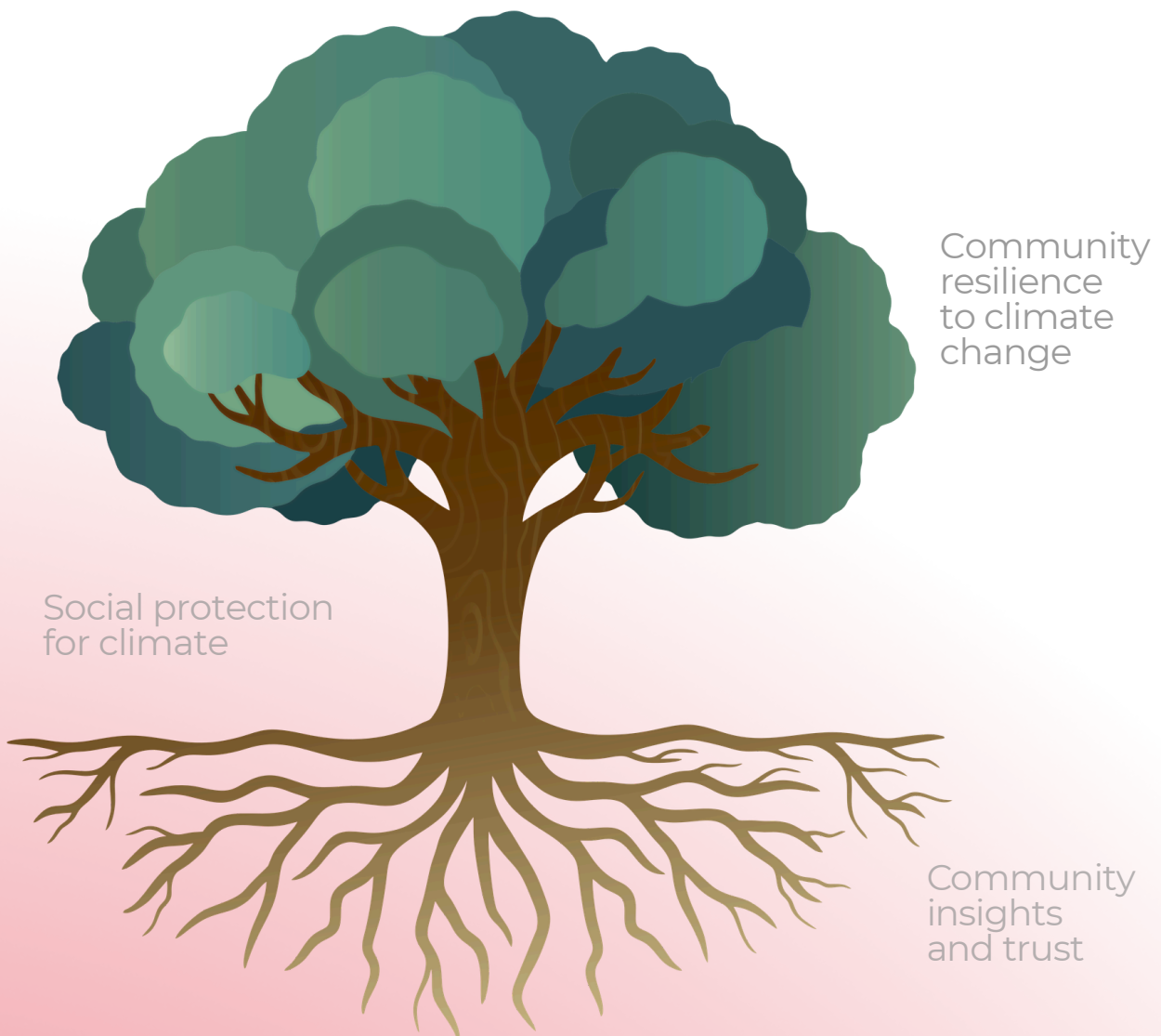




# **Social Protection for Climate:** Rooted in Community Insights and Trust



# TABLE OF CONTENTS

|           |   |       |
|-----------|---|-------|
| <b>01</b> | Why Trust is Critical for Social Protection for Climate                     | p. 4  |
| <b>02</b> | Integrating Community Insights and Trust into Social Protection for Climate | p. 7  |
| <b>03</b> | A Trust Index Module for Social Protection                                  | p. 8  |
| <b>04</b> | Conclusion and Next Steps   | p. 11 |

## **ABOUT THIS DOCUMENT**

This technical note outlines why community insights and trust are fundamental to effective social protection systems for climate resilience, and how they can be systematically integrated into programme design and implementation. It is intended for National Red Cross and Red Crescent Societies, humanitarian practitioners, and partners working at the intersection of social protection, climate action, and community engagement and accountability.

