



GRASSROOTS AROUND THE GLOBE:

EXAMINING COMMUNITY ACCESS TO SOCIAL PROTECTION,
FINANCIAL AND DIGITAL INCLUSION, AND CLIMATE
FINANCE PROGRAMS PRE- AND POST- PANDEMIC



Partner Organizations:



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Figure 1. Survey participants in Kenya analyze the survey.

Introduction

In recent years, there have been a number of promising commitments at the global level to combat major financial, social, and environmental challenges through international cooperation. The Sustainable Development Goals (SDGs) lay out ambitious targets for the international community to solve these challenges and, “provides a shared blueprint for peace and prosperity for people and the planet, now and into the future.”¹ However, the pandemic, combined with the ongoing climate crisis and a rise in trade disputes and geopolitical tension, poses serious obstacles to achieving the SDGs through the implementation of international agreements such as the Addis Ababa Action Agenda (AAAA)² and the Paris Agreement³.

The AAAA provides a new commitment to a “social compact” in which countries vow to set up social protection systems with national spending targets for essential services like health and education, with the international community pledging additional assistance if domestic resources are insufficient.⁴ Countries also committed to collaborating to increase investments in infrastructure projects related to energy, transportation, water, and sanitation as well as in agriculture and nutrition. A commitment to creating a “facilitation mechanism” to promote innovation, technology, and scientific cooperation was also made. Also noted in the AAAA is the need to build risk preparedness capacity at local, national, and international levels and to look beyond just income per capita when gauging development needs.

¹ “History” The Sustainable Development Goals. <https://sdgs.un.org/goals>

² https://www.un.org/esa/ffd/wp-content/uploads/2015/08/AAAA_Outcome.pdf

³ https://unfccc.int/files/meetings/paris_nov_2015/application/pdf/paris_agreement_english_.pdf

⁴ Hurley, G. (2015). “[The Addis Ababa Action Agenda: A step forward on financing for development?](#)” UNDP.

The AAAA was expected to create a strong working definition of how to implement the SDGs and yet it has mixed results in this regard.⁵ While developing countries managed to inscribe references to international coordination and both financial and technical support in areas such as countering corruption and illicit finance, scaling infrastructure investments, and knowledge and technology transfer, developed countries pushed back against creating new institutional mechanisms and partnerships for the SDGs. Consequently, language is often vague in the AAAA - committing to “exploring” instead of “implementing” and addressing development issues is mostly left to existing institutions (e.g., IMF, World Bank Group) that already problematically limit the participation of developing countries. Spending commitments are also vague with most commitments expressed in non-numeric forms and are thus difficult to monitor. These drawbacks raise important questions about the effectiveness of the AAAA at translating to substantive change at the grassroots level.

Similarly, the Paris Agreement has important ambitions but exemplifies challenges in implementation. Dr. John Sterman, Professor of Management at MIT Sloan School of Business highlights several pros and cons of the Paris Agreement.⁶ The agreement does lower the upper limit of global warming the world should allow from 2°C to “well below 2°C above pre-industrial levels...” However, Earth has already warmed about 1°C since the Industrial Revolution and, furthermore, the Agreement did not include stronger pledges for emissions reductions to be able to work towards such an ambitious goal. The Agreement instead maintained the voluntary system of pledges (Nationally Determined Contributions or NDCs). Over 180 countries submitted pledges - including an emissions peak pledge from China of no

⁵ Kjørven, O. et al. (2015)

⁶ Sterman, J. (2016). “The Paris Climate Agreement: Deliverance or Disappointment?” *HuffPost*, https://www.huffpost.com/entry/the-paris-climate-agreement_b_8812466

later than 2030 which is a significant change from the 2009 Copenhagen Summit⁷. If all pledges are fully implemented, warming by 2100 would fall about 1°C compared to inaction.

However, these pledges are not legally binding. Even assuming that all countries implement their pledges, this would still lead to expected warming of 3.5°C - far exceeding the 2°C goal. The Agreement does include a review process for the NDCs every five years where the pledges will be updated and ideally strengthened. However, even if emissions growth stopped, global warming would continue since greenhouse gases are emitted faster than they are removed. The Agreement does note this, but the issue of responsibility remains: which countries should cut and by how much? If the world has any chance of limiting warming to 2°C, global emissions must fall to basically zero by the end of the century, meaning that everyone must be involved. The financial support developing countries need for effective mitigation and adaptation is substantial, and yet the Agreement's reaffirming of the \$100 billion a year in assistance by 2020 is neither mandated nor pledged, but merely strongly urged. Regarding accountability, though "an enhanced transparency framework..." was established, it remains unclear whether it is through self-reporting or scientifically sound accounting that double counting and reduction claims will be verified. For all its shortcomings, the Paris Agreement still serves as a policy platform to advocate and push for stronger pledges and real policy implementation.

In addition to challenges already present in the implementation of the AAAA and the Paris Agreement, the COVID-19 pandemic has caused a wave of new setbacks. COVID-19 directly impacts health and human well-being which then affects economic activity and jobs. The

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<https://unfccc.int/process-and-meetings/conferences/past-conferences/copenhagen-climate-change-conference-december-2009/copenhagen-climate-change-conference-december-2009>

pandemic has disrupted global supply chains, significantly damaged travel and tourism, and increased unemployment, financial market volatility, fear, and insecurity which will have lasting impacts on the global economy. In addition, as workplaces shifted into homes and digital spaces, factors such as domestic violence and the digital divide had a heightened impact on people's ability to participate in the economy. Given these factors, responding to the crisis will be especially challenging for countries with limited fiscal space and poor social protection.

