



Stocktaking of Adaptive Social Protection and Disaster Risk Management



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1. Introduction

In today's global environment, countries face various shocks, such as natural hazards, economic and health crises, conflict, violence, and forced displacement. Disasters triggered by natural hazards cause billions of dollars in damage per year, and these disasters, and their costs, are increasing because of population growth, rapid and unplanned urbanization, low-quality infrastructure, and ineffective disaster risk governance. Climate change is expected to increase the frequency and intensity of hydrometeorological natural hazards, exacerbating disaster damages and losses and disproportionately affecting low-income countries.

Disasters and climate change are increasingly threatening the lives and livelihoods of the world's poor and disaster-vulnerable populations, resulting in millions being trapped in or falling back into poverty. Low-income communities tend to be in areas that are highly exposed to shocks, and the poor and near-poor usually have less capacity to prepare, cope, and adapt to disasters and are at great risk of losing their lives, assets, and livelihoods. Severe shocks—especially those that come on rapidly and are highly destructive, such as earthquakes and severe typhoons—can erase assets and livelihoods and impoverish even wealthier households (Bowen et al. 2020). Compounding these tenuous living conditions, the poor also lack savings and have limited or no access to finance or insurance (Cubas, Gunasekera, and Humbert 2020). As a result, they frequently resort to negative coping strategies such as reducing food intake and taking their children, especially girls, out of school.

Social protection (SP) systems play important roles in helping individuals and societies manage risk and volatility and protecting them from poverty and destitution—through instruments that improve resilience, equity, and opportunity (World Bank 2012). They are often used to provide timely benefits and services including non-contributory social assistance or social safety nets (SSNs), active labor market programs, and contributory social insurance (Annex A), but traditional SP systems often cannot cover the economic and social costs brought on by compound shocks, largely because of lingering challenges of SP programs such as limited available resources, coverage gaps, low spending, and limited adequacy in some countries. These gaps leave millions excluded from SP benefits and services, hindering their ability to build resilience and escape poverty (Williams and Gonzalez 2020). SP programs should be responsive and adaptive so that they can be rapidly scaled-up and support existing beneficiaries and other affected nonbeneficiaries after a shock.

Adaptive Social Protection (ASP) considers how SP programs, services, and systems can respond to compound shocks, such as those triggered by natural hazards, through preventive, preparedness, and response actions, by adapting and using the capacity of the SP sector, which is typically developed to address individual shocks and enhance the resilience of households, particularly poor households (Beazley and Williams 2021). ASP programs increasingly include economic inclusion activities—most commonly cash transfers combined with skills training, coaching, links to markets, and access to financial services—designed to build long-term household resilience, beyond typical ASP shock response.

The World Bank Social Protection and Labor Strategy 2012-2022 (World Bank 2012) laid out the Bank's approach to deepening involvement, capacity, knowledge, and impact in delivering SP programs. The overarching goal of the strategy was to help improve *resilience, equity, and opportunity* for people in low- and middle-income countries. The strategy highlighted the importance of social insurance programs and complementary programs in other sectors as

key sources of resilience to reduce the negative impacts of shocks and improve well-being. As a follow-up, in 2022, the World Bank launched a report, “Charting a Course Towards Universal Social Protection: Resilience, Equity, and Opportunity for All,” known as the Social Protection and Jobs Compass. It updated the World Bank strategy for SP and builds on its framework, recognizing how fundamentally the global context has changed for the World Bank’s work in the SP sector and beyond amid existing and new global shocks (WBG 2022). It highlights the importance of ASP programs to build household resilience so that households themselves are better able to cope with and adapt to shocks in the face of threats from climate change.

The Sendai Framework 2015-2030 (UNDRR 2015) highlights the importance of investing in disaster risk prevention and reduction to enhance the economic, social, health, and cultural resilience of persons, communities, and countries and their assets and environments (Priority 3). It also highlights the need to further strengthen disaster preparedness for effective response and ensure capacity for effective response and recovery to “Build Back Better,” making nations and communities resilient to disasters (Priority 4). Aligned with the Sendai Framework, the Global Facility for Disaster Reduction and Recovery (GFDRR) Strategy 2021-2025 (GFDRR 2022) outlines as a priority area to improve community and government preparedness by improving access to hydrometeorological data and early warning systems, strengthening emergency response capacity, and supporting resilient recovery. GFDRR is supporting countries by providing technical and financial resources to enhance disaster preparedness and resilient recovery so that SP systems cover vulnerable individuals, communities, and governments in the event of a disaster.

The objectives of this note are to provide a brief overview of the ASP concept and framework, outline synergies between ASP and disaster risk management (DRM) to build resilience to disaster and climate shocks and highlight current practices that take advantage of synergies between SP and DRM to develop and implement components for effective ASP systems. The note is based on a review of the GFDRR’s portfolio of grants supporting DRM and SP activities. The case studies highlight the operational experiences of World Bank-financed projects that have benefitted from GFDRR grants to contribute to risk-informed ASP. These experiences are expected to help DRM and SP practitioners and policy makers initiate discussions and design ASP programs that increase disaster resilience.

2. ASP: Concept and Framework

SP programs and services play a key role in poverty reduction and human capital development for poor and vulnerable populations, but various factors have caused poor and vulnerable people to face compound shocks, which further stress their lives and livelihoods. An integrated approach is needed to reduce the vulnerability of poor people using SP as a tool to build the resilience of poor and vulnerable households to these kinds of compound shocks.

ASP helps build the resilience of poor and vulnerable households by investing in their capacity to prepare for, cope with, and adapt to shocks—protecting their well-being and ensuring that they do not fall into poverty or become trapped in poverty as a result of the impacts (Bowen et al. 2022). ASP seeks to ensure that social assistance, social insurance, labor market programs, and related support systems are best positioned to help governments and households manage the changing dynamics of compound shocks through preventive, preparedness, and response actions. More specifically, ASP systems extend SP systems beyond reducing vulnerability and poverty by increasing resilience to interconnected, devastating, unpredictable, compound shocks.

The ASP framework consists of four building blocks: data and information, programs, institutions, and finance (Figure 1). Addressing key elements of these building blocks is critical to identifying specific priorities and investments to ensure that SP programs respond to compound shocks and build household resilience.

(I) Data and Information. This building block focus on identifying and strengthening data and information to enhance understanding of risk and household vulnerability to shocks. This risk-based approach will help identify requirements for data and information that underpin the design and implementation of ASP programs.

(II) Programs and Services. This building block includes design of features that can enhance the ability of SSN programs to strengthen the capacity of poor and vulnerable households to prepare, cope, and adapt to shocks. SSN programs are non-contributory interventions designed to help individuals and households cope with chronic poverty, destitution, vulnerability, and shocks (Williams and Martínez 2020). There are different types of SSN programs: conditional cash transfers; unconditional cash transfers; non-contributory social pensions; in-kind transfers, including school meals; public works; and fee waivers.

(III) Institutions. ASP requires multisectoral coordination (arrangements and partnerships) across a broad range of actors whose expertise and resources will be critical to the advancement of ASP in any country and who are actively engaged in building the resilience of vulnerable populations. To promote the required coordination and prioritization of resources, ASP must find coherent and complementary approaches that can be utilized across the policies and strategies of sectors involved.

(IV) Finance. This building block uses a disaster risk financing (DRF) approach to enable timely response to shocks. ASP will benefit from greater fiscal space to extend access to SP to vulnerable households and the strengthening of the overall SP system.

Figure 1. Framework for Adaptive Social Protection: Four Building Blocks



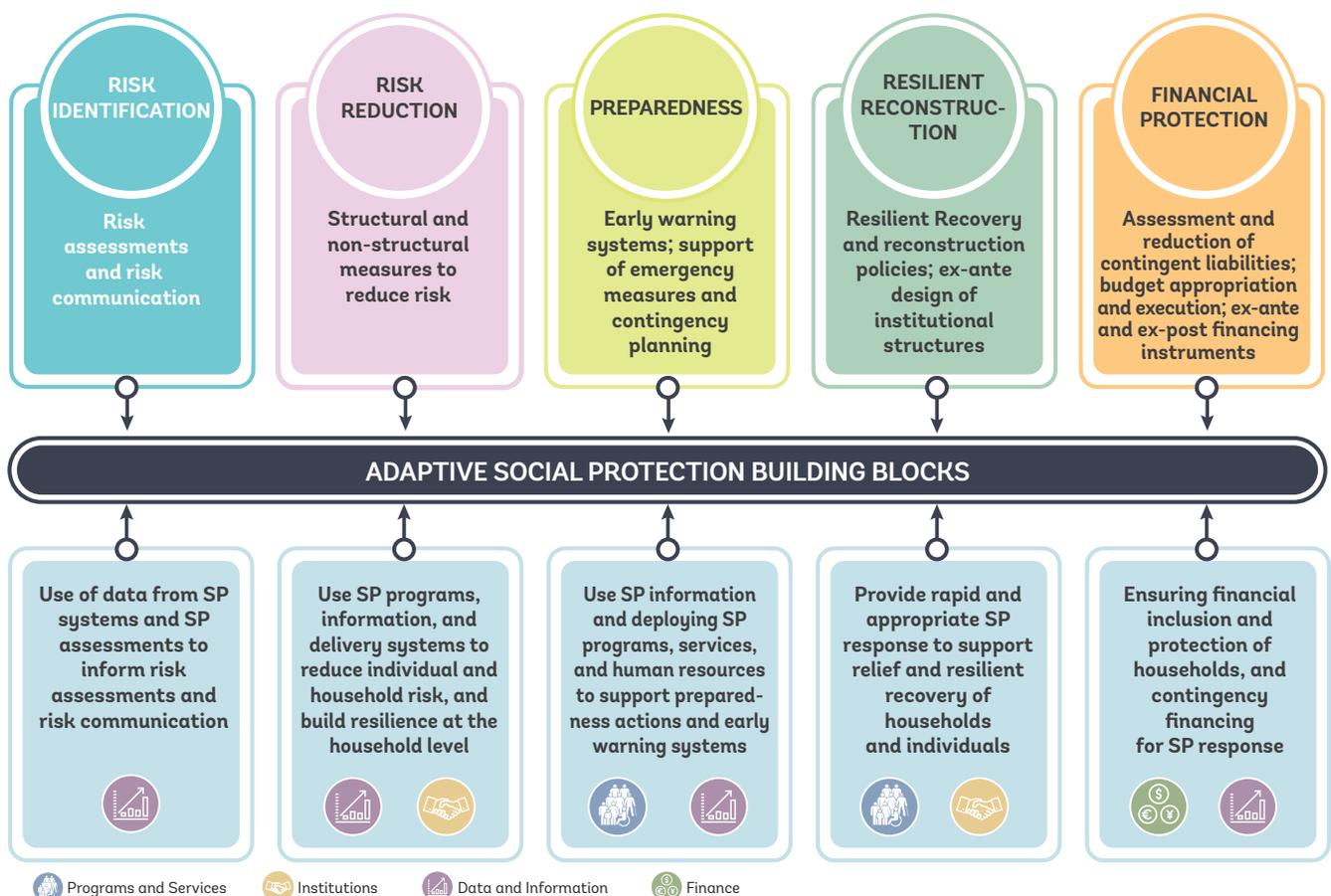
Source: Adapted from Bowen et al. 2020.

