



People in a waterside house raised on stilts in a slum in Manila. © Robin Hammond / Panos

NO ACCIDENT

Resilience and the inequality of risk

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We need a new approach to risk and poverty reduction. Major external risks, such as climate change and food price volatility, are increasing faster than attempts to reduce them. Many risks are dumped on poor people, and women face an overwhelming burden. In many places of recurrent crises, the response of governments and the international aid sector is not good enough. A new focus on building resilience offers real promise to allow the poorest women and men to thrive despite shocks, stresses, and uncertainty – but only if risk is more equally shared globally and across societies. This will require a major shift in development work, which for too long has avoided dealing with risk. More fundamentally, it will require challenging the inequality that exposes poor people to far more risk than the rich.

FOREWORD

Risk is increasing dramatically: food prices are more volatile than ever before; the number of weather-related disasters has tripled in 30 years; climate change has been shown to be a key factor in disasters, such as the Horn of Africa drought; the numbers of people exposed to flooding has doubled since 1970; and 100 million people are pushed into poverty each year because they have to pay for health care.

This is a very worrying trajectory. Part of the response has been a focus on building people's resilience to shocks and stresses. Whilst welcome, there is a real danger that this debate will not deliver much for poor people because the approach taken, to date, is too technical.

Reducing vulnerability can only be done through addressing inequality and power. Wealth is increasing, but so is inequality, and many people are being completely left behind. This report shows clearly that vulnerability – to climate change, natural hazards, and insecurity – is higher in countries with greater income inequality.

Inequality makes it so much harder for poor people to work their way out of poverty and risk. In some cases, risk is dumped on poor people: rich countries fuel climate change, but poor countries suffer the consequences; big business makes profit without care for people displaced or disrupted; governments support economic growth without also supporting social justice and sustainability; and property laws and unjust care systems mean that women cannot fulfil their full potential.

A key solution is to redistribute risk. Rich countries need to take responsibility and pay for the consequences of the risks they create elsewhere. Poor people need greater access to decision-making and to be better protected through greater access to services – like social protection and health – paid for by more progressive taxes.

Crises undermine, obstruct and derail development – the economic and social cost of disasters is rocketing and 1.5 billion people live in places so insecure that each day is a struggle – so risk is not just a humanitarian problem. Development work – of governments, the aid sector and the international community through the Millennium Development Goals – must aim to reduce risk and inequality as well as support growth. One without the other will not succeed.

People's own determination to get out of poverty should be matched by our commitment to redistribute risk and build equality, thereby supporting them to thrive and prosper, rather than just cope and survive in a world of increasing risks.

HE Ellen Johnson Sirleaf
President of Liberia

SUMMARY

Around the world, poor women and men face a relentless series of shocks and stresses. Inequality, in all its ugly guises, is what turns risk from these shocks and stresses into a rising tide of avoidable suffering, and drives millions of people deeper into crisis and poverty.

Systemic shocks, such as food price hikes and ‘natural’ disasters, and long-term stresses like climate change, environmental degradation and protracted conflicts, undermine individuals’ ability to cope. And these are on the rise. Since 1970, the number of people exposed to floods and tropical cyclones has doubled.¹ The latest climate science indicates that global warming far beyond 2°C is increasingly likely, and that even a 2°C warming will have far worse consequences than expected just a few years ago.² In the past few years, volatility in food and commodity prices has returned, and more than 1.5 billion people now live in countries that face repeated cycles of violence.³

The impact of these increasing systemic shocks exacerbate the life-cycle shocks to income felt at household level – such as widowhood, childbirth, and unexpected illness – which hit women the hardest.

The inequality of risk

None of the consequences of these shocks and stresses are equal. Poor people and poor countries suffer immeasurably more than others. In relative terms, the financial impact of disasters is far higher in developing countries. For example, South Asia suffers flood losses that are 15 times greater, as a percentage of GDP, than OECD countries.

Those who are hit hardest are always the poorest, because they do not have access to welfare or social protection schemes, insurance, or ‘something in the kitty’ to help them withstand an emergency.

Nor do they have the political voice to demand that their governments, private companies, or the international community do anything about this. The political exclusion of the poorest people means that they are least able to demand their rights.

Inequality is hardwired into crises. Almost anyone who is marginalised – because of their caste, colour, class, age, ability or gender – will likely suffer from shocks more than anyone else. The endemic discrimination that women face – in education, health care, employment, and control of property – inevitably makes them more vulnerable.

97 per cent of people on low incomes have no insurance cover,⁴ and 90 per cent of workers in least developed countries have no social security,⁵ which leaves them highly vulnerable to major risk or financial shock.

Risk is dumped on the poor

Extreme inequality of wealth and power is driving national and international policies that shelter the rich from risk, and pass it down to the poor and powerless.

Power and wealth allow some people, corporations, and governments to mitigate the risks they face while directly or indirectly dumping those risks on people with far less capacity to cope. For example, food trading companies and banks have opposed measures that could help governments anticipate food shocks, with disastrous impacts on poor people struggling to afford even basic foodstuffs.⁷ The richest 11 per cent of the world's population create around half of all carbon emissions, but suffer the least from the harmful consequences of climate change. At the national level, commercial agriculture around rivers in the drylands of Ethiopia and Kenya means that pastoralists cannot reach water for their cattle, putting their livelihoods in danger.⁸

150 million people per year face financial catastrophe because of health costs.⁶

A new approach to poverty and risk reduction

Recent crises – such as the global food price hikes of 2008, Pakistan's floods in 2010 and 2011, and the recurring droughts of the past few years in the Horn of Africa and the Sahel region of West Africa – have been a wake-up call.

It is clear now that the response from both governments and the aid sector to increasing risk and structural inequalities is failing the most vulnerable. These problems cannot be solved by more 'development-as-usual.'

Both government investment and development aid, in practice, often fail to support the poorest people enough. Government support favours agribusiness over small-scale farmers, but benefits often fail to trickle down. Development aid has often been blind to the shocks and uncertainties that poor people face, and naïve in assuming that development takes place in largely stable environments. That is not the real world – where, by 2015, half of all people living on less than \$1.25 a day will be in 'fragile states' or affected by conflict,⁹ and millions more will face disasters from global economic or environmental changes outside of their control.

Real resilience

Women and men should not just be able to cope with crises, but to realise their rights so that they have hope for the future, have choices about how to live their lives, and can adapt to change. The ambition must not just be to help people *survive* one shock after another, but to help them *thrive* despite shocks, stresses, and uncertainty.

But if building resilience is now on the agenda of national governments, donors, aid agencies and civil society, this must go beyond the dry, technical fixes that have dominated the discussion so far. Building skills and capacity must go alongside tackling the inequality and injustice that make poor women and men more vulnerable in the first place. This means challenging the social, economic, and political institutions that lock in security for some,

but vulnerability for many, by redistributing power and wealth (and with them, risk) to build models of shared societal risk.

National responsibilities

States have the legal and political responsibility to reduce the risks faced by poor people, and ensure that they are borne more evenly across society. That includes setting up and funding truly effective systems that tackle underlying drivers of risk and vulnerability, and putting in place systems to prepare for and respond to disasters; providing livelihood options so that people can earn a living wage; ensuring equal access to services and to political participation in society, and sharing risk through social insurance.

All of this costs money, and governments, supported as necessary by donors, must use progressive tax systems and other means, including reducing corruption, to effectively redistribute risk in their societies.

International dimension

Building resilience requires a fundamental shift in development thinking in order to put risk and inequality at the centre. The proportion of development work taking place in risky contexts must increase. International donors and NGOs must give better support to help countries affected by disasters and conflicts, including working more meaningfully through local civil society, and give greater priority to reducing both.

And, after decades of talk, building resilience will mean breaking down the barriers between humanitarian and development approaches more fundamentally than ever before. Responses to humanitarian and economic crises need to be brought together with responses to foster long-term development. They must cut through institutional barriers, such as lack of joint working between departments, and outdated, inflexible funding arrangements, to improve performance on the ground.

Rich countries must also share the burden of reducing risk for the world's poorest. Developed countries, which are exporting the risks of climate change, must urgently cut their emissions and provide generous funding to help developing countries deal with its impact.

The way forward

For Oxfam, like many others, building resilience for the most vulnerable people, whose voices are least heard, is a work in progress. The organisation's internal structures, culture, and mindset may all have to change. It is seeking to work more effectively across its humanitarian and development programmes, and to listen to and empower vulnerable communities even more.

