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# Bündnis Entwicklung Hilft



Gemeinsam für Menschen in Not.



## WorldRiskReport 2021

Focus: Social Protection



# **WorldRiskReport 2021**

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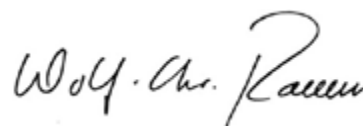
## Foreword

The year 2021 has again been strongly marked by the Covid-19 pandemic. In addition, climate-related extreme weather events, including heat waves, forest fires, and floods, have preoccupied us in many parts of the world. This year, also Germany was severely hit by floods in the West and South. This disaster has shaken many people and made us painfully aware that climate change – which makes such floods more likely in many places – affects us all and can have devastating effects even on our immediate surroundings. A reappraisal of the causes, also with respect to disaster management, is inevitable and must lead to a significantly enhanced coordination of responsibilities and to a – long overdue – ambitious climate protection.

At the same time, and despite all the criticism, the floods have shown very clearly that Germany has the capacities to respond to such extreme events. Many buildings and infrastructures withstood the water masses, emergency forces were on the spot, and the majority of those affected has swiftly received support. In most cases, they have access to social protection and will receive governmental financial support where insurance coverage is not available.

The importance of social protection takes center stage in this year's WorldRiskReport. The articles by our authors highlight the importance

of different protection mechanisms and their relevance for disaster risk reduction. Social protection systems respond to the basic needs of people in the event of disaster, strengthen their resilience, and prevent them from automatically slipping into poverty. The necessity of a further expansion of social protection and its stronger integration into disaster risk reduction and measures against climate change becomes also evident. From the perspective of science and practice, the report identifies approaches and points out possible solutions. These analyses, in combination with the WorldRiskIndex 2021, once again make the WorldRiskReport an important tool for decision-makers in society and politics.



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Chairman Bündnis Entwicklung Hilft



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Executive Director IFHV

**Bündnis Entwicklung Hilft** is formed by the aid organizations Brot für die Welt, Christoffel-Blindenmission, DAHW, Kindernothilfe, medico international, Misereor, Plan International, terre des hommes, Welthungerhilfe and the associated members German Doctors and Oxfam. In contexts of crises and disasters the member organizations provide short-term relief as well as long-term support in order to overcome poverty and prevent new crises.

**The Institute for International Law of Peace and Armed Conflict (IFHV)** of Ruhr University Bochum is one of the leading institutions in Europe for research and teaching on humanitarian crises. Coming from a long tradition in scientific analysis of international humanitarian law and human rights, the Institute today combines interdisciplinary research in the fields of law, social science, geoscience, and public health.

### **Further information**

In-depth information, methodologies, and tables are available at [www.WorldRiskReport.org](http://www.WorldRiskReport.org).

The reports from 2011–2020 can be downloaded there as well.

# Contents

<b>Key Findings .....</b>	<b>6</b>
<b>1. Social Protection in Crises and Disasters.....</b>	<b>9</b>
Peter Mucke, Ruben Prütz	
<b>2. Focus: Social Protection.....</b>	<b>17</b>
<b>2.1 Crisis and Disaster Preparedness     through a Global Fund for Social Protection.....</b>	<b>17</b>
Markus Kaltenborn, Nicola Wiebe	
<b>2.2 Access to Social Protection Systems     through Participation and Inclusion.....</b>	<b>26</b>
Sascha Balasko, Oliver Neuschäfer	
<b>2.3 “Building Back Better” through Social Protection.....</b>	<b>33</b>
Mariya Aleksandrova, Daniele Malerba, Christoph Strupat	
<b>3. The WorldRiskIndex 2021.....</b>	<b>41</b>
Katrin Radtke, Daniel Weller	
<b>4. Requirements and Recommendations.....</b>	<b>51</b>
Bündnis Entwicklung Hilft, IFHV	
<b>Appendix.....</b>	<b>53</b>
<b>Bibliography.....</b>	<b>60</b>

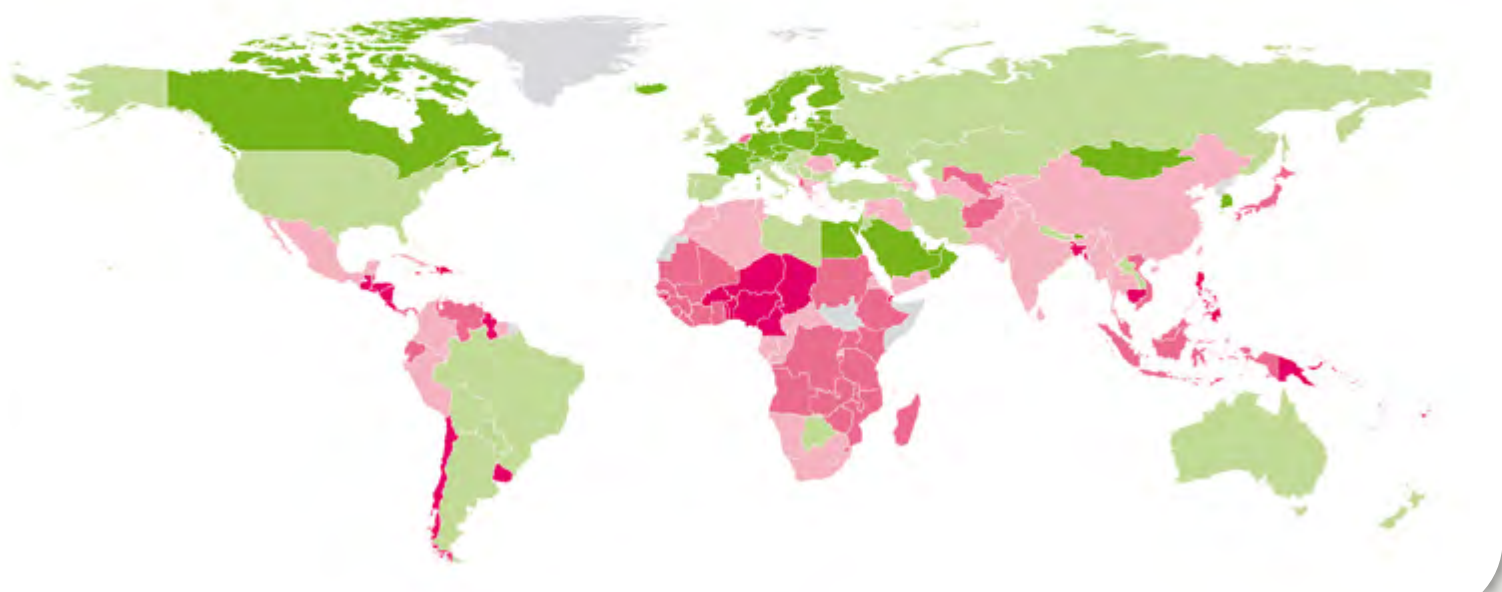


Figure 1: WorldRiskIndex 2021

## Key Findings

### WorldRiskIndex 2021

- + The WorldRiskIndex 2021 assesses the disaster risk for 181 countries. This covers almost 99 per cent of the world’s population.
- + A total of ten island states are among the 15 countries with the highest disaster risk. Their risk profile is increasingly also determined by sea-level rise.
- + The countries with the highest disaster risk worldwide are Vanuatu (WRI 47.73), the Solomon Islands (WRI 31.16), and Tonga (WRI 30.51).
- + Vanuatu is the most exposed, followed by Antigua and Barbuda, and Tonga. The most vulnerable country in the world is the Central African Republic, followed by Chad, and the Democratic Republic of the Congo.
- + Germany has a very low disaster risk. With a value of 2.66, Germany ranks 161st in the WorldRiskIndex.
- + The examples of the Netherlands, Japan, Mauritius, and Trinidad and Tobago illustrate the principle that low or very low vulnerability can drastically reduce disaster risk.
- + In a comparison of continents, Oceania has the highest disaster risk, mainly due to its high exposure to extreme natural events. Africa, the Americas, Asia, and Europe follow in descending order of disaster risk.
- + Africa is the continent with the highest overall societal vulnerability. Twelve of the 15 most vulnerable countries in the world are located there.
- + Europe has by far the lowest disaster risk of all continents, with a median of 3.27 comprising 40 countries. It is also in the most favorable position in all other components of the risk analysis.
- + Countries with low economic capacity and income tend to have higher vulnerability or lower capabilities in averting disasters. In these countries, extreme natural events often lead to further reductions in existing capacities.



## Focus: Social Protection

- + Social protection contributes to reducing a society's vulnerability to extreme natural events. In the event of a disaster, social protection must often be expanded at short notice to meet increased protection needs. Adaptive protection systems are particularly suitable for this purpose, as they can respond promptly to new protection needs and effectively cope with shocks such as the Covid-19 pandemic.
- + Informal social protection systems, which include community-based institutions such as savings groups or grain banks, exist in parallel to formal, often state-run, protection systems.
- + Access to rights-based social protection systems has so far only been a reality for a minority of the world's population. In many parts of the world, the Covid-19 pandemic has highlighted how unequally access to social protection is distributed. Without social protection, disasters exacerbate poverty, deepen existing inequalities, weaken resilience to future crises, and increase the need for humanitarian assistance.
- + In reality, social protection systems do not always reach the people who depend on them. The causes for this may be institutional, communicative, social, or physical barriers – they often result from a combination of several factors.
- + A Global Fund for Social Protection can help to ensure a protection floor is provided even in countries that do not have the financial means themselves. Beyond that, in crisis situations the fund could also help those countries that are dependent on international support due to short-term financial bottlenecks.
- + Social protection is a task that must be financed from national resources. In this respect, international co-financing of the systems can only be a temporary solution.

Rank	Country	Risk
1.	Vanuatu	47.73
2.	Solomon Islands	31.16
3.	Tonga	30.51
4.	Dominica	27.42
5.	Antigua and Barbuda	27.28
6.	Brunei Darussalam	22.77
7.	Guyana	21.83
8.	Philippines	21.39
9.	Papua New Guinea	20.90
10.	Guatemala	20.23
11.	Cape Verde	17.72
12.	Costa Rica	17.06
13.	Bangladesh	16.23
14.	Fiji	16.06
15.	Cambodia	15.80
...	...	...
161.	Germany	2.66
...	...	...
167.	Singapore	2.50
168.	Sweden	2.25
169.	Lithuania	2.18
170.	Switzerland	2.04
171.	Finland	2.00
172.	Estonia	1.99
173.	Egypt	1.82
174.	Iceland	1.71
175.	Maldives	1.69
176.	Barbados	1.37
177.	Grenada	1.06
178.	Saudi Arabia	0.94
179.	St. Vincent and the Grenadines	0.70
180.	Malta	0.69
181.	Qatar	0.30

Figure 2:  
Extract from the  
WorldRiskIndex 2021

- + While social protection has gained importance in reducing disaster risk and addressing the consequences of climate change in recent years, a more systematic linkage that creates synergies between the fields of action is still needed. For the purpose of Building Back Better, it is also important to integrate effective social protection measures for the mitigation of and adaptation to climate change into the recovery of the effects of the pandemic.



# 1 Social Protection in Crises and Disasters

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*Protecting people against risks such as illness, loss of possessions, unemployment, or old-age poverty significantly contributes to reducing their vulnerability, including vulnerability to extreme natural events. The state is usually seen as having the primary responsibility for protecting people against social risks and in crisis situations, but also non-governmental, often informal structures of various kinds, contribute to this. For effective disaster management, the short-term expansion of social protection systems is a decisive factor. International frameworks and strategies such as the Sendai Framework for Disaster Risk Reduction already take the importance of social protection into account to some extent. However, even greater consideration of social protection systems in the field of disaster management and climate change adaptation is possible and necessary.*

During the devastating floods in West and South Germany in July 2021 that claimed more than 180 lives and caused damages in the billions, mutual aid in times of need was manifold: in Hagen in North Rhine-Westphalia, for example, residents from higher-lying city districts helped those affected by the flood in the valley with the clean-up work. One man gave away food from his window to those in need, and a Facebook group was set up to coordinate neighborly help (Rinaldi 2021). During extreme natural events, it is often neighbors or relatives who make a decisive contribution to emergency relief.

Not only in the case of extreme natural events, but also in the case of more commonplace social

risks such as illness, unemployment, and care dependency, the family, the neighborhood, and the church have historically played a central role in individual protection (Kannan 2007). In the course of industrialization and urbanization, as well as the profound social changes that accompanied them, the state increasingly took over social protection. In consequence, the Western welfare state has gradually developed since the 19th century, initially in European countries (Kannan 2007). Today, states are generally seen as having the primary responsibility for protecting people against social risks. Nonetheless, non-governmental social protection structures have remained of great importance worldwide to this day.

## Types and significance of social protection systems

Following the definition of the International Labour Organization (ILO), for the purpose of this report social protection is understood as the entirety of measures that a society provides for its population to protect them from economic and social hardship. Social protection is based on the pillars of reserve building and solidarity. The spectrum of social protection ranges from employment injury insurance to retirement provision, from medical care to family provision, from benefits in case of illness or disability to

unemployment provision and survivors' benefit. In this context, access to essential goods and services, prevention and protection against risks, and promotion of chances and opportunities are the three central goals (see Figure 3).

In terms of formal benefit structures – often provided or supported by the state – a distinction can be made between four types of social protection (Bowen et al. 2020; Carter et al. 2019):

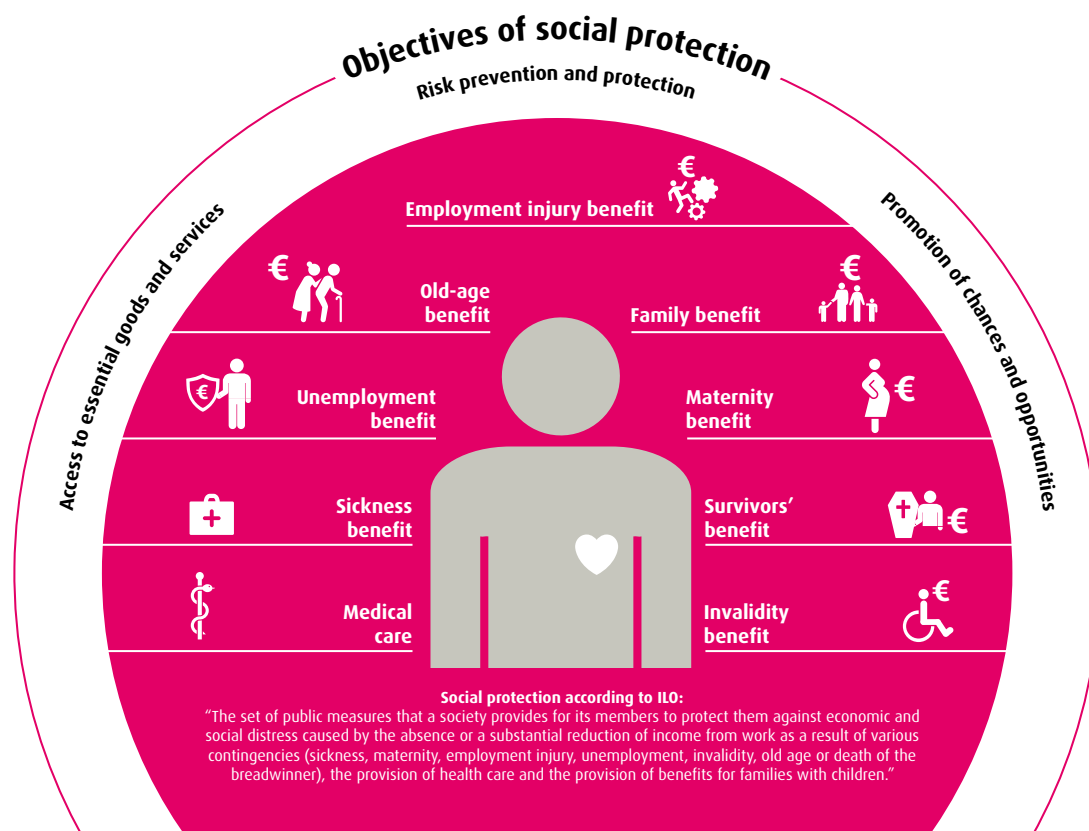


Figure 3: Objectives and sub-sectors of formal social protection according to ILO (compiled based on [ILO 2004](#))

- + **Social assistance:** This includes non-contributory benefits for particularly vulnerable groups such as unconditional or conditional cash transfers, transfers of goods, social housing, or school meals.
- + **Social insurances:** This includes contributory benefits such as health care or retirement provision.
- + **Labor market interventions:** This includes both non-contributory and contributory labor market programs. Active programs include, for example, training opportunities or job placement services. Passive programs include unemployment insurance or early retirement options.
- + **Social care services:** This includes special pre- and aftercare services such as trauma care in the context of social risks like discrimination or violence.

In addition to formal state services, social protection can also be provided through privately chosen or informal means, including:

- + Social protection through the family, the neighborhood, and communities
- + Privately funded, self-selected insurances
- + Help and support from religious communities.

In most cases, social protection involves costs that many low-income countries, particularly in the Global South, are often unable to finance, as well as regular contributions that not all people can afford. Globally, the degree of coverage of protection measures in the sub-sectors of social protection is therefore highly unequal (see Figure 7). In addition, there sometimes exist considerable qualitative differences between the benefits offered. Particularly vulnerable

groups are often the ones with insufficient access to existing protection structures (see Chapter 2.2).

### The role of informal protection structures

Irrespective of the formal protection systems provided by the state and private insurance companies, informal social protection structures continue to exist. They include, for example, community-based measures to improve individual and collective protection within a municipality or community. Especially – but not exclusively – in countries where formal social protection systems function poorly or are met with little acceptance, informal structures continue to be of great importance (von Benda-Beckmann 2015). They primarily include (Carter et al. 2019; UNDP 2016):

- + Community grain banks for food security (for example in the case of crop failures due to extreme natural events)
- + Unpaid, sometimes rotating obligations and tasks within communities such as municipalities
- + Roles and responsibilities within families
- + Practiced norms, culture of reciprocity and solidarity within communities, such as neighborhood assistance
- + Remittances from emigrated family or community members
- + Lending transactions
- + Credits and savings groups.

Such informal protection systems can provide effective protection at the community level, but are usually regionally limited and do not always provide access for all members of a community. In some cases, such evolved informal structures can also be supported, expanded, and connected to formal structures through public funding (Carter et al. 2019). The advantage of informal protection structures is that they are oftentimes more flexible, especially in the case of neighborhood and family protection.

### International requirements and approaches to implementing social protection

As early as 1948, Article 22 of the Universal Declaration of Human Rights established social protection as a human right: “Everyone, as a member of society, has the right to social security” (UNGA 1948). The core aspects of the right to social protection consist of (OHCHR 2021):

- + **Availability:** A social security system needs to be in place under domestic law to ensure that benefits are effectively administered and supervised.
- + **Adequacy:** Benefits, whether in cash or in kind, must be sufficient in quantity and duration so that everyone may realize his or her rights to family protection and assistance, a reasonable standard of living and access to health care.
- + **Affordability:** Costs and charges associated with contributions to social security must be economical for all, and must not compromise the realization of other Covenant rights.
- + **Accessibility:** A social security system should cover all persons, especially those belonging to the most disadvantaged and marginalized groups, without discrimination. Benefits should also be physically accessible.”

Within the framework of international agreements, this right was substantiated in central conventions, starting with the 1952 ILO convention on minimum standards for various sub-sectors of social protection. Several international conventions followed, for example on equal treatment, the protection of children and mothers, and the protection of the rights of migrant workers.

Over the course of the last two decades, different approaches to the design of formal social protection have replaced each other. In the early 2000s, the dominant approach was the so-called “Social Risk Management” approach, which focuses on the primary management of acute risks. This approach was criticized for not

sufficiently considering the structural causes and risk drivers such as inequality, discrimination, and poverty (HLPE 2012). In contrast, so-called “Transformative Social Protection” aims to address the structural causes of social insecurity. However, this approach sometimes blurs the objectives and boundaries between social protection and development policy, which has negative effects on the achievement of the core goals of social protection (HLPE 2012).

In 2009, the United Nations launched the Social Protection Floor Initiative. This rights-based approach generally considers states as duty bearers and citizens as rights holders. On this basis, comprehensive recommendations on what rights-based basic protection should look like at the national level were

formulated in 2012 (The ILO Social Protection Floors Recommendation 202) (Carter et al. 2019).

In 2016, the Universal Social Protection Initiative – initiated by the World Bank and ILO – which promotes universal social protection by 2030, followed. This includes the targeted basic social protection of the Social Protection Floor Initiative, but the measures and programs to achieve universal social protection are defined individually and country-specifically at the national level. The model is thus considered less rigid than its predecessors. Despite broad international support, the initiative is considered difficult to implement given the often-limited financial resources in many countries (Carter et al. 2019; see also Chapter 2.1).

## Social protection and disaster management

After extreme natural events, which also include pandemics such as the current Covid-19 pandemic or the Spanish flu of 1918 / 19, functioning social protection structures – both formal and informal – are of enormous importance, because in these situations a large number of people face existential crises (Bündnis Entwicklung Hilft / IFHV 2020). During the Spanish flu in Sweden, for example, the proportion of the population living in poorhouses increased significantly: on average, there were four people who had to go to a poorhouse for every flu death (Karlsson et al. 2014).

However, crises and disasters in particular also show the limits of the capacities of social protection systems. What is then required is an increase in state funding for formal and informal social protection systems and, if necessary, international support for individual states, for example through a Global Fund (see Chapter 2.1). The Covid-19 pandemic clearly demonstrated the immense costs that can be associated with the expansion of social protection: In Germany alone, several billion euros were made available to cushion the economic and social consequences of the Covid-19 pandemic (BMAS 2021).

### The importance of adaptive social protection in the event of a disaster

In the event of crisis or disaster, social protection often has to be expanded at short notice in order to meet increased protection needs. In this context, it is often referred to as adaptive social protection. The adaptive social protection approach aims to expand existing social protection systems in a short period of time (World Bank / GFDRR 2020). The fastest way to expand existing systems is by adding more beneficiaries (horizontal expansion) or by increasing benefits or extending them for those covered within the existing system (vertical expansion). In addition, there is the short-term development of protection systems that are conceptually based on existing systems or single elements (see Chapter 2.3). In comparison, the establishment of new types of protection programs is often time-consuming and cost-intensive and is thus usually not a priority as a response to acute crises and disasters (Bowen et al. 2020).

