



Global Network of
Civil Society Organisations
for Disaster Reduction



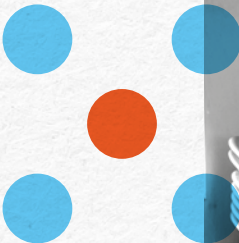
Access to Disaster Risk Financing for Frontline Local Actors

Analysis of insights
from GNDR members



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Foreword

Disasters don't discriminate.

Already this year La Niña-related rains, flash floods, and cyclones have devastated Southern Africa, while record breaking heat saw wildfires sweep the Southern Hemisphere, from Australia to Chile and Patagonia. More recently, the earthquakes that rocked Venezuela in June caused mass destruction and loss of life. With climate-driven shocks set to increase in frequency and complexity, the direction of travel is clear.

But while disasters may not discriminate in terms of where and when they strike, their impacts are not felt equally. Inevitably, it is the poorest countries, the most vulnerable communities, that find themselves most exposed to risks and yet least equipped or prepared to manage them. Where resilience, coping capacity and support systems are weak or diminished, shocks have a disproportionate impact, reinforcing existing inequalities and potentially tipping whole communities into crisis.

At the Centre for Disaster Protection, we work to improve how the world plans and pays for disasters. That includes a push to scale up quality pre-arranged finance: money agreed ahead of a crisis, with clear 'triggers' for what needs to happen for funds to be released (the severity of an earthquake or the speed of a cyclone for example), ensuring predictable financial support when disasters hit, and reducing crisis impacts and costs by enabling faster, more effective responses.

That includes mechanisms that pay out in advance of a shock or its impact (anticipatory action) as well as those that release funding rapidly after a disaster – insurance and risk pools, contingent credit, debt pause clauses and the like. But this is only half of the story.

The value of these mechanisms doesn't lie in their complexity, in how cleverly they are designed, or in the effectiveness of their triggers. The real measure of success must be in where and how money is used when it is released. Put simply – is funding reaching those most in need, when they need it most?

That's where GNDR comes in.

As a global network of civil society organisations, GNDR brings together more than 2,000 members across 132 different countries. In practice, the majority of those members are small, local organisations, often staffed by and living alongside the same communities they support.

As a result, they are right there on the frontline of disaster risk, working with communities to reduce risk and typically first on the scene when shocks hit – and with the access, trust and insight that only local knowledge can bring. Where disasters affect remote or hard to reach areas, cut off access, or where fragility and conflict make it too difficult or dangerous for others to act, they are often the sole responders.

So when it comes to reaching the most vulnerable communities, these are exactly the organisations we should be learning with and from.

The good news is that GNDR has a well-established survey mechanism that enabled us to do just that, sharing questions directly across its membership and benefitting from the insights, expertise and experience of more than 300 responses. That is an unparalleled resource, and one we are privileged to be able to draw on.

In working with GNDR to construct the questions we wanted to ask we recognised that, for many members, the decisions made behind closed doors in ministries of finance or big international aid agencies may seem far removed from their daily lived experience of disaster risk and response.



Foreword

Accordingly, we sought to better understand the ways in which they might already be involved with pre-arranged financing – whether in championing the concerns and priorities of disaster-exposed communities; bringing local understanding and expertise to planning, risk modelling and trigger design; helping to target payouts; or in ensuring accountability.

We also wanted to hear about the role that members thought pre-arranged financing could play in shifting existing power dynamics: whether governments thinking about when and how funding flows ahead of shocks rather than just in the heat of the crisis could open the door to some of those rooms where decisions were being made.

Finally, against a backdrop of funding cuts and increasingly stretched resources, what opportunities are there to build on existing efforts to supercharge the localisation agenda through pre-arranged finance, as a more cost-effective and impactful way of reaching those most in need when disasters hit?

The findings paint a picture not only of the system as it is, but of how it could be, if those entrusted to respond to disasters were also entrusted to help shape the decision-making and financing architecture around those risks. This is a long, complicated conversation and there are no easy answers. This report aims to provide a platform for the unique perspectives and priorities that GNDR's members bring to this topic, so that collectively we can at least start to ask some of the right questions.

Daniel Clarke, Executive Director,
Centre for Disaster Protection

Disaster risk is increasingly complex and systemic. Hazards can trigger each other with cascading and compounding impacts within and across sectors and geographies, as well as at the local, national, regional and global levels. Disaster risk financing activities can help prevent the creation of new disaster risks and mitigate existing ones before they manifest as shocks – a strategy that applies across all geographies. However, a significant gap persists in disaster risk reduction (DRR) financing amidst the context of increasing risk. Not enough at-risk communities have access to finance to be able to respond quickly, recover from the impacts in the event of a disaster and mitigate the disaster risks.

Civil society organisations (CSOs) are critical in addressing these disproportionate risks faced by communities due to disasters. GNDR recognises the centrality of localising disaster risk financing in effectively implementing the Sendai Framework.

GNDR has been actively involved in supporting the global implementation of the Sendai Framework, the localisation of risk reduction activities, and advocating for inclusive governance and access to finance at the local level. In our 2025 Policy survey, members across the globe highlighted that DRR policy advocacy should focus on access to financing for local DRR actions to strengthen community resilience. This should prioritise decision-making to be led from the local level and include local leadership, along with providing financial assistance to Small Island Developing States (SIDS).



Foreword

We have partnered with the Centre for Disaster Protection to better understand how funding is provided to those on the front line of managing and responding to disaster risk. The project centres the voices of local CSOs and at-risk communities, generating evidence and recommendations to strengthen access to finance for locally led DRR. The project captured local perspectives on the gaps and challenges in accessing disaster risk financing and how these could be addressed in advancing the Sendai Framework for Action implementation (Target E) in its remaining five years.

As the outcome of the project, this report highlights comprehensive insights from our network of local CSOs on disaster risk financing and identifies challenges in implementation and institutionalisation at the local level. It ensured representation and inputs from frontline voices from our members in the Global South. This generated evidence on access to disaster risk finance by at-risk communities so that adequate support is available to those who need it, when they need it most. The report builds on GNDR's vision that the most effective way to ensure that local CSOs have access to risk financing for local DRR actions is through meaningful input from the leaders of local CSOs, along with leveraging learnings, identifying gaps and challenges from local contexts.

GNDR is committed to localising disaster risk financing, enabling faster and more predictable responses by ensuring funds are available for local actors when needed, supporting proactive planning and early actions to minimise disaster impacts. The research will support the development of a roadmap and advocacy plan to bring change to the financing structure so local communities and civil society can better access disaster risk financing. We are committed to localising disaster risk financing, sharing lived community experiences and providing recommendations to governments, financial institutions, academicians and researchers with necessary data and substantiating evidence to inform the required changes in financial structure, inform policies, and strengthen modalities and operations.

We hope this report will further spur the disaster risk reduction community to bring a paradigm shift, push for policy change and guide donors and financial institutions in addressing the gaps and challenges in the localisation of disaster risk financing. At the same time, we hope that member states will gain a greater understanding of the role civil society organisations play in tackling these challenges.

Marcos Concepcion Raba,
Executive Director, GNDR



Glossary

Anticipatory Action:

Anticipatory action refers to actions taken before a crisis hits to prevent or reduce potential disaster impacts prior to a shock or before acute impacts are felt. The actions are carried out based on forecasts or predictions of how the event will unfold (IFRC 2022).

Contingent Credit: A type of pre-arranged financing whereby a loan is approved in advance of a crisis and is guaranteed to be provided to a specific implementer when a specific pre-identified trigger condition is met. (Centre for Disaster Protection, 2023)

Debt Pause Clauses (Climate-Resilient Debt Clauses): Provisions in loan agreements that allow a country to defer its debt service payments for a set period if it is hit by a predefined natural disaster, freeing up immediate cash for response. (Adapted from Centre for Disaster Protection, 2024; International Capital Market Association (ICMA), 2024; and UK Export Finance – Climate Resilient Debt Clauses, 2023.)

Disaster Risk Financing

(DRF): Disaster risk financing covers the system of budgetary and financial mechanisms to credibly pay for a specific risk, arranged before a potential shock. This can include paying to prevent and reduce disaster risk, as well as preparing for and responding to disasters. A strategic approach to ensuring that sufficient, reliable resources are available across the disaster risk management cycle. It includes the use of financial instruments to increase the financial resilience of governments and communities. (Adapted from Centre for Disaster Protection, 2019; IFRC PrepareCenter, 2025.)

Disaster Risk Management

(DRM): UNDRR defines disaster risk management as "... the application of disaster risk reduction policies and strategies to prevent new disaster risk, reduce existing disaster risk and manage residual risk." Residual risks are those risks that cannot be effectively removed, reduced or prevented.

In this survey, references to DRM are intended to cover all activities you may undertake relating to disaster risk, both to reduce the likelihood of disasters but also to respond to them and reduce their impact. Similarly, references to "financing for DRM" relate to how you secure and apply funding for this whole range of DRM activities. (UNDRR, 2017)

Disaster Risk Reduction

(DRR): Disaster risk reduction is aimed at preventing new and reducing existing disaster risk and managing residual risk, all of which contribute to strengthening resilience and therefore to the achievement of sustainable development. (UNDRR, 2017)

Humanitarian-Development-Peace Nexus:

A framework aimed at strengthening the collaboration and coherence between humanitarian aid, development assistance, and peacebuilding efforts to address the root causes of crises. (OECD HDP Nexus Recommendation, 2019)

Localisation (Localisation Agenda):

The process of shifting power, decision-making, and resources from international actors to local and national responders who are best positioned to understand and address their community's needs. (Adapted from Grand Bargain, 2016; IASC, 2018)

Plantation Drive: A plantation drive is the systematic planning of trees or other vegetation carried by government, NGOs or community groups to address environmental challenges and promote sustainability. (Adapted from FAO, 2020, Global Forest Resources Assessment – Terms and Definitions.)

Pre-arranged Finance

(PAF): The Centre for Disaster Protection defines pre-arranged finance as "Financing that has been approved in advance of a crisis, and that is guaranteed to be released to a specific implementer when a specific pre-identified trigger condition is met... The funding may be used for anticipatory action or in response to a crisis".

This means that such mechanisms can pay out in advance of a shock or its impact (i.e. anticipatory action) or rapidly after a shock. This includes things like insurance mechanisms and risk pools, debt pause clauses and contingent credit, which are sometimes collectively referred to as 'disaster risk finance mechanisms'. (Centre for Disaster Protection, 2024)

Residual Risk: The disaster risk that remains in unmanaged form, even when effective disaster risk reduction measures are in place, and for which emergency response and recovery capacities must be maintained. (UNDRR, 2017)

Risk Pools: A mechanism where multiple parties (e.g., several countries in a region) contribute to a collective fund or insurance scheme to spread the risk and lower the cost of premiums for disaster coverage. (Adapted from World Bank, 2017, Disaster Risk Finance: A Primer.)

Sendai Framework for Disaster Risk Reduction

(2015–2030): A major international agreement with seven targets and four priorities for action to prevent new and reduce existing disaster risks. It emphasises that the state has the primary role to reduce disaster risk but that responsibility should be shared with other stakeholders including local government and the private sector. (UNDRR, 2015)

Sustainable Development

Goals (SDGs): A collection of 17 interlinked global goals designed to be a "blueprint to achieve a better and more sustainable future for all" by 2030. (United Nations, 2015. Transforming our World: The 2030 Agenda for Sustainable Development)

Trust-based Funding:

A financing approach that shifts away from highly risk-averse, control-heavy systems toward relationships built on confidence in the capacity, legitimacy, and accountability of local actors. (Adapted from Trust-Based Philanthropy Project, 2020; NEAR Network, 2023.)

Initiative overview

Transforming disaster risk financing through local leadership

Disaster risk is no longer a future threat – it is a present, systemic crisis. Driven by the collision of climate change, conflict, and deepening inequality, hazards now cascade across borders and sectors, disproportionately crushing the Global South. In this volatile landscape, disaster risk financing (DRF) is not a technical luxury; it is a moral and economic imperative for sustainable development.

Yet, our global financial architecture remains trapped in a reactive cycle: centralised, slow, and largely invisible to those on the front lines. To meet the 2030 Sendai Framework commitments, we must move from funding disasters to financing resilience.

The evidence base

This study, led by GNDR and delivered in partnership with the Centre for Disaster Protection, draws on a global survey conducted with 2,000+ members of GNDR, consisting predominantly of small and local CSOs across the world and working on frontlines of disaster risk management. 330 CSOs across 71 countries primarily from Global South participated in this survey. The study examines how and to what extent local and national actors access disaster risk financing, the barriers they face, and the potential of pre-arranged and anticipatory finance to enable faster, more predictable, and more locally led action.

The analysis is structured around key thematic areas: (a) organisational engagement in disaster risk management (DRM); (b) awareness and use of pre-arranged financing mechanisms; (c) funding dynamics, including the speed and predictability of financing; (d) engagement with government and institutional systems; (e) partnerships and the broader ecosystem of pre-arranged financing; (f) access to finance and associated barriers; and (g) the impacts of aid cuts and concerns around sustainability.

The findings strongly align with the Sendai Framework priorities, particularly Priority 3 (Investing in disaster risk reduction for resilience) and Priority 4 (Enhancing disaster preparedness for effective response).

The evidence reveals that **systemic access barriers – not capacity gaps – are the primary constraint facing local actors.**

International NGOs remain the dominant recipients of disaster risk financing, while local and national CSOs, community-based organisations, and women-led groups face restrictive eligibility criteria, complex compliance requirements, and heavy reliance on intermediaries. As a result, fewer than 10% of organisations are able to access funding immediately after a disaster, while many wait months – often too late to prevent escalation of humanitarian needs and economic losses.



Initiative overview

Pre-arranged finance emerges as a critical solution to these challenges. Nearly 90% of respondents believe that pre-arranged financing can help reduce access barriers to finance, primarily by improving speed, predictability, and planning. Respondents consistently identify faster response, certainty of resources, and earlier engagement with local actors as the most valuable benefits – particularly in fragile and conflict-affected contexts where delays are most damaging. However, access to these mechanisms remains highly concentrated, with local organisations largely confined to consultation or implementation roles rather than decision-making, trigger design, or financial control.

At the same time, the study highlights growing financial stress across the sector. More than three-quarters of respondents report being affected or expecting to be affected by international aid cuts, with local and national organisations facing the greatest impact due to limited financial buffers. This is particularly concerning given that two-thirds of respondents believe local CSOs provide more cost-effective disaster response, citing proximity to communities, contextual knowledge, rapid mobilisation, and lower overhead costs. The mismatch between where value is delivered and where funding flows represents a critical inefficiency in current disaster financing models.

