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Social Protection Spotlight

April 2025

A fighting chance: Closing social protection gaps in the SIDS as climate justice in action

Key points

- **Small Island Developing States (SIDS) are acutely vulnerable to the climate crisis, reeling from more frequent and intense extreme weather events and rising sea levels that threaten to destroy livelihoods and erase some SIDS from the map**. Despite contributing minimally to global emissions, they disproportionately bear the climate crisis' impacts, yet their ability to cope and adapt is often hampered by inadequate access to financing, high levels of poverty, inequality, human development and decent work deficits, among others.
- **Substantial and persistent social protection gaps continue to hold SIDS back and limit their resilience**. Just 43.5 per cent of SIDS' population have access to at least one social protection benefit, leaving more than half uncovered and lagging behind the current global average of 52.4 per cent. Significant gaps persist in key areas such as child benefits and unemployment protection.
- **Underinvestment in social protection largely accounts for these protection gaps.** SIDS allocate on average 7.1 per cent of GDP to social protection and health – far below the global average of 19.3 per cent. Achieving universal social protection in the SIDS will require additional $35.8 billion annually (3.7 per cent of SIDS' GDP). This constitutes a large but not unsurmountable financing gap. Filling this gap demands both national policy action by SIDS to expand domestic fiscal space and increased international financial support, including through climate finance.
- **Social protection can support climate adaptation and enhance SIDS' resilience, if social protection systems are strengthened.** This will enhance people's ability to cope and adapt to shocks including in the case of irreversible climate-related impacts (loss and damage). Measures like forecast-based income support can offer pre-emptive protection, and the greening of pension funds and reforming fossil fuel subsidies can all help with global mitigation efforts. Payments for ecosystem services tied to social protection entitlements can strengthen SIDS' ecosystems while providing income security.
- **In a difficult global fiscal context, SIDS and the international community must still find ways to fill social protection financing gaps**. Some SIDS can do more to expand their fiscal space through progressive income and wealth taxes and social insurance contributions, enabling coverage extension and enhanced adequacy. However, international support remains critical for filling financing gaps, including for loss and damage. The gradual waning and reduction of international financial solidarity further imperils SIDS and misses the chance to ensure their social protection systems are strong enough to withstand climate challenges.
- **SIDS are not impotent to build or further enhance their social protection systems.** While greater financing is pivotal, it is important SIDS strengthen their institutional and administrative capacities to deliver social protection. This requires systems underpinned by strong legal frameworks, informed by international social security standards.

Introduction[1]

Small Island Developing States (SIDS)[2] are home to 67.4 million people[3] and are hunkered down on the frontline of the climate crisis (OHCHR 2025). Yet their populations are among the least culpable for the human activity driving "global heating' (Guterres 2025). Moreover, SIDS can do little to stop this heating unless the big emitters take the action truly required to mitigate[4] the climate crisis and pursue new forms of sustainable and equitable growth which should quickly become the norm both for human and planetary wellbeing (De Schutter 2024a; 2024c).

However, SIDS will be better placed to contend with the impact of the climate crisis if they can strengthen their social protection systems, which currently leave their populations exposed to escalating climate risks which interact with everyday lifecycle risks. Social protection is a powerful policy tool they can wield to enable climate change adaptation[5] as it tackles the root causes of vulnerability by preventing poverty and social exclusion and reducing inequality. It enhances people's capacity to cope with climate-related shocks ex ante by providing an income floor and access to healthcare. It also contributes to raising adaptive capacities, including those of future generations through its positive impacts on human development, productive investment, and livelihood diversification (ILO 2024g). Crucially, leveraging social protection systems offers an effective, inclusive and sustainable approach to addressing losses and damages to income, livelihoods, health and wellbeing.

While the current climate projections – that is, rising global emissions and temperatures (WMO 2025; 2024) – pose a grim outlook for some SIDS, this brief asserts there is considerable scope for SIDS to take more decisive action to strengthen their social protection systems (for example, either by better reprioritising fiscal resources or exploiting untapped fiscal space and building up institutional and operational capacities). And an inconvenient truth is that even in a very challenging global fiscal environment, SIDS need a greater and fairer share of what official development assistance remains, Loss and Damage funding and other climate finance. International financial assistance would constitute an act of climate justice and give SIDS a fighting chance of coping with the climate crisis and maintaining a semblance of a decent quality of life.

Common yet unique and perilous challenges which demand rapid action

SIDS face unique climate challenges due to their remote geography, dense populations, reliance on external markets and remittances (Panwar et al. 2024; OHCHR 2025), as well as stymied development engendered by colonialism and its ongoing legacy (Oxfam 2025). Despite some being classified as high or upper-middle income, a majority face a high level of vulnerability. Poverty prevalence is significantly higher in SIDS (72 per cent) than in non-SIDS (42 per cent) at the same income level (Panwar et al. 2024), yet for many their income-level classification limits access to international development finance.

SIDS' high vulnerability to climate breakdown intensifies their challenges, bringing frequent extreme weather, loss of life, damaged infrastructure, and disastrous socioeconomic dislocation. Many risk becoming uninsurable, deterring investment and harming competitiveness (Mottley 2024). Without private corporate disaster insurance, foreign investors face the threat of climate-driven losses that cannot be recouped.

Climate breakdown also threatens SIDS' biodiversity, cultural identity and harms vital tourism and fisheries sectors whilst also weakening the protective role that natural ecosystem infrastructure provides (for instance, protection against storm surges). Diminished biodiversity

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1 This brief builds on the focus of the ILO's recent World Social Protection Report 2024-26, that examines the role of universal social protection in supporting climate action and a just transition (see ILO 2024g), and how social protection can accelerate social development (ILO 2025).

2 The SIDS are constituted by thirty-nine countries and include: Antigua and Barbuda, Bahamas, Barbados, Belize, Cabo Verde, Comoros, Cook Islands, Cuba, Dominica, Dominican Republic, Fiji, Grenada, Guinea-Bissau, Guyana, Haiti, Jamaica, Kiribati, Maldives, Marshall Islands, Mauritius, Micronesia (Federated States of), Nauru, Niue, Palau, Papua New Guinea, Samoa, São Tomé and Príncipe, Seychelles, Singapore, Solomon Islands, Saint. Kitts and Nevis, Saint Lucia, Saint Vincent and the Grenadines, Suriname, Timor-Leste, Tonga, Trinidad and Tobago, Tuvalu and Vanuatu. SIDS also include 18 territories that are Associate Members of the United Nations Regional Commissions https://www.un.org/ohrlls/content/list-sids.

3 Based on UNWPP 2024 revision, for 39 SIDS countries. See https://population.un.org/wpp/.

4 Climate change mitigation refers to actions that reduce the rate of climate change (for example, keeping fossil fuels in the ground) or enhancing and protecting the sinks of greenhouse gases that reduce their presence in the atmosphere (for example, forests, soils and oceans).