This report is not a definitive statement on how the concept of resilience can lead to real and lasting change but hopefully it is a contribution to that vital end.

'[The Village Savings and Loans Association] has helped me to engage in petty trading to supplement the family food budget. Thanks to this I have income to support our children's education and other family needs, and I have supported my husband to expand his farm. Now we have more happiness at home ... [and] my husband involves me in household decision making.'

Alima Saabri of Zambulugu, East Mamprusi, Ghana, 2012⁷⁰

Recommendations

National governments must provide leadership on building resilience and reducing inequality. Governments have the responsibility and ability to do this at scale. Building resilience and reducing inequalities need to become national priorities and be embedded in national development plans. But the international community must provide a broad range of support – and take a stronger role in countries affected by conflict.

Resilience-building work must address inequality, power, and rights. International and national elites use their power in markets, governments, and institutions to reduce their own exposure to risk. This is dumped on the poor, either directly or through unequal institutions. The structural causes of gender and income inequality that entrench vulnerability must be addressed. Ways to do so include:

- Sharing risk across societies, through social insurance and other actions targeting disadvantaged groups who require greater support and services simply to give them equal opportunities;
- Building pro-poor institutions at all levels which represent, or are responsive to, the needs and capacities of the most vulnerable;
- Enabling women and men to assert their rights and hold power holders to account through participation in decision-making at all levels;
- Providing free essential basic services for health and education, and social protection;
- Finding resources to fund this – through progressive tax regimes and tackling corruption.

Development work must internalise risk. Identifying, analysing, and managing risk must be a fundamental aspect of development. Shocks can push people abruptly into poverty and keep them there. Preventing the downward slide into crisis and poverty is a cost-effective approach.

- National governments need to integrate risk reduction across national development plans, departments and ministries.
- International agencies should directly tackle risk for poor people in their programmes, rather than treating shocks and stresses as external factors.
- Geographical priorities need to shift so that the proportion of development work in risky contexts increases.

Institutional reform is required. International donors, UN agencies, and NGOs must turn their rhetorical support for resilience-building into sustainable action through reducing institutional barriers across the humanitarian and development divide. Disconnected teams need to be replaced by joint planning, strategies and integrated and linked programmes, and donors need to provide long-term, flexible funding.

'In the long term, development is the most effective resilience-builder for the most vulnerable.'

European Commissioner for Humanitarian Aid, Kristalina Georgieva¹¹

International frameworks must support risk reduction through:

- All governments ensuring that risk and resilience are reflected in the post-2015 development framework, including a new goal on risk, as well as a strengthened Hyogo Framework for Action;
- Developed countries urgently cutting their emissions to keep global temperature increases to below 2°C. Developed countries also need to ensure that at least half of the \$100bn in climate finance (per year by 2020) committed in Copenhagen is spent on adaptation;
- Donors providing finance for the proposed Global Fund for Social Protection.

1 INTRODUCTION

Qaballe Sirba, 30, lives in Kanbi, a village in southern Ethiopia's Borena zone – a region hit hard by repeated drought. She has had a tough life. She and her two children have been sick with a lung illness. Sirba became the sole breadwinner when her husband was paralysed after falling into a ditch. Then the drought and food crisis of 2008 struck, forcing the family to survive on just one meal a day. 'If I raise the goats – and God help me on this – I will get out of this problem,' Sirba says.¹³

Sirba's experience is the story of millions of poor women and men across the globe: confronting one setback after another, or sometimes simultaneously, amid oftentimes overwhelming stress and anxiety. Despite the immense challenges, poor people work hard to get out of poverty,¹⁴ borrowing, saving and exchanging cash in order to make ends meet.¹⁵ However, chronic poverty and vulnerability mean that even a small shock, such as below-average rainfall or an unexpected illness, can push them into a crushing downward spiral. Some 40 per cent of the world's poor live in conflict-affected and fragile states¹⁶ and have to contend with the fear of losing family members, jobs and homes, and the threat of injury, abduction and rape.

While women and men frequently demonstrate high levels of initiative and work hard to get out of poverty, a roughly equal number of people descend into poverty due to overwhelming shocks, a chronic accumulation of pressures over time, and a lack of safety nets.¹⁷

Resilience is not something that can be given to people; it describes a set of dynamic characteristics that enable people to face and manage ever-changing negative pressures and crises, prevent them, mitigate them, adjust to them, and adapt and thrive. Nevertheless, people's resilience depends on the societal sharing of risk. Therefore, governments, the private sector and international aid also have a role to play.

Oxfam defines resilience as **'the ability of women, men, and children to realise their rights and improve their well-being despite shocks, stresses, and uncertainty'**. Resilience cannot be just about coping or 'bouncing back'; although important, resilience-building must be more than just preparedness and risk prevention. Oxfam emphasises the aspirational element, such that poor and marginalised women and men can thrive despite shocks, stresses, and uncertainty.

There are admittedly circumstances in which the odds seem stacked against building resilience, for example, for people at risk of sea level rises on Pacific islands, and in Yemen, where there is an irresolvable water deficit. In such places, fundamental change is required, and alternative solutions will need to be sought in close collaboration with affected communities.¹⁹

'In spite of our having large fields for growing crops, we've only harvested four sacks of millet this year, compared with the 20 we can get in a normal year. But it's a long time since we had a normal year. Last year, the floods destroyed much of the harvest. We go from one catastrophe to another, either because of too much water or too little.'

Ramata Zore, age 25, Taffogo, Burkina Faso¹²

Although least developed countries contain only 12 per cent of the global population, they accounted for 40 per cent of all casualties related to 'natural' disasters during the period 2000–10.¹⁸

For Oxfam, the current emphasis on building resilience requires an approach to poverty reduction that offers new priorities and perspectives to governments, donors, and development practitioners, and demands a focus on the poorest people, and the systems that keep them in poverty.

Oxfam is committed to understanding what resilience-building means for the people it supports, and how it can improve its effectiveness, but is still working out the implications for programming and internal reform needed. This report builds on a 2012 report, 'A Dangerous Delay', and recent work in the Sahel.²¹ This report is not a definitive statement on how the concept of resilience can lead to real and lasting change, but hopefully it is a contribution to that vital end.

*97 per cent of people living on less than \$4 per day have no insurance cover, so are highly vulnerable to major risk or financial shock.*²⁰

Box 1. Reference: key terms used in this report

Risk: Risk is a combination of the *consequences* of an event and the *likelihood* of its occurrence. For this paper, risk is viewed a composite of the size of the **shock/stress**; the exposure of people, assets, and services to it; and **vulnerability** to that shock/stress, offset by the **capacity to cope and respond** to it.

Risk can have both negative and positive outcomes: the most common concept of risk emphasises negative outcomes; however, taking informed and calculated risks is necessary for development, economic growth and political change.

This report considers only contextual risk – which impacts on people's lives – rather than programme risk (the risk of programme failure) or institutional risk (e.g. the risk of adverse impacts on staff security).

Shock/stress: Both household and systemic, including ill health, conflict, climate change, etc.

Vulnerability: The propensity or predisposition to be adversely affected. Vulnerable people therefore include those with disabilities or chronic diseases such as HIV/AIDS, older and younger people, indigenous people, and those disadvantaged on account of class, gender, or caste.

Capacity/adaptive capacity: The potential of individuals, communities, and societies to be actively involved in the processes of change, in order to minimise negative impacts and maximise any benefits.

Resilience: The ability of women, men, and children to realise their rights and improve their well-being despite shocks, stresses, and uncertainty.

Oxfam considers resilience at the individual, household, and community levels, because this is where impact is ultimately felt. However, clearly many causes of vulnerability cannot be resolved at this level, so the roles and responsibilities of states and other relevant institutions, including private companies and investors, must also be addressed.

Some commentators talk of negative resilient systems (such as corruption or organised crime). However, as Oxfam's definition of resilience centres on thriving despite the risks, we view these as 'resistant to change' rather than resilient.

Equality: People should be treated as equals, with the same privileges, status, and rights, due to their common humanity. Note this is not the same as treating people equally – the disadvantaged will require *greater* support and resources to level the playing field.

'Living on a char island is always vulnerable, but it is getting worse. The cyclones are more frequent, and they are stronger than they used to be. We are also getting a lot of fog, out of season. Now the fog is unpredictable and it is destroying the crops.'

