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CASH AND CLIMATE: THE POTENTIAL ROLE OF CASH TRANSFERS IN ADAPTATION TO CLIMATE CHANGE

Alok Rajouria[1]

ABSTRACT

It is now evident that the consequences of climate change falls disproportionately upon the poor and vulnerable populations. With increasingly unpredictable and erratic rainfall, droughts, floods, and the consequent crop failures, the lives and livelihoods of low-income groups are in constant and increased threat. The national and local adaptation plans, on one hand, strategically aim to strengthen the livelihoods and resilience of vulnerable households, cash transfers as a part of the national social protection program, on the oth-er hand, are effectively employed for poverty reduction and strengthening the resilience of vulnerable groups. While both embody clear and overlapping objective of reduction of poverty and vulnerability to shocks, they are functioning independently, sans coordination. As social protection mechanisms are increasingly integrated with climate change adapta-tion and disaster risk reduction in other developing and emerging economies, this article introduces the concept of adaptive social protection and its relevance to the challenges of climate change in the context of Nepal. This policy-relevant paper is based on literature review and secondary sources. Literature gathered and reviewed for this paper include publications derived through online searches using carefully selected keywords. Nepal's national social protection system is analysed for its potential in managing climate risks, when it is interfaced with the Local Adaption Plan of Actions (LAPA). This article pursues the research question: how can the social protection system be made more shock respon-sive and adaptive to climate-induced disasters? It concludes with the call for innovative

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cash-based policy mechanisms that utilise vulnerability mapping of LAPAs, and proactively address poverty, vulnerability and other constraints to human development while being responsive to climate-induced disasters.

Keywords: Climate change adaptation, adaptation plans, cash transfer, social protection programs

INTRODUCTION

Cash transfers, one of the social protection measures employed in Nepal since the mid-1990s, has largely been used as a livelihoods and anti-poverty measure, driven by the objectives of equity and resilience (ILO, 2017; WB, 2019). Annually, more than four billion rupees disbursed in monthly cash allowance to senior citizens, persons with disabilities, single women, children under five in certain categories and indigenous ethnic groups is tax-financed (Khanal, 2014). The beneficiaries of cash transfer programs largely represent poor and vulnerable groups with limited livelihood options (Samson, 2015). As the impacts of climate change become more apparent and extreme climate-induced disasters increase in frequency and intensity, the population living under or just above poverty line is the hardest hit. According to the World Bank, 26 million people worldwide are forced to remain in poverty as a result of extreme disasters (Hallegatte et al., 2017).

Nepal is a disaster-prone country exposed particularly to hazards such as landslide, floods, earthquake, fire, droughts, avalanche, and glacier lake outburst floods (GoN, 2019). The National Adaptation Program of Action (NAPA) to Climate Change, as a means of prioritising urgent and immediate adaptation actions, rates 17 districts including Kathmandu and Bhaktapur in very high-risk ranking category (MoE, 2010). Managing climate change through strengthening of household resilience has been one of the primary strategies of both the government and non-government agencies (MoE, 2010; Oxfam, 2006).

Reducing poverty and disaster risks are complementary actions as poverty correlates with vulnerability to disasters (Lao et al., 2009). The National and Local Climate Change Adaptation Plans have identified vulnerable households and wards within municipalities and rural municipalities, to invest resources in building livelihoods and resilience of people vulnerable and exposed to natural disasters (MoSTE, 2011). The national cash transfer programs are also designed to achieve similar results. A clear overlap in policies and programs exist with both, social protection and local adaptation plans, targeting poor and vulnerable groups. However, cash transfer programs are managed by the Department of National ID and Civil Registration, under the Ministry

of Home Affairs, while the Local Adaptation Plan of Actions are under the jurisdiction of the Municipalities. Coordination between the two government agencies would help to eliminate duplications and make social protection more adaptive to climate-induced impacts.