There are three main areas where this work links directly to the Sendai Framework and where there are opportunities to advance Sendai Priorities:

- Policymakers should institutionalise pre-arranged and anticipatory finance within national DRM and public financial management systems, ensuring multi-hazard and conflict-sensitive approaches and formalise roles for local CSOs in risk assessment, trigger-setting, and response planning (Sendai Priority 2).
- Donors and financial institutions should shift from reactive, short-term funding toward multi-year, flexible, and pre-arranged financing, simplify access and compliance requirements, and set clear targets for direct funding to local and national actors, including women-led and grassroots organisations (Sendai Priority 3).

- DRR and development practitioners should support end-to-end DRM approaches, strengthen locally led early warning and anticipatory action systems, and generate evidence on the cost-effectiveness and impact of locally led DRM to inform policy and financing decisions (Sendai Priority 1).



Initiative overview

The future of disaster risk is local

Drawing on these findings, the report makes seven key recommendations for policy and programming reforms in order to centre the critical role of local actors in leveraging the transformative promise of pre-arranged financing for disaster risk.

These recommendations are grounded in the lived experiences and priorities of responding civil society organisations and should be applied with sensitivity to context, including political realities, operating environments, hazards, and local needs. They are primarily directed at funders and decision-makers – such as donors, INGOs, and governments – rather than CSOs themselves. While not intended as an exhaustive checklist, they offer a practical and credible foundation for advancing a more locally informed and responsive agenda.

These seven recommendations and the considerations and actions cascading from them are included in full at the end of the report, but are summarised as follows:

- Make CSOs meaningful partners in the full spectrum of PAF design and delivery, not treated as afterthoughts or add ons that can otherwise be excluded
- Policymakers and funders should use the principles of PAF to more proactively approach joined-up DRM programming ahead of shocks
- Capacity development tailored to local realities is important, but should be delivered in parallel with engaging local actors, not as a pre-requisite to it
- Leverage PAF as a multiplier for local actors' unique access and expertise in fragile settings, where shocks have a disproportionate impact

- Shift existing power dynamics, with the process of pre-arranging finance catalysing genuine two-directional dialogue between CSO and funders
- Funders must prioritise simplified, proportionate application and compliance requirements for PAF, and partner with CSOs to share and manage down risks
- Use PAF to surface and address barriers to working through local actors in advance, offering significant potential cost savings when they are needed most

This report calls on policymakers, donors, and practitioners to act on this evidence and these recommendations – to move resources closer to risk before disasters strike, and to ensure that those who are first and best-placed to respond are no longer the last to access the funding they need to act.



Introduction

Background and rationale

Disaster risk is becoming increasingly complex, systemic, and interconnected, with hazards triggering cascading and compounding impacts across sectors and geographies, from local to global levels. As the frequency and intensity of disasters rise, economic losses and fiscal pressures continue to escalate, disproportionately affecting developing countries. Natural hazards generate significant fiscal risk, create budget volatility, and undermine development gains.

Disaster risk financing (DRF)¹ plays a critical role in addressing these impacts by strengthening financial resilience to hazards and ensuring that sufficient, reliable resources are available across the disaster risk management cycle – from prevention and preparedness to response and recovery. Timely access to financing is particularly crucial, as delayed funding significantly increases the human, economic, and social costs of disasters.

However, traditional approaches to disaster financing remain largely reactive and centralised, relying heavily on ad hoc post-disaster funding and emergency borrowing. These mechanisms have repeatedly proven inadequate, especially for local communities and frontline actors who are often the first to respond but the last to receive funding. A persistent financing gap remains in disaster risk reduction (DRR), leaving many at-risk communities without the resources needed to act early, respond effectively, recover quickly, or reduce future risks. This challenge is further exacerbated by shrinking development aid budgets, making the localisation of disaster risk financing both urgent and necessary.

Channeling finance directly to the local level – through trust-based, co-designed, and sustainable mechanisms – can significantly improve speed, relevance, accountability, and impact, while enabling anticipatory and pre-arranged financing that reduces losses before disasters strike.



¹ Disaster Risk Financing covers the system or budgetary and financial mechanisms to credibly pay for specific risk, arranged before a potential shock. This can include paying to prevent and reduce disaster risk, as well as preparing for and responding to disasters (Centre for Disaster Protection 2019).

Introduction

Within this context, civil society organisations (CSOs) play a vital role in addressing disproportionate disaster risks faced by vulnerable communities. They are not peripheral actors, but are firmly on the frontline of both experiencing and responding to increasingly complex and escalating risks. Operating within the very communities most exposed to hazards, CSOs live alongside those they serve and are often directly affected by the same shocks and stresses. Despite operating with limited resources and constrained access to financing, they remain responsible for critical functions across the disaster risk management cycle – anticipation, preparedness, response, and recovery.

This work is not undertaken as a remote or purely technical exercise, but is deeply embedded in their day-to-day lived realities. As a result, CSOs represent a unique convergence of roles: they are knowledge holders with deep contextual understanding; first responders able to act quickly when crises strike; and trusted intermediaries who bridge communities with governments, donors, and wider systems. This positioning enables them to identify emerging risks early, mobilise local action, and ensure that responses are grounded in community priorities – making them indispensable to effective and equitable disaster risk management.

GNDR recognises that localising disaster risk financing is central to the effective implementation of the Sendai Framework for Disaster Risk Reduction and to achieving risk-informed, inclusive, and sustainable development. GNDR is partnering with the Centre for Disaster Protection to better understand how disaster risk financing reaches – or fails to reach – frontline actors managing and responding to risk. Delivered in partnership with the Centre for Disaster Protection, the *Localising Disaster Risk Financing* initiative examines the barriers CSOs face in accessing finance, and explores how pre-arranged and anticipatory financing can transform local disaster preparedness, response, and resilience.

With only four years remaining until 2030 – a major global deadline for key international commitments, including the Sendai Framework for Disaster Risk Reduction and the Sustainable Development Goals – global policy discussions have increasingly emphasised resilience as a long-term investment rather than a short-term response. This was reinforced during the Global Platform for Disaster Risk Reduction 2025 and echoed in GNDR's 2025 policy survey, where members highlighted access to finance for locally led DRR as a top advocacy priority. Localisation of funding is widely recognised as a means to optimise existing resources, strengthen accountability, and ensure that decision-making, leadership, and resources lie with those most affected by disasters.



Introduction

Against this backdrop, this research seeks to generate a comprehensive understanding of how local CSOs engage with disaster risk management, the extent and nature of their activities, and the funding ecosystems that sustain them. It explores levels of awareness, access to, and use of pre-arranged finance mechanisms, alongside the perceived benefits and systemic barriers to their scale. The study further examines the timeliness and predictability of current disaster response funding, and how these factors influence the effectiveness of preparedness, anticipatory action, and response efforts.

In addition, the research aims to understand the depth and quality of engagement between local actors, governments, and international partners, including the potential for pre-arranged finance to strengthen collaboration and enable more inclusive planning processes. It also investigates persistent barriers to accessing direct financing – ranging from structural and institutional constraints to capacity and information gaps – while identifying the types of support needed to enable more equitable access. Finally, the study captures the implications of shrinking aid budgets, the perceived value and cost-effectiveness of locally led approaches, and actionable recommendations from local actors to inform more responsive, predictable, and locally accessible disaster risk financing systems.

Purpose of the study

The purpose of this study is to strengthen understanding of how disaster risk financing reaches frontline actors and to identify practical ways to improve access to timely, adequate, and locally led financing for disaster risk reduction and response. Through a partnership between GNDR and the Centre for Disaster Protection, the study examines the gaps, barriers, and systemic challenges that civil society organisations (CSOs) face in accessing disaster risk financing, while also exploring the potential of pre-arranged and anticipatory finance to transform how local actors prepare for and respond to disasters.

The research centres on two core objectives: first, to elevate the perspectives and leadership of local CSOs – particularly from the Global South – in identifying context-specific challenges and effective pathways for accessing risk financing for local DRM actions; and second, to generate evidence on how at-risk communities and local actors access disaster risk finance, including funding for anticipatory and early action. The findings aim to inform GNDR's global and regional advocacy, support the prioritisation of locally accessible financing, and propose actionable steps to institutionalise disaster risk financing approaches that are more timely, equitable, and responsive to local realities.



Methodology

Survey design

The survey was designed to capture both structured and qualitative insights from frontline local actors – specifically members of GNDR – on access to disaster risk management (DRM) financing and the role of pre-arranged finance (PAF) in enabling more proactive, timely, and locally led responses to disasters. Recognising that disaster risk financing is a complex and technical subject, and that levels of understanding and experience across the membership would vary, the survey process was preceded by two orientation webinars to provide a grounding in the principles of disaster risk finance and build a shared understanding of key concepts. Clear, standardised definitions of DRM and PAF – aligned with the United Nations Office for Disaster Risk Reduction and the Centre for Disaster Protection – were also provided to ensure consistency in interpretation.

The survey combined closed-ended questions (multiple choice and scaled responses) with open-text questions to generate both comparable quantitative data and richer contextual insights. It covered organisational profiles, engagement in DRM activities, funding sources, awareness and use of PAF mechanisms, predictability and speed of disaster response financing, relationships with governments and donors, barriers to accessing finance, and perceptions of cost-effectiveness and aid budget cuts. The scope of risks explored focused primarily on climate-related hazards – such as cyclones, storms, floods, and extreme heat – as well as comparable shocks including earthquakes and disease outbreaks, while also recognising the role of fragility and conflict in compounding risk and shaping response capacities.

Slower-onset hazards such as drought were also considered, with the primary time horizon focused on immediate to medium-term impacts over weeks and months rather than longer-term climate processes. The survey was administered anonymously, prioritised representation from the Global South, and explicitly sought to elevate frontline perspectives to inform this policy research paper and GNDR's *Localising Disaster Risk Financing* programme and advocacy efforts.

Respondent's profile

A total of 335 individual respondents representing 330 organisations across 71 countries participated in the survey.

Of these responses, 96 were from the Asia-Pacific region (approximately 29%), 180 from Africa (approximately 54%), three from Europe (approximately 1%), 42 from Latin America and the Caribbean (approximately 13%), and 14 from the West Asia (approximately 4%).

Among the 330 participating organisations:

- 17 identified as international non-governmental organisations (INGOs),
- 65 as civil society organisations (CSOs),
- Four as faith-based organisations,
- 36 as grassroots or community-based organisations, and
- 208 as national or local non-governmental organisations (NGOs).

Methodology

Countries from which the survey responses were received are as follows:

Regions	Countries
Asia Pacific	Azerbaijan, Bangladesh, Cambodia, Fiji, Georgia, India, Indonesia, Japan, Kyrgyzstan, Moldova, Myanmar, Nepal, Pakistan, Philippines, Sri Lanka, Tajikistan, Vietnam
Africa	Benin, Burkina Faso, Burundi, Cameroon, Central African Republic, Congo-Brazzaville, Cote D'Ivoire, Ethiopia, Egypt, Ghana, Guinea, Kenya, Liberia, Madagascar, Malawi, Mali, Mauritania, Morocco, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sierra Leone, Somalia, Somaliland, South Sudan, Tanzania, Togo, Tunisia, Uganda, Zambia, Zimbabwe
Europe	Austria, France, Switzerland
Latin America and the Caribbean	Bolivia, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Haiti, Honduras, Mexico, Paraguay, Peru, Uruguay
West Asia	Iraq, Jordan, Kuwait, Lebanon, Yemen

Limitations to the study

While the survey provides rich and valuable insights, several limitations should be acknowledged. First, the findings are based on self-reported data, which may reflect respondents' perceptions and experiences rather than independently verified financing outcomes.

Second, as participation was voluntary and limited to GNDR members and partners, the sample may not be fully representative of all local actors involved in DRM, particularly non-networked or informal community groups.

Third, variations in respondents' familiarity with technical concepts – such as disaster risk finance instruments or PAF mechanisms – may have influenced the accuracy or depth of some responses, despite the provision of clear definitions and kick-off sessions open to all potential respondents intended to help increase familiarity with concepts and mechanisms.

Language differences and internet access constraints may also have limited participation or affected the level of detail provided in open-ended responses. Finally, the cross-sectional nature of the survey captures perspectives at a single point in time, meaning it cannot fully reflect how access to financing or perceptions of aid cuts may evolve over time or in response to future shocks. Despite these limitations, the survey offers robust, grounded evidence of systemic challenges and priorities from frontline actors, providing a credible basis for policy dialogue and advocacy on localising disaster risk financing.

Key survey findings

Depth and scope of disaster risk management engagement

This section presents an overview of how surveyed organisations engage in disaster risk management (DRM), drawing on responses from a diverse range of contexts and operational settings. It provides a neutral, data-driven snapshot of the extent to which DRM is prioritised within organisational mandates, the nature of engagement across the DRM cycle, and how this is shaped by factors such as fragility, conflict, and gender focus. The analysis aims to situate the findings within the broader landscape of locally led disaster risk reduction efforts, without drawing normative conclusions at this stage. The questionnaire is available [here](#) for reference.

Responses to the 10-point scale indicate that disaster risk management constitutes a significant proportion of organisational work for most respondents.

- A large concentration of responses falls between six and ten (almost 47%), suggesting that for the majority of organisations, DRM is either a core focus or central to their mandate
- A smaller but notable group reported scores between three and five (almost 44%), indicating organisations that integrate DRM alongside other development, humanitarian, or advocacy priorities
- Very few respondents selected one or two (almost 9%), suggesting that the survey predominantly reached organisations actively engaged in DRM, rather than those with only peripheral involvement

From the total of 335 survey respondents from 330 organisations, 55 respondents stated that they participated in the entire cycle of DRM starting from preparedness, early warning systems, risk communications, anticipatory actions, emergency response, recovery, reconstruction, preparedness, climate change adaptation, local policy advocacy and support. Among the 55 respondents, the majority identified as NGOs (approximately 62%), followed by CSOs (18%), grassroots or community-based organisations (approximately 15%), INGOs (approximately 4%), and faith-based organisations (1%).

Fragile and conflict-affected states

The majority of respondents reported operating in fragile or conflict-affected contexts, with only 59 of the 335 respondents indicating work in non-affected settings.

From the remaining 276 respondents, 166 reported operating in conflict-affected areas, while 110 stated that they faced institutional and social fragility.