Hasina Begum, mother of four, Char Atra, Bangladesh²²

2 INCREASING RISK

Figure 1 shows how one family in Port-au-Prince, Haiti, coped in the year after the 2010 earthquake, which killed two of their youngest sons. The father lost his job; the family was heavily reliant on emergency-related grants and services, and the friends and neighbours who provided them with most of their meals until mid-May. After this, they were forced to sell their livestock. An Oxfam grant allowed them to pay off their debts and to start a small business, but their household income still dropped by 88 per cent. They invested in a market garden, but this was destroyed by Hurricane Tomas in October 2010. They also bought food to sell, but some of this was looted during election violence in November 2010.

Figure 1: One family's experience after the 2010 Haiti earthquake



Source: Household Economy Approach Case Studies in Haiti²⁴

Risk is rising due to increasing shocks and stresses, and more people being exposed to them. The battle against risk is being lost. As a result, poor people stay poor, and others are pushed into poverty.²⁶

Increasing systemic shocks and stresses include:

- **Climate change:** gradual impacts (such as increases in temperature and sea level), climate variability, and extreme weather leading to disasters. Despite efforts to keep global warming below the 2°C threshold agreed at the UN, much higher levels of warming are increasingly likely, while impacts at 2°C are set to be much worse than expected just a few years ago.²⁷ Climate change was a key factor in the Horn of Africa drought²⁸ and in changes in the Sahel,²⁹ directly decreasing harvests and access to food for already vulnerable people;
- **Volatility in food and commodity markets:** after a period of relatively low volatility in the 1990s, annual price volatility is now higher than at any time in the past century, with the exception of energy prices in the 1970s;³⁰
- **Environmental decline:** due to mismanagement and degradation.³¹

'The weather here is changing. ... The community here mostly works in agriculture, and their crops are being destroyed by these changes. They are losing their livelihoods. This affects education – fewer students come during bad weather and difficult times. The children have to work to supplement the family income.'

Mohammad Jamal, teacher, Char Atra, Bangladesh²³

The most vulnerable – the poorest countries and populations – will suffer earliest and most, even though they have contributed least to the causes of climate change.

The Stern Review²⁵

While conflict, armed violence, and insecurity are currently not increasing, they are already at extremely high levels: 1.5 billion people live in insecure settings, and climate change could lead to new resource wars and growing violence.³²

Exposure to these shocks and stresses is growing, often through increasing populations and migration. Cities concentrate risk through high population densities, inadequate urban planning and poor infrastructure. Problems are particularly acute in slums, in which around one billion people currently live – a number that is projected to double by 2030.³³ The numbers of people exposed to floods and tropical cyclones have doubled and tripled respectively since 1970.³⁴

For **vulnerability**, the situation is mixed. Measuring vulnerability is complex, so poverty is often taken as a simple proxy. Poverty rates are decreasing – nearly half a billion people escaped \$1.25-a-day poverty between 2005 and 2008, many of them in China, with a smaller drop in people living on less than \$2 a day.³⁶ These changes are clearly positive, but levels of poverty are still extremely high, and the situation is exacerbated by increasing income inequality across many developing countries.³⁷ Rising inequality puts a significant brake on poverty reduction – and therefore vulnerability reduction – as poverty reduction is a function of both economic growth and the *share* of growth captured by the poor.³⁸ The 2012 Africa Progress Report found that, after a decade of buoyant growth, ‘wealth disparities are increasingly visible’ and ‘governments are failing to convert the rising tide of wealth into opportunities for their most marginalised citizens.’³⁹

150 million people a year face financial catastrophe because they have to pay for health care.³⁵

These increasing systemic risks are in addition to life-cycle **shocks felt at household level**. Even in a ‘normal’ year, poor households have to cope with periods of reduced income, such as between harvests or when casual labour is not required, during sickness or following accidents that reduce the ability to work, and due to events such as childbirth, funerals, and marriage. Funerals in South Africa cost 5–10 months’ household income, and weddings in India take up over half the yearly income of a typical household.⁴¹

In 2010, the poorest 20 per cent of the world’s population accounted for 1.7 per cent of world income; the richest 10 per cent accounted for 54 per cent.⁴⁰

Health shocks are one of the largest and least predictable risks for poor people. 150 million people a year face financial catastrophe because they have to pay for health care, and 100 million are pushed below the poverty line.⁴² It is worse for women – they are more susceptible to health problems, are least likely to be able to pay for health care, and are often responsible for caring for family members who fall sick.

A further problem is the **combination of shocks and stresses**. There is strong evidence that conflict and fragility increase the impact of disasters (primarily by increasing vulnerability), and some evidence that disasters exacerbate pre-existing conflicts.⁴⁴ These multiple risks combine in a complex way – and people experience them together – yet governments and the international community manage them in isolation.

The achievement of fundamental civil and political rights in poorer countries is 35 per cent lower than in high-income countries.⁴³

Increasing **unpredictability** of seasons⁴⁵ and price volatility bring real challenges, especially for farmers, who find it ever more difficult to plan or know how much their crop will be worth. Further, it is not possible for people to plan for climate change when its impacts are not fully known. In East Africa, for example, there is as yet no consensus about whether climate change will mean more or less rain for the region,⁴⁶ though there is already evidence of increasing volatility in weather patterns.⁴⁷

Despite the ingenuity of poor women and men, and their use of savings, loans and insurance clubs, micro-finance institutions, and banks, life is a constant balancing act. Seasonal or occasional good fortune occurs – such as good harvests or remittances – but over the years, economic improvements tend to happen only gradually, whereas sudden declines – due to major illness, disasters, or conflict – are much more common.⁴⁸

Box 2: Micro-insurance for poor and vulnerable households in Africa

Insurance is one important way to manage risk. Yet there are few insurance schemes specifically designed for farmers in the developing world.

In 2007, Oxfam, local partner REST, local communities, and the Government of Ethiopia designed an insurance product that would work for poor farmers in the drought-prone region of Tigray, Ethiopia. From a small pilot, the project – now called the 'R4 Rural Initiative' – will expand further in Ethiopia and is being established in Senegal and elsewhere in partnership with the UN World Food Programme.⁴⁹

This 'insurance-for-work' scheme was designed to fit into the existing Ethiopian Productive Safety Net Programme (PSNP), which provides people with employment opportunities on public works projects. Farmers can pay for insurance cover through their labour, rather than cash, on small-scale, community-identified projects that reduce risk, such as improved irrigation or soil management.

If rainfall drops below a predetermined threshold, automatic insurance pay-outs are triggered. And in wet years, the risk reduction measures pay dividends.

The promise of a pay-out in bad years also gives people the confidence to invest, hoping for higher returns. A 2010 evaluation found that insured farmers had yields 57 per cent greater than non-insured farmers, due to them buying and planting more or higher-yielding seeds. Both men and women farmers say they now have more options, and worry less about the future. In other words, they have hope.

INCREASED RISK FOR WOMEN

While every woman's experience is different, in general women face higher risks and also have to shoulder the burden of managing them on behalf of their families.

Poor women face specific health risks associated with pregnancy and childbearing, and are more vulnerable to diseases such as HIV/AIDS.⁵¹ They are more vulnerable to divorce, abandonment, and widowhood, all of which can increase poverty dramatically, and from which they may never recover.⁵² They have fewer options economically – due to the time burden of caring for the family, norms on working, and ownership of assets and property – resulting in lower income. Moreover, women's care work is too often seen as natural, beyond the realm of government and development policy. Violence against women affects every aspect of their lives, including the capacity to withstand shocks and stresses – but again is neglected in development policy.⁵³ These factors in 'normal' times are aggravated by the devastating impacts of crises.

Simultaneously, women are often less able to participate in and influence decision-making processes that impact on their resilience because they are systematically marginalised, resulting in higher levels of illiteracy and innumeracy than men, and diminished access to information, credit, legal support, and formal employment. Social exclusion and discrimination are often perpetuated by formal policies, legislation, and customary laws (e.g. land ownership) and institutions (e.g. low representation of women or minority groups in senior positions). A new global study shows that gender norms are changing only slowly and incrementally, and very little in rural areas.⁵⁶

Despite this, women often have much to offer in reducing and managing risk at household, community, and national levels. Investment is needed, particularly in services and infrastructure to support care provision, to ensure that their perspectives are no longer overlooked, and their potential to be powerful forces for change is realised.

