

Designing Climate-linked Social Protection in Asia-Pacific Cities



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Key Messages

- Social protection is an important instrument to address multidimensional poverty and social and economic vulnerabilities.
- The urban and rural poor face different challenges and vulnerabilities, which require context-specific social protection policies and programmes.
- Effective social protection policies and programmes need to build long-term climate resilience in order to address the multiple risks and vulnerabilities faced by the poor and vulnerable, particularly in the urban context.
- Formulation and implementation of climate-linked social protection in the urban context requires a rigorous evidence-base and improved understanding of the linkage between climate resilience and social protection.

I. Social Protection and the Urban Poor

Social protection has become one of the key priorities in international development discourse over the recent years. By and large, increasing interest in the issues of social protection has emerged from the global reaction to various forms of economic or financial crises in the 1990s. It has gained momentum, particularly over the past decade, in light of the recent global financial crisis, rising energy and food prices, and risks of climate-related disasters. In this context, social protection has gained increasing significance in providing a systemic and inclusive response to manage multiple risks and reduce vulnerabilities. Concurrently, there is a growing consensus that social protection is the key to sustaining the gains towards the achievement of the Millennium Development Goals (MDGs) with equity.¹

Despite various definitions and approaches to social protection in the Asia-Pacific region, two common issues are recognized: i) social and economic vulnerabilities and risks of the poor; and ii) the inherent dynamic and multidimensional nature of poverty.² Countries in the region have increasingly responded to a rising demand from citizens for better social protection, which comprises various types of instruments and includes social insurance systems, labour market policies, and other social assistance or transfers.

Different types of social protection schemes have already been implemented. However, they remain fragmented, inadequate and inequitable. They spread broadly but thinly, according to the latest ADB Social Protection Index (See Figure 1).³ There are very few comprehensive national social protection systems for the poor and the vulnerable.

1 UN General Assembly. 2010. *Outcome Document of the High-Level Plenary Meeting of the 65th session of the General Assembly on the Millennium Development Goals (MDGs), A/65/L.1*, 17 September 2010 (The MDG Summit 2010).

2 UNDP. 2010. *Ensuring Inclusion: e-Discussion on Social Protection*. Asia-Pacific Inclusive Growth and Development, December 2010, p. 83.

3 ADB. 2013. *The Social Protection Index: Assessing Result for Asia and the Pacific*. Mandaluyong City: ADB

Experience across other countries and regions suggests that well designed, context specific social protection policies can be effective in providing minimum safety nets for all⁴. Simultaneously, while social protection schemes are developed in response to specific country needs and contexts, and greatly differ in terms of scope and sectoral focus, there are areas where countries can benefit from other countries and regions experiences in strengthening design and financing of social protection policies and programmes. UNDP's Africa Asia Drought Risk Management Peer Assistance Project (AADP) provides a good example. It aims to reduce the risks of drought and improve livelihoods in both continents through knowledge exchange and inter-regional transfer of expertise and technology.⁵



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The renewed interest in the social protection agenda reflects a move away from narrow conservative approaches characterized by structural adjustment programmes towards a more comprehensive and systematic approach to management of risks and vulnerabilities. In this regard, the boundaries and limitations of social protection schemes relative to general development policies and programmes must be recognized. While social protection initiatives cannot replace social infrastructure and basic services, the differentiation between the two is often complicated by the availability, accessibility, and quality of the latter⁶. Understanding these boundaries defined in specific national contexts helps to enhance monitoring and effectiveness of programmes, especially the use of targeting vis-à-vis universal approaches, conditionality, and accountability at all levels.⁷

4 For example, Thailand has instituted many pro-poor and equity-oriented measures to promote, fulfill, and protect people's right to health, particularly among the vulnerable. Some examples include: blanket coverage of people in the informal sector with the use of general taxation; a separate budget and special systems/provisions to ensure health service provision to and utilization by people living with HIV, who otherwise face denial of care due to stigma and discrimination; inclusion of civil society representatives in the decision-making board of the National Health Security Office.