Though much attention has been given to examining macro-level economic and SDG impacts of the pandemic, far less has been given to ascertaining how the implementation of the AAAA (or lack thereof) is directly affecting the most vulnerable individuals at the community level in developing countries. That information gap is why the NGO Committee on Financing for Development (FfD) partnered with the Salesian Missions of Ireland (through Salesian Missions Inc.) which received a grant from Mísean Cara to conduct a project to assess grassroots access to key programs and services around the world. This report will assess the progress of the AAAA and Paris Agreement in achieving the SDGs and ensuring that no one is left behind through the lenses of social protection, financial & digital inclusion, and climate finance at the community level. This assessment is conducted through a community-level survey disseminated by volunteering members of the NGO Committee and their respective organizational partners at the field level to ascertain gaps in the implementation of social protection, financial and digital inclusion, and climate finance programs and services. The findings of the survey will help inform and bolster the advocacy efforts of the NGO Committee at the UN and by the participating partner organizations at the community level.

Project Process

This project was developed through extensive consultations involving a number of actors. Godsee Joy, under the guidance of Dr. Lakshmi Iyer at the University of Notre Dame, conducted the preliminary research and developed the action plan. Members of the NGO Committee reviewed this report and provided feedback on areas of priority for the Committee. Elsa Barron, under the direction of Dr. Paul Perrin at the University of Notre Dame, developed the survey. NGO Committee members were surveyed to determine the extent of their grassroots network around the world. Based on the feedback received and taking into consideration, two criteria- 1. NGO Committee partner presence in a selected country and 2. Ensuring regional diversity as well as presence in least developed countries (LDCs), eight countries were shortlisted. These included India, Nepal, the Philippines, Mexico, Haiti, Kenya, Senegal, and Timor Leste. Ultimately, due to natural disaster and flooding in Timor Leste, the survey could only be conducted in the remaining seven countries.

Working groups of the NGO Committee on FfD specializing in social protection, financial & digital inclusion, and climate finance were asked to propose country-specific survey questions. Survey questions for each country were developed using these inputs along with additional research on specific country policies. A pilot survey was launched in India to assess the efficacy of the project survey tool, LimeSurvey, as well as to garner feedback from the ground on the clarity and effectiveness of the survey questions in generating substantive feedback. Survey questions were then finalized and disseminated through field partners as described in the methodology section below.

After the completion of the survey project, the NGO Committee organized two events to present the findings of the survey. The first event was held to present the findings to the members of the NGO Committee and their field partners who participated in the enumeration of the survey on the ground. The second event was held as a [side event](#) during the 2021 UN Economic and Social Council (ECOSOC) Forum on Financing for Development Follow-up called “Grassroots Community-Based Research Findings: “Asks” to Strengthen Social Protection, Digital and Financial Inclusion, and Climate Finance in a Post-COVID-19 Era.” Both of these events showcased the many levels of leadership engagement in this project, from funders at Misesan Cara and partners at Salesian Missions of Ireland to field partners and survey enumerators from around the world. Feedback from these two meetings helped define the processes and priorities for developing this report.

Methods

This research was conducted through a grassroots community-based survey disseminated through NGO field partners in the seven countries of interest: India, Nepal, the Philippines, Mexico, Haiti, Kenya, and Senegal. The survey consisted of two parts: survey part I and survey part II. Survey part I asked organizations to share their priorities regarding social protection, financial & digital inclusion, and climate resilience/finance programs. It also asked NGO field partners to share specific anecdotes that highlight their experience with COVID-19 as an organization and in the community.

Survey part II asked community members to report on the programs they have accessed/benefitted from, in their respective countries, pertaining to social protection, financial

& digital inclusion, and climate resilience/finance Follow-up questions asked participants to report how easy or difficult it was to access those programs and whether they have accessed these same services or others after the onset of the COVID-19 pandemic. Finally, the survey asked participants to report non-identifiable demographic information such as age, gender, and place of residence. A full list of survey questions by country is available [here](#).

A pilot survey of survey parts I and II was launched in India amongst a small sample of enumerators and community members. Enumerators were requested to provide feedback on the ease of navigating the survey platform as well as on the clarity of the survey questions. Based on this feedback, appropriate adjustments were made to the survey questions and additional questions were added pertaining to areas of interest to the partners in the field.



Figure 2. Survey training conducted by Vasantha Pengal Sangam in India.

Before disseminating the finalized survey, NGO partners on the ground underwent training to prepare them to utilize a process of randomization to select survey respondents from their respective NGO communities, to assess the willingness of potential respondents to participate in the study and to enumerate and record the responses to the survey questions. As the survey used a randomization process for NGO field partners and their community partners only, the survey was not representative of the country populations as a whole. However, it was representative of the smaller population of NGO communities who receive services from the Committee's partner organizations, allowing conclusions to be drawn regarding this population's access to services of interest.