5 Climate change adaptation refers to the process of adjustment to actual or expected climate change and its effects in order to moderate harm or exploit beneficial opportunities.

also does irreparable harm to their cultural identity and value which is intimately entwined with identification with their unique ecosystems (OHCHR 2025).

Simultaneously, slow-onset events like rising seas are gradually rendering entire societies untenable (OHCHR 2025; Lenton et al. 2023). For instance, in atoll nations this risk is real now. Tuvalu is so concerned about being wiped out by rising seas – euphemistically called "permanent inundation' – it has digitalised the entire nation to preserve a digital record of its existence for the identity of its future diaspora population wherever they will be dispersed whence Tuvalu disappears (BBC 2024; World Bank 2021). And in 2014, Kiribati acquired land in Fiji, representing the ignominious first instance of a country purchasing land abroad explicitly for the resettlement of its population due to climate change (Lenton et al. 2023).

Given the environmental damage experienced, and rising sea levels poised to erase entire ways of life and cause whole-population displacement, it is little wonder that SIDS are on the offensive. Hence, the Pacific SIDS' 2024 proposal[6] that a new international crime of "ecocide" – already recognised as a crime by Belgium – be adopted by the International Criminal Court as the 5th international crime equivalent to genocidal or war crimes (The Guardian 2024a). Moreover, SIDS – spearheaded by the Alliance of Small Islands States[7] – have long advocated for more ambitious climate action, supported by adequate international climate finance, including for Loss and Damage. The recent "Bridgetown Initiative"[8] calls for reform of international financial architecture to ensure adequate financing exists, and that mechanisms like a global solidarity levy for people (levied on fossil fuels, windfall profits for example) be explored, to support adaptation in the SIDS and elsewhere (Mottley 2024).

Social protection can enable mitigation and adaptation and should be firmly anchored in SIDS' Loss and Damage strategies

This section outlines some of the different ways social protection can help SIDS experience a just transition by supporting and enabling equitable climate change mitigation and adaptation efforts everywhere. Crucially, it also asserts that social protection systems are an essential element for addressing loss and damage in the SIDS.

Supporting mitigation

Mitigation to support the SIDS requires action at the global and national level, and social protection can be an important enabler to ensure mitigation is effective and fair.

First, **the greening of pension funds** holds promise for driving global decarbonisation, given enormous tranches of capital – USD53 trillion – sit in OECD funds alone (UNCTAD 2023). Prudently divesting these funds from fossil fuels would help mitigation (ILO 2024f; UNCTAD 2023). Some SIDS also manage not insignificant pension funds, especially in the Caribbean, where they represent as much as a third of GDP in Jamaica for example.[9] More thought can be devoted to how these funds can be strategically reallocated to lessen emissions but also unleash more strategic green investment in SIDS (ILO 2024g, see section 4.3.9).

Social protection can also help garner **public acceptance of mitigation and environmental policies by providing compensation** for any displacement of workers or (temporary) price increases caused. For example, seasonal unemployment benefits (Brazil) or early retirement pensions (China) can support fishers affected by fishing bans implemented to protect biodiversity and sustainably manage fish populations (ILO 2024f). (ILO 2024f; Monbiot 2017). In addition, many SIDS are committed to the energy transition (UNDP 2025), which may result in some workers losing their jobs or needing to re-skill. A combination of unemployment support and active labour market and skills policies can facilitate this process (Bischler et al. 2024) and secure greater public acceptance of just transition policies.

The energy transition will also require **progressive and careful phasing out of (often regressive) fossil fuel subsidies globally**. Several SIDS spend significant percentages of their GDPs on explicit fossil fuel subsidies, including Suriname (5 per cent), Maldives (3 per cent) and

6 https://asp.icc-cpi.int/sites/default/files/asp_docs/ICC-ASP-23-26-ENG.pdf

7 See AOSIS.

8 See https://www.bridgetown-initiative.org/.

9 https://www.theglobaleconomy.com/Jamaica/pension_funds_assets/

the Bahamas (2.3 per cent).[10] Given the negligible contribution of SIDS to global emissions, the primary impetus for a transition to a renewable energy mix goes beyond carbon emission reductions: lower dependence on expensive fossil fuel imports, more resilient energy systems and the promise of cleaner and more cost-effective sources of energy (International Renewable Energy Agency 2024). The phasing out of fossil fuel subsidies can help incentivise investments in renewable energy, while freeing up fiscal space which can be used to expand social protection cash benefits to compensate people for price increases and financial hardship that may result from the subsidy removal as well as improve air quality and reduce adverse health impacts. In turn, this enhances the public acceptance of transition policies and strengthens the social contract.

Investment in nature-based solutions present another opportunity to support environmental and mitigation goals, while simultaneously providing social protection (income security) and creating decent jobs (ILO 2024a). Payment for ecosystem services[11] can be designed to achieve social protection goals, including the reduction of poverty and vulnerability. Public employment programmes can help restore and protect ecosystems, while providing income security for people unable to earn sufficient income. For example, Pakistan's "Ten Billion Tree Tsunami Programme'[12] exemplifies public works that seeks to enhance carbon sinks through afforestation, while creating temporary jobs, and providing modest income security. Similar initiatives, like mangrove planting, could benefit SIDS. Fiji's Jobs for Nature initiative is already embracing this approach, creating over 10,000 temporary jobs for people who lost their incomes during the COVID-19 pandemic (World Bank 2022). These programmes not only support mitigation, especially if they are at scale, by expanding carbon sinks but also foster "rewilding', biodiversity renewal, and cultural identity preservation (Monbiot 2017). However, public works programmes focused on nature-based solutions must ensure decent work. Too many such programmes suffer from poor conditions, low pay, lack of skills development, and missing social protection entitlements (Razavi, Orton, Behrendt, et al. 2024). As they are providing a major public good, why shouldn't such workers have their work better valorised and be considered as key public servants too and accrue social protection entitlements (for example, unemployment, health insurance or pension rights) just as other public servants and as all worker should too.

The greening of social protection administrative operations is an option in all SIDS, and social protection institutional operations can all do their bit to be greened further (ISSA 2023b). For instance, moves towards paperless administration has happened in some Caribbean SIDS, and institutions running health and social care schemes can use their purchasing power in procurement to support the greening of those services (ILO 2024c). This can be an additional motivation for further digitalisation of administration systems and enhance efficiency gains and service delivery.

Supporting adaptation

Strengthening social protection in SIDS can enhance climate adaptation by **reducing vulnerability, while raising adaptive capacities and strengthening resilience**. Regular predictable benefits, such as child benefits, old-age pensions, disability benefits or social assistance can act as an income floor to maintain at least a basic standard of living during extreme weather events. Social health protection will help people cope with heat stress and the spread of new and existing diseases engendered by the climate crisis and biodiversity loss, without falling into poverty due to rising health costs. A healthier population is also way better placed to cope with challenges like higher temperatures and the associated cardiovascular risks (ILO 2024g; 2024b).

