Adaptation to Climate Change

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Overview:

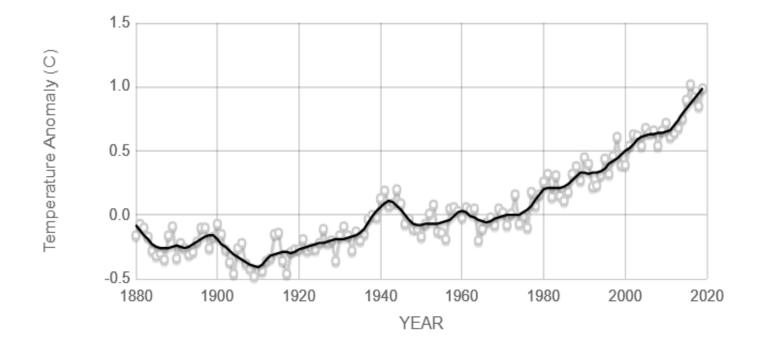
- 1. Introduction
- 2. Human activities on climate change
- 3. Adaptation needs
- 4. Adaptation options
- 5. Adaptation planning and implementation
- 6. Adaptation opportunities, constraints and limits
- 7. Economics of adaptation

What is climate change?

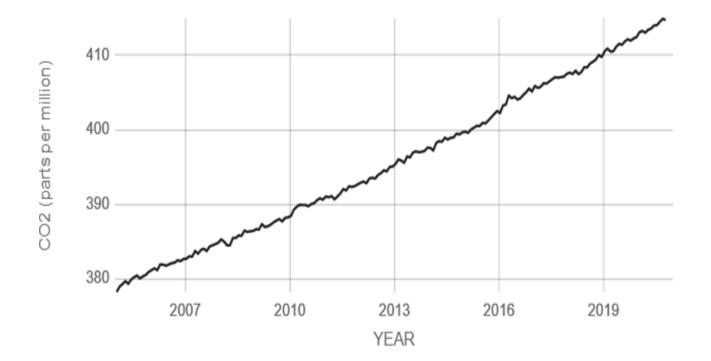
International Academies: Joint Statement

"Climate change is real. There will always be uncertainty in understanding a system as complex as the world's climate. However there is now strong evidence that significant global warming is occurring. The evidence comes from direct measurements of rising surface air temperatures and subsurface ocean temperatures and from phenomena such as increases in average global sea levels, retreating glaciers, and changes to many physical and biological systems. It is likely that most of the warming in recent decades can be attributed to human activities (IPCC 2001)."

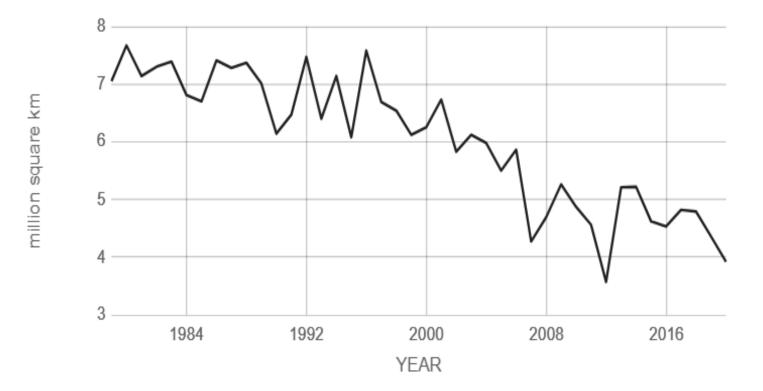
The change in global surface temperature relative to 1951-1980 average temperatures



Atmospheric CO2 levels measured at Mauna Loa Observatory, with average seasonal cycle removed

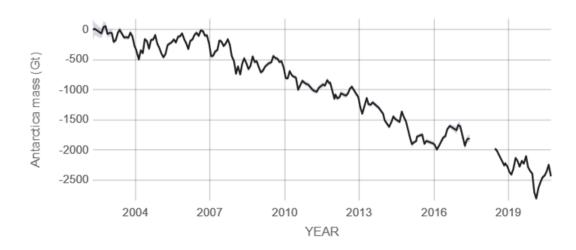


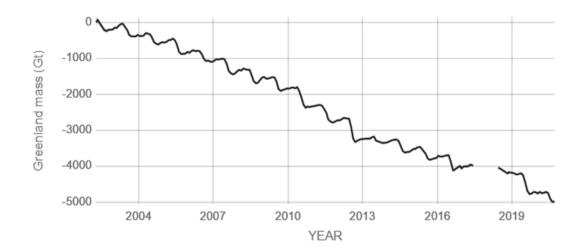
The average monthly Arctic sea ice extent each September since 1979, derived from satellite observations



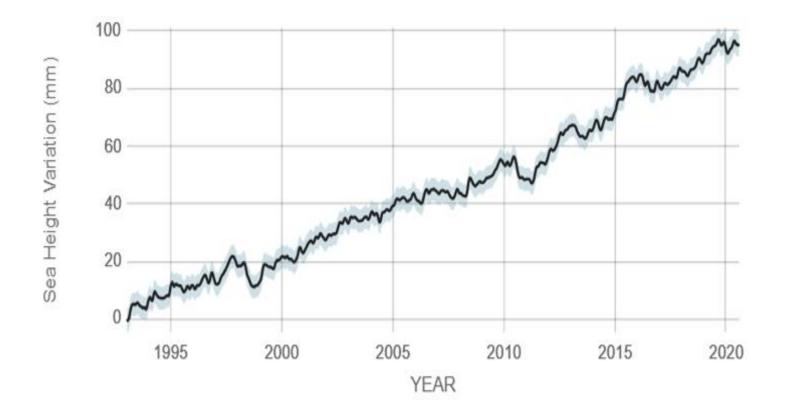


Mass loss of the land ice sheets in both Antarctica (upper chart) and Greenland (lower chart). Data from NASA's GRACE and **GRACE** Follow-On satellites.





The change in sea level since 1993 as observed by satellites



Human activities on climate change

Human activities are impacting the climate system



References: https://www.climate.gov/teaching/essential-principles-climate-literacy/teaching-essential-principle-6-human-activities-are#:~:text=There%20is%20substantial%20evidence%20that,and%20land%20surface%20to%20increase



Almost all studies related to extreme heat indicate human influence. This is consistent with IPCC AR5 findings that it is very likely human influence has contributed to observed global scale changes in the frequency and intensity of daily temperature extremes since the mid-20th century.



A smaller but increasing number detect a human influence in rainfall extremes. This is consistent with IPCC AR5 findings that it is likely anthropogenic influences have affected the global water cycle since 1960.

Could climate change make Earth uninhabitable for humans?



Figure: https://forum.effectivealtruism.org/posts/JYj7ddYuzwBNveafR/niel-bowerman-could-climate-change-make-earth-uninhabitable



Increasing the risk of other existential risks

Contributing to the likelihood of societal collapse

Why climate change is creating a new generation of child brides?



Figure:https://www.theguardian.com/society/2017/nov/26/climate-change-creating-generation-of-child-brides-in-africa?fbclid=IwAR2Oj7ccwWMqgXbYqYN_cAHNcy3p1gSv73ddChPLGb50qekNlaVMmuWwcGg

Human-induced climate change...