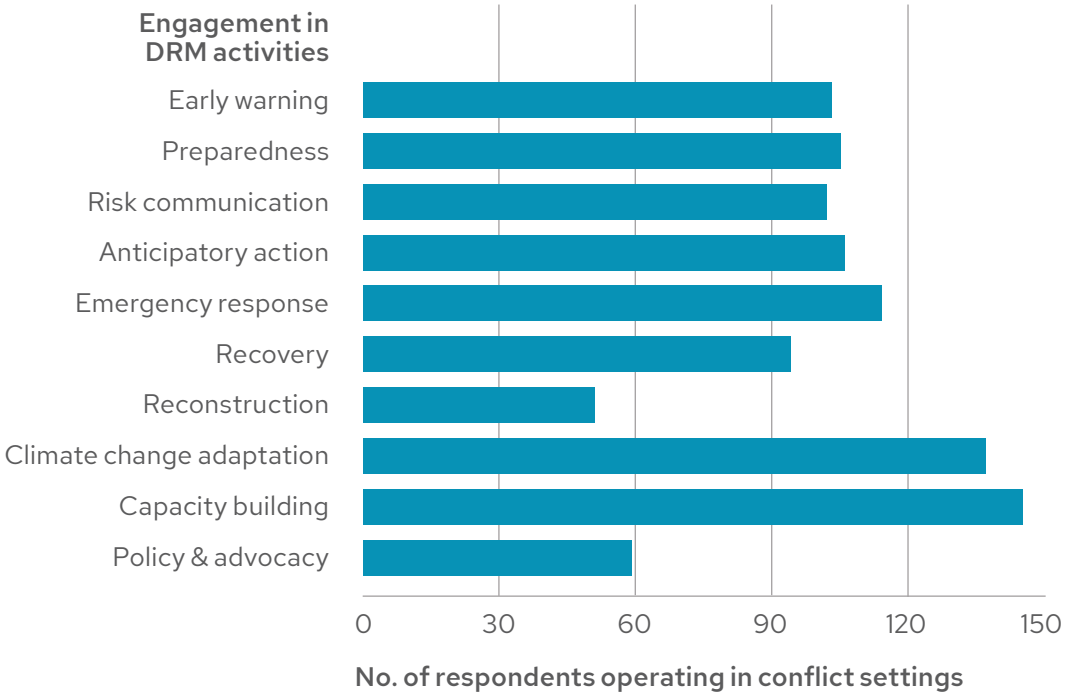
Key survey findings

Engagement of the organisations in DRM activities impacted by conflict:

Out of the total of 166 respondents who stated that they are working in conflict affected areas; DRM activities they were undertaking broke down as below:

Most of the respondents have reported that they are largely engaged in capacity building, followed by climate change adaptation, anticipatory actions, preparedness and early warnings.

Fig 1 Engagement of organisation in DRM activities operating in conflict settings

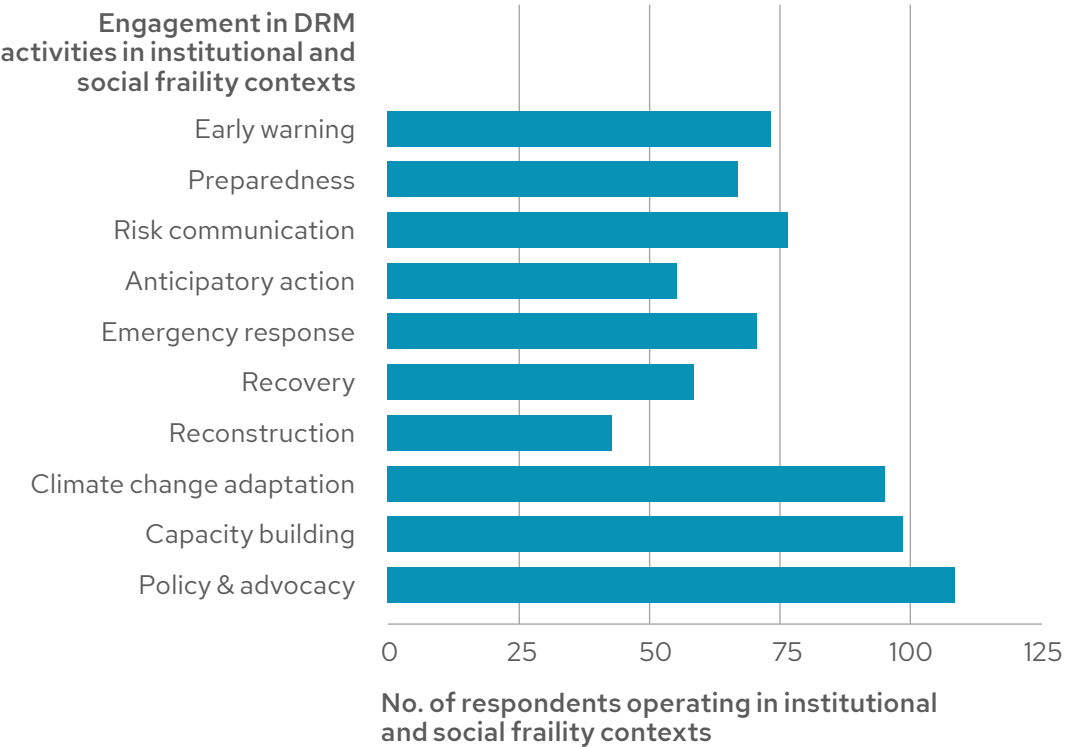


Engagement in DRM activities of organisations impacted by institutional and social fragility

Out of the total of 166 respondents who stated that they are working in conflict affected areas; DRM activities they were undertaking broke down as below:

Most of the respondents stated that they are largely engaged in capacity building, followed by climate change adaptation, policy and advocacy, risk communication and early warnings.

Fig 2 Engagement of organisation in DRM activities operating in institutional and social fragility contexts



Key survey findings

Gender and engagement in DRM activities

Out of the 330 organisations that responded, 74 self-identified as women-led organisations. In addition, 57 respondents indicated that a significant component of their organisation's work focuses broadly on issues affecting girls and women. A further 92 respondents reported that gender rights constitute a significant component of their work, while another 92 indicated a specific focus on the impacts of disasters on girls and women.

The other 20 respondents largely described gender as a cross-cutting and mainstreamed element of their work, integrated into programme design, implementation, and disaster risk resilience rather than addressed through stand-alone initiatives.

Many highlighted gender-aware humanitarian action, recognising the differentiated impacts of disasters on women, girls, boys, and persons with disabilities, and emphasised rights-based, inclusive approaches aligned with the Humanitarian-Development-Peace Nexus and the principle of leaving no one behind. Gender focus was also reflected in organisational leadership and staffing, with strong representation of women, alongside women-centred livelihoods and skills initiatives. Overall, gender was understood as intersectional and closely linked to inclusion, climate vulnerability, livelihoods, and resilience, rather than limited to women-only programming.

Among the responding organisations, approximately 15% of women-led organisations reported engagement across the full disaster risk management (DRM) cycle. In comparison, around 26% of organisations working on issues relating to girls and women indicated involvement across the entire DRM cycle.

Similarly, about 22% of organisations whose work significantly focuses on girls and women impacted by disasters reported engagement across the full DRM cycle. By contrast, only around 7% of organisations with a primary focus on gender rights indicated involvement across all phases of the DRM cycle.

Data interpretation

The findings indicate that disaster risk management (DRM) is a central pillar of work for the majority of responding organisations, rather than a peripheral or add-on activity. Nearly half of respondents report a high level of engagement (scores 6–10), suggesting that DRM is either a core mandate or a dominant programme focus. At the same time, a substantial proportion of organisations integrate DRM alongside broader humanitarian, development, advocacy, or rights-based work, reflecting the increasingly multi-sectoral and nexus-oriented nature of local civil society action.

Despite this strong overall engagement, only a small subset of organisations (55 out of 335 respondents) report involvement across the entire DRM cycle, from preparedness and early warning through to recovery, reconstruction, climate adaptation, and policy advocacy. This suggests that end-to-end DRM engagement remains concentrated among a limited number of organisations, predominantly NGOs, with comparatively fewer grassroots, community-based, faith-based, and international actors operating across all phases.

Key survey findings

The data further highlights that most organisations operate in fragile and conflict-affected contexts, reinforcing the reality that DRM efforts are frequently implemented in environments shaped by conflict, institutional weakness, and social fragility. In these contexts, organisations tend to prioritise capacity building and climate change adaptation, alongside anticipatory action, preparedness, early warning, and policy engagement. This pattern suggests a strategic emphasis on strengthening local capacities and resilience systems where formal state mechanisms may be weak or contested.

Gender-related findings reveal a broad but uneven integration of gender across DRM engagement. While many organisations identify as women-led or report a strong focus on women, girls, and gendered disaster impacts, gender-focused organisations are not consistently engaged across the full DRM cycle.

Organisations working directly on issues affecting women and girls show higher levels of full-cycle DRM engagement than those whose primary mandate is gender rights. This may indicate a structural disconnect between rights-based gender programming and comprehensive DRM implementation, particularly across preparedness, anticipatory action, and recovery phases.

Overall, the results point to a landscape where local organisations are deeply engaged in DRM and operate in highly complex contexts, but where systemic, financial, and institutional constraints limit full-cycle engagement, especially for gender rights-focused and grassroots actors.

In Honduras, the prevalence of hydrometeorological disasters due to its geographical location poses a challenge in the context of climate change. The most common hazards in Honduras are floods, wildfires, landslides, droughts, and storms. HEKS/EPER is a member of national CSO platforms and Churches. Churches through Swiss Cooperation provided HEKS/EPER with access to the pre-arranged financing (PAF) for emergencies in Honduras. The main activities under the PAF are providing food and temporary shelters to the affected communities. Within 30 days, the community has access to PAF after a disaster, although it may seem frustrating for the affected population, and it is not able to reach the at-risk communities when the trigger is activated. The PAFs are sometimes insufficient due to limited funds, considering the impact of the hazards at a given time.

The main challenges we faced as local organisations in accessing financing for disaster risk reduction include a lack of flexibility in funds. The donors have primary control, although civil society organisations can participate through local emergency committees and humanitarian networks. It would be beneficial to have pre-agreed funds available for civil society organisations working on the front lines, with longer implementation periods and greater local participation in decision-making on the distribution of PAF.

Leticia Flores,
HEKS/EPER, Honduras

Key survey findings

Key findings

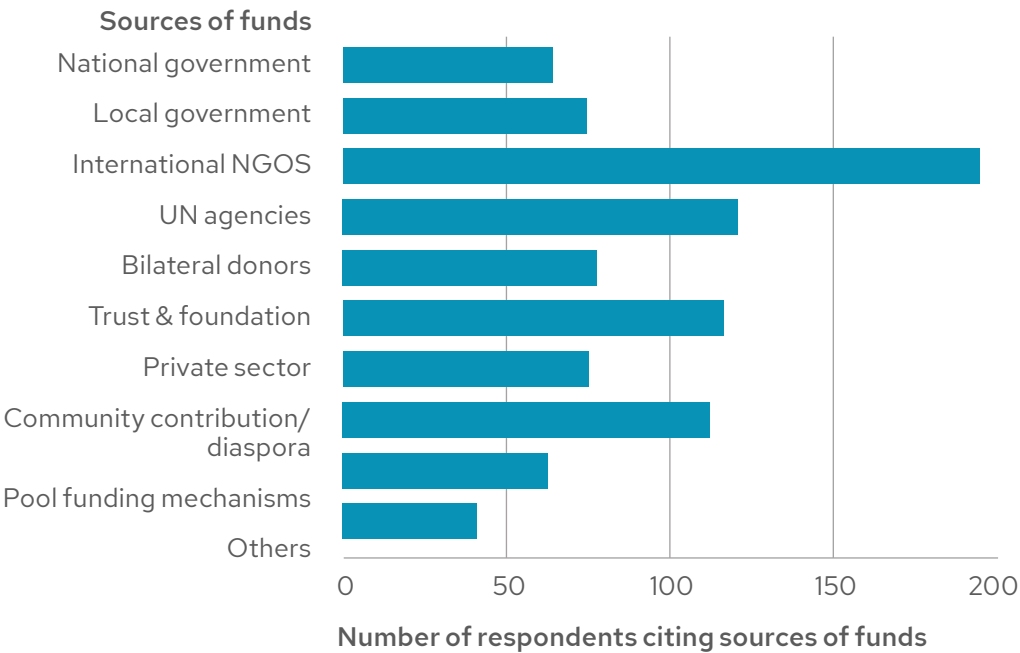
- **DRM is a core focus but rarely end-to-end:** Most organisations report strong engagement in disaster risk management, often integrated with humanitarian, development, and advocacy work; however, only a small proportion operate across the full DRM cycle, indicating fragmented implementation.
- **DRM is shaped by fragility and conflict:** The majority of organisations work in conflict-affected or institutionally fragile contexts, where priorities centre on capacity building and climate adaptation, alongside anticipatory action, early warning, and policy engagement to compensate for weak state systems - and where there is a particular reliance on local actors and civil society organisations to reach communities most in need.
- **Gender is mainstreamed but unevenly operationalised:** While gender is widely embedded as a cross-cutting principle, organisations focused on women and girls show greater full-cycle DRM engagement than those centred on gender rights, revealing a gap between rights-based gender agendas and comprehensive DRM practice.

Current sources of disaster risk financing

This section presents the analysis and findings of the primary sources of financing for disaster risk management (DRM) activities based on the responses received by survey respondents.

It aims to provide a neutral and evidence-based understanding of how different funding streams – ranging from international and national actors to community-based contributions – support various components of DRM across contexts.

Fig 3 Sources of funds available for DRM activities



Key survey findings

The analysis also highlights patterns in funding allocation across different types of activities and operating environments, including fragile and conflict-affected settings, to better understand existing financing dynamics and gaps.

Main sources of the funding as mentioned by the respondents can be depicted in Fig 3.

The majority of respondents identified international NGOs as a primary source of funding, followed by UN agencies and trusts and foundations. In contrast, national governments, pooled funding mechanisms, and local governments were among the least cited funding sources. In addition, some respondents reported alternative funding streams, including self-financing, membership fees, and income-generating or self-sustaining activities such as plantation drives and other community-based initiatives.

International NGOs were most frequently cited as key funding sources for climate change adaptation, capacity building, and policy and advocacy activities. Respondents also indicated a growing level of INGO funding for early warning systems and early response. In contrast, preparedness, anticipatory action, and recovery and reconstruction were comparatively less supported by INGO funding, based on the responses received.

UN agencies were most frequently cited as funding sources for preparedness, climate change adaptation, and capacity building activities. Respondents also reported moderate levels of UN funding for emergency response and recovery. In contrast, early warning systems, risk communication, and anticipatory actions were less commonly funded by UN agencies, based on the responses received.