Social protection is also crucial to **support the adaptation and diversification of livelihoods** in the SIDS by allowing people to invest in their human capabilities, enhance their assets, productivity and savings. For example, Brazil's *Bolsa Família* was found to increase the likelihood of low-income farming households adopting irrigation practices (Lemos et al. 2016). SIDS could further enhance the impact of social protection on adaptive capacities by linking income

[10] IMF Fossil Fuel Subsidy Database (2024). See Fossil Fuel Subsidies.

[11] Payments for ecosystem services refers to a wide range of potential initiatives through which financial incentives are availed to discourage individuals or other actors to not cause environmental harm. This could be through the provision of remunerated work or tied to social protection benefits —as exemplified by the *Bolsa Verde* programme in the Brazilian Amazon, paid conditional on rural population's non-participation in environmentally harmful activities such as illegal logging (Schwarzer, van Panhuys, and Diekmann 2016)— as well as other mechanisms too.

[12] See Ten Billion Trees Tsunami Programme – Phase-I Up-scaling of Green Pakistan Programme.

support measures to other complementary services such as agricultural extension services, in-kind transfers (for example, drought-resistant seeds and tools) or education and training for sustainable fishing or agriculture.

Adaptation also means social protection systems themselves must be **more resilient and responsive to shocks**. The COVID-19 pandemic and frequent climate shocks have underscored the importance of social protection in safeguarding income, health, and jobs and maintaining social cohesion and human development gains. SIDS need little reminding of this, and action is evolving in ways that correspond to increased responsiveness to shocks. It is encouraging to note that the pandemic has spurred Belize,[13] Jamaica,[14] and Saint Vincent and the Grenadines[15] to explore the adoption of an unemployment insurance scheme. Such policy action represents important systems-strengthening whereby more people are protected by more comprehensive coverage; and such instruments can be expanded during shocks as well as protecting against everyday life shocks. Similarly, in the Pacific, a "steady and gradual' approach seems to be making headway in improving coverage as per parametric reforms to the old-age pension in Tonga enabling higher coverage of older persons and greater pension adequacy (P4SP 2025).

Additional approaches to enhance the resilience and responsiveness of social protection systems could include:

- **Forecast-based triggers:** the United Kingdom and New Zealand[16] provide cold-weather payments when extreme cold is forecast by metrological authorities (Etoka, Sengupta, and Costella 2020). SIDS could apply this logic for heatwaves, droughts, or floods, as Kenya does for drought-prone areas through its social assistance system (see box 2.7 ILO 2024f).
- **Weather-related wage compensation**: Algeria compensates workers for lost wages due to extreme heat by providing an adapted unemployment protection scheme to workers in certain exposed sectors.[17] This also has the advantage that it prevents sickness or work injury related to heat stress, which means these sickness or work injury benefits do not need to be engaged. These unemployment protection and OSH protection functions are an approach that SIDS could adopt for unsafe work conditions during inclement weather or high temperatures.
- **Adjustment of contributory schemes during crises**: Adaptations in response to extreme weather events could include temporarily delaying, subsidising or reducing contributions to ensure continued social security coverage and financial breathing space for employers and employees (ILO 2020; Orton 2012).
- **Financial preparedness**: tax revenue or small amounts of social security contributions can be used as a solidarity mechanism to build up contingency funds for shocks. For instance, in Barbados, 0.1 per cent of pension social security contributions is earmarked to go to a catastrophe fund, which provides financial aid to low-income earners whose houses are damaged or destroyed by a catastrophe.[18]

Better linking and aligning social protection systems with parametric (or index-based) insurance may constitute another relevant adaptation strategy for SIDS. For instance, where parametric insurance is designed following the principle of social solidarity between workers, employers and the government, are heavily supported with public finances and ensure that affordability does not constitute a barrier to access, they become fundamental in ensuring income security particularly of smallholder farmers or fishers (Sato and Mohamed 2022). At the same time, parametric principles may also hold growing importance for the design of social protection schemes that compensate lost wages or income in the case of extreme events and their addition as short-term benefits may make social security packages more attractive for certain types of workers (ISSA 2023a). Finally, SIDS may opt to channel payouts from parametric sovereign insurance provided through regional risk pools such as the Caribbean Catastrophe Risk Insurance Facility (CCRIF SPC) or Pacific Catastrophe Risk Insurance Company (PCRIC) through

[13] See ILO (2023).

[14] See Government of Jamaica (2024).

[15] See IMF (2024).

[16] See Winter Energy Payment.

[17] See section on "Weather-related unemployment benefit (social insurance)' (page 19) of https://www.issa.int/sites/default/files/documents/2024-07/Algeria_1.pdf.

[18] See https://www.issa.int/node/195543?country=803.

their national social protection systems in response to extreme events (WFP 2023) (see following section).

Addressing loss and damage at scale

In its essence, social protection is about addressing loss of income and supporting people through income replacement to maintain at least a minimum standard of living when affected by different shocks and vulnerabilities across their lives. Increasingly, many countries – including SIDS – leverage their social protection systems to provide additional support to people affected by shocks caused by irreversible climate-related impacts. For example:

- **Dominica** provided additional benefits to existing social assistance beneficiaries as well as emergency income support for people who lost their incomes and/or whose houses were damaged or destroyed during hurricane Maria in 2017. Special increments were available for families with children (Beazley 2018).
- **Fiji** temporarily topped up existing non-contributory benefits for older people, poorer households and vulnerable children when cyclone Winston hit in 2016 (Mansur, Doyle, and Ivaschenko 2017).
- **Grenada** provided exceptional unemployment assistance to registered national insurance members in the aftermath of 2004's hurricane Ivan (Mohan and Strobl 2021; World Bank 2005).[19]

These experiences show that SIDS have started to recognise the potential advantages of addressing loss and damage through their existing social protection systems, as opposed to counting on unintegrated disaster or humanitarian responses. The advantages of this approach include (ILO 2024e):

- **An effective way to directly provide compensation in cash or in kind** to affected people, including vulnerable populations, workers and businesses (e.g., through wage subsidies/furlough schemes).
- **Using existing administrative and delivery systems** can increase efficiency and timeliness (as opposed to setting up parallel systems).
- **Helps build nationally owned systems and strengthen the social contract**, allowing governments to fulfil their obligations towards their citizens.
- **Embedding emergency scale up provision into schemes and their legal frameworks** can allow for more predictable and even rights-based loss and damage response.

