NATIONAL WORKSHOP

ON

STRENGTHENING SOCIAL PROTECTION SYSTEMS FOR CLIMATE AND DISASTER RISK MANAGEMENT

VENUE: INSTITUTE OF ECONOMIC GROWTH, NORTH CAMPUS
MARCH 3, 2023

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1. Introduction

Over the years, the number, scale, duration, and complexity of humanitarian crises have increased dramatically in India, challenging the systemic capacity of stakeholders to prepare for and respond to emergencies. Around 80 per cent of India's population lives in districts exposed to extreme hydro-meteorological hazards, such as floods, drought, heatwaves, and cyclones. Climate change, long perceived as a challenge of the future, has transitioned to crisis levels - a planetary crisis turned into a local resilience issue.

In parallel, recent shocks have shown the relevance of disaster risk management (DRM) approaches to events beyond climate extreme catastrophes – whilst simultaneously expanding the range of tools to respond to the needs of people affected by these crises. The response to COVID-19 demonstrated the critical role that social protection played to address the social and economic consequences of the pandemic. Governments around the world, at various scales and intensities, expanded existing provisions and created new social protection programmes to support those whose livelihoods were impacted by the crisis. This was partly made feasible by the fact that the DRM community, since the 2000's, had been using emergency cash as a modality to deliver humanitarian assistance, and was leading efforts to integrate these response mechanisms into domestic policy and legislation. This has proven ever so relevant in 2023 with the multiplication of climate extreme events, and the inflation crisis affecting the world.

Social protection is rapidly becoming a critical component of humanitarian preparedness and response. Stakeholders working on DRM and on social protection better understand the concept of SRSP and recognize the importance of designing adaptive national systems, as they hold significant potential to build resilience of social, economic and environmental assets. (Mohanty & Wadhawan, 2021).

India is recognized as a historical, innovative and thought leader in DRM and social protection. As part of India's presidency of the G20 and through the National Platform for DRR (NPDRR), this brief proposes to lay down the issues at hand to advance this agenda.

2. Key Messages

Social protection systems are a set of policies and programmes aimed at preventing or protecting all people against poverty, vulnerability, and social exclusion throughout their life-course, with a particular emphasis towards vulnerable groups.

> " **Every day can be a disaster for the poor** "
>
> Dr Uma Mahadevan, *Indian Administrative Service (IAS), Additional Chief Secretary Government of Karnataka.*

Social protection systems can be expanded to cover the risks posed by covariate shocks and are becoming more important in disaster preparedness and response. Shock responsive social protection (SRSP) can be the most potent form of preparedness to address uncertainties associated with climate change and other long-term vulnerabilities.

India has been a pioneer in using social assistance mechanisms as part of risk reduction and emergency response. The government of India placed social protection at the heart of its response to the COVID-19 pandemic by ensuring minimal disruption to existing provisions and introducing new measures such as temporarily expanding provisions and introducing new programmes. Many States initiated their own social assistance response, using existing delivery systems to address response and recovery needs. India demonstrated the full potential of a SRSP system through four critical pathways: scaling up social protection schemes; leadership and cross-sectoral coordination; digitization; and financial inclusion allowing for speed and coverage in response.

There are a number of ways in which disaster management and social protection stakeholders can together improve resilience of vulnerable people; this will require:

- Placing social protection at centre stage of a poverty reduction and disaster response agenda;

- Strengthening a leave no one behind approach to SRSP through the mobilization of all the components of social welfare;

- Creating effective social protection programming that delivers anticipatory climate resilience outcomes;

- Developing a multi-dimensional interoperable single social registry;

- Strengthening community level action;

- And finally, institutionalizing the vertical and horizontal coordination between disaster management authorities and social welfare services.

These are priority investments in India's disaster management systems and social welfare policies to build the resilience of people and communities. On that basis, India is in a privileged position to strategically position itself as a global leader by leveraging and influencing the G20.

