



Scoping Note – Adaptive Social Protection

'Adaptive Social Protection: Paving Pathways Toward Stronger Recovery and Resilient Communities in Developing Countries, LDCs and SIDS'

1. Introduction

Systems of social protection that are comprehensive (i.e., with high coverage, adequate benefits, and tailored to the stages of a person's life) and sustainable (i.e., well-funded and independent of political cycles) are the cornerstone of resilience and stability of households and the society.¹ Unfortunately, such systems are still rare across the developing world—with the poorest countries falling further behind—and, in most cases, the policies in place have limitations to reach the poorest households. Risk management policies or unemployment and health insurance instruments generally reach only a small fraction of the population in developing countries (largely because such instruments are hard to scale up in contexts with high informality), leaving most people unprotected and subject to impoverishment when risks materialize (e.g., through assets depletion or restrictions to generate income).

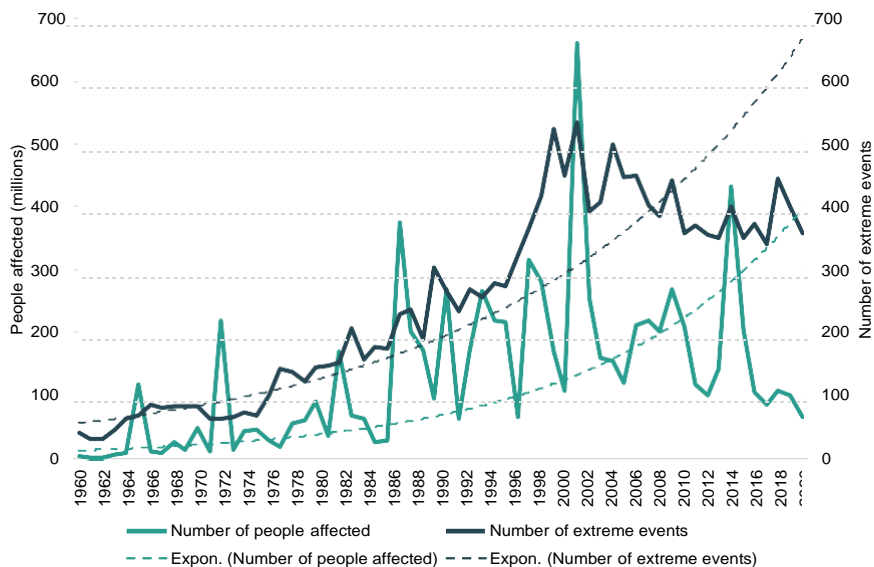
The lack of comprehensive social protection policies becomes more relevant given the increasing incidence of extreme weather events and disasters over the last six decades, which have disproportionately affected both poorer countries and poorer groups within a country (IPCC, 2014; World Bank, 2013; WMO, 2021) and which are likely to increase in frequency and severity in the coming years as a result of climate change (IPCC, 2021). While the incidence of extreme weather events does not seem to become deadlier, the number of people affected by these events has been increasing (Figure 1)—and so does the estimated costs of damages to property, crops, and livestock, which reached US\$128 million in 2020. In the last decade, the number of people injured, left homeless, or requiring immediate assistance reached almost 1.7 billion worldwide—1 billion located in low-income countries (LICs) and lower-middle-income countries (LMICs) or, if seen by regions, 1.2 billion in East Asia and Pacific (EAP) and South Asia (SAS).

Climate change is expected to accelerate these trends. The reliance on burning fossil fuels has added massive amounts of long-lived gases to the atmosphere for decades, thus increasing the greenhouse effect on climate change. During the last decade, the global surface temperature was 0.95-to-1.2 degrees Celsius higher than in the second half of the nineteenth century, and it is likely to reach the 1.5-degree tipping point in the next 20 years. That is the point that the scientific community projects some of the weather extreme events will exacerbate both in frequency and intensity (IPCC, 2021)—some have already intensified: extreme rainfall, flooding, tropical storms,

¹ A social protection system is a set of integrated or, at minimum, coordinated instruments comprising social assistance or social safety nets (e.g., cash transfers or food vouchers), social insurance (e.g., health insurance, pensions, or unemployment benefits) and labour market programs (e.g., wage subsidies and training).

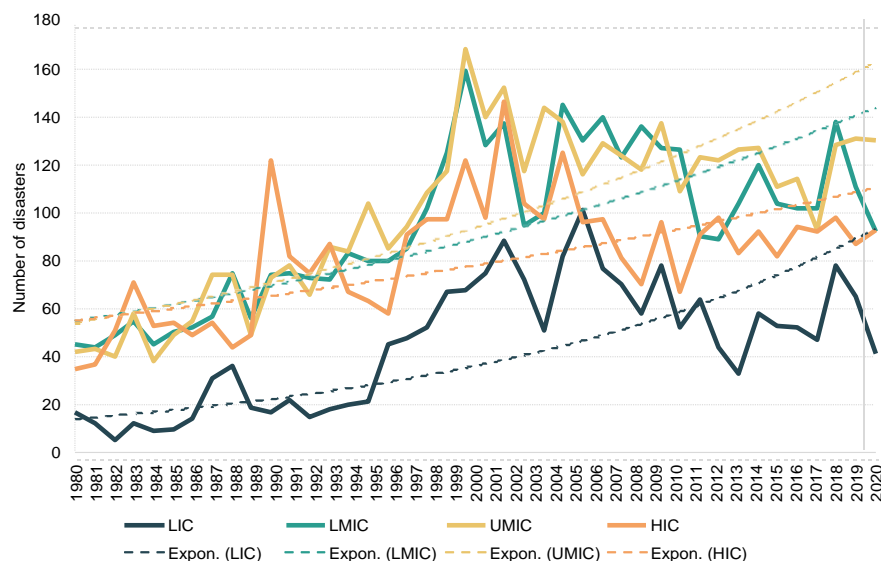
and sea-level rise (WMO, 2021). Although the incidence of disasters is accelerating everywhere, it has increased at a more rapid pace among LICs (Figure 2). Small Island Developing States (SIDS) are particularly susceptible to the increasing hydrometeorological hazards.

Figure 1. The frequency of extreme events and people affected has increased over the last six decades



Source: Université catholique de Louvain, CRED, EM-DAT (The Emergency Events Database).

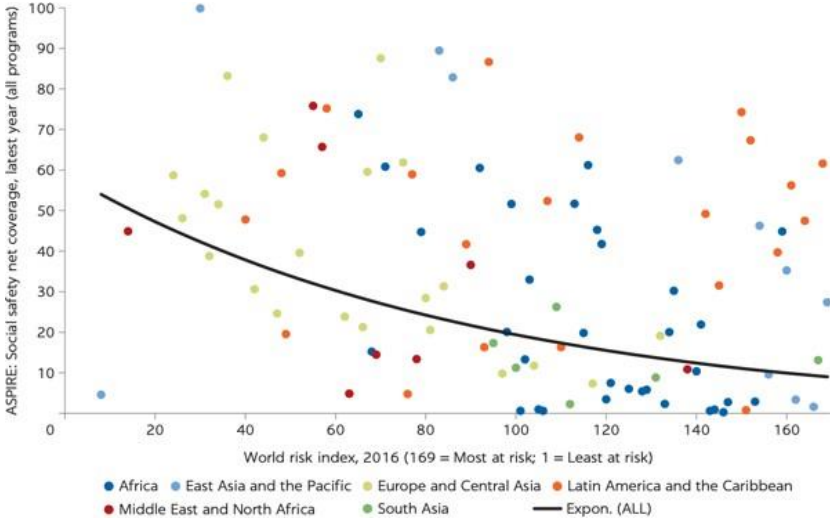
Figure 2. Disasters are accelerating more rapidly in low-income countries



Source: Université catholique de Louvain, CRED, EM-DAT (The Emergency Events Database). Notes: LICs: low-income countries; LMICs: lower-middle-income countries; UMICs: upper-middle-income countries; HICs: high-income countries.