This paper investigates the current status of both cash transfer programs and local adaptation plans of actions and argues for the need of a framework to make social protection adaptive and shock-responsive, based on successful examples from other countries. The literature reviewed has largely been selected through online key words search and Nepal government documents. LAPA documents of two Village Development Committees (VDCs) of Kailali district and two of Dadeldhura district were reviewed, as current round of LAPAs at the municipality level were not yet ready. Similarly, documents and reports on social protection such as the draft National Social Protection Framework, and Emergency Cash Transfer Programs were also reviewed. Web search through the use of key words that included cash transfer and climate change, social protection, natural resource management, shock-responsive social protection, adaptation and adaptive social protection.

VULNERABILITY

In broad terms, vulnerability is the potential for loss or harm inherent in a person or a thing; as a social construct, vulnerability is a condition 'rooted in historical, cultural, social and economic processes that impinge on the individual's or society's ability to cope with disasters and adequately respond to them' (Weichselgartner, 2001). Vulnerability in the context of climate change and its impacts is generally understood as the potential loss to people when they are hit with natural disasters, and other social and natural risks related to climate change. For example, it is estimated that poor peoples' share of wealth lost in a natural disaster situation is two to three times relative to that of the non-poor (Hallegatte et al., 2017). In addition, it is twice likely that poor people live in fragile dwellings compared to the non-poor. It is also evident that poor people are less likely to ask for and receive external support. For example, following the floods and landslides of 2011 in Nepal, 90 percent of the well-off sought and accessed government support, while only six percent of the very poor did the same (Gentle et al., 2014).

By affecting global and regional climate patterns, climate change is adding to economic, environmental, social and personal vulnerabilities of people in developing countries (CIRDAP, 2016; ADB, 2009; NG, 2018). Changing precipitation and temperature have direct implications on crop yield and quality (MoE, 2010). By 2080, climate models estimate average crop yield to decrease in Asia by as much as 23 percent, impacting farming communities and low-income groups (Havlik et al., 2015). In Nepal,

climate change is aggravating already fragile situation, particularly in agriculture and food security, water resource and energy, and infrastructure UNHSP, 2015; Hallegatte et al., 2016). Government interventions, therefore, becomes essential to reduce poverty and consequent vulnerability, particularly of the poorest quintile of the population living under poverty line.

LOCAL ADAPTION PLAN OF ACTION (LAPA)

The LAPA framework is designed to integrate climate change resilience and disaster risk management into the local development planning process and outcomes (MoSTE, 2011). The first round of LAPAs developed by LAPA committees of Village Development Committees (VDCs) with support from development organizations, contains vulnerability ranking at ward and household levels. Social groups likely to be affected by climate change impacts have also been identified. The current round of LAPAs, developed at the municipality level following the restructuring of the state into a federal system, are combined with local disaster risk management plan. Due to the overlaps in the two plan documents, the harmonised LAPA documents address vulnerability to climate-induced disaster risk and climate change adaptation. Vulnerability ranking continues to be an integral part of the harmonised LAPAs. Besides the harmonisation approach, other experimental approaches are also being piloted in different parts of the country. The harmonisation approach is promoted by the BRACED *Anukulan* program in six districts of western Nepal.

The Ministry of Forest and Environment Adaptation for Smallholders in Hilly Areas (ASHA) project seeks to enhance the livelihoods and resilience of smallholders by enhancing their capacity to withstand the consequences of climate change (MoFE, 2018). The enhanced approach to LAPA integrates scientific methods such as Geographic Information System (GIS) with local perceptions to develop the adaptation plans in Dailekh and Salyan districts through the ASHA project. This ecosystem -based approach recognises sub-watershed as it boundaries with upstream-downstream linkages of a river basin and takes into consideration the dependence of smallholders on natural environment for their livelihoods. One of the unique features of the enhanced approach is scenario development on future socio-economic conditions based on projected climate variability. This approach is being implemented in seven districts of provinces 5 and 6 – Kalikot, Dailekh, Jajarkot, Salyan, East and West Rukum, and Rolpa (MoFE, 2018).