3. The Relevance of Social Protection in Disaster Risk Management

Social protection systems are part of the basic package of public services. Social protection seeks to reduce the impact of shocks and stresses on household poverty, protect vulnerable individuals, build resilience over time, facilitate equity across society and promote opportunity. It is, as defined by the inter-agency definition, "a set of policies and programmes aimed at preventing or protecting all people against poverty, vulnerability and social exclusion throughout their life-course, with a particular emphasis towards vulnerable groups."[i] They consist of **contributory social insurance** and **non-contributory social assistance transfers, social care services** and **labour market interventions**.

Although at its origin, social protection was framed largely with respect to *idiosyncratic* shocks, it has now expanded to cover the risks posed by *covariate* shocks. This is in part because crisis response mechanisms mirror those of social assistance: multipurpose cash transfers, vouchers for purchases of food and essential items, cash grants to cover for the costs of destroyed infrastructure, cash for food/work/assets are all common modalities used to support households affected by a disaster. In fact, the 2016 Grand Bargain Commitments on Humanitarian Action and the Sendai Framework for Disaster Risk Reduction 2015-2030 reflect this; both call for the need to revisit the way

humanitarian practitioners (governments, donors, multilaterals, civil society) respond to crises, as these have become more frequent, protracted and multi-dimensional. The Grand Bargain includes a commitment **to ground disaster response in the humanitarian-development nexus with an emphasis on nationally led responses** and to **increase the use of cash in response to disasters, in a way that builds national social protection systems**.[ii] It echoes the Sendai Framework which amongst its priorities proposes to invest in disaster reduction for resilience and to build disaster frameworks along the **humanitarian-development nexus**.[iii]

Shock-responsive social protection therefore refers to the ability of the social protection system to respond to the needs of populations affected by large scale shocks. This can be anticipatory social assistance (based on a forecast of an impending disaster), and/or as part of relief and recovery after a disaster. A strong articulation between social protection and disaster risk resilience can perform four critical functions[iv]:

- **Preventive:** anticipatory capacity to prevent risks

- **Protective:** absorptive capacity to cope with the shock

- **Promotional:** adaptive capacity, for example promoting climate-smart livelihoods

- **Transformative:** addressing the structural drivers of poverty: access to land, markets, basic services, social equity, etc.

However, the reality around the world today is that 4.1 billion people, and 65 per cent of children, are *not covered by social protection benefits globally*.[v] Yet those who should benefit, the poorest and most vulnerable people are the ones that are among the most severely impacted by disasters. It is in this context that the "G20 2022 roadmap for stronger recovery and resilience in developing countries"[vi] was put together (see box below). Making progress on the priorities identified in the roadmap can greatly advance a systemic approach to DRM and give full breadth and meaning to the above four functions of social protection.

Priorities for the G20 2022 roadmap for stronger recovery and resilience in developing countries

- Align development priorities from different sectors into a **resilience agenda** that focuses on a solid understanding of drivers of vulnerability, grounded on a policy research agenda.

- Enshrine social protection and the use of social assistance in disaster response in **laws, policies and strategies, institutional arrangements and capacity**.

- Strengthen **coordination** and synergies, and reconfigure **governance** to work across silos and design in consultation with affected people, taking into account subsidiarity.

- Adapt **national fiscal planning and risk financing** to incorporate risk and uncertainty, whilst ensuring transparency, accountability and reduction of wastage. This also includes the promotion of disaster and climate change **risk transfer instruments**.

- Use innovations in **data management systems and payment systems** to develop unified registries with data protection and risk-informed features. **Single social welfare registries** help lower administrative costs, allow a better connection between cash transfers and case management, ensure that all entitlements are received, and reduce enrolment steps for the recipient. As part of management information systems, **geographic vulnerability should be mapped** for the purpose of targeting. Disaster management authorities and social assistance authorities should explore forecast-based top ups and universal coverage for disaster social transfers.