Trusts and foundations, including high-net-worth individuals, were cited as the third most common source of funding. They were most frequently reported as supporting capacity building, climate change adaptation, and early warning activities. Respondents also indicated moderate levels of funding for emergency response, risk communication, and preparedness. In contrast, recovery and reconstruction and anticipatory action were less commonly funded by trusts and foundations, based on the responses received.

Community contributors and diaspora groups were cited as funding sources primarily for climate change adaptation, capacity building, and anticipatory action. Respondents also reported receiving contributions for preparedness-related and response activities, including emergency response, recovery, risk communication, policy and advocacy, and early warning, although these were mentioned less frequently compared to the other activities.

Local and national governments were cited primarily as funding sources for early warning systems, capacity building, and policy and advocacy activities. Respondents also indicated that private sector funding was more commonly directed towards recovery projects, climate change-related activities, capacity building, and policy and advocacy, based on the responses received.

Survey responses indicate that DRM activities in conflict-affected settings are most commonly funded by international NGOs, followed by UN agencies and community or diaspora contributors. Similarly, organisations operating in contexts of institutional and social fragility reported INGOs as their primary funding source, with additional support coming from trusts and foundations and community or diaspora funding, based on the responses received.

Key survey findings

Data interpretation

The funding landscape described by respondents reveals a high concentration of disaster risk management (DRM) financing among international actors, particularly international NGOs and UN agencies, with comparatively limited financial engagement with responding CSOs from national and local governments. This pattern underscores persistent challenges in localisation of finance, where decision-making power and resources remain largely external to affected contexts.

International NGOs and UN agencies play a dominant role in supporting upstream and system-strengthening activities, such as climate change adaptation, capacity building, preparedness, and policy advocacy. However, anticipatory action, preparedness, and recovery and reconstruction – critical components of the full DRM cycle – remain consistently underfunded across most donor types, suggesting structural gaps in risk-informed and forward-looking financing.

Trusts, foundations, and community or diaspora funding contribute important complementary resources, particularly for capacity building, early warning, and adaptation, and in some cases anticipatory action. However, these sources tend to provide project-specific or moderate levels of support, limiting their ability to sustain end-to-end DRM engagement at scale.

In fragile, conflict-affected, and institutionally weak contexts, reliance on international NGOs is even more pronounced, highlighting both their operational importance and the vulnerability of DRM systems to external funding fluctuations. The limited role of government, pooled, and local financing mechanisms in these settings points to ongoing institutional and political constraints in domestic risk financing and governance.

Overall, the findings indicate a fragmented and externally driven DRM financing ecosystem, with significant implications for sustainability, anticipatory capacity, and locally led resilience-building.

Key findings

- DRM financing is externally driven and imbalanced:** International NGOs dominate funding, followed by UN agencies and foundations, while national/local governments and local financing mechanisms remain weak – especially in fragile and conflict-affected contexts.
- Funding priorities are misaligned with needs:** Investments focus on capacity building, climate adaptation, and policy advocacy, while critical areas like anticipatory action, preparedness, and recovery remain consistently underfunded.

Key survey findings

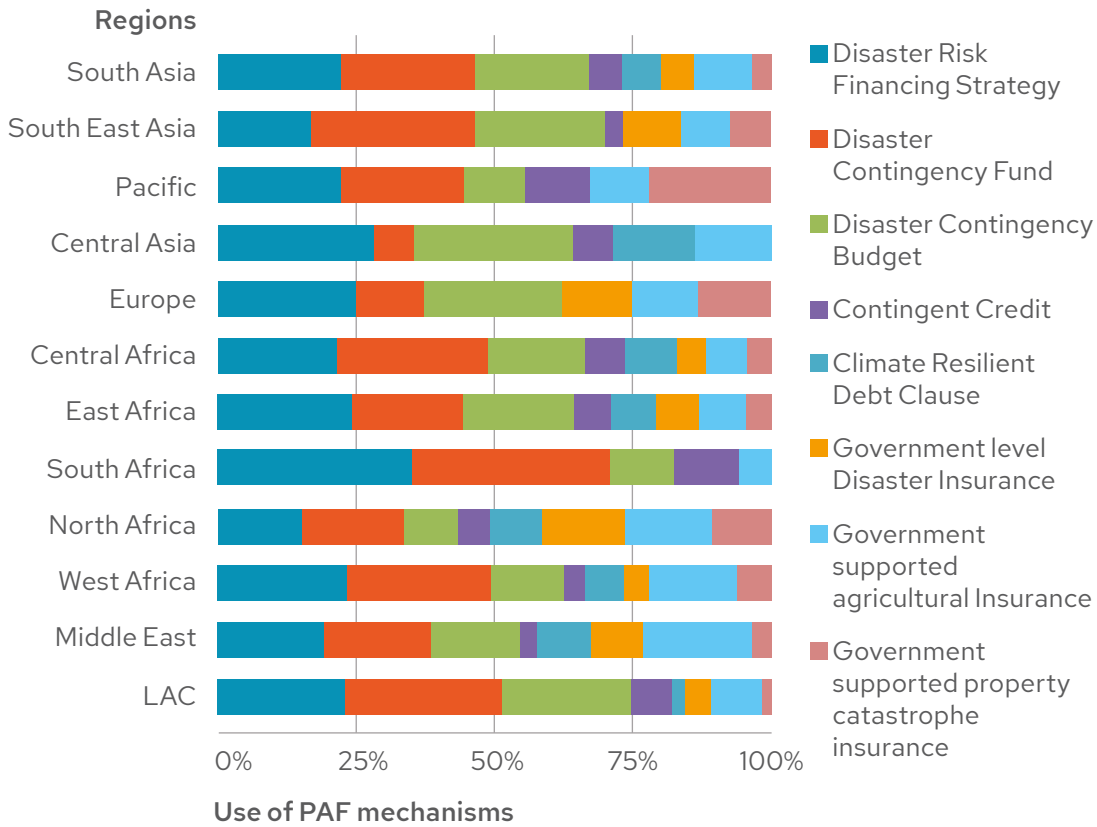
Awareness of pre-arranged finance

The following analysis examines the availability and use of selected pre-arranged financing (PAF) mechanisms across regions, as reported by survey respondents, based on their awareness of how these instruments are used by governments, international actors, and other stakeholders within their contexts, rather than their direct use by the respondents themselves. The instruments span foundational public finance mechanisms (such as disaster risk financing strategies, contingency funds, and contingency budgets), as well as other similar tools including contingent credit, climate-resilient debt clauses, and government-supported insurance schemes.

The data reflects respondent awareness and experience with these instruments at national or sub-national levels and provides insight into the maturity, diversity, and gaps in disaster risk financing approaches across different regional and institutional contexts. The interpretation that follows highlights emerging patterns, regional disparities, and implications for anticipatory and risk-informed financing.



Fig 4 Use of pre-arranged finance mechanisms



Key survey findings

Data interpretation

The data highlights significant regional disparities in the availability and use of disaster risk financing (DRF) instruments, indicating uneven levels of institutional maturity, fiscal capacity, and policy prioritisation across regions from the perspective of respondents to the survey.

Strong reliance on foundational public financing instruments

Across most regions, disaster risk financing strategies, contingency funds, and contingency budgets are the most commonly reported instruments. This suggests that governments tend to prioritise ex-ante planning and budgetary mechanisms as the primary means of managing disaster risk.

South Asia, West Africa, East Africa, and LAC show relatively higher uptake of these foundational instruments, indicating stronger policy recognition of DRM financing needs.

In contrast, Pacific, Central Asia, South-East Asia, and Europe report much lower counts, which may reflect smaller sample sizes, fiscal constraints, or reliance on alternative risk management approaches.

Limited adoption of advanced and innovative risk financing tools

More sophisticated instruments, such as contingent credit and climate-resilient debt clauses, remain rare across all regions. Even in regions with relatively strong DRM systems, uptake is minimal.

This suggests that while awareness of disaster risk financing exists, financial innovation has not yet translated into widespread practice, likely due to limited technical capacity, concerns around debt sustainability, lack of enabling legal and financial frameworks, and restricted access to international financial instruments.

Insurance mechanisms remain underdeveloped and uneven

Government-supported insurance schemes – whether for disasters, agriculture, or property catastrophe – are consistently among the least reported instruments across regions.

South Asia, West Africa, North Africa, and East Africa show relatively higher engagement in agricultural insurance, reflecting the centrality of livelihoods and climate-sensitive sectors.

Property catastrophe insurance and sovereign disaster insurance remain extremely limited, suggesting weak insurance markets, affordability challenges, and limited government-backed risk transfer mechanisms.

Regional contrasts reflect exposure, capacity, and governance realities

South Asia stands out as the most active region across almost all instruments, likely reflecting high disaster exposure combined with stronger policy frameworks and donor engagement.

West and East Africa demonstrate growing engagement in both planning instruments and agricultural insurance, signalling increasing attention to climate risk but continued dependence on public and donor-backed solutions.

Small island regions (Pacific) and conflict-affected or fiscally constrained regions show minimal use of most instruments, highlighting structural barriers to DRF uptake where risk is often highest.

Key survey findings

Over-reliance on post-disaster financing remains likely

The low prevalence of contingent credit, insurance, and debt clauses suggests that many countries and regions may still rely heavily on post-disaster budget reallocations, emergency appeals, and external aid, rather than pre-arranged, predictable financing.

This weakens anticipatory and early action, delays response, and increases long-term fiscal stress.

Key findings

- **Pre-arranged financing is limited and reliant on basic tools:** Most countries depend on disaster risk financing strategies, contingency funds, and budgets, while advanced instruments (e.g. contingent credit, risk transfer mechanisms) remain largely underutilised.
- **Access is uneven and insufficient in high-risk contexts:** Government-backed insurance is weak, with limited uptake beyond agriculture, and regions such as small island states and fragile contexts have minimal access – leading to continued reliance on external, post-disaster funding.

Local actors involvement in pre-arranged finance mechanisms

The following analysis provides an overview of the extent and nature of local actors' engagement in pre-arranged financing (PAF) mechanisms, based on responses from the survey. It highlights the different roles organisations play – ranging from community engagement and consultation to technical support and, in a limited number of cases, direct involvement in design or implementation. The analysis also reflects varying levels of participation across organisational types, while drawing attention to the proportion of respondents who remain outside these mechanisms, offering insight into broader patterns of inclusion, capacity, and access within PAF systems.

Out of 335 respondents, involvement in pre-arranged financing (PAF) mechanisms was reported as follows:

- **Consultation on PAF objectives and usefulness:** 21 respondents reported being consulted in determining the objectives or usefulness of pre-arranged finance mechanisms. These respondents were predominantly NGOs (17), followed by CSOs (2) and community-based organisations (CBOs) (2).
- **Facilitation of community engagement and consultation:** 123 respondents indicated involvement in facilitating engagement and consultation with at-risk communities, particularly in relation to the design or implementation of PAF mechanisms. This group comprised 75 NGOs, 25 CSOs, 11 CBOs, nine INGOs, and three faith-based organisations (FBOs).

Key survey findings

- Support to PAF mechanism design:** 36 respondents reported supporting the design of specific PAF mechanisms, including defining hazard focus, triggers, and related technical parameters. This included representatives from 18 NGOs, nine CSOs, four INGOs, four CBOs, and one FBO.
- Support to targeting of payouts:** Nine respondents stated that they are involved in supporting the targeting of PAF payouts, such as identifying eligible communities or groups. These included four NGOs, three CBOs, one CSO, and one INGO.
- Intermediary role in PAF payouts:** Two respondents, both identifying as NGOs, reported acting as intermediaries for PAF payouts.
- No direct involvement in PAF mechanisms:** 137 respondents indicated no direct involvement in pre-arranged financing mechanisms. This group included 90 NGOs, 26 CSOs, 16 CBOs, and five INGOs.
- Broader technical and facilitative roles:** In addition, seven respondents – representing NGOs (3), CSOs (2), CBOs (1), and INGOs (1) – described broader technical and facilitative roles rather than direct involvement in PAF payouts. These roles included:
 - Participation in joint missions and evaluations using methodologies such as the STAR (Strategic Tool for Assessing Risk) approach and OECD evaluation criteria, including assessment of local content and cross-cutting issues (security, environment, youth, women, and internally displaced persons);
 - Consultations with at-risk communities, awareness-raising, and local-level research, application, and evidence generation to inform national initiatives;
 - Support to the development of financial vehicles to pre-finance approved projects, aimed at reducing execution risks, improving timelines, and facilitating localisation; and
 - Technical facilitation, capacity strengthening, and coordination support for anticipatory action and risk-informed programming, including strengthening understanding of forecast-based approaches, institutional linkages, and integration of anticipatory action into resilience, DRR, and climate adaptation efforts – without directly managing or implementing payout mechanisms.



Key survey findings

Data interpretation

The data indicates that local civil society organisations are far more engaged in consultative, facilitative, and community-facing roles within pre-arranged financing (PAF) mechanisms than in decision-making or financial control functions. While a sizable proportion of respondents (123 out of 335) reported facilitating engagement with at-risk communities, far fewer organisations are involved in shaping the objectives (21 respondents), designing mechanisms (36 respondents), or targeting payouts (nine respondents). Direct involvement in payout intermediation is extremely limited, with only two organisations reporting such a role.

This pattern suggests that PAF systems remain largely top-down, with local actors positioned primarily as intermediaries between communities and external decision-makers rather than as co-designers or holders of financial authority. Even where organisations support technical aspects such as trigger design or hazard focus, these roles appear advisory rather than decision-making in nature.

The fact that 137 respondents reported no direct involvement in PAF mechanisms at all highlights persistent structural barriers to entry, including limited access to information, exclusion from governance processes, and constrained technical or financial capacity – particularly for grassroots and community-based organisations.

At the same time, the qualitative responses from a small group of organisations demonstrate that local actors possess substantial technical, analytical, and coordination capabilities, including conducting evaluations, supporting anticipatory action systems, generating evidence, and developing financial vehicles to pre-finance projects. However, these capacities are not yet systematically recognised or embedded within formal PAF architectures.

Overall, the findings point to a misalignment between the rhetoric of localisation and the operational reality of PAF implementation, where local organisations are essential to community engagement and contextual relevance but remain marginal to strategic decision-making, financial governance, and control of resources.

Key findings

- Local organisations are engaged but lack influence:**
 Their role is largely limited to community consultations, with minimal involvement in design, targeting, or financial decision-making within PAF systems.
- Access and power remain highly constrained:**
 Decision-making is concentrated among a few actors, many organisations are excluded altogether, and existing local technical capacities are underutilised despite their proven potential.



Key survey findings

Direct use of pre-arranged finance by local actors

The majority of the respondents (246) have stated that they do not make direct use of PAF. However, 89 respondents stated that they directly use PAF. The respondents comprised 57 Ngos, 16 CSOs, eight INGOs, seven CBOs, and one FBO.