5 UNDP. 2011. *UNDP to scale up fight against drought in Africa and Asia with support from Japan*. Nairobi: UNDP

6 Social assistance, for instance, cash transfers and school feeding programmes has a primary role, whereas the basic system of social services is highly fragmented and stratified.

7 Anuradha Rajivan and Ryce Chanchai. 2011. "What Constitutes Social Protection?" in *Ensuring Inclusion: e-Discussion on Social Protection, Asia-Pacific Inclusive Growth and Development*, UNDP Asia-Pacific Regional Centre, December 2011.

Social protection in the urban context: key issues and challenges

Rapid urbanization of the Asia-Pacific cities presents new challenges and complex issues of poverty and inclusive growth. Even though poverty rates in urban areas are lower than rural areas at the aggregated level, urban poverty and inequalities have increased and is largely concentrated in smaller towns.⁸ According to the latest (2012) estimates from UN-Habitat, there are 850 million urban dwellers in slums and slum-like conditions globally, with almost 60 per cent of them in Asia-Pacific cities.⁹ Among the urban poor, women are more disadvantaged than men in terms of access to decent work, living conditions, income levels, health and education outcomes as well as representation in the urban governance.¹⁰

The particular characteristics of urban settings, including growing informality, increasing population density, high mobility as well as socio-economic diversity require more nuanced approaches to social protection policies and programmes in cities. One of the key challenges related to the design of social transfers is the need to take into account the differences between rural and urban poverty and how best to address them in combination with existing programmes and benefits. This includes ways to tackle increasingly complex issues of urban poverty, such as inequitable access to basic social services, drugs and crime, gender-based violence, environmental degradation, tenure insecurity and climate change.

As poverty pervades Asia-Pacific cities, limited resources raise the question as to who should be targeted by social protection policies. For instance, India's urban system is one of the largest in the world and roughly 80 per cent of its urban population concentrate in 300 cities.¹¹ The main challenge is whether the country can afford to expand the coverage of social protection to the urban poor without compromising its quality. On the one hand, there has been growing demand for universal coverage, on the other, increases in breadth seem to incur in reductions in the quality of social protection programmes.



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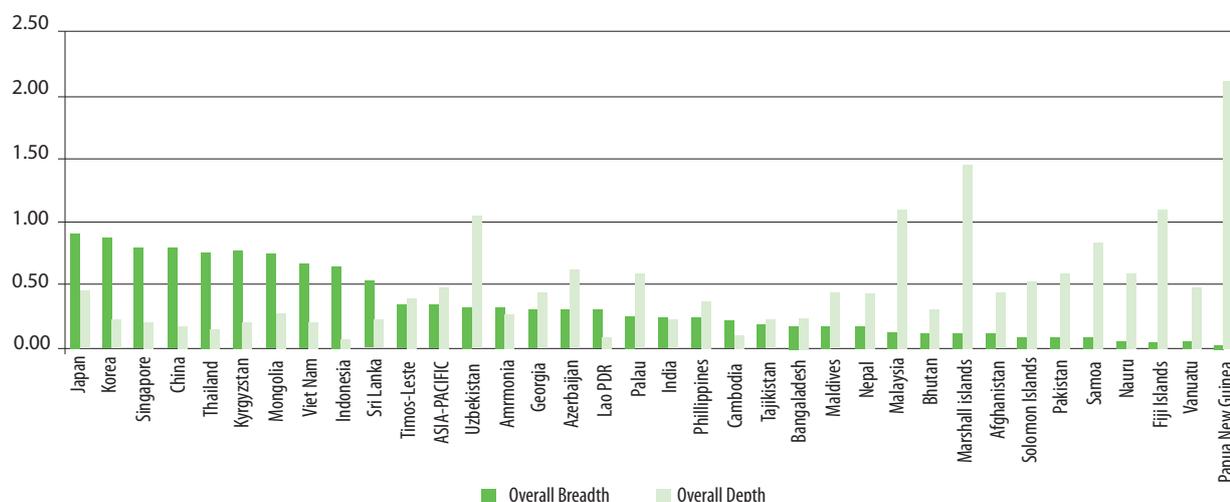
8 World Bank. 2013. *Global Monitoring Report 2013: Rural-Urban Dynamics and the Millennium Development Goals*. Washington, DC: World Bank.