- Scale-up **inclusive shock responsive social protection**. Exclusion errors in a disaster can have life threatening consequences. The leave-no-one-behind agenda calls for stronger action for those who have less social and economic capital and face limitations to their full participation. This is the case for an estimated 15 per cent of the population living with visible and invisible disabilities, victims of gender-based violence, excluded ethnic and caste groups and all those in each specific context who face unequitable access to services. Social protection and disaster management should take a "no exclusion" lens in policy design and implementation, moving forward, especially with identification and enrolment mechanisms. Strengthening **financial literacy** and promoting the role of the social service workforce are also critical to inclusivity.

Scaling up the contribution of social protection to climate resilience by integrating anticipatory response mechanisms

Building resilience under social protection programmes before a crisis hits is more cost effective than responding later with humanitarian response. A study on the Economics of Early Response and Resilience showed that every US$1.0 spent on disaster resilience resulted in reduced humanitarian spending, avoided losses and development gains of US$2.8 in Ethiopia and US$2.9 in Kenya[vii]. Countries need climate SRSP systems to provide anticipatory support to communities before a crisis hits. Research shows that if social protection support is available, it reduces the odds of distress migration in rapid-onset by 66 per cent and 59 per cent in slow-onset contexts (Bharadwaj, R., Mitchell, T. (2022). Here it is important to note that those who undertake distress migration become vulnerable to trafficking and suffer human rights violations.

The anticipatory risk responsiveness of social protection instruments depends on robust climate information systems, as well as the capacity of social protection programmes to identify and pre-register beneficiaries before a disaster occurs. Social protection systems need to be informed by periodically updated projections of climate impacts in different geographies and across temporal scales to implement well-planned, timely and targeted responses. This requires use of technology to address 'last mile' connectivity, data collection,

risk modelling, testing of forecasts and triggers, feedback loops and disbursement channels.

4. India is Leading the Way in Responding to Shocks through Social Protection

India is amongst the pioneers in the field of SRSP. Below are some of the ways that exemplify how the country was able to leverage social assistance mechanisms as part of risk reduction and emergency response in recent crises.

1. Scaling up the social protection response

In response to the COVID-19 pandemic containment measures, the government of India placed social protection at the heart of its response. First, it ensured minimal disruption to existing provisions in the system whilst keeping people safe, for example when accessing the Public Distribution System (PDS) food rations. Second, the Union Finance Minister announced several welfare measures under the 2020 Pradhan Mantri Garib Kalyan Yojana (PMGKY) **piggybacking** on existing social assistance programmes, and **vertically and horizontally expanding** provisions and introducing temporary **new programmes**, as follows:

- Entitlements were doubled for more than 800 million ration card holders for the period April to November 2020.

- PDS eligibility norms were relaxed to include non-ration cardholders such as migrant workers and for some families above the poverty line.

- The Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) expanded by 22 per cent for new job cards, and with additional number of days, which was a lifeline for migrant workers originating from poor districts.

- Rations and direct cash transfers were provided using the updated PDS registry under the One Nation One Ration Card (ONORC) scheme; The ONORC allowed acceleration of inter-state portability of ration cards, critical for migrant workers.

- Food rations were distributed to migrant workers under a specific initiative of the Atmanirbhar Bharat Abhiyaan or Self-Reliant India Campaign.

Under the federal governance system, States are autonomous in the design and financing of State-specific social assistance schemes. They also contribute to a share of national schemes and participate in their implementation and supervision. In disaster response, and depending on circumstances, States would be able to access both the national disaster relief fund and the state disaster relief fund. During COVID-19, many States initiated their own social assistance response. For example,

- Bihar piggybacked on the PDS to provide a one-off transfer of INR 1,000 to ration-card holders.

- Uttar Pradesh and Odisha piggybacked on the extensive network of fair price shops to distribute food grains (in lieu of in-school cooked meals) to beneficiaries of the PDS scheme.

- Delhi and Kerala used the fair price shops to distribute 'essential item kits'. Leveraging existing delivery systems helped save crucial time and reduce errors in distribution.