The document introduces the Community Trust Index as a practical tool to measure and strengthen community trust in social protection interventions and proposes the development of a specific Module for Social Protection. By illustrating how trust data can inform targeting, accountability, and community engagement, the document aims to support more inclusive, adaptive, and people-centred social protection systems that are responsive to climate risks and grounded in local realities.

# ACKNOWLEDGEMENTS

This technical note has been developed by the International Federation of Red Cross and Red Crescent Societies (IFRC) Socio-Economic Empowerment Unit with support from the Red Cross Red Crescent Climate Centre.

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# 01

## WHY TRUST IS CRITICAL FOR SOCIAL PROTECTION FOR CLIMATE

Social protection for climate refers to policies and programmes that make use of climate information in all its system components in order to prepare vulnerable populations and protect them from climate-related risks in the short term, while increasing preparedness levels and strengthening their resilience in the long term.<sup>1</sup> States hold the primary responsibility for delivering social protection and often work with partners across the humanitarian, development and private sectors to improve these systems. National Red Cross and Red Crescent Societies, as auxiliaries to their governments in disaster risk management, health, and humanitarian response, play a key role in supporting risk and needs assessments, identifying vulnerable and affected people, and working closely with communities throughout all phases of the disaster risk management cycle, making their deep local presence essential for truly locally led approaches. These functions are central to effective social protection, yet the potential of National Societies is not always fully leveraged to improve emerging or more established social protection systems.

Social protection systems – including social assistance (e.g. cash transfers), social care (e.g. psychosocial support or home-based care), social insurance (e.g. old age pensions, health insurance or livestock insurance), labour-market, interventions and policies (e.g. job placement support, reskilling), and community safety nets (e.g. savings groups, agricultural cooperatives, community kitchens) – depend fundamentally on trust. This trust is required both within communities, and between communities and the providers delivering these services. To succeed, these programmes and systems must be grounded in a solid social contract, a shared understanding of rights and responsibilities between communities and institutions. Community insights and trust are the foundation of any strong social contract.

Introduced in 2023 by the International Federation of Red Cross and Red Crescent Societies (IFRC), the Community Trust Index provides a standardised approach to measuring and strengthening trust in humanitarian action. It treats trust as measurable and shaped by what humanitarian actors deliver and how they behave, across two dimensions: competencies (ability to deliver quality support), and values/ethics (alignment with people's values). The Index cycle includes measuring trust, identifying gaps, investing in trust building and enhancing effectiveness of humanitarian action.

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1 Red Cross Red Crescent Climate Centre. "Position Paper: Addressing climate risks through social protection" (2024).

It enables National Societies to identify trust gaps, target interventions more effectively, and track progress over time. Fifteen countries are engaged in applying the Trust Index across Africa, the Americas, Asia Pacific, Europe and MENA.

National Societies often act as trusted intermediaries between communities and governments, enabling local voices to influence decisions and reinforcing mechanisms that hold authorities accountable. In fragile contexts, reinforcing trust becomes even more crucial: when people believe that institutions and providers will act fairly, transparently, and reliably, cooperation increases, systems perform better, and accountability is strengthened.<sup>2</sup> Yet crises, including conflict, climate shocks, and political instability, can quickly erode trust, weaken institutions and leave vulnerable populations even more exposed.