Respondents described widespread use of pre-arranged finance (PAF) and anticipatory action approaches, primarily through trigger-based early action frameworks, forecast-based financing, contingency budgets, and rapid response funds. Most organisations operationalise PAF at project or community level, rather than managing large-scale insurance or sovereign risk instruments. Common practices include pre-identifying hazards, triggers, vulnerable groups, and early actions; pre-positioning resources; reallocating internal budgets; and releasing pre-approved funds once early warning thresholds are met.

Many organisations work as implementing or facilitating partners, focusing on community engagement, vulnerability analysis, beneficiary targeting, awareness-raising, and coordination with governments, UN agencies, and networks such as the Start Network. Several respondents highlighted locally driven mechanisms, including community contingency funds, grain banks, village disaster funds, savings and loan schemes, and micro-risk pooling models, which enable immediate action without waiting for external approvals.

While some organisations access pooled or donor-managed PAF mechanisms (e.g. Start Fund, forecast-based financing, index-based insurance pilots), direct access to formal risk pools, insurance payouts, or sovereign mechanisms remains limited. A recurring theme is that national-level PAF instruments often do not flow quickly or directly to frontline actors. Overall, the responses demonstrate strong local capacity to implement anticipatory/early, risk-informed actions, but also point to a persistent gap between national or global PAF systems and locally led, flexible financing at community level.

Data interpretation

The findings indicate that direct access to pre-arranged financing (PAF) remains limited among respondents, with 246 organisations reporting that they do not directly use PAF, compared to 89 organisations that do. This suggests that while PAF is increasingly recognised and operationalised in practice, formal ownership or direct control over PAF mechanisms is still concentrated among a smaller subset of actors. Those reporting direct use are primarily national and local NGOs (57), CSOs (16), INGOs (8), CBOs (7), and one faith-based organisation, reflecting a mixed but modest level of engagement across organisational types.



Key survey findings

Despite limited direct access, respondents demonstrate widespread operational use of anticipatory action principles in particular. Many organisations engage with PAF indirectly through trigger-based early action frameworks, forecast-based financing, contingency budgets, and rapid response funds. These approaches are most commonly applied at project or community level, rather than through large-scale insurance, risk transfer, or sovereign financing instruments. Typical practices include pre-identification of hazards and triggers, vulnerability mapping, pre-positioning of resources, internal budget reallocations, and release of pre-approved funds once thresholds are met.

Key findings

- **Local actors have limited direct access to formal PAF systems:** Most engage indirectly despite demonstrating strong capacity to implement anticipatory action through triggers, contingency planning, and early warning-linked responses at community level.
- **Local mechanisms are more effective, but systems remain disconnected:** Locally driven financing enables faster and more flexible action, yet national and global PAF systems remain slow, inflexible, and intermediary-driven, constraining localisation.

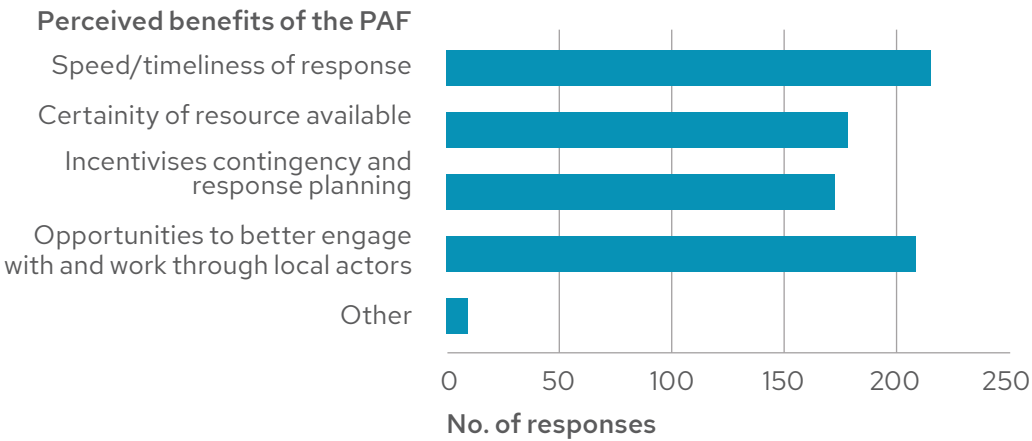
Perceived value of pre-arranged finance

Respondents were asked to identify the key perceived benefits of PAF and anticipatory finance mechanisms based on their operational experience. The responses highlight the practical value of PAF in enabling faster, more predictable, and better-planned disaster responses, while also strengthening engagement with local actors.

The results below reflect multiple responses per organisation and illustrate the areas where PAF is seen to add the greatest operational and strategic value, particularly in improving timeliness, certainty of resources, and preparedness for early and effective action.

The perceived value of pre-arranged finance as mentioned by the respondents are as below:

Fig 5 Perceived benefits of PAF



Key survey findings

Data interpretation

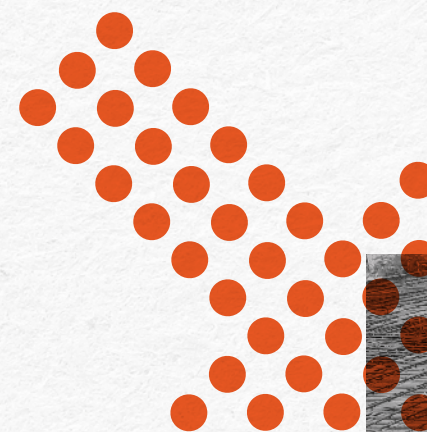
The findings demonstrate a strong and consistent perception among respondents that pre-arranged financing (PAF) significantly enhances the effectiveness of disaster preparedness and response. Speed and timeliness of response emerged as the most frequently cited benefit, identified by 215 respondents, of whom 99 operate in conflict-affected states. This underscores the critical value of being able to release funds rapidly before or immediately after hazard thresholds are met, particularly in high-risk and fragile contexts.

Closely aligned with this, 213 respondents, including 86 working in conflict-affected states, highlighted that PAF creates opportunities to better engage with and work through local actors, reinforcing the importance of locally led action and decentralised response mechanisms.

The importance of predictability and certainty of resources was emphasised by 183 respondents, including 76 operating in conflict-affected states, indicating that pre-agreed financing arrangements help reduce delays, uncertainty, and reliance on ad hoc fundraising or post-disaster appeals. In parallel, 179 respondents, including 77 from conflict-affected settings, reported that PAF incentivises contingency and response planning, suggesting that the availability of pre-arranged funds encourages earlier risk analysis, clearer triggers, and more structured preparedness actions across organisations and communities.

While only a small proportion of responses (11 respondents) fell under the “Other” category, these insights provide important nuance. Respondents noted that PAF mechanisms are often led by governments and local authorities and are valued for enabling real-time, anticipatory interventions, contributing to reduced loss and damage.

These mechanisms were also associated with improved accountability, transparency, and community trust, as well as stronger engagement with organised community structures. Several respondents highlighted alignment with the localisation and co-creation principles of the World Humanitarian Summit (Istanbul, 2016), particularly the flexibility, speed, and multi-stakeholder accountability embedded in PAF approaches.



Key survey findings

Disasters do not occur in isolation; they unfold against a backdrop of armed conflict, displacement, institutional fragility, contested land and natural resources, and deep socio-economic inequalities. It is complicated and expensive to serve the affected population in conflicts. There is difficulty in implementing actions in conflict situations. Early warning systems in Mozambique are already available in different local languages with an available trigger system and limited availability of pre-arranged financing to mitigate the disasters.

However, in Mozambique, we need to ensure that early warning and PAF reach the displaced populations who are on the move. For this, we need international collaboration to provide services to migrants. The importance of international cooperation and partnerships with regional governments and authorities is essential to provide support and resources to displaced populations.

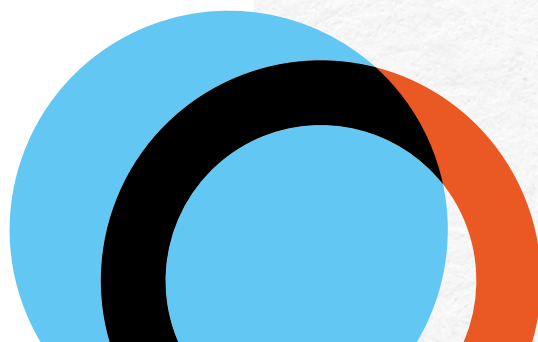
Teresa Paula Bernardo Ferreira,
CEDES, Mozambique

At the same time, some respondents cautioned that formal PAF arrangements are not always in place, with funding sometimes mobilised only once a crisis unfolds, and raised concerns about the risk of resource capture by local elites, underscoring the need for strong governance, safeguards, and inclusive oversight mechanisms.

Overall, the data highlights that PAF is valued not only as a financing instrument, but also as a systemic enabler of anticipatory action, preparedness culture, and localisation, while pointing to the continued importance of governance and accountability to ensure equitable and effective outcomes.

Key findings

- **Speed is the key advantage of PAF, especially in fragile contexts:** It enables faster, timelier responses, helping reduce losses where conflict, access constraints, and delays intensify disaster impacts.
- **PAF strengthens localisation and frontline action:** It enhances engagement with local actors, supporting more context-responsive, community-led responses – particularly where local organisations are the first and often only responders.
- **Predictability improves preparedness and continuity:** pre-arranged finance ensures more reliable resources, enabling better contingency planning and sustained operations in high-risk and unstable environments.



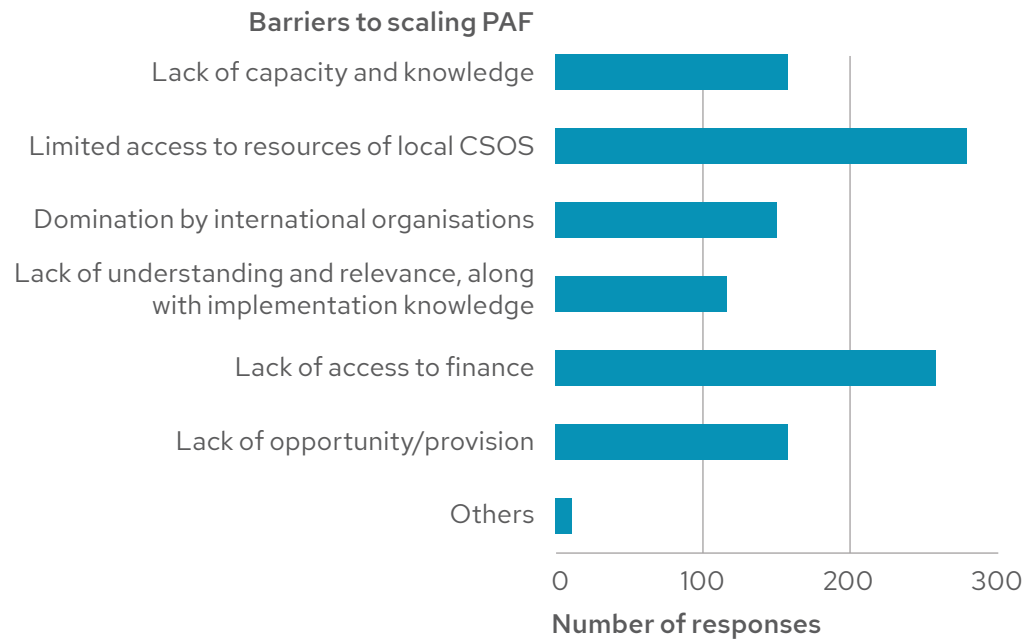
Key survey findings

Barriers to scaling pre-arranged finance

The survey responses highlight a set of persistent structural and operational barriers that limit equitable access to pre-arranged financing (PAF), particularly for local and national civil society organisations (CSOs).

Respondents were asked to identify the key challenges constraining their ability to access, influence, or effectively utilise PAF mechanisms. The results reveal that these barriers are not only financial in nature, but also rooted in power imbalances, limited localisation of decision-making, capacity and knowledge gaps, and restricted opportunities for meaningful participation.

Fig 6
Barriers to scaling pre-arranged finance



The distribution of responses below illustrates the scale and relative weight of these challenges as experienced by frontline actors across contexts.

Data interpretation

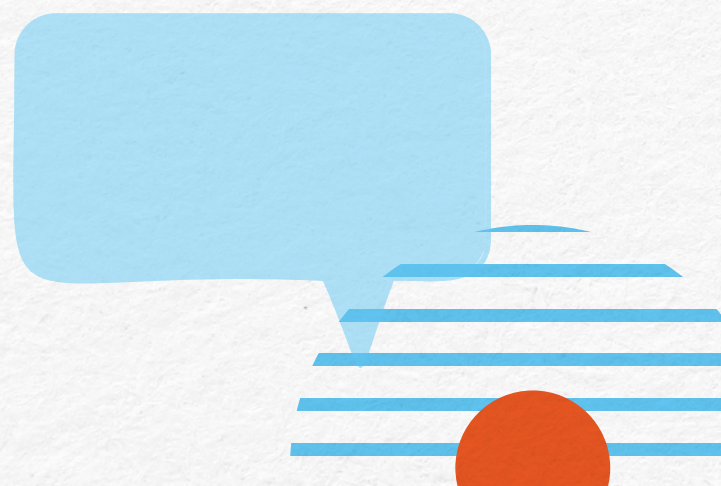
The data indicates that limited access to resources for local CSOs is the most significant barrier to effective engagement with pre-arranged financing (PAF), cited by an overwhelming 279 respondents. This underscores a persistent financing gap at the frontline level, where organisations closest to at-risk communities remain constrained in their ability to access timely and flexible funds. Closely related, lack of access to finance was identified by 252 respondents, reinforcing that exclusion from funding mechanisms – rather than absence of capacity or intent – is a primary challenge.

Power imbalances within the humanitarian and disaster risk financing architecture also emerge strongly. Domination by international organisations was reported by 151 respondents, while a similar number (152) highlighted a lack of opportunity or provision to participate meaningfully in PAF mechanisms. Together, these findings point to structural barriers that limit local actors’ roles to implementation rather than decision-making, design, or direct fund access – constraining their ownership over priorities and resources, and limiting their agency to shape context-specific, timely, and risk-informed responses.

Key survey findings

In addition, 119 respondents cited lack of understanding, relevance, or implementation knowledge as a constraint, suggesting that while financial exclusion is the dominant issue, it is compounded by insufficient information flows, technical support, and contextualised guidance tailored to local realities – in practice, this refers to the need for simplified, locally adapted tools and guidance, use of accessible languages, context-specific risk and financing information, and hands-on support that aligns with local capacities, governance systems, and operational constraints rather than one-size-fits-all global models. Only a small proportion of respondents (9) identified challenges outside these categories, indicating strong convergence around the systemic nature of these barriers.