Figure:https://newatlas.com/obq-climate-change-belief/45576/

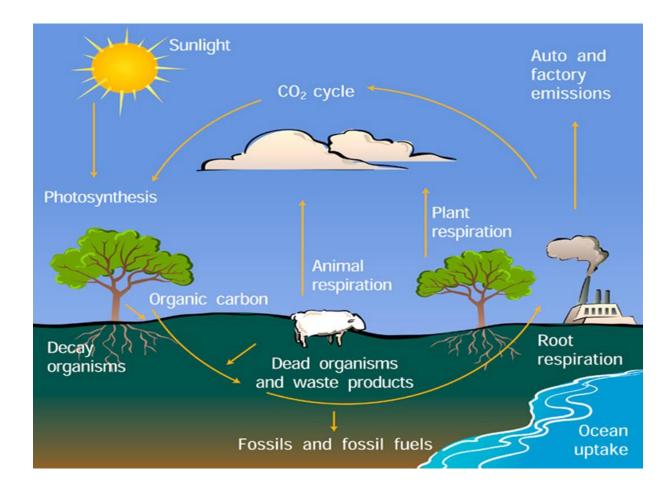


Figure: https://youmatter.world/en/greenhouse-gases-co2-decarbonizing-28439/

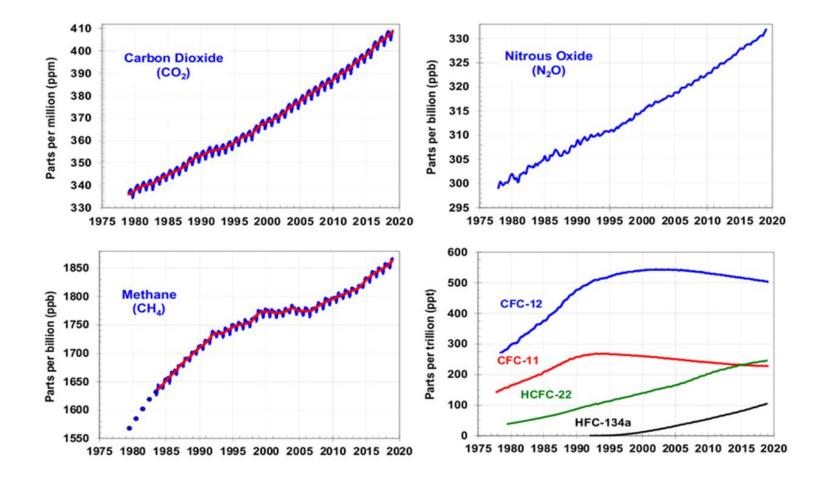


Figure: https://www.azimuthproject.org/azimuth/show/Greenhouse+gas

Can we block the sun?



https://inthesetimes.com/features/geoengineering-climate-change-fossil-fuel-industry-srm-indigenous-activism.html

Geoengineers' risky plan to block out the sun

Solar Radiation Management



Carbon Dioxide Removal



Earth Radiation Management



Figure: https://inthesetimes.com/features/geoengineering-climate-change-fossil-fuel-industry-srm-indigenous-activism.html

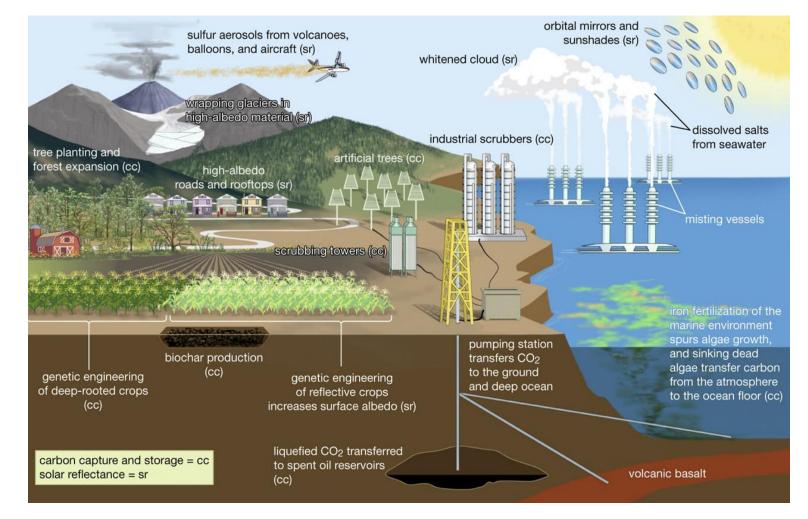


Figure: https://www.digitaltrends.com/cool-tech/geoengineering-to-save-humankind/

The Greenhouse Effect

Some solar radiation is reflected by the Earth and the atmosphere.

Most radiation is absorbed by the Earth's surface and warms it. Some of the infrared radiation passes through the atmosphere. Some is absorbed and re-emitted in all directions by greenhouse gas molecules. The effect of this is to warm the Earth's surface and the lower atmosphere.

Atmosphere Earth's surface Infrared radiation is emitted by the Earth's surface.

Figure: https://globalwarming-facts.info/greenhouse-effect/

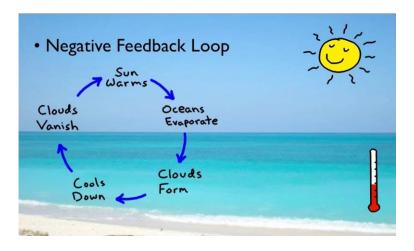
What is adaptation?

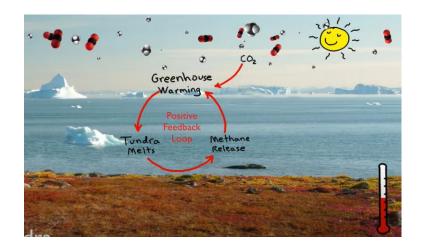
The process of adjustment to actual or expected climate and its effects. In human systems, adaptation seeks to moderate harm or exploit beneficial opportunities. In natural systems, human intervention may facilitate adjustment to expected climate and its effects...



Figure: https://app.croneri.co.uk/feature-articles/building-adaptation-climate-change

Natural systems have the potential to adapt through multiple autonomous processes (e.g., phenology changes, migration, compositional changes, phenotypic acclimation, and/or genetic changes)





Figures: https://www.youtube.com/watch?v=1uRU8sedG9Q

Successful adaptation will depend on our ability to allow and facilitate natural systems to adjust to a changing climate, thus **maintaining the ecosystem services** on which all life depends

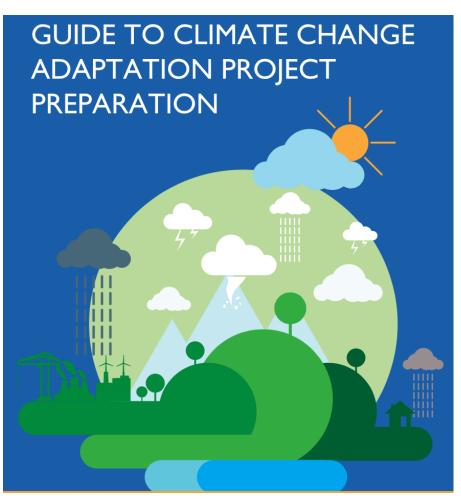


Figure: https://www.weadapt.org/knowledge-base/climate-finance/guide-to-climate-change-adaptation-project-preparation

Incremental adaptation

Actions where the central aim is to **maintain the essence and integrity** of the existing technological, institutional, governance, and value systems.

Transformational adaptation

Implementing **changes in the fundamental attributes of systems** in response to actual or expected climate and its effects, often at a scale and ambition greater than incremental activities.

In the process of building future adaptive capacity it is important to reduce the current adaptation deficit along with designing effective risk management and climate change adaptation measures. Failure to close the adaptation deficit, both current and in the future, will result in residual damages from climate change. Adaptation needs

What is that?

Adaptation needs arise when the anticipated risks or experienced impacts of climate change require action to ensure the safety of populations and the security of assets, including ecosystems and their services.