Therefore, loss and damage funding arrangements, including the newly established Fund for Responding to Loss and Damage,[20] should prioritise long-term comprehensive systemic solutions, such as social protection, where possible, over a short-term project-by-project approach, which has been the prevailing model of climate finance.[21] SIDS should seek to assign a clear role to their national social protection systems in responding to loss and damage and invest in their systems accordingly so they are prepared to fulfil this role. This may include the development of coordination mechanisms, pre-defined eligibility criteria and benefit values/durations and pre-arranged financing strategies (ILO 2024g).

This must also include filling social protection financing gaps and investment in operational capacities. Social protection systems with high coverage and robust delivery mechanisms have greater capacity to quickly respond to loss and damage at scale. In the long run, closing coverage gaps is rational and fiscally prudent as it also sustainably minimises or even amortizes the impact of loss and damage by reducing vulnerability and increasing adaptive capacities ex-ante (see previous section). This also puts countries in a better position to ensure income security and access to health care for people affected by loss and damage linked to slow onset events, including sea-level rise (Aleksandrova 2019).

[19] However, only 58 per cent of funds earmarked for the programme were disbursed, indicating a stronger recovery, not least due to policies focusing on employment-intensive reconstruction (Mohan and Strobl 2021).

[20] https://unfccc.int/loss-and-damage-fund-joint-interim-secretariat

[21] A programmatic approach to financing loss and damage response is one that invests in national systems to deliver solutions over time. This view was also expressed by Pacific SIDS Loss and Damage negotiators in a position paper on the operationalisation of the Loss and Damage Fund. See Final update Pacific Programmatic approach for Loss and Damage Fund.pdf.

Pronounced social protection gaps hamper SIDS' ability to cope and adapt

Coverage

SIDS have expanded social protection coverage, but progress remains insufficient. Figure 1 shows that average coverage by at least one social protection benefit rose from 37.6 per cent to 43.5 per cent during 2015–23, yet still trails the global average of 52.4 per cent (ILO 2024g), leaving 38 million unprotected.[22] Except for work injury, all social protection functions lag behind the global average and have only experienced very modest growth. Child benefits are absent in most Caribbean SIDS, and unemployment coverage declined from 2.1 to 1.5 per cent – although this rate reduction may relate to the distorting effects of temporarily expanded unemployment coverage during the pandemic. These coverage gaps are largely explained by financing gaps (see below). Ultimately, coverage gaps across all social protection functions are unacceptably large, with unaddressed lifecycle risks leading to SIDS populations' higher vulnerability to the impacts of the climate crisis. Low coverage rates also make it more difficult for SIDS to leverage their social protection systems to address the additional risks from the climate crisis and the necessary transition to resilient and sustainable economies.

The aggregate coverage rates depicted in figure 1 mask significant disparities among individual SIDS as illustrated in figure 2. While some high-income SIDS, like Guyana and Singapore, have universal coverage, others lag far behind. Barbados and Trinidad and Tobago cover just over half their populations (56.7 per cent and 57.2 per cent respectively), while the Bahamas (49.1 per cent) and Niue (48.6 per cent) cover just below half of their people. This suggests that some high-income SIDS struggle to convert their seemingly favourable income status into high effective coverage. The challenge of translating overall gains in income into comprehensive coverage is tied to the maldistribution of wealth and issues of unaddressed inequality and informality (Oxfam 2025). Combating such negativities requires tax progressivity and social protection systems with sufficient administrative capacities to deliver effective redistribution.

In low- and lower-middle-income SIDS, coverage remains below 20 per cent. In Comoros, Guinea-Bissau and even in upper-middle-income countries like Tuvalu, coverage is below 5 per cent. This is akin to sub-Saharan African rates which has some of the lowest coverage rates in the world and results in troubling outcomes. Upper-middle-income SIDS exhibit stark contrasts – the Cook Islands has universal coverage, while Tuvalu only covers 4.5 per cent.[23] Tuvalu's very low coverage and lack of comprehensive instruments capable of being repurposed when needed, left it exposed when the pandemic hit, and accounts for why it had to introduce an emergency basic income for all of its population as a catch-all response (Orton, Markov, and Stern-Plaza 2024). Eight upper-middle-income SIDS remain below 50 per cent coverage. This again suggests that a range of challenges hamper the achievement of higher coverage, but also indicates that in countries at broadly comparable income levels, different policy choices can produce very different coverage outcomes. And this means most SIDS have scope to improve their social protection coverage through domestic policies, but this would be assisted greatly with external support.

Ratification of key international social security standards such as the ILO Social Security (Minimum Standards) Convention, 1952 (No. 102), is low, but growing among the SIDS, and currently stands at seven ratifications.[24] Increased ratification would be strategic and help improve coverage and adequacy (ILO 2024d; 2024e). This action would help SIDS in their social protection extension ambitions by putting them on an extension pathway whilst holding themselves accountable and systematically building their social protection systems to be more comprehensive.

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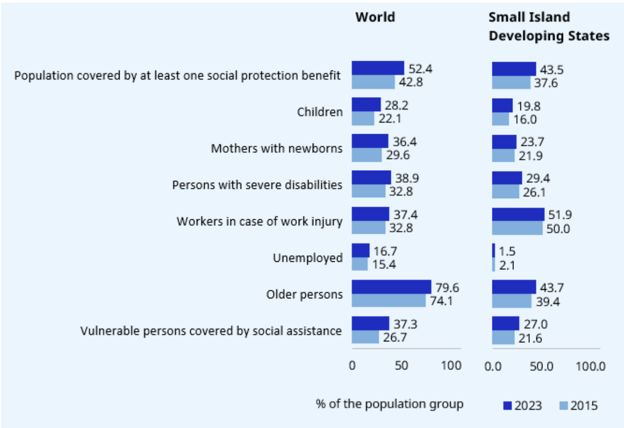
[22] Based on UNWPP 2024 revision, for 39 SIDS countries. See https://population.un.org/wpp/.

[23] Tuvalu's income classification is based on gross national income and a considerable part of Tuvalu's gross national income are remittances from Tuvaluans working and living abroad, thus not all of this income is available fiscally to be invested in social protection unless levies are applied to remittances.

[24] Barbados (1972), Cabo Verde (2020), Comoros (2022), Dominican Republic (2016), São Tomé and Príncipe (2024, in force June 2025), Saint Vincent and the Grenadines (2015), Suriname (2024, in force November 2025).