- Several states announced their own relief packages, which supplemented this quantity of ration and/or expanded the basket of items under PMGKY.

2. Leadership and coordination

The National Disaster Management Authority (NDMA) took a central role in the response to the COVID-19 pandemic and through **political leadership and coordinated inter-ministerial and union-state action**, ensured emergency support throughout the implementation of the containment measures (lockdowns). This was mirrored at State and District levels with coordinated action between social welfare departments and the district administration and revenue departments.

This was supported by a solid **normative space**: the Disaster Management Act (2005) facilitates the ability of the State to access the architecture of poverty reduction social

assistance programmes to respond to shocks. State level policies include plans for disaster preparedness/business continuity across government services. The Act further sets out financial mechanisms for managing disaster response - National and State Disaster Response Funds (N/SDRF). Twenty per cent of the SDRF is flexible for responding to state specific emergencies. For example, in the State of Kerala, the State Disaster Management Authority in response to the 2018 floods, used the PDS registry to provide emergency cash support to affected families, complementing the Union level support to increase the number of days under MGNREGS. Through this entry point, further support was then provided to households whose house was damaged and destroyed.

3. Digitization

India also leveraged and upscaled technological advances that existed in national level social assistance programmes to deliver at speed and at scale in response to COVID-19. The presence of Direct Benefit Transfers (DBT) was a major facilitator of support. Here are some of the ways in which the digital sphere supported:

- The National Electronic Fund Management System is a unified payment system, that enables payment through the national ID Aadhar number into the accounts of social assistance recipients using biometric identification (Aadhaar Enabled Payment System), including for unskilled workers under MGNREGS. This was quickly mobilized during the response.

- DBT thought the years has helped in efficient processing of the transfers and weeding out ghost beneficiaries. Financial institutions are itself offering the validation service to avoid transaction failure, helping social assistance and disaster agencies to ensure that support goes to the right individuals (Reserve Bank of India, 2019).

- The Mobile Monitoring System embedded in the MNREGS software allows real time updates, and visibility of geo-tagged data all the way down to Gram Panchayat level, facilitating decision making in times of crisis.

4. Financial inclusion

India has a dedicated financial inclusion strategy that massively accelerated access to financial services for every village in India (one target was to guarantee that every adult has access to a financial service provider through a mobile device by March 2024). With this, comes a number of financial services available to the poor in case of shock, such as insurance and pensions. In recent disasters, this has helped reach large numbers rapidly when cash support was provided.

The combination of these factors has enabled the Union and State governments to provide comprehensive response to the needs of populations affected by shocks. There are many lessons learnt from recent events that can help strengthen the system further.

5. Considerations Towards a Shock Responsive System

As India is consolidating its DRM system to fully incorporate the four dimensions of a SRSP, it may consider the following learnings:

1. Disaster response can provide lifesaving and recovery assistance at scale, by placing social protection centre stage

In **placing social protection at centre stage** - to support children, those unable to work and workers involved in the informal economy - disaster response can provide lifesaving and recovery assistance at scale.

In this respect, P.K. Mishra, Principal Secretary to the Prime Minister of India states: "The pandemic as it spread and played out not just in India but across the countries has clearly shown that social protection would always be an important strand of our intervention. Even the most developed nations needed to extend social protection to their people, as the people lost their jobs and income. We have a functional social protection system in the country […].

"In addition, all the State Governments took several steps to help people with the provisions for quarantines, cooked food, and

cash assistance. Both the important initiatives, Pradhan Mantri Garib Kalyan Package and Atma Nirbhar Bharat (Self-reliant India) have included strong elements of social protection. Despite these efforts, this is an area which can always be improved further with the support of civil society. With all the enabling mechanisms available through the digital infrastructure, we can **improve our social protection, ensure a more efficient transfer of benefits, particularly for weaker social groups, women and informal workers**" (Mishra, 2020).