***Without grounding in community insights and trust, state-led social protection interventions risk exclusion errors, suspicion, poor uptake, misinformation, and reduced accountability.***

Informal social protection systems - referred to as "community safety nets" across the Network - such as savings groups or mutual aid structures, provide a critical safety net where state-led social protection systems are not adequate or available. National Societies' Mothers' clubs in Central Africa have supported drought-affected families by acting as cereal banks and offering subsidised grain; in India, Self-Help Groups have helped households cope with rainfall shocks;<sup>3</sup> and savings groups worldwide played a crucial role during COVID-19 by offering rapid, community-driven support.<sup>4</sup>

Yet persistent gaps<sup>5,6</sup> undermine the effectiveness and trust in formal state-led systems: short-term programmes horizons, exclusion of marginalised groups, opaque selection processes, and top-down designs that overlook local knowledge. Current targeting approaches, often using social registries, prioritise household income levels but do not adequately account for people's and communities' specific vulnerabilities or exposure to climate hazards. In some settings, the selection of eligible households is vulnerable to political influence, reinforcing mistrust. Perceptions of corruption and inefficiency further weaken credibility.

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- 2 Kidd, Stephen, et al. "The social contract and the role of universal social security in building trust in government." Development Pathways (2020).
  - 3 Demont, Timothée. "Coping with shocks: How Self-Help Groups impact food security and seasonal migration." World Development (2022).
  - 4 Adegbite, Olayinka, et al. "Women's groups and COVID-19: An evidence review on savings groups in Africa." Gates Open Research 6 (2022).
  - 5 Hadis, Benjamin F. "Risk, social protection and trust amidst cuts in welfare spending." Health, Risk & Society (2014).
  - 6 Ground Truth Solutions. "Aligning aid: Recipient perspectives on humanitarian cash and social protection in Ukraine" (2024).

### Box 1: Common challenges that hinder trust and accountability towards Social Assistance programmes<sup>7</sup>

Social assistance programmes in crisis contexts face significant shortcomings that undermine their effectiveness and accountability to affected populations:

- **Donor-centric accountability:** Driven by fears of corruption, international providers often implement an "audit culture." This focus on rigid compliance limits programme flexibility and responsiveness to context-specific needs, frequently deprioritising accountability to affected communities.
- **Exclusion and limited participation:** Despite commitments, local and national actors, including relevant public authorities, and civil society are often excluded from meaningful participation. Programmes can become tools for political control and frequently exacerbate pre-existing inequalities, failing to fully include marginalised groups.
- **Short project/funding timelines:** Although trust is essential for genuine accountability, it is difficult to build and sustain trust in volatile crises with short funding timelines, where continuity and consistency can be key.

Given these challenges, understanding trust of communities towards contributory, non-contributory, and informal social protection instruments is one of the critical steps to ensure that the most climate-affected and marginalised groups are effectively reached. Community insights and trust data are not an optional element; they are the cornerstone of well-functioning, flexible and adaptive social protection programmes. When trust is solid, participation increases, systems become more accountable, and communities strengthen their capacity to adapt and protect themselves.

7 Institute of Development Studies "Better Assistance in Crises (BASIC) Research: <https://www.ids.ac.uk/programme-andcentre/basicresearch/>

## 02

# INTEGRATING COMMUNITY INSIGHTS AND TRUST INTO SOCIAL PROTECTION FOR CLIMATE

Trust can be understood as the belief that another person or institution will act in line with expectations of positive, ethical, and fair behaviour.<sup>8</sup> Trust is a multidimensional concept shaped by two interconnected dimensions:

- **Competencies (*Can they do their job?*):** Perceived ability of an organisation to deliver quality support. Sub-dimensions: accessibility of services, community preferences, reliability, and relevance.
- **Values / Ethics (*Do they care about us?*):** Perceived integrity and alignment with people’s values. Sub-dimensions: transparency, fairness in decision-making, integrity of providers and community leaders, inclusiveness, participation opportunities.

These dimensions of the Community Trust Index determine whether communities view social protection interventions as credible, relevant, and worthy of cooperation. While the Community Trust Index provides vital standardised data on perceptions, drivers of trust and uptake, it can be complemented by other tools:

- **Social network mapping<sup>9</sup>:** Visualises key influencers and information sources within a community. Understanding these networks is vital for improving targeting, communication, and referral pathways in both formal and informal social protection systems.
- **Community feedback data:** Continuous, real-time data from affected communities on programme delivery, which captures accessibility, timeliness, and satisfaction.
- **Community Engagement and Accountability (CEA)** approaches are central to strengthening trust. By ensuring inclusive participation, transparent communication, and two-way dialogue, CEA helps align systems with local priorities. National Societies with strong CEA can play a key role in systematically generating trust data and community insights to inform the design of programmes or support in integrating social protection into climate policies and strategies, like the National Adaptation Plans (NAP) and Nationally Determined Contributions (NDC).