In addition to the four core aspects of the right to social protection already mentioned, the quality of adaptive social protection in the event of acute crises depends on whether

## Social Protection in Disaster Management

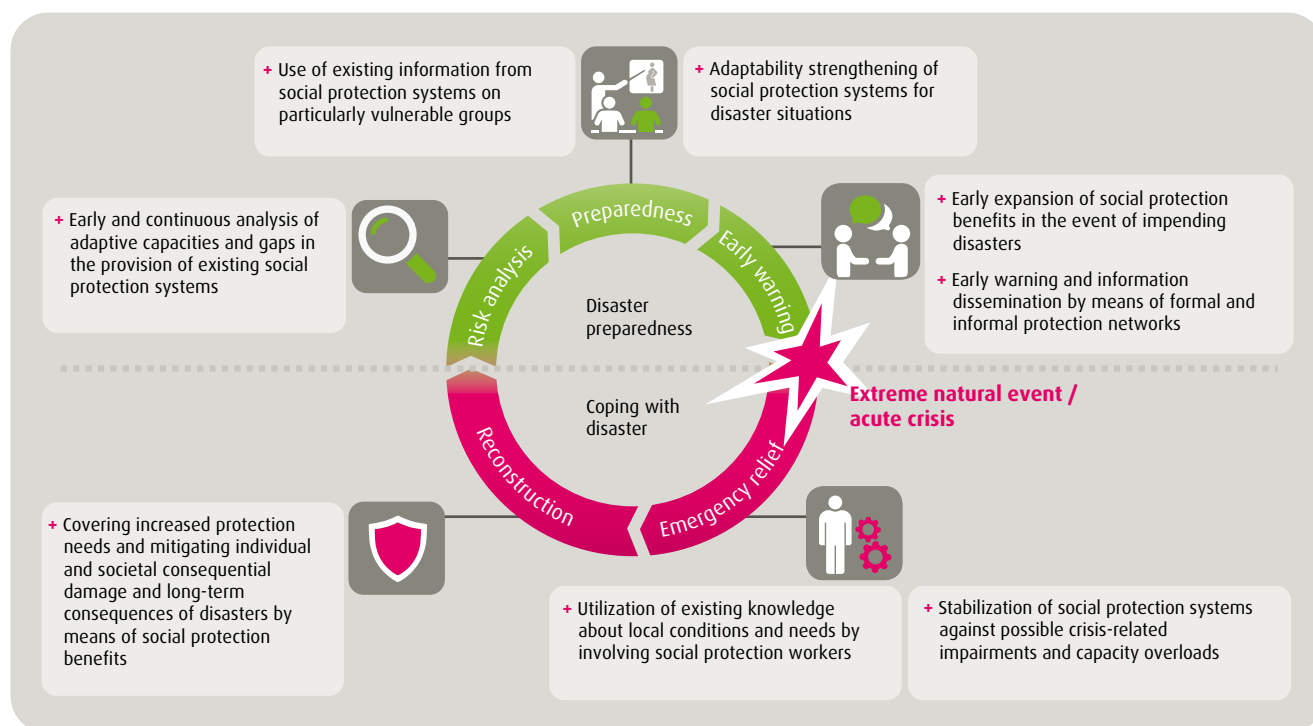


Figure 4: Social protection in disaster management phases (compiled based on World Bank / GFDRR 2020)

cost-effective, responsive, needs-oriented, and sustainable adaptations of existing protection benefits can be implemented despite great time pressure (World Bank / GFDRR 2020; O'Brien et al. 2018).

Besides the acute adaptation and expansion of existing social protection systems to cope with disasters, adaptive social protection is often also seen as a relevant instrument in the context of long-term adaptation – for example to climate change. Through preventive protection measures and adaptations of existing protection systems, precautions can be taken for long-term developments and newly emerging risks (see Figure 4). Adaptive social protection thus represents an interface between the three fields of action of social protection, disaster risk management, and climate change adaptation: All three aim to reduce individual and societal vulnerability or promote resilience through targeted measures, thereby managing and mitigating acute and future risks (Carter et al. 2019; FAO / Climate Centre 2019).

Adaptive social protection provides a means to promote synergies between the three fields of action and to efficiently use capacities and resources to achieve shared goals.

### Social protection as a part of the WorldRiskIndex

In order to assess disaster risk, the WorldRiskIndex analyzes exposure as well as vulnerability based on the three components susceptibility, coping capacities, and adaptive capacities (see also the textbox “The Concept of the WorldRiskReport”). To this end, social protection plays an important role: Five of the 22 indicators used to calculate vulnerability are directly related to it (see Chapter 3):

- + Public health expenditures
- + Private health expenditures
- + Insurance coverage
- + Number of physicians per 1,000 persons
- + Number of hospital beds per 1,000 persons.

Four additional indicators are indirectly related to cross-cutting issues of social protection:

- + Literacy rate
- + Participation in education
- + Share of the population living on less than 1.90 US dollars per day
- + Share of undernourished population.

Social protection is thus linked to all three areas of vulnerability according to the World-RiskIndex. Reducing vulnerability through the expansion of social protection leads to the realization of central goals of social protection: prevention and protection against risks as well as promotion of chances and opportunities.

#### **Institutional embedment of social protection as disaster preparedness**

Social protection contributes to the reduction of societal vulnerability to extreme natural events. In the Sendai Framework for Disaster Risk Reduction, initiated by the United Nations Office for Disaster Risk Reduction UNDRR (formerly UNISDR) and adopted in 2015, there are already indirect links to social protection: prevention and protection against risks form the core objectives of the framework – objectives that, according to the ILO, social protection should also fulfil. As one of four priorities, extensive investments in social, economic, and health resilience building are suggested to prevent damage to individuals and societies. It also highlights the need to promote social safety

nets and insurance systems to promote resilience in households and communities ([UNISDR 2015](#)). Despite the indirect links between the Sendai Framework and social protection, the explicit linkage of social protection with disaster management in UNDRR’s work seems to remain limited: Neither in the expressed strategic objectives and focus activities for the coming years, nor in the UNDRR’s 2019 flagship report “Global Assessment Report on Disaster Risk Reduction” (GAR) is social protection named as an essential building block for disaster risk reduction ([UNDRR 2021](#); [UNDRR 2019](#)).

In contrast, in the context of the 2030 Agenda, the importance of social protection is taken into account explicitly, as several of the Sustainable Development Goals (SDGs) have a direct link to social protection. Among other things, the 2030 Agenda calls for universal health coverage, greater consideration and support for unpaid care services, and improved coverage of national protection systems across societies.

The ongoing global crisis situation caused by the Covid-19 pandemic and the progressive negative impacts of climate change emphasize that social protection and especially its enhanced flexibility must be taken into account even more strongly in national and international political processes in the future, especially with regard to disaster management and climate change adaptation (see Chapter 4). In this respect, the potential of social protection systems is far from being fully realized.



# The Concept of the WorldRiskReport

## Concept of “risk” and approach

The risk assessment in the WorldRiskReport is based on the general notion that the intensity of the extreme natural event is not the only factor of relevance to the disaster risk, but that the overall situation of society is equally important. A society that is insufficiently prepared will be more vulnerable to natural events than one that is better prepared in regard to susceptibility, coping capacities, and adaptive capacities. (Bündnis Entwicklung Hilft 2011).

## Risk assessment

The WorldRiskReport contains the WorldRiskIndex. Since 2018, it has been calculated by the Institute for International Law of Peace and Armed Conflict (IFHV) at Ruhr University Bochum. The index was developed by Bündnis Entwicklung Hilft in cooperation with the United Nations University in Bonn. In addition to the data section,

the WorldRiskReport always contains a focus chapter examining background and context from a qualitative perspective – this year’s topic is “social protection”.

The calculation of the disaster risk has been performed for 181 states worldwide and is based on four components:

- + **Exposure** to earthquakes, cyclones, floods, drought, and sea-level rise
- + **Susceptibility** depending on infrastructure, food supply, and economic framework conditions
- + **Coping capacities** depending on governance, health care, social and material security
- + **Adaptive capacities** related to upcoming natural events, climate change, and other challenges.

The WorldRiskIndex can only consider indicators for which comprehensible, quantifiable data is available. For example, while immediate neighborhood assistance cannot be measured in the event of a disaster, it is nonetheless very important. Furthermore, variances in data quality among different countries may occur if data is only gathered by national authorities and not by an independent international institution.

## The aim of the report

The exposition of the disaster risk using the index and its four components shows the disaster risk hotspots across the world and the fields of action to achieve the necessary reduction of risks. Complemented by qualitative analyses within the report, it is possible to formulate recommendations for action for national and international, state and civil society actors.

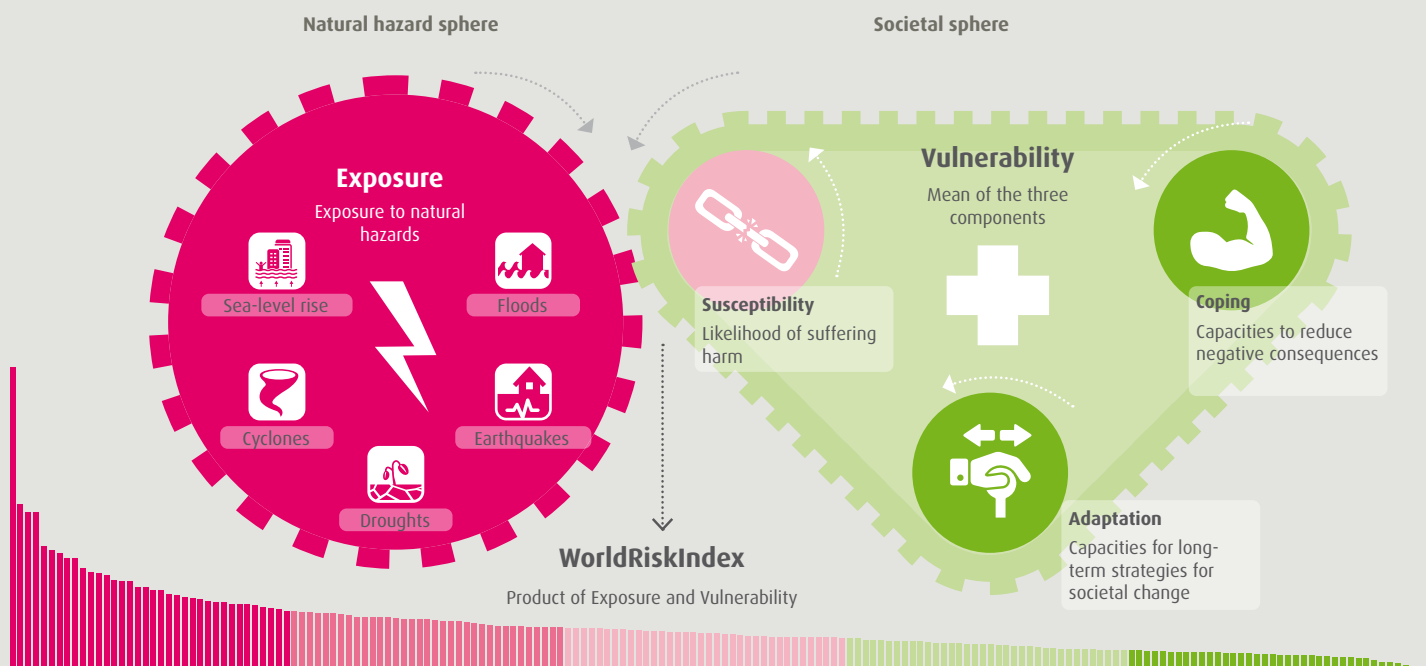


Figure 5: The WorldRiskIndex and its components



U.M.W.A. Mission Veng

# 2 Social Protection

## 2.1 Crisis and Disaster Preparedness through a Global Fund for Social Protection

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*Pandemics, extreme natural events, violent conflicts, and economic upheavals lead to disasters wherever they encounter high vulnerability. Both in normal times as well as in crisis situations, social protection systems make it possible to guarantee basic human rights and to cope with the negative effects of crises. However, access to rights-based social protection systems has so far only been a reality for a minority of the world's population. This is particularly due to the considerable funding gaps in some countries of the Global South. A Global Fund for Social Protection can help to ensure basic protection in countries that are not yet able to provide this level of protection financially. Moreover, in crisis situations the fund could help countries that are dependent on international support due to short-term financial constraints. Social protection is a reasonable investment in many respects, not least with regard to global disaster prevention.*

Social protection systems enable states to respond quickly to various forms of crises and alleviate their impact on individuals and the whole of society. In this manner, disasters can be mitigated and the permanent fall into poverty can be prevented, for example by including additional beneficiaries in already established social programs or by a crisis-related expansion and adaptation of benefits (O'Brien et al. 2018). The mechanisms of action through which social protection programs can support disaster risk reduction instruments range from safeguarding livelihoods in the event of a crisis (protective function), contributing to prevention and promoting crisis resilience, to supporting longer-term transformation processes (Devereux / Sabates-Wheeler 2004). In addition to the immediate reduction of vulnerability, the interplay of different social policy instruments can, at best, trigger broader social, economic, and political changes.

To realize these contributions to disaster risk reduction, established, rights-based, and

responsive social protection systems are needed in the long-term. Depending on the context-specific risks, coordination with other sectors plays a central role, for example with climate change adaptation policies (see also Chapter 2.3).

### The precautionary gap

Around 53 percent of the world's population has no sufficient access to social protection benefits (ILO 2021). Notably, despite an impressive number of additional social protection measures taken in the context of the Covid-19 pandemic (ILO 2020), these have been far from providing protection to all people. While high-income countries invested an additional average of 695 US dollars per person in social protection between March and October 2020, the average in low-income countries was 4 US dollars (Almenfi et al. 2020). In some countries, it was particularly difficult to reach individuals who were not yet integrated in the social protection system, such as workers in the informal sector and people in extreme poverty.

Function	Impact		Instruments (examples)
	Individual	Societal	
<b>Protection</b>	<ul style="list-style-type: none"> <li>+ Ensuring livelihood security</li> <li>+ Access to health services</li> <li>+ Protection against negative coping strategies</li> </ul>	<ul style="list-style-type: none"> <li>+ Maintaining demand, reducing the depth and duration of the economic recession</li> <li>+ Protection of productive capacities</li> </ul>	<ul style="list-style-type: none"> <li>+ Social insurances</li> <li>+ Guaranteed minimum protection (social assistance)</li> <li>+ Basic income</li> </ul>
<b>Prevention</b>	<ul style="list-style-type: none"> <li>+ Reduction of individual susceptibility through access to nutrition, health care and education</li> </ul>	<ul style="list-style-type: none"> <li>+ Reducing susceptibility to losses through risk reduction or risk hedging measures</li> </ul>	<ul style="list-style-type: none"> <li>+ Regular and reliable social transfers</li> <li>+ Public employment with a focus on prevention (such as construction of dams or irrigation)</li> </ul>
<b>Promotion</b>	<ul style="list-style-type: none"> <li>+ Increasing skills and revenue, diversification of sources of revenue</li> <li>+ Accumulation of reserve funds</li> <li>+ Enabling of risk-taking for change</li> </ul>	<ul style="list-style-type: none"> <li>+ Improvement of coping mechanisms</li> <li>+ Reduction of poverty</li> </ul>	<ul style="list-style-type: none"> <li>+ Regular and reliable social transfers</li> <li>+ Cash-programs</li> </ul>
<b>Transformation</b>	<ul style="list-style-type: none"> <li>+ Inclusion und empowerment</li> <li>+ Promotion of investments in sustainable agricultural strategies</li> </ul>	<ul style="list-style-type: none"> <li>+ Reduction of the inequality of opportunities (ex ante)</li> <li>+ Redistribution (ex post)</li> </ul>	<ul style="list-style-type: none"> <li>+ Access to education, health care, and child benefit</li> <li>+ Progressive design of the tax-transfer system</li> </ul>

Figure 6: Mechanisms of action of social protection in a crisis context (adapted from [Devereux / Sabates-Wheeler 2004](#) and [FAO 2019](#))

In addition, low-income countries are exposed to a disproportionately high risk of disasters (see Chapter 3). Within these countries, low-income population groups are again disproportionately at risk, partly because they are more exposed to the influence of extreme natural events due to the geographic location of their settlements, the precariousness of their living and working conditions, or due to their employment sector (for example agriculture or fisheries). They also have fewer resources to cope with crises or proactively adapt to crisis-related changes ([FAO 2019](#)).

Gaps in social protection make individuals, as well as entire societies, susceptible to crises.

In disaster situations, poverty is exacerbated, existing inequality is deepened, and resilience to future crises is further weakened. Consequently, the question arises as to how this negative spiral can be counteracted. National solutions alone will not suffice. The international community must consider how it can accelerate progress in building social protection systems in low-income countries and thus improve global crisis and disaster prevention.

### Role and mandate of a Global Fund for Social Protection

When the global financial and economic crisis of 2007/2008 demonstrated the importance

of countries having sufficiently stable protection systems, the ILO, together with the World Health Organization (WHO), launched the Social Protection Floor Initiative, which resulted in a corresponding recommendation in 2012 (The ILO Social Protection Floors Recommendation 202). Since then, this document has significantly impacted the international debate on global social protection (for further legal bases, see [Kaltenborn 2020](#)).

The voluntary commitment to which states have subscribed consists of two components: the social protection floor, which guarantees access to basic health care and a minimum level of income security for all residents, and the more comprehensive protection programs, which require continuous development. The recommendation grants the states a wide margin of appreciation in the design of both levels. It is up to their social policy priorities whether they prefer contribution-financed security systems (for example health or pension insurance) or tax-financed basic social protection programs.

In fall 2012, with reference to ILO's Social Protection Floor Recommendation, then-UN Special Rapporteurs Olivier de Schutter and Magdalena Sepúlveda proposed the establishment of a Global Fund for Social Protection to implement the first component – the floor-concept ([de Schutter/Sepúlveda 2012](#)). Such a fund, which could be established for example within the framework of the Global Partnership for Universal Social Protection (USP2030), should help to ensure that basic protection could also be provided in countries financially not yet able to provide it themselves. Though similar proposals were developed before and increasingly after de Schutter and Sepúlveda's proposal ([ILO 2002](#); [Cichon 2015](#); [GCSPF 2015](#); [Greenhill et al. 2015](#)), it was only in the wake of the Covid-19 crisis that the discussion gained momentum. The French government introduced a proposal to create a new international financing mechanism into the G20 deliberations. De Schutter submitted a report on this to the UN Human Rights Council in April 2021 (UN Doc. A/HRC/47/36). Civil society stakeholders also support the cause. In fall 2020, the Global Coalition for Social Protection Floors (GCSPF), an international alliance

of non-governmental organizations and trade unions, called on the international community to establish such a fund ([GCSPF 2020](#)).

Despite deviating ideas with respect to details, the existing concepts offer a general understanding of a prospective fund's mandate: First and foremost, it would be involved in the establishment and temporary co-financing of social protection floors where low-income countries do not have sufficient financial resources of their own (especially tax revenues) for such systems. In extraordinary crisis situations (for example extreme natural events, pandemics, or economic crises), the fund would also support countries that are forced to reduce the range and level of benefits provided by their social protection floors due to short-term financial constraints.

Social protection is a task that must, in principle, be financed from a state's own resources. To this extent, international co-financing of the systems should only serve as a temporary solution. The fund's mandate should therefore also include advising partner countries in how to mobilize additional domestic resources to finance their social protection systems. Another important task of this new institution could be to promote coordination and coherence among existing international programs to support social protection systems in the Global South. This way, the fund could help reduce the problem of fragmented development cooperation ([Klingebiel et al. 2016](#)), which is particularly damaging to the development of coherent social protection systems. The various financial and technical resources available for this global task could be used much more efficiently if they were pooled by an international institution.

### **Organizational principles**

The establishment of new international institutions must take place within the framework of applicable international law. From the perspective of international development law, the guidelines of the Global Partnership for Effective Development Cooperation contain important principles. The details are derived from the Nairobi Outcome Document

(2016) and the predecessor documents, the Paris Declaration on Aid Effectiveness (2005) and the Busan Partnership Agreement (2011). For the operation of a Global Fund for Social Protection, the principle of country ownership would be of particular importance: Countries should be enabled to develop their social protection systems based on their own social policy ideas and priorities. The key underlying assumption for the new institutional approach is the idea of a global risk community and the sociopolitical principle of solidarity, in clear distinction from neocolonial patterns of heteronomy in a donor / recipient relationship. This must be anchored in the organizational structure of the fund.

Other principles of the Aid Effectiveness-Agenda relevant for the design of fund structures are the principles of inclusion and accountability. For the concretization of these principles, the relevant ILO standards (including the ILO Social Protection Floors Recommendation 202) and the principles of the human rights-based approach to development cooperation (UNDG 2003) should also be taken into account. Inclusivity requires parties to be willing to adequately involve all stakeholders in the steering processes of the fund. This means that in addition to the governments of partner countries involved in the fund and the international organizations active in the field of social protection (in particular ILO, WHO, World Bank), social partners (international trade unions and employers' organizations), and civil society representatives of the affected groups in partner countries in the Global South must also have the opportunity to contribute their views to the fund's decision-making and monitoring processes.

The principle of accountability urges that a high degree of transparency is necessary in all decision-making processes in the fund's bodies and that institutional arrangements are put in place to ensure mutual accountability of all stakeholders. In part, this is already achieved through the participation mechanisms in the fund's organizational structure, which ensure that all stakeholders are represented in its bodies. However, the decisions of the fund's bodies must also be open for review. State representatives should be given the opportunity

to monitor the compliance of all fund decisions with agreed guidelines and principles. It is equally important that the governments of the countries receiving support from the fund are accountable for the correct use of the financial means – not only to the fund, but also to their respective populations. These requirements can be implemented through reporting obligations, monitoring and evaluation procedures, national social dialogue with civil society, and the establishment of complaints mechanisms.

### Financing

Given the ambitious mandate of a Global Fund for Social Protection, the question of financing arises: To enable the financing of a social protection floor in low-income countries with high vulnerability, considerable sums are required. Following the calculations made as part of the Social Protection Floor Index, ten countries had financing gaps larger than ten percent of their gross domestic product in 2018 (FES 2020). If one were to focus on this selection and the fund were to cover half of the social protection costs in these countries, a total of 10-15 billion US dollars annually would be required. In the event of a crisis, the international community would presumably have to shoulder a larger share of the costs. However, investments in social protection can be economically rewarding and should thus by no means be regarded as a "lost subsidy": Especially in low-income countries, they contribute to a significant increase in the gross domestic product in the long-term (ITUC 2021).

The funds needed for international co-financing could come from a combination of different sources. The obvious solution is to provide additional funds from official development assistance (ODA) for this purpose. At only 0.4 percent of the total ODA volume, the share of expenditures on social protection is still dramatically low, even though numerous research studies have demonstrated the positive effects of social protection instruments in reducing (extreme) poverty. Taking into consideration that social protection programs should also be seen as an important component of preparedness for climate-related disasters, it would also be conceivable to make

greater use of international climate funds for the development of social protection systems.