Overall, the data highlights that challenges to PAF access are deeply interconnected – rooted in unequal resource distribution, limited localisation of decision-making, and constrained participation of national and community-based actors – pointing to the need for more inclusive, transparent, and locally anchored financing architectures.



Key findings

- **Local CSOs face systemic exclusion from PAF resources.** The most frequently cited barrier was limited access to resources for local CSOs (around 83%), highlighting deep structural constraints that prevent frontline actors from accessing timely and flexible pre-arranged financing.
- **Access to finance – not capacity – is the primary challenge.** A large majority (around 75%) identified lack of access to finance as a key constraint, indicating that exclusion from funding mechanisms outweighs issues of technical knowledge or implementation capacity.
- **Power imbalances continue to favour international organisations.** Over half of respondents pointed to domination by international organisations (45%) and lack of opportunity or provision to engage (45%), reflecting persistent asymmetries in decision-making, control over

resources, and participation in PAF systems – in practice, this means that local actors are often excluded from setting priorities, designing financing mechanisms and triggers, and directly accessing or managing funds, with their roles largely confined to implementation rather than shaping how and when resources are allocated.

- **Knowledge gaps reinforce, but do not drive, exclusion.** While fewer respondents (119) cited lack of understanding or implementation knowledge, these gaps further limit meaningful participation of local and national actors, compounding existing financial and structural barriers.

Key survey findings

Predictability and speed of current disaster response funding

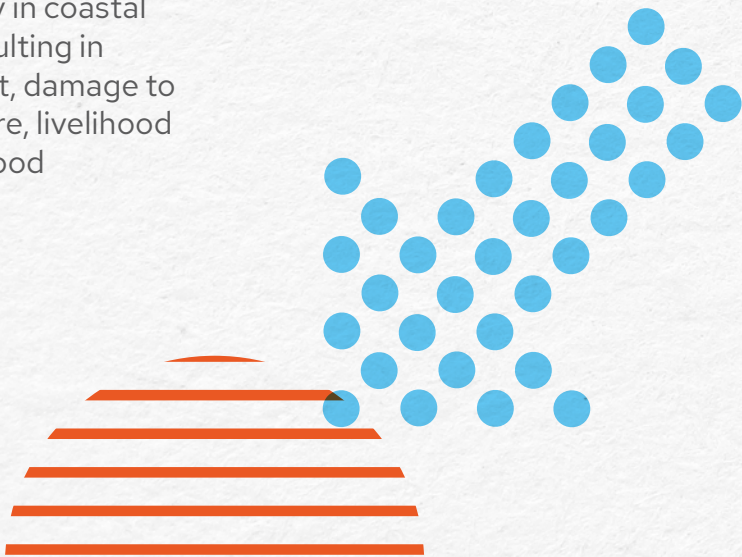
A majority of respondents (236) reported being directly involved in disaster response, underscoring that the findings largely reflect the experiences of frontline actors engaged in operational decision-making and delivery.

Across regions, flood-related shocks overwhelmingly dominate the risk landscape, with riverine, flash, urban, coastal, and monsoon flooding cited as the most frequently encountered hazards. Flood impacts are often compounded by cyclones, storms, and storm surges, particularly in coastal and deltaic contexts, resulting in widespread displacement, damage to housing and infrastructure, livelihood losses, and heightened food insecurity.

The second most frequently reported risk relates to drought and slow-onset climate stress, closely associated with water scarcity, food insecurity, land degradation, and the erosion of agricultural and pastoral livelihoods. Many respondents highlighted the cyclical and compounding nature of climate shocks, with floods frequently followed by droughts, reflecting growing climate variability and stress on coping capacities.

Respondents also reported operating in complex, multi-hazard environments, including earthquakes, landslides, volcanic eruptions, heatwaves, cold waves, wildfires, and coastal erosion. In several contexts, these hazards intersect with conflict, displacement, epidemics (including COVID-19 and cholera), and protection risks, creating compound crises rather than discrete disaster events. Overall, the data demonstrates that local actors are responding to a broad spectrum of rapid-onset, slow-onset, and compound shocks, increasingly shaped by climate change and intertwined with social, economic, and conflict-related stresses – reinforcing the need for anticipatory, multi-hazard, and locally led financing systems.

The findings further reveal systemic delays in access to funding following disaster onset, significantly constraining timely response. Only 29 respondents (9%) reported being able to access funding immediately after a shock. A further 53 respondents (16%) accessed funding within one to two weeks, while 61 respondents (18%) reported access within one month. However, a substantial proportion faced prolonged delays: 28 respondents (8%) accessed funding only after three months, and 65 respondents (19% - nearly one in five) reported waiting more than three months. Overall, the data shows that for the majority of local organisations, funding arrives weeks or months after a disaster, underscoring the structural limitations of reactive, post-shock financing and the importance of pre-arranged and anticipatory financing mechanisms.



Key survey findings

Delays in funding were found to have a direct and material impact on response effectiveness. A significant proportion of respondents (127 out of 335) indicated that faster access to funding would allow them to act earlier and prevent needs from escalating or conditions from worsening. An additional 50 respondents noted that earlier funding would enable different and more strategic responses – addressing priority needs or mitigating secondary risks that are often missed once funding arrives late. Notably, 24 respondents stated that no disaster response funding is available quickly enough to meet their operational needs after a shock, highlighting a critical gap in existing financing systems.

Only 24 respondents reported that delays do not affect their response capacity, while eight respondents were unsure. Collectively, the findings demonstrate that timeliness of funding is a decisive factor shaping the scale, quality, and preventive impact of local disaster response.

The data also highlights low levels of predictability in disaster response financing. Only 21 respondents described funding as very predictable, and just 27 respondents reported completely predictable funding secured through advance agreements or clearly defined donor commitments. In contrast, many respondents characterised funding as somewhat predictable (57), rarely predictable (41), or not predictable at all (52) – often requiring significant time and organisational effort with no assurance of success.

A further 38 respondents reported relying on reallocating existing resources or past experience rather than predictable funding streams. The high level of non-response (100 respondents) suggests additional uncertainty or limited transparency around financing arrangements. Overall, the findings point to a heavy reliance on ad-hoc, reactive, and uncertain financing, reinforcing the case for pre-arranged, accessible, and locally controlled disaster risk financing mechanisms.

Finally, there is a strong consensus on the transformative potential of predictable funding. A clear majority of respondents (almost 59%) stated that more predictable funding would change how they prepare for and plan post-shock activities, enabling earlier decision-making, pre-positioning of resources, and more proactive and anticipatory responses.

Only four respondents (almost 1%) reported that predictability would not make a difference, while 34 respondents (around 10%) indicated that it might, reflecting context-specific considerations. The high non-response rate (almost 30% respondents) may reflect limited exposure to predictable financing models or uncertainty about how such mechanisms could be accessed. Overall, the evidence strongly suggests that predictable financing is a critical enabler of preparedness, anticipatory action, and more effective locally led disaster response.



Key survey findings

Data interpretation

The data shows that local and national organisations are operating on the frontlines of increasingly complex, climate-driven and conflict-affected disaster contexts, yet their ability to respond effectively is systematically constrained by slow, unpredictable, and reactive financing. Floods and droughts dominate the risk landscape, often occurring in cyclical and compounding patterns and intersecting with conflict, displacement, and health crises.

While most respondents are directly involved in response, timely access to funding remains the exception rather than the norm, with the majority of organisations accessing resources weeks or months after a shock. These delays limit early action, force reactive responses, and reduce the potential to prevent escalation of needs. The lack of predictability further undermines preparedness and contingency planning, despite strong evidence that more predictable funding would enable more anticipatory, efficient, and locally led responses.

Key findings

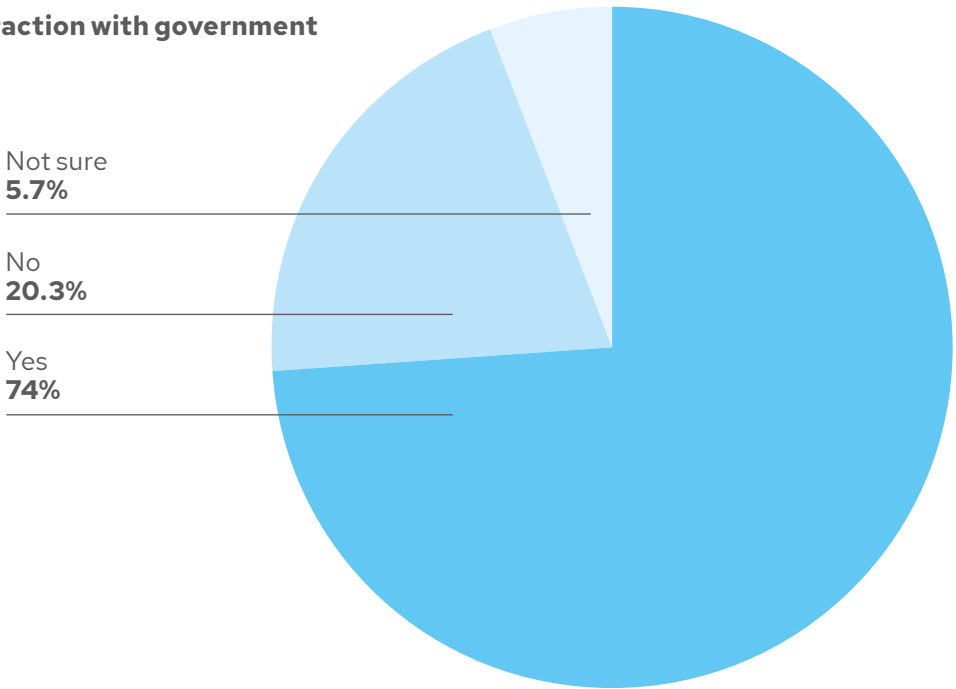
- **Access to disaster funding is slow and inadequate:** Only 9% of local actors receive funding immediately after a shock, with many waiting more than three months – delaying response and worsening impacts in rapidly evolving crises.
- **Timely and predictable financing is critical for effective response:** Faster, reliable funding enables early action, better targeting, and reduces secondary risks, particularly in complex, multi-hazard contexts involving climate and conflict.
- **Predictable funding strengthens preparedness and localisation:** It allows pre-positioning, contingency planning, and more locally led responses, improving overall resilience and effectiveness.

Government engagement and localisation

To understand the extent to which frontline organisations are connected to formal disaster risk governance structures, respondents were asked whether they have had any interaction with government authorities – at national, sub-national, or local levels – around planning for disaster risk reduction or disaster response.

This question aimed to assess the degree of coordination, inclusion, and institutional engagement between civil society actors and public authorities, which is critical for effective preparedness, anticipatory action, and coordinated response.

Fig 7
Interaction with government



Key survey findings

The data indicates a high level of engagement between respondents and government authorities on disaster risk reduction (DRR) and disaster response planning. A clear majority of respondents (248 out of 335) reported some form of interaction with government at national, sub-national, or local levels, suggesting that many civil society organisations are involved in coordination, consultation, or planning processes with public authorities. However, engagement is not universal: 68 respondents reported no interaction and 19 were unsure, pointing to uneven participation and opportunities to strengthen more inclusive and systematic collaboration between governments and frontline actors.

Where engagement exists, interactions frequently involve defined complementary and operational roles within government-led response frameworks. Civil society organisations most commonly act as intermediaries between communities and government, with 78 respondents reporting a primary role in bridging community needs and risks with formal decision-making processes. Consultation roles were also common (43 respondents), alongside strong operational contributions: 40 respondents reported involvement in immediate response activities and another 40 in information dissemination. Preparedness and anticipatory functions were evident, with 25 respondents contributing to hazard and risk identification and 24 supporting early warning dissemination.

Qualitative responses further highlight engagement through national committees, rapid response teams, and humanitarian coordination mechanisms, with CSOs playing critical roles in community awareness, early warning communication, risk mapping, and frontline response. At the same time, respondents – particularly in fragile and resource-constrained contexts – highlighted systemic barriers such as limited local government capacity and financing, which constrain effective climate adaptation and DRR planning despite political willingness.

The data also shows significant recognition of the value of local CSOs in disaster planning. An overwhelming majority of respondents (321 out of 335) affirmed that local CSOs bring unique and essential insights, including deep understanding of local needs, community dynamics, and lessons from past disasters. This strong consensus reinforces the importance of systematically embedding local actors in preparedness, anticipatory action and response planning.

Finally, there is strong agreement that pre-arranged financing can strengthen CSO-government engagement. A substantial majority of respondents (303 out of 335) agreed that pre-arranging finance ahead of disasters would enable earlier coordination, clearer role definition, and more proactive collaboration between governments and CSOs. This highlights that pre-arranged finance is viewed not only as a funding mechanism, but also as an enabler of improved governance, coordination, and locally grounded disaster risk management.

Key survey findings

Data interpretation

The data illustrates a strong but uneven pattern of engagement between civil society organisations (CSOs) and government actors in disaster risk reduction and response planning. While a clear majority of respondents report interaction with government this engagement is not universal, revealing gaps in inclusion and consistency across contexts.

Where collaboration does occur, CSOs play substantive and operational roles – most notably as trusted intermediaries between communities and government, as well as frontline actors in preparedness, early warning dissemination, information sharing, and immediate response. The overwhelming consensus on the unique value of local CSOs underscores their comparative advantage in grounding disaster planning in local realities, community dynamics, and lessons from past crises.

At the same time, systemic constraints – particularly limited local government capacity and financing in fragile settings – continue to hinder effective, sustained planning. A key finding is the strong belief that pre-arranged financing can act as a catalyst for deeper, earlier, and more structured CSO–government collaboration, positioning PAF not only as a financing tool but as a governance enabler that strengthens localisation, anticipatory action, and more effective disaster risk management.



Key findings

- Strong but uneven CSO–government engagement:** Most respondents' CSO–government engagement is strong but inconsistent: While many CSOs collaborate with governments in DRR and response planning, gaps in inclusion persist, limiting systematic and equitable partnerships.
- CSOs are essential frontline and bridging actors:** They connect communities with government, deliver early warning and response, and bring critical local knowledge – while pre-arranged financing can further strengthen this engagement by enabling more structured, anticipatory collaboration.

Key survey findings

Partnerships and intermediated access to PAF

To understand the extent to which pre-arranged financing (PAF) is embedded beyond individual organisations, respondents were asked whether the agencies they partner with have PAF mechanisms in place or are considering using them. This provides insight into how widely anticipatory/early financing approaches are diffusing across institutional partnerships, as well as the level of shared understanding and alignment around PAF within collaborative response and preparedness ecosystems.