8 OECD Guidelines on Measuring Trust: [https://www.oecd.org/en/publications/oecd-guidelines-on-measuring-trust\\_9789264278219-en.html](https://www.oecd.org/en/publications/oecd-guidelines-on-measuring-trust_9789264278219-en.html)

9 Examples of Social Network Mapping can be found here: [https://cash-hub.org/wp-content/uploads/sites/3/2023/09/Ethiopia\\_Fodder-Value-Chain-Analysis\\_Summary-report\\_AG.pdf](https://cash-hub.org/wp-content/uploads/sites/3/2023/09/Ethiopia_Fodder-Value-Chain-Analysis_Summary-report_AG.pdf) and [https://cash-hub.org/wp-content/uploads/sites/3/2020/12/YEMEN-Fisheries\\_MarketAnalysis\\_ExecutiveSummary\\_External.pdf](https://cash-hub.org/wp-content/uploads/sites/3/2020/12/YEMEN-Fisheries_MarketAnalysis_ExecutiveSummary_External.pdf)

## 03

# A TRUST INDEX MODULE FOR SOCIAL PROTECTION

A practical way forward is to develop a specific Trust Index tool for Social Protection in order to understand how vulnerable and at-risk communities perceive existing social protection interventions. Understanding their perceptions can inform programme design and lead to better protection against covariate shocks (affecting entire communities), such as those related to climate change. This module could be embedded within social protection feasibility assessments already being considered by some National Societies to better link humanitarian cash assistance with government social protection systems.

It would provide a systematic yet adaptable approach to measuring trust across communities and countries, ensuring globally consistent data while allowing for contextual flexibility. Critically, the Module and its complementary tools (like Social Network Mapping) must also identify, recognize, and strengthen the community safety nets that play a vital role in resilience.

## a) Trust in whom?

Trust in social protection systems operates at different levels and across different relationships. The two most relevant levels of measuring trust in social protection for the Red Cross Red Crescent Movement include:

- **Trust in providers (Community members → National Societies and non-state providers)**

This layer focuses on how communities perceive state and non-state providers and local actors directly supporting the implementation of social protection interventions. This is the primary measurement assessing community perceptions on competencies and values/ethics of the organisations and actors (like National Societies, financial service providers, local CSOs, trusted community leaders) providing and delivering social protection services. High trust here ensures better uptake, adherence, and efficiency of the social protection programme.

- **Trust within the Community (Community member ↔ Community member)**

This layer measures the strength of relationships and bonds among community members, which are essential for community safety nets and overall community resilience, especially in the face of climate shocks and other

disasters. This encompasses the perceived reciprocity, reliability, and willingness to help among community members. Strong bonds are crucial for effective mutual aid, enabling collective action, self-organisation, and rapid local support when a covariate shock hits.

While the Community Trust Index focuses on these two primary relationships, the contextual assessment of trust in social protection can be completed by triangulating the primary data with existing secondary data (e.g. from sources like the Edelman Trust Barometer) to understand the broader sentiment towards authorities and primary implementers of these systems.

## b) How to measure trust and why it matters?

Building on the Trust Index framework, the Social Protection Trust Module introduces an explicit dimension of relational trust to capture the strength of community-to-community bonds as well as perceptions of implementing authorities. The table below presents illustrative dimensions and expected outcomes. The final set of dimensions and question specifications will be defined during the module development and consultation process.