New earmarked sources for the financing of global priority tasks such as education, health, and poverty reduction have already been proposed several times. They include national, regional, or global financial transaction taxes, carbon taxes, solidarity levies on airline tickets, and an international levy on corporate profits or assets. Such financing methods should also be considered for a Global Fund for Social Protection ([GCSPF 2020](#)). Particularly in crisis situations, an additional issuance of special drawing rights (SDRs) by the International Monetary Fund – and the subsequent redirection of wealthier countries' SDRs to low-income countries – could also be an option for global solidarity-based financing ([Plant 2021](#)).

## **Conclusion**

International support for the development of social protection systems in low-income countries is already available, albeit to a far too limited extent. The establishment of a multilateral fund would offer several advantages for further expansion: In addition to the increased attention to a globally pressing issue and the above-mentioned gains in coherence and effectiveness, a multilateral solution would be linked to longer-term financing commitments by the international community. This aspect is of utmost importance if the aim is not only to set up short-term protection programs but – in the sense of effective crisis prevention – to establish permanent protection systems in low-income countries with high vulnerability.



## India

# Community Health Care

Rank 90 in WorldRiskIndex 2021

WorldRiskIndex	6.65
Exposure	12.52
Vulnerability	53.09

### Country profile

India is faced with unpredicted rains and heavy floods which often result in large scale destruction and humanitarian emergencies. In addition, climate change is expected to have profound effects on the country. In recent years, the Indian Government has undertaken measures to establish a national database on disaster risk. However, the initiatives for disaster risk management remain scattered across regions and agencies and investments in climate change adaptation are lacking.

India has a population of 1.3 billion – roughly 66 percent live in rural regions where critical infrastructure and social services are often scarcely available. More than 23 percent of the Indian youth

population are unemployed. According to the Global Hunger Index the nutritional situation in India is serious.

The state of Chhattisgarh has around 30 million inhabitants and is home to large tribal groups. Most of its population primarily depends on a subsistence agricultural economy. Many farmers grow paddy rice as the only crop, which is dependent on regular monsoons, making these agricultural livelihoods vulnerable to extreme weather events, also induced by climate change.

### Project context and activities

Raigarh Ambikapur Health Association (RAHA) is a non-profit organization established in 1969 to improve rural health care in Chhattisgarh. The region



## State of Social Protection

(see also supplement “Social Protection: Needs for Action in High Risk Countries”)

# 1,380,004,385

Inhabitants (2020)



Social protection plans for certain age groups

→ High need for action



Social protection plans for people with disabilities and / or special protection needs

→ High need for action



Social protection plans for the work context

→ Very high need for action

is mostly inhabited by people with a very low income. Since its foundation, RAHA has implemented a comprehensive health and development program through several Rural Health Centers (RHCs) situated in different villages. These RHCs are the basic local infrastructure to treat and cure minor ailments. Every RHC covers between five to ten villages with a total of 10,000 to 15,000 people. RAHA runs 93 RHCs, built and equipped by RAHA’s partner Misereor.

Beyond the RHCs, RAHA started a health care scheme called Community Health Protection Scheme (CHPS) to facilitate peoples’ access to and the affordability of quality health care. The CHPS is a movement of solidarity which transfers the costs of health care between people to lower the costs for individuals: healthy people subsidize the cost of health and medical care for the sick. The CHPS aims to foster “caring communities” through people’s active participation in health services and their willingness to make a

monetary contribution to the health care fund. It also aims to reduce exploitation of people in need through money lenders. It is similar to an insurer model, where RAHA collects the premium from the community and purchases health care on their behalf from the RHCs and three associated hospitals. Associated hospitals provide additional treatment capacity if required.

Participants in the CHPS pay a small annual premium of 30 Rupees (~ 34 euro cents as of June 2021). Seventy-five percent of this fee go to the RHCs and are pooled for minor treatments, 25 percent go to a RAHA central fund. The membership in the CHPS includes a balance of up to 100 Rupees over the year for treatments taken at the RHC level. Once the balance of 100 Rupees is depleted, patients have to pay for treatments. In the event of hospitalization, members are eligible for a subsidy up to 2,500 Rupees on the hospital bill, this amount is provided out of Misereor grants. The RAHA central fund is used to pay hospital bills of very poor people above subsidy. While the premiums are deliberately kept low to facilitate access for community members with low incomes, some people still struggle to afford it.

A membership also includes programs on preventive and promotive health, as well as training in organic farming, water conservation, herbal medicines, and a school health program, all for free. Through the health education program, vital information is also disseminated on community-based disaster preparedness towards hazards such as floods and droughts and threats posed by climate change.

### Results and impacts

More than 92,500 members were enrolled in the CHPS in 2020. Through the RHCs and the CHPS, RAHA succeeds in offering social protection in terms of preventive and curative health care to a large group of vulnerable people in districts where

health care through publicly owned structures remains scarce. The CHPS manages to reduce the financial burden of health care treatment for individuals in case of illness. In addition, the availability of RHCs improves the coverage and availability of health care facilities, providing the rural population with quality health care at their doorsteps.

However, RAHA is also faced with challenges: Frequent fluctuation and rotation of nurses in the RHCs hampers the relation between health workers and patients. Another issue is the partly prevalent misperception of the health care necessity: With preventive and promotive health care many potential health problems can be avoided, thus some people feel that there is no benefit in remaining in the CHPS as they face no health issues. RAHA is aware of these challenges and is actively engaged in further improving the value of the CHPS and the RHCs for the participating communities.

#### Sr. Dr. Elizabeth Nalloor

Executive Director, Raigarh Ambikapur Health Association, partner of Misereor



## Pakistan

# Empowerment of Women through Self-Help Groups

Rank 85 in WorldRiskIndex 2021

WorldRiskIndex	6.80
Exposure	11.95
Vulnerability	56.88

### Country profile

The Islamic Republic of Pakistan is located in South Asia and is bordered by the Himalayas to the northeast and the Indian Ocean to the south. The country faces major geological and climatic challenges, with earthquakes, floods, and droughts posing significant threats. The National Disaster Management Authority NDMA is responsible for implementing all areas of disaster management at the federal level. This includes the development of guidelines for the protection of vulnerable groups and standardized procedures in the event of a disaster.

Despite some progress in the last two decades, the country is characterized by

high levels of poverty and socio-economic inequality, especially between urban and rural areas. Many families are dependent on economically active male household members who can barely meet their daily needs. Opportunities for women to generate income are very limited. Deeply rooted cultural norms and values contribute to women's discrimination and make it difficult for women to access the labor market. This discrimination already begins in childhood. Despite compulsory schooling, only 56 percent of children between the ages of five and 16 attend school. Particularly, girls attend school less frequently and for shorter periods. The national literacy rate is 59 percent, among women only 46 percent. The prerequisites for a socially and

## State of Social Protection

(see also supplement “Social Protection: Needs for Action in High Risk Countries”)

# 220,892,331

Inhabitants (2020)



Social protection plans for certain age groups

→ Very high need for action



Social protection plans for people with disabilities and / or special protection needs

→ Very high need for action



Social protection plans for the work context

→ Very high need for action

economically secured life are thus significantly limited.

### Project context and activities

Together with the local partner organization Research and Development Foundation (RDF), Kindernothilfe has established the so-called self-help group approach in the province of Sindh. Marginalized women come together in groups at the village level to claim their rights and improve their own social and economic situation.

In the self-help groups, the involved women identify social and economic challenges. By collective saving and granting microcredits from a jointly generated fund, they create opportunities to overcome these challenges. Later the loans granted are repaid through the realization of small business ideas and thus growing equity capital. Several local self-help groups usually join after a few months to form umbrella associations – so-called

cluster level associations – and deal with overarching problems in the villages. After four to five years, several cluster level associations can form a federation, through which the women can also exert greater political influence at the local level. A federation consists of 1,000 to 2,000 women. The development from the first self-help group at village level to the federation is accompanied by RDF and supported, for example, by literacy courses and training in household accounting.

Traditional practices and attitudes of male household members, which hinder more responsibility and mobility for women and often oppose the self-help group approach, remain a determining factor in the villages. To combat this resistance, the women give lectures and perform role plays on women’s rights. They are supported by male “social mobilizers” who seek dialogue with husbands and male community representatives and motivate them to support women in their dedication.

Regular heavy rains and floods have a negative impact on the vulnerable population in Sindh. By providing first aid training, assisting in the registration of children, and acquiring national identity cards that allow access to government health care systems, the self-help groups promote local coping capacities in the event of extreme natural events. Through collective association and mutual support among the self-help groups, local resilience is strengthened. The preventive measures also focus on the development of emergency plans by the self-help groups in cooperation with local contact persons and institutions at the community and district level. With regard to climate action, the project strengthens women by conveying climate-friendly measures at the household level, such as the construction of smoke-free stoves.

### Results and impacts

The project helps to open up new perspectives for women and young girls and to

particularly strengthen and socially secure the most vulnerable among them. From 2013 to the end of 2020, 482 self-help groups with around 6,400 women were founded. More than 4,900 women have participated in literacy courses to date. The ability to read and write facilitates independent action. Almost 2,100 women have started their own businesses. They run livestock breeding, manage small grocery stores or practice a craft. Through the training and the savings and credit strategy of the self-help group approach, the women involved are economically empowered to generate a better income for their families and provide them with social protection.

The regional associations of the self-help groups are able to jointly implement larger projects. By now, 26 cluster level organizations and one federation have been founded. Group members often develop into social leaders in their villages. They exercise their rights, including their right to vote, and actively participate as contact persons in decision-making processes on community problems, educational issues, and disaster prevention. The RDF-mediated access to various government assistance and poverty reduction programs continues to provide important support to members also now during the Covid-19 pandemic.

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## 2.2 Access to Social Protection Systems through Participation and Inclusion

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*Social protection systems rank high on the agenda of humanitarian and development actors. As part of the Sustainable Development Goals, they have gained significance over the past few years as an important tool in the sustainable fight against poverty and social inequality. Their enormous importance is also evident in the context of the Covid-19 pandemic, as social protection systems often provide important economic support for at-risk groups and can contribute to strengthening their resilience regarding crises. This article focuses on the questions of how at-risk groups can benefit from social protection systems, especially in the context of crises, and what obstacles at-risk groups face in accessing them. Furthermore, the article analyzes how positive impacts of social protection systems can be achieved in contexts of crisis and how humanitarian measures can be linked to social protection measures. It also addresses informal, community-based social protection, which often receives little attention despite its enormous relevance.*

The importance of social protection systems has once again been demonstrated in the context of the global Covid-19 pandemic: All around the world, countries are using social protection measures to protect their populations from hunger and severe hardship during lockdowns and, in parallel, also strengthen their economies. At the same time, however, the pandemic also impressively shows what happens when social protection systems are non-existent or non-functioning and large population groups rapidly slip into poverty. During the Covid-19 pandemic, the lack of comprehensive social protection systems in many countries or their inability to effectively reach those who are most in need of them, has led to an enormous increase in social inequality and poverty worldwide, particularly in Asia and Africa ([World Bank 2021a](#)).

It is thus evident that social protection systems can make an important contribution to increasing the resilience of populations to shocks or to mitigating the damage caused by shocks. Social protection measures are first and foremost designed to prevent people from losing their livelihoods in crisis situations and from sliding into (greater) poverty – for instance, because they have to take out high-interest loans, sell their means of production, or take their children out of school. Consequently, a central

goal of social protection programs is to protect people against impoverishment and the ramifications of poverty. To this end, many programs are designed to assist people in improving their living conditions in such a way that they will be able to maintain their livelihoods and cope with minor shocks and crises on their own ([Sabates-Wheeler / Devereux 2011](#)). Accordingly, social protection systems also aim to reduce the vulnerability of households and individuals caused by economic, social, or political exclusion and thus make an important contribution to the inclusion of vulnerable groups ([Devereux / Sabates-Wheeler 2004](#)). The positive impact of social protection systems on child empowerment and gender equality has been increasingly documented in recent years. For example, social protection measures such as cash transfers, education scholarships, and school feeding programs can increase school enrollment and attendance for both boys and girls at the primary and secondary levels ([Bastagli et al. 2016](#); [Gelli 2015](#)). In addition, the availability of and access to social protection programs for girls and women can increase the decision-making power and decision-making options of females in various areas, including marriage, contraception, pregnancy, and household expenditures ([Bastagli et al. 2016](#); [Peterman et al. 2019](#)), and help reduce the likelihood of early marriage as well as teenage pregnancy.

At the same time, the positive and transformational effects of social protection systems should not be overestimated: Social protection systems eventually reach the limits of the existing social, cultural, and political power relations in which they are embedded, especially when it comes to empowering specific groups of people, increasing their ability to act, or increasing their opportunities to have a voice (Bastagli et al. 2016; Peterman et al. 2019).

### Barriers to accessing governmental social protection systems

Despite the existence of social protection systems, reality shows that they oftentimes do not reach the people who would depend on them or for whom they were designed for. Based on the experience of Christoffel-Blindenmission (CBM) in its project work, four types of barriers that can be applied to access to social protection systems can be distinguished:

- + Institutional barriers refer to the legal and formal framework regulating the access to

social protection programs. These can be, for example, missing government proofs of identity (birth certificates, identity cards, etc.), which are required to apply for benefits.

- + Communicative barriers strongly relate to institutional barriers. They primarily refer to how necessary information about social protection programs is communicated to reach and be understood by those who need them. For instance, providing only written information poses a barrier for people without literacy skills.

- + Social barriers primarily refer to various forms of stigmatization that can accompany certain social protection programs, for example, when recipients of unemployment benefits are implicitly assumed to have no interest in employment and to be living at the expense of taxpayers.

- + Physical barriers refer to direct access to certain assistance, such as cashing a

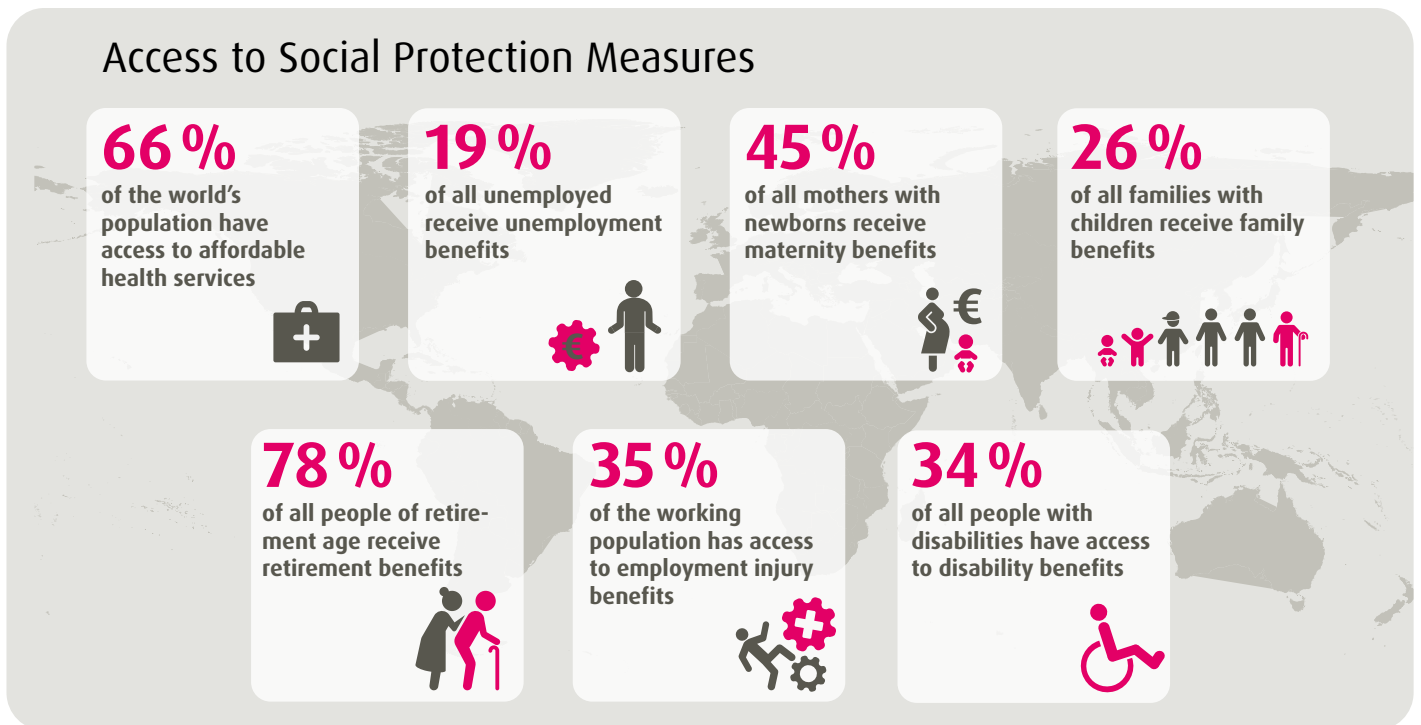


Figure 7: Global access to social protection benefits (data source: ILO 2021)

monthly check. Although physical barriers usually tend to have a minor role, they can be a major impediment to accessing social protection programs.

In many cases, it is the combination of various barriers that prevents eligible individuals from accessing a particular form of social protection. This can be illustrated by an example of a social protection program for people with disabilities in Bangladesh that includes regular transfer payments. To receive this support, registration for the program is required. This registration comes along with multiple barriers, which is mainly reflected by the fact that people with disabilities are very often not yet registered for the program. Many people with disabilities are unaware of the existence of the assistance benefit in the first place or do not know that their disability makes them eligible to register. This highlights the importance of ensuring adequate communication of information about social protection systems that reaches those who can benefit from it.

Building on the information barrier, the social barrier of stigmatization is particularly important in the context of disability. Since in many countries the term “disability” is associated with social exclusion, people who are potential recipients of such a program deliberately decide not to register and consequently do not claim their rights. Moreover, the registration procedure is complex and requires several visits to the authorities. Especially in rural areas, the application process is time-consuming and costly because applicants one must travel long distances to get to the respective authority in the nearest larger town. Once an application has been submitted, its acceptance depends on the responsible civil servant. Experience shows that applications are repeatedly rejected although the applicant is eligible due to the authorities’ lack of necessary expertise to make appropriate and informed decisions. Women and people with disabilities often do not have the opportunity to travel independently due to social barriers. For this reason, Plan International usually works with integrated program approaches that are intended to contribute to a change in norms and values in the long-term to reduce social barriers to social protection

systems, among other things. In addition to basic protection, such program approaches include aspects of child protection, sexual and reproductive health, psychosocial counseling, education, and vocational training and aim to empower girls and women, enabling them to protect themselves independently. Those affected by violence are offered special care and counseling services and corresponding organizations are strengthened to address the special social protection needs of those affected and to provide safe spaces. Social cohesion within a functioning community is the cornerstone of social protection for its members – especially in crises or in the absence of governmental systems.

Even in the case of social protection measures that do not require the active involvement of the target group initially, discrimination can occur easily: School meals, for example, are an instrument that can initially be beneficial for all students at a school. However, children with disabilities in particular may not benefit from school meals because of their disproportionate inability to attend school at all, as a study from Kenya shows ([Kuper et al. 2015](#)). Children who are unable to attend school are at a double disadvantage: They miss out on education and lack access to school meals, which increases the likelihood of malnutrition and can potentially lead to (additional) developmental defects or delays in the longer-term.

From these examples, necessary steps for barrier-free and non-discriminatory access to social protection systems can be derived:

- + Information on social protection systems must be actively communicated in simple language and, if necessary, in different languages through various channels.
- + In many cases, a shift towards rights-based approaches is necessary to simplify institutional frameworks, such as claims, application processes, and benefit payments, and to facilitate access to social protection systems. In this regard, non-governmental organizations can play an important role, as they often have an accurate picture of a community’s population.

- + Physical barriers to accessing social benefits must be reduced.
- + The connotation of social protection systems with negative perceptions, leaving beneficiaries feeling discriminated against, must be avoided.
- + Social protection must be adaptable to the individual needs of recipients. This requires a comprehensive (age- and target group-appropriate) range of services and coordination, especially in the context of humanitarian crises or in phases of reconstruction and peacebuilding.

### **Linking humanitarian aid with governmental support programs**

Globally, the need for humanitarian aid has increased enormously in recent years. Especially in increasing protracted humanitarian crises, needs can often no longer be met by short-term aid programs (Cherrier et al. 2019). Over the past years, the international community has stepped up its efforts to address rising aid needs and develop more sustainable crisis response strategies, in part through its commitments at the 2016 World Humanitarian Summit. The focus is on improving the linkages between humanitarian aid and development programs, with social protection programs playing a particularly important role. In this sense, Plan International is increasingly using approaches in which beneficiaries are offered financial or material support and training. The approaches include a combination of earmarked and free grants, materials or tools, as well as the necessary basic training, for example to help youth develop their business models and generate a basic income. The combination of measures aims to meet basic needs in the short-term, as well as to enable youth to become self-sufficient in the medium-term and to create structures that will allow them to contribute to the economic recovery of their communities.

Social protection systems are an effective, efficient, and sustainable tool for providing support in fragile and conflictual contexts and have significant potential to bridge the gap between

humanitarian aid and longer-term development cooperation. Social protection systems that are adaptable in the event of disasters and can respond quickly to humanitarian needs (Cherrier et al. 2019; see also Chapter 2.3) are particularly suitable. Such systems also aim to respond before shocks are fully felt, for example by improving preparatory measures or by initiating relief measures at an early stage.

A defining characteristic of humanitarian aid is to provide support where there is immediate need, where people are in distress, and where social protection systems are overburdened by crises and disasters. Humanitarian aid provided by aid organizations cannot permanently replace basic government provision for a population. Therefore, particularly from the perspective of non-governmental organizations, the question in crises contexts is how humanitarian aid measures for social protection can be designed in such a way that the transition to longer-term state measures is successful and basic protection can be ensured permanently. Governmental protection systems play an important role in enabling people affected by crises to become independent of humanitarian aid in the medium-term and to be better secured. Even small benefits from government support programs can represent a vital building block in the income of many families.

In Niger, CBM, in cooperation with its partner FNPH, launched a humanitarian aid program during the Covid-19 lockdown in early summer 2021 to provide one-time cash transfers of approximately 50 euro to particularly affected households. As part of the program, discussions were held with representatives of the Nigerien authorities to explore follow-up options for further assistance. During these discussions, it became apparent that part of the target group was eligible for an existing governmental support program (financed by the World Bank) but that they had not yet been considered. Consequently, about 250 households were included in the government support program, through which they will continue to receive quarterly financial support for at least two years.