3. Synergies Between SP and DRM to Build Resilience to Disasters and Climate-Related Shocks

SP and DRM interventions both aim to reduce vulnerability to shocks and build resilience, enabling people to secure their livelihoods and well-being, but they are often disconnected from each other in their approaches. ASP recognizes the interlinked nature of shocks and pressures that poor people face and the potential synergies between these sectors to have more impact on understanding people vulnerability to shocks and help them escape poverty.

The ASP framework links roles and tools of SP with approaches to mitigating shocks from climate change. Countries vulnerable to the impacts of climate change can better manage risk by integrating DRM with SP, improving capacities for humanitarian aid in anticipating and responding to the impacts of climate change while strengthening the economic opportunities of vulnerable groups. The ASP framework, through its building blocks, identifies how SP programs and instruments are linked to the DRM pillars (risk identification, risk reduction, preparedness, financial protection, resilient reconstruction) to enhance the capacity of households to prepare, cope, and adapt to disaster and climate-related shocks (Figure 2).

Figure 2. Applying Social Protection Programs and Instruments to Disaster Risk Management Pillars to Build Resilience to Shocks



Source: Adapted from Williams and Gonzalez 2020.

Further description of the complementarities across the ASP framework and the DRM pillars¹ is provided below.

- i) **Data and Information.** SP information systems, such as social and beneficiary registries, are key resources for monitoring, managing, and delivering SP benefits and services to poor and vulnerable populations. SP and DRM information systems feed into and reinforce each other, with governments using national SP systems to respond to a wide range of shocks and other emergencies. Also, the availability of data and information plays an important role in promoting better preparedness and recovery once the immediate crisis is over. Social registries provide key information needed to operate ASP programs, such as the information base for building resilience and scaling up programs after a shock. Social registries hold information on beneficiary and nonbeneficiary households and capture comprehensive socioeconomic data, including identification and contact information and information on education, health, disability, gender, employment status, and housing location and characteristics. As such, they are a valuable resource for improving understanding of where the most vulnerable people are located, their socioeconomic condition, and other factors that may increase their risk. Use of data from SP systems and assessments to improve vulnerability data for better risk assessment and risk monitoring can enable improved and better-informed risk identification. ASP and DRM analytics also increasingly support ex-ante provision of benefits to households, prioritization of resources, and quantification of financial need, which helps with development of faster recovery strategies in ex-post scenarios.
- ii) **Programs and Services.** With the increasing frequency and severity of natural hazards, SSNs have become even more relevant and must be designed to help households prepare, cope, and adapt to compound shocks. Interactions between SP programs and beneficiaries can reduce risks that the poorest and most vulnerable households face. SSNs should prioritize SP beneficiaries for support to help diversify their livelihoods to more climate-resilient sectors; linking beneficiaries to support improved structural resilience of their dwellings or to be relocated away from hazard zones; using SP information systems to identify and support poor households that reside in hazard prone areas; and identifying measures to reduce risks to health and other covariate shocks (Williams and Gonzalez 2020).
- iii) **Institutions.** ASP requires multisectoral coordination among various actors engaged in building resilience. It is also necessary to assess the relevance and appropriateness of national SP policies and strategies, ensuring well-defined operational processes to govern program implementation, and evaluate whether clear institutional arrangements have been established to facilitate cross-sector coordination. Establishing policies and systems in normal circumstances facilitates smooth decision making in the event of a disaster and better implementation of post-disaster SP interventions.
- iv) **Finance.** Effective post-disaster SP response requires having established funding arrangements to mobilize adequate resources for a timely, effective response after an event. Governments also require timely access to resources to finance effective emergency and post-disaster response and recovery. This involves having effective administrative and legal systems for appropriation and execution of funds from the government's budget, insurance distribution, and settlement. DRF mechanisms can provide governments with resources for timely, effective SP responses after a disaster and help them increase their fiscal resilience and obtain resources after a disaster or climate-related shock. Governments have an

¹ Definitions of DRM pillars are provided in Annex B.

implicit responsibility to protect and support the most vulnerable people after a disaster. Governments can use financial tools to facilitate resilient recovery, particularly to help the poorest and most vulnerable people build resilient livelihoods after a disaster. Integrating SP considerations into broader DRF strategies can help ensure guaranteed measures for financing scaled-up SP responses to households after disasters and help countries move away from ad hoc, reactionary approaches to financing SP-related response and recovery efforts.

4. Good Practices Integrating ASP for Disaster and Climate Resilience

To distill recent experiences and lessons using ASP to build resilience to disasters and climate change, a portfolio review of GFDRR grants was conducted to determine trends in demand across regions over time. Between 2011 and 2022, GFDRR delivered 121 grants with a total commitment of US\$90.1 million to support policy dialogue, analytical work, and technical assistance to inform preparation, supervision, and implementation of DRM lending projects that include ASP components. Between 2019-2020, the funding allocation for ASP rose by more than 100 percent, from US\$3.8 million to US\$8.8 million, in response to the COVID-19 outbreak and an increase in governments' demand for assistance to protect the most vulnerable groups from the unprecedented rise in food and income insecurity. In terms of the regional distribution of financing, the Africa region received the largest grant commitment for ASP (US\$34.8 million), followed by Latin America and the Caribbean (US\$9.4 million) and South Asia (US\$9.4 million).

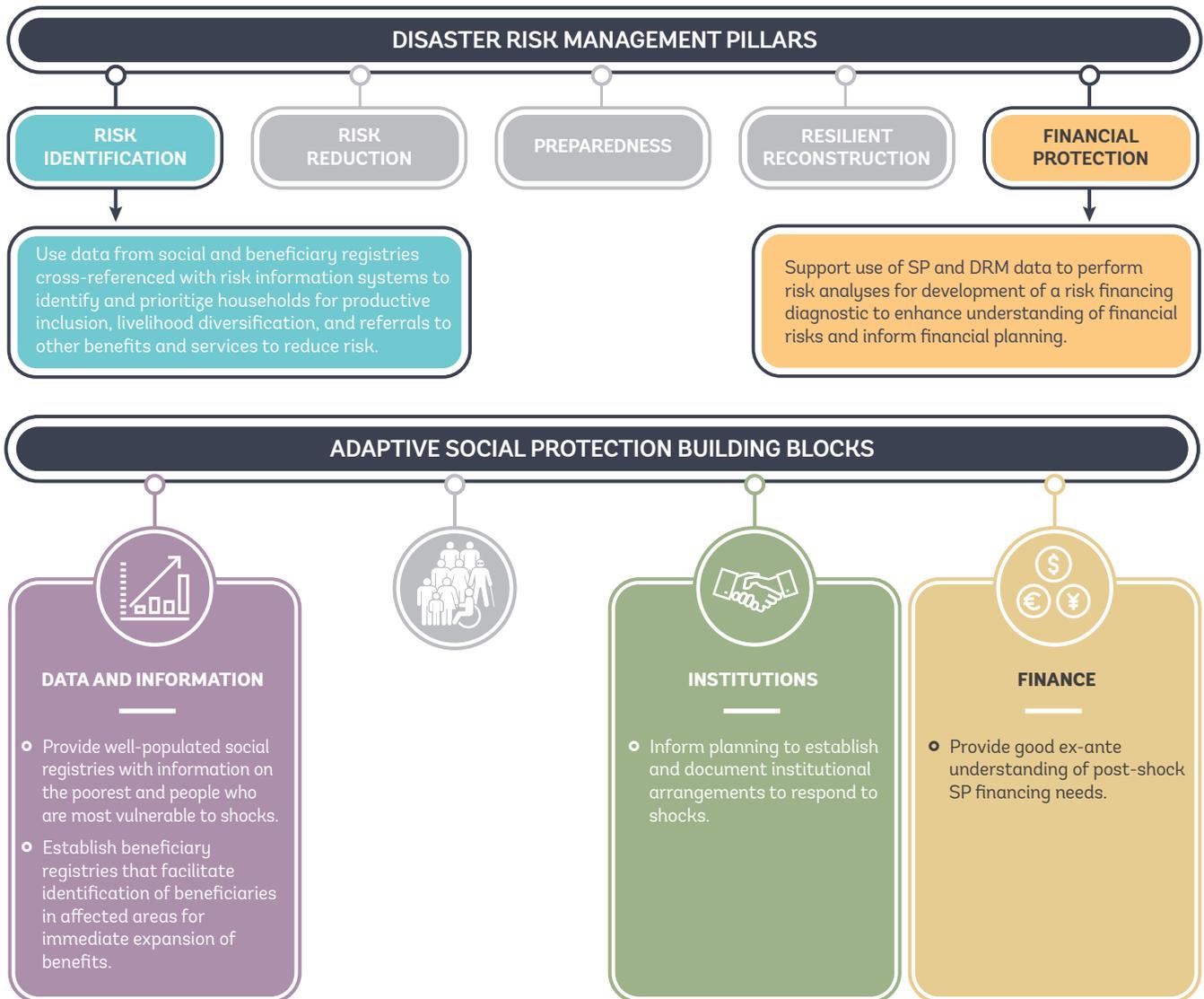
This section presents a series of good practice case studies that GFDRR and the World Bank have supported that integrate disaster and climate resilience into ASP programs. The case studies were selected to illustrate four good practices linking the ASP framework and DRM pillars: (i) enhance coverage of social registries to inform risk assessments to improve identification of most-at-risk groups, (ii) leverage complementary interventions to harness the impacts of SP to reduce vulnerability and enhance preparedness against shocks, (iii) adjust SP programs to help disaster-affected populations recover and reconstruct their lives, and (iv) promote financial protection and inclusion for resilience against disaster and climate-related risks.