2. Maximum coverage is essential in emergency preparedness and relief to leave no one behind

As in many places, there is acceptance that, due to the limitations of financing of social assistance, making exclusion errors was a reasonable trade-off. In emergency preparedness and relief, however, maximum coverage is essential. For example, during COVID-19, migrant workers and a number of vulnerable groups struggled to access comprehensive forms of assistance in the early days of the crisis.

Although this was later addressed, there is scope for improvement:

- Firstly, many States have put in place a plethora of social assistance programmes without shock responsive features, that are too complex to administer and to navigate for the user – potentially limiting their impact, especially in times of disaster. **Simplifying State-level social assistance** will help deliver emergency support to those who need it most.

- Secondly, revising the current formula for deciding eligibility, increasing the number of days and wages under MNREGS and ensuring that **the demand for labour programmes is met equitably across all States**, would support further inclusion of vulnerable households and become crucial in times of disasters. In addition, scrutiny in the roll out of a **single registry**, of the Aadhaar number especially and, facilitated enrollment into **categorical schemes** will be needed to limit exclusion errors and therefore be reliable mechanisms for response in a disaster. Moreover, it would

be useful to develop **geo-tagging** across the country and to tie the information to social protection and disaster management MIS systems simultaneously, whilst engaging disaster management authorities in conversations about targeting, universal coverage for disaster social transfers and forecast-based top ups. (Dreze J. et al, 2016 and Muralidharan K, et al. 2021) (Guleria, Paithankar, Prakash, & Mohan, 2022).

- Finally, it is also the case that when setting up new automated systems (registry, payment mechanisms, on-demand transfers, etc.), there can be glitches leading to exclusion errors. Ultimately, automation is an important factor in delivering assistance in a disaster. There is scope for strengthening the roll out of automation by **promoting a good understanding of rights and procedures to ensure that these systems can be reliable sources of inclusive support in a disaster response**.

Recent advancements include improving operational efficiencies through the 'JAM trinity' (Jhan Dhan universal bank accounts, Aadhaar biometric identity and Mobile phones). In search of a more efficient system, India's policy on social assistance has been heading towards universal basic income (UBI) in the past few years in a planned manner. It started with the establishment of the 'JAM trinity' for providing the technological base for performing cash transfers directly to the accounts of individuals and families. Centralized cash payments to beneficiaries necessitates identification, widespread reach of banking services and a medium for performing digital transactions. The Aadhaar biometric identification system has covered 99 per cent of the population aged 18 and above. The Jan Dhan scheme has enabled 46 per cent of households to access bank accounts, and mobile phone coverage has been extended to 87 per cent of the population (Coady and Prady, 2018 and INFORM Report, 2020).

Several cash transfer experiments and programmes were launched in the last two decades. Janani Suraksha Yojana (JSY), PM-KISAN[viii] and PMGKY are the prominent cash

transfer initiatives in India. JSY, one of the world's largest conditional cash transfer (CCT) programmes for health, was launched in 2005. Evaluations of JSY programmes reveal that CCTs are a good vehicle for enhancing access to health services in the Indian context.

In this context, recommendations made in the Economic Survey Report 2016-17 (Ministry of Finance, 2017) to switch the social assistance landscape over to UBI have gained significance in the policy arena in India. However, this needs to be approached with caution. Results from Bharadwaj et.al (2021) reveal that cash transfer instruments are more expensive than other forms of social assistance. Among the sample countries considered in the study, the benefit-cost ratio is the lowest for social pension and cash transfer programmes and the highest for public works, food and in-kind, and school feeding programmes (a benefit-cost ratio greater than one indicates that a project is efficient; benefits exceed costs). While the benefit-cost ratio of India's MGNREGS programme is 0.32, the value for Poland's universal cash transfer (UCT) and Argentina's CCT are much lower at 0.03 and 0.06 respectively.

3. Community level action is critical for dealing with small scale disasters

The Centre for Climate Change Research estimates that there is a small scale disaster every day in India. The country's success in dealing with these events, just like for COVID-19, is critically linked to the network of community programmes, and community workers and volunteers. The 2022 floods in Assam showed the fundamental role that the social service workforce, which stands at the heart of the delivery of social assistance, played in responding to the needs of vulnerable families.