Without rapid, inclusive development to reduce socioeconomic vulnerabilities, as well as immediate mitigation strategies and effective protection policies in the face of risks, it is estimated that climate change could push 100 million more people into extreme poverty by 2030 (e.g., Hallegatte, 2016). The urgency of those policies can be seen in Figure 3, which reveals that the coverage of social safety nets is especially low among many countries with the highest risk of disasters (Bowen et al., 2020).

Figure 3. Coverage of safety nets tends to be low among countries with a higher risk of disasters



Source: Bowen et al. (2020)

In looking for directions on how to protect people against the materialization of risks, the experience of the COVID-19 pandemic might offer some clues: political will and institutional capacity. The crisis has brought to the fore that, when large-scale shocks collide with wide gaps in incomes, livelihoods, and safety nets, the institutional and social fabric can be threatened, potentially erasing progress in living standards and exacerbating existing inequalities. As the impacts were widely spread, (1) some countries embarked on an unprecedented response to protect lives and livelihoods and demonstrated that existing systems of health and social protection could be adapted to meet, at least temporarily, the increased demand for support. Yet (2) initial conditions matter and explain why some other countries fell short in their capacity to respond.

Built on these clues and in a context where existing social protection systems across the developing world remain largely fragmented, exclusionary, and not suited for the risks of the future, this scoping note outlines a potential route: adaptive social protection (ASP). **ASP leverages social protection instruments to support poor and vulnerable communities in preparing against, coping with, and adapting to different shocks** such as natural hazard threats and climate change effects. When the risk of a disaster or another type of crisis materializes, governments usually rely on existing social protection systems to mitigate the consequences. However, the existing systems, in general, lack solid emergency instruments and instead tend to offer reactive responses that are not always equipped with pre-determined

protocols or institutionalized processes to anticipate the materialization of risks (e.g., GFDRR 2020, ILO 2020). As a result, the interventions commonly have limited impacts, such as short-term relief and inadequate benefits to protect livelihoods or even meet basic needs, which further complicates addressing vulnerabilities in the long run (e.g., Oxfam 2020, UNHCR 2018). ASP can offer risk-informed program features that change social protection systems from ad-hoc emergency responses in times of a crisis to more anticipative and shock-responsive systems.

In pursuing the building and implementation of ASP, developing countries may want to look back at their shared memory of the pandemic: in a matter of weeks, the increasing demand for assistance mobilized national and subnational governments to deliver immediate relief — suddenly, the oft-cited difficult task of finding the necessary resources was eclipsed by the impressive political will to quickly address the challenges imposed. However, political will is not enough. How developing countries, least developed countries, and small island developing states choose to strengthen and scale up their social protection systems will inescapably depend on their specific institutional capacities and fiscal restrictions —especially in the presence of other pressing challenges.

Box 1. Guiding framework

The immediate effects of shocks fall on lives and livelihoods and have the potential of leaving long-lasting scars in aggregate well-being. This scoping note anchors to a simple framework of households' income-generating capacity and a notion of vulnerability that underlie the rationale of building strong and adaptive social protection. This capacity comprises three core elements (Figure B1): (1) the stock of several forms of assets (e.g., education, experience, land, livestock, etc.); (2) their use (e.g., experience in exchange of wages, the rent of land, etc.); and (3) their returns (e.g., wages paid, income from rent, etc.). This capacity, however, does not operate in a vacuum. It is largely influenced by several socioeconomic factors (e.g., gender, age, geographic location) —some of which are beyond the control of individuals— and it interacts with an environment that either enable households to or prevent them from, unlocking pathways toward better living standards.

If risks turn into shocks (e.g., those associated with extreme weather events, pandemics, or even macroeconomic crises), they can hamper the household's income-generating capacity and result in different deprivations. The effect on the three core elements of the capacity will depend on the characteristics of the shock and its interaction with the household and individuals' characteristics. For instance, extreme flooding can destroy arable land (i.e., stock of assets), leaving households in rural areas without a critical livelihood. Responses to a pandemic, on the other hand, may not affect the stock of an asset (e.g., work experience), but they may prevent its use and exchange for income due to mobility restrictions or the increased demand of care work due to school closures, affecting women differently from men. Finally, severe inflationary pressures due to a crisis may not affect neither the stock nor the use of assets, but they will likely diminish the purchasing power of income. Therefore, the presence of risks imposes on households a degree of **vulnerability associated with the likelihood of impoverishment**. As such, this notion of vulnerability is 'forward looking' and greatly determined by the variability of incomes over time and influenced by social factors (e.g., gender, age, level of education): households are vulnerable to poverty if they are not poor, and they are also vulnerable to fall deeper if they are already poor. Any reference to vulnerability in this scoping note refers to such notion.

Vulnerability can turn into impoverishment after a shock as it constrains the household's resilience capacities —defined in this scoping note as preparedness, coping, and adaptation strategies. These

capacities can be private (i.e., between- and within-households) or public (e.g., social protection and risk management policies), with the latter being shaped by institutions, laws, fiscal space, and regulations.

Figure B1. A stylized representation of the overall approach



Source: Adapted from Attanasio and Székely (1999), Baulch and Hoddinott (2000), Cutter et al., (2003) and Lopez-Calva and Rodriguez-Castelan (2016).

1.1 Global divergence in social protection

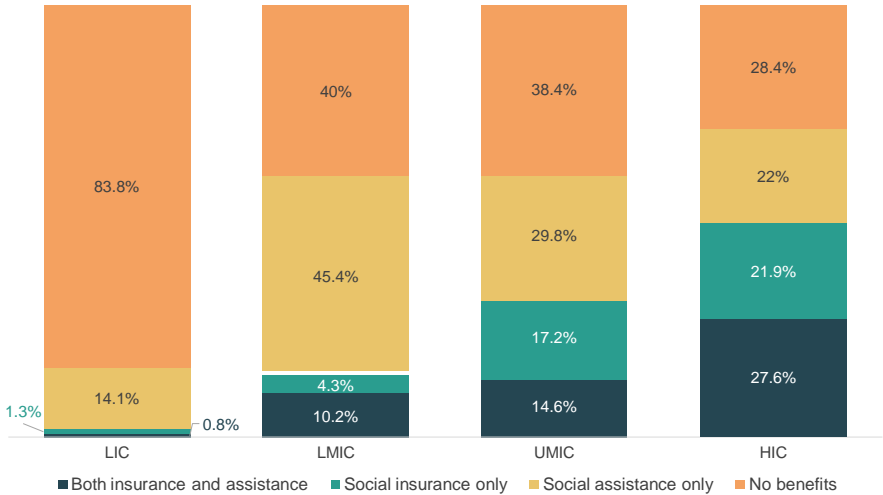
There is a large gap in social protection systems between advanced and developing countries regarding their coverage, breadth and quality of benefits, and poverty reduction efficiency. Moreover, these systems differ in their use of instruments, with richer countries relying on both social assistance and social insurance tools, whereas the rest of the world relies almost entirely on the former. While countries across the developing world share the common challenges of their policies to adequately protect most of those living in poverty, reach the near poor, increase the benefits to support subsistence levels, and provide social insurance, such challenges are more severe among the poorest countries.

Figure 4 shows that social protection systems in both upper-middle-income countries (UMICs) and LMICs cover around 60% of the population, on average. A breakdown by type of programs reveals that the lion's share is accounted for by social assistance only (29.8% of the population in UMICs and 45.4% in LMICs), whereas those benefited only by social insurance represent 17.2% of the population in UMICs and 4.3% in LMICs, and those covered by both assistance and insurance represent 14.6% and 10.2%, respectively. As shown, the coverage of social protection systems, mainly through social assistance programs, is significantly low in LICs, where almost 84% of the population, on average, is out of the scope of such systems.