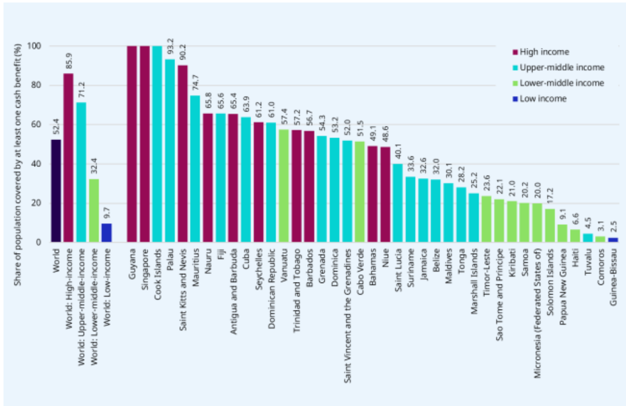
▶ **Figure 1. SDG indicator 1.3.1: Effective social protection coverage, SIDS compared to global estimates, by function, 2024** (percentage)



Note: See Annex 2 for a methodological explanation and Annex 5 for more detailed data in ILO (2024g). Global and regional aggregates are weighted by population group. Estimates are not strictly comparable to the previous World Social Protection Report due to methodological enhancements, extended data availability and country revisions.

Source: ILO modelled estimates, 2024; World Social Protection Database, based on the Social Security Inquiry; ISSA Social Security Programs Throughout the World; ILOSTAT; national sources.

▶ **Figure 2. SDG indicator 1.3.1 on effective social protection coverage by at least one cash benefit in SIDS countries, by income level latest available year** (percentages)



Source: ILO estimates, World Social Protection Database, based on the Social Security Inquiry; ISSA Social Security Programs Throughout the World; ILOSTAT; national sources.

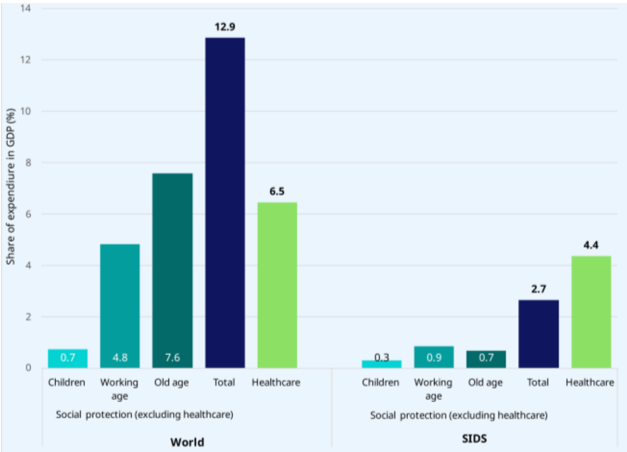
Social protection expenditure

Making progress toward universal social protection relies heavily on securing and maintaining the required investment into national systems. As figure 3 shows, in 2023 or the latest available year, worldwide, countries allocated 19.3 per cent of their GDP on average to social protection (including healthcare).[25] Yet this average global expenditure is only sufficient to cover slightly more than half the global population. Expenditure in the SIDS on social protection and health is considerably less than half of the global average expenditure, equating to 7.1 per cent of GDP. Across different population groups, expenditure remains below the global average. For instance, on average, 0.3 per cent of GDP is spent on child benefits; 0.9 per cent on working-age benefits; 0.7 per cent of GDP on pensions and 4.4 per cent on healthcare. In short, too little is being invested in social protection to ensure reduced vulnerability and increased resilience to the climate crisis for SIDS populations.

Closer examination through figure 4 also shows how expenditure pans out across individual SIDS, and it reveals quite some variance in their GDP expenditure on social protection and healthcare. The figure shows that Kiribati has the largest GDP expenditure (29.9 per cent) and Guinea-Bissau and Papua New Guinea spend the lowest amount of GDP (both 1.3 per cent). And within the different income classifications, there is also considerable difference. For example, in lower-middle income SIDS expenditure ranges from 1.3 per cent (Papua New Guinea) to 29.9 per cent (Kiribati); in upper-middle income SIDS from 5.5 per cent (Dominican Republic) to 21.6 per cent (Cuba); and in high-income SIDS from 4.5 per cent (Singapore) to 16.8 per cent (Nauru). These ranges further underscore that SIDS experience different fiscal space realities but have also pursued different policy choices too.

[25] Global and regional aggregates are weighted by GDP.

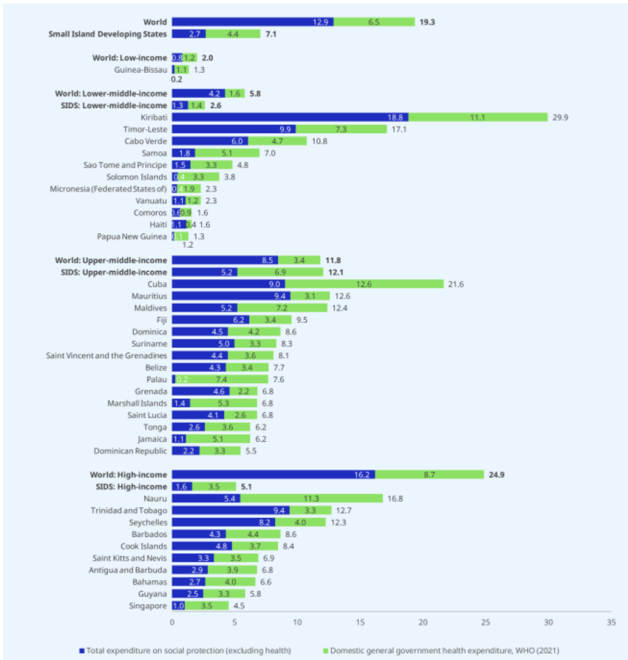
▶ **Figure 3. Public social protection expenditure** (percentage of GDP) **SIDS compared to global average by social protection guarantee, 2023 or the latest available year, and domestic general government health expenditure 2021** (percentage of GDP)



Note: Total social protection expenditure (excluding health) does not always correspond to the sum of expenditures by age group, depending on data availability, source and year, and on the inclusion of non-age-group-specific expenditures.

Source: ILO estimates, 2024; World Social Protection Database, based on the Social Security Inquiry; ADB, GSW, IMF; OECD; UNECLAC; WHO, national sources.

▶ **Figure 4. Public social protection expenditure** (percentage of GDP) **in individual SIDS compared to global average by social protection guarantee, 2023 or the latest available year, and domestic general government health expenditure 2021** (percentage of GDP)



Notes: Global and regional aggregates are weighted by GDP. Due to rounding, some totals may not correspond to the sum of the separate figures.

Source: ILO estimates, 2024; World Social Protection Database, based on the Social Security Inquiry; ADB, GSW, IMF; OECD; UNECLAC; WHO, national sources.

The extent of social protection financing gaps

Most SIDS are not fully harnessing the potential of social protection due to persistent coverage and adequacy gaps caused by underinvestment. Figure 5 shows that to guarantee at least five social protection basic cash benefits and essential health care, they face an annual financing gap of $35.8 billion (3.7 per cent of GDP) on average. One per cent of GDP is needed for essential health care, while 2.7 per cent of GDP is required for the five cash benefits, including child benefits (1 per cent), old-age pensions (1 per cent), disability benefits (0.2 per cent), unemployment benefits (0.3 per cent), and maternity benefits (0.1 per cent).