However, these **community-level initiatives need to be supported and reinforced through efforts by Central and State governments**. Their potential will be fully realised, and with it a ground level articulation of disaster response and social assistance, through adequate capacities and resources for risk management at local level. (Mishra, 2020).

4. Coordination between disaster management and social assistance departments is key

In a recent review of shock responsive social assistance in India, UNICEF concluded that there is significant scope in building stronger dialogue across the two departments of **disaster management and social assistance**, both at State and Union government levels, along the policy design and implementation cycle. This will help embed response mechanisms in longer term systems strengthening.

A national social protection policy could ensure alignment and articulation across the social protection / disaster management sphere, possibly stipulating the methodology and typology of relief mechanisms through social protection, thereby allowing disaster relief funds to be used through social assistance mechanisms.

5. There is a need to strengthen decentralized social assistance and disaster management

India shows that there are many micro-contexts that need to be considered, and each state government has made varying progress. Disasters are occurring at/in unanticipated times and locations. This points to the need to **strengthen agility in both disaster management and social protection** decentralized policies and systems.

States are not at the same level of preparation and understanding. Weaknesses in State level capacity may present serious issues in terms of system resilience and if used to respond to a disaster. This means that a higher degree of support may be required for less-resources States, as these are also the ones with more vulnerable people. State-by-State bespoke strengthening of social protection along the delivery chain and of disaster management systems, may be a priority.

6. Digital payment platforms can deliver multi-purpose transfers in a transparent way

Although much of the social protection system in India is in-kind, there are more and more

initiatives to provide **cash-based support using modern digital payment platforms**, delivering multi-purpose transfers in a transparent way directly to affected individuals. A recent report for the High-Level Committee on Deepening Digital Payments shows that efforts need to be continued to ensure full functionality: the use of artificial intelligence (AI), biometrics, Unified Payments Interface (UPI) systems still lead to many errors and exclusion risks. For example, the Aadhar-enabled payment system is being targeted towards the rural masses, and because of faded fingers there are higher chances of biometric authentication failure (which stands at 18%-23% of total transactions).

These features, if strengthened, can support a strong and fully dependable SRSP system embedded into the DRM framework.

6. Conclusion

India shows the importance of a **strong and symbiotic disaster management and social protection architecture**.

To strengthen this relationship, an immediate priority is to **institutionalize the coordination between disaster management authorities and social welfare services** in India. This is important not only during response operations but throughout the disaster management cycle, and demands coordination across various levels and a joint vision of a resilient India. This integration should take place at Gram Panchayat, District, State and Union level and should form part of disaster management and social welfare plans and policies.

Furthermore, DRM can be further **decentralized** to the community level across at-risk locations with a package of preparedness, early warning, response and recovery activities that are institutionalized and feed upwards into Gram Panchayat, District and State DRM. This will specifically help better incorporate **multi-dimensional vulnerability**. To this end, to complement the existing provisions to assess people's poverty, it would be important to reinforce the identification

of vulnerable households with further components of vulnerability: geo-hazard, social, economic and to consolidate this information in a **single registry**. This registry will gain in being **interoperable** across social services and disaster authorities, within the parameters of data privacy laws.

In addition, SRSP should not concern itself with only means-tested schemes. In India, it will be important in the future to place a stronger focus on persons with pre-existing vulnerabilities related to age, disability and gender. As previous disasters have shown, these population groups have specific needs during disasters that can be met with additional and specific support. Categorical schemes are an ideal channel for this support, and they can be topped up to cover these additional needs, building a fully **inclusive SRSP system and inclusive disaster management mechanisms**.

The needs of persons affected by disasters can be supported through in-kind and cash. Cash covers multipurpose needs, is easier to deliver, and is more empowering. It is also best complemented by social care services that find particular relevance in times of disaster. These play an amplifier effect on the material support that is provided. **Rendering social services "fit-for-purpose"** for disaster preparedness and response will go a long way in responding to the needs of vulnerable people in future disasters in India.