Despite the general goal of connecting aid programs to governmental support programs, there may also be very good reasons to critically review them. In addition to the above-mentioned barriers in governmental support programs, the country's interest, and the use of the transmitted data by the government authorities also raise questions. Particularly in conflict regions where the state itself is a party to the conflict, the worst-case scenario may be that personal data end up being used against the affected population rather than for its benefit. In such cases, it is therefore a sensible alternative to work towards informal and community-based social protection systems.

**Savings groups as an example of an effective informal, community-based protection**

In low-income countries in particular, there is often a lack of governmental social protection

systems on which those affected can rely in the event of a crisis. In fragile or conflict-ridden situations, there is often an additional lack of trust in government institutions. Yet, it has been shown that affected communities are able to independently establish informal protection mechanisms at the community and household level, even in crises situations, that can absorb at least some of the negative consequences of external shocks. Savings groups are a very well-known and effective form of informal social protection. In many countries of the Global South, they have a long tradition and are often a core element in providing basic protection for poor households. They offer simple savings and credit opportunities and are thus often the only way for many poor households to access low-cost credit. The group members save together and can make or take small loans from the savings. The loans taken are gradually repaid to the group with a small

## History of International Agreements on Social Protection

<p><b>1919</b> The International Labour Organization (ILO) is founded after the end of World War I to promote social justice and maintain world peace.</p> 	<p><b>1946</b> The ILO becomes the first specialized agency of the newly founded United Nations.</p> 	<p><b>1952</b> The ILO adopts minimum standards for nine sub-sectors of social protection (Convention C102). The benefits of the respective sub-sectors are partly extended in later conventions.</p> 	<p><b>1964</b> The ILO adopts an extension of the employment injury benefits (Convention C121).</p> 	<p><b>1967</b> The ILO adopts an extension of the social protection benefits regarding invalidity, old-age, and survivors (Convention C128).</p> 
<p><b>1944</b> With the Declaration of Philadelphia the purposes and objectives of the ILO are revised. The commitment to the principles of the ILO is reaffirmed by the international community.</p> 	<p><b>1948</b> The right to social protection through domestic action and international cooperation is enshrined in Article 22 of the Universal Declaration of Human Rights.</p> 	<p><b>1962</b> The ILO adopts the principle of equality of treatment according to which all people, regardless of their nationality, have the same rights, also with regard to social protection (Convention C118).</p> 	<p><b>1966</b> The UN General Assembly unanimously adopts the International Covenant on Economic, Social and Cultural Rights (ICESCR). It enshrines the right to social protection, work, health, and education in Arts. 6-15.</p> 	<p><b>1969</b> The ILO adopts an extension of the social protection benefits regarding medical care and sickness benefits (Convention C130).</p> 



interest rate. Each group decides for itself when accumulated savings and loan profits are distributed to members. Group members take out loans to, among others, cover school fees and medical expenses or buy productive assets such as livestock or farm equipment. Some savings groups also save for common business interests, such as negotiating better prices for seeds or fertilizer. As a result of better access to financing options, the quality of life of group members improves. In addition to the purely financial interest, an important side effect is improved social networking among the members, whereby the savings groups can also contribute to greater (social) stability and the inclusion of particularly marginalized groups in their communities. Savings groups also provide a form of social support and offer the opportunity for exchange and social contact, especially among women and young people.

The experiences of CBM and Plan International in crisis environments such as the Democratic Republic of the Congo, Haiti, Nigeria, and Zimbabwe show that, especially following humanitarian aid in the form of cash transfers, savings groups help ensure that financial resources are not used entirely for short-term needs, but at least partially for medium- to longer-term investments. In the event of temporary or regional humanitarian crises and individual emergencies, savings groups can provide financial assistance to members through savings for emergencies or support the resumption of their members' business activities through small loans. This way, they form an important tool for building resilient communities. Savings groups that jointly do business can increase their savings potential in the medium-term. This enables them to increasingly improve the planning and coverage of their basic needs, expenses, and business growth.



**1982**

The ILO ensures the protection of rights to social protection benefits for migrant workers and guest workers (Convention C157).



**1989**

The Convention on the Rights of the Child is adopted by the UN General Assembly (Convention CRC). Children are now independent holders of rights and their rights to social protection are strengthened.

**2000**

The ILO adopts a revised version of the maternity protection benefits (Convention C183).



**2015**

The recommendations of the Social Protection Floor Initiative, set out in Convention C202, are enshrined in the 2030 Agenda for Sustainable Development.



**1988**

The ILO adopts an extension of the social protection benefits in the event of unemployment (Convention C168).



**1998**

The ILO adopts core labor standards that are binding on all member states. They include the right to trade unions and the prohibition of forced labor, child labor, and discrimination in the workplace.

**2012**

The ILO and WHO adopt comprehensive recommendations and guidelines for the development of social protection systems (Convention C202).

**2019**

As the central institution for social protection, the ILO is celebrating its 100th anniversary. The ILO currently has 187 member states.

**100**

## **Conclusion**

Social protection systems play an important role in the inclusion and resilience strengthening of vulnerable groups, provided they are well designed and the barriers to access are low. To reduce the negative impact of potential shocks, not only a quantitative expansion of existing protection systems is important: Measures must be explicitly aimed at appropriate respective target groups and any barriers to access must be identified and removed. With sufficient resources, even short-term humanitarian

programs can strengthen the information base of longer-term social protection mechanisms at the informal as well as the state level and contribute to the improvement of their planning. Therefore, particularly in reconstruction programs, an approach that can sustainably and efficiently apply funds from different sources – also to better coordinate between humanitarian aid, development cooperation and peacebuilding – is helpful to achieve a faster and more sustainable impact on poverty reduction.

## 2.3 “Building Back Better” through Social Protection

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*Social protection plays a critical role in responding to the immediate effects of the Covid-19 pandemic and in supporting socio-economic recovery efforts. In parallel, current calls for Building Back Better have emphasized that the climate crisis needs to be considered in Covid-19 recovery plans through enhanced climate change adaptation and mitigation action. In recent years, social protection has gained importance in addressing climate change risks and facilitating a just transition to a green economy. Therefore, the momentum for Building Back Better during and after the pandemic offers a unique opportunity to integrate social protection into green and resilient recovery strategies which should not be wasted. Against this background, this article describes the role of social protection in buffering economic and social impacts of the pandemic and emphasizes the importance of linking social protection systems with climate action to address the global climate crisis.*

The Covid-19 pandemic has dramatically shown the vulnerability of our global society and its inherent inequalities. While we are all affected by its consequences, many do not have the means to protect themselves. During the pandemic, social protection programs have been put together on a large scale in middle and high-income countries. Currently, 20 percent of the world’s population is receiving newly introduced or adapted social protection benefits in response to the pandemic ([Gentilini et al. 2021](#)). Social assistance such as emergency cash transfers accounts for 55 percent of the global responses. The share of new or extended social insurance and active labor market programs comprise 21 percent and 24 percent, respectively. However, most of these measures are intended as short-term measures. Despite this effort, many people in low-income countries are still left without any financial help against loss of jobs, poverty and hunger as many countries lack basic mechanisms to reach people quickly and provide sufficient support. Social assistance to informal sector workers and migrants is often unavailable. Today, more than half of the world’s population has no access to adequate social protection services ([ASPIRE 2021](#)).

The pandemic showed again the need for social support for people especially in conditions of social marginalization when covariate shocks happen. Covariate shocks, such as the

pandemic, affect regions and communities. Conversely, idiosyncratic shocks are those that affect, and are related to, single households. The climate crisis belongs to the first category and is a huge threat to current and future generations. Climate change is already undermining efforts to reduce multi-dimensional poverty and inequality and generating new risks not covered by existing social protection frameworks. A growing number of scholars, practitioners, and policymakers emphasize the importance of social protection in tackling the multifaceted climate change challenges. Moreover, in recent months, some world leaders called for urgent and transformative action to build back better after the Covid-19 pandemic. The term Building Back Better refers to strategies aimed at using the large fiscal stimuli committed by governments to building resilience to climate change and shocks as well as at green recovery. Establishing comprehensive social protection systems linked to global, national, and local climate and disaster risk strategies and plans is a critical policy domain to limit negative social and economic impacts of climate change.

### **Social protection responses to the Covid-19 pandemic**

Main social protection instruments are social transfers, public work programs, contributory social insurance schemes and social health protection, social services and

social housing, and labor market policies and interventions (see Chapter 1). Adaptive social protection systems can respond better to new vulnerabilities created by covariate shocks such as chronic illness due to a Covid-19 infection, impact of climate change on labor productivity, or poverty due to the economic downturn as compared to regular social protection systems. This can be done via:

- + modification of social protection programs by increasing the benefit value for existing beneficiaries (vertical expansion)
- + enrolling additional beneficiaries in existing programs (horizontal expansion)
- + creating new programs.

For example, [Gentilini et al. \(2021\)](#) report that among 734 cash transfer programs used for the Covid-19 response until May 2021, around 70 percent are new programs, while a minor share are vertical or horizontal expansions.

To be able to respond to shocks in a timely manner, it is important to invest in different social protection system tools. Anecdotal evidence shows that countries who invested in, for example, uniform social registries that cover actual and potential social protection beneficiaries, are better able to explore and close gaps in their social policy coverage during the Covid-19 pandemic. An example is Cambodia, where the IDPoor registry includes poor households in all 25 provinces and gives them access to social protection, public health and other services ([Kaba et al. 2018](#)). Using the registries, 560,000 poor households have received an additional cash transfer of 30 US dollars (vertical expansion). About 137,000 households have been added using the IDPoor database during the first wave of the pandemic (horizontal expansion), which means that as of November 2020, 697,000 households (3 million individuals) received cash transfer benefits. Nearly 200 million US dollars has been disbursed and shielded households from falling further into poverty.

Likewise, Ethiopia adapted an existing social protection system during the pandemic.

Over the past two decades, Ethiopia has made significant progress in the expansion of its social protection schemes: Social assistance and cash-for-work programs play a dominant role and account for the vast majority of social protection expenditures. The rural and urban Productive Safety Net Programs (PSNPs) and their linkages with the community-based health insurance scheme and local development programs are of special importance ([Shigute et al. 2020](#)). Most of the social protection responses to Covid-19 have also been channelled through, or aligned with, these programs. Some of the program activities were also adapted as response to the Covid-19 pandemic. PSNP beneficiaries received three months of cash and/or food transfers as lump-sum and public works activities were waived in order to avoid large gatherings ([Bischler et al. 2020](#); [Lind et al. 2020](#)). Another vertical expansion was provided to around 42 percent of PSNP beneficiaries in rural areas who were food insecure. These beneficiaries were provided with an additional two months of cash or food support. Horizontal expansions of the programs were planned, but have not been implemented by the government, mainly due to financing constraints. Other social protection measures included active labor market policies: The government prohibited companies from laying off workers and terminating employment until September 2020 and an emergency job protection program provides wage subsidies to firms in the textile sector to protect the livelihoods of those working in this industry.

In Argentina, the government launched a set of social protection policies as part of the social protection system's response to mitigate the effects of the pandemic. The country has a large unemployment insurance program for formal sector workers, who constituted 50 percent of the workforce. The size of unemployment benefits was increased by 50 percent and subsidies for salaries of workers that were about to lose their job were provided until the end of 2020 (vertical expansion). More than 1.7 million workers have benefitted from these measures. With a view to safeguarding further jobs, employer contributions into Argentina's integrated social insurance system (SIPA) have been reduced by up to 95 percent. The main

emergency social assistance program for the informal sector was the Ingreso Familiar de Emergencia (IFE, Emergency Family Grant). This cash transfer program was established in March 2020 and consisted of two 142 US dollars lump-sum payments, received by 9 million workers (20 percent of the total population). This new program of social assistance was implemented by using existing social registries and by allowing self-targeting, i.e., households and individuals were able to apply for these transfers by themselves. The government also has increased the value for its existing food voucher program (57 to 85 US dollars) for families with children. Given the wide range of vertical and horizontal expansions of social protection measures, Argentina was able to avoid a sharp increase of poverty and inequality at the beginning of the pandemic ([Lustig et al. 2020](#)).

### **Policy perspectives for Building Back Better**

The above three examples show some of the opportunities for horizontal and vertical expansion of social protection schemes in response to covariate shocks. Adaptive social protection systems with established social registries have been critical to managing the pandemic more effectively. Various social protection approaches to the pandemic are already used in practice in the context of climate change, such as jobs protection, food and cash transfers, skills development programs, and unemployment benefits. Yet, more research is needed on how experience from the Covid-19 pandemic can be translated into the development of effective social protection interventions aimed at tackling the climate crisis. An important pre-condition for converting these approaches into potential strategies to address the impacts of climate change and hazards on vulnerable populations, is for countries to strengthen their policy frameworks and create a long-term vision for the social protection sector. A greater recognition of social protection in global policy and political agendas on climate change and disaster risk reduction can be a strong enabler of enhanced national level action and increased international support for social protection in low- and middle-income countries. Shared

objectives between social protection and the Building Back Better agenda shaped by global policy discourses are strengthening resilience to climate change and hazards and ensuring a just approach to green recovery.

Social protection has received some recognition in key global policy frameworks regarding extreme climate events, like the Warsaw International Mechanism for Loss and Damage associated with Climate Change Impacts (WIM) and the Sendai Framework for Disaster Risk Reduction 2015-2030. However, policy discourses on climate resilience and social protection should capture the full climate risk continuum, including climate hazards and long-term changes like land degradation, desertification and sea-level rise, and opportunities for connecting climate risk management frameworks with social protection ([Aleksandrova / Costella 2021](#)). For example, public work programs integrated with ecosystem-based adaptation strategies in coastal regions, such as mangrove forest restoration, could generate multiple benefits like employment, provision of ecosystem services, and protection against coastal hazards ([Beck et al. 2018](#)). Another example is provision of social housing as part of planned relocation strategies for vulnerable communities living in high-risk zones.

Despite that low- and middle-income countries are yet to link their social protection systems with national climate agendas ([Aleksandrova 2021](#)), some existing social protection programs are considered to bring manifold climate change adaptation benefits and incorporate climate risk to a different extent. For example, the Mahatma Gandhi National Rural Employment Guarantee Scheme, India's largest social protection program, provides 150 days guaranteed work in incidence of severe drought, creates physical infrastructure and natural capital (for example water dams and irrigation channels, afforestation works), and supports skills development, among others ([Kaur et al. 2019](#)). As well, Ethiopia's PSNP contributes to local level flood and drought risk management and supports rural households to cope with climate-related shocks through social transfers while also creating or rehabilitating community

assets and enhancing agricultural productivity through public work programs linked to local development plans and adaptation action (Ulrichs / Slater 2016).

The recovery plans from Covid-19 also offer opportunities to link social protection with climate change mitigation. On the one hand, the unprecedented magnitude of the fiscal stimuli that countries are implementing to re-start economies is deemed to significantly target green investments. On the other hand, Building Back Better plans and its green investments are required to be just and inclusive by using social protection mechanisms as well. These plans resemble the aims of the European Green Deals and the Green New Deal in the United States. Green deals link social protection and climate change mitigation in two main ways. First, in the labor markets, as workers in polluting industries may lose their jobs and will have to transition to cleaner industries and possibly witness unemployment periods. To make sure that these transitions are done in a fair and just manner, green deals propose the use of social protection instruments and especially labor market programs such as job guarantees, labor standards (for example minimum wages), and re-training. A second link between green deals and social protection is the potential use of universal basic income, which could be partially funded by environmental taxes.

For poorer countries social development remains the priority rather than climate change mitigation. Social protection is seen mainly in terms of response to climate related shocks, whilst mitigation goals are of lower priority especially due to financial constraints. To overcome these challenges, policymakers can implement programs with explicit synergies between social protection and environmental agendas. One such synergy is the use of cash transfers to compensate for higher prices due to fossil fuel subsidy removals or carbon pricing, this can benefit from the enlarged system of social assistance as more people are now reached by social protection compared to the pre-pandemic situation. Another synergy is the use of job guarantees or environmentally oriented cash transfers. In addition, in the last months, active labor market policies have

been widely used, including training programs (Gentilini et al. 2021). This is important as social protection can potentially play an important role for re-training and skill workers towards greener jobs.

### Challenges and outlook

The facilitative potential of the above policy agendas could be further challenged by a lack of political drive, scarce finance flows and limited institutional capacities in countries with insufficient social protection systems. For example, many low- and middle-income countries lack social registries that would enable the rapid deployment of social protection in response to climate change policies. Another critical issue is the potential problem of setting too many requirements and goals on social protection programs.

Importantly, Building Back Better plans that combine social and environmental goals and policies run the risk of remaining a great idea on paper. The main issue is that social and environmental goals are still represented by trade-offs. For example, it has been estimated that recovery funds for Covid-19 are not necessarily as green as promised (Andrijevic et al. 2020). One of the reasons is the fear of job losses if polluting industries will not be helped. On the other hand, when green measures are planned, often there is no direct link with social protection. This could be due to the fact that most measures are assumed to be employment creating (such as retrofit or infrastructure development).

Additionally, the funding promised by high-income countries through climate funds has not so far materialized and this is critical for low- and middle-income countries to take climate action. Moreover, recent analysis indicates that, to date, funds established under the United Nations Framework Convention on Climate Change (UNFCCC) have been barely used for investments in strengthening national social protection capacities in view of climate change (Aleksandrova 2021). On the other hand, during the Covid-19 pandemic a huge amount of resources has been committed to re-start economies. While green investments

show high multiplier effects and Building Back Better could be a win-win for economies and the planet, it is important that the transition towards green and resilient future is made inclusive, also through devoting part of the large fiscal stimuli to social protection programs.

Finally, climate change is a covariate risk that entails vulnerabilities for large parts of the global population due to its potentially high negative impacts on many people and

on multiple sectors like health, agriculture, and urban development. Addressing and mitigate climate change requires systemic changes. Social protection can play a key role in both spheres, but the links between social protection and climate change need to be made more relevant in national and global policy agendas. Therefore, the window of opportunity presented by the response to Covid-19 should not be wasted.



## Colombia

# Inclusion and Equality of People with Disabilities

Rank 88 in WorldRiskIndex 2021

WorldRiskIndex	6.72
Exposure	14.83
Vulnerability	45.32

### Country profile

Colombia is located in the northwest of South America and borders the Pacific Ocean and the Caribbean Sea. The country is characterized by the Andes in the west, the Amazon in the southeast and the coastal lowlands in the north. The climate is tropical, with rainfall varying greatly by region and season. As a result of climate change extreme droughts, floods, flash floods, landslides and storms have been increasing for years. In response to this worrying development, a national disaster risk management system was introduced in 2012. In addition, the “The Decree of the National Climate Change” was adopted in 2016, coordinating and promoting measures to reduce greenhouse gases.

Although Colombia is considered a stable democracy, it is also one of the most politically troubled countries in the world. Income and wealth are extremely unequally distributed. According to the World Bank currently more than 17 million of the country’s 51 million inhabitants live below the national poverty line (income below 340 euros per month). Despite some progress in the existing health and social insurance systems, access to adequate basic medical and social care continues to be largely determined by income. People affected by crises and emergency situations are often left to their own devices. In addition, the majority of Colombians do not have access to safe sanitary facilities. Educational conditions are also deficient.



## State of Social Protection

(see also supplement “Social Protection: Needs for Action in High Risk Countries”)

50,882,884

Inhabitants (2020)



Social protection plans for certain age groups

→ High need for action



Social protection plans for people with disabilities and / or special protection needs

→ Medium need for action



Social protection plans for the work context

→ Medium need for action

Particularly vulnerable are population groups with low-income, which include a disproportionate number of people with disabilities. They can only access public services, if they are able to overcome the many barriers. While some political efforts have been made in recent years for the equality and inclusion of people with disabilities, their marginalization, discrimination and social rejection remain widespread.

### Project context and activities

According to the WHO, about 7.2 million people with disabilities were living in Colombia in 2011 – but only 1.2 million of them were registered by the state in 2015. Only a part of them has the necessary documents to access social benefits and subsidized health services to which they are entitled, or to benefit from governmental and non-governmental programs. Many people do not know that such support services exist, respectively how to access them.

In order to specifically empower people with disabilities, DAHW German Leprosy and Tuberculosis Relief Association implemented various measures in the field of community-based rehabilitation in six Colombian cities from 2018 to 2020 as part of a transnational project. One goal was to ensure that those affected are recorded in the state registers and thus become visible at the political level, as this visibility is a prerequisite for ensuring that public services in the areas of transportation, medical care, school education and the labor market are adapted based on needs or made accessible. In addition, the project served to promote the self-confidence of those affected, the autonomy and independence of their communities, and solidarity among them – also to strengthen their resilience in the event of a disaster.

Through lectures and information materials, people with disabilities were informed about their rights and about available social and medical support services at the state level. The establishment of self-help groups strengthened the networking of affected persons so that they can engage together for a better social participation and organize inclusive, community-building activities. At the same time, a communication network was established to enable people in Colombia, Brazil and Bolivia to exchange experiences and lobby together across national borders. In addition, selected individuals received special training to become advocates for the concerns and rights of people with disabilities in their home communities.

### Results and impacts

With the help of the project, it was possible to connect all participating people with disabilities to the health care system and include them in the respective local registers in the six project locations. This gave them improved access to social programs and to the training and labor market. Some beneficiaries were able to start their own business with the help of this support. Representatives of the

self-help organizations participated in political events and brought the perspective of people with disabilities into the discussions. When the Covid-19 pandemic also broke out in Colombia at the beginning of 2020, the project beneficiaries were already profiting from the structures that had been created: through intensive lobbying at public and private bodies, it was ensured that people with disabilities also received food support as part of the Covid-19 interventions.

During the implementation of the project, it once again became clear that the care and support of people with disabilities in the region is mostly provided by women from the family environment.

This is often a very burdensome activity, which they perform without training and without pay, usually for many years. As a result, they are excluded from educational and professional opportunities, have little social participation, and rarely have their own income opportunities. In March 2021, DAHW therefore launched another project in Colombia to support these women through training, financial aid and the establishment of exchange platforms, thus contributing to the sustainable improvement of their situation.