Case Study 1. Institutionalizing Disaster Preparedness in Sierra Leone's SSNs

The GFDRR grant "Shock-Responsive Social Protection in Sierra Leone" supported the preparation and implementation of the World Bank-financed US\$60.3 million Sierra Leone Safety Net Project (P143588) to establish building blocks for a basic national safety net system and to strengthen systems for scaling up the national safety net to support extremely poor households. This project was designed to help households affected by seasonal food insecurity resulting from seasonal floods, droughts, and landslides. A key component of the Sierra Leone Safety Nets Project was enhancement of the social registry for responsive SP using a three-stage targeting system combining geographic targeting community-based identification, and verification using a proxy means test. Using geographic and risk-based targeting allows for better identification of the most highly exposed districts and communities, and the community-based identification and proxy means test help verify the potentially eligible households needing assistance in times of shock. These design approaches enabled the project to design a social registry and information system to identify close to 15,000 households potentially eligible for cash-transfer benefits. This project is an example of the use of a GFDRR grant to provide additional support to develop a SP registry with clear protocols to gather valid disaggregated data on vulnerable households to inform disaster risk assessments at the community and national levels. The grant also helped develop a risk financing diagnostic, including an in-depth risk and vulnerability data inventory, a flood and landslide risk analysis, a multiyear hazard and shock baseline calendar and impact

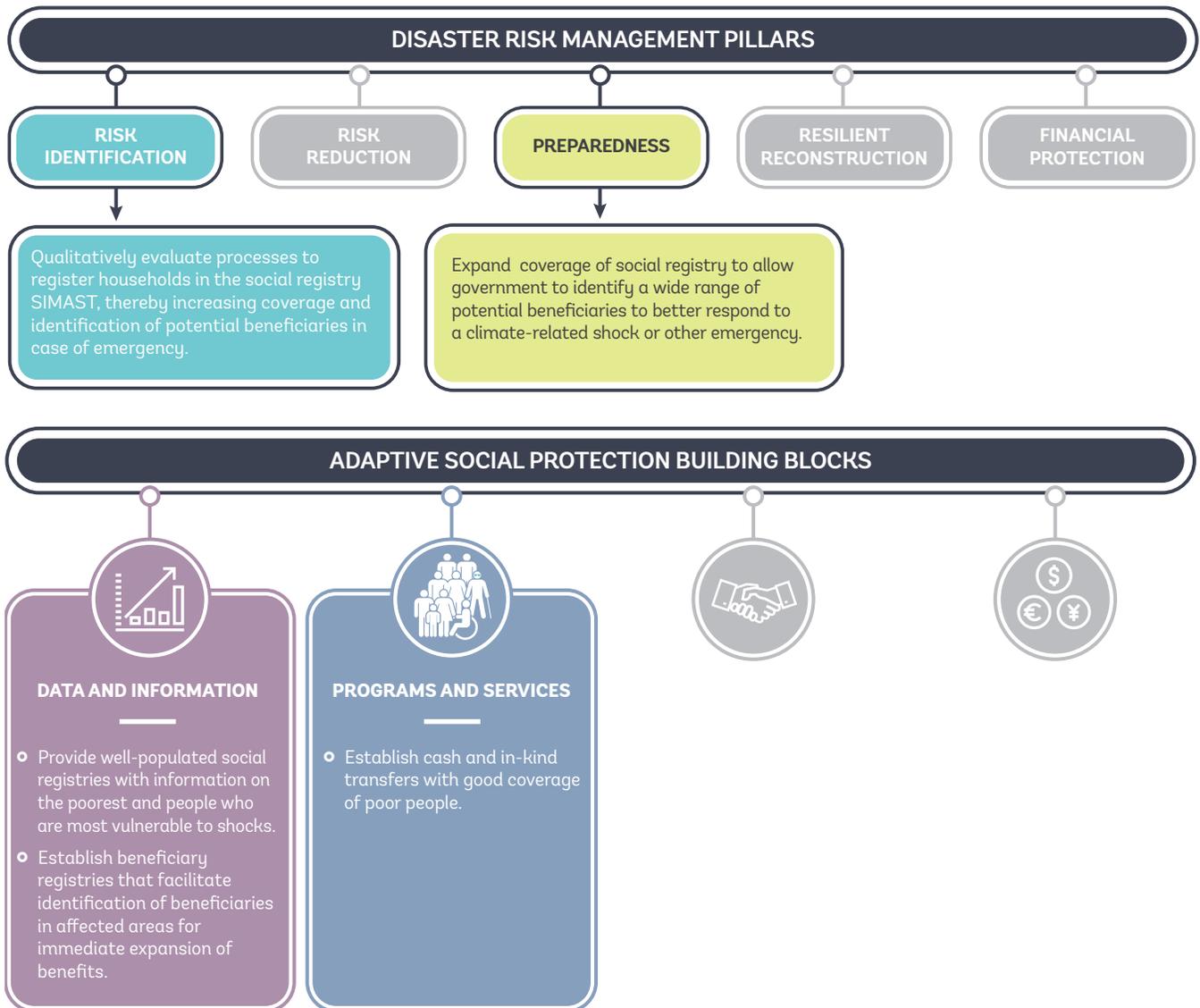
- i. Enhance social registries to inform hazard risk assessments to improve identification of most-at-risk groups

profiles, and a combined risk and vulnerability analysis. The grant will also help increase the financial resilience of extremely poor households to disasters by providing them with prefinanced emergency transfers and providing financial and technical support to build an accurate, transparent, rules-based, accountable decision-making process to trigger and disburse these resources.



Case Study 2. Evaluating Flexible Approaches to Cash Transfers for Emergency Response in Haiti

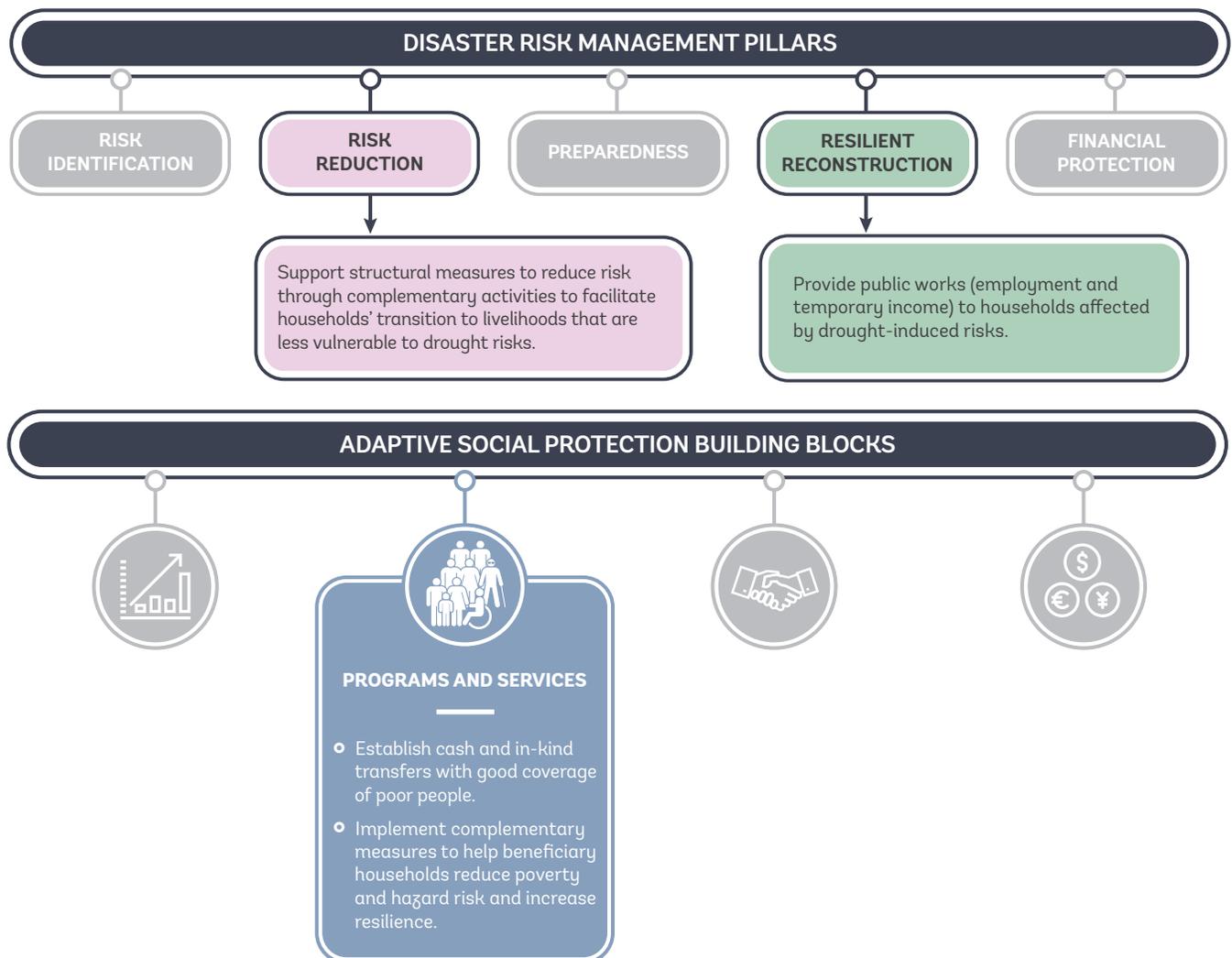
In response to food insecurity and the COVID-19 socioeconomic crisis, a GFDRR grant supported analytical work to evaluate approaches to emergency cash transfers and assess qualitative processes of enrolling households in the social registry. The outcomes of these activities have been integrated into the World Bank Adaptive Social Protection for Increased Resilience Project, which is designed to provide cash transfers to chronically poor and most-vulnerable households. Specifically, findings from the qualitative assessment of the household enrollment process informed a component of the World Bank-financed US\$75 million Adaptive Social Protection for Increased Resilience Project (P174111) to expand coverage of the social registry to an additional 200,000 households using census sweeps and on-demand registration. Expanding coverage will transform the SP information system into a more shock-responsive and adaptive platform for DRM, allowing the government to identify a wide range of potential beneficiaries in a disaster emergency. While the distribution of cash transfers is designed to reduce the socioeconomic impact of the COVID-19 pandemic on vulnerable households, it also enhances the understanding of how efficient these types of instruments, such as emergency registration and mobile payment delivery, are for all disaster response applications.