Categorization of adaptation needs

- Biophysical and environmental needs
- Social needs
- Institutional needs
- Private sector needs
- Information, capacity and resource needs

Biophysical and environmental needs



Figure: https://mavensnotebook.com/2019/07/18/brown-bag-seminar-ecosystem-services-conservation-and-the-delta/

Biophysical and environmental needs



Figures: https://en.wikipedia.org/wiki/Ecosystem_service

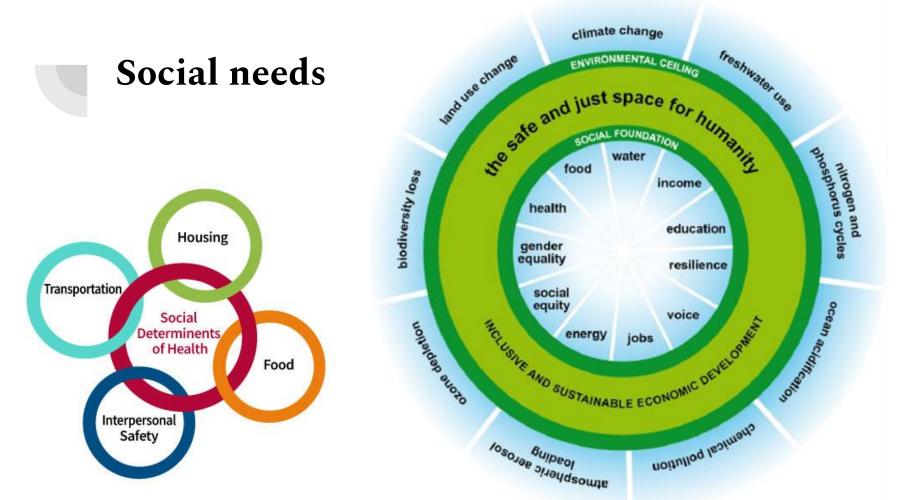
Biophysical and environmental needs

Need to protect the ecosystem along with its resources

Need to focus on delivering ecosystem services

Need to improve understanding and valuation of ecosystem services

Need for appropriate ecosystem monitoring



Figures: http://www.simplescience.in/ScienceHTML/141105.SafeAndJustSpace.html; https://www.prochange.com/uncategorized/2018/11/sdoh

Social needs







Figures: earth was cool: Dare Studios poster; bear: <u>www.savethearctic.com</u>; panda: © Victor Van Gaasbeek

Social needs

Need to take into account emotional and psychological needs

Need to focus on going from local to national

Need for stability of livelihood

Need for livelihood strategies

Need for addressing inequities and development differences

Need for education and access to information



Figures:https://www.researchgate.net/publication/305492578_Exploring_linkages_between_governance_and_institutional_capacity_for_adaptati on_to_climate_change_in_river_basin_ecosystems_A_case_study_of_Fiji_Pacific_Islands/figures?lo=1; https://publons.com/benefits/institutions

Institutional needs

Need to address long-term issues

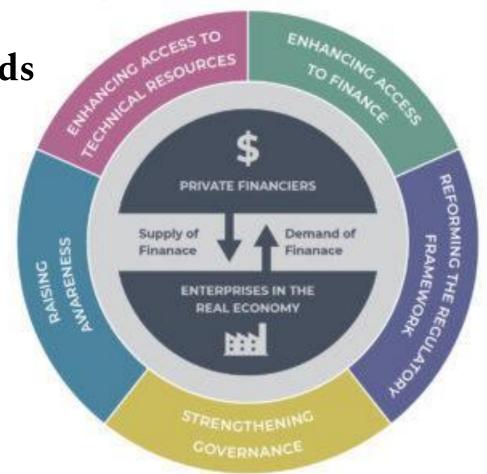
Need to match the appropriate institutional scale with the scale of implementation

Need for promoting and implementing adaptation strategies

Need for advancing the adaptation agenda

Private sector needs





Figures: https://www.weadapt.org/knowledge-base/climate-finance/engaging-the-private-sector-in-financing-adaptation-to-climate-change

Private sector needs

Need for private sector engagement and investment in adaptation

Need to engage in the cost-benefit analysis of adaptive actions

Need to integrate the long-term risks of climate change into their managing business risk sector

Information, capacity and resource needs



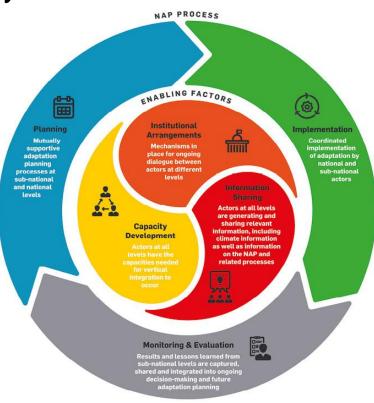


Figure: https://www.greenclimate.fund/

Information, capacity and resource needs

Need to promote information acquisition and dissemination

Need for greater knowledge on costs and benefits

Need to develop financial instruments for resources delivering

Need for disaster preparedness and building resilience

Need for finance to reach the most vulnerable people

Adaptation options

What is that?

Adaptation aims to manage climate risk to an acceptable level, taking advantage of any positive opportunities that may arise. Adaptation options are **measures and actions that can be implemented to improve adaptation to climate change.**



Categorization of adaptation options

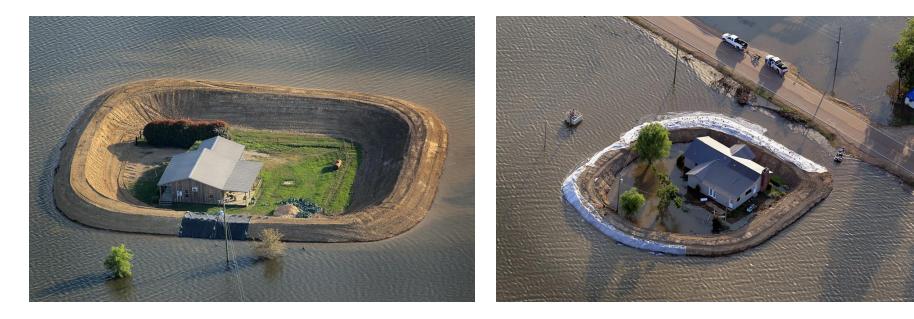
- Structural and physical options
- Social options
- Institutional options

Structural and physical options

→ Engineered and build environment

- → Technological
- → Ecosystem-based
- → Services





Figures: https://www.zmescience.com/ecology/environmental-issues/levees-at-work-against-mississippi-flood-4234323/

Culverts



Figure: https://www.khplant.co.za/blog/article/grading-culvert



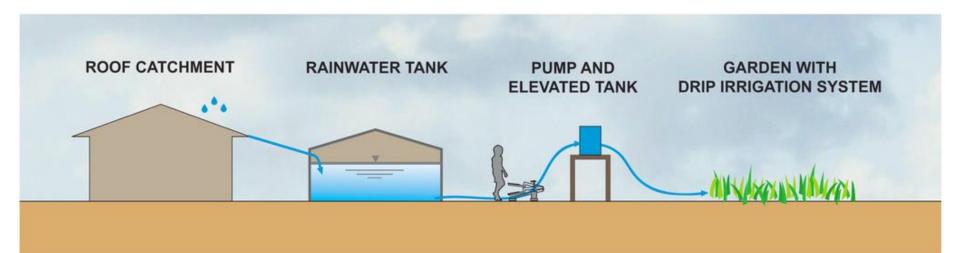
How a Sewage Treatment Plant works



Figure: https://www.csg.co.uk/household-sewage-services/information/how-do-sewage-treatment-plants-work

Structural and physical options

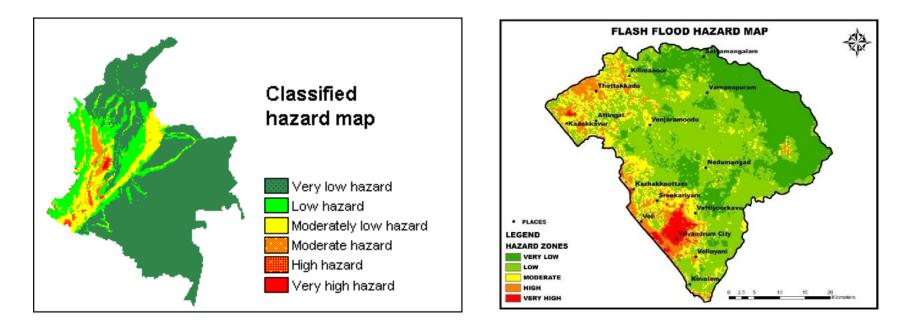
- → Engineered and build environment
- → Technological
- → Ecosystem-based
- → Services