In West Africa, women farmers produce 80 per cent of basic foodstuffs, but make up only 8 per cent of land-owners and have access to only 10 per cent of available credit.⁵⁰

A 20-year global analysis shows that 'natural' disasters and their subsequent impacts kill more women than men; this effect is magnified in major calamities.⁵⁴ In the 1991 cyclone in Bangladesh and the Asian tsunami in Banda Aceh, 90 per cent and 70 per cent of victims, respectively, were women.⁵⁵ Significantly, the lower women's socio-economic status, the greater the number of deaths.

3 THE INEQUALITY OF RISK

The risks associated with the systemic shocks described above are unevenly shared between rich and poor.

DUMPING RISK ON POOR COUNTRIES

Mainstream economic policies have so far failed to deliver inclusive and sustainable economic growth. Risk is generated in developed and emerging economies, and is exported to developing countries.

This is particularly true of **climate change**. Around 50 per cent of global carbon emissions are generated by just 11 per cent of people.⁵⁸ But those who are suffering the impacts of climate change had the least hand in causing it: it is estimated that, by 2100, the impact in poor countries will be GDP losses of 12–23 per cent, whereas in the richest countries, the impact will be a range of 0.1 per cent loss to a benefit of 0.9 per cent of GDP.⁵⁹

As well as climate change, **other planetary boundaries**⁶¹ have been breached or are very close to it. This is caused in large part by excessive resource consumption by the wealthiest 10 per cent of the world's population, and the production patterns of the companies producing the goods and services that they buy. Rich countries are reaping the benefits of using finite planetary resources and producing carbon emissions, leading to economic growth for them; the negative impacts are felt by all, and while the rich countries can reduce their exposure and vulnerability, developing countries cannot.

International **land grabs** – large-scale land acquisitions – have robbed some of the world's poorest people of their land and ability to make a living. There have been reports of forced evictions in Honduras, Guatemala, and elsewhere.⁶² A large body of evidence shows that these deals have so far delivered few of the benefits that governments and communities hoped to obtain.

Other risk exports include the rapid growth in **biofuels** promoted by rich countries to cut fossil fuel use for transport, and excessive **speculation on food commodities**, which have both fuelled food price crises. Food price volatility causes havoc for women and men living in poverty, because the poorest spend roughly three-quarters of their incomes on staple foods.⁶³ At the same time, it presents big opportunities for global agribusiness firms such as Cargill, whose profits surged during the US drought of 2012 and the 2007-8 food crisis.⁶⁴

'It's the poorest of the poor in the world, and this includes poor people even in prosperous societies, who are going to be the worst hit.'

Rajendra Pachauri, chairman of the Intergovernmental Panel on Climate Change, 2007⁵⁷

Around 50 per cent of global carbon emissions are generated by just 11 per cent of people.⁶⁰

In some cases, there is a clear conflict of interest – for example, **commodity markets** are controlled by powerful players who can better anticipate risks related to volatility, or speculate and exacerbate volatility. Food trading companies and banks oppose measures that would regulate food and commodity markets and bring greater information into the public domain.⁶⁶ This means that companies retain the profit ('upside risk') while creating greater negative impacts ('downside risk') for others.

Such [food commodity] speculation can have grave consequences for farmers and consumers and is, in principle, unacceptable.

Deutsche Bank⁶⁵

INEQUALITY ENTRENCHES VULNERABILITY

Vulnerability is not random. People are vulnerable because they are politically, socially or economically excluded, and hence have little access to resources, influence, information or decision-making.

Economic opportunities are crucial for building resilience, and there are **big businesses** which build the resilience of the poor through active support via their supply chains.⁶⁷ However, others use their influence to deliberately dump risk on poor people. For example, in Peru, water supplies are dwindling as glaciers melt, but much is siphoned off or contaminated by mining companies, leaving local communities short of clean water.⁶⁸

In other cases, **local elites** use their wealth and influence to protect their interests and/or exclude the poor. In some areas of India, local elites have captured some of the benefits of the Mahatma Gandhi National Rural Employment Guarantee Scheme – which is designed to guarantee work for poor people – by influencing which public works take place, by excluding lower castes, and through the use of contractors.⁶⁹

Wealthier people are able to reduce their own vulnerability – through insurance, supportive institutions, and financial and social options – when the poor cannot. This is symptomatic of an unequal society that protects those with wealth and influence.

Institutions are key. They govern access to resources, but they often do not represent the poor. For example, in India there is no official process for consulting small-scale agricultural producers, many of whom are women, at state or national levels. The Committee on Physical Markets, dealing with wholesale markets, comprises mostly large business interests and does not involve small- and medium-sized enterprises. There is also no formal channel for small farmer input into India's highly influential Planning Commission.⁷¹

In 2012, the richest 100 individuals earned \$240bn in total, which is four times the amount needed to end extreme poverty measured by the \$1.25 line.⁷⁰

More powerful groups manipulate institutions to capture more government services, control markets, and exercise privileged influence over the structure of society to mitigate their exposure to risk. In Ethiopia, women in an irrigation scheme, developed by the community itself, did not receive their fair share of water, because they lacked the money to pay the necessary bribes and the social status to claim their rights without bribes.⁷²

Institutions that serve powerful elites and well-organised special interests are often highly resistant to change, because they will seek to defend and maintain them. For example, in Guatemala the sugar sector is

dominated by big agribusiness and has been given specific protection from free trade agreements; maize, in contrast, is a smallholder crop, and its trade has been completely liberalised – allowing imports to surge in from subsidised growers in the United States.⁷³

High and rising inequality is unjust and intrinsically wrong. And it entrenches the systems that make it even more difficult for poor people to escape and manage risk. Inequality means that often only the wealthy have access to education, healthcare and credit, which results in only a minority of the population being able to develop its full productive and personal potential.⁷⁴

Oxfam analysis shows that countries with more unequal distributions of income have more vulnerable populations. There is no single measurement of vulnerability, so Oxfam has used four different indices which all capture social factors that shape vulnerability, as well as considering specific shocks and stresses:

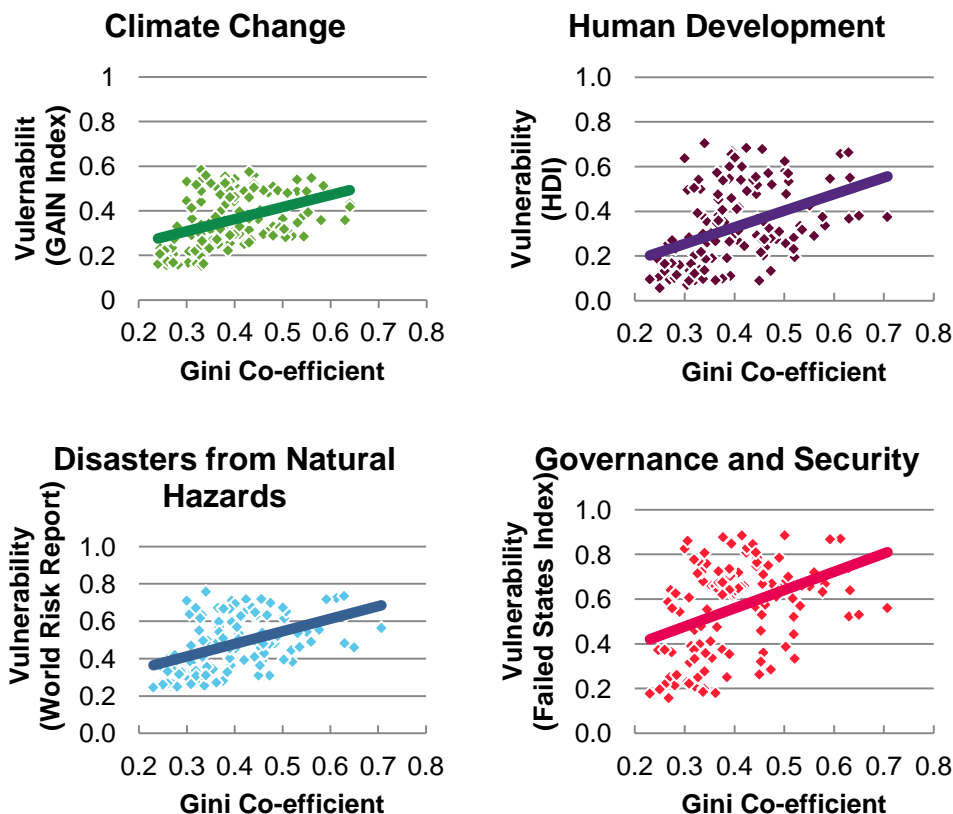
- the Human Development Index, which captures levels of income, health, and education;
- the Vulnerability Index from the World Risk Report 2011,⁷⁶ which is focused primarily on natural hazards;
- the part of the GAIN index⁷⁷ that measures vulnerability to climate change; and
- the Failed States Index,⁷⁸ which looks at governance and security.