The survey was housed in the LimeSurvey platform, an online survey tool that allowed easy distribution and collection of surveys from around the world. Responses were then exported from LimeSurvey and analyzed using Excel. Anecdotal responses to survey part I were analyzed using qualitative methods, identifying responses that helped provide additional context to quantitative survey results for inclusion in the final report. For each country, access to services pre-pandemic and post-pandemic were compared using a chi-squared statistical test. This test of statistical significance measures whether the variation in pre and post-pandemic onset responses is large enough to be said to be caused by a significant difference in conditions rather than being due to random chance variation. A chi-squared p-value of 0.05 or below indicates statistical significance. Provided anecdotes from survey part I were analyzed using qualitative review to identify stories that complemented and expanded on the quantitative responses from survey part II for inclusion in the report.

Surveys were conducted in a language that was accessible to survey enumerators in each country and translated into local languages by enumerators if necessary. The surveys in India, Nepal, Kenya, and the Philippines were completed in English. The survey in Mexico was completed in Spanish. The surveys in Senegal and Haiti were completed in French.

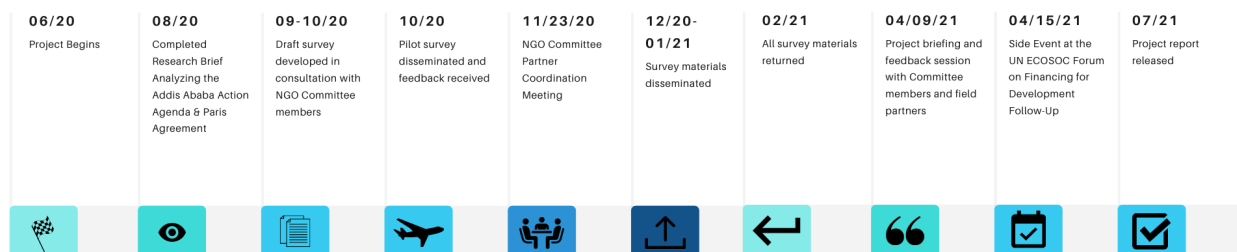


Figure 3. A survey enumerator in the Philippines manually records survey answers before entering them into the online Lime Survey platform.

The participatory nature of this survey project played an important role in its design and dissemination, as we engaged with NGO field partners around the world to get invested in the research alongside their communities. These enumerators were included in the post-survey briefing and analysis sessions to provide direct feedback on the findings and suggestions for further analysis in the development of this report. By involving those who are already engaged at the grassroots level in the survey process, it was possible to better ensure that the survey results are returned to the communities that are impacted by the findings to celebrate successes and set

new priorities for ensuring access to social protection, financial & digital inclusion, and climate resilience/finance programs.

Timeline



Results

We received quantifiable survey results from seven countries with NGO field partners, including India, Nepal, Haiti, Mexico, Kenya, The Philippines, Senegal.

Table 1. Respondent Demographics by Country.

Country	Female	Male	Urban	Rural	Mixed (Urban & Rural)	Total Respondents
India	164	94	72	157	52	282
Nepal	131	38	31	95	41	172
Haiti	62	58	9	96	14	121
Mexico	130	36	162	10	38	213
Kenya	63	42	17	66	19	108
The Philippines	71	31	67	15	22	106
Senegal	38	31	24	28	0	69

Since the process of randomization sought to establish a representative sample within an organization's existing community contacts, the resultant demographics display biases that may reflect the specific focuses of an organization (e.g. an organization that focuses on offering support to women would have selected mostly women to participate in the survey). Similar uncontrolled variability occurred regarding location. If organizations were located in rural areas, we received responses from rural community members and if they were located in urban areas, we received responses from urban community members. While these demographic shifts are significant, they do not inhibit the aims of the study, which was to assess the accessibility of social protection, financial and digital inclusion, and climate finance programs and services by NGO committee field partners around the world, pre- and post-pandemic.

Social Protection

In each of the seven countries, NGO committee field partners and their community contacts were asked about their access to social protection programs and services. These programs vary between countries depending on which initiatives were present in each country and in some cases, the official name of the policy. However, in general, items that were listed in the country-specific questionnaires included programs for food support, insurance, maternal/parental support, support for vulnerable populations (e.g. the elderly), medical programs, employment programs, and more. We asked respondents to report whether they had accessed each of these programs over the past year and similarly asked if they had accessed these programs since March of 2020, the onset of the global COVID-19 pandemic. The results of these questions in each country are displayed in Figure 1.

While each country's findings are unique, a few general trends stand out. Prior to COVID-19, food distribution and rations were highly accessed social services in India and Kenya, ahead of other available social protection programs. These food distribution programs did not show a statistically significant decrease in access post-pandemic, a positive sign for their accessibility and importance. With access to food being one of the most basic needs of populations around the world, it is important that this element of social protection be resilient and adaptive in times of disaster. One organization in India reported that they were able to expand their food distribution, saying "Because of the help received... we were able to reach out to 2000 + families with ration for 10 days. the District administration was very supportive of our activities." When NGO Committee field partners and their community contacts in India were asked to expand on the way that COVID-19 has affected their organization, many spoke of the widespread effects of the pandemic on children, from education to rights protection. One report details:

Because of the lack of interaction and the public scrutiny of childcare mechanisms such as school and teachers, child rights clubs and peer groups, other institutional and government WCD and Labour department activities, many incidences of child marriage and child labour went undetected and unreported in both urban and rural areas, which was a setback to child rights-related work.