While different approaches are being tested in developing and implementing the local adaptation plans, their common features include building livelihoods and resilience of local population to face the consequences of climate change. The household vulnerability

ranking of the LAPAs has the potential to be utilised by social protection programs to be make social transfers more shock responsive.

SOCIAL PROTECTION AND CASH TRANSFER

Social protection, as one of the fundamental human rights, is defined by the Asian Development Bank as the set of policies and programs designed to reduce poverty and vulnerability by promoting efficient labor markets, diminishing peoples' exposure to risks, and enhancing their capacity to protect themselves against hazards and interruption/loss of income (ADB, 2003). Cash transfers, generally a part of social transfers, represent periodic and predictable cash payment to certain vulnerable groups to help them protect themselves against poverty and inequality, and build their livelihoods (ADB, 2003; WB, 2018). Social assistance as cash is also often used on a one-time or short-term basis for specific purposes such as in response to natural shocks and disasters, refugee crises or other humanitarian situations (OPM, 2016).

Cash is increasingly becoming one of the popular tools in social protection. According to the World Social Protection Report 2017- 19, as many as 142 countries are now using some form of cash intervention (ILO, 2017). This increasing preference to cash against other means of support is based on the premise that cash brings to its beneficiaries more choices and dignity, empowerment, and reduce negative coping mechanisms during emergencies (CaLP, 2019; Oxfam, 2006; Peish, 2018). Due to low transaction cost of cash vis-à-vis in-kind support, its use is growing among donors and development organisations.

Cash transfers are most often unconditional, where the beneficiaries are free to use as per their needs. It is based on the premise that the recipient, as a rational being, will be inclined to spend the cash allowance on the most pressing need of self or family. Most of the cash transfer programs in Nepal are unconditional (Khanal, 2014). Conditional cash transfers, however, attach conditions that eligible recipients are expected to adhere to. Such conditions are usually in children education or health - maintaining school attendance or ensuring the children get vaccinated on time (Saavedra & Garcia, 2012). Conditions, punitive or facilitative, are closely monitored for compliance. Nepal employs unconditional cash transfers in the form of monthly allowance to categorically targeted groups like senior citizens, persons with disabilities, single women over 60 years of age, children under five in certain categories and locations, and some indigenous tribes and groups (DoCR, 2019).

Unconditional cash transfers are often criticised for creating dependency and being prone to misuse. However, studies have demonstrated that utilisation of the cash allowance is usually around basic necessities like food, medicine, and clothing. The evaluation study of the Karnali Child Grant

Program where all children under the age of five receive a monthly cash payment of Rs. 400 per month found that 66 percent of the additional income was spent on nutritious food, 59 percent on children's clothing, 49 percent on household items, and 37 percent on medicine (UNICEF, EU, VaRG, 2019). The study also indicates that recipients of other cash allowance besides the child grant had utilised the additional cash as follows: purchase food (76 percent), clothing (57 percent) and household items (49 percent). There was no report of misuse of the cash benefits. In another case, a comprehensive analysis as part of Transfer Project evaluation that covered six countries in Africa – Ghana, Kenya, Lesotho, Malawi, Zambia, Zimbabwe - specifically focusing on the potential misuse of cash transfer fund on cigarette and alcohol found no significant impact of transfers on cigarette or alcohol expenditure (Handa et al., 2017). The same study also found no systematic evidence that cash transfer discouraged work.