SIDS' financing gaps vary by income level. High-income and upper-middle-income SIDS need an additional 1.1 per cent and 3.1 per cent of GDP annually, respectively, while lower-middle-income SIDS face a much larger gap of 26.6 per cent of GDP – far exceeding the global average of 6.9 per cent for this income level. In Comoros, Guinea-Bissau, and Papua New Guinea, gaps surpass 15 per cent of GDP, while Haiti has the highest gap at 45.6 per cent. Haiti is in dire need of an end to a protracted conflict and fragility but also international financing to meet its basic social protection and other climate change adaptation needs.

However, if it were not for a faltering Overseas Development Assistance system and overall difficult global fiscal outlook (Council on Foreign Relations 2025; Barca 2025), the overall financing gap picture in the SIDS would give grounds for optimism. While these gaps are substantial, they are not insurmountable but are certainly hamstrung by recent developments. Nonetheless, they can be partially addressed by fiscal space expansion at the national level as discussed earlier. Other sources, such as climate finance could be used to support SIDS in extending social protection to climate vulnerable populations and those affected by transition policies, thereby, adapting systems to better address the risks of climate change as well as provide income support to people affected by loss and damage.[26]

Strategies aimed at filling financing gaps will need to aim at progressively increasing the capacity of SIDS to mobilize regular domestic financing through progressive taxation and social insurance contributions, considering that building both health and social protection systems implies long-term commitments and supports transitions from the informal to the formal economy.[27] As figure 2 shows, many SIDS are classified as upper- or lower-middle-income, suggesting fiscal space could be found for expanding social protection. Thus, SIDS can better utilize progressive taxation**,** including wealth taxes, given their wealthy elites, or consider action such as debt-for-nature swaps (see box 1 below). They can also build out their contributory schemes better and progressively extend coverage to currently unprotected workers in the informal economy, thereby contributing to their transition to the formal economy. Adapting contributory schemes based on climate risks could enhance their resilience but also make affiliation more attractive to some of those who are currently not enrolled. Such action would help the formalisation agenda, potentially strengthen the contributory base of social insurance schemes and enhance their sustainability, whilst simultaneously reducing the pressure on tax-financed schemes. This would create more fiscal space for other social spending including tax-financed schemes that need a lot of strengthening in many SIDS.

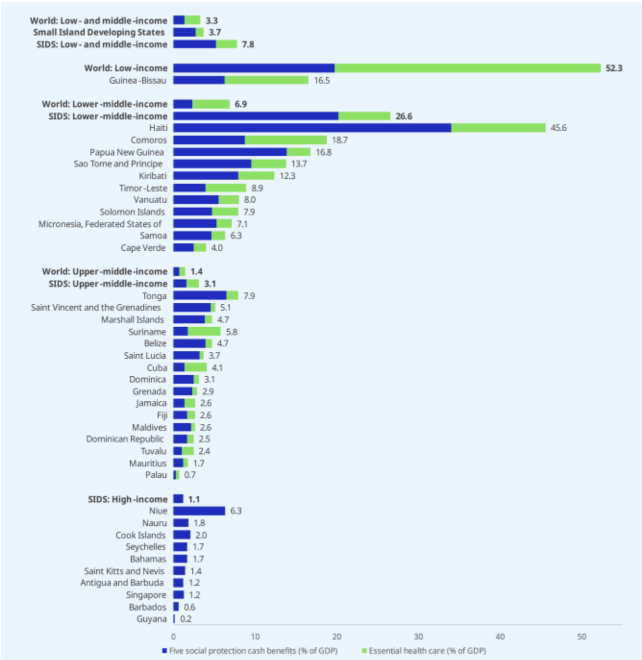
Some SIDS such as Suriname and Guyana are exploring newly available additional fiscal space for providing universal social protection-type benefits – in the form quasi universal basic income – from their newfound oil and gas wealth. For example, Suriname is planning a "Royalties for Everyone (RVI) programme'' that will allocate an annual oil royalty of US$750 to each citizen of Suriname, with an annual interest of seven per cent (The Guardian 2024b) and similarly Guyana is planning to disburse a one-off USD960 to everyone (Government of Guyana 2024). Whether such payments should be disbursed as more conventional social protection merits a wider discussion (ILO 2021, see box 3.2).

Given these SIDS' infinitesimal carbon footprint to date (see Figure 6), their further social development and adaptation to climate change can arguably (and paradoxically) be accelerated by their oil and gas wealth. Historical big emitters have long enjoyed the fruits of fossil fuel-driven development and must therefore take the lead in curbing emissions – a line of argument that is consonant with a climate justice rationale (see below) – while countries like Suriname and Guyana continue to have large development needs. Equally, there is a certain risk to financing social development through the exploitation of a natural resource which faces declining global demand in the coming years and historically many countries have struggled to translate mineral wealth into social gains. Hence, it will be crucial for Guyana and Suriname to develop diversified economies as well as sustainable financing strategies for the expansion of their social protection systems. And when possible, it would be wise to use mineral profits to subsidise the rapid emergence of greener sectors.

[26] It is important to note that the social protection floor financing gaps only partly reflect the financing required to provide income security to those experiencing losses and damages from climate change. If everyone were covered, those affected may still require temporary benefit increases to ensure they can sustain basic living standards amidst heightened needs.

[27] ILO (2024), Report of the Working Party on the New Social Contract for Our Common Agenda, para. 9(b) and 9(d).

▶ **Figure 5. Financing gap for achieving universal social protection coverage per year, by social protection benefit, SIDS 2024** (percentage of GDP)



Notes: The financing gap for the five social protection income guarantees (for children, persons with severe disabilities, mothers of newborns, older persons and the unemployed) refers to the monetary resources needed to provide a basic social security guarantee to those who should be eligible for a benefit but are not currently receiving it. To identify minimum levels of income that correspond to such guarantees, the monetary value of a set of necessary goods and services, national poverty lines, income thresholds for social assistance or other comparable thresholds established by national law or practice were used. The financing gap for essential health care is based on WHO estimates (Stenberg et al. 2017). For further methodological details see Cattaneo et al. (2024).

Sources: ILO (2024g, fig. 2.3b and 3.13) based on ILO estimates, World Social Protection Database, based on the Social Security Inquiry; ISSA Social Security Programs Throughout the World; ILOSTAT.

Climate justice demands more, not less, international solidarity to fill financing gaps

The current global financial architecture and trends are not favourable to the SIDS filling their social protection financing gaps to better cope with the climate crisis. The recent upending of global financial solidarity, with sweeping cuts to Overseas Development Assistance and an increasingly gloomy global fiscal picture; inadequate levels of climate finance (The Independent 2025)[28] and a deeply unjust global debt system,[29] massive global tax evasion and avoidance, are just some of the financing obstacles faced. However, irrespective of these huge obstacles, the ethical basis for justifying international support to fill SIDS' financing gaps is irrefutable: they have contributed a minuscule share of global greenhouse gas emissions and therefore bear an infinitesimal responsibility for the climate crisis.