The gaps in social protection coverage between countries exacerbate when looking at welfare levels within a country. Figure 5 reveals that the coverage across quintiles of income (or consumption) increases with countries' income level, and so does the coverage among people in the poorest quintile: while only 16% of the poorest are covered in LICs, the corresponding figures

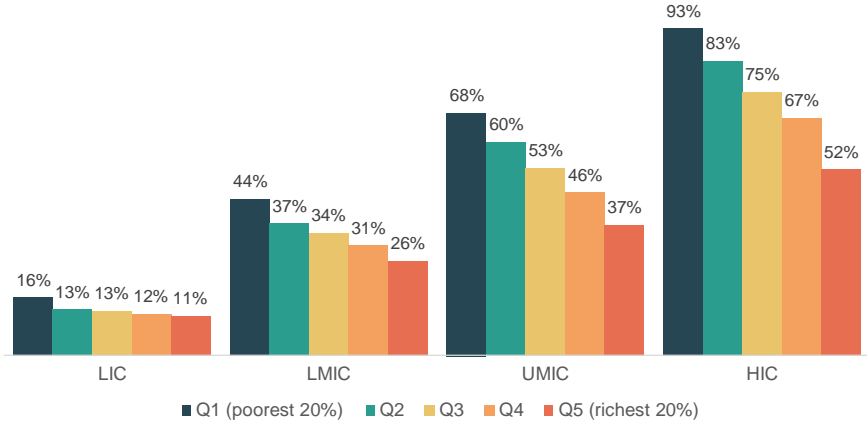
in middle-income and high-income countries (HICs) reach 44-68% and 93%, respectively. Unsurprisingly, coverage in higher quintiles decreases compared to the first one as countries tend to prioritize resources to benefit the poorest people. Yet, the latter suggests an important space for action among those who may live above the poverty line but are at high risk of falling into poverty in the face of shocks.

Figure 4. The coverage of social protection systems is especially low among the poorest countries, while the use of social insurance programs is more extensive among high-income countries



Source: World Bank, Atlas of Social Protection Indicators of Resilience and Equity (ASPIRE). Notes: The graph includes 126 developing countries, with the most recent data ranging between 2008 and 2019. The graph shows the average coverage of social protection by type of program (social assistance, social insurance, or both) across income groups: low-income countries (LICs), lower-middle-income countries (LMICs), upper-middle-income countries (UMICs), and high-income countries (HICs).

Figure 5. Social protection systems in LICs are significantly less successful at covering the poorest population in comparison to middle-income and high-income countries

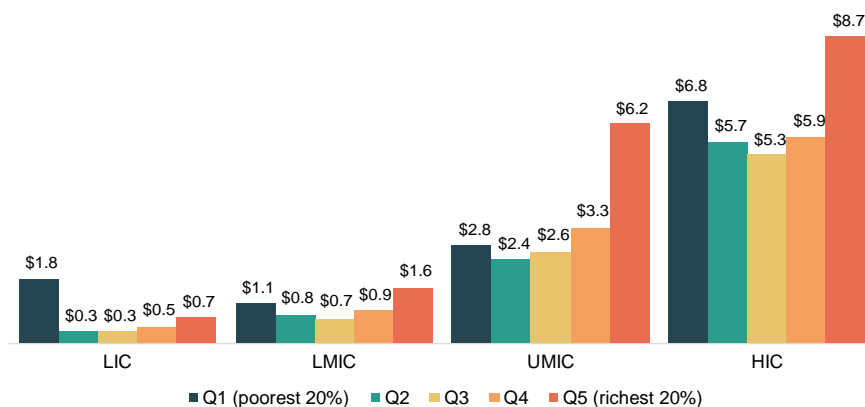


Source: World Bank, Atlas of Social Protection Indicators of Resilience and Equity (ASPIRE). Notes: Includes 126 developing countries, with the most recent data ranging between 2008 and 2019. The graph shows the average coverage of social protection by quintiles of income or consumption (% of the population within each quintile)

across income groups: low-income countries (LICs), lower-middle-income countries (LMICs), upper-middle-income countries (UMICs), and high-income countries (HICs).

Social protection benefits also increase with countries' income level and, crucially, they are insufficient to guarantee adequate living standards except for HICs. Figure 6 shows that the average per capita benefits in both LICs and LMICs fall below the global extreme poverty line (PPP\$1.90 a day) across all quintiles. This is equivalent to saying that, on average, the value of social protection support might not be enough to prevent individuals from falling into extreme poverty when risks turn into shocks. Among UMICs, the average per capita benefits are above the extreme poverty line but well below (at least for the poorest 80% of the population) the PPP\$5.50-a-day threshold—which corresponds to the average national poverty lines among such countries (see Jolliffe and Prydz, 2016).

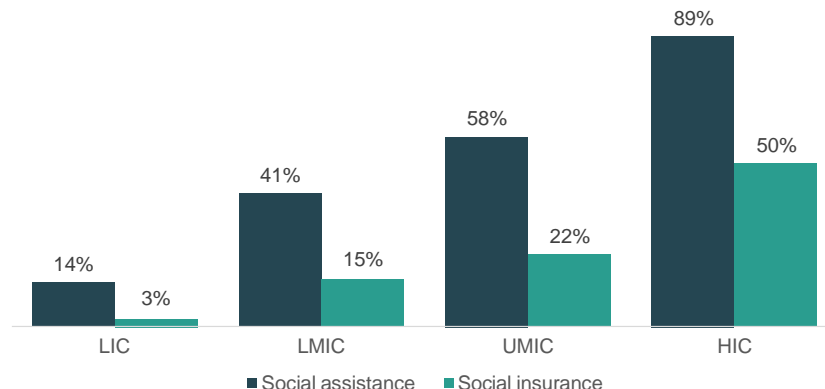
Figure 6. Social protection benefits in low- and lower-middle-income countries are below the global minimum subsistence levels



Source: World Bank, Atlas of Social Protection Indicators of Resilience and Equity (ASPIRE). *Notes:* Includes 126 developing countries, with the most recent data ranging between 2008 and 2019. **The graph shows the average per capita benefit of social protection by quintiles of income or consumption across income groups:** low-income countries (LICs), lower-middle-income countries (LMICs), upper-middle-income countries (UMICs), and high-income countries (HICs). All monetary figures are expressed in international dollars adjusted by purchasing power parity (PPP) at 2011 prices.

Social insurance (which includes contributory pensions, sick leave, health insurance, or maternity and paternity benefits) emerges as one of the core instruments of social protection systems aimed at protecting households' livelihoods in the face of shocks. Yet, its penetration outside of HICs is generally low and rarely reaches the poorest people. Figure 7 shows that among LICs, LMICs, and UMICs, social insurance programs reach 3%, 15%, and 22% of the extreme poor, respectively. By contrast, social assistance coverage among the extreme poor is at least twice the size that of social insurance in LMICs and UMICs, and almost five times in LICs where it reaches 14% of the extreme poor. However, the latter is somewhat expected, as social insurance tends to be restricted to the relatively low size of the formal economy in most developing countries.

Figure 7. Social insurance rarely reaches the poorest population in low-income countries

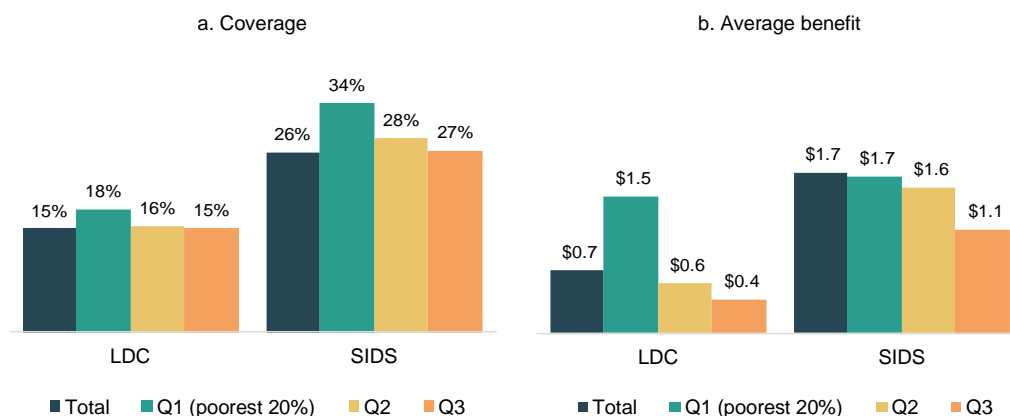


Source: World Bank, Atlas of Social Protection Indicators of Resilience and Equity (ASPIRE). Notes: Includes 126 developing countries, with the most recent data ranging between 2008 and 2019. **The graph shows the average coverage of social assistance and social insurance among the extreme poor (% of the population) across income groups:** high-income countries (HICs), upper-middle-income countries (UMICs), lower-middle-income countries (LMICs), and low-income countries (LICs).