Other cash-based interventions in Nepal include scholarships and maternity incentives. Cash plus programs combine cash with one or more type of complementary benefits or supports such as in-kind transfers, behavior change communication material, or psychosocial support (Roeleni et al., 2018; Khanal, 2014). Long-term cash plus programs have not yet been initiated in Nepal but it is being successfully utilised in other countries. Cash plus programs link cash transfers to complementary services and inputs such as behavior-change messaging, psychosocial support or additional transfers such as supplement infant feeding with the premise that cash alone may not engender the behavioral change required to achieve sustainable results. For example, the Chile Solidario / Programa Puenta programme, a conditional cash transfer is based on a form of social contract for each eligible family, with psycho-social support placed at the centre of the model. Cash Plus approaches are experimented within African countries - Mali, Niger, Burkina Faso and Chad where cash transfers are accompanied by information and awareness-raising seminars for female beneficiaries on family care practices including nutrition, health and hygiene (Watson, 2016). In Pakistan, the Benazir Income Support Program (BISP) with more than five million beneficiaries offers direct cash transfer with complimentary services like education, health, nutrition, skills development and financial inclusion to help members 'graduate' out of poverty (BISP, 2019; Cheema et al., 2016).

Most of the cash transfer programs in general are designed to sustain and enhance livelihoods and reduce poverty. Lately, the potential role of cash in emergencies and reducing vulnerability to the impacts of climate change is emerging as a new frontier in social protection (Fisher et al., 2017; Peish, 2018). This has given rise to the concepts of shock responsive social protection and adaptive social protection (Bastagli & Rebecca, 2014; WB, 2019; Watson, 2016). Options of scaling up of social protection programs in case

of a natural disaster include: vertical or horizontal expansion or piggybacking on existing system and refocusing (OPM, 2015).

CASH AND CLIMATE

Strong evidences suggest that social protection can play an important role in mitigating the effects of climate-induced shocks and disasters, given that social cash transfers serve the lowest 20 percent of population in terms of consumption, food security, and building livelihoods (Davies et al., 2013; Asfaw et al., 2017). A study that analysed the resilience of beneficiaries of Oportunidades, a conditional cash transfer in Mexico, in terms of absorptive and adaptive capacities indicated that the program, by increasing the safety net of beneficiary households, thus increased their absorptive capacity (Solórzano Sánchez, 2015). Similarly, the learnings from the Adaptive Social Protection Program in Sahel which was designed to be scaled up to respond to climate-induced and other kinds of shocks include five principles: promote institutional coordination; ensure scalability of programs; target households that are most vulnerable; design programs that enhance adaptive capacities of households; and ensure swiftness of programs like piggybacking on existing programs (ITAD, 2019; WB, 2019). In Zambia, the From Protection to Production Project (PtoP) of the Food and Agriculture Organisation (FAO) showed that households that received cash support suffered much less from weather-induced shocks with poorest population making the biggest gains (Asfaw et al., 2017).

Another study on the role of social protection programs in its contribution to strengthening the absorptive and adoptive capacities to climate-induced shocks in three countries Ethiopia, Kenya and Uganda found that the programs contribute substantially to the capacity of people to absorb negative impacts of climate-related shocks and stresses on their livelihoods (Ulrichs & Slater, 2016). This result, the study reveals, is achieved by regular cash transfer programs without having explicit aims of addressing climate-related shocks and stresses. Another similar study on the livelihood impacts of cash transfer in African countries found that regular and predictable cash flow improves strategic livelihood choices and stimulates productive investments (Fisher et al., 2017).

According to the World Bank, Social protection systems help individuals and families, especially the poor and vulnerable to cope with crises and shocks, find jobs, improve productivity, invest in the health and education of their children, and protect the aging population (WB, 2018). Social protection is featured highly among the Sustainable Development Goals (SDGs) with target 1.3 explicitly calling to countries to 'implement nationally appropriate social protection systems and measures for all, including social protection floors, and by 2030 achieve substantial coverage of the poor and the vulnerable.'