Rainwater harvesting

Figure: https://www.mdpi.com/2073-4441/7/4/1402/htm

Hazard mapping



Figures:https://www.researchgate.net/publication/299978370_RS_GIS_Based_Spatial_Mapping_of_Flash_Floods_in_Karamana_and_Vamanap uram_River_Basin_Thiruvananthapuram_District_Kerala/figures?lo=1&utm_source=google&utm_medium=organic; https://www.itc.nl/ilwis/applications-guide/application-1/

Structural and physical options

- → Engineered and build environment
- → Technological
- → Ecosystem-based
- → Services

Reforestation and afforestation



Figures: https://ritzherald.com/eden-reforestation-projects-plants-a-third-of-a-billion-trees/; https://www.youtube.com/watch?v=Y8A8UuiP1rg

Overfishing control



Figure: https://www.bloomberg.org/press/infographics/vibrant-oceans-how-to-prevent-over-fishing/

Structural and physical options

- → Engineered and build environment
- → Technological
- → Ecosystem-based
- → Services

Food banks





Figures: https://pl.postermywall.com/index.php/art/template/b80952831f5ff83a268c97e30317f51c/giving-tuesday-8-design-template#.X9fIVthKgog; https://www.theguardian.com/society/2017/jun/29/biggest-ever-study-of-food-banks-warns-use-likely-to-increase

Vaccination programs

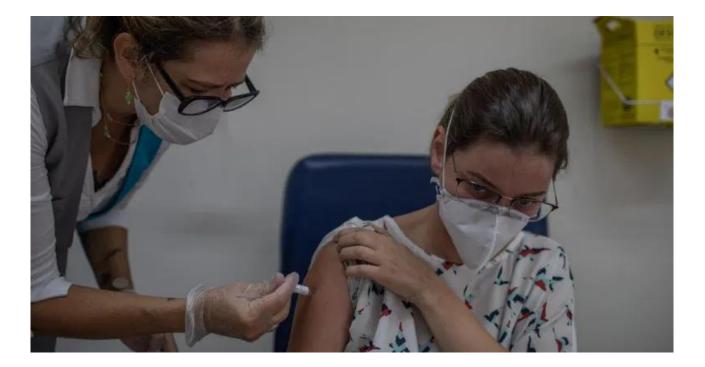
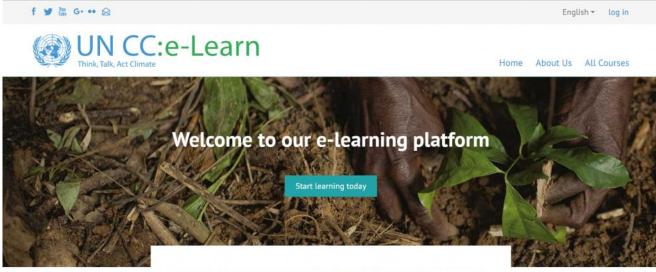


Figure: https://eminetra.com/brazils-vaccine-program-is-chaotic-as-covid-cases-increase/247589/



- → Educational
- → Informational
- → Behavioral

Learning platforms



We offer free online climate change courses, backed by the UN system. Get started today. Make yourself climate change literate. Get a certificate. Share your knowledge with others.

Figure: https://unitar.org/about/news-stories/news/discover-brand-new-un-cce-learn-platform

Awareness raising and integrating into education



Figures: https://news.utexas.edu/2018/09/12/amid-climate-change-hope-can-help-inspire-change/; greenqueen.com.hk/new-jersey-becomes-first-u-s-state-to-require-schools-to-teach-climate-change-2/



- → Educational
- → Informational
- → Behavioral







Figures: https://www.scielo.br/scielo.php?script=sci_arttext&pid=S1414-753X2018000100315

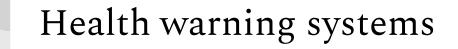




Figure: https://www.organicnewscenter.com/public-health-warning-re-organic-toxic-free-products/



- → Educational
- → Informational
- → Behavioral

Soil and water conservation



Figure: https://unitar.org/about/news-stories/news/discover-brand-new-un-cce-learn-platform

Changing livestock practices



Figures: https://www.mia-online.org/starting-a-livestock-business-should-you-do-it/; https://simple.wikipedia.org/wiki/Livestock

Institutional options

→ Economic

- → Laws and regulations
- → Government policies and programs

Insurance and catastrophe bonds



Figures: https://theonebrief.com/how-record-catastrophe-bond-issuances-are-changing-the-alternative-investment-landscape/ https://www.rand.org/pubs/research_briefs/RBA635-1.html

Water tariffs

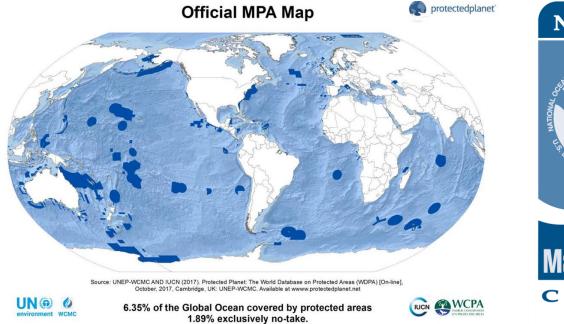


Figures: https://www.123rf.com/photo_48319254_stock-vector-save-water-theme-with-earth-and-faucet-illustration.html; https://www.mombasawater.co.ke/

Institutional options

- → Economic
- → Laws and regulations
- → Government policies and programs

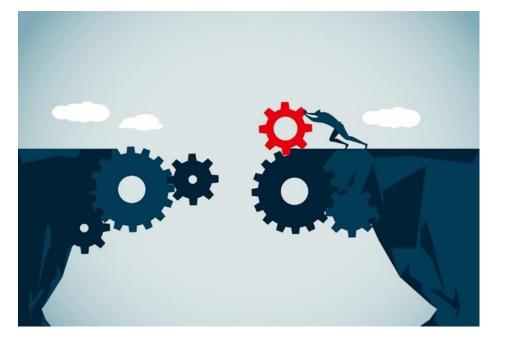
Marine Protected Areas





Figures: https://www.protectedplanet.net/en; https://pl.qaz.wiki/wiki/United_States_National_System_of_Marine_Protected_Areas

Patent pools and technology transfer





Figures: https://theonebrief.com/how-record-catastrophe-bond-issuances-are-changing-the-alternative-investment-landscape/ https://www.rand.org/pubs/research_briefs/RBA635-1.html

Institutional options

- → Economic
- → Laws and regulations
- → Government policies and programs

Ecosystem-based management

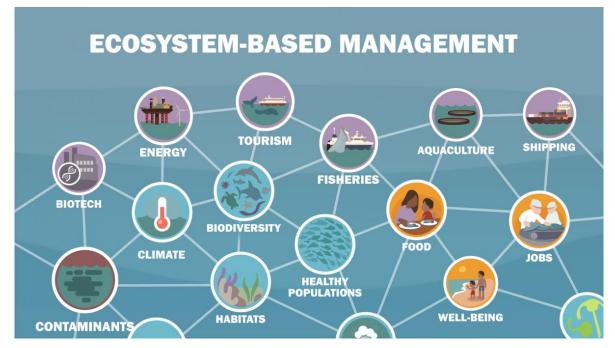


Figure: https://www.atlanticresource.org/aora/site-area/blog/ecosystem-approach-ocean-health-and-stressors-video

Sustainable forest management



Figure: https://www.thinkwood.com/sustainability

Adaptation planning and implementation

Adaptation planning at different levels

Common recognition and international mechanisms

National initiatives

Subnational and local activities

Common recognition and international mechanisms



Figure: The Green Climate Fund programming cycle

Figure: http://napexpo.org/2019/2019/05/21/nap-expo-2019-strengthens-efforts-to-advance-national-adaptation-plans/

National initiatives

ADAPTATION PLANNING PROCESSES STATUS OF SUPPORT

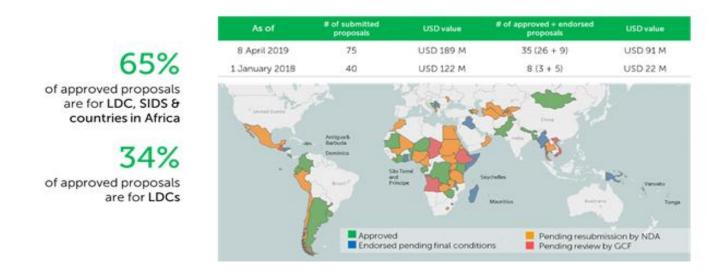


Figure: There has been a significant increase in the number of approved funding proposals from the developing countries since January 2018.