Box 2. Coverage and generosity of social protection systems in LDC and SIDS

Social protection systems in Least Developed Countries (LDCs) and Small Island Developing States (SIDS) share most of the challenges outlined above (Figure B2) and are similar in their coverage and generosity to what is observed among LICs and LMICs. In LDCs, the coverage reaches 15% of the total population, on average, and only 18% of those located in the poorest quintile, whereas the average per capita amount is well below the global extreme poverty threshold of PPP\$1.90 a day —though substantially better for the poorest quintile. In SIDS, social protection systems tend to perform relatively better. On average, their coverage reaches 26% of the total population and around a third of those in the poorest quintile, whereas their average benefits are closer to the minimum subsistence standard.

Figure B2. Social protection systems in LDCs and SIDS face similar challenges in terms of coverage and size of benefits than low- and lower-middle-income countries



Source: World Bank, Atlas of Social Protection Indicators of Resilience and Equity (ASPIRE). Notes: Includes 126 developing countries, with the most recent data ranging between 2008 and 2019. **The graph shows (a) the average coverage of social protection (% of total population and % of the population within each of the three poorest quintiles of income or**

consumption) and (b) the average per capita benefit of social protection (total and across the three poorest quintiles of income or consumption) among Least Developed Countries (LDCs) and Small Island Developing States (SIDS). All monetary figures are expressed in international dollars adjusted by purchasing power parity (PPP) at 2011 prices.

1.2 Lessons from the social protection response to the COVID-19 pandemic

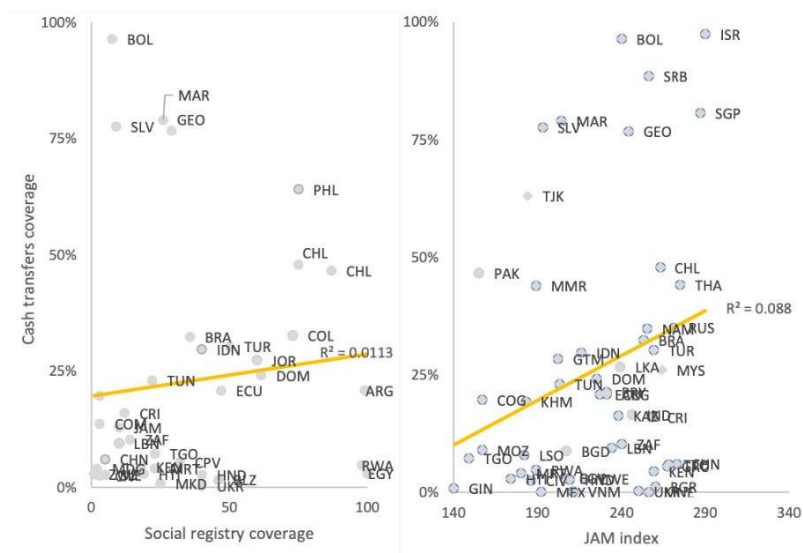
Since March 2020, the world embarked on an unprecedented social protection response comprised of social assistance, social insurance, and labor market measures. By May 2021, above 3,300 social protection measures were planned or implemented across 222 countries and territories, with most measures corresponding to social assistance programs delivering temporary cash and in-kind transfers (Gentilini et al., 2021). This response is relevant for the building of successful ASP since it illustrates the challenges to rapidly scale up programs and deliver assistance during a shock, highlights gaps in existing systems that could have made the response easier and shows the between-country inequalities in delivery capacities.

On the latter, the data reveals that the lion's share of the global effort in delivering, for instance, cash-based and in-kind social assistance has been accounted for by HICs, with spending by LICs and middle-income countries representing only 4.6% of the total. This staggering heterogeneity is even more dramatic in per capita terms: while HICs have allocated an average of US\$545 in social assistance, LICs and middle-income countries have spent an average of just \$26 —among LICs only, the amount is as low as \$4. Regardless of these differences, it is worth highlighting that most countries resorted to social assistance programs independently of their income level, and this is contrary to the common perception that such programs are an instrument primarily for developing countries (Montoya-Aguirre and Soto, 2022). This is consistent with what was discussed in the previous subsection: social safety nets are comparatively better than other instruments (e.g., social insurance) at reaching the most vulnerable in times of crisis, even in high income contexts.

The pandemic has highlighted both the vulnerability of those who could only be reached through social assistance and the limits of the capacity to deliver. Given the size of the informal economy in the developing world (60% of workers, excluding agricultural activities²), a large share of the population was outside of the scope of existing social protection systems before the crisis, which mobilized governments to both expand (vertically and horizontally) existing safety nets and create new programs. The quality and speed of such mobilization, however, was largely determined by factors such as the availability of data to identify new beneficiaries, infrastructure for delivery, institutional rigidity, and the level of financial inclusion. An analysis across 53 developing countries shows that the timeliness of the emergency response was relatively slow: from the first “stay at home” mandate, the first cash transfer took 83 days, on average, to reach the beneficiaries (Beazley et al., 2021). In general, countries where social assistance was not entrenched in legislation were the slowest in implementing expansions, whereas those with good-quality existing registries and electronic payment modalities in place responded faster (Figure 8) —and where such systems were absent, governments had to innovate by exploiting satellite-imagery to identify, register, and deliver relief packages (Guyen et al., 2021).

² According to ILO (2018).

Figure 8. COVID-19 programs reached more people in countries with good-quality registries (left) and higher penetration of mobile phones, banking, and ID systems (right)



Source: Gentilini et al. (2021).

In sum, the social protection response to the pandemic was highly unequal across countries in terms of its generosity and deployed instruments, and the ability to deliver adequate and timely support was largely determined by the characteristics of existing social protection systems. Consequently, the response was useful to mitigate most short-term increase in poverty in some countries but was far from ideal almost everywhere else (Fajardo-Gonzalez et al., 2021). Important lessons and priorities emerge from this experience. First, social registries and delivery capacities, including mobile money, must be strengthened for programs suited for expansion in times of shocks and even prepare before they occur. Second, people in the “missed middle”, i.e., those who are non-poor but are in the informal economy and, hence, out of the scope of social insurance programs, need to be identified and included—a promising mechanism to advance in the latter, and support preparedness, is related to informal workers’ voluntary savings through flexible contributions (Güven et al., 2021). Finally, as adequate social protection systems are still out of reach for many LICs, financing and between-country transfers should be a priority of the international community.

2. Past and current development of ASP

The large gaps in social protection systems across the developing world and their relatively low coverage and benefits, coupled with the risk of more frequent and severe shocks as well as the heterogeneous performance of the emergency response to the COVID-19 pandemic, suggest an urgent need for ASP—i.e., the use and adaptation of prevailing social protection systems with the aim of building and strengthening households’ resilience. Resilience can be defined as the capacities to prepare for, cope with, and adapt to risks turned into shocks in a way that protects households’ livelihoods and reduces their likelihood of impoverishment (Bowen et al., 2020) —

i.e., households' vulnerability, both non-poor falling into poverty and poor becoming trapped into it (Box 1). The goal of ASP lies in supporting those resilience capacities.