9 UN-HABITAT. 2010. *State of Asia Cities 2010/11*. Fukuoka: UN-HABITAT.

10 See, World Bank. 2012. *World Development Report 2012: Gender Equality and Development*. Washington, DC: World Bank; ADB and ILO. 2011. *Women and Labour Markets in Asia: Rebalancing towards Gender Equality in Labour Markets in Asia*. ILO Regional Office for Asia and the Pacific; Asian Development Bank. Bangkok: ILO.

11 UNDP. 2009. *Addressing Urban Poverty: relevance of conditional cash transfers*. New Delhi: UNDP.

Figure 1: Overall Breadth and Depth of Social Protection in Asia and the Pacific¹²



Source: ADB. The Social Protection Index: Assessing Result for Asia and the Pacific. Mandaluyong City, Philippines: Asian Development Bank, 2013.

Specific vulnerabilities of the urban poor require changes and adjustments to the design of social protection programmes and choice of instruments. For instance, migrants and out-of-school youth may require different focus and type of interventions in the urban setting. In principle, effective targeting can help widen access to social protection among the most vulnerable groups. Nevertheless, in reality, it is often complicated by political and socio-economic considerations. A diverse demographic and socio-economic profile and high mobility of the urban poor are the major challenges. For programmes that depend on means testing for income verification, it is very difficult because a large number of the urban poor live in informal settlements or are employed in the informal sector. Geographic targeting is not always straightforward, because poverty and vulnerabilities may not coincide with the political divisions of cities and towns. In many cities, the most marginalized communities may live close to the wealthiest sectors. Furthermore, the design of social transfers can be very challenging due to specific risks and vulnerabilities faced by the urban poor, which may prevent their successful development and break away from intergenerational poverty. For example, the design of education-related social protection programmes has to take into account the underlying causes of school dropout, drug use, violence and crime as well as other non-productive activities. In addition the size of the transfers may need to be adjusted to a different cost of living and opportunity costs associated with schooling and type of work in rural vis-à-vis urban areas. Moreover, social protection may need to link to other complementary programmes that address these issues.

Another major concern in designing social protection initiatives is the need to link supply and demand for goods and services. Many social protection programmes stimulate demand for better social services; for instance, conditional cash transfers typically require beneficiary households to send their children to school or healthcare facilities. Even unconditional transfers can increase households' demand for basic social services. However, this is not always matched by the supply of services, particularly in

¹² The breadth of a social protection programme designates the ratio of intended beneficiaries who receive benefits. The depth indicates the average benefits received by beneficiaries, relative to the regional poverty-line expenditure (GDP/Total Population), in the case of the Social Protection Index.

urban settings with high population density and deteriorating social infrastructure. As a result, increased demand often compromises the quality and access to these services, particularly among the urban poor and marginalised. Working with local governments can help strengthen the linkages between supply and demand, particularly to widen access to social services for disadvantaged groups.¹³ Additional challenges to social protection programme design and effectiveness include: horizontal and vertical coordination across involved agencies and between different government levels; monitoring and evaluation capacities and accountability; exit and graduation strategies; and delivery mechanisms.