#### Jenifer Gabel

Public Relations Officer, DAHW German Leprosy and Tuberculosis Relief Association



# 3 The WorldRiskIndex 2021

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*In many areas of the world, extreme natural events such as earthquakes, storms, floods, and droughts, as well as the steady rise in sea levels, are part of the reality of life for millions of people. Many of these phenomena will increase in frequency and intensity in the long-term due to the influence of climate change. However, the extent to which disasters occur as a result of extreme natural events depends not only on these phenomena but also on societal conditions and capacities: Disaster risk is particularly high where extreme natural events encounter vulnerable societies. Based on this understanding, the WorldRiskIndex allows an assessment of global disaster risk for 181 countries, covering almost 99 percent of the world's population. It shows that Oceania is the continent with the highest risk worldwide, followed by Africa and the Americas. Vanuatu, once again, leads the country comparison, followed by other island states. In terms of vulnerability, the African continent is in focus. Over two-thirds of the most vulnerable countries are located there.*

Over the past year, the Covid-19 pandemic has shaped both public discourse and much of the political decision-making. Despite large-scale vaccination campaigns in parts of the world, the Covid-19 pandemic continues to have grave consequences. At the same time, earthquakes in Sulawesi and East Java, flooding due to cyclone Seroja in Timor-Leste, and extreme heat in parts of the United States and Canada claimed many

lives and severely damaged buildings and infrastructure. In Europe and China, extreme rainfall caused rivers and lakes to burst their banks in many regions, causing severe damage to people and buildings. The fact that in most cases disasters could be prevented or mitigated in the aftermath of these extreme events is mainly due to societal capacities. This is also illustrated by the WorldRiskIndex.

## The concept

At the core of the WorldRiskIndex is the perception that disaster risks are not solely determined by the occurrence, intensity, or duration of extreme natural events. Social factors, political conditions, and economic structures play an equally important role in the genesis of disasters. Accordingly, the index is based on the assumption that every society can take direct or indirect precautions – for example through effective disaster preparedness and -management – to reduce the impact of extreme events and lower the risk of disasters. In this sense, the WorldRiskIndex provides an assessment of the risk of countries to be confronted with disasters

resulting from extreme natural events. It does not, however, indicate probabilities for the emergence of disasters, nor does it forecast the timing of future disasters.

The foundation of the WorldRiskIndex was established by scientists of the Institute for Environment and Human Security at the United Nations University in Bonn and members at Bündnis Entwicklung Hilft between 2009 and 2011 ([Bündnis Entwicklung Hilft 2011](#); [Welle / Birkmann 2015](#)). Since 2017, the index has been continuously evaluated, revised, and adapted by the Institute for International Law of

Peace and Armed Conflict at the Ruhr University Bochum and Bündnis Entwicklung Hilft based on new insights in the field of risk analysis and the latest changes in the availability of data.

The terms and components of the WorldRisk-Index are described below (Bündnis Entwicklung Hilft 2011):

- + **Risk** is understood as the interaction of hazard and vulnerability, it results from the interaction of exposure to extreme natural events and the vulnerability of societies.
- + **Hazard /Exposure** means that people are exposed to the effects of one or more natural hazards – earthquakes, cyclones, floods, droughts, or sea-level rise.
- + **Vulnerability** comprises susceptibility, lack of coping capacities, and lack of adaptation capacities. It refers to social, physical, economic, and environmental factors that make people or systems vulnerable to the effects of natural hazards, the negative impacts of climate change, or other processes of change. Vulnerability also considers the capacities of people or systems to cope with and adapt to adverse impacts of natural hazards.
- + **Susceptibility** is understood as the disposition to suffer damage in the event of extreme natural events. Susceptibility relates to structural characteristics and frameworks of societies.

- + **Coping** includes various capabilities of societies to minimize negative impacts of natural hazards and climate change through direct actions and available resources. Coping capacities include measures and capabilities that are immediately available during an incident to mitigate damage. For the calculation of the WorldRiskIndex, the opposite value, the lack of coping capacities, is used.

- + **Adaption** is, in contrast to coping, understood as a long-term process that also includes structural changes (Lavell et al. 2012; Birkmann et al. 2010) and comprises measures and strategies that address and try to deal with future negative impacts of natural hazards and climate change. Analogous to coping capacities, the lack of adaptive capacities is included in the WorldRiskIndex.

The WorldRiskIndex is based on a total of 27 indicators, whose distribution and weighting are shown in Figure 8. To ensure transparency and reproducibility of the results, all indicators are obtained from scientifically verified, publicly available data sources (for example World Bank, WHO, UNESCO). Following the model, values in the range from 0 to 100 are obtained for each component of the WorldRiskIndex. On this basis, the countries are divided into five almost equally sized classes (quintile method) and the results are presented graphically in the form of maps. This makes the results easily accessible and allows for a direct comparison of the 181 countries.

## Opportunities and limitations of the WorldRiskIndex

Due to changing data availability, the methodology of the WorldRiskIndex has been continuously adapted in recent years (Radtke/Weller 2019). In doing so, it was possible to integrate ten additional countries into the analysis. Since even small differences in the indicator values or the number of countries can lead to significant changes in the ranks compared to the results from previous years when using the quintile method, a direct comparison of this year's results with previous results of the WorldRiskIndex is possible only to a limited extent.

To provide users of the WorldRiskIndex with the highest possible degree of comparability despite the updates to the methodology, time series for the years 2011 to 2021 were created based on the current methodology this year to supplement the current WorldRiskIndex. Methodological notes and data sets are available at [www.WorldRiskReport.org](http://www.WorldRiskReport.org).

The WorldRiskIndex is intended to raise awareness of disaster risks among the public and political decision-makers and to provide practitioners

with orientation for the prevention of humanitarian crises. To enable faster orientation, easier communication, and visualization of the results, it is necessary to reduce complex situations to single numerical values. However – as with any index – this strong abstraction bears the risk that valuable information is lost and can only be represented partially or not at all.

In addition, the methodology of the WorldRiskIndex reaches its limits when it is confronted with larger quantities of missing values, since the completeness and quality of the indicators are of central importance for any index (Freudenberg 2003; Meyer 2004). Current data are not available for all 193 UN member states. Thus, Andorra, Liechtenstein, the Marshall Islands, Monaco, Nauru, North Korea, Palau, San Marino, Somalia, South Sudan, St. Kitts and Nevis, and Tuvalu were not included in the index due to too many missing values in the vulnerability indicators. Similarly, for individual territories that are not full members of the United Nations General

Assembly or whose sovereignty is disputed internationally, many data points are missing. Therefore, states such as the Sahrawi Arab Democratic Republic and the Vatican were not included in the WorldRiskIndex. Thus, missing values in vulnerability indicators significantly limit the possibility of including additional countries in the analyses of the WorldRiskReport.

Further difficulties arise from the fact that meta-data of indicators do not specify for every country whether and if so which regions or territories (for example overseas territories) have been covered. To reduce the impact of this type of inaccuracy, external territories were not assigned to the respective sovereign whenever possible. In cases where this was not possible, population-weighted averages were calculated (for example Serbia and Kosovo) (Radtke /Weller 2019). It should be noted, however, that this approach was taken solely for methodological reasons and does not reflect political positions or the acceptance of legal and political claims.

## Results of the WorldRiskIndex 2021

The WorldRiskIndex 2021 again shows the great heterogeneity of global disaster risks. It also highlights the strong relationship of disaster risk, geographic location, and social aspects such as poverty, inequality, and their consequences (see supplement and Figure 9). With Vanuatu, the Solomon Islands, Tonga, Dominica, Antigua and Barbuda, Brunei Darussalam, the Philippines, Papua New Guinea, Cape Verde, and Fiji, ten island states are among the 15 countries with the highest risk. Further island states follow closely behind, with Timor-Leste, Kiribati, the Comoros, and Haiti ranking 16th, 19th, 20th, and 21st respectively. In addition to cyclones, earthquakes, and droughts, the risk profile of many island states is also increasingly determined by sea-level rise.

Overall, it becomes clear that there is a strong link between high exposure and high risk. Thus, 12 of the countries with a very high exposure are also in the group of very high risk. In addition, insights into the interaction of exposure to natural hazards and societal capacities can be gained on the basis of individual risk profiles. As the

examples of the Netherlands, Japan, Mauritius, as well as Trinidad and Tobago show, low or very low vulnerability can significantly reduce this risk.

A look at the ranking of continental medians shows that Oceania carries the highest risk, followed by Africa, the Americas, Asia, and Europe.

**Oceania:** With 15.6 Oceania has the highest median of all continents in the WorldRiskIndex. The risk is, however, unevenly distributed: A total of five countries on the continent – Vanuatu (rank 1), Solomon Islands (rank 2), Tonga (rank 3), Papua New Guinea (rank 9), and Fiji (rank 14) – are among the 15 countries with the highest disaster risk worldwide. Australia and New Zealand show only a low risk. The heterogeneity of oceanic countries is also reflected in exposure, with Vanuatu also topping the list with a score of 82.55 (rank 1), while Samoa is only low exposed (11.46; rank 122). Vulnerability also varies, with half of the countries – Papua New Guinea, the Solomon Islands, Vanuatu, Kiribati, and

# Calculation of the WorldRiskIndex

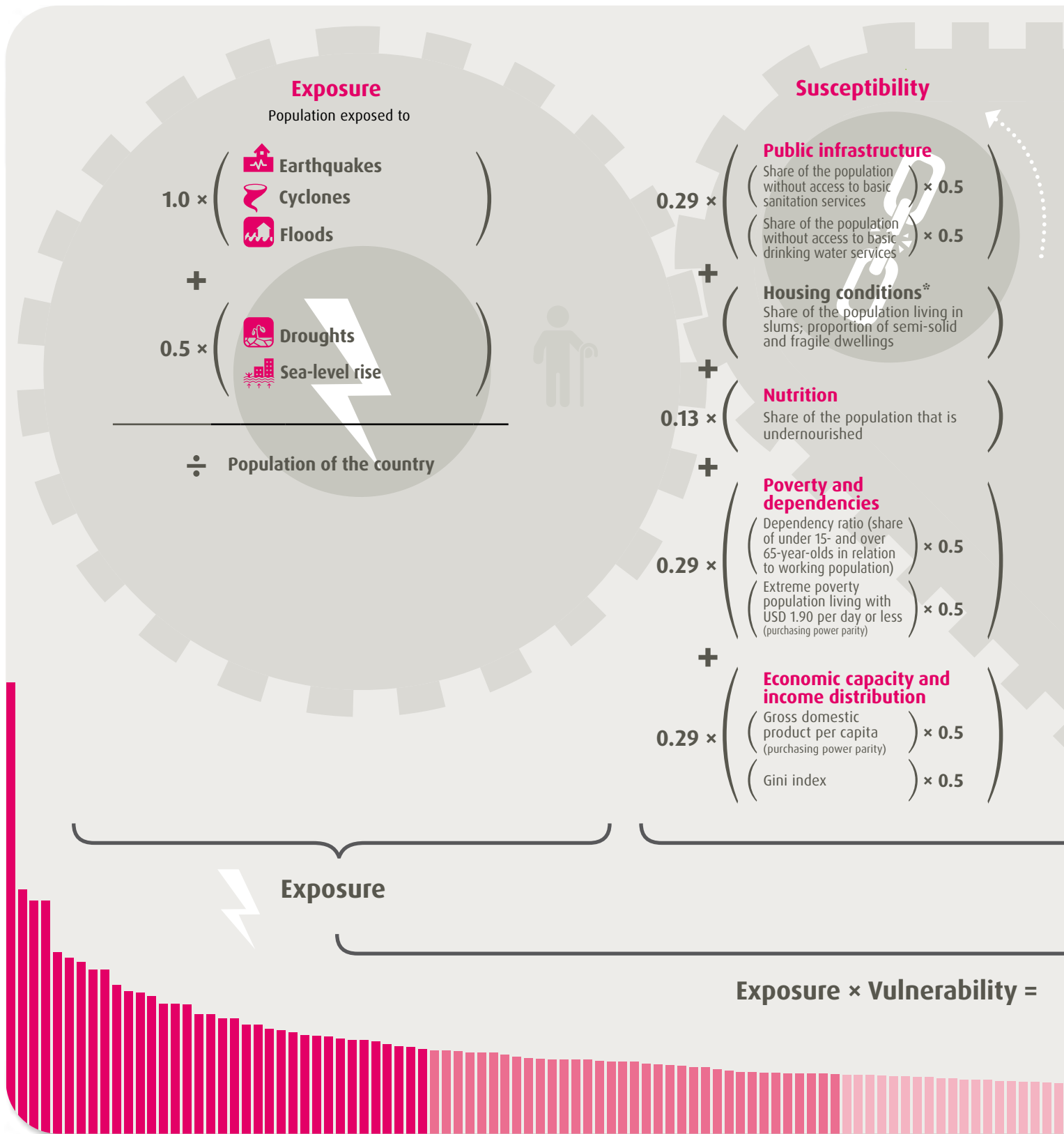


Figure 8: Calculation of the WorldRiskIndex

## Coping

$$0.45 \times \left( \begin{array}{l} \text{Government and authorities} \\ \left( \begin{array}{l} \text{Corruption Perceptions Index} \\ \text{Fragile States Index} \end{array} \right) \times 0.5 \end{array} \right)$$

+

$$\left( \begin{array}{l} \text{Disaster preparedness and early warning}^* \\ \text{National disaster risk management policy according to report to the United Nations} \end{array} \right)$$

+

$$0.45 \times \left( \begin{array}{l} \text{Medical services} \\ \left( \begin{array}{l} \text{Number of physicians per 1,000 inhabitants} \\ \text{Number of hospital beds per 1,000 inhabitants} \end{array} \right) \times 0.5 \end{array} \right)$$

+

$$\left( \begin{array}{l} \text{Social networks}^* \\ \text{Neighbors, family, and self-help} \end{array} \right)$$

+

$$0.1 \times \left( \begin{array}{l} \text{Material coverage} \\ \text{Insurance (life insurances excluded)} \end{array} \right)$$

## Adaptation

$$0.25 \times \left( \begin{array}{l} \text{Education and research} \\ \left( \begin{array}{l} \text{Adult literacy rate} \\ \text{Combined gross school enrollment} \end{array} \right) \times 0.5 \end{array} \right)$$

+

$$0.25 \times \left( \begin{array}{l} \text{Gender equality} \\ \text{Gender Inequality Index} \end{array} \right)$$

+

$$0.25 \times \left( \begin{array}{l} \text{Environmental status / Ecosystem protection} \\ \left( \begin{array}{l} \text{Water resources} \\ \text{Biodiversity and habitat protection} \\ \text{Forest management} \\ \text{Agricultural management} \end{array} \right) \times 0.25 \end{array} \right)$$

+

$$\left( \begin{array}{l} \text{Adaptation strategies}^* \\ \text{Projects and strategies to adapt to natural hazards and climate change} \end{array} \right)$$

+

$$0.25 \times \left( \begin{array}{l} \text{Investment} \\ \left( \begin{array}{l} \text{Public health expenditure} \\ \text{Life expectancy at birth} \\ \text{Private health expenditure} \end{array} \right) \times 0.33 \end{array} \right)$$

$$\text{Vulnerability} = \frac{1}{3} \times (\text{Susceptibility} + (1 - \text{Coping}) + (1 - \text{Adaptation}))$$

WorldRiskIndex

\* Not incorporated because of insufficient availability of indicators.

Micronesia – having high to very high vulnerability, Samoa, Tonga, and Fiji having medium vulnerability, and New Zealand and Australia having very low vulnerability. When looking at the individual components of vulnerability, it is striking that Papua New Guinea is among the top ten countries worldwide with the greatest deficits in terms of adaptive capacities.

**Africa:** With a median of 8.93 for 52 countries, the African continent carries the second highest disaster risk of the continents, with Cape Verde (WRI 17.72), Djibouti (WRI 15.48), Comoros (WRI 14.91), Niger (WRI 13.9), and Guinea-Bissau (WRI 13.39) recording the highest risks. All these countries exhibit a combination of very high or high exposure and vulnerability – apart from Cape Verde, which has medium vulnerability. The hotspot of vulnerability is in the Sahel and tropical regions of Africa: a total of 12 of the world's 15 most vulnerable countries are located in Africa. The Central African Republic is the most vulnerable country in the world, followed by Chad, the Democratic Republic of the Congo, Niger, and Eritrea. Looking at the individual components of vulnerability, it is striking that the category of highest susceptibility includes almost exclusively African countries, with the exception of Papua New Guinea, Haiti, Afghanistan, and the Solomon Islands. The situation is only marginally better with regard to a lack of adaptive capacities, as the lowest capacities worldwide are to be found in Chad, Mali, Niger, and the Central African Republic, together with Yemen in West Asia. In a global comparison, this category is, with few exceptions, also dominated by Africa – a result that can be confirmed when considering the lack of coping capacities.

**Americas:** With a median of 7.88 for 34 countries, the Americas have a slightly lower risk than Africa. A total of 13 countries in Central and South America, such as Dominica (WRI 27.42), Antigua and Barbuda (WRI 27.28), Guyana (WRI 21.83), Guatemala (WRI 20.23), and Costa Rica (WRI 17.06), are in the highest risk category. However, there are also countries in the Americas with a very low risk. These include Canada (rank 156), Barbados (rank 176), Grenada (rank 177), and the island nation of St. Vincent and the Grenadines (rank 179), which has the third lowest risk in the world with a score of 0.7.

Similar heterogeneity is seen in terms of exposure, as Antigua and Barbuda, Dominica, Costa Rica, Guyana, and Guatemala are highly exposed, while the previously mentioned countries have a low or very low exposure. The distribution is also heterogeneous in terms of vulnerability: Haiti is the only country in this continent that has a very high vulnerability (67.91; rank 15), while the vast majority of countries in the continent has a high (8 countries), medium (14 countries), or low (9 countries) vulnerability. The category of least vulnerable countries includes only the United States of America and Canada.

**Asia:** In the global comparison of disaster risk, Asia ranks fourth. With a median of 5.80 for 45 countries it stays well below the global median of 6.60. Asia also ranks fourth with regard to the individual components of the model, with the exception of coping capacities, and is below the global median in each case. A total of five countries fall into the highest risk category – Brunei Darussalam (WRI 22.77), the Philippines (WRI 21.39), Bangladesh (WRI 16.23), Cambodia (WRI 15.8), and Timor-Leste (WRI 15.75). Several Asian countries, such as Qatar, Saudi Arabia, the Maldives, Singapore, Oman, Israel, Bahrain and Bhutan, perform very well in the World-RiskIndex, particularly Qatar, which has the lowest risk in the world. A clear risk hotspot is in Southeast Asia, where high exposure meets high vulnerability. This uneven distribution is related to significant differences in exposure: Brunei Darussalam, the Philippines, Japan, Timor-Leste, Bangladesh, Cambodia, Vietnam, and Indonesia rank in the highest exposure group, while Qatar, Saudi Arabia, the Maldives, Oman, and Bhutan are amongst the lowest exposures. In terms of vulnerability, only Yemen and Afghanistan have very high vulnerability, most other Asian countries have low to high vulnerability. The fact that these two countries are among the most vulnerable in the world is mainly due to their very high deficiencies in coping and adaptive capacities. Yemen ranks first in terms of lack of coping capacities and second in terms of lack of adaptive capacities.

**Europe:** With a median of 3.27 for 40 countries, Europe has, by far, the lowest risk of all continents and also ranks most favourably in all other components of the global risk analysis.



Country grouping categories		WRI $\bar{x}$	Exposure $\bar{x}$	Vulnerability $\bar{x}$	Susceptibility $\bar{x}$	Lack of coping $\bar{x}$	Lack of adaption $\bar{x}$
Continent (based on United Nations)	Oceania	15.60	28.52	49.52	29.73	79.82	44.92
	Africa	8.93	13.51	64.05	49.73	85.39	55.28
	Americas	7.88	16.52	44.84	23.74	74.36	36.26
	Asia	5.80	12.15	44.47	23.05	75.65	35.91
	Europe	3.27	11.15	30.63	16.13	56.26	21.17
Economic capacity per capita (based on World Bank)	High income	3.18	11.46	30.55	15.72	54.64	21.52
	Upper middle income	5.84	14.02	44.87	22.67	74.36	36.02
	Lower middle income	8.94	15.99	56.60	33.57	81.50	48.98
	Low income	8.93	13.31	68.00	56.27	88.53	60.11
<b>World</b>		<b>6.60</b>	<b>13.13</b>	<b>46.37</b>	<b>23.72</b>	<b>75.08</b>	<b>38.42</b>

Figure 9: Comparison of the medians of the country groups (based on WorldRiskIndex 2021)

Nevertheless, the continent's countries differ: Albania, the Netherlands, Greece, Montenegro, and North Macedonia are at the top of the continent's ranking with a medium to high risk, while Malta, Iceland, Finland, Estonia, and Switzerland are at the lower end of the risk spectrum. Exposure of European countries is rather low: Only three out of 40 countries are in the group countries with very high exposure: the Netherlands, Greece, and Albania. In contrast, 14 countries are in the lowest exposure group. Vulnerability is also relatively low, with 28 countries in the lowest category. The countries with the highest vulnerability in Europe are Bosnia and Herzegovina, Albania, Moldova, Northern Macedonia, and Ukraine.

In addition to the analysis of disaster risks of continents, important insights into the characteristics of risks arise from the consideration of economic capacity based on the World Bank classification of the per capita gross national income of countries. For the relationship of disaster risk to exposure, a linear relationship is generally shown (see Figure 10). This results from the fact that risks can only exist where exposures exist. When economic capacities by income groups are

additionally considered in the analysis, a slight differentiation of the linear pattern emerges: In case of similar exposures, higher risks are mostly associated with lower income groups – irrespective of geographic regions. However, a country's exposure is shaped by geographic characteristics, which is why the influence of economic capacities is only partially captured by the values of the WorldRiskIndex here. This is reflected in the fact that the exposure medians of the income groups increase by 15 to 20 percent compared to the next lower class, while the increase in the WorldRiskIndex medians turns out considerably stronger at 50 to 80 percent – only the lowest income group deviates from this pattern due to its high share of African countries with medium to low exposure.