Figure: http://napexpo.org/2019/2019/05/21/nap-expo-2019-strengthens-efforts-to-advance-national-adaptation-plans/

Subnational and local activities

- Impacts of climate change are directly felt at the sub-national/local level
- Local authorities are the first to receive the complaints/requests from the affected population
- Most adaptation actions will be deployed at the local level
- Adaptation measures have direct benefits for local population and ecosystems
- Sub-national/local development planning well suited to integrate adaptation

Figure: https://www.slideserve.com/holland/introduction-to-a-territorial-approach-to-climate-change-powerpoint-ppt-presentation

What types of approaches are being used in adaptation planning and implementation?

Adaptations employ a diverse portfolio of planning and practices that combine subsets of:

- Infrastructure and asset development
- Technological process optimization
- Institutional and behavioral change or reinforcement
- Integrated natural resources management (such as for watersheds and coastal zones)
- Financial services, including risk transfer
- Information systems to support early warning and proactive planning

Diverse Strategies and Mixed-Portfolio Approaches:

- → Adaptation and Disaster Risk Management
- → Adaptation and Development

Governance for Adaptation Planning and Implementation:

- → Importance of Institutional Dimensions
- → Institutional Barriers
- → Facilitating More Effective Climate Adaptation Planning and Implementation
- → Increasing Capabilities

Strategies so far

Governments and communities have begun implementing adaptation measures to mitigate climate change impacts

The Arctic

Some communities have begun to deploy adaptive co-management strategies and communications infrastructure, combining traditional and scientific knowledge

Europe

Adaptation policy developed with focus on coastal and water management, environmental protection, land planning and disaster risk management

Asla

Mainstreaming climate adaptation action into national development planning, installing early warning systems, integrated water resources management, agroforestry and coastal reforestation of mangroves

Small Islands

Community-based adaptation has been shown to generate larger benefits when delivered in conjunction with other development activities

Oceans

Governments and users of the ocean are starting to facilitate adaptation to climate change. Though governance issues continue to pose the challenge

Source: Fifth Assessment Report of IPCC Compiled by JYOTSNA SINGH Graphics by RAJ KUMAR SINGH

North America

Governments are engaging in adaptation planning at the municipal level. Adaptation measures are mainly to protect investments in energy and public infrastructure

Central, South America

Communities are following ecosystembased adaptation measures by protecting natural areas. Farmers are resorting to resilient crops, climate forecasts and integrated management of water resources

Africa

Most are adopting disaster management measures, adjustments in technologies and infrastructure, ecosystem-based approaches and focusing on public health and livelihood diversification

Australasia

Planning for sea-level rise as well as reduced water availability. Implementation, however, remains piecemeal

Figure:https://www.google.com/search?q=adaptation+planning+and+implementation+under+ipcc+reports&source=lnms&tbm=isch&sa=X&ve d=2ahUKEwj41Lm8qsPtAhWrH7cAHSxDDpQQ_AUoAnoECAUQBA&biw=1396&bih=657#imqrc=qQ13HxnN-m08sM

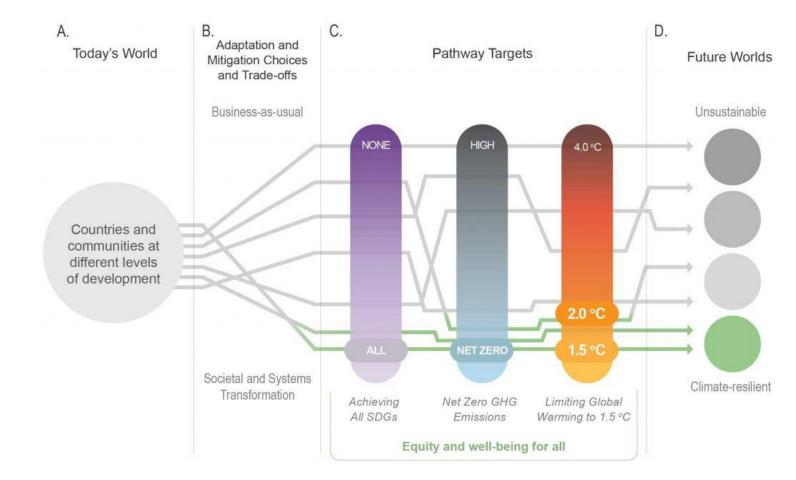


Figure: SR15 (https://www.ipcc.ch/sr15/graphics/#cid_3456)

What is a climate-resilient pathway for development?

A climate-resilient pathway for development is a continuing process for managing changes in the climate and other driving forces affecting development, combining flexibility, innovativeness, and participative problem solving with effectiveness in mitigating and adapting to climate change. If effects of climate change are relatively severe, this process is likely to require considerations of transformational changes in threatened systems if development is to be sustained without major disruptions.

FAQ5.2: Climate-resilient development pathways

Decision-making that achieves the United Nation Sustainable Development Goals (SDGs), lowers greenhouse gas emissions, limits global warming and enables adaptation could help lead to a climate-resilient world.

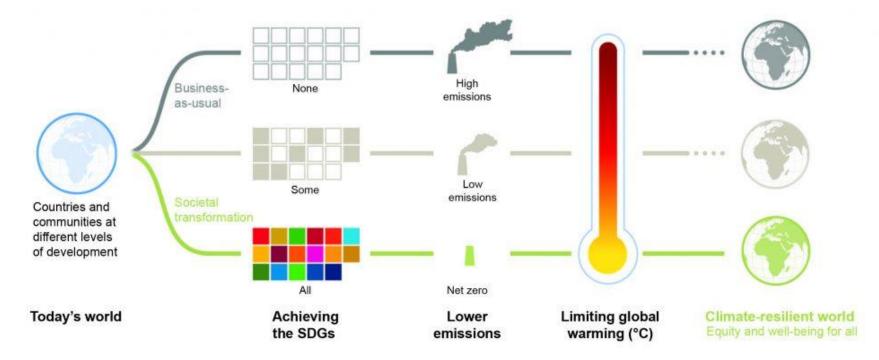
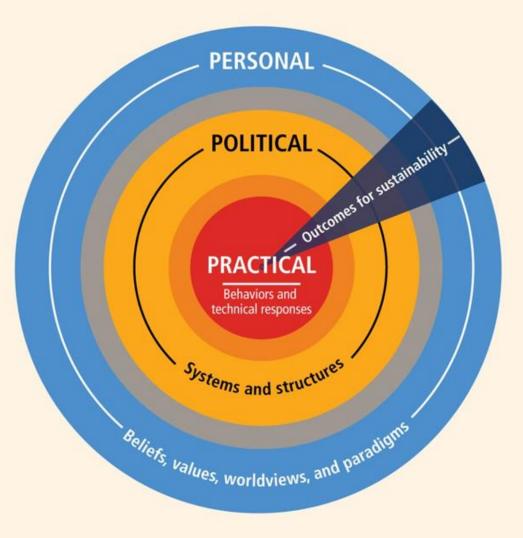
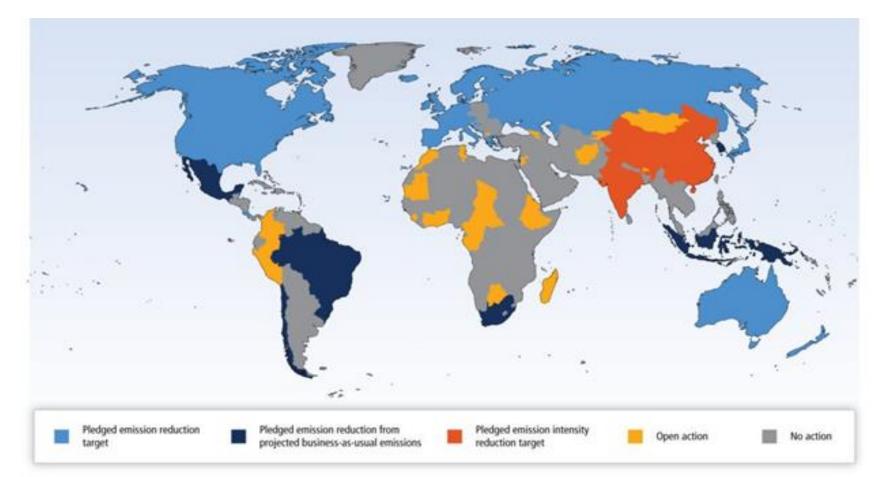