For all four, vulnerability clearly increases with rising income inequality (measured by the Gini co-efficient).

Fewer than 10 per cent of workers in least developed countries are covered by social security; in middle-income countries, coverage ranges from 20 to 60 per cent, while in most industrial nations, it is close to 100 per cent.⁷⁵

Figure 2: Vulnerability increases with rising income inequality

Source: Oxfam analysis using the World Risk Report 2011, GAIN Index, the Human Development Index, and Failed States Index⁷⁹



4 THE RESPONSE IS FAILING

International- and national-level efforts to deal with increasing populations at risk have been inadequate, both in terms of reducing risk and the responses to manage it.

THE ROLE OF GOVERNMENTS

States have the legal and political responsibility to redistribute risk from the weakest and most vulnerable at scale, and ensure that risk is borne more evenly across a society⁸¹ – which could be through taxing the rich and/or companies to build flood defences or provide a social protection ‘floor’,⁸² or providing food reserves and guaranteed crop prices for farmers, or making sure that emergency systems are in place to respond equitably to disasters. Equally, governments can be the biggest contributors to increased risk – by perpetuating inequalities, adopting economic models that do not redistribute wealth and risk, and failing to make the richest pay their share.

Some governments have shown **leadership** in building resilience. The governments of the Philippines and Bangladesh, among others, have made real efforts to address natural hazards and climate change. In the Philippines, local government units are required by law to spend at least five per cent of regular revenue on disaster reduction, preparedness and mitigation measures.⁸⁴ The government of Niger has made food security a political priority through its ‘3Ns’ programme (‘Les Nigériens Nourrissent les Nigériens’), with support from the Prime Minister and the creation of a specific commission, but this initiative still has a long way to go. While inequality is still very high in Brazil, it is coming down due to concerted efforts by the government, including major increases in the minimum wage, social protection schemes including a universal pension and the *Bolsa Familia*, and a strong commitment to tackling poverty and inequality.⁸⁵

These examples show that positive change and strong leadership are possible. But there are more countries where this has not been seen. For example, the governments of Kenya and Ethiopia have invested heavily in early warning systems. However, in the 2011 Horn of Africa drought, millions of people were still in need of emergency aid, the government of Kenya was slow to declare an emergency, and in Ethiopia, donors expressed concern that official figures of those in need were significant underestimates.⁸⁷

Ultimately there are still too many women and men who are very poor and vulnerable. **Economic growth is necessary but not sufficient** to reduce this vulnerability. Poor people are often not able to access benefits from economic growth due to barriers related to their poverty, political marginalisation, and geographic location.⁸⁸ For example, most

*If women farmers had the same level of access to resources as men, they could increase yields on their farms by 20–30 per cent, in turn reducing the number of hungry people in the world by 12–17 per cent.*⁸⁰

‘Seasons are very different to what they used to be, and people cannot depend on one single livelihood strategy... today, diversification is essential.’

Male herder, Katilu⁸³

*The 2012 Africa Progress Report finds that ‘the current pattern of trickle-down growth is leaving too many people in poverty, too many children hungry and too many young people without jobs’.*⁸⁶

developing-country governments' support for agriculture is focused on increasing productivity and the modernisation of large-scale agriculture. It is assumed that small producers will also benefit, but this is unlikely without addressing the factors that limit smallholder participation in markets – access to land, credit, knowledge and markets – and women's ability to take roles beyond unpaid work or drudgery.⁸⁹ The result is a narrow band of farms benefiting from agricultural investment.⁹⁰

Governments often fix the rules in favour of big business and provide significant tax breaks,⁹¹ while smaller businesses are stymied by bureaucracy, over-regulation and corruption.⁹² Women face the additional constraint of a disproportionate amount of unpaid care work in the family, which reduces the time available for economically productive activities.

Governments may legitimately claim that they have a **lack of resources and technical skills**. The capacity of government officials at local, district, and national levels can indeed be a real barrier, and external support may be required. In terms of resources, the costs of providing universal basic social protection⁹³ and essential health care vary, from 4 per cent of GDP in India to 10 per cent in Burkina Faso.⁹⁴ This will remain a challenge for very low-income countries in which aid will probably continue to be a key element of financing (the initiative of the Global Fund for Social Protection has been designed to fill the financial gap that states cannot support).⁹⁵

For middle-income countries, most of the cost will have to be borne by the countries themselves, through addressing corruption and tax.⁹⁶ Many countries will need to fairly increase tax revenues because currently these are too low to support ambitious social programmes – in Bangladesh and Pakistan, the tax-to-GDP ratio is only 9 per cent,⁹⁷ compared with India at 16.6 per cent,⁹⁸ Brazil at 32 per cent,⁹⁹ and OECD countries at around 35 per cent or higher.¹⁰⁰

Building resilience in conflict-affected contexts

Given the critical role that the state must play in building resilience, what happens when the legitimacy of the state is contested or fundamentally compromised due to conflict, and institutions are weak or dysfunctional? Building resilience in this environment is extremely challenging, but even more important. Women and men are more vulnerable due directly to insecurity, but also to pre-existing inequalities – such as attitudes against women's participation and leadership – which mitigate against building solutions.

Oxfam is still developing its approach to resilience-building in conflict-affected contexts. Fundamentally, Oxfam believes that resilience in conflict can only be built through bottom-up empowerment and respect for the rights of women and men most affected by risk, and their participation and leadership in peace building, good governance, and the removal of conflict-related barriers to development.

The Institute of Economics and Peace has found that countries with higher levels of peacefulness tend to be more resilient to external shocks, whether economic, geopolitical, or 'natural' disasters.¹⁰¹

Where there are some forms of state institutions, it is important to bring state and civil society together to build trust and social cohesion, support collective resilience-building and strengthen accountability. For example, the national dialogue for peace building in Afghanistan needs engagement from a strong and representative civil society,¹⁰³ and in the DRC the Ministry of Agriculture is considering setting up agriculture committees that are part civil society and part government.

Where formal state structures do not function and lack legitimacy, there are often non-state institutions, such as social and faith networks,¹⁰⁴ which can provide some services and security. In some places, economic interventions can help to build resilience.¹⁰⁵ In Somalia, the state is weak and fractured, but markets function and there is a vibrant service sector, so private money transfer companies can be used to deliver cash transfers to the poorest.¹⁰⁶

These examples will not build resilience on their own, but they can start to build stronger governance with community voices at the centre, which is a pre-requisite for resilience-building.

'Life is a strain. My wife and I strive to survive and provide for our children. We eat one meal a day and at times nothing at all. The two of us work as a team, taking turns to try and earn some money to buy or grow food, but it is extremely difficult with no job or land. If we fall ill, we cannot afford to go to the hospital and people die because of this.'

Alain, who fled his home in Dura, Congo, after an attack by the Lord's Resistance Army¹⁰²

Box 3: Building resilience to conflict in Colombia

While Colombia's 50-year conflict has entered a critical stage of peace negotiations, levels of vulnerability to armed actors in rural areas are as high as ever; in 2012, population displacement increased by 36 per cent. Villages in the Samaniego region were regularly subjected to 'confinement' – whereby armed actors closed access to villages for prolonged periods – which meant that villagers were unable to tend their fields, harvest or plant crops, or travel to market:

- Women and men were forced to leave the villages as food supplies dwindled. This involves a risk of people losing their land – land rights are regularly undermined in Colombia, particularly when people have been forcibly displaced. Oxfam and partners helped the villagers to develop kitchen gardens, which enabled them to remain in their villages during periods of confinement.
- Access to fields and markets was limited by the presence of anti-personnel mines laid by illegal armed groups. Oxfam and partners strengthened organisational and community networks to address this problem – raising awareness, sharing information, identifying where the mines were, and defining safe routes – thus protecting livelihoods.
- At national level, Oxfam and partners lobbied the government in order to change the rules to ensure that basic rights are protected. The Colombian Constitutional Court has now laid out the obligations of state institutions to provide humanitarian response in situations of confinement.