ii. Leverage economic inclusion/ complementary interventions to reduce livelihood vulnerability and enhance communities' resilience to disaster risks

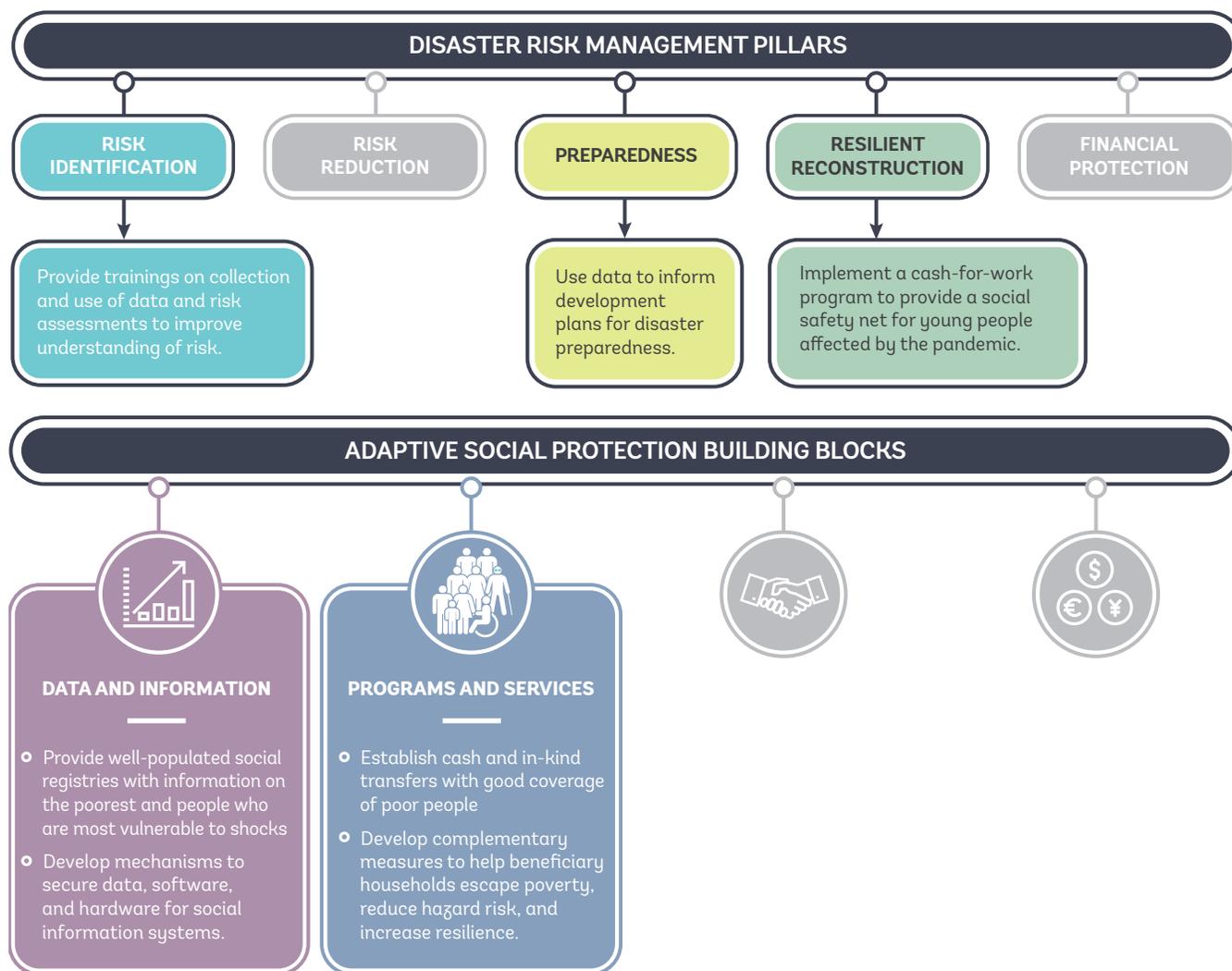
Case Study 3. Strengthening Synergies Between SP and DRM in Mozambique

In Mozambique, a GFDRR grant supported the World Bank-financed US\$105 million Social Protection Project (P129524) to provide households affected by drought with temporary income to smooth consumption. The project included a public works component with complementary activities to facilitate households' transition into livelihoods that are less vulnerable to drought risks. The public works activities provided a guaranteed 15 days of employment (and earnings of US\$25) per month for more than 100,000 households in return for their participation in labor-intensive works to rehabilitate community water resources, degraded areas, and roads during the lean season. The project provided flexible work hours to accommodate women, who are mostly busy with their traditional roles of taking care of the home, and childcare services to motivate participation of mothers with young children. Public works activities were paired with capacity building, training, and financial literacy activities, which helped beneficiaries take full advantage of the income they earned to establish a regular savings regime and skills to diversify their livelihoods. Focusing on community natural resource assets while implementing the public works activities helps reverse degradation of resources and build the resilience of communities to climate shocks. Similarly, complementing the public works activities with asset building and livelihood promotion activities helps increase households' ability to pursue livelihoods in economic activities that are less vulnerable to disasters.



Case Study 4. Digital Employment for Urban Resilience in Africa

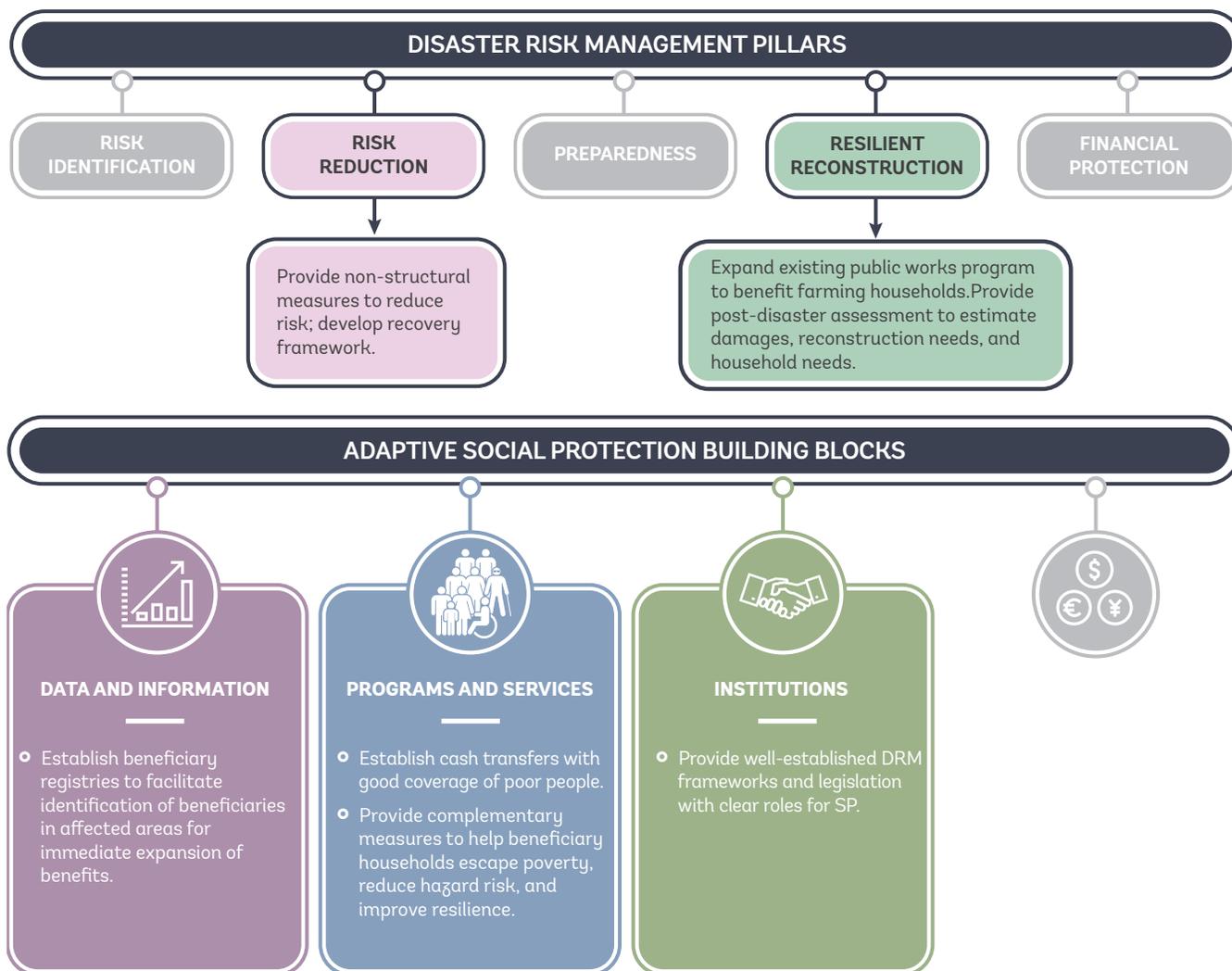
In many African cities, the COVID-19 pandemic and restrictions on public gatherings led to significant job losses and unemployment. Although digital technologies and the transition to online work offered employment opportunities, in some cases, this was impossible because of the limited digital skills of Africa’s population. A GFDRR-funded pilot initiative, [digital works for urban resilience](#), implemented a cash-for-work program to provide a SSN for more than 13,000 youth in Nairobi, Kenya; Dar es Salam and Zanzibar, Tanzania; Freetown, Sierra Leone; and Bamako, Mali. The initiative offered digital training sessions for beneficiaries to navigate the geospatial app and desktop software. The training complements short-term cash employment that requires beneficiaries to gather risk data using specifically identified tasks that could be carried out remotely that align with local health protocols. The data-gathering activities involved tagging built-up areas, urban tree canopies, and slum services (e.g., water fountains, bus stops, and public toilets) in satellite imagery and identifying building height and other characteristics from street view images. Data that the youth collect will be used to enhance the understanding of risks to help improve disaster preparedness by informing the Community Development Plans. Providing digital skills and cash employment promotes ASP for young people, women, and persons with disabilities—helping them secure remote opportunities that are flexible and accommodate their needs.