The influence of economic capacities on disaster risks becomes clearer once the focus turns to vulnerability. Despite the wide dispersion of risks across income groups, it is evident that vulnerability is inversely related to the level of economic capacity. While this finding was somewhat expected, since vulnerability includes economic aspects, the importance of economic capacities in disaster prevention and response is clearly

# Disaster Risk by Continent and Income Group

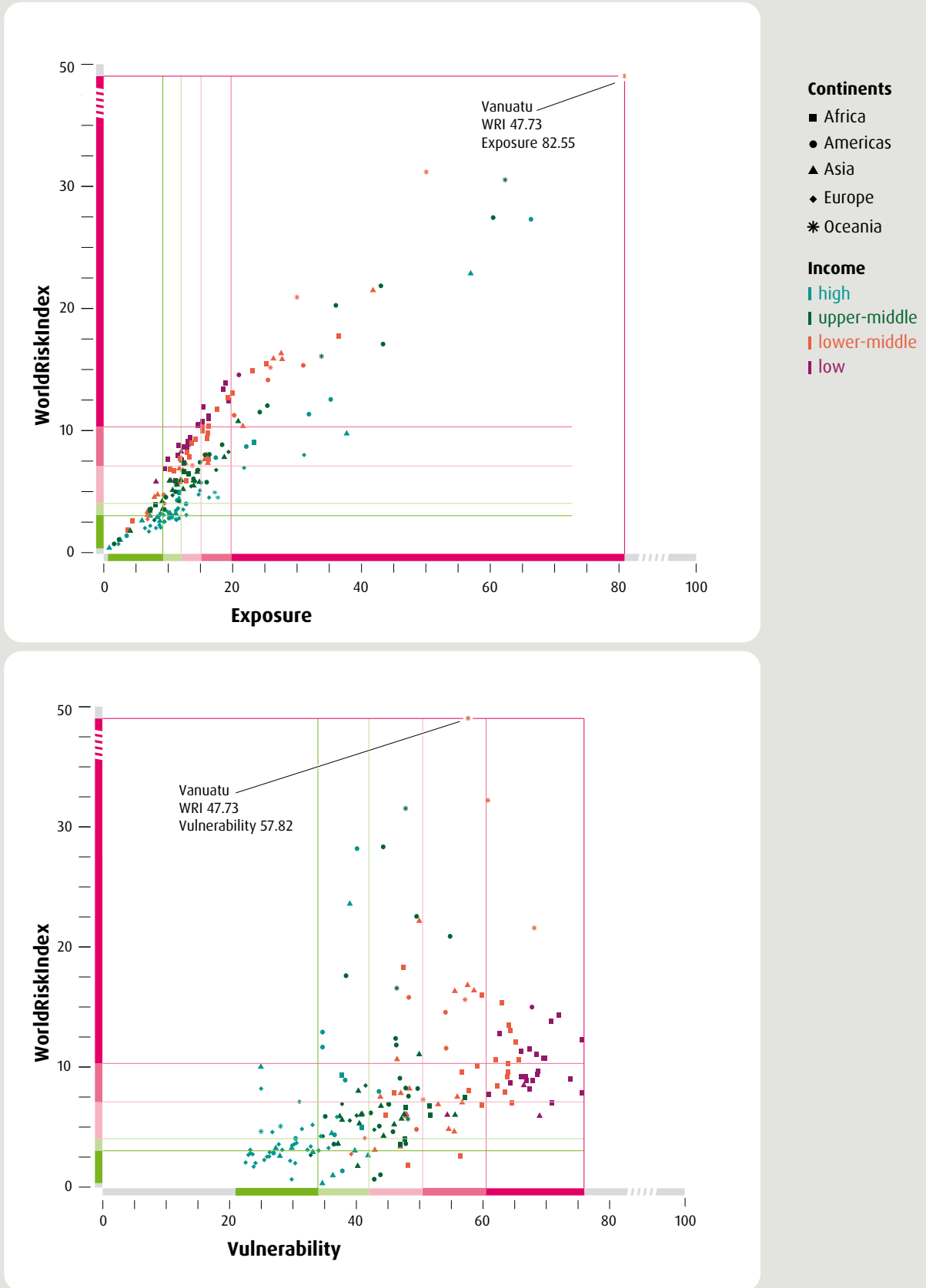


Figure 10: Disaster risk, exposure, and vulnerability by continent and income group (data source: WorldRiskIndex 2021; World Bank 2021b)

revealed by this differentiation. Specifically, the medians of vulnerability and each subcomponent increase between 20 to 60 percent moving down the income classification. In other words, higher vulnerability at comparable risks is found in lower income countries. However, countries with low economic capacity are not only more

acutely vulnerable, but also constantly threatened by destructive cycles, because extreme events often lead to a reduction in already low capacities in these countries. This, in turn, can trigger social instability and an increase in susceptibility.

## Conclusion

This year, the WorldRiskIndex again shows that disaster risks are very heterogeneously distributed, while at the same time being highly concentrated. Global hotspots are located in Oceania, Southeast Asia, Central America, and West and Central Africa. Once again, island states are at the top of the global risk ranking, as many of these countries are not only highly exposed to earthquakes, cyclones, floods, and droughts, but are also increasingly threatened by rising sea levels due to climate change – a critical situation that will worsen significantly if the international community fails to take concrete action. Countries such as Mauritius and Trinidad and Tobago, which have been able to address their high exposure with distinctive capacities, thereby

significantly reducing their risk, demonstrate that the strengthening of social capacities is central to reducing disaster risk. These examples highlight that the fatal nexus of vulnerability and disaster risk can be disrupted by targeted measures at the local, regional, and global levels if social capacities are strengthened through long-term development collaboration and global cooperation. Against the background that the risk profiles of countries are becoming more complex due to climate change and many regions are facing new hazards, this is not only a challenge for the international community for the present, but a matter of great importance for the future.



# 4 Requirements and Recommendations

Bündnis Entwicklung Hilft  
and  
Institute for International Law  
of Peace and Armed Conflict

The recent disastrous flooding in Germany and the Covid-19 pandemic have emphasized the need for social protection, especially in the context of crises and disasters. While social protection measures in such times of crisis are effective and able to protect people from acute hardship and a crisis-related slipping into poverty in Germany, those measures are much more limited in their availability and accessibility for many people in the Global South.

On the one hand, a global expansion of social protection systems is necessary to ensure enhanced protection – also with regard to climate change and the increase in extreme weather conditions – of people individually and societally, to protect them against damage, and to not jeopardize the progress that has already taken place in the fight against poverty and hunger in the future. On the other hand, social protection can contribute significantly to systemic changes that counteract social inequality in the long-term. This transformative potential is not yet reached in many existing protection systems. To unfold its double effect, social protection systems must above all fulfil the following requirements:

**Requirement 1:** Social protection must be holistic, multifaceted, and rights-based.

- + Social protection must be understood as a comprehensive concept so that a fair social protection floor is ensured across all sub-sectors. The Covid-19 pandemic has not only shown the need for improved global health care, but also for safeguarding in the event of crises to prevent an increase in poverty and hunger.
- + Article 22 of the Universal Declaration of Human Rights guarantees the right to social security for all people. The rights to social protection benefits must be more strongly respected and thus result in

regulated entitlements to benefits. A stigmatization of people who claim benefits – regardless of the reasons – must be decisively counteracted.

- + The diversity and complexity of social protection systems, in terms of different forms, providers, and instruments, must be understood more comprehensively and used to increase societal coverage. In particular, the potential for cooperation between actors in humanitarian aid and development cooperation, social associations, and state actors must be more effectively used, where possible and appropriate to benefit the population.

**Requirement 2:** Social protection must be fair and compensate for social disadvantages.

- + Social protection systems must compensate for existing injustices in the labor market in terms of access, pay, qualification opportunities, and promotion prospects regarding gender, age, and skills. They must create incentives to reduce systemic disadvantages of particular groups, for example by subsidizing accessible workplaces.
- + Activities that ensure social protection for people must be recognized and structurally upgraded, especially through stronger financial subsidies. This encompasses the adequate remuneration of professions related to social protection, for example in the care sector. Unpaid private domestic care and nursing tasks services, which are disproportionately performed by women, must be turned into social protection entitlements – for example, with regard to health insurance and retirement provision.

**Requirement 3:** Social protection needs to be flexible and adaptive to respond quickly to changing needs.

- + In hotspot regions of disaster risk, the use of exposure and vulnerability profile data needs to be optimized and social registries must be updated more frequently in order to identify potential needs and target groups in case of a disaster. Building on this, both short-term responsiveness and long-term, sustainable adaptation of social protection systems must be financially supported and expanded.
- + Particularly in low- to middle-income countries, a more systematic recording and documentation of protection needs in the society as well as the existing coverage of formal and informal social protection systems is a high priority. The promotion of self-targeting has great potential in this regard to facilitate the precise identification and rapid coverage of protection needs – especially of migrants and workers in the informal sector.

**Requirement 4:** Social protection systems must be globally available, adequate, accessible, and affordable.

- + Global instruments that contribute to improved coverage must be strengthened. For this purpose, a Global Fund for Social Protection would be an important instrument, especially for countries where social protection is hampered by significant funding gaps. To prevent dependency relationships and paternalistic heteronomy, the allocation of resources from such a fund must not be linked to program design requirements.

- + To improve access to governmental social protection benefits for thus far disadvantaged people, institutional, communicative, social, and physical barriers must be dismantled. To this end, target group-specific information campaigns, transparency, and pragmatic application procedures are crucial.

**Requirement 5:** Social protection systems must be more closely integrated into disaster prevention as well as climate change mitigation and adaptation.

- + Already today, anticipated climate change and its potential impacts on people's livelihoods must be integrated into the planning and implementation of social protection programs.
- + Potential synergies between social protection, disaster risk management, and climate change adaptation need to be identified even better and used in order to efficiently deploy capacities and resources and to achieve the shared goals of risk reduction and resilience building. Isolated approaches, including in the financing of the three sectors, inhibit the full realization of integrative potentials.
- + Financial resources must be increased also through the multilateral climate funds established under the UNFCCC to allow countries especially in the Global South to strengthen their social protection systems in view of climate change. This urgently requires the inclusion and mainstreaming of social protection in national climate strategies.

Appendix

# WorldRiskIndex 2021 Overview

Classification	WorldRiskIndex	Exposure	Vulnerability	Susceptibility	Lack of coping capacities	Lack of adaptive capacities
very low	0.30 – 3.25	0.85 – 9.57	22.68 – 34.21	9.03 – 16.68	38.35 – 58.92	14.22 – 24.78
low	3.26 – 5.54	9.58 – 12.04	34.22 – 42.02	16.69 – 21.56	58.93 – 71.19	24.79 – 34.10
medium	5.55 – 7.66	12.05 – 14.83	42.03 – 48.32	21.57 – 28.16	71.20 – 77.87	34.11 – 40.66
high	7.67 – 10.71	14.84 – 19.75	48.33 – 61.04	28.17 – 44.85	77.88 – 85.50	40.67 – 52.59
very high	10.72 – 47.73	19.76 – 82.55	61.05 – 75.83	44.86 – 70.52	85.51 – 93.17	52.60 – 70.13

Max. value = 100, classification according to the quintile method

Rank	Country	WorldRiskIndex	Exposure	Vulnerability	Susceptibility	Lack of coping capacities	Lack of adaptive capacities
1.	Vanuatu	47.73	82.55	57.82	39.66	81.21	52.59
2.	Solomon Islands	31.16	51.13	60.95	46.07	81.14	55.63
3.	Tonga	30.51	63.63	47.95	28.42	79.81	35.62
4.	Dominica	27.42	61.74	44.41	23.42	71.13	38.67
5.	Antigua and Barbuda	27.28	67.73	40.28	23.80	64.41	32.62
6.	Brunei Darussalam	22.77	58.17	39.14	15.33	68.13	33.96
7.	Guyana	21.83	43.93	49.69	25.96	77.23	45.88
8.	Philippines	21.39	42.68	50.11	28.63	82.14	39.56
9.	Papua New Guinea	20.90	30.62	68.27	55.28	86.16	63.37
10.	Guatemala	20.23	36.79	54.98	32.55	85.66	46.72
11.	Cape Verde	17.72	37.23	47.59	28.86	72.71	41.21
12.	Costa Rica	17.06	44.27	38.54	19.96	65.33	30.34
13.	Bangladesh	16.23	28.11	57.74	32.57	85.57	55.07
14.	Fiji	16.06	34.51	46.55	22.06	76.63	40.95
15.	Cambodia	15.80	26.89	58.76	38.89	86.61	50.79
16.	Timor-Leste	15.75	28.27	55.73	41.83	75.72	49.64
17.	Djibouti	15.48	25.78	60.03	36.19	84.33	59.58
18.	El Salvador	15.32	31.62	48.46	24.31	78.66	42.41
19.	Kiribati	15.14	26.41	57.34	39.67	82.82	49.52
20.	Comoros	14.91	23.62	63.13	45.93	85.39	58.06
21.	Haiti	14.54	21.41	67.91	49.93	90.36	63.44
22.	Nicaragua	14.12	26.02	54.25	32.27	83.29	47.19
23.	Niger	13.90	19.27	72.15	61.72	87.91	66.83
24.	Guinea-Bissau	13.39	18.88	70.92	60.17	89.20	63.39
25.	Cameroon	13.07	20.35	64.21	47.38	88.58	56.66
26.	Nigeria	12.66	19.64	64.46	49.70	88.58	55.10
27.	Uruguay	12.53	35.97	34.83	19.22	54.25	31.01
28.	Gambia	12.40	19.75	62.78	43.58	83.02	61.73
29.	Jamaica	12.02	25.92	46.37	24.92	74.52	39.67
30.	Chad	11.94	15.76	75.75	64.96	92.16	70.13
31.	Benin	11.71	17.92	65.33	54.09	81.42	60.49
32.	Dominican Republic	11.49	24.72	46.48	23.35	78.34	37.76
33.	Chile	11.32	32.51	34.83	17.79	59.44	27.25
34.	Honduras	11.23	20.66	54.35	31.62	85.74	45.68
35.	Burkina Faso	11.19	16.59	67.48	57.08	84.39	60.98
36.	Togo	10.99	16.60	66.23	55.77	86.14	56.79
37.	Mali	10.71	15.61	68.64	49.75	88.60	67.58
38.	Indonesia	10.67	21.30	50.10	26.06	78.71	45.54



Rank	Country	WorldRiskIndex	Exposure	Vulnerability	Susceptibility	Lack of coping capacities	Lack of adaptive capacities
39.	Madagascar	10.44	14.97	69.71	65.83	86.32	56.97
40.	Burundi	10.42	14.88	70.02	62.29	90.43	57.34
41.	Kenya	10.33	16.63	62.13	50.80	85.50	50.10
42.	Angola	10.28	15.61	65.86	52.89	86.89	57.80
43.	Viet Nam	10.27	22.04	46.60	23.73	76.73	39.34
44.	Cote d'Ivoire	9.98	15.57	64.10	47.26	85.61	59.43
45.	Senegal	9.79	16.50	59.31	44.64	77.87	55.42
46.	Japan	9.66	38.51	25.09	17.92	39.42	17.94
47.	Sierra Leone	9.40	13.65	68.87	55.15	85.39	66.07
48.	Ghana	9.32	16.38	56.88	41.60	78.75	50.29
49.	Zimbabwe	9.30	14.51	64.11	55.02	88.44	48.88
50.	Mozambique	9.11	13.26	68.73	62.60	88.45	55.13
51.	Mauritius	9.04	23.85	37.92	17.39	58.21	38.17
52.	Malawi	8.94	13.97	64.00	56.49	83.21	52.30
52.	United Rep. of Tanzania	8.94	13.35	66.98	59.46	84.68	56.79
54.	Liberia	8.92	13.48	66.17	55.63	87.16	55.73
55.	Ecuador	8.82	18.75	47.05	24.96	76.45	39.74
56.	Dem. Rep. of the Congo	8.78	11.86	74.04	67.76	92.80	61.55
57.	Trinidad and Tobago	8.67	22.58	38.41	18.99	61.24	34.99
58.	Guinea	8.65	12.70	68.08	51.87	89.08	63.29
59.	Uganda	8.64	12.88	67.07	61.54	88.05	51.63
60.	Sudan	8.47	13.13	64.49	44.93	92.30	56.25
61.	Albania	8.23	19.77	41.63	20.10	74.77	30.03
62.	Mauritania	8.20	13.15	62.37	38.15	86.97	61.98
63.	Afghanistan	8.18	12.27	66.63	48.57	91.40	59.93
64.	Belize	8.03	16.73	47.97	28.20	74.46	41.26
65.	Bolivarian Rep. of Venezuela	7.99	16.02	49.86	25.75	86.35	37.47
66.	Netherlands	7.98	31.75	25.13	14.66	44.34	16.40
67.	Ethiopia	7.93	11.75	67.52	56.76	87.35	58.45
68.	Uzbekistan	7.91	16.28	48.56	30.25	75.65	39.79
69.	Eswatini	7.85	13.54	57.98	42.35	82.62	48.98
70.	Panama	7.76	17.74	43.74	23.03	73.03	35.15
71.	Malaysia	7.73	19.09	40.49	17.05	71.19	33.22
72.	Zambia	7.72	12.12	63.67	61.69	81.31	48.00
73.	Algeria	7.66	16.61	46.14	22.24	76.81	39.36
74.	Central African Republic	7.64	10.08	75.83	70.52	90.56	66.41
75.	Rwanda	7.55	15.99	47.19	23.05	76.35	42.17
75.	Sri Lanka	7.55	12.37	61.04	52.14	79.44	51.55
77.	Suriname	7.38	15.24	48.41	28.82	74.70	41.70
78.	Equatorial Guinea	7.29	12.73	57.28	40.64	86.57	44.64
79.	Kyrgyzstan	7.25	16.49	43.96	24.59	75.22	32.07
79.	Myanmar	7.25	12.92	56.11	29.42	86.27	52.64
81.	Fed. States of Micronesia	7.11	14.03	50.71	31.04	72.21	48.89
82.	Greece	6.93	22.23	31.18	17.42	58.93	17.20
83.	Eritrea	6.87	9.66	71.09	63.28	89.71	60.29
84.	Republic of Congo	6.84	10.56	64.76	54.39	88.63	51.26
85.	Pakistan	6.80	11.95	56.88	33.57	84.71	52.37
86.	Montenegro	6.75	17.80	37.92	18.57	68.20	26.99
86.	Peru	6.75	14.92	45.26	26.29	76.22	33.27
88.	Colombia	6.72	14.83	45.32	22.80	77.04	36.13

Rank	Country	WorldRiskIndex	Exposure	Vulnerability	Susceptibility	Lack of coping capacities	Lack of adaptive capacities
89.	Lesotho	6.66	11.10	59.98	43.97	81.50	54.47
90.	India	6.65	12.52	53.09	32.15	78.70	48.42
91.	Gabon	6.60	12.75	51.79	32.58	75.08	47.71
92.	Thailand	6.52	14.79	44.06	17.62	78.65	35.91
93.	South Africa	6.46	13.47	47.93	30.90	73.35	39.54
94.	Mexico	6.03	14.20	42.44	20.86	74.25	32.20
95.	China	5.87	14.29	41.08	21.64	71.42	30.17
96.	Namibia	5.86	11.30	51.89	42.89	74.11	38.66
97.	Tunisia	5.85	13.08	44.74	20.90	75.50	37.83
97.	Turkmenistan	5.85	12.25	47.72	27.99	76.76	38.42
99.	Tajikistan	5.84	12.15	48.06	32.57	76.27	35.35
100.	Morocco	5.82	14.48	40.21	18.81	70.58	31.25
100.	North Macedonia	5.82	12.12	48.00	25.02	79.35	39.63
102.	Azerbaijan	5.81	14.21	40.90	18.46	72.00	32.24
103.	Iraq	5.80	10.63	54.54	27.32	90.76	45.54
103.	Syrian Arab Republic	5.80	10.40	55.77	26.86	87.89	52.57
105.	Cuba	5.75	16.30	35.26	19.70	53.28	32.79
106.	Yemen	5.72	8.27	69.12	44.85	93.17	69.34
107.	Romania	5.71	15.39	37.11	19.47	63.14	28.71
108.	Georgia	5.69	15.14	37.56	22.15	59.22	31.32
109.	Samoa	5.54	11.46	48.32	25.56	79.83	39.56
110.	Lebanon	5.49	11.61	47.31	20.26	81.00	40.66
111.	Serbia	5.42	13.84	39.14	21.89	68.39	27.15
112.	Armenia	5.40	14.23	37.92	19.62	65.37	28.76
113.	Turkey	5.11	12.57	40.65	18.09	72.44	31.42
114.	Hungary	5.07	15.24	33.25	16.07	58.89	24.78
115.	Islamic Republic of Iran	5.03	10.90	46.15	21.67	82.62	34.17
116.	Brazil	4.97	11.35	43.80	22.68	76.22	32.51
117.	New Zealand	4.96	17.59	28.20	16.06	47.45	21.08
118.	Seychelles	4.89	11.94	40.97	18.23	64.82	39.86
119.	Italy	4.74	15.02	31.58	16.90	60.29	17.55
120.	Plurinational State of Bolivia	4.71	9.49	49.67	31.83	79.79	37.38
121.	Bosnia and Herzegovina	4.68	10.89	43.01	18.77	74.61	35.65
122.	Nepal	4.66	8.51	54.76	32.90	83.28	48.10
123.	Australia	4.54	18.07	25.12	15.66	43.67	16.02
124.	Saint Lucia	4.52	9.83	45.96	23.68	74.26	39.95
125.	Ireland	4.49	16.68	26.90	15.40	47.66	17.65
126.	Lao People's Dem. Rep.	4.46	8.01	55.64	32.86	82.91	51.14
127.	Kuwait	4.32	11.90	36.28	14.12	70.09	24.64
128.	Bahamas	4.27	11.63	36.74	17.68	58.92	33.63
129.	Bulgaria	4.16	12.04	34.55	17.36	63.67	22.63
129.	Croatia	4.16	11.93	34.90	21.11	58.78	24.80
131.	Jordan	4.11	9.24	44.47	22.59	68.26	42.56
132.	Republic of Moldova	4.00	9.63	41.51	21.56	68.87	34.10
133.	United States of America	3.98	13.03	30.58	15.92	54.15	21.68
134.	Botswana	3.94	8.23	47.86	32.44	71.83	39.30
135.	Spain	3.62	11.77	30.73	15.86	58.22	18.11
136.	Paraguay	3.56	7.43	47.98	24.11	79.92	39.90
137.	Russian Federation	3.53	9.50	37.21	18.64	65.83	27.15
138.	Argentina	3.52	11.60	30.38	16.60	51.49	23.04