In sum, **investments in disaster management systems that incorporate social assistance programmes, and in social welfare policies that are designed to be agile and can flex to respond to disasters and support recovery**, will contribute to building resilience of people and communities. On that basis, India is in a privileged position to strategically position itself as a global leader by leveraging and influencing the G20 and other similar events to be the provider of (i) Good practice (ii) South-South technical assistance and knowledge exchange on SRSP and DRR, and (iii) Funding lower income countries to strengthen SRSP systems, and especially digitization.

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AGENDA

09:30 to 10:00	Registration

10:00 to 11:00	**Inaugural Session** *Moderator:* Mr. Tom White, *Chief DRR, UNICEF India* ■ **Welcome Remarks:** Prof. Chetan Ghate, *Director, IEG* ■ **Opening Remarks:** Ms. Hyun Hee, *Chief Social Policy, UNICEF* ■ **Context Setting:** Reflections on CDRM and Social Protection: Ritu Bharadwaj, *Team Leader, IIED* ■ **Special Address 1:** Mr. Shombi.sharp, *UN Resident Coordinator* ■ **Special Address 2:** Mr. Krishna Vatsa, *IAS, Member NDMA* ■ **Keynote Address:** Mr. Faiz Ahmed Kidwai, *IAS, Principal Secretary, Dept. of Food, Civil Supplies & Consumer Protection, Government of Madhya Pradesh*

11:00 to 11:15	Tea/Coffee Break

11:15 to 13:00	**Technical Session 1: Policy and system: How to scale up the contribution of social protection towards C&DRM and how can we finance anticipatory risk responsive C&DRM** *Moderator:* Dr. Tom Mitchell, *Executive Director, International institute for Environment and Development* **Panellists:** ■ Mr. Sudarshan Suchi, *CEO, Save the Children* ■ Ms. Daljeet Kaur, *Advisor Climate and Environment, FCDO* ■ Mr. Animesh Prakash, *Head, Disaster Management Unit, CARE India* ■ Ms. Noriko Sakurai, *JICA* ■ Mr. Kanupriya Gupta, *Senior Economist, ADB, Manila* ■ Ms. Meekha Hannah Paul, *Project Manager (ERADA), GIZ* ■ Ms. Sangeeta Agarwal, *Senior Sector Specialist, Natural Resource Management, KfW Development Bank*

13:00 to 14:00	Lunch

14:00 to 15:30	**Technical Session 2: Delivery mechanism: How to deliver anticipatory risk-responsive C&DRM though social protection?** *Moderator:* Shivani Rana, *ECHO* **Panellists:** ■ Ms. B. Rajeshwari, *IAS, Commissioner MGNREGA, Jharkhand* ■ Mr. Vikrant Mahajan, *CEO, SPHERE India* ■ Ms. Poonam Shroff & Sahil Hebbar - presentation on extreme heat microinsurance to protect women workers. ■ Representatives of Two Networks of local NGOs (SPSS), *RIGHTS* ■ Mr. Anjan Bagh, *Thematic Lead - Humanitarian Aid & DRR, CARITAS* ■ Ms. Veena Bandyopadhyay, *UNICEF*

15:30 to 15:50	Tea/Coffee Break

15:50 to 16:30	**Open House:** Moderated by Ms. Veena Bandyopadhyay, *UNICEF*

16:30 to 17:15	**Sum-up and Next Steps:** Moderated by Tom White, *Chief DRR, UNICEF* ■ Mr. Rajrendra Ratnoo, *IAS, ED, NIDM* ■ Mr. Kamal Kishore, *Member Secretary, NDMA* ■ Ms. Urvashi Prasad, *Director, Office of Vice Chairman, NITI AAYOG* ■ Ministry for Rural Development ■ Research Institutions – IEG and others **Vote of Thanks**