2.1 ASP agenda in international forums

The urgency to exploit ASP and build households' resilience has been recognized for years in the international development agenda. In general, the G20 has advocated to advance social protection on multiple occasions and led different global initiatives. In 2010, the G20 committed to supporting developing countries to strengthen and enhance social protection programs (MYAP Commitment 54). Since then, multiple initiatives have been implemented with support from the Development Working Group (DWG) to identify lessons from social protection implementation and create platforms to share sector knowledge. In this regard, the social protection knowledge-sharing gateway and the Social Protection Inter-Agency Cooperation Board (SPIAC-B) are examples of successful cooperative efforts to deliver fiscally sustainable approaches to social protection floors and programs. In the midst of the COVID-19 pandemic, the G20 also expressed its commitment to strengthening the social protection response by supporting developing countries' efforts to design and implement temporary basic income schemes and other direct support programs to face the socio-economic impacts of the health emergency.

Specifically, ASP is directly connected to the first Sustainable Development Goal (End poverty), target 1.5, which focuses on building resilience among the poor and near-poor populations and reducing their exposure to shocks and vulnerability. Table 1 summarizes the relationship between ASP with this target and other international commitments.

Table 1. Adaptive social protection in the international agenda

2030 Sustainable Development Agenda	Target 1.5: By 2030, build the resilience of the poor and those in vulnerability to poverty and reduce their exposure to climate-related extreme events and other economic, social, and environmental shocks.
Sendai Framework for Disaster Risk Reduction 2015-2030	Priority 4. Enhancing disaster preparedness for effective response and to “Build Back Better” in recovery, rehabilitation, and reconstruction.
Paris Agreement	Article 7. [...] the global goal on adaptation of enhancing adaptive capacity, strengthening resilience, and reducing vulnerability to climate change, with a view to contributing to sustainable development and ensuring an adequate adaptation response in the context of the temperature goal.
World Humanitarian Summit	Core Commitment: Build community resilience as a critical first line of response in the face of natural disasters and climate change
G20 Riyadh Leaders' Declaration 2020	G20 support for “access to comprehensive, robust, and adaptive social protection for all”.

2.2 Building adaptive social protection through social assistance programs

The notion of ASP is embedded in those systems of social protection that are comprehensive (i.e., have high coverage and diversified and adequate instruments of social assistance, social insurance, and labour market policies) as they act across all resilience capacities. For instance,

social assistance programs, like those aimed at reducing poverty and ensuring basic living standards, support households' access to some forms of safety nets to prepare and adapt to a shock; social insurance tools such as sick leave or bereavement benefits ensure adequate standards when shocks realize and thus support coping capacities; and labor market policies increase employment and earnings opportunities, hence contributing to reducing vulnerability to impoverishment.

Nevertheless, ASP can be implemented in contexts where the coverage and diversity of tools of existing protection systems are more limited. Instead of focusing on building such far-reaching social protection systems (whose implementation is hard in contexts of constrained resources, limited institutional capacities, weak political coalitions, and a large informal economy), ASP prioritizes the extension of social assistance to the most vulnerable households in a way that builds resilience (Bowen et al., 2020). The rationale is that those households have the most constrained capacities to adapt to shocks since they have a limited stock of income-generating assets, lack access to private insurance, and often rely on sources of income with high variability.

To build resilience capacities, ASP focuses on transforming social assistance or safety nets (e.g., conditional and unconditional cash transfers, in-kind support, social pensions, school feeding programs, or targeted subsidies). On the one hand, such a focus is due to safety nets' comparative advantage to reach the most vulnerable households. As shown in the previous section, social assistance programs tend to achieve a higher coverage among low-income people—and therefore have the greatest potential in the context of developing countries. On the other hand, safety nets can boost the capacity of vulnerable households to prepare against, cope with, and adapt to shocks (Table 2).

Table 2. Resilience capacities

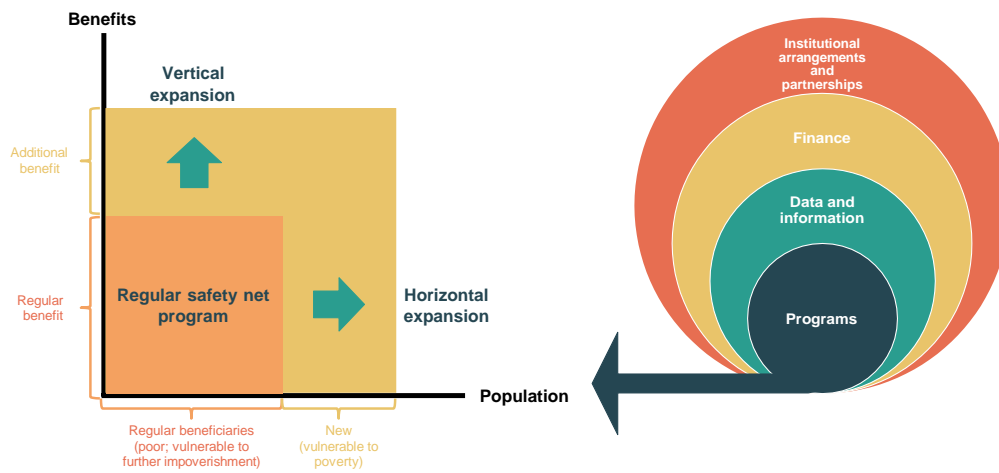
	Preparedness	Coping	Adaptation
Characteristics of a resilient household	<ul style="list-style-type: none"> - Access to savings to draw upon if a shock occurs (i.e., a risk materializes) - Access to public (social protection) and private (insurance) instruments if needed after a shock - Access to information on their own exposure to shocks and degree of vulnerability to inform action 	<ul style="list-style-type: none"> - Activates coping mechanisms: acting on information (including early warning information), leverages savings, assets, public and private instruments to smooth consumption and supplement lost income 	<ul style="list-style-type: none"> - Capable of making long-term investments to reduce exposure to shocks and vulnerability over time - Adjustment of asset and livelihood portfolios away from sources of risk and vulnerability - Planned movement and migration away from areas of spatially concentrated, chronic risk
Role of safety net programs in supporting resilience capacities	<ul style="list-style-type: none"> - Increasing access to safety nets among the most exposed and vulnerable (i.e., at high-risk of impoverishment due to shocks) - Transfers to at-risk households before shocks materialize to support savings and asset accumulation 	<ul style="list-style-type: none"> - Support to post-shock coping through continued delivery of safety nets to existing beneficiaries during and after a shock - Shock-responsive programs capable of adjusting benefit 	<ul style="list-style-type: none"> - Support long-term adjustment of livelihood portfolios, including through cash and productive interventions - Community asset-building projects through public works programs that

	- Leveraging safety nets to transmit information on exposure to shocks, and informing actions in support of preparedness, coping, and adaptation	packages and temporarily increasing the number of beneficiaries as required, based on post-shock needs	address key drivers of community-level risks - Support human capital accumulation for intergenerational adaptation through increased opportunities
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Indeed, several evaluations have documented the power of safety nets to build resilience capacities. First, social assistance can support preparedness for a shock (Bastagli et al., 2016; Hidrobo et al., 2018; Ulrichs and Slater, 2016). Evidence from some African countries and Mexico shows that it increases the probability of savings, as well as the ownership of livestock and other assets (Andrews et al., 2018; Solórzano, 2016). Second, cash transfers may significantly reduce the impact of shocks on food security and can provide extraordinary coping support at times of crisis (see, e.g., Asfaw and Davis, 2018). Third, safety nets can foster opportunities for long-term adaptation and reduce vulnerability if they are designed to boost school enrolment, productive inclusion and grants, and diversification of livelihoods through skill training, entrepreneurship, or seed capital (Andrews et al., 2018; Bowen et al., 2020). For instance, evidence from Nicaragua suggests that training and investment grants, in addition to cash transfers, in areas prone to droughts, provided full protection against the adverse effects of a drought even after two years (Macours et al., 2012).

In sum, ASP leverages social assistance programs, or safety nets, to build household resilience. While these programs are typically targeted to households in poverty, they have the potential to be adapted to support preparedness and coping mechanisms during a shock. Such adaptation can be achieved by expanding the program either vertically, i.e., by increasing the generosity of benefits, or horizontally, i.e., by including more beneficiaries that were not contemplated in the original design but who are vulnerable to impoverishment when risks turn into shocks (Figure 9). Social assistance programs, however, are just the first building block. Data and information that underpin the design of such programs, financing to enable a timely response to shocks, and institutional arrangements across sectors and levels of government are key for a successful development and timely roll out of ASP (Bowen et al. 2020).