A focus on climate justice is also critical as this captures historical emissions responsibility – the expropriation of natural resources and the exploitation of cheap labour from poor women and colonized and racialized groups (UN Women 2023; Oxfam 2025) that have never had reparations for[30] – reinforcing the responsibility of richer countries towards lower-income countries. It also means richer groups in every society, who invariably have a larger carbon footprint, should contribute their fair share too (De Schutter 2024b). These are elementary moral principles that are difficult to contest unless policymakers wilfully blind themselves through national self-interest (Chomsky and Pollin 2020).

All countries and international institutions of conscience must pitch in and not shirk away from the ethic of "climate justice'[31] in the quest for social protection for all, especially the SIDS and the Least Developed Countries also at acute risk from the climate crisis.[32] The Global North[33] is historically responsible for 92 per cent of the excess carbon dioxide emissions between 1850-2015 that are driving climate breakdown (Hickel 2020). And the United Nations Environment Programme (UNEP, 2023) estimates that, in 2022, collectively, the G20 accounted for 76 per cent of global GHG emissions whereas the least developed countries and small island states (SIDS) accounted for 3.8 per cent and 1 per cent respectively. This stark

[28] Studies show that, since 2018, over half of the climate finance provided by developed nations was not additional to their existing development aid (Mitchell, Ritchie, and Tahmasebi 2021).

[29] Oxfam (2025) estimates that low- and middle-income countries on average allocate 48 per cent of their budgets to debt repayment, exceeding social spending on health and education (2025). Moreover, while climate finance holds promise, studies show that, since 2018, over half of the climate finance provided by developed nations was not additional to their existing development aid (Mitchell, Ritchie, and Tahmasebi 2021).

[30] Some estimates of the damage and restitution due for the transatlantic slave trade amount to US$33 trillion to Caribbean nations according to CARRICOM (The Times 2023).

[31] The section draws extensively from Razavi et al (2024) and Razavi et al. (2025).

[32] Eight SIDS make up the countries comprised by the Least Developed Countries.

[33] Defined as the USA, Canada, Europe, Israel, Australia, New Zealand, and Japan (Hickel 2020).

“responsibility gap’ places the onus on the wealthiest economies not only to curb their own emissions but also to support other countries facing the climate crisis. Rich countries have an ecological debt to pay to atone for a climate crisis already wreaking havoc. This ecological debt continues today in manifold ways and requires innovative ways to reset the injustice it creates (see box 1).

Box 1. Monetizing SIDS’ carbon sequester function as a global public good: Climate finance for social protection?

Debt swaps for climate action and nature preservation may offer one way to reset climate injustice and expand fiscal space for SIDS and other vulnerable countries, whilst incentivising creditors to participate in debt relief (See theme 9 UNDP 2023). An example in the SIDS could be through leveraging their carbon sequester function.

Many high-income countries have depleted their forests (some with as little as 10 per cent coverage) in their historical pursuit of economic growth, and have reduced their natural carbon sequestration capacity. In contrast, SIDS like Suriname, Guyana, and the Federated States of Micronesia maintain the world’s highest forest cover – 94.6, 93.5, and 92.1 per cent respectively[1] and another six SIDS[2] all have forest cover about 70 per cent as of 2021 – effectively acting as major carbon sinks for big emitters and relatively at much greater scale also.

Despite providing a critical planetary service, this function remains unmonetized, treated as a mere free “externality.’ A climate justice rationale can easily be made for their carbon sequester role – as an essential global public good – being monetised in the form of climate finance. Big emitters could be charged for their emissions and pay for the carbon offsetting function SIDS and other countries perform. While no formal mechanism exists for SIDS to charge emitters for using their carbon sinks, discussions within the Organisation of Eastern Caribbean States[3] that represents several SIDS are actively exploring ways to leverage this service to finance social expenditure and climate adaptation, including for social protection.

Innovative financing ideas such as this are important as they seek to undo and redress deep climate injustices: SIDS bear the brunt of climate change while absorbing emissions from others without benefiting from land exploitation or fossil fuel-driven development. Monetizing their carbon sequestration as climate finance would not only recognize this ecological debt the Global north owes but also provide much-needed fiscal space to enable social expenditure in these SIDS.

Notes:
1 See https://www.theglobaleconomy.com/rankings/forest_area/.
2 Palau (90.2 per cent); the Solomon Islands (90.1 per cent); Papua New Guinea (79.1 per cent); the Seychelles (73.3 per cent); Saint Vincent and the Grenadines (73.2 per cent); Guinea-Bissau (70.1 per cent).
3 https://oecs.int/en/