For vulnerable groups such as children, the COVID-19 pandemic made social protection more difficult to access and ensure.

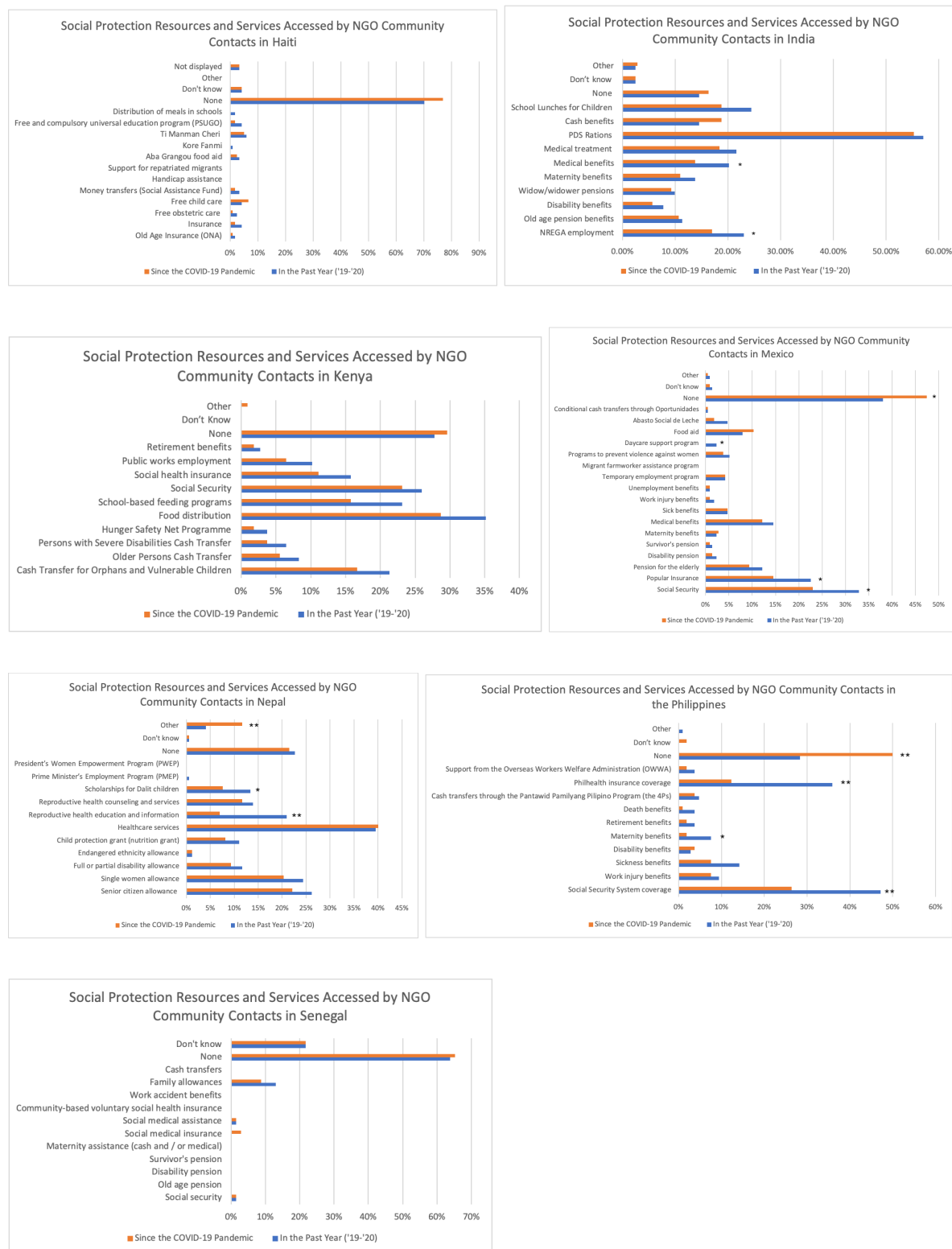


Figure 4. Social protection resources and services accessed by NGO community contacts. Pre- and post-COVID pandemic onset responses were compared using a chi-squared statistical test. * indicates p-value < 0.05 and ** indicates p-value < 0.01.

In the Philippines and Nepal, health insurance and services were most frequently accessed by community members. While healthcare services remained highly accessible to Nepalese community members post-pandemic, access to the Philhealth insurance program in the Philippines drastically declined in the wake of the pandemic. Even then, one organizational representative in Nepal reported that “referring patients to health care facilities has become difficult,” suggesting that access to basic healthcare services was not entirely unaffected by the pandemic, a theme mirrored in other reports for a diversity of reasons.



Figure 5. Community members report their experiences in Nepal.