This combination of working at household, community, and national levels has strengthened the resilience of the affected communities.

THE ROLE OF THE INTERNATIONAL AID SECTOR

While governments have the responsibility to build resilience at scale, the aid sector has an important role to play, supporting and strengthening governments and communities, as well as a more significant role in conflict-affected contexts.

However, **development aid** often does not proactively target the most vulnerable – it is risk-blind. For some people, risk can rise significantly without poverty levels necessarily increasing; such increased vulnerability would only be revealed by a shock, when they are plunged into poverty. For example, the impact of conflict, border closures, or land along rivers being leased for commercial agriculture only becomes obvious in the dry season, when pastoralists are unable to reach water sources and dry-season grazing lands.¹⁰⁸ If such risk is not clearly addressed, development gains will be lost when the shock hits.

There is still a large proportion of development work that does not take place in geographical areas exposed to major risks – it is risk-averse – either because more productive opportunities are elsewhere, or precisely because the risk will reduce expected impacts. There are of course exceptions,¹¹⁰ but many donors have a strong focus on value for money, results and sustainability. Unless carefully managed, this is likely to push development work away from risky settings.

Development work does not focus enough on strengthening communities' capacity to adapt. There is no prescriptive path for this. But a key finding from the Africa Climate Change Resilience Alliance (ACCRA) is that too much emphasis is placed on assets and technical fixes, and not enough is placed on the 'softer' aspects of empowerment related to institutions and community capacity.¹¹¹ This finding is matched by the perceptions of those receiving aid: most people expect aid to bring improvements to governance, as well as supporting assets and economic improvement.¹¹²

Disaster risk reduction (DRR), while important, cannot enhance resilience if it is decoupled from development and underlying risk factors (often DRR is overly focused on emergency preparedness) or does not address rights and power imbalances (often DRR prioritises technical measures over inequitable power systems which entrench vulnerability).

Currently, responding to systemic shocks is often 'left to the **humanitarians**'. While life-saving assistance will always be necessary to respond to acute need, humanitarian work is not best placed to reduce underlying vulnerabilities – its short-term horizons, and the tools and skills of emergency response, are not adapted to bring about structural change.¹¹⁴ In fact, humanitarian work is currently *too* responsive, rather than preventative – only 2.6 per cent of humanitarian aid is spent on disaster prevention and preparedness.¹¹⁵ Thus risks often become a crisis before response happens – as was seen in the 2011 Horn of Africa drought.¹¹⁶ The current reality, of repeated cycles of humanitarian interventions and deepening poverty, cannot be maintained.

'Empowering women is the beginning of the awakening. Women were down to the ground during the time of our fathers but today women have woken up and it is ok for women to come to meetings... They have practical solutions that provide answers to the community's problems.'

Male herder, Katilu, Turkana, in discussion of how environmental challenges have influenced traditional roles¹⁰⁷

'The lack of flexibility and short time spans for projects – 12 months – creates difficult conditions. Short-term approaches are one of the main factors that instigate failure. In spite of this, the donors still ask for sustainability!'

Government official, Afghanistan¹⁰⁹

'I had everything all figured out. That was until [typhoon] Bopha hit. Now I don't know where we go from here.'

Teresa Mainit, 39-year-old mother from Barangay Tidman, Philippines¹¹³

Poorly designed or executed humanitarian aid can actually undermine resilience by creating dependencies, and bypassing and therefore weakening local markets and community structures. The humanitarian sector is aware of this and is making changes. The Sahel 2012 response continued the trend of purchasing local food and providing cash assistance wherever possible, to support local markets.¹¹⁷ However, there is still a long way to go.

Fundamentally, the **humanitarian-development divide** means that development and humanitarian work is not responsive to people's actual experiences and priorities – humanitarian and development work are generally separate, which creates confusion between ways of working, inefficiencies in terms of output and cost, and prevents joined-up planning.¹¹⁸

Without action from humanitarian and development actors to tackle risk, there is a danger they both leave the poor exposed to repeating cycles of crisis and shock.

5 A NEW APPROACH

The situation in the Sahel illustrates the vicious circle of risks that poor people face: increased shocks, stresses and uncertainty worsen people's poverty and increase their vulnerability, with ever smaller shocks required to trigger the next round of crisis. The Sahel food crisis of 2011–12 was not a typical 'disaster' (i.e. damage from a major hazard, repaired with relief), nor was it 'chronic poverty' that will be solved by more development projects – it was a *resilience* crisis.¹²⁰

Given climate projections, we have to stop thinking of the Sahel and the Horn of Africa as unfortunate outliers, and see them instead as harbingers of further risk and vulnerability spirals.

THE INTERNATIONAL RESILIENCE DISCOURSE

The international debate on resilience is dynamic, and a number of high-level initiatives have been developed in the past 18 months aimed at fostering resilience, including the Global Alliance for Action for Drought Resilience and Growth¹²², the IGAD Platform for Drought Disaster Resilience and Sustainability in the Horn of Africa,¹²³ the AGIR partnership for resilience to food crises in the Sahel,¹²⁴ and the Political Champions for Disaster Resilience.¹²⁵

Such initiatives show promise, but there is a danger that the discourse and the subsequent implementation:

- **Do not focus on changing structural inequality:** To date, the discussion of resilience-building has been a rather dry and technical one. However, the distribution of risk in any society is a deeply political issue, particularly the extent to which risks are shared across society or borne by individuals. Therefore, a focus on changing the structural conditions underlying the vulnerability and disproportionate risk and uncertainty faced by poor people is required.
- **Are driven by the humanitarian sector:** The inefficiency and ineffectiveness of the current system of dealing with vulnerability and chronic poverty are obvious to the humanitarian sector, which is left to pick up the pieces. But leadership needs to come from national governments. For international actors, resilience-building must be driven primarily from the development perspective because of the need to address underlying causes of vulnerability in close coordination with humanitarian work.

'I am so happy that my grandchildren will never sleep hungry again: the cash transfer came at the right time when food was not affordable. Look at my business now, it makes me so happy.'

Caroline Kemunto, involved in the Nairobi social protection scheme¹¹⁹

'[The Village Savings and Loans Association] has helped me to engage in petty trading to supplement the family food budget. Thanks to this I have income to support our children's education and other family needs, and I have supported my husband to expand his farm. Now we have more happiness at home ... [and] my husband involves me in household decision making.'

Alima Saabri of Zambulugu, East Mamprusi, Ghana, 2012¹²¹

- **Remain as rhetoric from the aid community:** The discussion is dynamic,¹²⁷ but this must quickly turn into action and start making a difference for communities at risk. Otherwise resilience will simply be written off as the latest fad. Despite many organisations focusing on building resilience in the Sahel, there is still very little firm funding for recovery and resilience-building in 2013.¹²⁸

Box 4: Resilience through Economic Empowerment, Climate Adaptation, Leadership and Learning (REECALL) programme in Bangladesh, an example of a holistic programme

Oxfam's evaluation of a major long-term programme in the river basin area of Bangladesh showed that the gains were primarily in emergency preparedness, which, while valuable, was not supporting people to thrive.¹²⁹ The subsequent REECALL programme seeks to build resilient communities through a more integrated and comprehensive approach, and attempts to support the poorest in communities, as well as those with some assets.

In the 'chars' – river islands prone to flooding – in a very poor, remote and disaster-prone region in north-west Bangladesh, Oxfam works with partners:

- To ensure that landless women gain communal land plots through a regional government social protection programme;
- To link marginal women producers – of tomatoes, ducks, maize, milk – with the private sector, to increase production quality, market opportunities and income.
- To build the capacity of local producer organisations so that they can supply a national processor of chillies on fair terms and access services, including risk reduction measures.

This integration of private sector investment, government social protection and DRR work, alongside capacity building interventions and brokering activities, increases women's empowerment and builds resilience across multiple marginalised communities.

'I was losing faith in farming as I repeatedly experienced crop failures because of erratic rains and weather uncertainties. Capacity building on improved farming technologies and testing of improved variety of maize and soya beans on our community block farm has increased yields and given us new hope.'

Tipoa Adjei of Zambulugu, East Mamprusi, Ghana, 2012¹²⁶

REAL RESILIENCE

A new approach to development and humanitarian action is needed to help transform the lives of people at risk. This must reduce inequalities, put the perspectives and priorities of communities and developing countries at the centre, and marry the rights and empowerment aspects of development work with some of the more technical efforts to reduce risk.