Source: https://www.theglobaleconomy.com/rankings/forest_area/-

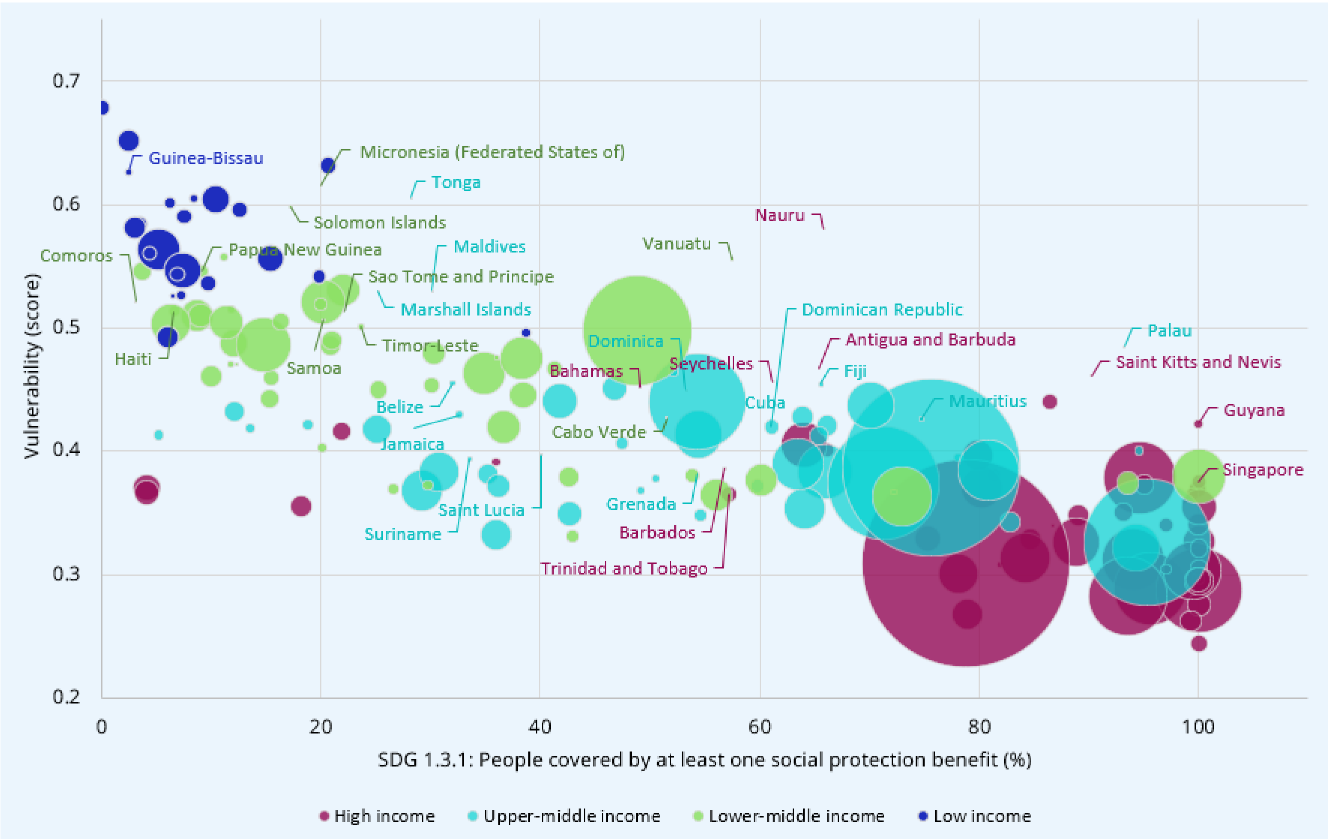
Estimates for the kind of financing climate justice would require annually are substantial. Oxfam suggests that in addition to the Global North countries meeting their commitments of 0.7 per cent of GNI as Overseas Development Assistance which is far from the current reality, they must commit to paying at least of US$5 trillion annually in climate debt and reparations. This presupposes increasing taxes on the richest people and corporations, supporting the regular issuance of Special Drawing Rights (SDRs) and allowing their SDR allocations to be used by the Global South (Oxfam 2025). Similarly, G20 leaders also are clear that a new multilateralism must emerge and deliver a just transition and climate resilient development (da Silva, Ramaphosa, and Sánchez 2025).

Helping to finance and build social protection systems in SIDS is just one of the ways this can be done to help correct this climate injustice, as depicted vividly in Figure 6. We see that almost exclusively large population, higher-income countries (bottom right-hand quadrant) enjoy high social protection coverage and low exposure to climate change risks, while simultaneously, being responsible for the highest greenhouse gas emissions both historically and on a per capita basis. In contrast, the converse is almost entirely true for lower-income countries at the frontline of the climate crisis and enduring its worst effects. And we see that many SIDS are depicted by an almost imperceptible bubble owing to their near non-existent emissions footprint yet are characterised by low to moderate social protection coverage and high climate vulnerability, which indicates a double injustice.

It is in all our interests to rectify this injustice, as the climate crisis poses a major risk for potential conflict and social unrest (Lenton et al. 2023; Guterres 2023). Thus, supporting the development of countries’ social protection systems could lessen or help stave off this risk and promote peace which is central to the UN’s and the ILO’s mandate as well as the “promotion of the common welfare”. [34]

[34] ILO. 1944. Declaration of Philadelphia.

▶ **Figure 6. The relationship between a country's vulnerability (score) to climate change and social protection coverage (percentage), by SIDS and income level 2023, and by cumulative greenhouse gas emissions since 1850 (CO2 equivalents)**



Notes: A country's Notre Dame Global Adaptation Initiative Country Index score is composed of a vulnerability score and a readiness score. For the purposes of this figure, the vulnerability score was used. Vulnerability measures a country's exposure, sensitivity and ability to adapt to the negative impact of climate change. It takes into consideration six life-supporting sectors – food, water, health, ecosystem service, human habitat and infrastructure. The size of the bubble reflects a country's or territory's cumulative CO2 equivalent emissions in units Pg CO2-e100 during 1851–2022.

The Cook Islands, Kiribati, Niue, Saint Vincent and the Grenadines and Tuvalu do not appear on this graph, as data on vulnerability to climate change for these countries is not available.

Sources: Jones et al. (2024), Notre Dame Global Adaptation Initiative Country Index, ILO World Social Protection Database.

The opportunity for SIDS utilising social protection to adapt to the climate crisis exists but remains ungrasped

Expanding social protection based on climate and financial justice provides a powerful justification for addressing long-standing global and domestic inequalities exacerbated by climate change. It could give SIDS populations a real fighting chance to manage interacting lifecycle and climate risks (ILO 2024g; 2025).

Realizing universal social protection requires not only the necessary financing, but also other additional concrete action by SIDS governments. To strengthen national capacity to deliver the right to social protection, this presupposes that strong institutions are in place; that social protection policy is carefully formulated, and national strategies exist to realise it. National policies and strategies help governments stay the course to achieve universal coverage. Where such policies and strategies explicitly consider climate risks, countries can build social protection systems in a way that maximises their contribution to climate change mitigation, adaptation and loss and damage response. Policies and legislation fleshed out through participatory, inclusive social dialogue enhances policy transparency, ownership, and coordination, resulting in social protection being underpinned by a solid legal foundation (UN and ILO 2025). Strengthened legislation guarantees transparency, accountability, and a stable financing base, increasing public trust. Trust is key, as this unleashes a virtuous circle of sustainable and equitable systems and forges a strong social contract. Greater trust in the State and its institutions ensures public will to contribute to social security and pay taxes which soon becomes the norm, as people know they will receive their entitlements. This expands national fiscal space and lessens reliance on external financing.

While these national actions are crucial, for many SIDS the inescapable fact is these efforts need to be complemented and buttressed with greater and more equitably assigned development and climate finance to fill their financing gap. Unfortunately, in the near term, this possibility looks increasing remote, as many wealthier countries slash their Overseas Development Assistance. Moreover, mitigation efforts to contain global heating remain way off course and this suggests SIDS' will be beset by deep-seated climate and social hardship ahead unless the world performs a one-eighty.

The challenge of ensuring the SIDS’ resilience to the climate breakdown is not constrained by a dearth of ideas – all the policies and technical know-how already exist to enable most SIDS to navigate the climate crisis – rather it is a question of global political will and accessing the requisite financing in a world that is awash with capital, albeit heavily concentrated in a few hands and rarely accessed by state coffers (Oxfam 2025). The opportunity to ensure SIDS can adapt and cope is there if national policymakers and especially global leaders want to take it.

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Contact details

International Labour Organization
Social Protection Department
Route des Morillons 4
CH-1211 Geneva 22
Switzerland

T: +41 22 799 7321
E: socpro@ilo.org
W: www.ilo.org
www.social-protection.org