Figure 9. A stylized representation of adaptive social protection and its building blocks



Source: Adapted from Bowen et al. (2020).

3. Opportunities and challenges

While the extent of existing social safety nets is significant, opportunities for leveraging safety nets to implement ASP remain. The concept of ASP relies on the integration of social protection, disaster risk reduction (DRR), and climate change adaptation (CCA) sectors, and it also draws insight from studies on shock-responsive social protection. There have been successful developments at creating synergies between these sectors in some countries during the last two decades.³ For example, the Mahatma Gandhi National Employment Guarantee Act (MGNREGA) was implemented in India as a guaranteed employment program which included several climate-related components such as extending the employment days during periods of drought, the use of climate exposure and vulnerability mapping tools and the building of durable assets considering climate risks (Kundo, 2021). Nevertheless, the mainstreaming of DRR and CCA strategies into social protection systems has remained limited. For instance, a study of 124 agricultural programs in five countries in SAS showed that only half managed to integrate at least two sectors and only 16% integrated all three, i.e., social protection, DRR, and CCA (Davies et al. 2013).

Strengthening traditional social protection is a necessary condition for ASP, as the latter builds upon existing capacities. Although a minimum floor of delivery capacities based on robust social registries and payment technologies is necessary, building successful ASP also requires new strategies that support households' resilience. The promising news is that many of those do not necessarily imply substantial additional costs as they are mainly about program design and sector coordination.

³ See for instance the projects implemented by the [BRACED](#) projects (Building Resilience and Adaptation to Climate Extremes and Disasters) in South and Southeast Asia and in the African Sahel.

3.1 Opportunities⁴

Adapting and creating programs to support resilience capacities by design

Existing programs can be re-evaluated in terms of how they impact resilience capacities. Different program features can support preparedness, coping, and adaptation without high extra costs. Box 3 offers some examples of experiences in developing ASP. For instance, in the short-term, safety nets can be adapted after a shock to provide extraordinary support. Some options include design tweaks to allow waiving conditionalities, vertical and horizontal expansions, and the use of existing tools (e.g., registry of beneficiaries) to deliver something new during a shock. Safety nets can also support long-term adaptation (i.e., the exposure to risks is reduced) by diversifying livelihoods away from sources of income with high variability —this can be achieved by adding, for example, vocational training, investment grants, or seed capital (Macours et al., 2012).

Box 3. Supporting households' resilience by design

Kenya. Significant progress in ASP has been made by prioritizing the vulnerability resulting from weather emergencies through the Hunger Safety Net Program. This program delivers regular, unconditional cash transfers to the most vulnerable households through an ATM card and can rapidly scale up horizontally in times of drought or flooding based on pre-determined triggers and thresholds related to environmental deterioration. This is an example of how to identify beneficiaries and deliver emergency support to cope with extreme events.

Ethiopia. The country's Productive Safety Net Programme (PSNP) was launched in 2005 to support preparedness and adaptation to shocks —rather than coping. This program provides cash transfers to people who cannot work and public-work schemes to those who can, supporting households' capacity to smooth consumption and avoiding asset depletion. Interestingly, the public work schemes focus on the conservation and development of community's resources and infrastructure, which contributes to reducing exposure and vulnerability in the long term. Evidence shows that PSNP has reduced the initial impact of droughts by 57% and eliminated their adverse effects on food security within two years (Knippenberg and Hoddinott, 2019).

The Philippines. The conditional cash transfer program, Pantawid Pamilya Pilipino, includes attendance to family development sessions, which are used to teach beneficiaries to be disaster-ready —including how to understand disaster communications, respond to warnings, and how to implement evacuation and preparedness at the household level. After the strong Typhoon Yolanda in 2013, such sessions were also used to inform households on how to recognize and address post-traumatic stress (Bowen, 2015).

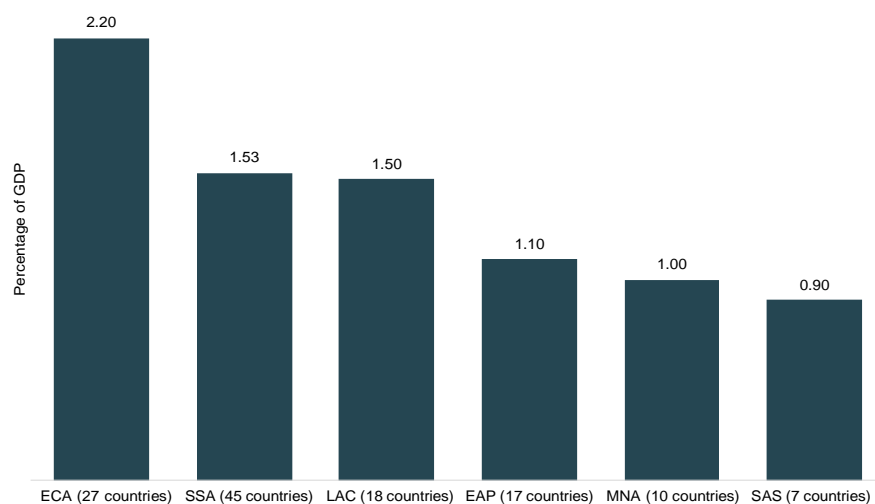
ASP can be developed on top of existing social protection programs as, in general, they show promising development. The developing world has witnessed an impressive surge of social assistance programs in recent decades, which are the primary tool to allow the implementation of ASP policies. Data for 142 developing countries⁵ reveal that 70% and 43% of them have, respectively, unconditional and conditional cash transfers in place. In addition, more than 80% of countries have school feeding programs, 67% have public works schemes, and 56% have fee waivers. The total spending on such programs reaches, on average, 1.5% of these countries' combined GDP, ranging from about 1% in EAP, the Middle East and North Africa (MNA), and SAS, to above 2% in Europe and Central Asia (ECA) (Figure 10), and such spending has

⁴ This subsection summarizes some of the priorities outlined in Bowen et al. (2020).

⁵ World Bank, Atlas of Social Protection Indicators of Resilience and Equity (ASPIRE).

increased dramatically over time —to illustrate the magnitude of this change, spending in Latin America and the Caribbean (LAC) recorded just 0.4% of the GDP in 2000.

Figure 10. Spending on social safety nets in developing countries ranges from 1% to 2.2% of the GDP



Source: World Bank, Atlas of Social Protection Indicators of Resilience and Equity (ASPIRE). *Notes:* ECA: Europe and Central Asia; SSA: Sub-Saharan Africa; LAC: Latin America and the Caribbean; EAP: East Asia and Pacific; MNA: Middle East and North Africa; SAS: South Asia.

Integrating risk assessment tools and early warning systems to social protection data and information

Poverty and other vulnerability data can be integrated with disaster risk assessments to identify households highly exposed to risks. Moreover, social protection delivery systems can be linked to early warning systems to predict support needs and share information to promote timely action. Additionally, social registries can be expanded into and within high-risk areas, updated more frequently, and include variables related to households' vulnerability and exposure to climate-driven extreme events. The goal is to have an information system that can provide a gateway to identify and quickly include households in need into programs. For example, in the Dominican Republic, the national social registry, which covered about 85.5% of the population in 2015, is linked to an index that quantifies the likelihood of a household being at-risk of hurricanes, storms, and floods.

Developing financing strategies for delivering ASP programmes

The preparation of risk-financing strategies can enable the flow of funding during shocks (Box 4). The realization of risks must be contemplated in public budgets to allow for a fast response (e.g., through reserve funds, contingent credit, or market-based risk transfer instruments), while modeling based on historical disaster data can be useful to forecast the costs of safety nets during shocks.

Sovereign risk transfer involves channelling and allocating funds derived from the private capital markets, and some examples are Catastrophe (CAT) bonds, catastrophe swaps, or reinsurance.