Adaptive social protection refers to the integration of social protection, climate change adaptation and disaster risk reduction, whereby safety net programs are designed to be readily scaled up in case of climate-induced and other kinds of shocks. An adaptive social protection system can quickly expand horizontally, increasing its coverage in the advent of a disaster. Three policy features are highlighted as essential for an adaptive social protection that can be deployed at times of emergency: timeliness, adaptability and adequacy (Bastagli & Rebecca, 2014). An adaptive social protection program embodies in its design the ability to swiftly scale both horizontally and vertically (Barca, 2017). While horizontal expansion refers to quickly adding new beneficiaries to existing system, vertical expansion calls for increasing the value of the existing benefit or length of time.

In response to the 2015 earthquake, the Ministry of Federal Affairs and Local Development (now Ministry of Federal Affairs and General Administration) implemented a top-up cash transfer program in 19 earthquake-affected districts with support from the United Nations Children's Fund (UNICEF) and other organisations. All existing monthly cash allowance beneficiaries in the earthquake-affected districts were provided with an additional Rs. 3,000 to their usual monthly allowance. The program used the existing government social protection mechanism to reach as many as 430,000 people or 93 percent of beneficiaries with the top-up cash benefit (Merttens et al., 2017). While cash is often used as part of a response mechanism to assist those affected by disasters or shocks, this program was also intended to complement other response initiatives by government and on-government initiatives. The evaluation of the top-up cash transfer program indicated that overall, the beneficiaries were pleased with the extra cash they received doing a difficult time, which they used for basic essentials as the local markets were functioning (Merttens et al., 2017). Cash transfers generally offer an opportunity for quick and efficient response, relative to in-kind aid. The evaluation study of the emergency cash transfer found that 77 percent of the beneficiaries spent the cash on food, 45 percent on medicine, 35 percent on household essentials, 30 percent on clothes (Merttens et al., 2017). Where misuse of cash is concerned, the report states that 'Perceptions that certain groups, Dalits, are more likely to misuse the funds […] is not evidenced in the data, and we found that all beneficiaries (both Dalits and non-Dalits) reported spending the cash for similar purposes' (Merttens et al., 2017).

The 2015 earthquake emergency cash transfer program has proven that using the existing social protection mechanism to reach vulnerable people in times of shocks and stresses, both natural and man-made, is viable. However, while the emergency cash transfer program successfully reached the majority of the target beneficiaries, the use of the existing list of beneficiaries

of monthly cash transfer meant that those people who were specifically affected by the earthquakes could not be included. This proves that Nepal's social protection system is not yet shock responsive or adaptive.

An adaptive social protection system is based on the maintenance of an updated digital vital registration system allowing the existing social protection mechanism to be scaled up or down in an efficient and timely manner. This can also be achieved by locating, identifying and pre-registering vulnerable households that the system can quickly reach with support in case of a shock.

CONCLUSION

To conclude, the experience of the emergency cash transfer program in response to the earthquakes of 2015 showed that Nepal's social protection program is not yet adaptive or shock responsive. As the intensity and frequency of climate-induced disasters increase, there is a need to make the social protection system adaptive, enabling it to provide immediate support to affected people. One way of achieving this is to integrate social protection programs with Local Adaption Plan of Actions (LAPA), given that both aim to strengthen the resilience of the people, particularly the poor and the most vulnerable. A shock responsible social protection system embodies the capacity to instantly identify households in need of support and extend the same in case of a disaster.

The LAPAs contain vulnerability ranking at both ward and household levels. Enhanced LAPAs incorporate GIS maps in assessing vulnerability. To make the existing social protection system shock responsive, the system has to incorporate in its data base available information on vulnerability in terms of geographic locations and households so it can swiftly expand coverage in case of an emergency. This requires a digitised social protection system with a central registry. The Department of ID and Vital Registration is in the process of digitising its social protection database. In addition to the infrastructure, institutional coordination is also required which may be more challenging. While the national social protection is managed by the Ministry of Home, the LAPAs are developed and implemented by the municipalities at the local level. A coordination mechanism between local government entities and Ministry of Home needs to be developed specifically to first devise a shock-responsive social protection system, and then to administer the system effectively.

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