Rank	Country	WorldRiskIndex	Exposure	Vulnerability	Susceptibility	Lack of coping capacities	Lack of adaptive capacities
138.	Portugal	3.52	9.60	36.63	20.35	60.27	29.27
140.	United Kingdom	3.51	12.58	27.92	16.18	48.71	18.87
141.	Kazakhstan	3.48	9.34	37.29	17.64	65.09	29.15
142.	Libyan Arab Jamahiriya	3.47	7.37	47.12	22.65	83.76	34.94
143.	Slovenia	3.42	11.40	30.04	14.87	56.15	19.09
144.	Slovakia	3.33	10.10	32.97	14.84	59.15	24.93
145.	Bhutan	3.25	6.90	47.12	23.72	72.44	45.21
146.	Cyprus	3.21	8.97	35.78	15.24	67.63	24.46
147.	United Arab Emirates	3.14	10.48	29.97	9.82	54.52	25.57
148.	Republic of Korea	3.13	11.40	27.45	13.36	48.48	20.50
149.	Poland	3.07	9.45	32.46	15.56	59.65	22.17
150.	Austria	3.06	13.08	23.41	13.87	41.00	15.35
150.	Czech Republic	3.06	10.76	28.46	15.09	49.48	20.80
152.	Latvia	3.01	8.80	34.21	18.90	60.06	23.67
153.	Mongolia	2.98	6.91	43.09	29.02	64.44	35.81
154.	Bahrain	2.93	7.33	39.94	15.31	76.81	27.71
155.	Norway	2.87	10.84	26.48	13.80	42.79	22.86
156.	Israel	2.81	10.36	27.10	15.07	47.49	18.73
156.	Canada	2.81	8.45	33.30	18.51	58.57	22.83
158.	Denmark	2.79	11.92	23.43	14.90	40.09	15.30
159.	Ukraine	2.72	6.92	39.36	18.83	68.43	30.81
160.	Belgium	2.71	11.41	23.79	14.66	42.49	14.22
161.	Germany	2.66	11.51	23.12	15.02	38.35	16.00
162.	Belarus	2.64	8.00	32.96	16.68	56.36	25.84
163.	São Tomé and Príncipe	2.57	4.54	56.60	45.67	77.23	46.90
164.	Oman	2.54	6.04	42.02	23.68	66.65	35.73
165.	Luxembourg	2.53	9.57	26.41	11.86	47.15	20.23
166.	France	2.51	9.63	26.06	16.68	45.10	16.41
167.	Singapore	2.50	8.88	28.10	10.34	54.01	19.94
168.	Sweden	2.25	8.80	25.62	15.63	45.43	15.81
169.	Lithuania	2.18	7.35	29.72	18.17	50.01	20.99
170.	Switzerland	2.04	9.01	22.68	13.97	38.92	15.14
171.	Finland	2.00	8.26	24.24	15.78	41.20	15.75
172.	Estonia	1.99	6.51	30.52	16.60	53.61	21.35
173.	Egypt	1.82	3.76	48.33	22.22	83.15	39.62
174.	Iceland	1.71	7.14	23.95	13.99	43.20	14.67
175.	Maldives	1.69	4.18	40.39	15.59	65.82	39.76
176.	Barbados	1.37	3.61	37.96	20.66	60.11	33.12
177.	Grenada	1.06	2.40	43.98	26.36	69.21	36.38
178.	Saudi Arabia	0.94	2.58	36.46	13.83	68.21	27.34
179.	St. Vincent a. th. Grenadines	0.70	1.62	43.00	28.16	69.86	30.97
180.	Malta	0.69	2.31	29.96	15.04	54.76	20.09
181.	Qatar	0.30	0.85	34.80	9.03	65.03	30.34

## WorldRiskIndex 2021, Countries in Alphabetical Order

Country	WRI	Rank	Country	WRI	Rank
Afghanistan	8.18	63.	Egypt	1.82	173.
Albania	8.23	61.	El Salvador	15.32	18.
Algeria	7.66	73.	Equatorial Guinea	7.29	78.
Angola	10.28	42.	Eritrea	6.87	83.
Antigua and Barbuda	27.28	5.	Estonia	1.99	172.
Argentina	3.52	138.	Eswatini	7.85	69.
Armenia	5.40	112.	Ethiopia	7.93	67.
Australia	4.54	123.	Federated States of Micronesia	7.11	81.
Austria	3.06	150.	Fiji	16.06	14.
Azerbaijan	5.81	102.	Finland	2.00	171.
Bahamas	4.27	128.	France	2.51	166.
Bahrain	2.93	154.	Gabon	6.60	91.
Bangladesh	16.23	13.	Gambia	12.40	28.
Barbados	1.37	176.	Georgia	5.69	108.
Belarus	2.64	162.	Germany	2.66	161.
Belgium	2.71	160.	Ghana	9.32	48.
Belize	8.03	64.	Greece	6.93	82.
Benin	11.71	31.	Grenada	1.06	177.
Bhutan	3.25	145.	Guatemala	20.23	10.
Bolivarian Republic of Venezuela	7.99	65.	Guinea	8.65	58.
Bosnia and Herzegovina	4.68	121.	Guinea-Bissau	13.39	24.
Botswana	3.94	134.	Guyana	21.83	7.
Brazil	4.97	116.	Haiti	14.54	21.
Brunei Darussalam	22.77	6.	Honduras	11.23	34.
Bulgaria	4.16	129.	Hungary	5.07	114.
Burkina Faso	11.19	35.	Iceland	1.71	174.
Burundi	10.42	40.	India	6.65	90.
Cambodia	15.80	15.	Indonesia	10.67	38.
Cameroon	13.07	25.	Iraq	5.80	103.
Canada	2.81	156.	Ireland	4.49	125.
Cape Verde	17.72	11.	Islamic Republic of Iran	5.03	115.
Central African Republic	7.64	74.	Israel	2.81	156.
Chad	11.94	30.	Italy	4.74	119.
Chile	11.32	33.	Jamaica	12.02	29.
China	5.87	95.	Japan	9.66	46.
Colombia	6.72	88.	Jordan	4.11	131.
Comoros	14.91	20.	Kazakhstan	3.48	141.
Costa Rica	17.06	12.	Kenya	10.33	41.
Cote d'Ivoire	9.98	44.	Kiribati	15.14	19.
Croatia	4.16	129.	Kuwait	4.32	127.
Cuba	5.75	105.	Kyrgyzstan	7.25	79.
Cyprus	3.21	146.	Lao People's Democratic Republic	4.46	126.
Czech Republic	3.06	150.	Latvia	3.01	152.
Democratic Republic of the Congo	8.78	56.	Lebanon	5.49	110.
Denmark	2.79	158.	Lesotho	6.66	89.
Djibouti	15.48	17.	Liberia	8.92	54.
Dominica	27.42	4.	Libyan Arab Jamahiriya	3.47	142.
Dominican Republic	11.49	32.	Lithuania	2.18	169.
Ecuador	8.82	55.	Luxembourg	2.53	165.

Country	WRI	Rank
Madagascar	10.44	39.
Malawi	8.94	52.
Malaysia	7.73	71.
Maldives	1.69	175.
Mali	10.71	37.
Malta	0.69	180.
Mauritania	8.20	62.
Mauritius	9.04	51.
Mexico	6.03	94.
Mongolia	2.98	153.
Montenegro	6.75	86.
Morocco	5.82	100.
Mozambique	9.11	50.
Myanmar	7.25	79.
Namibia	5.86	96.
Nepal	4.66	122.
Netherlands	7.98	66.
New Zealand	4.96	117.
Nicaragua	14.12	22.
Niger	13.90	23.
Nigeria	12.66	26.
North Macedonia	5.82	100.
Norway	2.87	155.
Oman	2.54	164.
Pakistan	6.80	85.
Panama	7.76	70.
Papua New Guinea	20.90	9.
Paraguay	3.56	136.
Peru	6.75	86.
Philippines	21.39	8.
Plurinational State of Bolivia	4.71	120.
Poland	3.07	149.
Portugal	3.52	138.
Qatar	0.30	181.
Republic of Congo	6.84	84.
Republic of Korea	3.13	148.
Republic of Moldova	4.00	132.
Romania	5.71	107.
Russian Federation	3.53	137.
Rwanda	7.55	75.
Saint Lucia	4.52	124.
Saint Vincent and the Grenadines	0.70	179.
Samoa	5.54	109.
São Tomé and Príncipe	2.57	163.
Saudi Arabia	0.94	178.
Senegal	9.79	45.
Serbia	5.42	111.
Seychelles	4.89	118.
Sierra Leone	9.40	47.

Country	WRI	Rank
Singapore	2.50	167.
Slovakia	3.33	144.
Slovenia	3.42	143.
Solomon Islands	31.16	2.
South Africa	6.46	93.
Spain	3.62	135.
Sri Lanka	7.55	75.
Sudan	8.47	60.
Suriname	7.38	77.
Sweden	2.25	168.
Switzerland	2.04	170.
Syrian Arab Republic	5.80	103.
Tajikistan	5.84	99.
Thailand	6.52	92.
Timor-Leste	15.75	16.
Togo	10.99	36.
Tonga	30.51	3.
Trinidad and Tobago	8.67	57.
Tunisia	5.85	97.
Turkey	5.11	113.
Turkmenistan	5.85	97.
Uganda	8.64	59.
Ukraine	2.72	159.
United Arab Emirates	3.14	147.
United Kingdom of Great Britain and Northern Ireland	3.51	140.
United Republic of Tanzania	8.94	52.
United States of America	3.98	133.
Uruguay	12.53	27.
Uzbekistan	7.91	68.
Vanuatu	47.73	1.
Viet Nam	10.27	43.
Yemen	5.72	106.
Zambia	7.72	72.
Zimbabwe	9.30	49.

**Countries not included in the WorldRiskIndex due to incomplete data:**

Andorra, Liechtenstein, Marshall Islands, Monaco, Nauru, North Korea, Palau, San Marino, Somalia, South Sudan, Saint Kitts and Nevis, Tuvalu.

Only countries that are member states of the General Assembly of the United Nations are considered here.

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Page 8: Disposing of bioinfectious waste outside San Juan de Dios Hospital in Guatemala City, Guatemala.  
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Page 16: Tuberculosis patient with her doctor in Kaleyo, Myanmar. © Thomas Lohnes / Brot für die Welt

Page 22: Blood glucose monitoring of a diabetic in Jashpur, India. © RAHA

Page 24: Members of a self-help group meet in Sindh, Pakistan. © RDF

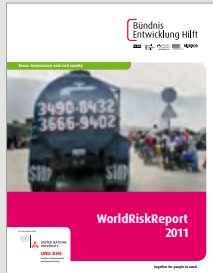
Page 38: Members of a self-help group start their own business selling dumplings in Cucuta, Colombia.  
© Sabine Ludwig / DAHW German Leprosy and Tuberculosis Relief Association

Page 40: Flood-damaged cars on a main road in Schleiden, Germany. © Hermann Bredehorst / Diakonie Katastrophenhilfe

Page 50: A grandfather cares for his orphaned grandson in Harare, Zimbabwe. © Helge Bendl / Brot für die Welt



# WorldRiskReports 2011–2020



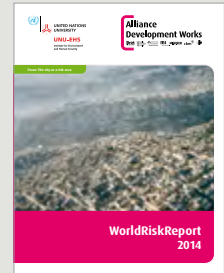
Governance and Civil Society



Environmental Degradation and Disasters



Health and Healthcare



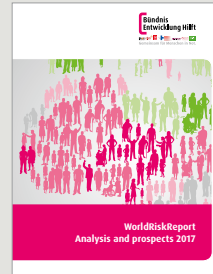
The City as a Risk Area



Food Security



Logistics and Infrastructure



Analysis and Prospects



Child Protection and Children's Rights



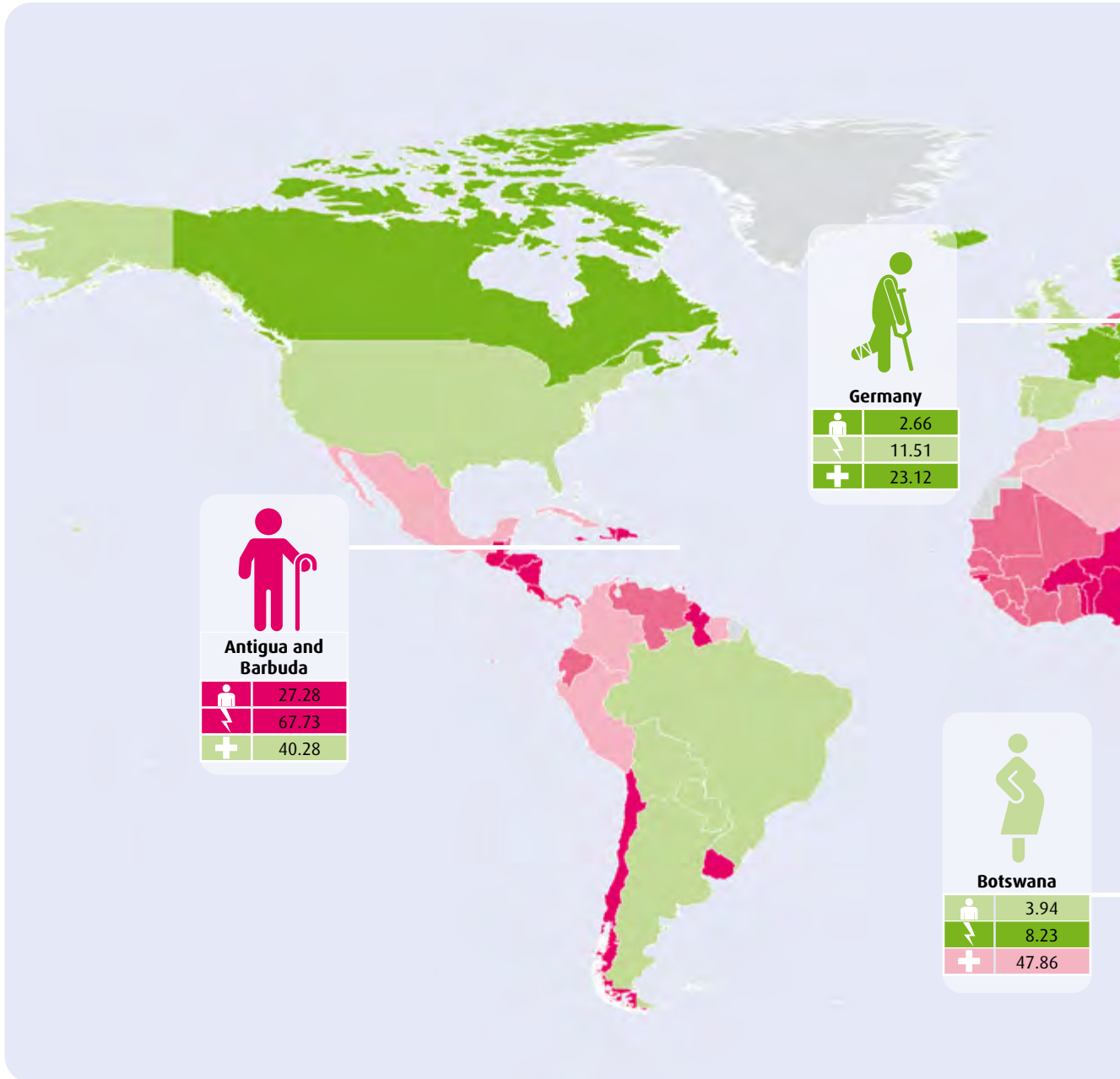
Water supply



Forced Displacement and Migration

All WorldRiskReports are available to download at [www.WorldRiskReport.org](http://www.WorldRiskReport.org).

# WorldRiskIndex 2021



**Antigua and Barbuda**

	27.28
	67.73
	40.28

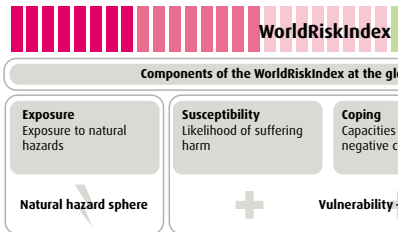
**Germany**

	2.66
	11.51
	23.12

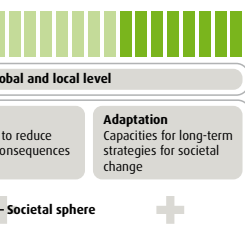
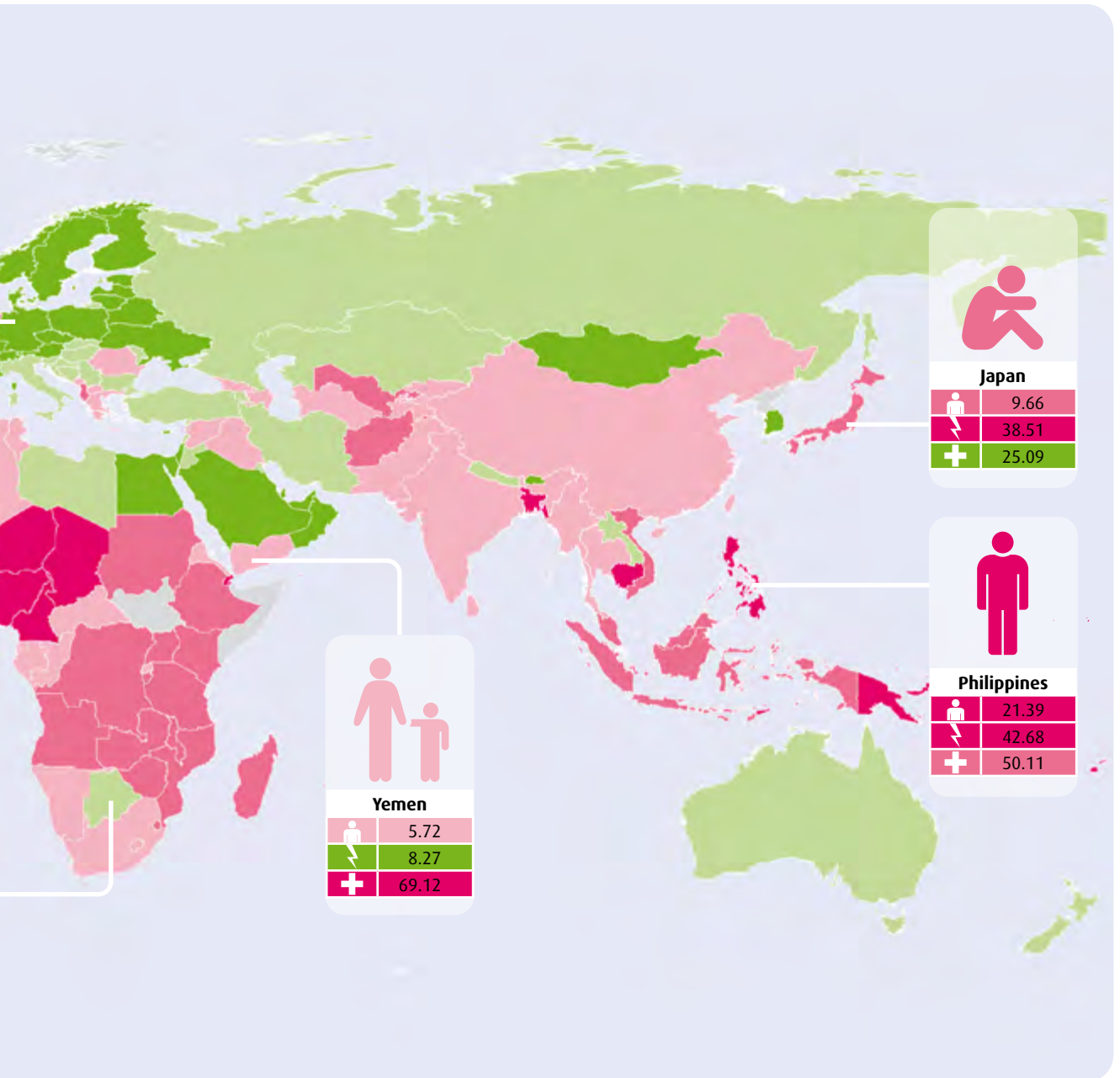
**Botswana**

	3.94
	8.23
	47.86

WorldRiskIndex (WRI)	Exposure	Vulnerability
very low 0.30 - 3.25	very low 0.85 - 9.57	very low 22.68 - 34.21
low 3.26 - 5.54	low 9.58 - 12.04	low 34.22 - 42.02
medium 5.55 - 7.66	medium 12.05 - 14.83	medium 42.03 - 48.32
high 7.67 - 10.71	high 14.84 - 19.75	high 48.33 - 61.04
very high 10.72 - 47.73	very high 19.76 - 82.55	very high 61.05 - 75.83
no data	no data	no data



Max. value = 100, classification according to the quintile method



**10 countries with highest risk**

Vanuatu	47.73
Solomon Islands	31.16
Tonga	30.51
Dominica	27.42
Antigua and Barbuda	27.28
Brunei Darussalam	22.77
Guyana	21.83
Philippines	21.39
Papua New Guinea	20.90
Guatemala	20.23

**10 countries with highest exposure**

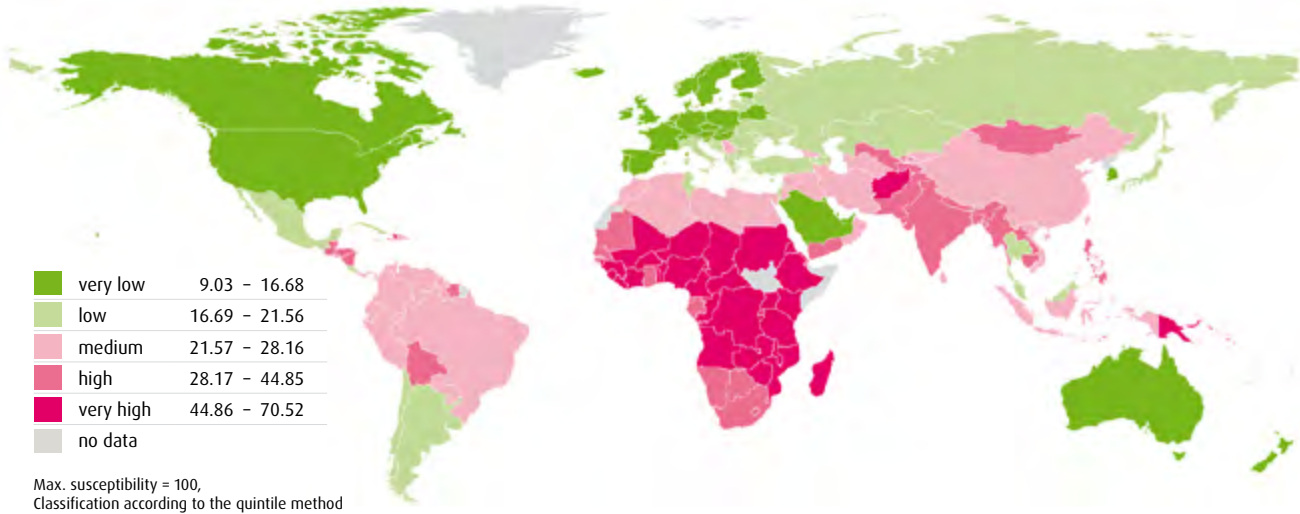
Vanuatu	82.55
Antigua and Barbuda	67.73
Tonga	63.63
Dominica	61.74
Brunei Darussalam	58.17
Solomon Islands	51.13
Costa Rica	44.27
Guyana	43.93
Philippines	42.68
Japan	38.51

**10 countries with highest vulnerability**

Central African Rep.	75.83
Chad	75.75
Dem. Rep. of the Congo	74.04
Niger	72.15
Eritrea	71.09
Guinea-Bissau	70.92
Burundi	70.02
Madagascar	69.71
Yemen	69.12
Sierra Leone	68.87