II. Urban Climate Resilience and Social Protection in Asia and the Pacific

Climate change has both direct and indirect implications for the urban poor and for rural-urban changes, particularly in developing countries in the Asia-Pacific region.¹⁴ The vulnerability of urban populations to climate change has received little attention compared to that of the rural poor. Growing literature on adaptation emphasizes the risks from climate change and its impact on agriculture and rural livelihoods more than on sustainable urban development. This does not imply that building climate resilience for urban dwellers should be prioritised over rural populations. Rather, more efforts are required to address the challenges in the urban context as well as its critical linkages to rural areas. Given the dependence of the urban centres on rural environments, the importance of urban economies, and the reliance of rural populations on urban areas for market access, goods and services, it would be misleading to consider rural and urban areas separately in the national development planning response to climate change.

Across Asia and the Pacific, urban areas are growing quickly largely due to rural migrants, attracted by employment and the promise of a better life in the city. The region's rapidly growing cities concentrate people and economic activity, creating an environment that is exceptionally exposed to the environmental hazards associated with climate change. Increased frequency and intensity of disasters incur in challenges for transport, energy and infrastructure, the provision of freshwater, and threaten the livelihood of entire communities.¹⁵

13 Decentralization policies and local government regulatory framework define mandates and functions of local governments, including the criteria for block grant allocation for local government. This has great implications for the role of local government in delivering social protection, which can be complicated in difficult geographic and demographic conditions, especially in the urban setting. For instance, the division in rural and urban local governments with different mandates, functions and budgetary allocations makes little sense in Bangladesh where the population density in rural areas is hardly different from urban one. In many countries, allocation criteria for local government grants are primarily based on the distribution of population size without consideration of issues related to geographic challenges, extreme poverty and the supply of basic health and education services. For more information on "decentralization and urban governance", please refer to UNDP-UN-Habitat. 2013. "The Impact of Decentralization and Urban Governance on Building Inclusive and Resilient Cities," *Asia-Pacific Issue Brief Series on Urbanization and Climate Change No.2*. December 2013.

14 See, UNDP and UN-Habitat. 2013. "Addressing Urban Poverty, Inequality, and Vulnerability in a Warming World," *Asia-Pacific Issue Brief Series on Urbanization and Climate Change No.1*. October 2013.

15 UNDP. 2012. *One Planet to Share - Sustaining human progress in a changing climate*. New Delhi: UNDP.

Addressing climate-related risks and vulnerabilities in the urban setting

The impacts of climate change on urban areas will increase levels of risk from existing hazards and exacerbate existing social and economic vulnerabilities. Some of the impacts will be direct, such as more frequent extreme weather events, others less direct, such as increased food prices. Particularly worrisome is the situation of the urban poor, who tend to be the most exposed and least capable of coping.¹⁶

Rapid urbanization, increased density and unaffordable land force newcomers and lower income urbanites to settle in informal and unplanned communities, often in unsafe areas prone to flooding and landslide. In addition, the majority of the urban poor are employed in the informal sector and therefore have limited access to social assistance programmes and contributory social security schemes. These deficiencies are exacerbated by the lack of decent employment, tenure security, financial stability, and social networks and protection.¹⁷

Climate-related effects will vary between sub-sectors of the urban poor. For instance, women are more likely than men to work in home-based enterprises and will, thus, be disproportionately affected when floods damage their community and homes. In addition, women tend to have domestic and caretaking responsibilities that render them more vulnerable to disruptions in the provision of daily needs. For example, women and girls in urban areas may spend a long time queuing for water supplies. Similarly, children and the youth face particular vulnerabilities in face of extreme events and longer-term changes in climate; they are more susceptible to illnesses resulting from deteriorating air and water quality, as well as dwindling food supplies. Concurrently, the elderly are more vulnerable to fluctuations in temperature and less capable of adapting to environmental changes. Other vulnerable groups include minorities and migrants, who bear specific risks. Thus, understanding how climate-change related events may affect incomes, assets, livelihoods, and particular urban poor sub-groups' specific vulnerabilities will be critical for designing social protection schemes to build climate resilience for poor households in Asia-Pacific cities.¹⁸