| Trust dimension  | Focus sub-dimensions   | Expected outcomes   |
|--|--|---|
| <b>Competencies</b><br>(Ability to deliver interventions)            | <ul style="list-style-type: none"> <li>• Accessibility and usability of services aligned with community preferences.</li> <li>• Capacity to adapt when disasters and shocks hit.</li> <li>• Responsiveness to community needs.</li> <li>• Cost-efficiency and effectiveness in reducing climate risks.</li> <li>• Quality, reliability, and relevance of delivery.</li> <li>• Confidence in future institutional support.</li> </ul> | <ul style="list-style-type: none"> <li>• Uptake and sustained use of services.</li> <li>• Improved programme effectiveness and reach.</li> <li>• Greater resilience to climate and covariate shocks.</li> </ul> |
| <b>Values/Ethics</b><br>(Integrity and Fairness)                     | <ul style="list-style-type: none"> <li>• Transparency of processes.</li> <li>• Willingness to share accurate information.</li> <li>• Fairness and impartiality in decision-making.</li> <li>• Perceptions of institutional accountability.</li> <li>• Integrity of providers.</li> <li>• Inclusiveness engagement.</li> <li>• Meaningful participation.</li> </ul>   | <ul style="list-style-type: none"> <li>• Increased legitimacy and acceptance of the programme.</li> <li>• Stronger stakeholders buy-in.</li> </ul>  |
| <b>Relational Trust / Social Cohesion</b><br>(Community Safety Nets) | <ul style="list-style-type: none"> <li>• Willingness of community members to help their neighbours (e.g., resource sharing, lending a hand).</li> <li>• Perceived reciprocity and trustworthiness among neighbours.</li> <li>• Effectiveness of community safety nets (e.g. savings groups).</li> <li>• Level of collective action regarding risks.</li> </ul>   | <ul style="list-style-type: none"> <li>• Increased community-led preparedness and disaster response.</li> <li>• Increased social cohesion.</li> <li>• Improved sustainability of outcomes.</li> </ul>           |

## **c) Uses of community insights and trust data to strengthen social protection**

Community insights and trust data should directly shape how social protection programmes are designed and delivered. By identifying key trust barriers, such as exclusion, limited participation and transparency, or perceptions of political influence, programmes can address them systematically. Measuring trust and systematically working to strengthening it can yield concrete benefits that enhance programme effectiveness and long-term viability. Some of the advantages of measuring and using trust data include:

- **Increased accountability and transparency:** Measuring trust in providers directly supports the notion that actors can be held accountable and community voices matter. Transparency and accountability can be reinforced through clear communication, accessible feedback mechanisms, and meaningful participation throughout the programme cycle.
- **Improved alignment and sustainability:** Trust data helps institutions identify where confidence is low, adjust programme design and communication, and improve alignment between formal systems and community mechanisms. Higher trust level improves targeting, increases uptake, and supports long-term sustainability.
- **Strengthening community resilience and the social contract:** Focusing on improving trust in providers and trust within the community, in an informed, planned way by using the Trust Index, strengthens the social contract; empowers communities to engage and cooperate; and places people's needs at the core of social protection.

## 04

# CONCLUSION AND NEXT STEPS

Community insights and trust are the cornerstone of effective, inclusive social protection systems for climate resilience. Tools like the Community Trust Index can guide transparent and accountable programme designs that strengthen resilience and equity by measuring trust and using data to build trust in implementers. The Index can be systematically integrated within feasibility studies and complemented by broader community insights which helps measure trust and community cohesion. By prioritising the gathering and utilisation of various community data sources, the IFRC network and their partners will use evidence to co-design transparent, accountable, and inclusive programmes that strengthen the social contract and empower vulnerable communities to adapt to climate challenges and other disasters and crises.

### Next steps include:

#### a) Tool development and validation

Develop and validate a Social Protection Trust Module questionnaire building on the Trust Index framework, incorporating social protection specific dimensions such as benefit accessibility, fairness, and adaptation capacity. Engage technical experts and partner organisations, and pre-test the tool through ongoing assessments across diverse contexts.

#### b) Country selection and partnerships

Select one to two pilot National Societies based on active CVA, Disaster Risk Reduction or climate programmes, including Climate Action Journey and Loss and Damage funding proposal development, existing or planned social protection assessments, and government interest in community centred approaches.

#### c) Pilot implementation and learning

Integrate the Trust Module into joint feasibility assessments and pair it with social network mapping in selected sites. Train National Society staff and enumerators, collect pilot data, and analyse findings to identify trust gaps and contextual partners. Organise specific learning and advocacy events in the pilot countries to review the findings with government and with key

development and civil society partners.

### **d) Dissemination, use and impact**

Share findings locally and globally through key forums, develop knowledge products. Support National Societies to translate data into action by applying the Trust Index trust building checklist to strengthen trust.

This mural highlights the vital role of mangroves in protecting coastlines, preserving biodiversity, and reducing climate risks. Created with active involvement from students and community members, it reflects local realities and fosters shared ownership of public spaces.



Image Credit: Grenada Red Cross - The Ecological Connectivity and Community Resilience Project.