Figure: SR15 (https://www.ipcc.ch/sr15/graphics/#cid_3456)

The three spheres of transformation for promoting climateresilient pathways for sustainable development



Climate adaptation and sustainable development



Effect of current pledges and policies

Global greenhouse gas emissions

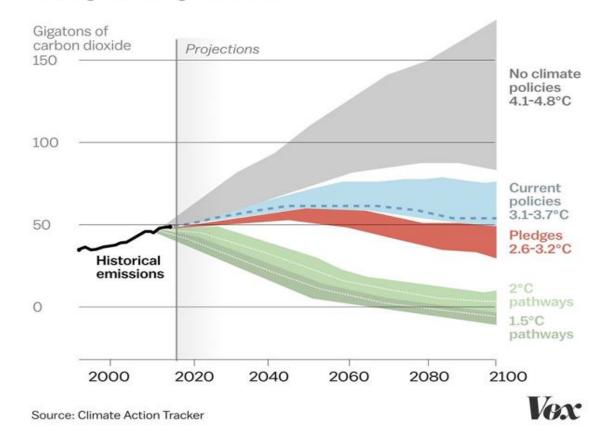
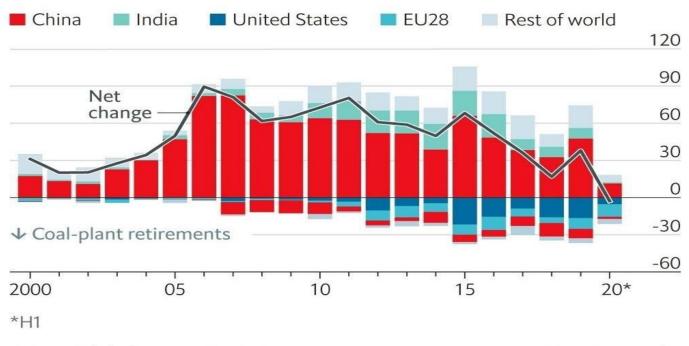


Figure: http://energyforoneworld.blogspot.com/2018/10/week-of-8th-october-2018-ifccc.html

The world is finally burning less coal But it needs no use at all

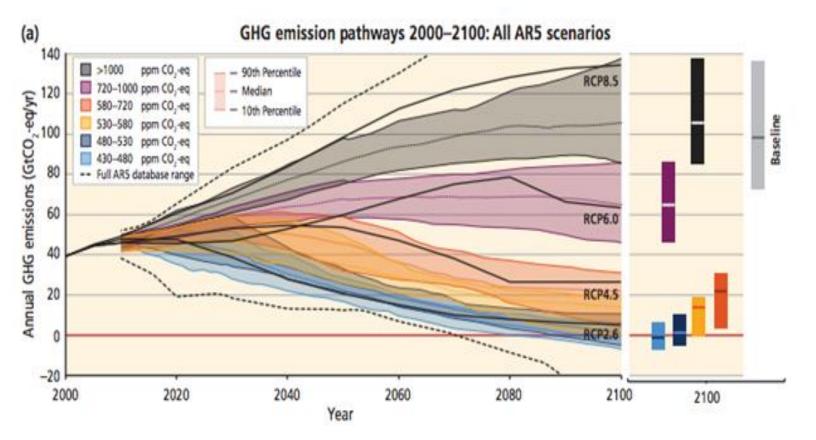
Coal capacity, gigawatts



Source: Global Energy Monitor

The Economist

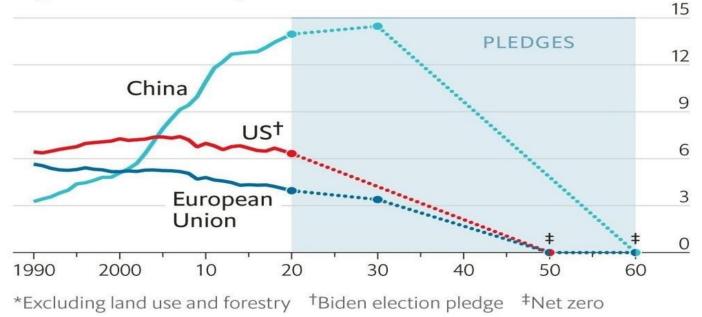
Future Pathways for Adaption



Source: Fifth Assessment Report of IPCC, 2014.

Some of the world's largest economies have vowed to cut carbon emissions

Greenhouse-gas emissions* Gigatonnes of CO₂ equivalent



Source: Climate Action Tracker

The Economist

Adaptation opportunities, constraints and limits

Brief definitions

Opportunities

Constraints

Limits

Figure:https://www.ipcc.ch/site/assets/uploads/2018/02/WGIIAR5-Chap16_FINAL.pdf

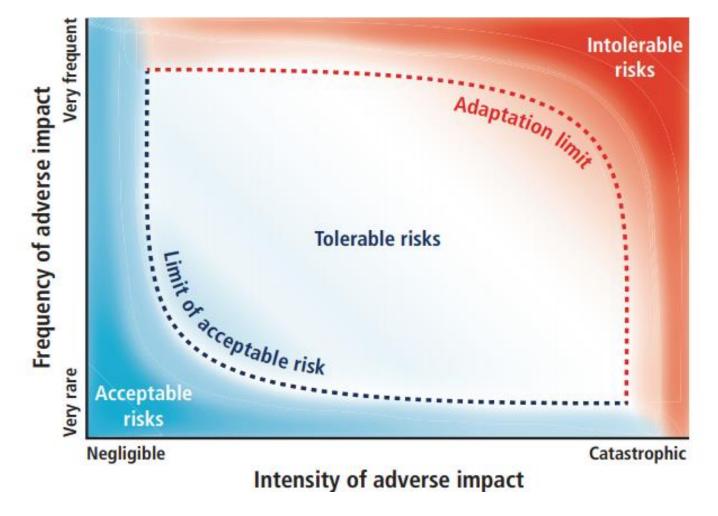


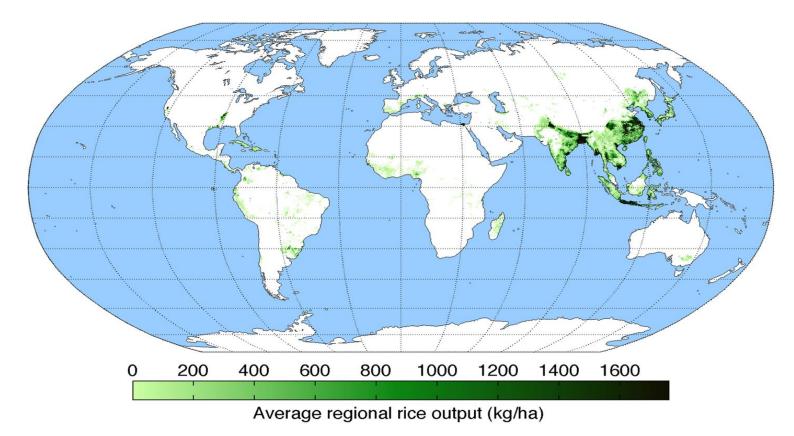
Figure: https://www.ipcc.ch/site/assets/uploads/2018/02/WGIIAR5-Chap16_FINAL.pdf