Linking social protection and climate change

In recent years, climate-related risks have been incorporated in the design of social protection interventions. One of the prominent concepts that links social protection, disaster and climate change is called adaptive social protection. Its proponents argue social protection can, and should, address both short- and long-term sensitivities associated with climate change (see Table 1). It follows that in addressing risks faced by vulnerable populations, social protection should incorporate elements from and complement climate change adaptation and disaster risk reduction.¹⁹

In engaging deprivations, vulnerabilities, and the underlying causes of poverty, social protection should aim at coping with the risks associated with climate change

16 Satterthwaite, D et al. 2007. Adapting to climate change in urban areas: The possibilities and constraints in low- and middle-income nations. *Human Settlements Discussion Paper Series: Climate Change and Cities 1*. London: International Institute for Environment and Development, 2007.

17 DFID. 2006. Social protection and economic growth in poor countries. London: DFID.

18 Satterthwaite, et al. 2007. Adapting to climate change in urban areas: The possibilities and constraints in low- and middle-income nations. *Human Settlements Discussion Paper Series: Climate Change and Cities 1*. London: International Institute for Environment and Development, 2007.

19 Davies, M et al. 2008. Social Protection and Climate Change Adaptation. United Kingdom: Institute of Development Studies, 2008.

and their impacts on urban dwellers, particularly the most vulnerable. In this regard, building climate resilience and stronger links to social protection can achieve common objectives: 1) protection and prevention against immediate risks and contingencies; 2) promotion, to help the poor graduate or break out of intergenerational poverty; and 3) transformation, by addressing structural drivers of poverty and vulnerability through investments in human capital and inclusive social policies (see Table 1).²⁰

Table 1: Building Resilience and Promoting Adaptation to Climate Change through Social Protection

	Objectives	Examples of Social Protection Instruments	Climate-Change Impacts
Short-Term ↓ Long-term	Protection and Prevention	Cash and/or in-kind transfers, Pensions, Public works programmes, Insurance	Protects the poorest and most vulnerable to climate risks. Increases adaptive capacity of those that rely on weather-dependent livelihoods.
	Promotion and Transformation	Insurance, Cash and in-kind transfers, Access to credit, Livelihood diversification programmes	Promotes resilience through livelihood diversification and increased financial security. Addresses underlying causes of poverty and vulnerabilities.

Source: Adapted from Jones, L. et al. *Responding to a changing climate: exploring how disaster risk reduction, social protection and livelihood approaches promote features of adaptive capacity*. London: Overseas Development Institute, 2010 and Davies, M., Leavey, J., Mitchell, T., & Tanner, T. *Social Protection and Climate Change Adaptation*. United Kingdom: Institute of Development Studies, 2008.

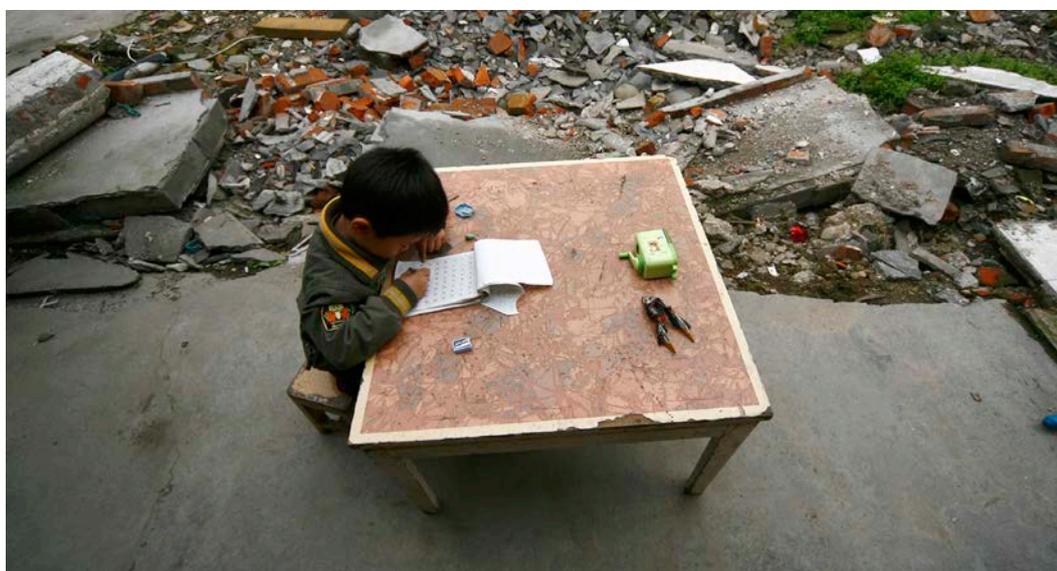
Building Climate Resilience through Better Social Protection in cities