There is some debate on whether the current focus on building resilience is new. However, it is more important to understand whether it provides a useful focus to improve people's lives. While many of the broad policy recommendations are familiar – e.g. social protection floors, food reserves – the focus on resilience-building is a useful mobilising tool to make sure that these policies are implemented for the most vulnerable.

People at the centre

Those most at risk need to be at the centre of discussions on resilience-building. Affected populations have opinions and knowledge about the risks they face. Outside technical knowledge and insights need to be married with their views and aspirations.

Individuals must be empowered to participate in decision-making at all levels, and organisations that represent the disadvantaged should be strengthened, in order to hold those in power to account.¹³¹

Civil society has a key role in mobilising and building social demand for strong government policies that will enhance resilience, thus putting a political price on government inaction. For example, India's Right to Food Campaign played an important role in shaping the landmark National Rural Employment Guarantee Act, which guarantees any adult 100 days' paid labour on local public works.¹³²

It is particularly important to support the collective organisation of poor women and men. As well as providing important economic opportunities – through livelihood diversification, reducing the risk of experimentation, and information and knowledge exchange – for women, the primary benefits of collective groups include personal development and building strong social networks, capacity, and confidence.¹³³

Governments need to find new ways of connecting to their citizens, in order to collectively design actions to anticipate and manage risks. For example, Oxfam worked with partners to advocate for the establishment of the People's Survival Fund in the Philippines, and the Bangladesh Climate Change Trust Fund. These and other emerging examples of national-level governance of climate finance¹³⁵ can ensure the involvement of civil society and affected communities in the spending of international and domestic climate finance for adaptation. At their best, they facilitate a more coherent, longer-term, participatory and transparent approach to establishing national and local priorities, moving away from short-term, donor-led and piecemeal initiatives.

Making risk fundamental to sustainable development

Shocks have the greatest ability to push people into sustained poverty, creating a vicious cycle of depleting resources to meet short-term needs, thus weakening long-term prospects.¹³⁷ However, much development work avoids analysis of the risks of shocks and stresses, and their impact is too often overlooked.

Focusing on preventing the downward slide into crisis and poverty is also a cost-effective approach – prevention is much cheaper than cure. While it is too simplistic to assume an overarching cost-benefit ratio for DRR work, studies have repeatedly shown that appropriate disaster prevention saves lives and money.¹³⁸

National governments and international actors (UN, donors, NGOs, and CSOs) should bring risk analysis, reduction and management into their work at community level. This includes:

- Addressing **both household and systemic risk**, and recognising the compound effect of these risks. Solutions include an emphasis on 'smoothing' income and consumption such that income peaks (e.g. at harvest time) can be used to offset income troughs (e.g. unexpected

'I am an active member of our community. Having desire and drive for social work, I was excited to join the Vankadzor agricultural cooperative... Now we are not just three women from a poor rural community, but we are three female leaders who do "see the light at the end of the tunnel", we are three powerful elements of our change-seeking society!'

Nune Avagyan, mother of three and now president of the co-operative Vayots Dzor, Armenia¹³⁰

'We have begun to reforest areas close to the streams to make the land safer and have built a number of dykes and terraces to hold the topsoil in place. Now we are trying to get the municipal government to improve the road so that we do not get cut off when it rains.'

Francisca Moreno, cashew grower, La Danta, Nicaragua¹³⁴

'Skills training is better than receiving goods. We increase our income, it helps us become more creative, we have more choices for our livelihood, and we can use the profits to buy other things we need such as rice, food, and medicine.'

Woman at a roadside stand, Cambodia¹³⁶

illness). Increased affordable **financial flexibility** – savings, credit, insurance – and **local food reserves** are key, and targeting these schemes specifically at women can significantly reduce their burden of care and is likely to achieve greater impact;¹³⁹

- Recognising and **reducing the specific risks that reduce women's resilience** – gender-based violence, property laws, and the unjust system of care provision;
- Increasing the **proportion of development work in areas with recurrent crises**. Programmes should be flexible and long-term, and able to adapt to changing circumstances, including a capacity to scale-up. They should be able to identify increasing risks (e.g. oncoming drought, increasing prices) and critical tipping points or triggers; build in project elements that can reduce risk, such as strengthening community knowledge and institutions on potential risk; and undertake early responses for slow-onset disasters, such as 'no regrets' measures which will be beneficial even if the potential risk of the disaster is not realised;
- Providing greater priority and resources for **risk analysis**. Risk analysis should inform all development work so that risk is brought within national strategies and aid programmes. Risk analyses should consider specifically women's vulnerability and capacity – including analysis of life-cycle risks – and be conducted in a participatory way;
- Moving to a more **flexible and adaptive approach**. Traditionally, programmes have been designed in a linear fashion, whereby specific inputs are expected to lead to a predicted output, but this does not reflect the complexity of dynamic and interconnected risks and uncertainty. Programmes need to be flexible, with the right blend of planning and adaptation, as well as careful monitoring and learning. Developing a **common methodology to measure resilience** is required.¹⁴²
- **Supporting the adaptive capacity of local communities**, focusing on their aspirations and capacity, and seeking to support innovation and provide timely and appropriate information.
- **Risk analysis, reduction, and management, and resilience planning** should become a core requirement of the work of relevant ministries (health, agriculture, urban planning, etc.), and be integrated into their strategies and plans.

The private sector should seek to reduce risk through:

- **A sustainable and equitable approach to resource use**, with a commitment to avoid business practices that deprive vulnerable groups of land, water, and other resources;
- **Developing financial products with and for poor people**, with a particular focus on women, to provide a flexible cash-flow management facility, long-term savings products, and large lump-sum general purpose loans;
- **Bringing more women and vulnerable groups into diverse supply chains**, which will support and strengthen local capacities.

At international level, risk and resilience should be integrated into the post-2015 development framework, as well as the post-2015 Hyogo Framework for Action (the international framework for DRR)¹⁴³ and the new climate change agreement, to support stronger action at national level.

*For Kenya, resilience-building activities cost on average \$1bn/year less than typical late humanitarian response, of the kind that occurred in the drought in 2011.*¹⁴⁰

*A major survey over 70 countries and four decades has shown that feminist mobilisation has been more important for change on violence against women than any other factor, including national wealth, political orientation, or the presence of women politicians.*¹⁴¹

'There is neither cookie-cutter nor a cookbook for resilience.'

Dante Dalabajan, Oxfam Programme Manager in the Philippines

Addressing inequality, rights, and power in order to redistribute risk

Gender and income inequalities, and the lack of respect for basic rights, are key reasons why some people remain vulnerable. Thus, targeted actions for the most vulnerable are needed. Disadvantaged groups require greater services and support simply to give them equal life chances, and even out inequalities.

National governments should:

- **Make reducing income and gender inequality a national priority**, and embed it in development plans;
- **Use objective measurements of vulnerability**, to ensure that resource prioritisation is undertaken fairly;
- Not just assume that wealth will trickle down, but **focus growth on the poorest people and locations**, with a particular focus on women;
- **Meet women and men's basic rights** – this is essential by definition, and also because these services are critical to supporting the most vulnerable through shocks, enabling them to adapt and addressing inequality. Basing them on the priorities of women will have much greater impact. This should include:
 - Free health services – as health shocks are the most common means of being plunged into poverty;
 - Free education services – as literacy is key for the innovation and knowledge necessary for building adaptive capacity, as well as reducing income and gender inequality;
 - Social protection schemes – by preventing the depletion of assets and reducing the personal risk of investing for the poor, social protection can be pro-poor and pro-growth;¹⁴⁵
- **Support sustainable pro-poor enterprise** by investing in key infrastructure – roads, power, information, Internet – and reducing business bureaucracy and red tape. Regulate to ensure that big business contributes to the resilience of the poor, and share risk and value in their supply chain;
- Fund increased support to the most vulnerable by **increasing tax revenues**, so that tax is 15–20 per cent of GDP;¹⁴⁷ **developing progressive taxation** regimes – among other things, there should be no VAT on basic necessities¹⁴⁸ – and robustly **tackling tax avoidance** and evasion, and corruption;
- Create participatory, inclusive **national-, district- and local-level mechanisms and institutions** that enable women's and men's views and priorities on risk and resilience planning to be the basis for national strategies;
- **Invest in sectors on which poor women and men depend for their livelihoods**, including small-scale agriculture and food reserves, and prioritise women's roles in these investments.