Disaster and climate risk financing becomes more critical for ASP implementation because it allows governments to deliver and scale up the social protection benefits at a critical time. The Caribbean Catastrophe Risk Insurance Facility (CCRIF) is an example of a multi-country risk-pooling fund⁶ that offers parametric insurance to member countries in the Caribbean to deal with the impacts of earthquakes, hurricanes, and heavy precipitation. The Caribbean Oceans and Aquaculture Sustainability Facility (COAST) is a parametric insurance product initiated by CCRIF in cooperation with the World Bank and the US State Department. It aims to increase fisherfolks' resiliency in the region by providing coverage for their livelihood asset damages and losses caused by weather-related disasters while promoting sustainable fishing practices.

Meanwhile, microinsurance is another type of risk transfer instrument to protect low-income families from climate-driven risks, usually in the agriculture and fishery sector, based on risk-informed investments. The World Food Programme (WFP) and Oxfam America manage microinsurance to protect vulnerable populations from climatic shocks in some Sub-Saharan countries. With an average premium value of US\$15 per household, the beneficiaries can use the insurance pay-outs to purchase foods and livestock re-stocking when the crop fails by seasonal drought or excess rainfall⁷.

Leveraging institutional arrangements and partnerships to enable ASP

Building household resilience is a multidisciplinary and interagency task by nature. The sectors of social protection, DRR, and CCA already share a similar focus: reducing vulnerability. They have common principles and tools. For example, DRR and CCA have similar steps in conducting risk assessments, but the latter might include projected climate data that can reflect changes in the magnitude of hydrometeorological hazards (e.g., flood inundation area).

Thus, implementing ASP requires the involvement of various actors and complementary programs to support its objectives. Strong government leadership can ensure the coordination of actors that do not work together traditionally by articulating clear roles and responsibilities and establishing standards and procedures that can guide the integration of the different sectors of social protection, DRR and CCA as well as non-government institutions like humanitarian actors.

The shift towards a wider focus of the actors involved and the potential of social protection can enable powerful investments to support all resilience capacities. An example of such an intervention is supporting financial inclusion, which assists household preparedness by allowing savings and asset accumulation; it allows coping since it facilitates the delivery of benefits; and it contributes to adaptation since it allows for livelihoods diversification through access to financial services. Such policy not only involves the three sectors concerned by ASP but also the involvement of actors related to the financial institutions.

⁶ CCRIF is the earliest of its kind that combines the benefits of pooled reserves from country members and financial capacity of financial markets.

⁷ The insurance payouts are triggered when rainfall increases above or drops below pre-determined thresholds.

Box 4. Developing a risk financing strategy

A shift needs to occur from considering shocks as unpredictable crises to predictable events that can be planned. An important component is to develop a risk financing strategy that triggers funds immediately after a shock. The recommended approach is to consider risk-layering of different instruments to cover the financing requirements. Such instruments have advantages and disadvantages and depend on the frequency and severity of shocks (Table B4). For instance, budgetary instruments such as reserve funds may be better for high-frequency, low severity events (e.g., floods), whereas market-based instruments may be more suitable for lower-frequency, high severity shocks (e.g., earthquakes).

Table B4. Risk layering: advantages and disadvantages of financial instruments

Financial instrument	Advantages	Disadvantages
Ex ante		
Contingency or reserve funds	<ul style="list-style-type: none"> - Can be cheap for frequent shocks - Fast - Allows implementers to plan - Suited in many contexts and experience is available for many countries 	<ul style="list-style-type: none"> - Requires fiscal discipline - High opportunity cost of funds
Contingent credit	<ul style="list-style-type: none"> - Affordable for mid-frequent shocks - Fast, when conditions for disbursement are met - Allows implementers to plan - Can incentivize proactive actions to reduce risk 	<ul style="list-style-type: none"> - Has conditionality - Opportunity cost of loan - Adds to debt burden, must be repaid - Current low uptake as some countries prefer investment projects guaranteed over contingent instruments
Market-based risk transfer instruments	<ul style="list-style-type: none"> - Can be cheap, particularly for extreme shocks - Can be fast - Allows implementers to plan - Supports fiscal discipline - Risk diversification 	<ul style="list-style-type: none"> - Can be expensive for frequent shocks - Can be vulnerable to criticism and "regret" - Can miss need - Need a level playing field to negotiate - Trade-off between the cost of premiums and the frequency or scale of the pay-out
Ex post		
Humanitarian assistance	<ul style="list-style-type: none"> - Flexible, can respond to need - Doesn't have to be repaid 	<ul style="list-style-type: none"> - Can be slow to be mobilized - Can be unreliable - Undermines preplanning

Source: Bowen et al. (2020).

3.2 Challenges

Expanding programs' coverage among vulnerable households

The safety nets coverage among the poor remains relatively low, particularly in LICs where they only reach 11% of the poorest quintile. The coverage is very low in many countries with the highest risk for natural hazards. Currently, the criteria for beneficiary selection mostly focus on socioeconomic characteristics and tend to neglect households' exposure to threats due to their residential locations. Beyond means-testing, beneficiary selection needs to include criteria based on a spatial understanding of risks to extend and deepen coverage within high-risk areas. For instance, after the 2016 earthquake in Ecuador, only 15% of households in the database of affected households were beneficiaries of the country's flagship social assistance program (Bowen et al. 2020). Thus, data interoperability is required to map and identify at-risk populations. It involves how different databases can be accessed and used to inform risk analysis and vulnerability assessments to expand social protection system coverage. Different kinds of data are often scattered, owned and managed by various organizations that use different management systems, software, scales, data sharing protocols, and other data architecture issues.

Strengthening delivery systems and collecting post-shock data

Delivery systems are key to implementing social protection responses to support coping during a crisis. The COVID-19 social protection response showed important gaps—in social registries, payment systems, and front-line staff—that limited some countries' capacity to deliver support in a timely fashion. Contingency planning should be implemented as a preparedness measure as it is crucial to have operational processes defined in advance for a coordinated implementation in response to emergencies. In the case of less predictable and highly destructive disasters, post-shock data collection tools and strategies may be necessary to have real-time information to understand households' needs and inform the adequate response.

Investing in building resilience vis-à-vis competing priorities

While investing in ASP is urgent and would better equip countries to protect the lives and livelihoods of their citizens, the development agenda for the next years is packed with pressing challenges and potentially competing priorities (e.g., COVID-19 vaccines, education investments, and climate change and energy transitions), all requiring a significant mobilization of economic and political resources.

Yet, in the face of such challenges, vulnerability to impoverishment is ever-present and cut across all types of adverse events. Adequate investment in ASP will likely reduce both today's vulnerability and the impacts of future crises. Moreover, choosing between investing in ASP and other priorities might be a false dilemma as safety nets are dynamic and can be used to support different objectives—e.g., cash assistance could help the recovery of learning losses in the same way as it has contributed to improving education outcomes in the past, or it could mitigate the worst immediate economic effects (Fajardo-Gonzalez et al., 2021). Similarly, ASP could coordinate existing programs that are fragmented and realize their full potential through coordinated action.

By contrast, the opportunity costs of not investing in ASP would be significant. Lack of support to cope with shocks can increase the incidence and depth of poverty—e.g., up to 26 million people could fall into poverty every year because of disasters and natural hazards (Hallegatte, 2016)—as people often recur to negative coping strategies such as transferring children from school to work, reducing the amount and quality of food consumed, or selling productive assets. All these strategies undermine households' income-generating capacities and make the recovery harder, erode resilience for subsequent shocks, and put more pressure on already inadequate social protection systems.

Achieving sector coordination and effective governance for implementation

Implementing ASP comes with important institutional and governance challenges (Kundo, 2021). In principle, ASP combines various institutions that traditionally govern social protection, CCA, and DRR. While they can address cross-cutting issues collectively to support ASP, this setting could increase the complexity of managing coordination and sharing responsibility for ASP implementation. They have different interests, preferences, and a set of working parameters that could hamper synergies between relevant actors.