In the last three decades, Asia and the Pacific endured 45 per cent of the world’s natural disasters, which affected an average of 200 million people in the region every year, between 2001 and 2010.²¹ Recent social protection initiatives throughout the region aim to address traditional and persisting socio-economic vulnerabilities as well as to cope with climate-related risks.

Cash transfers (both conditional and unconditional) are the most well-known social protection instruments, which can contribute to urban poverty alleviation and increase household resilience and adaptive capabilities in face of disasters. Directly providing cash to urban poor households, and thus complementing their income, helps protect poor urban households by increasing their adaptive capabilities and promotes resilience through increased security to withstand climate related shocks with negative effects on income.^{22 23} For instance, in 2010, the government of Pakistan instituted the Citizen Damage Compensation Programme, a cash transfer programme to provide financial relief in support of the recovery process of over 1 million households affected by devastating floods.

²⁰ *Ibid.*
²¹ UNDP. 2012. *One Planet to Share - Sustaining human progress in a changing climate*. New Delhi: UNDP.
²² World Bank. 2011. *Social Protection and Climate Resilience: report from an international workshop*. Addis Ababa: The World Bank, 2011.
²³ UNDP. *Addressing Urban Poverty: relevance of conditional cash transfers*. New Delhi: United Nations Development Programme, 2009.

Other social protection instruments, such as climate-linked insurance, allow the urban poor to better cope with negative consequences of climate-induced events and increase their adaptation capabilities, mitigating financial risks resulting from climate-related disasters. Despite the frequency and intensity of disasters in Asia and the Pacific, over the last three decades, on average, only 6 per cent of natural disaster losses were insured²⁴. The Asia-Pacific region has been the most vulnerable to climate-related disasters and could be hardest hit by a changing climate.²⁵ This includes a number of coastal cities, particularly the poor neighbourhoods within their boundaries.²⁶ Proshika, a Bangladeshi NGO, addresses this gap by providing group-based climate-linked insurance schemes, which cover more than 2 million clients in 2,000 slums within the country. Established in 1991 in response to the massive floods of 1988, by 2004, the NGO programme covered 10 per cent of the population in Bangladesh for property insurance and 25 per cent for life insurance; the benefits paid to insurers for property losses due to cyclones, river erosion or tornadoes accounted for circa US\$280,000²⁷.



Sichuan province, China © Reuter

Furthermore, livelihood promotion and diversification programmes can build climate resilience by promoting adaptive capacities, addressing underlying causes of poverty, and providing the urban poor with coping strategies in enduring potential risks posed by climate change. For instance, the comprehensive Urban Partnerships for Poverty Reduction Project in Bangladesh provides apprenticeships in a variety of professions, such as mechanics and beauticians, contributing to human capital formation and broadening the livelihood opportunities of the urban poor. Their six-month training programmes benefitted 6,146 women and 2,434 men in 2012 alone, totalling 47,300 beneficiaries since the start of the programme, in 2008²⁸.

As noted earlier, certain groups among the urban poor are more vulnerable than others, and thus need specific programs to address their particular vulnerabilities. For

24 Munich RE. (2011, November 11). *Weather-related catastrophes on the rise in Asia Pacific*. Retrieved from http://www.munichre.com/en/media_relations/company_news/2011/2011-11-11_company_news.aspx.