The data points to uneven awareness and adoption of pre-arranged financing (PAF) among partner agencies. While 142 respondents reported that their partner agencies either have PAF mechanisms in place or are actively exploring them – indicating growing interest in anticipatory financing – a substantial number stated that partners do not use PAF (72) or were unsure (121). This suggests persistent gaps in communication, transparency, and shared understanding of PAF across partnerships. Overall, while momentum around PAF is evident, its integration remains inconsistent and uneven across contexts.

Direct experience of receiving partner-managed PAF remains limited. Only 111 of 335 respondents reported having received funding linked to PAF mechanisms, while the majority (193) had not, indicating that existing PAF systems do not consistently translate into accessible financing for frontline organisations. A further 31 respondents were unsure, reflecting limited visibility over funding modalities. This highlights a continued gap between institutional PAF adoption and effective localisation of anticipatory finance.

Engagement with partner agencies on the role of PAF is mixed. Just under half of respondents (153) reported having discussed how PAF could be used in their context, while a comparable number (141) had not, and 41 were unsure. This indicates that PAF is not yet systematically embedded in partnership dialogue or strategic planning, despite its relevance to anticipatory action and early response.

At the same time, there is a clear appetite for engagement. An overwhelming majority of respondents (322 out of 335) said they would welcome discussions on PAF with partner agencies, signalling strong demand for more structured, collaborative dialogue. This presents a clear opportunity to strengthen partnerships, improve alignment with local realities, and advance more anticipatory, predictable, and locally led disaster risk financing approaches.



Key survey findings

Data interpretation

The data indicates that pre-arranged financing (PAF) is gaining visibility but has not yet translated into consistent, practical access for local and national organisations. While a notable proportion of respondents reported that partner agencies have PAF mechanisms in place or are considering their use, high levels of uncertainty and negative responses suggest uneven adoption and limited transparency within partnerships. This points to a situation where PAF exists institutionally, but its purpose, design, and availability are not always clearly communicated to frontline actors.

Experience of actually receiving PAF-linked funding remains limited, highlighting a critical disconnect between policy intent and operational reality. The majority of respondents have not accessed PAF through partners, suggesting barriers such as restrictive eligibility criteria, intermediated funding flows, or PAF arrangements that do not prioritise or reach local actors. The number of respondents unsure whether they had received PAF further indicates that financing modalities are often unclear or poorly labelled at the point of delivery.

Engagement between CSOs and partner agencies on how PAF could function in specific contexts is partial and inconsistent. While some dialogue is taking place, a significant share of respondents reported no such discussions, implying that PAF is not yet embedded as a routine component of partnership planning, preparedness, or response strategies. This limits the ability of PAF systems to be context-responsive and locally informed.

At the same time, the data reveals strong latent demand and readiness for deeper engagement. The overwhelming willingness to engage in discussions on PAF demonstrates that local and national actors see clear value in these mechanisms and are eager to shape them in ways that improve timeliness, predictability, and relevance. Taken together, the findings suggest that the primary constraint is not interest or capacity at the local level, but rather the need for more deliberate partnership dialogue, clearer operational pathways, and stronger localisation of PAF design and implementation.

Key findings

- **PAF adoption is uneven and poorly understood within partnerships:** While PAF remains unevenly understood and poorly communicated: Awareness, transparency, and clarity on how PAF works – and who can access it – are limited within partnerships.
- **Local actors are largely excluded from PAF benefits:** Minimal flow-through of funding highlights a disconnect between institutional mechanisms and frontline access, constraining localisation.
- **Engagement is inconsistent despite strong demand:** Strategic dialogue is not systematic, but there is clear appetite from CSOs to engage and co-design more context-relevant, anticipatory financing models.

Key survey findings

Connection between government engagement and localisation and partnerships and intermediated access to PAF:

A comparison of these two sections highlights a critical disconnect between institutional engagement and actual financing flows to frontline actors. While the government engagement analysis shows that civil society organisations (CSOs) are actively involved in disaster risk governance – particularly as intermediaries, technical contributors, and frontline responders – this engagement does not consistently translate into direct, predictable, or accessible funding from national governments. In many contexts, CSO participation appears to be operational and consultative rather than financial, with limited evidence of governments systematically channeling resources to local actors for preparedness, anticipatory action, or response. This suggests that while governments recognise the value of CSOs, financing mechanisms remain centralised, often retained within public systems or disbursed through indirect or delayed channels.

Similarly, the partnerships and intermediated access to PAF section demonstrates that international actors are increasingly adopting pre-arranged financing mechanisms, but these resources are largely intermediated and unevenly transmitted to local organisations.

Funding often flows from donors to international agencies (such as UN bodies or INGOs), which then manage or allocate resources downstream. However, as the data shows, this layered structure results in limited visibility, restricted access, and delayed disbursement for CSOs, with only a minority of respondents having directly received PAF-linked funding. In practice, this creates a fragmented financing pathway where funds exist at higher institutional levels but do not reliably reach those managing risk on the ground.

Taken together, the findings suggest that current financing flows – whether from governments or international actors – are predominantly indirect, intermediary-driven, and insufficiently localised. In an effective and localised system, this could look markedly different: national governments embedding dedicated budget lines, contingency funds, or fiscal transfer mechanisms that directly resource local authorities and CSOs; and international actors designing PAF systems with pre-agreed triggers, clear allocation frameworks, and direct access windows for local organisations.

This would enable funding to move more predictably, transparently, and rapidly from global and national levels to frontline responders. The strong appetite for engagement and co-design identified in both sections further indicates that local actors are ready to play a more central role – not only in implementation, but in shaping how financing flows are structured, governed, and delivered.



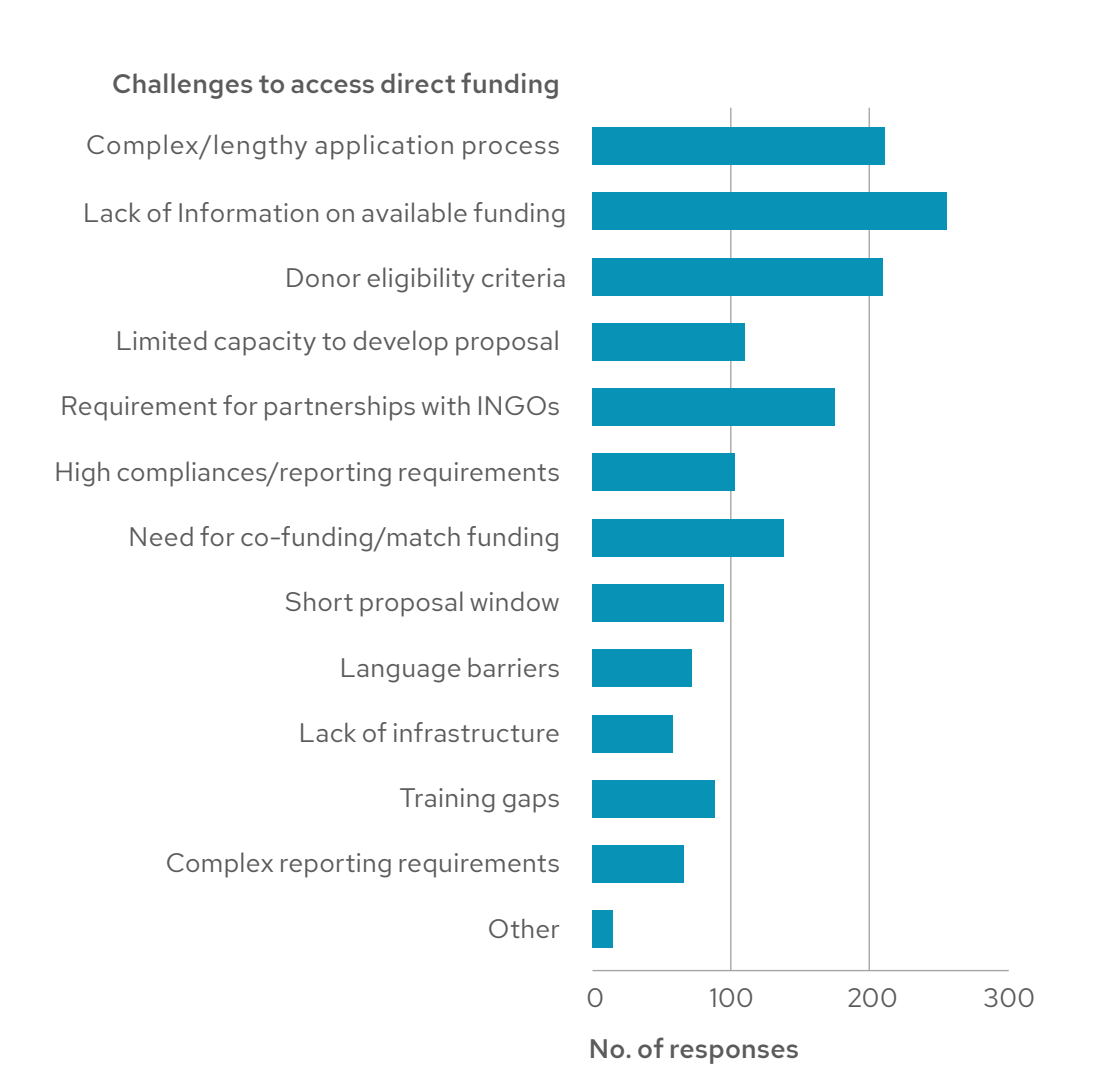
Key survey findings

Access to direct financing and localisation barriers

The data reveals a set of deeply interconnected and systemic barriers that continue to limit access to disaster risk management (DRM) financing – particularly for local, national, and Southern-based civil society organisations (CSOs). The most significant barrier identified was the lack of accessible information on available funding opportunities (255 respondents), effectively excluding many actors at the earliest stage of the funding cycle. This is compounded by complex and lengthy application processes (211) and restrictive donor eligibility criteria (209) that fail to accommodate emerging or evolving local actors, reinforcing structural exclusion rather than risk-informed inclusion.

Financial and partnership requirements further entrench these barriers. Mandatory partnerships with international NGOs (175) and co-funding or match-funding expectations (139) disproportionately disadvantage smaller, community-based organisations with limited reserves or donor networks. Capacity-related constraints persist but are largely secondary effects of systemic design, including limited proposal development capacity (111), short proposal windows (96), training gaps (89), and language barriers (73). Respondents also highlighted high compliance and reporting requirements (103), complex reporting systems (68), and infrastructure limitations (59), which collectively increase transaction costs and divert scarce resources away from programme delivery.

Fig 8 Challenges to access direct funding



Key survey findings

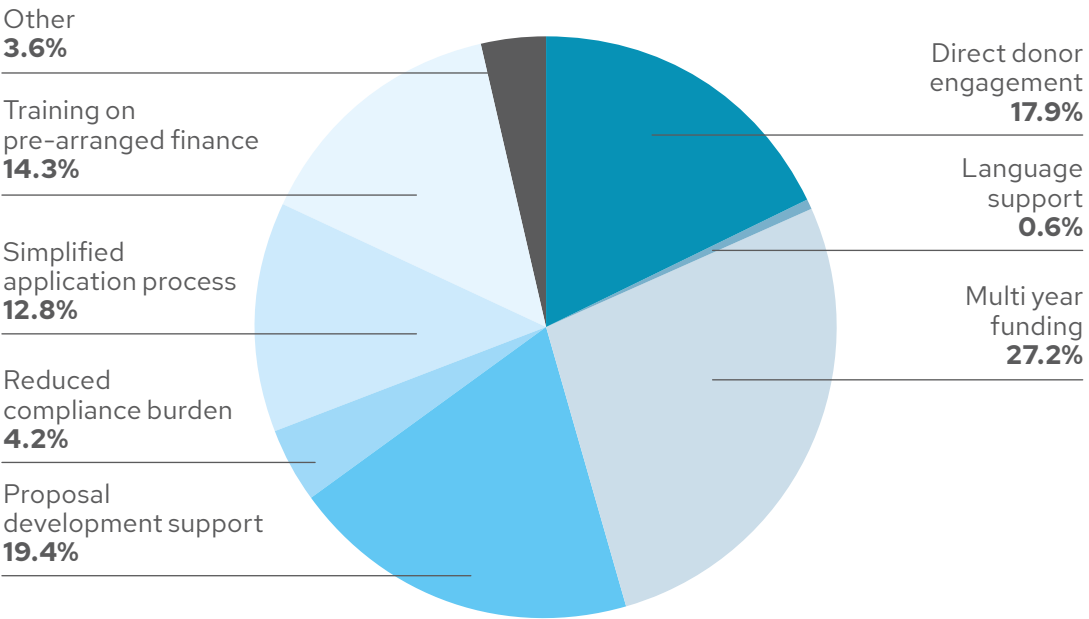
Qualitative responses strongly reinforce these quantitative findings, pointing to restrictive regulatory environments, shrinking and increasingly competitive funding pools, limited budget flexibility, exchange-rate volatility, and rapid response funding that often fails to cover essential logistics, staffing, and mobility costs.

Taken together, the evidence demonstrates that barriers to DRM financing are primarily systemic and procedural – not a reflection of insufficient local capacity or impact. These constraints disproportionately limit the ability of frontline organisations to access timely, flexible, and equitable financing, undermining locally led preparedness, response, and anticipatory action.

Respondents clearly identified structural reforms and targeted support measures that would significantly improve access to disaster risk financing for local and national actors. The most frequently cited priority was multi-year funding (91 respondents), underscoring the need for predictable, longer-term financing to support preparedness, institutional strengthening, and sustained DRM efforts. This was followed by proposal development support (65) and direct engagement with donors (60), reflecting demand for more equitable funding relationships, clearer communication, and support to navigate complex funding systems.

Capacity-strengthening needs were also prominent, particularly training on pre-arranged finance (48 respondents), highlighting a desire to better understand and operationalise such financing mechanisms. Respondents further emphasised the importance of simplified application processes (43) and reduced compliance burdens (14) to make funding more accessible to smaller and frontline organisations. While language support (2) and other measures (12) were less frequently cited, they nonetheless point to context-specific barriers that continue to affect certain actors. Overall, the findings indicate that improving access to DRM financing requires a combination of flexible, multi-year funding; strengthened donor-local engagement; targeted capacity support; and streamlined, proportionate funding processes.

Fig 9
Support required to access PAF



Key survey findings

Respondents selecting “Other” further emphasised the need for flexible, rapid, and dignified financing modalities that enable timely action while respecting community needs and local leadership. Key priorities included simplified procedures, multi-year financing, direct donor engagement, proposal development and language support, reduced compliance burdens, and training on pre-arranged financing mechanisms. Many also highlighted persistent information gaps, shrinking funding options, and the need for long-term capacity building and organisational development, rather than short-term project funding.