iii. Adjust existing SP programs to support disaster-affected populations

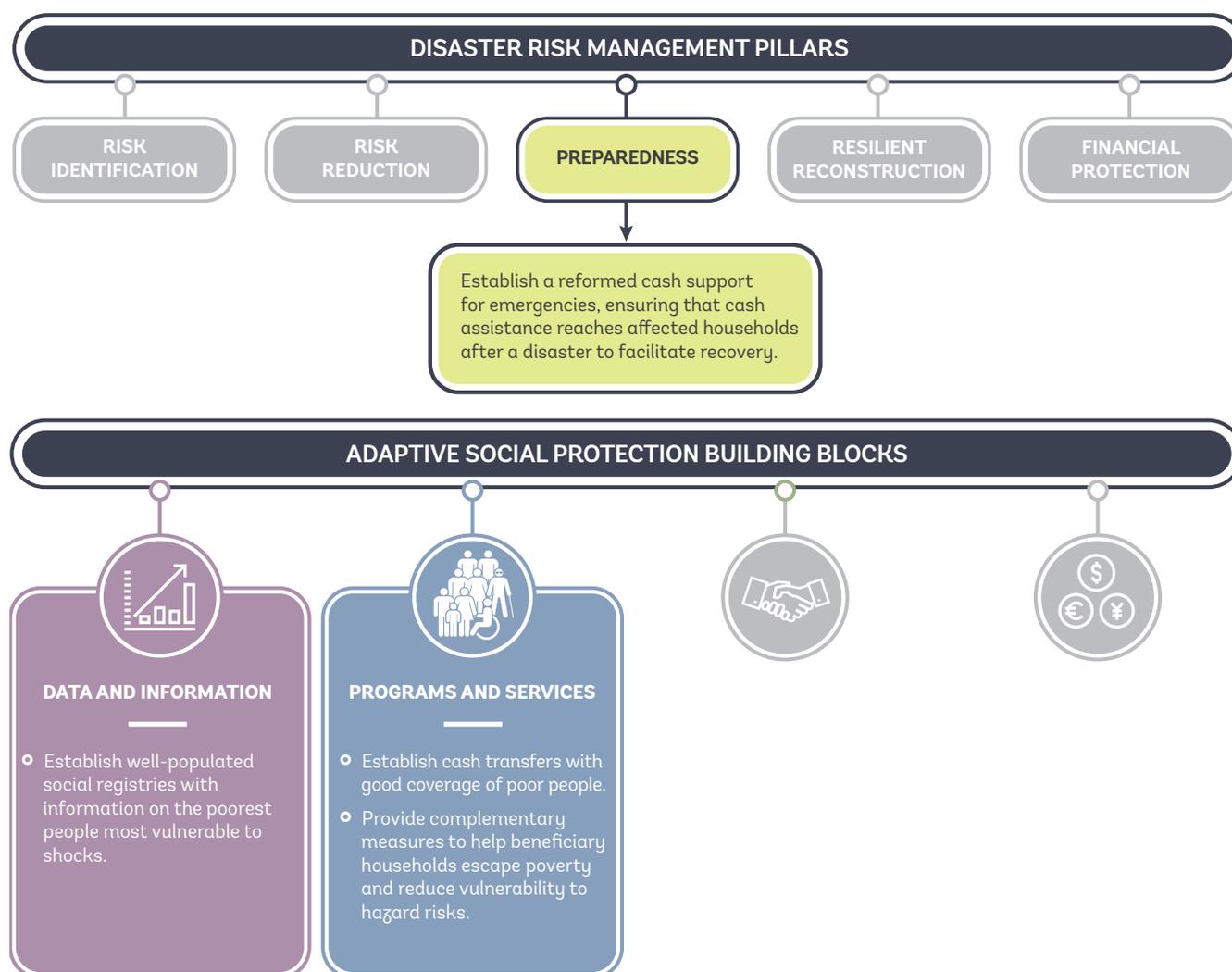
Case Study 5. Flood Needs Assessment in Malawi

In Malawi, floods, dry spells, and a regional El Niño event in the 2015/16 farming season devastated livelihoods, community assets, and food resources. After these disasters occurred, GFDRR funded a post-disaster assessment that estimated the damage (US\$335 million) and reconstruction needs (US\$494 million). GFDRR also facilitated the development of a recovery framework that facilitated the expansion of an existing public works program (Input-for-Assets) and the provision of SP to more disaster-affected households through the World Bank-financed US\$80 million Malawi Drought Recovery and Resilience Project (P161392). The expansion activities focused on increasing enrollment of a new set of beneficiaries in the 15 districts that the public works program already covered and extending the intervention to nine more districts. Program beneficiaries received farm inputs valued at US\$52 in exchange for their involvement in maintenance of community assets, including rural feeder roads, catchment areas, irrigation infrastructure, and re-afforestation (e.g., tree planting on community land). Approximately 200,000 additional farming households benefited from the public works expansion program, receiving a total of 10,000 tons of fertilizer and 2,000 tons of hybrid maize seed. The program facilitated access to resilient agricultural inputs for drought-affected households to restore livelihoods, improve food production, and adapt to future drought-induced food crises.



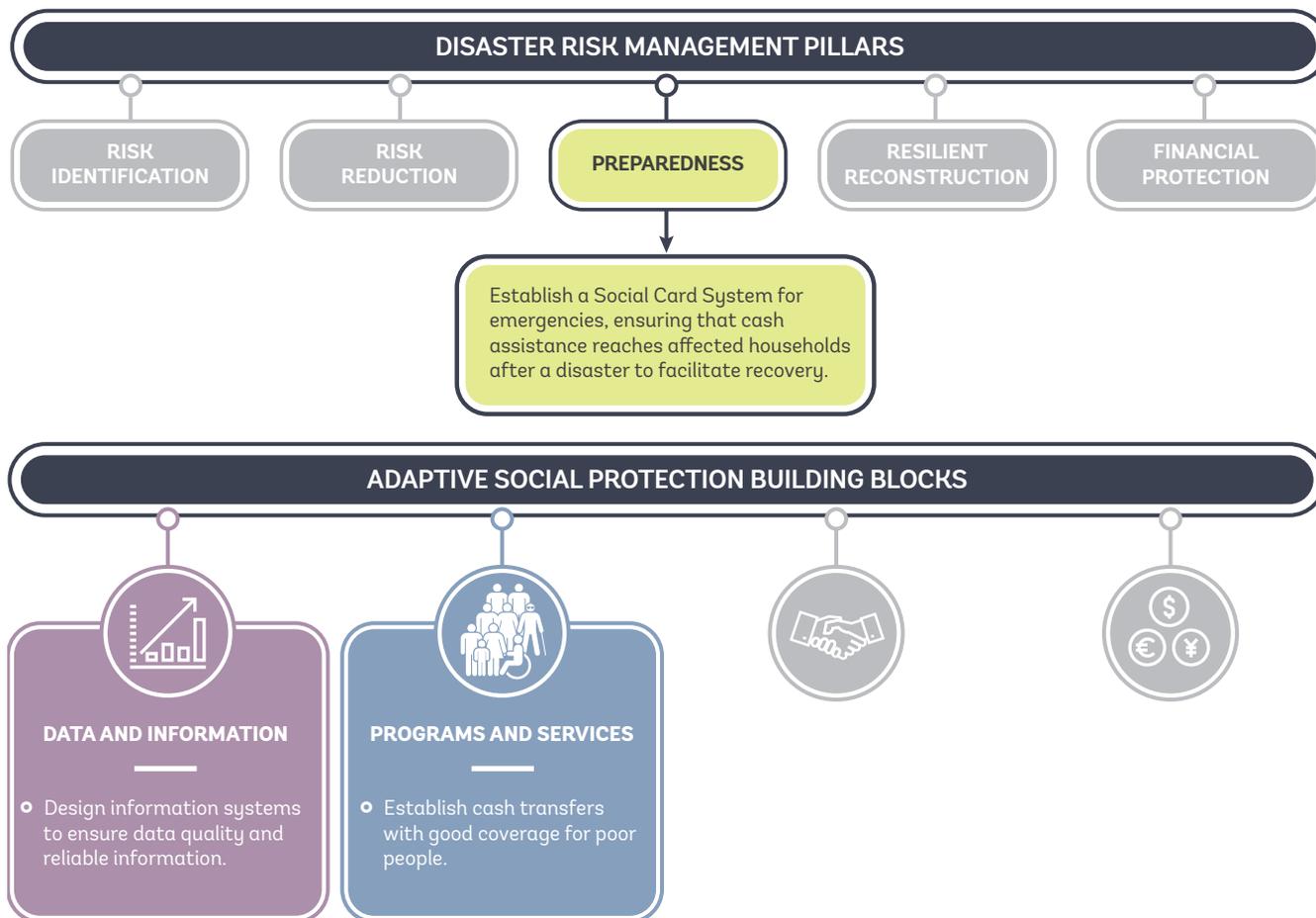
Case Study 6. Building a Culture of Disaster Preparedness at the Local Level in the Philippines