Adaptation opportunities

Enabling conditions

Create an enabling environment including national/sub-national/ sectoral policy framework, domestic technical expertise, financing channels and administrative procedures

Rice example in Asia



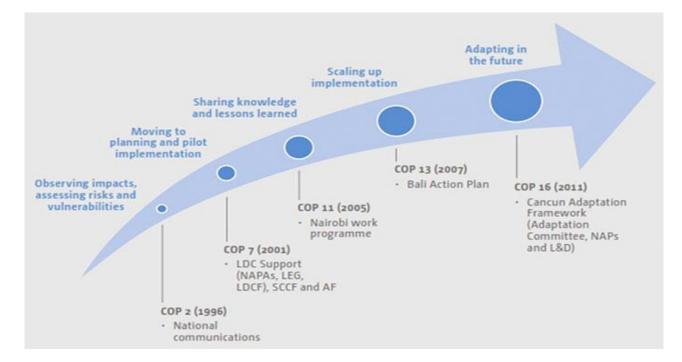
Identification of key adaptation opportunities



Figures: https://images.app.goo.gl/mGsZUp8U3EEeayT29; https://images.app.goo.gl/Kaa26xWzrY6GNhKY6; https://images.app.goo.gl/KMukk2xtRwyHhL5g7

A Case Study : Bangladesh

National adaptation plan



Adaptation Constraints



Figures: https://www.ipcc.ch/site/assets/uploads/2018/02/WGIIAR5-Chap16_FINAL.pdf; https://images.app.goo.gl/5sh8AZsfeC9jiTPbA

Physical Constraints

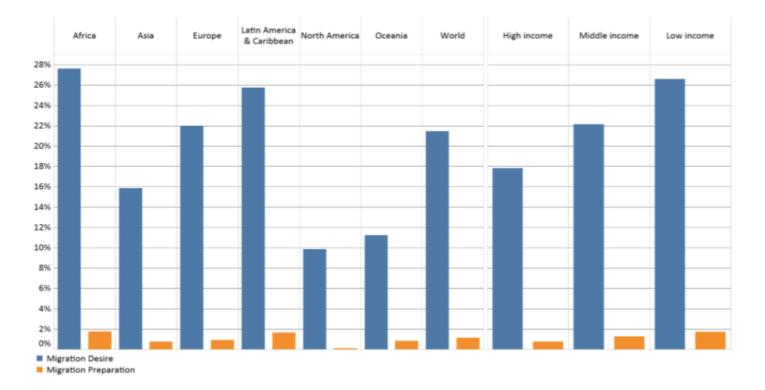
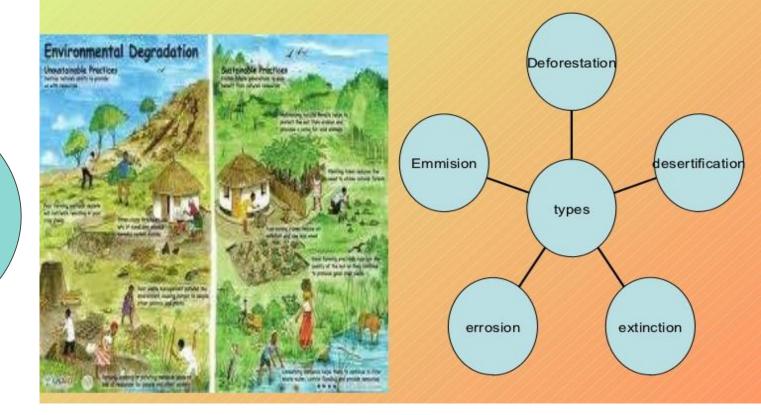


Figure:https://images.app.goo.gl/U2GBA275UQqF17Pq5

Types of environmental degradation



Biological Constraints

Economic Constraints

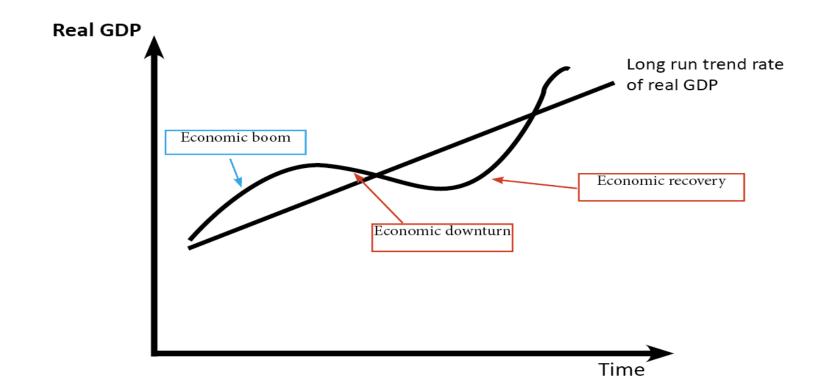
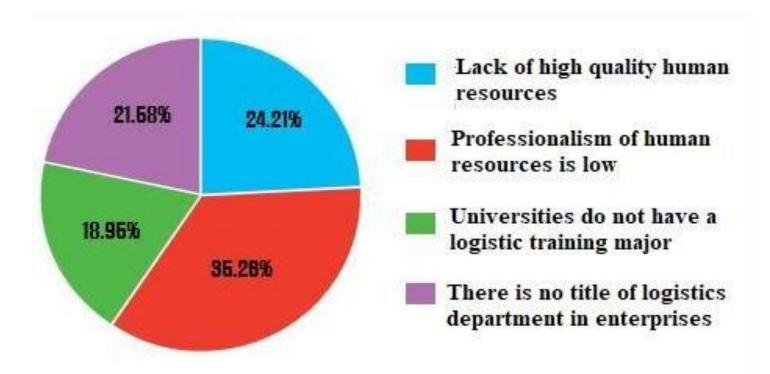


Figure:https://images.app.goo.gl/gMyzT9kDcfQsFntR8

Human Resource Constraints



Living with Climate Change Are there Limits to Adaptation?











Figure:https://images.app.goo.gl/X1TPmuNFSu2NZzBC6

Hard VS Soft Limits

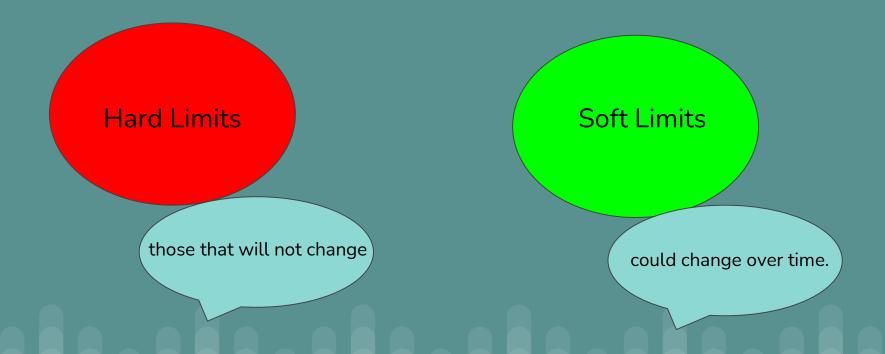


Figure:https://www.ipcc.ch/site/assets/uploads/2018/02/WGIIAR5-Chap16_FINAL.pdf

Sectoral Synthesis

Sectors																		
Sectors (chapter)	Opportunities							Constraints								Limits		
Freshwater (3)	۲		=	8	۰	Ŷ	M	*	1		\$	i	<u></u>			1		
Terrestrial (4)	۲	×				Ŷ				Â	\$	1		3			®	
Coastal (5)	۲	${ imes}$			۰		M				\$	1	<u></u>	٢		4	Q °	
Ocean systems (6)	۲		=	-							\$	1	<u></u>	٢			Q °	
Food systems (7)	۲	${ imes}$	~			1			4		\$	i	<u></u>	3	Y		~	
Urban areas (8)	۲	${\mathbb X}$	~				11	^			\$	i				4	®	
Rural areas (9)	۲	\times	=		۹	Ŷ	M		4	Â	\$	1	<u></u>		1	1		
Human health (11)	۲		2			Ŷ			1	Â	\$	i	<u> </u>		4	1	®	
Human security (12)				4	۰		ជា				\$	i				4	®	

Figure:https://www.ipcc.ch/site/assets/uploads/2018/02/WGIIAR5-Chap16_FINAL.pdf

Regional Synthesis

Regions																	
Regions (chapter)			Opportu	Constraints								Limits					
Africa (22)	۲	Х	; ;			Ŷ	11				\$	i				4	*
Europe (23)	۲					Ŷ			4			i			4	-1	Q ®
Asia (24)		X			Q				4		\$			0			<u>@</u>
Australasia (25)	۲	Х						*			\$	i				1	*
North America (26)		X		4				î∰î			\$	i	<u></u>	0			
Cental & South America (27)		\times			•		ជា	ΩΩ	4		\$	i					
Polar regions (28)		\times								Â		1	<u></u>				*
Small islands (29)	۲	\times			۰		<u>61</u>	18 1			\$	i					*
Open oceans (30)		\times	;)			Ŷ						i					?