Thus, ensuring coordination and policy coherence among the different sectors responsible for social protection, DRR, and CCA can be undermined by institutional status quo and lack of

technical knowledge among the policymakers and practitioners. On the other hand, limited infrastructure, funds' leakage, and corruption also threaten the successful delivery of ASP programs. Fortunately, successful coordination has been achieved in different cases and innovative tools can be leveraged to ensure adequate governance —as a salient example, the Philippines has established an effective coordination model by assigning the Social Welfare and Development agency as the central point that coordinates and implements all activities related to ASP.

The establishment of ASP will also require specific human resources and expertise to ensure operational procedures and systems align with ASP principles. Integrating different principles from social protection, CCA, and DRR entails compromising different values and perspectives that can challenge their technical expertise. For example, the design of social protection programs can be tweaked to waive existing conditionalities in the time of crisis so it allows rapid benefit delivery. It requires changes in existing social protection protocols and integration with early warning systems.

4. Recommendations

Following on these opportunities and challenges, the G20 Development Working Group Meeting could develop concrete proposals to strengthen and build Adaptive Social Protection (ASP) across developing countries with a well-defined focus: protecting the livelihoods of the population in the face of large-scale shocks and, in particular, from the ever-increasing threat of more frequent and intense events prompted by climate change and geological hazards. The starting point is **to bring to the fore the rationale, need, and urgency of ASP as a buffer against immediate and long-run adverse effects of shocks** that have the potential of pushing countries' development paths backwards, effectively erasing years of progress in the building up of better living standards.

For the G20 DWG, the latter implies positioning social protection in general, and ASP in particular, as social right and global public good at the forefront of policy agendas. By doing so, this sets the stage for strengthening partnerships and cooperation between the G20 members and key international stakeholders for accompanying the 2030 SDG Agenda and the 'leave no one behind' premise with a specific plan to **invest in households' resilience capacities**, viz. preparedness to, coping with, and adaptation to shocks. While the COVID-19 pandemic has reduced the fiscal space in many countries, thus imposing significant barriers against governments' capacity to engage effectively in implementing ASP, such a plan is **not a trade-off vis-à-vis other pressing and competing development priorities, but an investment that is interlinked with them, and which may be a necessary condition for their advancement and achievement**.

While any concrete actions in the 'actual' implementation of ASP are inescapably dependent on the fiscal space and political challenges that need to be addressed on a country-by-country basis, there are general recommendations for the G20 DWG members' consideration towards the definition of a G20 framework in supporting ASP that can be categorized into three broad areas: assess the capacities of existing social protection systems to build resilience; invest in social registries and hazards data; and promote collaboration and knowledge sharing.

1. Map the opportunities

A credible collective commitment to build ASP starts by each of the individual parts realizing what has been achieved so far and what are the challenges ahead. This involves an **assessment of the capacities** and room for horizontal and vertical expansions of existing social protection systems to facilitate households and communities' preparedness, coping, and adaptation strategies. Such an assessment concerns not the fiscal space, nor the potential sources of financing, nor the political coalitions that facilitate action; it **involves a comprehensive mapping of the institutional channels, the bottlenecks** (e.g., whether the rules or conditionalities of an existing program can be waived at times of crisis), **and the coordination possibilities both across ministries and at different levels of government for an effective deployment of ASP tools and programs before, during, and after emergencies.**

2. Invest in data innovation, in delivery and information systems, and create partnerships

To the assessment of institutional capacities and opportunities follows a **mapping of the beneficiaries of ASP and their associated risks**. The guiding framework of this scoping note highlights a notion of **vulnerability that is associated with the likelihood of impoverishment** (in an economic sense) as a result of risks that turned into shocks. Impoverishment is just the first step of potentially long-lasting scars in non-economic dimensions of development, and it concerns both already poor people who may further fall and remain trapped into poverty and non-poor people who lack the resources and protection to avoid sliding back into poverty. **Identifying who are the vulnerable, where they live, what are the gaps in social protection they face, and what are the risks associated with them is critical for a successful implementation of ASP.**

Investments in data innovation and information systems involve the **creation, enhancing, and expansion of unified national ID systems and social registries for benefits delivery**—ideally with possibilities of **cross-checking with administrative records across multiple government sectors, the banking system, and telecommunications providers**. The recent experience of the pandemic illustrates the relevance of the latter. Well-functioning registries and unique ID, for instance, allowed some governments to significantly scale-up their cash transfers in a matter of weeks. Unique ID numbers in other developing countries also helped to make payments expedite, since they were linked to existing bank accounts.

Where social registries are relatively weak, **digital technologies can play a significant role in facilitating the identification of new beneficiaries and the delivery of benefits**, e.g., cash payments. This can be achieved by launching **digital platforms for individuals to self-enroll**, e.g., low-income citizens or informal workers who are out of the scope of traditional contributory social protection programs. Alternatively, governments can partner with providers with the technology and operational capacity for the **roll-out digital financial products** (e.g., mobile money accounts) which could be activated through individuals' cell phones and serve the triple purpose of identification, benefit delivery channel, and financial inclusion—for the latter, multiple evidence points to an association with diversification of productive capacities and improved living standards. These have been precisely the most feasible options that several countries have resorted to in times of emergencies. Finally, in contexts with unregistered people who lack formal documentation or live in remote areas, **partnering with local networks** with proximity to them may be critical.

Regardless of the strategy for enhanced data collection, the proper identification of potential beneficiaries of ASP **in the context of natural hazards and threats of climate change**, however, transcends traditional socioeconomic approaches and must also incorporate criteria based on a **contextual understanding of risks, for which investments in climate-related exposure and risks mapping tools are needed**. This involves, therefore, **investment efforts in mainstreaming climate adaptation into social protection**.

3. Accelerate the between-countries transfers of knowledge, technology, administrative procedures, and resources

A critical component of an effective collective commitment to build ASP starts by consolidating active and effective partnerships to promote **non-financial international cooperation and knowledge sharing on innovations in ASP, on the building and enhancing of social and risks registries, on the simplification of administrative rigidities, on the adoption of digital technologies for benefits delivery, and on financing strategies**. At a more critical level, and as revealed by the striking evidence from the responses to the pandemic, social protection policies with relatively good generosity and coverage are still out of reach for many low-income and least-developed countries. Unconditional between-country transfers, though labelled for building ASP, in addition to feasible, low-cost financing schemes should be a priority of the international community.

4. A Policy research agenda on context-specific ASP's meaning and measurement

UNDP proposes the implementation of a policy **research agenda dedicated to the gathering of contextual evidence and analysis of ASP, households' vulnerability, and households' resilience** across developing countries. Such research agenda:

- a. Is anchored to a more complex version of the analytical framework on households' capacity to generate income and vulnerability to impoverishment (Box 1) that is sensitive to risks associated to climate change.
- b. Focuses on a conceptual and theoretical analysis on the meaning and measurement of households' resilience.
- c. Aims at understanding, objectively, the contribution of existing and updated programs of social protection to households' resilience.
- d. Proposes a set of relevant variables related to both the geographic proximity to disasters and natural hazards that directly threaten households' livelihoods and the characteristics that make households more prone to impoverishment. The goal is to develop a 'climate change-sensitive vulnerability measure' with the potential to better inform the design of ASP in terms of its components and coverage.
- e. Recognizes that any investments in ASP policies are not silver bullets; rather, they are differentiated building blocks that are coherent with countries' initial conditions, capacities, restrictions, and priorities to either: create or enhance resilience; create or extend basic economic security; create or expand social registries, ID systems, and hazard mapping tools; or adopt digital technologies for benefits delivery.

Through its Strategic Policy Engagement Unit as coordinating entity for this agenda, and by exploiting its global presence and extensive network of international consultants, UNDP is ready

to work hand-in-hand with the G20 DWG and other international stakeholders and embark on on-demand partnerships with countries for the development of such a research agenda.

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The views expressed in this scoping note are those of the author(s) and the G20 Indonesian Presidency, and do not necessarily represent those of the United Nations, including UNDP, or the UN Member States.”

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