In the Philippines, late 2019 and early 2020 was a devastating period, with an unusual number of natural hazards (earthquakes, typhoons, volcanic eruptions). GFDRR grants supported training and technical assistance to help the Department of Social Welfare and Development design an emergency cash transfer program to inform the approval and delivery of the World Bank-financed US\$500 million Philippines Third Disaster Risk Management Development Policy Loan (P171440). The experiences of ad hoc emergency cash support programs in the Philippines have shown that the needs of disaster-affected families include food and non-food items, including urgent requirements for medicines and health care not delivered as part of government-provided relief. The design of the emergency cash transfer program built on these experiences to empower disaster-affected populations to determine themselves how to address their needs using local resources. The program complemented various types of in-kind relief assistance that households receive during emergencies to build household resilience and recovery to quickly resume day-to-day activities after disasters. By reforming the cash support available in case of an emergency, the project ensured that cash assistance reached disaster-affected households immediately after disasters to facilitate their recovery.



Case Study 7. Strengthening the SP System for Disaster Preparedness and Response in Serbia

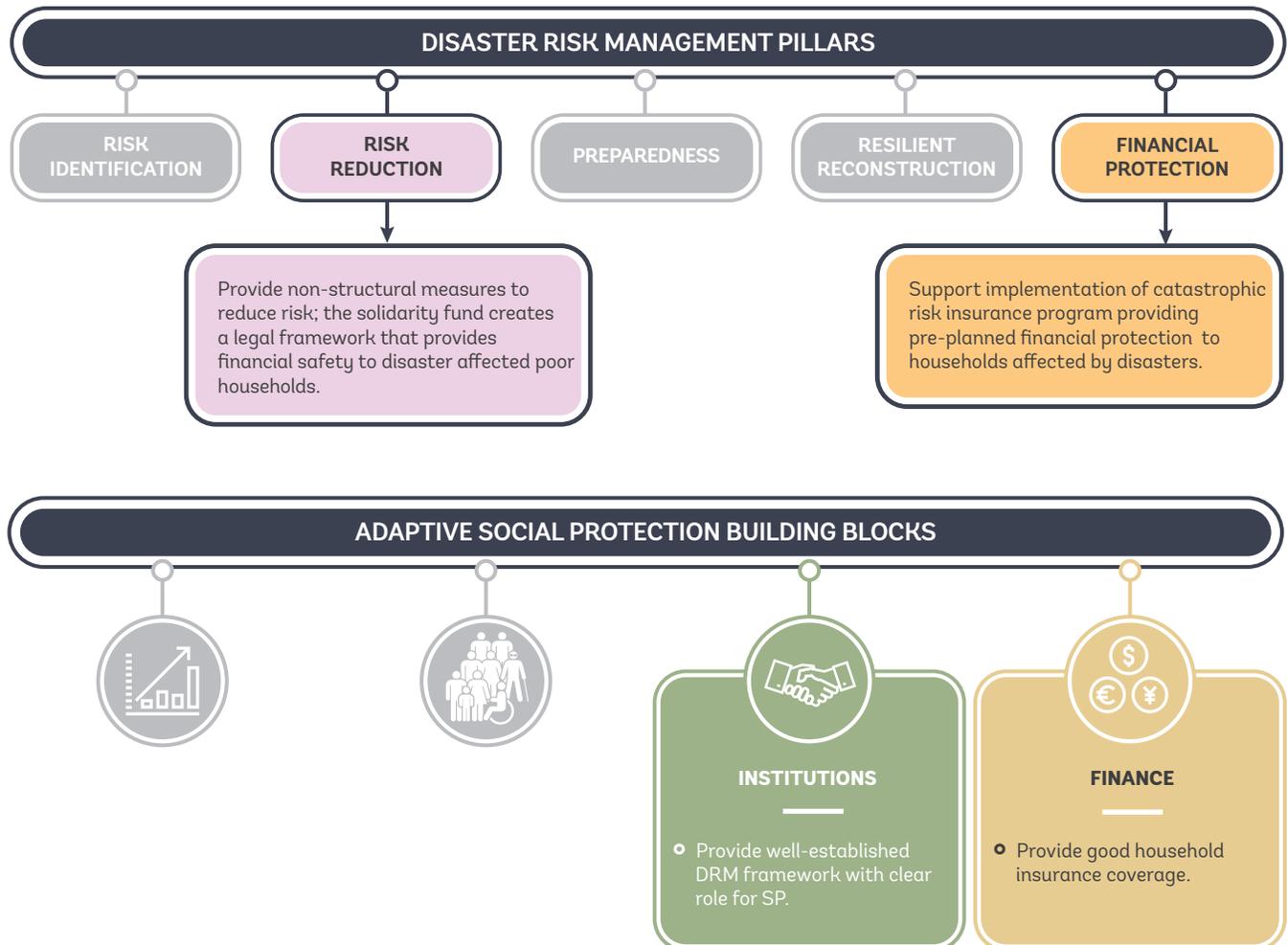
In Serbia, a GFDRR grant supported the Advisory Services and Analytics (P164808) to strengthen Serbia’s SP delivery instruments for disaster preparedness and response. Activities included design improvements of critical SP delivery system instruments for disaster response, focusing on SP information management and its role in strengthening preparedness and response. In particular, design options were developed for the Serbian Social Card information system, which is currently fully functional. The Social Card system provides important information on persons at risk and allows data, including the person’s location, sex, age, special status, and other attributes, to be reviewed and filtered, which ensures that reliable information is available in a timely manner for rapid identification of individuals and groups in need and effective management of the SP system response to a disaster. The government could use it for social assistance program expansion during and after a crisis. The grant also supported continuation of activities related to linking the SP and civil protection sectors, with particular emphasis on vulnerable groups under the World Bank-financed National Disaster Risk Management Program (P154128).



Case Study 8. Morocco Integrated DRM and Resilience Program

In Morocco, where most people do not have property insurance and rely on the government after a disaster, GFDRR provided technical assistance and analytical support to the World Bank-financed US\$200 million Integrated Disaster Risk Management and Resilience Program (P144539), which uses DRF and insurance components to provide financial protection for households to enable them to recover from catastrophic events. The program includes many activities, including design of a national insurance program to protect homeowners and businesses and establishment of a solidarity fund (*Fonds de solidarité contre Les événements catastrophiques*) to partially compensate uninsured households affected by disasters. The national catastrophic risk insurance program ensured that insured properties are automatically covered against natural and man-made catastrophes and that motor third-party liability insurance coverage automatically extends to all vehicle owners and their families. The insurance scheme provided pre-planned financial protection for more than 6 million people—more than 18 percent of Morocco’s population—who became permanently injured or died or had their assets destroyed (especially private dwellings) because of a catastrophe. The solidarity fund acted as a complementary compensation package to cover uninsured poor households, allowing them to receive limited financial compensation for personal injuries (including permanent disability and death), loss of principal residence, and loss of use of principal residence caused by catastrophes. Although the solidarity fund offers basic coverage, it creates a legal framework that provides disaster-affected poor households with financial protection after a catastrophe.

iv. Promote financial protection and inclusion for resilience to disaster risks



Global Analytics

In addition to grant support for country programs, GFDRR has supported the development of relevant global tools for assessing the impacts of disasters on different social groups. In 2016, the World Bank released *Unbreakable*, a flagship report that examines how disasters triggered by natural hazards affect people's well-being. In an average year, the poorest 20 percent of people in a country suffer less than 10 percent of aggregate asset losses, but fully 25 percent of aggregate well-being losses. In other words, poor people suffer only a fraction of gross economic losses caused by disasters, but they bear a much larger brunt of disasters' consequences. This approach takes fuller account of how poverty increases people's vulnerability to disasters, and how disasters trap people in poverty. To complement the flagship report, GFDRR developed **Unbreakable: The Resilience Indicator Toolbox** to estimate the benefits of investing in resilience to natural hazards (Box 1).

Box 1. Unbreakable: The Resilience Indicator Toolbox

Every year, reports on the total economic losses from disasters are published, usually adding up to hundreds of billions of dollars each year. Such report, while true, imply that the impact of disasters is limited to the damage inflicted on buildings, infrastructure, and agricultural production. However, \$1 in losses does not mean the same thing to a rich person as it does to a poor person; the gravity of any loss depends on whom it affects, and the traditional focus on aggregate losses obscure the plight of poor people by restricting consideration to how disasters affect those wealthy enough to have considerable assets to lose in the first place.