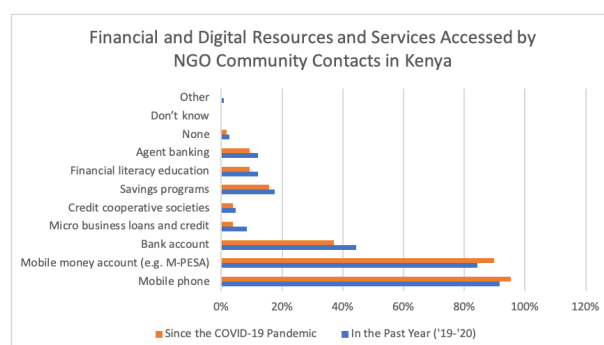
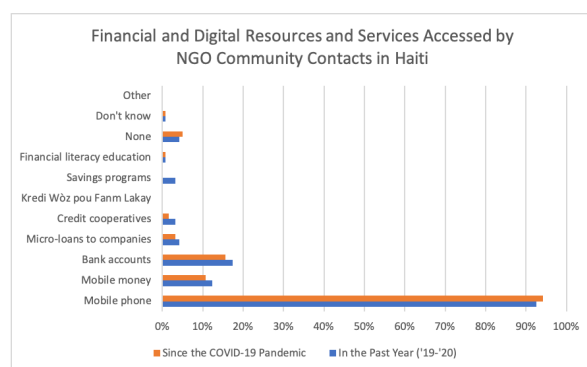
For example, one organizational representative in Kenya explained that their organization, “...lost 3 community members that we serve, who could not afford their medical fee in private

hospitals which are very expensive, because government hospitals that are cheaper to them were mostly focusing on Covid-19 cases.” In this case, the transition to pandemic-oriented care meant that other health services became inaccessible and other health conditions were left unaddressed.

In Haiti and Senegal, the most prominent trend was one of lack of access to the social protection programming included in the respective country surveys. The overwhelming majority of NGO Committee field partners and community contacts surveyed had not accessed any social protection services before the pandemic or during the pandemic. Similarly, in Mexico, the majority of respondents didn’t access any of the social protection programs/services listed, however, social security and Seguro Popular (popular insurance, a government-legislated health insurance program) were the two most highly accessed programs prior to the pandemic and access to both of these items declined in a statistically significant manner with the onset of the pandemic. Survey Part I in Mexico revealed additional gaps in social protection that arose due to the pandemic that was not explicitly included in the survey questions. Vulnerable populations were not only affected by services available or increasing health risk, but also by an increased risk of violence. One respondent shared that “During COVID-19 in the community in which I work increased domestic and family violence, gender-based violence, femicides, and the number of people experiencing homelessness as a direct consequence of domestic and family violence.” In many ways, social protection was threatened by a pandemic that weakened access to available services and exacerbated existing dangers for vulnerable communities such as women and children.

Financial and Digital Inclusion

Similar questions as listed above were posed to partner organizations in the seven countries with regard to financial and digital inclusion programs and services. In times of crisis, access to such services is critical to ensure individual and community resilience. The survey assessed access to financial and digital inclusion resources and services such as mobile phones, mobile money, bank accounts, micro-loans, credit cooperatives, savings programs, financial literacy education, and other country-specific financial schemes. Financial and digital programs and services generally