Figure:https://www.ipcc.ch/site/assets/uploads/2018/02/WGIIAR5-Chap16_FINAL.pdf

Economics of adaptation



autonomous private actors

Adaptation actions



planned

natural

public actors private actors

Gains?

Adaptation strategies and their actors

- Altered patterns of enterprise management, facility investment, enterprise choice, or resource use (mainly private)
- Direct capital investments in public infrastructure (e.g., dams and water management—mainly public)
- Technology development through research (e.g., development of crop varieties—private and public)
- Creation and dissemination of adaptation information (through extension or other communication vehicles—mainly public)
- Human capital enhancement (e.g., investment in education— private and public)
- Redesign or development of adaptation institutions (e.g., altered forms of insurance—private and public)
- Changes in norms and regulations to facilitate autonomous actions(e.g., altered building codes, technical standards, regulation of grids/networks/utilities, environmental regulations—mainly public)
- Changes in individual behavior (private, with possible public incentives)
- Emergency response procedures and crisis management (mainly public).

Source: Fifth Assessment Report of IPCC, 2014.

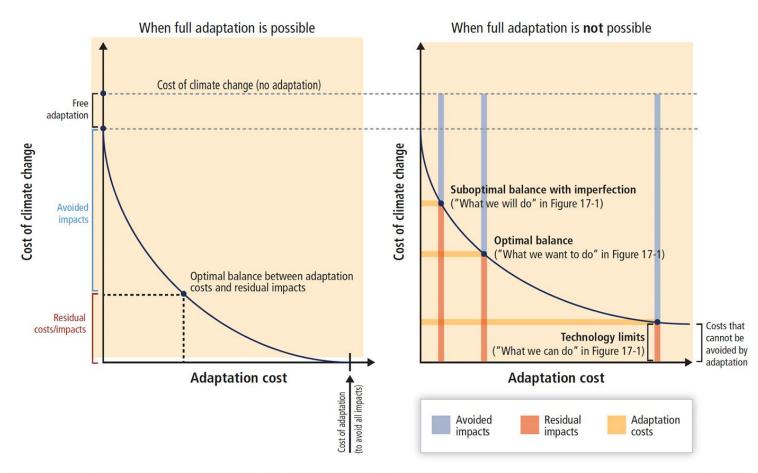


Figure 17-2 | Graphical representation of link between the cost of adaptation (on the x-axis) and the residual cost of climate change (on the y-axis). The left panel represents a case where full adaptation is possible, while the right panel represents a case in which there are unavoidable residual costs.

Source: Fifth Assessment Report of IPCC, 2014.



Adaptation benefits

reduction in damages +any gains in climaterelated welfare

Adaptation costs

cost of any additional investment needed to adapt to or exploit future climate change

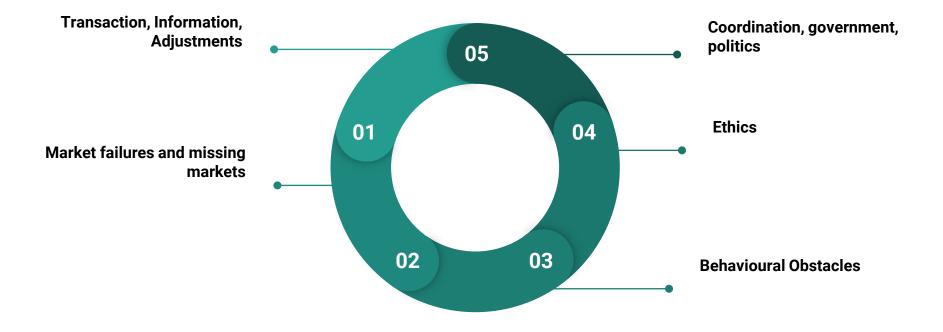


Standard economic accounting?

items affected: income distribution, poverty, employment, ecosystem, health, social organization, cultural practices

MONETIZATION?

Economic Barriers to Adaptation Decision Making



Costs of



transaction

information

adjustments

cost incurred while learning new climate conditions

public good

accessing markets and information



Market failures

externalities (adaptation actions by one household, firm, or even country may create higher damages for others) information asymmetry moral hazards



Goverments

Governments and local authorities face their own barriers:

- government and local authority decision makers have their own barriers: cognitive and behavioral biases; moral hazard,
- insufficient resources or limited adaptation capacity
- coordination failures within the government
- driven by narrow interest groups (multistakeholder approach)

Behavioural obstacles

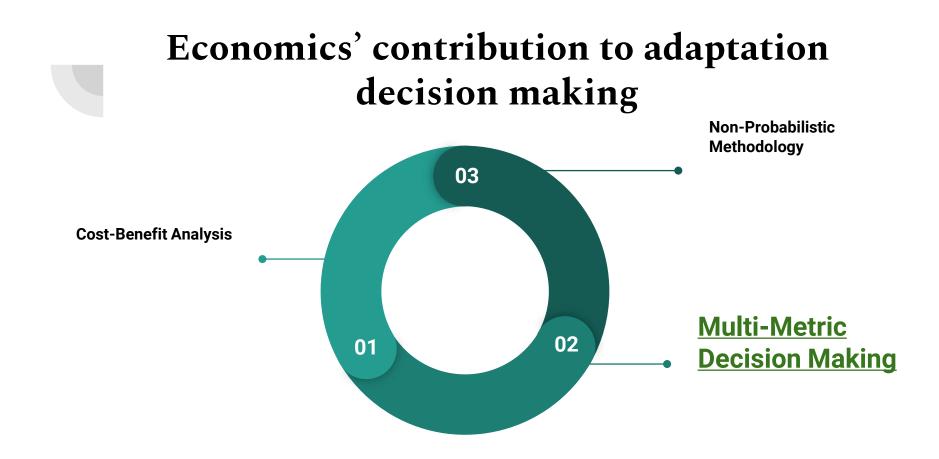
time inconsistent decisions, favor status quo, value profits and losses differently, prefer familiar choices

Ethics and distribution

not all able to afford adaptation
differences in levels of acceptable risk
justice and fairness

NET BENEFIT AND IMPACT ON EQUITY





Cost-Benefit Analysis under untercainty applied to adaptation



uses subjective probabilities for different climate futures

MONETARY ITEMS

Difficult valuation of non-market impact



The possibility to delay action until more information is available; Real option technics as extension.



Multi-Metric Decision Making

-can include full range of social,
environmental, technical, economic criteria
-applied to issues concerning: urban flood
risk, agricultural vulnerability,
-suggested by the United Nations
Framework Convention on Climate Change
for assesment in developing countries

Non-Probabilitic Mthodologies



Scenario-based analyses

maxi-min

"robustness"



Risk Sharing, Risk Transfer, Insurance

Payments for Environmental Services

Charges, Subsides, Taxes

Water Markets

Intellectual Property Rights

Incentives





Summary:



Figure:https://quotefancy.com/quote/1584693/Nicholas-Stern-Adaptation-can-efficiently-reduce-the-costs-of-climate-change-while

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https://www.freepik.com/free-vector/save-earth-

Thank you for your attention