Combining household survey analytics, agent-based model of recovery, and disaster layers, the model goes beyond traditional metrics like gross market losses to examine how disasters affect people's well-being. This approach is especially important to help understand how disasters impact poor people, as although they suffer only

Source: <https://unbreakable.gfdr.org/policytool>

a fraction of gross economic losses caused by disasters, the consequences on poor people's lives, assets and livelihoods can be devastating. The approach also reviews how poverty increases people's vulnerability to disasters and how the impacts of disasters can also keep people in poverty.

Within the Unbreakable Indicator Toolbox, there are three different tools that can be used to estimate the benefits of investing in resilience to natural hazards:

- **Country tool.** Help users identify the drivers of resilience in a specific country.
- **Policy tool.** Allow the comparison of different policy options on building resilience across countries globally.
- **Advanced tool.** Evaluates benefits of one or several specific interventions in a country.

The indicator covers risks to floods, windstorms, earthquakes, and tsunamis.

A **Social Protection Stress Test Tool** was also developed, given growing interest in determining how to expand SP systems to ensure that affected populations receive assistance in a timely manner after a shock and can avoid short- and long-term negative impacts. The tool assesses the adaptiveness of SP systems, in particular their ability to respond to shocks. The design of SP systems is context specific, but the ultimate objective remains consistent: help individuals and households at various lifecycle stages address emerging vulnerabilities. This tool provides a framework to help users convene stakeholders to engage in meaningful, informed discussions regarding potential gaps in their SP programs so that solutions can be explored and implemented. This assessment can be used on its own to inform and catalyze improvements to a country's SP program and can serve as an entry point for a more comprehensive assessment of specific components and aspects of a SP system using additional tools developed to target those components (World Bank 2021).

5. Lessons Learned for Replication and scaling-up

Natural hazards, health and climate-related shocks, are increasingly and disproportionately affecting the poor and the most vulnerable populations. Interventions are required to strengthen resilience and protect these populations against disaster impacts. SP systems can potentially deliver disaster resilience outcomes for vulnerable households. However, as the note indicates, they must be enhanced and adapted to respond to disaster shocks. The four key good practices identified in this note and summarized below seek to guide governments and development agencies on various possible actions for adapting SP systems for DRM and climate adaptation. Also, the case studies present important lessons from experiences in developing countries on how various components of SP systems have been adapted to maximize resilience building before, during, and after disaster risk events. These approaches can be replicated across other ASP programs to help poor households meet basic needs and diversify their livelihoods. They can also be easily scaled up to respond to disaster and climate-related shocks.

i. Enhance social registries to inform hazard risk assessments to improve identification of most-at-risk groups

- Incorporating risk data into SP information systems is critical to design programs, inform contingency planning, and scale-up interventions to adapt systems to respond to disasters more efficiently.
- Integrating data on climate and hazard risks improves the relevance, completeness, and accuracy of beneficiary selection in the event of a disaster.
- Improving information systems (including alternative data collection methodologies) before a disaster occurs mitigates the risk of delays in cash transfer delivery and security challenges, especially in contexts of fragility, conflict, and violence. Representative household surveys are critical to gathering demographic, income, and employment data to help identify vulnerabilities and their distribution among households. Climate and hazard risk information is also critical for informing beneficiary selection.
- Promoting strong multisectoral coordination between DRM agencies, ministries of finance, and SP agencies, among others, is critical to ensuring efficient collection, integration, use, and sharing of data.

ii. Leverage economic inclusion/complementary interventions to reduce livelihood vulnerability and enhance communities' resilience to disaster risks

- Identifying opportunities to use economic inclusion programs as part of disaster response can be expanded to include tasks that must be performed during implementation of ASP interventions (data collection and beneficiary surveys). This not only helps with recovery and the economic impacts of the disaster, but also increases trust and understanding of local communities.

- Existing SP capacity at the national and local levels can be used to support data collection or risk communication when required to respond to disaster shocks.
- Aligning ASP interventions with early-warning systems is crucial to trigger emergency response strategies in advance of or during a disaster.

iii. Adjust existing SP programs to support disaster-affected populations

- Using post-disaster damage and loss assessments increases the speed at which SP programs can be adapted to respond to disaster shocks by providing valuable information on need for rehabilitation and reconstruction, livelihood recovery, and long-term resilience.
- ASP systems can be expanded vertically by increasing the benefit value or duration of assistance to existing beneficiaries, horizontally by adding new beneficiaries to an existing program, or both. Scale-up efforts should integrate linkages between SSNs to reduce risk and increase resilience to ensure that SSNs are able to rapidly support emergency response.
- Using exposure and historical loss data, analytics can prioritize areas that are more prone to disasters, providing valuable information for beneficiary selection. In the event of a disaster, having this information increases the speed of response and provides clarity on eligibility.

iv. Promote financial protection and inclusion for resilience to disaster risks

- Strengthening public financial management for SP programs increases the capacity of ministries of finance and line ministries to establish policies, budgets, and reform plans for efficient, effective social transfers targeting poor households.
- Incorporating ASP interventions as part of DRF strategies provides an opportunity to identify ex-ante and ex-post risk-financing instruments that can be used to more efficiently and timely support affected populations in the event of a disaster.
- Improving cost estimation processes improves understanding of the financial impacts of shocks and the cost of feasible responses, which enables governments to clearly define triggers for disbursement and the scope and duration of the assistance to be provided by ASP interventions.

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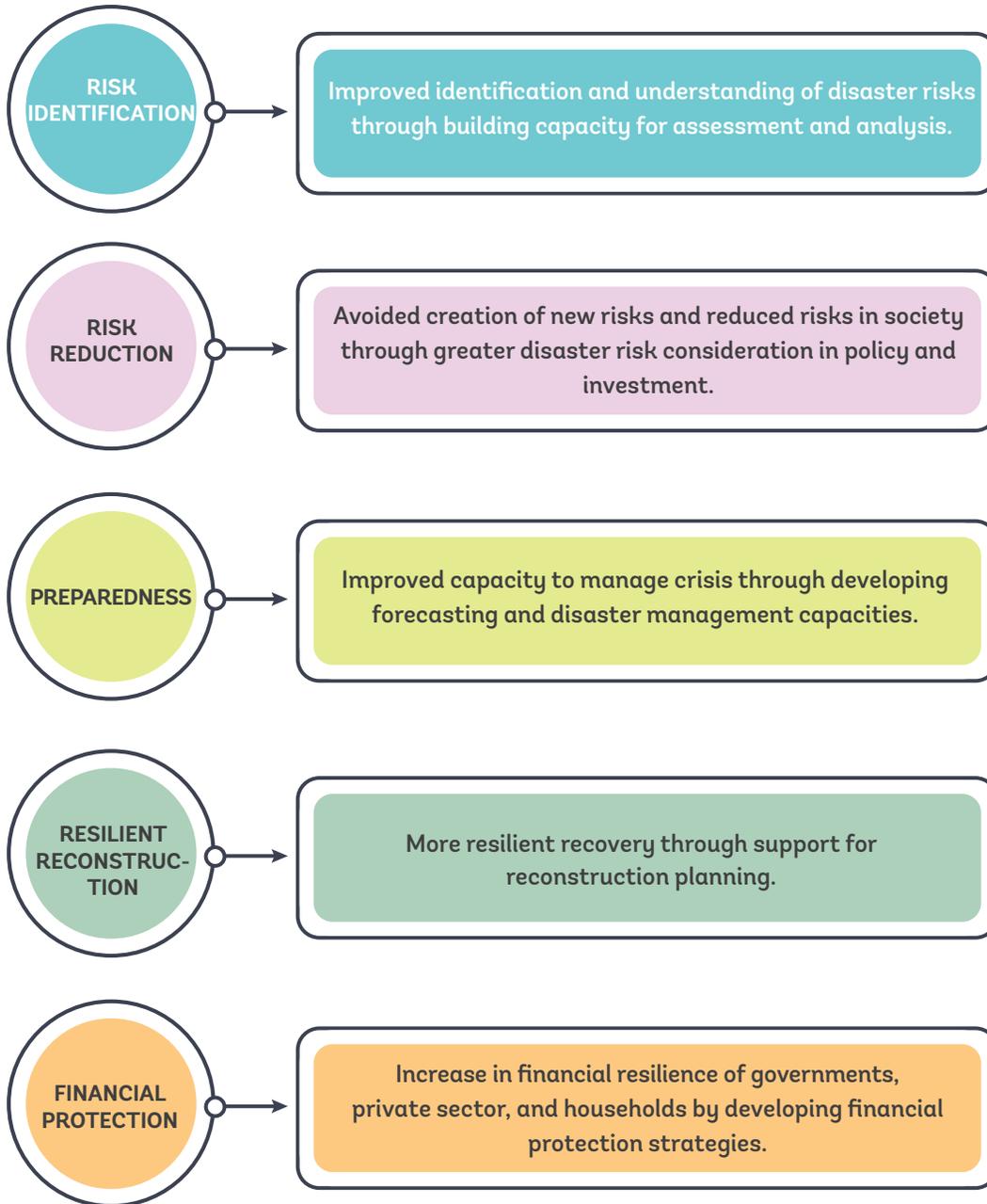
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Annex A. Types and Objectives of Social Protection and Labor Programs

Social protection and labor program	Objectives	Types of programs
Social safety nets/ social assistance Non-contributory	Reduce poverty and inequality	<ul style="list-style-type: none"> ○ Unconditional cash transfers ○ Conditional cash transfers ○ Social pensions ○ Food and in-kind support ○ School feeding programs ○ Public works projects ○ Fee waivers and targeted subsidies
Social insurance Contributory	Ensure adequate standards in the face of shocks and life changes	<ul style="list-style-type: none"> ○ Contributory old-age, survivor, and disability pensions ○ Sick leave ○ Maternity/paternity benefits ○ Health insurance coverage ○ Other types of insurance
Labor market programs: contributory and non-contributory	Improve chances of employment and earnings; smooth income support during unemployment	<ul style="list-style-type: none"> ○ Active labor market programs: training, employment intermediation services, and wage subsidies ○ Passive labor market programs: unemployment insurance and early retirement incentives

Source: Bowen et al. 2020.