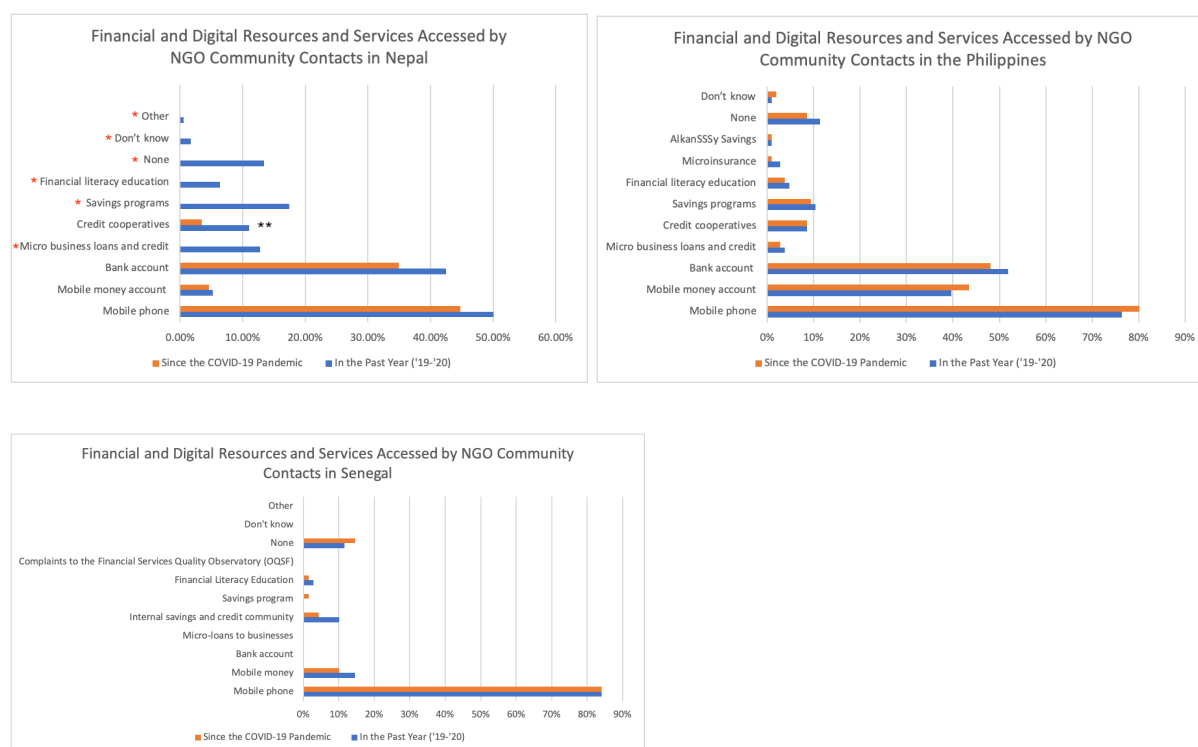


Figure 6. Financial and digital inclusion resources and services accessed by NGO community contacts. Pre- and post-COVID pandemic onset responses were compared using a chi-squared statistical test. * indicates p-value < 0.05 and ** indicates p-value < 0.01. A red asterisk indicates that post- pandemic data is not included in the visualization.

maintained their accessibility during the pandemic, indicating an impressive degree of resilience of these programs/services even through major challenges. This overarching observation suggests that financial programming, once established and adopted, is more easily maintained than social protection and climate financing programs.

Another broad observation from this section of the data is that the use of mobile phones and mobile financing has proven effective at creating widespread access to financial services among those NGO Committee partners in the field that were surveyed. Countries of particular success in this area include Kenya, Mexico, and the Philippines. In these countries, high levels of mobile phone access also correlated with high levels of access to mobile money as a financial

service. In fact, in Kenya use of mobile money was even more prevalent than access to a bank account. One enumerator from a partner organization in Kenya presented in the side event during the FfD Forum that even his grandmother was able to access and utilize mobile money on a regular basis, highlighting its intergenerational accessibility and use.



Figure 7. An enumerator in Kenya utilizes tablet technology to record survey responses.

In India, self-help groups (SHGs), or community groups that pool finances to support small loans for members of the group, are an important financial service and one that remained

surprisingly resilient throughout the pandemic. Some SHGs inevitably struggled as a result of lost individual income. Many SHGs are formed by women. One organizational representative reported that:

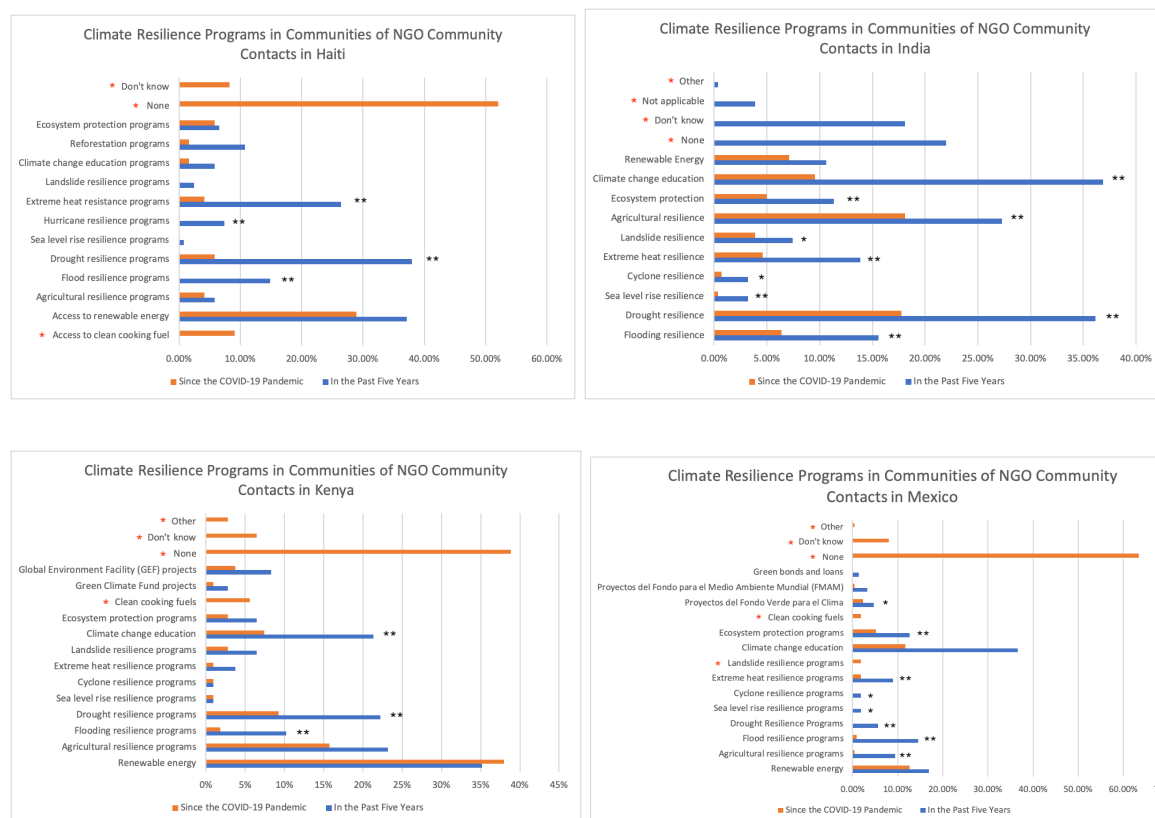
Lockdown and the restrictions have reduced even the meager employment opportunities women used to have. It is resulting in increased poverty conditions. By and large, poor women remain unemployed. They don't have enough income to support their families. They are unable to repay their loans to their own Self Help Groups. The poor economic situation has forced women to accumulate stress and few are under depression.