25 ADB, ESCAP and UNDP, *Asia-Pacific Aspirations: Perspectives for a Post-2015 Development Agenda*, Asia-Pacific Regional MDGs Report 2012/13, Bangkok, August 2013.

26 World Bank, *Cities and Climate Change: An Urgent Agenda*, Washington DC: World Bank, 2010

27 UNDP. *One Planet to Share - Sustaining human progress in a changing climate*. New Delhi: United Nations Development Programme Asia-Pacific Regional Centre, 2012.

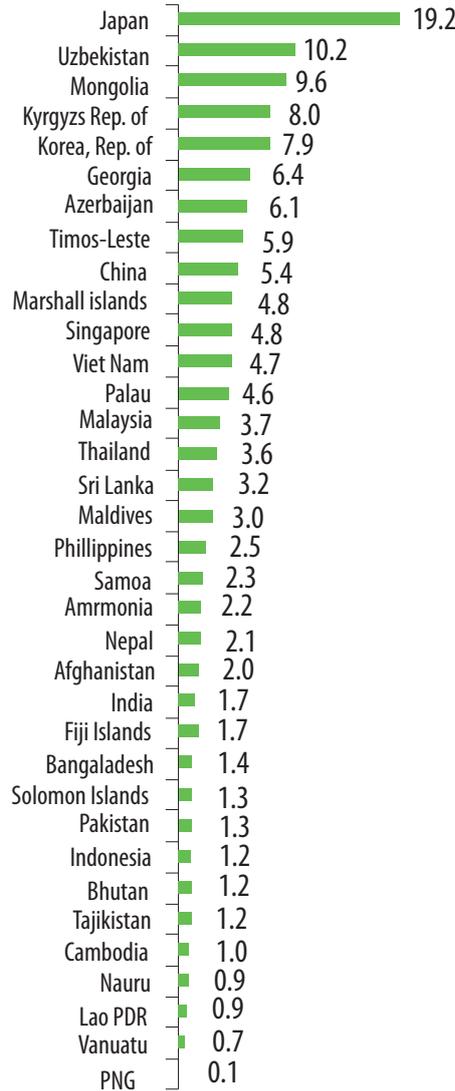
28 UPPR. *Urban Partnerships for Poverty Reduction Project Annual Progress Report 2012*. Bangladesh: Urban Partnerships for Poverty Reduction Project, 2012.

instance, the Urban Employee Basic Medical Insurance (UEBMI), a mandatory health insurance system, was established by the Chinese government in 1998 and extended the coverage to include informal workers and migrants in 2003. While the scheme can be lauded for its inclusiveness, enforcement is complicated by the self-identification targeting mechanism. In 2007, the government of China expanded its insurance policy and instituted the Urban Residence Basic Medical Insurance (URBMI), a voluntary health insurance system targeting the unemployed, the elderly and the youth, whose specific vulnerabilities to climate-risk we have previously explored.²⁹

Even though there are many examples in the Asia-Pacific region that represent a good starting point for designing climate-linked social protection schemes in the region’s urban areas, more efforts are required to enhance the impact of this type of programme. In light of growing vulnerabilities and increasing climate-related disasters, the Asia-Pacific region has been disproportionately affected by natural disasters. However, despite the considerable overall increase in GDP throughout Asia and the Pacific over the past couple of decades, countries have not proportionately invested in social protection.³⁰ (see Figure 2). Of the 15 countries at greatest risk in the world, nine of them are in this region.³¹ Hence, there is an urgent need to focus on expanding the coverage and quality of social protection with particular aim to enhance climate resilience for the urban poor.

Nevertheless, designing climate-linked social protection must be done with caution. Given population density and limited social infrastructure and services, planning for climate change adaptation is extremely challenging, particularly when governments have limited capacity to address the risks associated to climate-related disasters. As this is an emerging area for social protection, there is still a need for enhancing evidence on the impact of instruments and key policy considerations to improve the design of climate-linked social protection that can help to address various aspects of vulnerabilities.