'We know that every time a crisis hits, 80 per cent of the most affected come from the 20 per cent poorest, most vulnerable people. These are people with the least access to the corridors of power.'

Kristalina Georgieva, EU Commissioner for International Cooperation, Humanitarian Aid and Crisis Response.¹⁴⁴

*Oxfam has estimated that significantly improving the collection of tax in 52 developing countries could potentially raise an additional 31.3 per cent of tax revenue, or US\$269bn.*¹⁴⁶

International actors should actively support the work of national governments, providing technical and financial capacity where necessary, and should take a stronger role in countries affected by conflict. In addition they should:

- **Support social movements and women's movements** to make risk and inequality a political issue in their countries, challenging their political leaders to explain what they will do to address inequality, and redistribute risk more fairly;
- Ensure that **power analysis is a key part** of their resilience-building work. Available tools may need to be adapted to combine risk and power;
- Provide a **supportive international framework** – international actors should adapt aid systems to support national resilience-building efforts, and regional institutions (such as ECOWAS, AU, ASEAN) should set up **supportive regional frameworks**;
- **Support social insurance schemes**, including the Global Fund for Social Protection.

Box 5: What might combining risk, rights, and power look like? An example of social protection schemes.

Social protection schemes have an important role to play in strengthening resilience. They should be:

- **Responsive to risk of shocks and stresses**, which means being flexible and able to scale up and down swiftly. Unfortunately, schemes in Bangladesh and Ethiopia were not able to scale up enough in the food price crisis of 2008. The value of cash transfers in Ethiopia's Productive Safety Net Programme (PSNP) increased by 33 per cent, whereas food prices increased by 300 per cent, which led to real hardship for many people.¹⁴⁹
- **Rooted in human rights** principles of accountability, non-discrimination, participation, empowerment, and gender equality. Kenya's Hunger Safety Net Programme (HSNP) does just this, through its Programme Charter of Rights and Responsibilities, and also has an independent Rights Committee, where complaints can be lodged and must be addressed within 30 days. The programme is committed to high standards of delivery (e.g. payments should be made in full and on time, pay-points should be within a reasonable distance of recipients' homes) and all local residents have the right to information about the programme, and to be treated with respect.¹⁵⁰

BREAKING THE INSTITUTIONAL BARRIERS

Given its importance and our existing knowledge of effective programmes (though clearly there is still some way to go), why is resilience-building not already standard practice? The primary blocks for the international aid community are institutional barriers. New ways of working and funding are required to unlock the radical potential of building resilience.

Adapted ways of working

Maladjusted ways of working are acting as a brake on enhanced community resilience.

All actors need to work better across different organisations to build a joint understanding of the multifaceted problem, and a common solution. Strong partnerships need to be built between governments, communities, civil society, academic and research institutions, NGOs, UN agencies, and the private sector. Joint assessments and analysis are important to identify the key blocks to resilience, develop common objectives, assure ownership of the findings, and contribute to collaborative solutions.

International actors (donors, UN, INGOs) need to work across the humanitarian-development divide, strategically linking or integrating humanitarian and development work. This will be difficult due to the different geographic focus, targets, culture, and mindsets between humanitarian and development work, and may require changes to organisational structure and culture. But the scale of the challenge demands it. This includes:

- **Developing joint objectives to build resilience, a single strategy, and joint indicators** in order to facilitate work across the humanitarian-development divide. Joint needs assessments, planning and programming exercises should become standard. USAID's Joint Planning Cells¹⁵³ provide a very interesting model to follow;
- **Improving the combination, integration, sequencing, and links** between humanitarian and development interventions. Actors should be able to adapt to changing circumstances, including scale-up capacity in case of crisis;
- Considering what **organisational changes** – to systems and processes, staff competencies, culture, structures, and leadership – are required to facilitate joint work;
- Addressing head-on the complexity and flexibility required in resilience-building, and **developing a common method of measuring resilience**.

Adapted funding

Finding funding for resilience-building work at the moment is like fitting the proverbial round peg into a square hole. Resilience-building requires long-term flexible funding, often capable of addressing immediate and longer-term needs simultaneously. But this is near impossible from the two very distinct funding streams that currently exist. Donors must take responsibility for either changing the funding architecture or finding creative ways of being flexible.

Donors should:

- Commit to **provide long-term** (in the range 6–10 years¹⁵⁵) **flexible funding** for resilience-building initiatives – through crisis modifiers, integrated programmes, increased contingency funding, etc.;

'In the long term, development is the most effective resilience-builder for the most vulnerable.'

European Commissioner for Humanitarian Aid, Kristalina Georgieva¹⁵¹

'By layering, integrating, and sequencing humanitarian and development assistance, we can further the objectives of each to a greater extent than by programming in isolation.'

USAID policy on resilience in recurrent crises¹⁵²

'Resilience programming in a humanitarian context... has higher up-front costs than basic lifesaving interventions.'

Resilience, however, is the investment required to help Somalis move from crisis to a more sustainable situation.'

Somalia CAP (UN Consolidated Appeal)¹⁵⁴

- **Provide humanitarian funding which is preventative and multi-year,**¹⁵⁶ to enable long-term solutions to be found and funded, rather than sequential multiple projects.

Box 6: The difficulty of finding funding for resilience-building programmes

In Guera, Chad, Oxfam has designed a new programme with a seven-year vision. The programme takes a developmental approach, and includes a range of interventions (nutrition, market gardens, value chains, food reserves), but also wants to keep humanitarian expertise within the team so that it has the flexibility and agility to respond to crises.

However, this large and complex programme currently has nine separate donors because each is prepared only to fund particular elements. This means that there are different timelines, rationales, evaluations, audits, reporting, purchasing, and financial procedures and requirements. The careful management required can be achieved through sophisticated management systems and dedicated staff, but this increases the costs of accounting and budget monitoring, and opportunities for integrated planning and implementation are lost.

5 RECOMMENDATIONS

Individuals' exposure to risk and access to resources need to be better distributed across society, to enable communities to realise their rights, so that they are not just able to cope with shocks and stresses, but have hope for the future, have choices about how to live their lives, and can make plans in the context of uncertain change. This requires a more radical approach to resilience-building – addressing the structural inequalities that entrench vulnerability.

National governments must provide leadership on building resilience and reducing inequality. Governments have the responsibility and ability to do this at scale. Building resilience and reducing inequalities need to become national priorities and be embedded in national development plans. The international community must provide a broad range of support – and take a stronger role in countries affected by conflict.

Resilience-building work must address inequality, power and rights. International and national elites use their power in markets, governments, and institutions to reduce their own exposure to risk. This is dumped on the poor, either directly or through unequal institutions. The structural causes of gender and income inequality that entrench vulnerability must be addressed. This includes through:

- Sharing risk across societies, through social insurance and other actions targeting disadvantaged groups who require greater support and services simply to give them equal opportunities;
- Building pro-poor institutions at all levels that represent, or are responsive to the needs and capacities of, the most vulnerable;
- Enabling women and men to assert their rights and hold power holders to account through participation in decision making at all levels;
- Provision of free essential basic services of health and education, and social protection;
- Finding resources to fund this – through progressive tax regimes and tackling corruption.

Development work must internalise risk. Identifying, analysing and managing risk must be a fundamental aspect of development. Shocks can push people abruptly into poverty and keep them there. Preventing the downward slide into crisis and poverty is a cost-effective approach.

- National governments need to integrate risk reduction across national development plans, departments and ministries.
- International agencies should directly tackle risk for poor people in their programmes, rather than treating shocks and stresses as external factors.

- Geographical priorities need to shift so that the proportion of development work in risky contexts increases.

Institutional reform is required. International donors, UN agencies, and NGOs must turn their rhetorical support for resilience-building into sustainable action through reducing institutional barriers across the humanitarian-development divide. Disconnected teams need to be replaced by joint planning, strategies, and integrated and linked programmes. Donors need to provide long-term, flexible funding.

International frameworks must support risk reduction through:

- All governments ensuring that risk and resilience are reflected in the post-2015 development framework, including a new goal on risk, as well as a strengthened Hyogo Framework for Action;
- Developed countries urgently cutting their emissions to keep global temperature increases to below 2°C. Developed countries also need to ensure that at least half of the \$100bn in climate finance (per year by 2020) committed in Copenhagen is spent on adaptation;
- Donors providing finance for the proposed Global Fund for Social Protection.

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