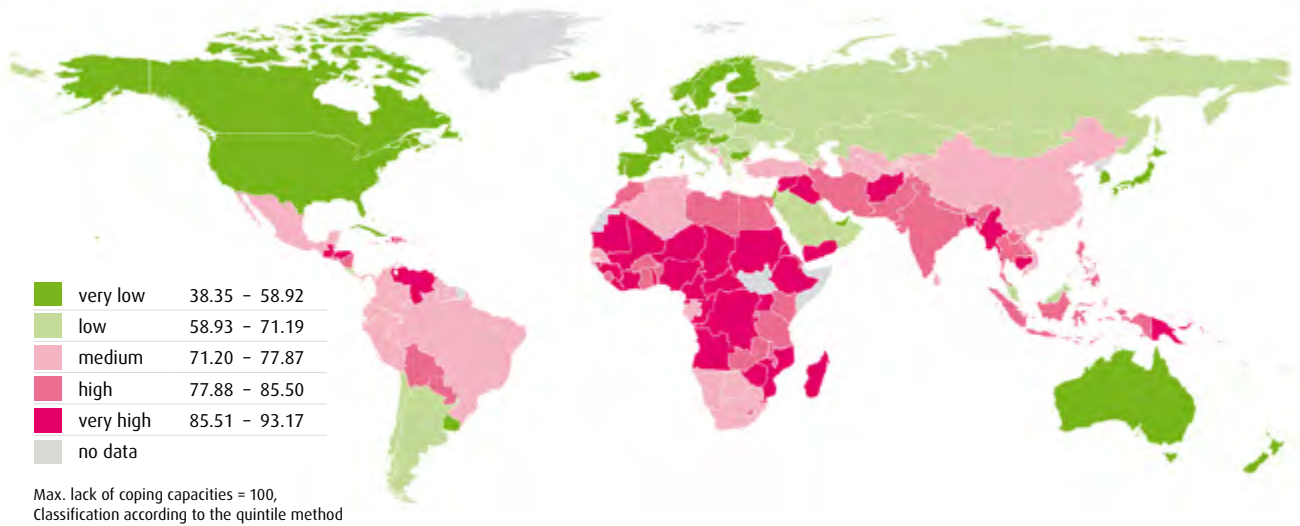
## Susceptibility

Dependent on public infrastructure, nutrition, income, and the general economic framework



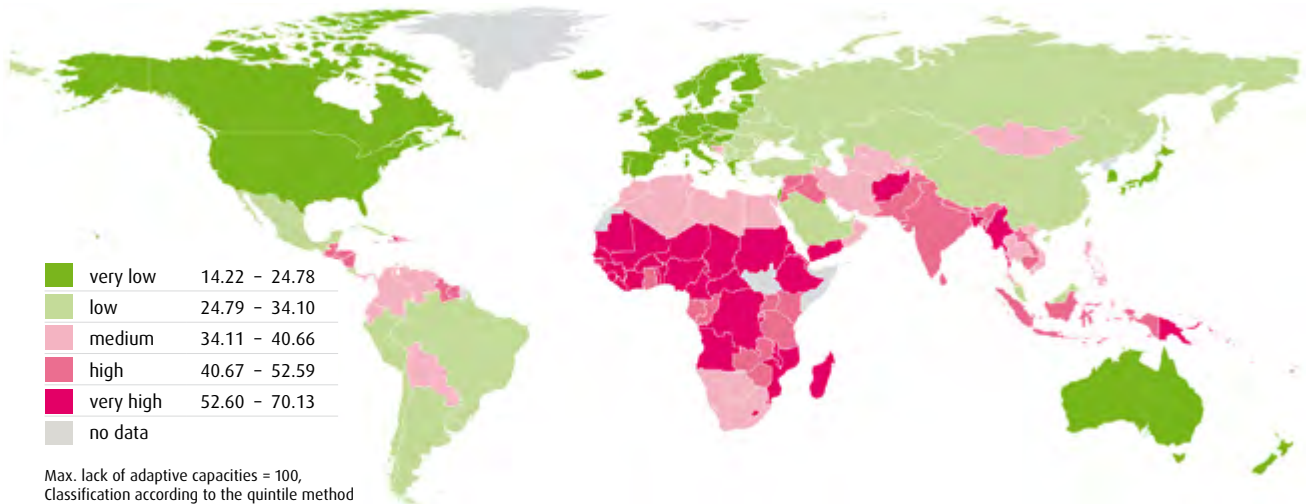
## Lack of coping capacities

Dependent on governance, medical care, and material security



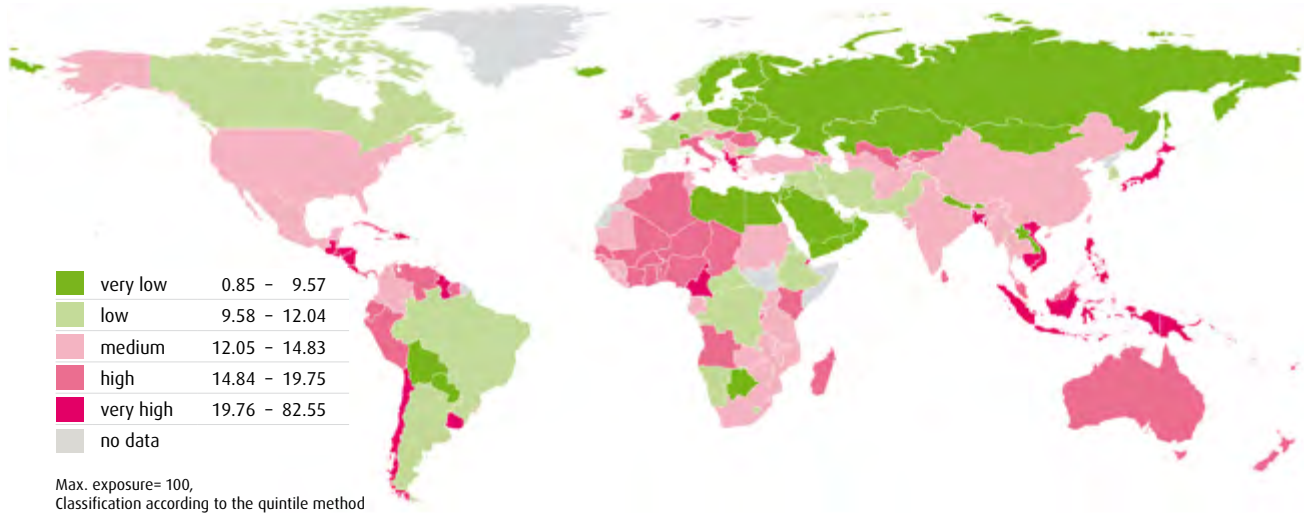
## Lack of adaptive capacities

Related to future natural events and climate change



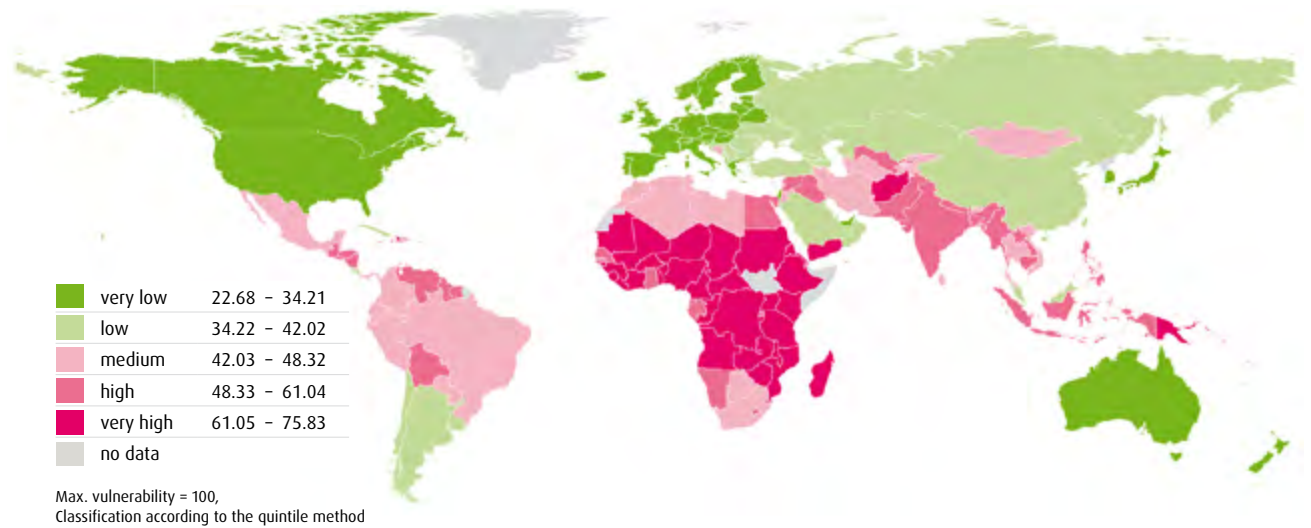
## Exposure

Exposure of the population to the natural hazards earthquakes, cyclones, floods, droughts, and sea-level rise.



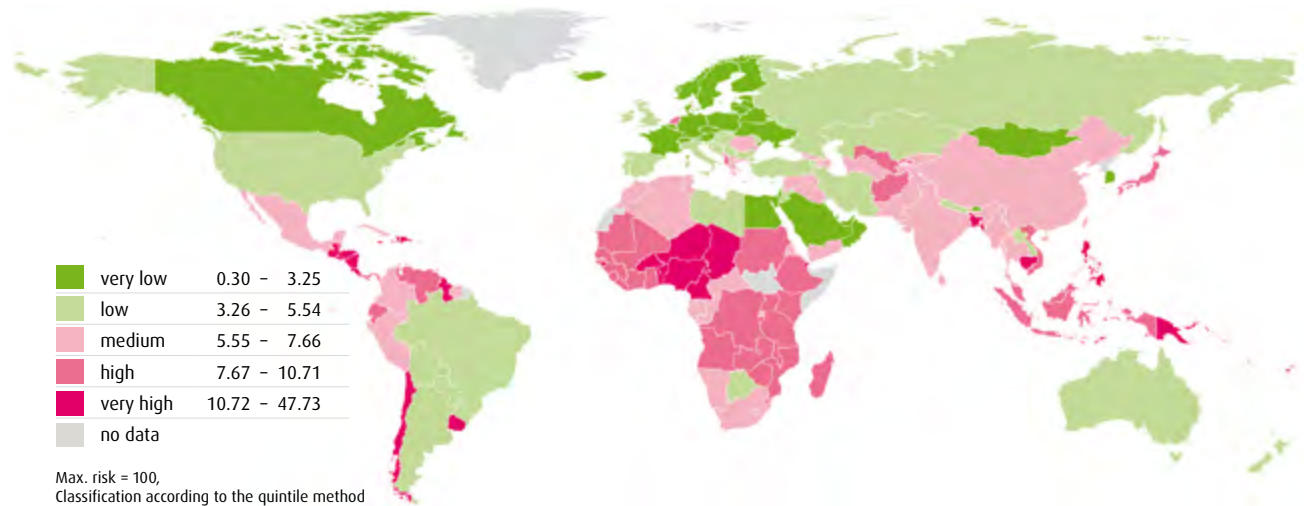
## Vulnerability

Vulnerability of society as the mean of susceptibility, lack of coping capacities, and lack of adaptive capacities



## WorldRiskIndex

WorldRiskIndex as the result of exposure and vulnerability



# Social Protection: Needs for Action in High Risk Countries

## Index highlights needs for action

Effective and comprehensive social protection systems can help minimize the negative individual and societal consequences of extreme natural events. This protective function is particularly relevant in countries with high disaster risks. The index shown here provides an overview of the extent to which action is required to expand social protection benefits for 61 of the 72 countries with high to very high scores in the ranking of the WorldRiskIndex.

The index is composed of three overarching social protection benefit ranges.

- + Social protection plans for specific age groups
- + Social protection plans for people with disabilities or special financial protection needs
- + Social protection plans for the work context

In total, six indicators of the ILO World Social Protection Dashboard are used to map the three benefit ranges. The degree of coverage in the three individual ranges of social protection is captured by two indicators each (see also: Social benefit ranges in the index).

To determine the need for action, the influence of outliers and distortions was removed from values of the indicators by winsorization before the adjusted data was set to a range of values from 0 to 100 using min-max scaling.

Subsequently, a country's highest value for each of the three benefit ranges was used to calculate the index of social protection, which is based on the inverse value of the mean value of the three highest values. The index thus identifies the need for action: countries with low index values have a high level of social protection benefits and therefore a low need for action. Accordingly, the need for action is highest where countries have high index values.

The 61 countries with high disaster risks were grouped into five classes using the quintile method. These respective classes were determined by applying the described methodology to all countries of the WorldRiskIndex. Due to severely limited data availability, Albania, Benin, Burundi, Chad, Comoros, Guinea, Madagascar, Mauritania, Mauritius, Papua New Guinea, and Sudan had to be excluded from the calculation of the index.

The accompanying figure depicts the grouping of the 61 countries into the five classes of need for action as well as the degree of social protection benefits in the three benefit ranges and the level of need for action for five exemplary group representatives.

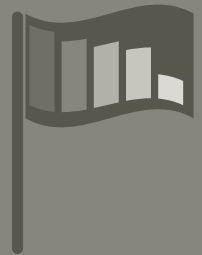
The figure shows that the need for action is particularly high in West Africa: The group of countries with the highest need for action includes Burkina Faso, Gambia, Ghana, Guinea-Bissau, Liberia, Mali, Nigeria, Niger, and Sierra Leone.



Social protection benefits

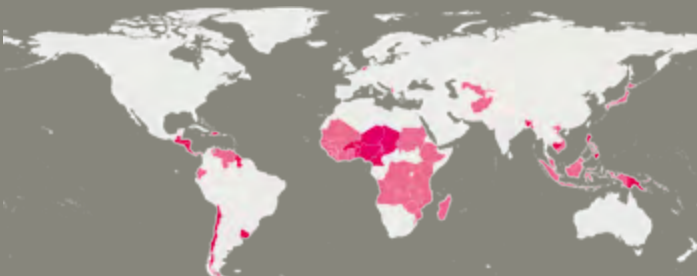


Need for action



Country groups based on need for action

## Countries at high and very high risk

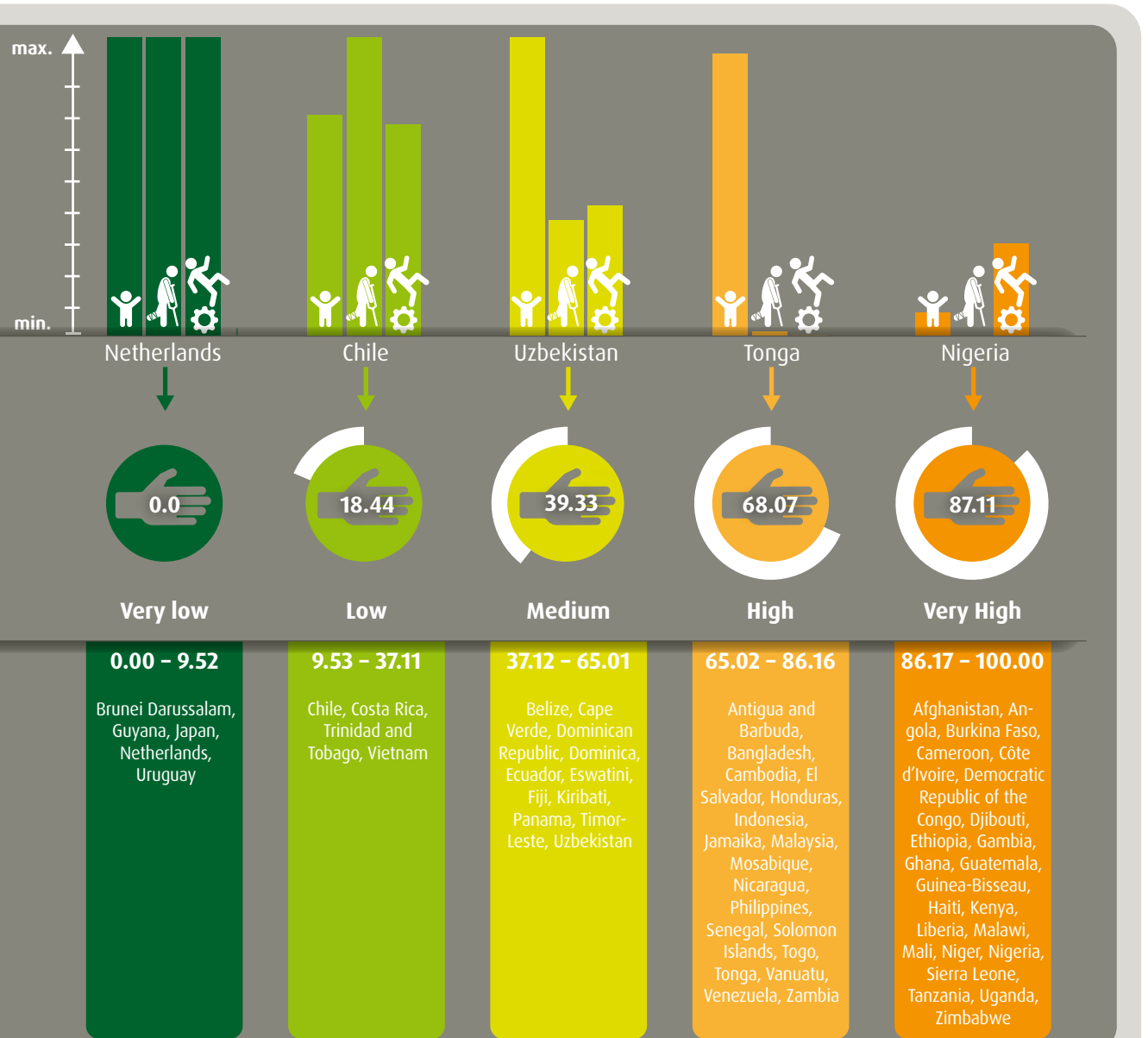


## Social benefit ranges in the index



**Social protection plans for certain age groups:** This category includes targeted social protection benefits for children, or households with children, as well as for elderly people.

# High Risk Countries

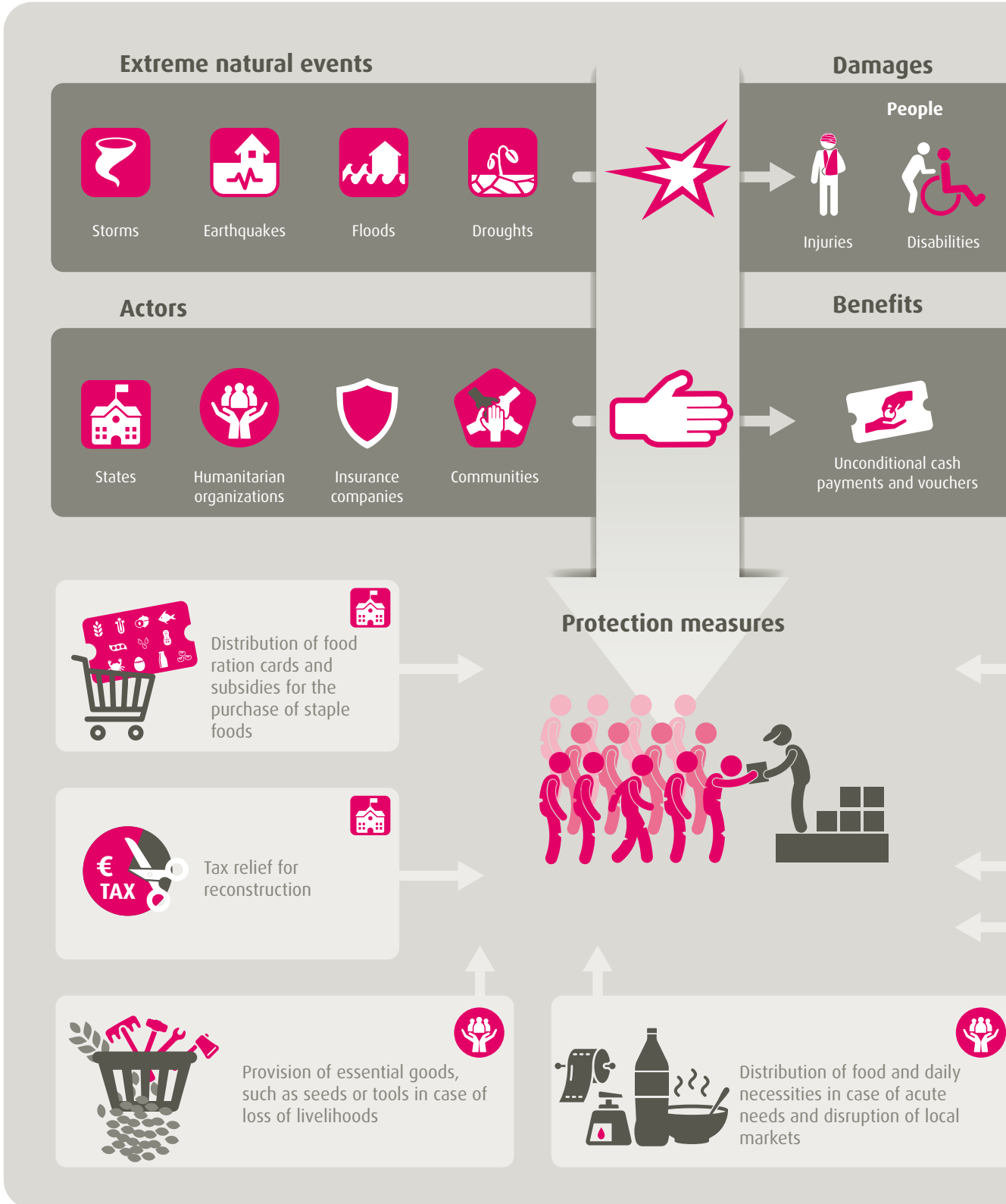


**Social protection plans for people with disabilities and / or special protection needs:** This category includes targeted social protection services for people with disabilities, as well as financial social assistance for low-income, vulnerable people without access to contributory benefits.



**Social protection plans for the work context:** This category includes targeted social protection benefits in the event of unemployment or employment injuries.

# Social Protection in the





# Event of Disaster

## Infrastructure

## Livelihoods



Deaths



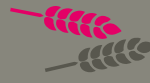
Damaged power lines



Broken water pipes



Damaged houses



Failed harvests



Loss of livestock



Loss of employment



Conditional cash payments



Transfer of goods



Loans



Subsidies



Free care services



Reimbursement of insurance sums for material damages such as damaged houses



Cash payments in the event of (temporary) occupational incapacity



Loans through savings groups to cover costs and repair damages



Organization of school feedings and public provision of meals through cooking groups



Cash-for-Work programs for the participation in reconstruction



Free care for people with injuries at community-based health centers



## Publisher

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