Annex B. Disaster Risk Management Pillars



Annex C. Active Global Facility for Disaster Reduction and Recovery Grants Supporting Adaptive Social Protection (2020-2023)

Country	Title	Amount (US\$)	Scope	Disaster Risk Management Pillar	Adaptive Social Protection Building Block
Africa					
Sierra Leone	Climate, Disaster, and Crisis-Risk Financing for Shock Responsive Safety Nets	1,000,000	Increase financial resilience of extremely poor households to disasters and crises by supporting the establishment and scale up of the country's first shock responsive social safety net.	<ul style="list-style-type: none"> ○ Risk Reduction ○ Financial Protection 	<ul style="list-style-type: none"> ○ Data and Information ○ Institutions ○ Finance
Mozambique	Strengthening Synergies Between Social Protection and Disaster Risk Management in Mozambique	170,000	Assess the role of public works programs in promoting landscape and livelihood resilience to disasters.	<ul style="list-style-type: none"> ○ Risk Reduction ○ Resilient Reconstruction 	<ul style="list-style-type: none"> ○ Program and Services
Africa/Kenya	Digital Work for Urban Resilience in Africa	750,000	Train youth to use digital platforms to collect and validate risk data, focusing on building attributes, urban tree canopies, and the location of public goods in informal settlements (e.g., water fountains, bus stops, and public toilets) to support the World Bank's Second Kenya Informal Settlement Improvement Project (KISIP II).	<ul style="list-style-type: none"> ○ Risk Identification ○ Preparedness ○ Resilient Reconstruction 	<ul style="list-style-type: none"> ○ Data and Information ○ Program and Services
Malawi	Malawi: Flood Needs Assessment	368,684	Post-disaster assessment that helped inform the World Bank's 80 million Malawi Drought Recovery and Resilience project (P161392) to expand an existing public works program (Input-for-Assets) and provide social protection to more disaster-affected households.	<ul style="list-style-type: none"> ○ Risk Identification 	<ul style="list-style-type: none"> ○ Data and Information
Latin America and the Caribbean					
Haiti	Evaluating flexible approaches to cash transfers for emergency-response	500,000	Evaluate approaches to emergency cash transfer and assess qualitative processes of enrolling households in the social registry. This findings from the analytical work supported by this grant will inform the adaptive safety net program Klere Chimen under the ASPIRE (P174111) project, targeting 18,000 households	<ul style="list-style-type: none"> ○ Risk Identification ○ Preparedness 	<ul style="list-style-type: none"> ○ Data and Information

Country	Title	Amount (US\$)	Scope	Disaster Risk Management Pillar	Adaptive Social Protection Building Block
Latin America and the Caribbean					
Haiti	Informing the shock-responsive targeting of vulnerable households in Haiti	296,700	Build the evidence base on targeting options to identify and assist vulnerable households, including through the Haitian Deprivation and Vulnerability Index, with an emphasis on rural post-disaster contexts and urban settings not included in the social registry. The households registered in the shock responsive safety net Klere Chimen supported by the Adaptive Social Protection for Increased Resilience (ASPIRE, P174-111) project will benefit from improved targeting, including for shock response.	<ul style="list-style-type: none"> ○ Risk Identification ○ Risk Reduction 	<ul style="list-style-type: none"> ○ Data and Information ○ Program and Services
St. Lucia	Caribbean Disaster Risk Financing Technical Assistance Program	501,180	Strengthen national and regional capacities to better manage disaster risk and recovery and enhance climate resilience, including the development of shock-response social protection mechanisms in Saint Lucia.	<ul style="list-style-type: none"> ○ Risk Reduction 	<ul style="list-style-type: none"> ○ Programs and Services
Saint Vincent and the Grenadines; Saint Lucia; Grenada; Dominica	Caribbean Physical and Financial Resilience Building Program (CPFRB)	749,525	Articulate project activities that will reduce the vulnerability of the built environment through two vehicles of activities: 1) the development of a new risk financing instrument that promotes and rewards better physical risk reduction and regulatory measures; and 2) support for strengthened building regulation across the CARICOM region. Providing insurance coverage of WB programs such as the Dominica Housing Reconstruction Programme, targeting the most vulnerable households that have lost their homes following Hurricane Maria.	<ul style="list-style-type: none"> ○ Financial Protection 	<ul style="list-style-type: none"> ○ Finance
Caribbean	Revisiting Resilience in the Caribbean	680,028	Build the capacity of policy makers, improve the coordination with development partners, and public engagement and to approach resilience to disasters and climate change in a holistic way in the context of the Caribbean, characterized by high risks and small island states.	<ul style="list-style-type: none"> ○ Risk Identification 	<ul style="list-style-type: none"> ○ Data and Information
Honduras	Honduras ASP: strengthening cash transfers for disaster response	100,000	Strengthen Honduras' cash transfer program delivery system to prepare for and respond to disasters.	<ul style="list-style-type: none"> ○ Risk Reduction 	<ul style="list-style-type: none"> ○ Programs and Services

Country	Title	Amount (US\$)	Scope	Disaster Risk Management Pillar	Adaptive Social Protection Building Block
Latin America and the Caribbean					
Peru	Strengthening Peruvian Social Protection System as a Disaster Risk Mitigation Mechanism	107,000	<p>Strengthen government capacity and the functioning of the Peruvian social protection system to rapidly respond to the needs of the poor and those emerging vulnerable groups due to disasters. The BETF includes two interrelated components. The first component provides technical support to the Ministry of Development and Social Inclusion (MIDIS) to modify its current regulatory framework to make the noncontributory social protection system more adaptive to respond to disasters.</p> <p>The second provides technical assistance to analyze the modification of specific social protection programs so they can include operational adaptations to expand benefits in the case of a disaster or national emergency.</p>	<ul style="list-style-type: none"> ○ Risk Identification ○ Risk Reduction 	<ul style="list-style-type: none"> ○ Data and Information ○ Institutions
East Asia and Pacific					
Vanuatu Samoa Fiji	Tackling Natural Hazards through Adaptive Social Protection in the Pacific	300,000	Strengthen the capacity of the Governments of Pacific Island Countries to provide social protection to affected households in response to natural hazards and build resilience. The task aims to improve the disaster responsiveness of existing social protection programs and provide technical assistance in the development of new programs and delivery mechanisms. This will be achieved primarily through: (i) analytical work on creating linkages between social protection and disaster risk management; and (ii) providing technical support for program design and implementation for adaptive social protection interventions.	<ul style="list-style-type: none"> ○ Risk Identification ○ Risk Reduction 	<ul style="list-style-type: none"> ○ Data and Information ○ Programs and Services

Country	Title	Amount (US\$)	Scope	Disaster Risk Management Pillar	Adaptive Social Protection Building Block
South Asia					
India Sri Lanka	Natural Shock Responsive Adaptive Social Protection in South Asia	507,000	Support the development of adaptive social protection systems in India (selected states) and Sri Lanka, designed to increase the resilience of poor and vulnerable households to shocks and provide support to help these households cope with the impact of shocks. (Safety net programs, public work programs)	<ul style="list-style-type: none"> ○ Risk Reduction 	<ul style="list-style-type: none"> ○ Programs and Services
Middle East and North Africa					
Morocco	Morocco Integrated Disaster Risk Management and Resilience Program	607,262	Support the government to develop an Integrated Risk Management strategy, which outlines key actions for institutionalizing catastrophic risk insurance at the national level.	<ul style="list-style-type: none"> ○ Risk Reduction ○ Financial Protection 	<ul style="list-style-type: none"> ○ Institutions ○ Finance
Europe and Central Asia					
Europe and Central Asia	Accelerating and Deepening Disaster Resilience and Climate Change Adaptation in the ECA Region	700,000	Strengthen commitment and capacity by Governments in ECA to anticipate, manage and recover from disaster events across the region.	<ul style="list-style-type: none"> ○ Risk Identification ○ Risk Reduction 	<ul style="list-style-type: none"> ○ Data and Information ○ Institutions
Europe and Central Asia	Towards Adaptive Social Protection in ECA	300,000	Improve the use of social protection programs to respond to disasters from natural hazards by assessing how these systems can respond to disasters that negatively affect poor and vulnerable people. A set of assessments for selected countries will be carried-out to identify options for improving the adaptability of these programs.	<ul style="list-style-type: none"> ○ Risk Identification 	<ul style="list-style-type: none"> ○ Data and Information
ECA	Serbia: Strengthening the Social Protection System for Disaster Preparedness and Response	420,000	Strengthen Serbia's social protection service delivery instruments for effective disaster preparedness and response.	<ul style="list-style-type: none"> ○ Preparedness 	<ul style="list-style-type: none"> ○ Data and Information ○ Program and Services

Country	Title	Amount (US\$)	Scope	Disaster Risk Management Pillar	Adaptive Social Protection Building Block
Global					
Global	Decision Science for Disaster Risk Reduction	450,000	Improve the application of disaster risk reduction (DRR) principles and best practices for more prosperous and inclusive macroeconomic outcomes. Activities include a series of risk reduction exercises, this work will highlight groups who are disproportionately affected by disasters, including women and girls, households with dependents (youth and elders), and individuals with disabilities. In applications, this work will be used to draft DRR operations that also sustain inclusive, rapid recoveries whenever shocks do occur.	<ul style="list-style-type: none"> ○ Risk Reduction ○ Preparedness 	<ul style="list-style-type: none"> ○ Data and Information



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