), designed as a self-sustaining climate financing mechanism to support adaptation and mitigation projects, managed by the Department of Climate Change within the Ministry of Meteorology, Energy, Information, Disaster Management, Environment, Climate Change and Communication.

5. **Multilateral climate funds:** Multilateral climate funds, such as the Green Climate Fund established by international mechanisms associated with the UNFCCC, often take a ‘climate-first’ approach requiring stakeholders to explicitly demonstrate that climate change has increased vulnerability and that the adaptation measures being proposed will reduce the climate-related risks to vulnerable groups. As a result, direct financing of social protection benefits through state-led systems has remained limited within these funds. In some cases, however, components of social protection systems such as beneficiary registries are used to support targeting. For example, under a USD39.98 million project approved by the Green Climate Fund for the Cook Islands in 2025, social security beneficiaries are expected to receive grants to construct or upgrade climate-resilient housing that can better withstand tropical cyclones and other climate impacts. The project primarily targets households that would otherwise be unable to afford investments in climate adaptation (Ministry of Finance and Economic Management, 2025).

Continued global advocacy led by the Task Force on Adaptive Social Protection and the USP2030 Working Group on Social Protection and Climate Change has increased engagement by major climate funds on the role of social protection. Recently, several funds jointly published a knowledge product outlining potential entry points for social protection across their mandates, frameworks and funding windows (Sivanu et al., 2025).

The Fund Responding to Loss and Damage is particularly relevant in this regard, as climate change is already causing irreversible losses and damage to vulnerable communities. The fund was set up at COP27 in 2022, after years of lobbying from Pacific island countries among others. The fund is currently hosted by the World Bank, and the Board of the Fund Responding to Loss and Damage is expected to determine the ways of operationalisation of the fund, to commence the first tranche of payments to affected countries by the end of this year or the beginning of the next year. The Pacific SIDS Loss & Damage negotiators have suggested investments in social protection measures to address non-economic loss and damage. It also clarifies that investing in social protection systems is crucial to ensure that projects funded by the Fund Responding to Loss and Damage can prioritise the building of national systems and cater to a long-term programmatic approach. Emphasis in the Pacific is currently on swift and effective operationalisation of the Fund Responding to Loss and Damage agreed at COP28, along with exploring regional mechanisms like the Pacific Resilience Facility to act as intermediaries (Pacific Islands Forum Secretariat, 2024) to address the urgent needs of the vulnerable island nations.

Box 8. Financing social protection for climate risks in the Pacific: Summary insights

The financing instruments outlined above do not operate in isolation. International experience suggests that governments can strengthen financial protection by combining instruments that respond to shocks (and climate risks more broadly) of different frequency and severity (Cubas, Gunasekera & Humbert, 2020). Key insights for financing social protection for climate risk management in the Pacific include:

- Financing climate-responsive social protection in the Pacific will require a pragmatic mix of domestic resources, contingent financing, risk transfer instruments, trust funds, and external climate finance. No single instrument is sufficient on its own, particularly given the scale and compounding nature of climate risks facing Pacific island countries.
- In practice, the effectiveness of these instruments depends not only on the availability of funds, but on their alignment with national systems. Financing arrangements must be linked to clear delivery mechanisms such as social protection registries, payment systems and coordination frameworks, so that resources can be translated into timely and equitable support for affected populations.
- The emergence of national trust funds (e.g., Fiji's CROC, Tuvalu Survival Fund) offers a critical mechanism for financing long-term, slow-onset adaptation needs (such as planned relocation) that traditional disaster insurance cannot cover. These funds should be explicitly linked to social protection systems to ensure support reaches the most vulnerable.
- While layered financing approaches provide useful guidance, their application in the Pacific must account for structural constraints, including small and fragmented insurance markets, limited fiscal space, high exposure to correlated risks, and dependence on external financing. Long-term affordability and sustainability particularly for premium-based instruments, will be key considerations for Pacific governments.



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