Clearly, conditions of unemployment and increased poverty decreased the ability of some SHGs to function under the crisis of COVID-19. However, other reports tell a different story, such as one organization representative who shared that “the District administration was very supportive of our activities. As a result, many women came forward to form new SHGs.” In the wake of tragedy, some communities formed collective financial structures that allowed them to become more resilient, a practice that will hopefully continue even after the COVID-19 pandemic.

In neighboring Nepal, the credit cooperatives, which are similar in structure to self-help groups and involve community members who buy into a scheme that allows them to provide low interest loans to each other using money they have saved, did not remain resilient with the onset of the pandemic. Access to credit cooperatives decreased with strong statistical significance, the only financial programs to do so across all countries and programs surveyed. While the reason for this decrease cannot be determined, it may be due to economic distress combined with decreased mobility, preventing communities from collaborating on financial matters in small groups or through financial institutions.

Climate Finance

Climate change is a pressing global challenge that has been prioritized by nearly universal international commitments such as the Paris Agreement. However, action to combat it has been implemented to varying degrees across countries and communities. Overall, climate-specific programs were less familiar to NGO Committee field partners and their community contacts than were social protection or financial and digital inclusion programs. This may be because climate resilience programs may be less relevant to the day-to-day life of community members.



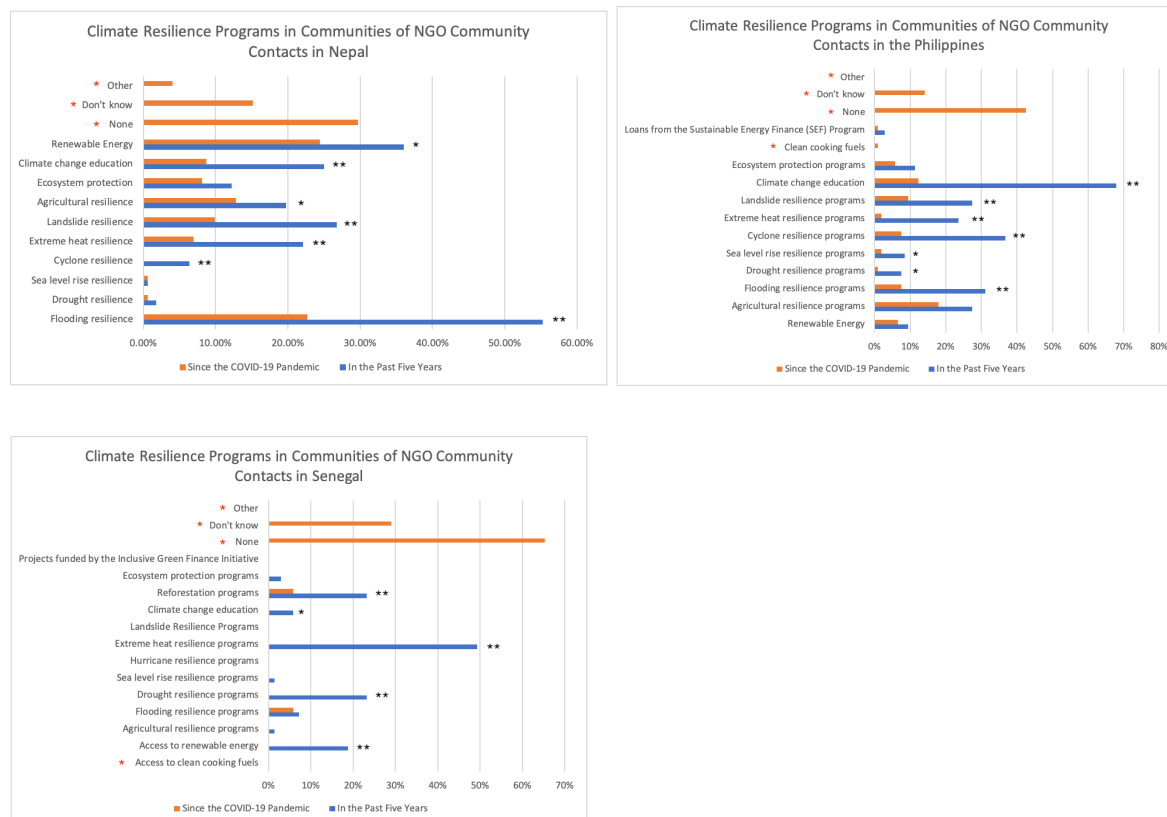


Figure 8. Climate resilience resources and services accessed by NGO community contacts. Pre- and post-COVID pandemic onset responses were compared using a chi-squared statistical test. * indicates p-value < 0.05 and ** indicates p-value < 0.01. A red asterisk indicates that post- pandemic data is not included in the visualization.

Between countries, different climate resilience programs were more accessed than others due to the specific in-country challenges. For example, in Nepal, flood resilience programs were most prominent while in Kenya, drought resilience programs were more common. Given the history of major flooding in Nepal and significant threats of drought in Kenya, these differences make intuitive sense.