Figure 2: Social Protection Expenditure as % of GDP in the Asia-Pacific region



Source: ADB. The Social Protection Index: Assessing Result for Asia and the Pacific. Mandaluyong City, Philippines: Asian Development Bank, 2013.

29 World Bank. The Path to Integrated Insurance Systems in China. Washington: World Bank, 2010.
 30 ADB. *The Social Protection Index: Assessing Result for Asia and the Pacific*. Mandaluyong City, Philippines: Asian Development Bank, 2013.
 31 ADB, ESCAP and UNDP. *Asia-Pacific Aspirations: Perspectives for a Post-2015 Development Agenda*. Asia-Pacific Regional MDGs Report 2012/13. Bangkok, August 2013.

III. Toward Inclusive Social Protection in Asia-Pacific Cities

Rapid urbanization in Asia-Pacific has created a series of development challenges, as urban populations have been expanding faster than the capacity of cities to accommodate them. Increasing climate-related disaster risks adds an extra dimension to these challenges. The urban poor, particularly migrants, those in the informal sector, women and girls are the most vulnerable. Stronger systems of social protection with a critical linkage to build climate resilience can provide crucial coping mechanisms to reduce social and economic vulnerabilities of the urban poor.

Social protection for vulnerable populations in urban settings is an emerging area of work which requires more evidence on the profile of the urban poor, their vulnerabilities, and the best ways to design social protection interventions that address urban specific risks and vulnerabilities. There is a need for a more accurate picture of household comparison within the urban areas to establish stronger baselines, indicators for urban poverty reduction and social protection programmes. Similarly, it is important to increase awareness of governments that the urban and rural poor face different challenges which require context-specific policies and programmes.

Social protection must complement efforts to manage disaster risks and climate change in order to promote sustainable development and resilient communities, especially for the poorest and most vulnerable in Asia-Pacific cities. Climate-smart social protection instruments should address the existing risks and socio-economic vulnerabilities likely to be exacerbated by climate change impacts. In this regard, climate-linked social protection can only be successful if it includes both short and long-term strategies with protective, preventive, promotional and transformative objectives (see page 6). This will enhance the impact of interventions that can potentially increase income security, livelihood opportunities, build resilience and empower the poor to break intergenerational poverty.³² In face of climate change, urban specific social protection must aim to address unsafe living conditions with an understanding of underlying causes in order to promote long-term adaptation capabilities.³³

The growing momentum and confidence around social protection has been accompanied by rising expectations.³⁴ Social Protection will inevitably play an important role in the sustainable development agenda as it is a powerful redistributive measure, which can contribute significantly to address issues of rights, equity, and sustainability. It is especially intertwined with the efforts to promote sustainable urban development in the Asia-Pacific region. Building climate resilience through stronger social protection will be an integral part of the efforts to achieve inclusive development which is fundamental to the Post-2015 agenda.³⁵

32 Davies, M., Leavey, J., Mitchell, T., & Tanner, T. Social Protection and Climate Change Adaptation. United Kingdom: Institute of Development Studies, 2008.

33 Eldis. (n.d.). *Adaptive social protection*. Retrieved from <http://www.eldis.org/go/topics/resource-guides/climate-change/key-issues/adaptive-social-protection>.

34 There is a growing consensus that social protection is the key to sustaining the gains towards the achievement of the Millennium Development Goals (MDGs) with equity. See, UN General Assembly, Outcome Document of the High-Level Plenary Meeting of the 65th session of the General Assembly on the Millennium Development Goals (MDGs), A/65/L.1, 17 September 2010 (The MDG Summit 2010).

35 United Nations. *A New Global Partnership: Eradicate Poverty and Transform Economies through Sustainable Development*. The Report of the High-Level Panel of Eminent Persons on the Post-2015 Agenda, 2013.

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