One of the most notable successes coming out of this data section was the high level of climate change education in the Philippines, with nearly 70% of all NGO Committee field partners and their community contacts who were surveyed reporting access to some form of this

education. Outside of Haiti and Senegal, climate change education was often still more highly accessed when compared with the other climate resilience programs of each respective country, making it one of the most successful community programs when considering grassroots accessibility as the primary indicator of success.



Figure 9. A survey respondent in the Philippines, where climate change education was highly reported.

Across all seven countries included in the survey, access to climate change programs for NGO Committee partners declined dramatically with the onset of the COVID-19 pandemic. This decline was observed across multiple types of programs, from resilience to education to renewable energy. This trend was one of the most definitive of the entire research study and demonstrates the fragility of climate programs. In a time of disaster, they may be some of the first initiatives to be shut down or put on hold. For some NGOs, this is already something they are aware of and advocating against. One group from Mexico shared that “Unfortunately in

Mexico, the federal government took measures contrary to supporting the fight against climate change, closing investments for renewable and clean energy... it is something with which our organization is constantly fighting to reverse this governmental decision.” Having recognized the potential long-term damages of lowering climate investment, this organization is determined to advocate for their continuation even in the midst of other crises.

Climate-related disasters are not always a threat far off on the horizon, they can also be immediate. Throughout the pandemic, there were communities that faced the intersecting challenges of a health crisis and natural disasters. A partner organization from the Philippines reported that “The worsening economic situation was aggravated by the typhoon that destroyed totally their [community members’] houses. The Sisters and some mission partners tried to extend help... The sisters also tried to give them psycho-education about climate change and its effects. This is one way for us to have a concrete call to action to care for our common home.” While it is devastating to hear of compounding economic, health, and environmental challenges, this organization was equipped to continue to provide climate response and education programming, which, according to the survey data, was not common of most organizations and governments throughout the duration of the pandemic.

Conclusion

This research analyzed the Addis Ababa Action Agenda and the Paris Agreement, the commitment made through these agreements, and their translation to the grassroots level. Investigation of these documents revealed that while they spoke of important commitments around social protection, financial inclusion, and climate finance, they were lacking enforcement

mechanisms or benchmarks that might ensure that such commitments translate to substantial change for those communities around the world who need it most, which often are the communities where the NGO Committee's partner organizations work.

The survey developed in response to these findings measured access to key services in the categories of social protection, financial and digital inclusion, and climate finance and how access to those services was affected by the COVID-19 pandemic. The results around social protection services varied widely from country to country and between services, with some general trends noted in the results section. While community members report resilient access to certain social protection services throughout the pandemic, many NGO Committee field partners shared stories that highlighted the difficulty of continuing to ensure social protection under the new conditions imposed by the pandemic such as restricted mobility and economic downturn.

Financial and digital programs and services generally maintained their accessibility post-pandemic, indicating the resilience of those programs/services through major challenges. The use of mobile phones and mobile banking has proven effective at creating widespread access to financial services among the respondents. Finally, climate finance and resilience programs decreased drastically after the pandemic in all seven countries analyzed. This suggests that climate programs are some of the first to go when disaster hits, presenting major challenges for long-term sustainable development.

In response to these findings, some broad policy "asks" include bolstering legislation and funding around social protection programs as well as increasing NGO and community awareness of services offered, prioritizing the implementation of digital financial services as a key method of increasing financial access for all, and building "resilience" to challenges such as the

pandemic into climate policies and initiatives to ensure that they remain a consistent priority. These steps can help ensure continued progress towards achieving the Sustainable Development Goals as the world looks ahead to a post-pandemic era.

Some of the major limitations of the study were due to the survey methodology. By using NGO Committee field partners as survey enumerators, researchers were able to gain access points and gather data from diverse communities around the world. However, this became a limitation as it made the enforcement and normalization of survey procedures difficult. For example, while training was provided for enumerators on how to randomize recruitment for the survey, organizations had varying capacities to implement randomization procedures accurately. This especially varied with the size of the organization, as some organizations were only able to ask the small number of community contacts they had access to, rather than drawing randomly from a larger pool. Additionally, the use of NGO field partners and their contacts as survey respondents meant introducing some demographic bias. Organizations with specific demographic focus areas (e.g. rural women's issues) produced non-representative community samples that over-represented their specific target demographic. This is why the survey results were not representative of an entire country, but rather NGO field partners and their community contacts, or those who receive information and/or services from the NGO Committee's partners on the ground.

Even with these limitations, the data generated from the survey provides helpful insight into the experience of grassroots communities around the world in accessing social protection, financial and digital inclusion, and climate financing programs and strategies. It also sheds light on the experience of these vulnerable communities as they faced the momentous challenge of the

COVID-19 pandemic. Using this information, we suggest a renewed call to action to protect and serve the most vulnerable members of society through legislation, civil society, and education, as well to track effectively how global agreements translate to the community level and develop the necessary measures to address the largest challenges in implementation. With such commitments translating to action, we can work together to weather the largest challenges of the future while ensuring dignity for all.



Figure 10. A community in Senegal brought together by the survey project.