Additional calls included greater inclusion of smaller NGOs, engagement of the private sector, and immediate disbursement mechanisms to enable rapid mobilisation of staff and response. Collectively, these responses reinforce demand for financing approaches that are accessible, flexible, and aligned with locally led action.

Finally, perceptions of pre-arranged disaster risk financing were overwhelmingly positive. Out of 335 respondents, 88.7% (298 respondents) believe that pre-arranged finance can help identify or remove barriers to accessing funding, reflecting strong confidence in its potential to improve access, timeliness and predictability. Only 3% (10 respondents) felt it would not help, while 8% (27 respondents) were unsure. This strong consensus underscores broad support for pre-arranged finance as a practical and credible pathway to addressing systemic access barriers faced by local and frontline organisations.

Data interpretation

The data demonstrates that barriers to accessing disaster risk management (DRM) financing are overwhelmingly systemic, procedural, and structural rather than rooted in deficits of local capacity or effectiveness. The most frequently cited constraint – the lack of accessible information on funding opportunities – excludes local, national, and Southern-based CSOs at the very entry point of the funding cycle, while complex application processes and restrictive donor eligibility criteria further reinforce exclusionary financing architectures. In practice, these eligibility criteria often require multiple years of audited financial statements, prior experience managing large international grants, sophisticated fiduciary and reporting systems, and the ability to meet high compliance and safeguarding standards – thresholds that many local and community-based organisations are unable to fulfil despite strong contextual knowledge and operational presence.

Financial requirements such as mandatory partnerships with international NGOs and co-funding expectations deepen inequities by privileging well-resourced actors and excluding smaller, community-based organisations.

Capacity-related challenges – such as proposal development skills, short application windows, training gaps, language barriers, and high compliance and reporting burdens – emerge largely as secondary effects of these system designs, increasing transaction costs and diverting limited resources away from programmatic delivery. Qualitative insights corroborate these findings, highlighting restrictive regulatory environments, shrinking and competitive funding pools, limited budget flexibility, exchange-rate volatility, and rapid response funding that fails to cover core operational costs.

Key survey findings

Barriers to direct access included legal status, administrative/reporting capacity, and a trust and risk-management bias favouring large international actors.

José Ramón Ávila, Regional Representative, CRGR, Honduras.

At the same time, respondents clearly articulated solutions: demand is strongest for multi-year, predictable financing; more direct and equitable engagement with donors; targeted proposal and pre-arranged finance capacity support; and simplified, proportionate application and compliance requirements.

The overwhelmingly positive perception of pre-arranged financing – endorsed by nearly nine in ten respondents – further reinforces its credibility as a practical pathway to addressing systemic access barriers and enabling timely, flexible, and locally led preparedness, response, and anticipatory action.

Key findings

- Access barriers are primarily systemic, not capacity-driven:** Limited availability of accessible funding information, complex application processes, restrictive eligibility criteria, and high compliance requirements collectively exclude local and national CSOs at early stages of the financing cycle, reinforcing structural inequities.
- Financing design disproportionately disadvantages local and frontline actors:** Requirements such as mandatory INGO partnerships, co-/match-funding, short proposal windows, and inflexible reporting frameworks privilege well-resourced organisations and constrain smaller, community-based actors.
- Local actors are seeking structural reforms, not short-term fixes:** Strong demand exists for multi-year, predictable financing, simplified and proportionate processes, direct donor engagement, and targeted proposal and pre-arranged finance support to enable sustained DRM initiatives including effective preparedness and forecast based early actions.
- Pre-arranged finance is widely seen as a credible solution:** An overwhelming majority of respondents believe pre-arranged financing can help remove access barriers, indicating strong confidence in its potential to improve timeliness, predictability, and equity in DRM financing for locally led action.



Key survey findings

Aid cuts, cost effectiveness and the localisation case

To better understand the broader financing context within which organisations are operating, respondents were asked whether they have been affected by recent cuts to international aid budgets or expect to be affected by such cuts in 2026. This question aimed to capture both current impacts and forward-looking concerns, particularly in relation to the stability and predictability of funding for disaster risk management and anticipatory action, and to assess how these fiscal shifts are affecting different types of actors across the humanitarian and development landscape.

The data indicate that recent and anticipated cuts to international aid budgets are having a widespread and uneven impact across the disaster risk management ecosystem.

A substantial majority of respondents – 76.2% (256 out of 335) – reported that they have already been affected or expect to be affected by aid budget reductions in 2026, signalling significant concern about the sustainability of DRM financing. Only 9.2% (31 respondents) stated that they have not been affected, while 14.3% (48 respondents) indicated uncertainty. Among those reporting an impact, national and local NGOs are the most affected (almost 63%), followed by grassroots organisations (around 12%) and CSOs (almost 19%), highlighting the disproportionate exposure of locally anchored actors to funding shocks.

Smaller numbers of INGOs (around 6%) and faith-based organisations (around 1%) also reported impacts, underscoring that while cuts are system-wide, their consequences are most acute for local and frontline organisations that rely heavily on international aid flows and have fewer buffers to absorb funding volatility.

Responses indicate a high level of concern across organisations regarding the potential impact of aid cuts on their ability to reduce risk, prepare for, and respond to disasters. An overwhelming majority of respondents (84%) reported that they are concerned about how anticipated reductions in international aid could affect their operations, reflecting widespread anxiety about the sustainability of disaster risk management and response efforts.

Only a very small number of respondents (3%) indicated no concern, while 13% stated that it was too early to determine the impact, suggesting uncertainty rather than confidence in future funding stability. Overall, the findings highlight that expected aid cuts are already influencing organisational outlooks and planning, with many actors anticipating significant constraints on their capacity to deliver timely, effective, and locally led disaster risk reduction and response activities.

The data indicates strong confidence in the cost-effectiveness of local civil society organisations (CSOs) in disaster response. A clear majority of respondents (225 out of 335) believe that local CSOs can offer more cost-effective approaches to responding to disasters, reflecting recognition of their contextual knowledge, proximity to communities, and ability to mobilise resources efficiently. This perception is further reinforced by their significantly lower operating costs and overheads, as well as reduced layers of operational and administrative processes, which enable more direct and efficient use of resources at the frontline. Only a small minority (14 respondents) disagreed with this view, while a significant proportion (96 respondents) felt it was possibly the case, suggesting openness alongside a need for further evidence or enabling conditions.

Key survey findings

Based on experience and observations from Limbe, Cameroon, several key issues stand out regarding disaster risk financing (DRF) at the local level, particularly for recurrent flooding.

First, disaster financing remains largely reactive. Responses are mostly post-disaster and ad hoc, relying on emergency allocations, goodwill contributions, and delayed central government support.

Second, DRF is weakly integrated into municipal planning. Flood risk financing is rarely embedded in development plans, annual budgets, or infrastructure projects, leaving preventive measures such as drainage maintenance, early warning systems, and relocation planning underfunded.

Third, access to flexible and rapid funding is limited. Finally, the gaps in localised risk data and loss tracking weaken budget justification and external financing efforts. Strengthening localised DRF in Limbe requires shifting from emergency relief to predictable, pre-arranged, and community-linked financing that treats flooding as a recurring risk, not an exceptional event.

Tanda Godwin Ade, Environmental Protection and Development Association (EPDA), Cameroon

Overall, the findings point to broad support for strengthening the role of local CSOs as a value-for-money and effective option in disaster response, particularly when adequately resourced and trusted. However, this is not yet happening at scale, as persistent concerns around fiduciary risk, compliance capacity, and accountability – alongside entrenched donor systems and preferences for established intermediaries – continue to limit direct investment in local actors. These perceptions, often reinforced by the structural barriers highlighted earlier, constrain the translation of recognised value into scaled financing and leadership for local CSOs.

Respondents who answered “yes” or “possibly” overwhelmingly attribute the cost-effectiveness of local CSOs to their deep community embeddedness and proximity to risk-prone areas.

Local CSOs are often the first responders, with permanent presence, trusted relationships, and strong knowledge of local risks, cultures, and vulnerabilities, allowing them to act quickly and target assistance accurately. Their reliance on local staff, volunteers, community networks, and local supply chains significantly reduces overhead, logistics, and administrative costs compared to international actors.

This minimises delays, duplication, and misaligned interventions, ensuring that a higher proportion of resources reaches affected communities. Many respondents also emphasised that local CSOs link emergency response with long-term resilience, community ownership, and sustainability – making them not just lower-cost implementers, but strategic partners who deliver greater value for money, particularly when supported through direct, flexible, and predictable financing.

Key survey findings

Data interpretation

The data shows a converging set of pressures and opportunities within the disaster risk management landscape. International aid cuts are already having a significant and uneven impact, with over three-quarters of respondents affected or expecting to be affected, and the burden falling most heavily on local and national NGOs, grassroots organisations, and CSOs that depend on external funding and have limited financial buffers – meaning they often lack unrestricted reserves, core funding, or diversified income streams to absorb funding shocks, sustain operations between grants, or pre-finance activities while awaiting disbursements.

This has translated into widespread concern about the ability to sustain risk reduction, preparedness, and response activities, with uncertainty and anxiety shaping organisational planning and future outlooks.

At the same time, the data highlights a strong countervailing narrative: broad confidence in the cost-effectiveness of local CSOs. Respondents consistently posit that locally embedded actors can deliver faster, more targeted, and lower-cost responses by leveraging community trust, local knowledge, and existing networks. Together, these findings suggest a critical mismatch – while funding constraints are intensifying for local actors, there is strong evidence and perception that these same actors offer high value for money – underscoring the urgency of protecting, reorienting, and localising disaster risk financing to sustain effective and locally led action, particularly in the context of the wider localisation agenda and the renewed push under the humanitarian reset.

At a time when the system is being called on to become more efficient, equitable, and sustainable, shifting resources and decision-making closer to frontline actors is not only a principled commitment but a practical imperative for delivering impact at scale.



Key findings

- **Aid cuts are widespread and hitting local actors hardest:** Most organisations are already affected or expect reductions, with local CSOs most vulnerable due to reliance on external funding and limited financial buffers.
- **Sustainability of DRM efforts is at risk:** Organisations are highly concerned that funding cuts will undermine their ability to prepare for, respond to, and reduce disaster risks.
- **Clear mismatch between value and funding flows:** Despite being more cost-effective and impactful, local CSOs remain the most exposed to cuts – highlighting a structural misalignment in financing systems.

Key survey findings

Other insights

Across diverse contexts, respondents consistently highlight that disaster risk financing at the local level remains largely reactive, centralised, and difficult to access, despite local actors being the first responders and most closely connected to at-risk communities. Local CSOs, CBOs, and grassroots organisations possess deep contextual knowledge, trusted community relationships, and cost-effective delivery models, yet face persistent barriers such as restrictive donor criteria, complex procedures, limited information, delayed disbursement, and lack of flexible or multi-year funding. There is strong consensus that pre-arranged and anticipatory finance, simplified access mechanisms, and direct, trust-based funding to local actors are essential to enable timely action, reduce losses, and strengthen resilience.

Respondents repeatedly call for localisation of financing, capacity building, integration of early warning with early action, stronger coordination with governments, and meaningful community participation – emphasising that empowering local actors is not only more equitable, but also more efficient, accountable, and impactful in reducing disaster risk and protecting vulnerable populations.

Across responses, there is a strong and consistent call to shift disaster risk financing from reactive, centralised, and short-term models toward pre-arranged, anticipatory, flexible, and locally led financing. Local CSOs are widely recognised as first responders with deep community trust and cost-effective approaches, yet they face systemic barriers such as limited direct access to funds, complex procedures, heavy compliance requirements, lack of information, and reliance on intermediaries.

Respondents emphasise the need for direct donor engagement, simplified access, multi-year and flexible funding, and sustained capacity building (including financial management, risk analysis, and early warning–early action).

There is strong support for forecast-based and trigger-based financing, integration with social protection, investment in institutional sustainability (systems, staff, digital infrastructure), and recognition of social capital and community networks. In this context, integration with social protection refers to aligning pre-arranged financing with existing government-led social safety nets – such as cash transfer programmes, public works schemes, or food assistance systems – so that support can be scaled up rapidly and predictably in response to shocks.

In practice, this means using early warning triggers to expand coverage, increase benefit levels, or deliver timely assistance to at-risk populations through established delivery systems, thereby improving efficiency, reducing duplication, and ensuring that vulnerable groups receive support before crises escalate. Overall, the feedback underscores that empowering local actors through predictable, trust-based financing is not only more equitable but also faster, more cost-effective, and essential for resilient, inclusive disaster risk management.

Policy and programming recommendations

The findings from this study present a comprehensive picture of how disaster risk management and financing are currently experienced by civil society organisations working on the front lines of risk, crisis, and fragility. Drawing on perspectives from diverse regions and contexts, the analysis highlights both the critical role local and national CSOs play in reducing disaster risk and responding to shocks, and the systemic barriers that continue to constrain their effectiveness. In particular, the evidence points to persistent fragmentation across the DRM cycle, heavy reliance on international intermediaries, limited access to timely and predictable financing, and significant power imbalances in decision-making – despite strong local capacities and clear value for money.

Together, these findings underscore an urgent need for policy and programming reforms that strengthen localisation, expand access to pre-arranged finance, and align disaster risk financing systems with the realities, capabilities, and leadership of frontline actors.

The policy and programming reforms that strengthen localisation and access to pre-arranged finance are as follows:

- **Partnerships of intent, not of expedience.** The findings show that, where local actors are involved in PAF delivery, it is typically limited to 'soft' community engagement and consultation; not design, targeting or financial management. Local and national CSOs *must be brought in as meaningful participants in the governance, design and decision-making of PAF systems* – not simply serving the agenda of funders, but setting that agenda themselves.

- **Glue for a fractured system.** Fragmented funding and siloed programme designs prevent continuity across the disaster cycle – risking gaps and duplication, and undermining resilience. Policymakers and funders should optimise the role PAF can play in identifying and surfacing risks to take a more proactive, coherent approach to funding and supporting *end-to-end DRM engagement at a local level*, spanning risk reduction, preparedness, anticipatory and early response, and recovery.
- **Capacity building – gap or trap?** Systemic access barriers – not capacity gaps – emerge as the primary constraint facing local actors. Yet funding continues to skew to capacity building and related activities, despite strong evidence of existing technical and analytical capabilities at the local level.

Capacity development tailored to local realities has clear value and was welcomed by respondents, *but not as a pre-requisite, alternative or excuse to delay or avoid genuine engagement on delivery and funding.*

- **Focus on fragility.** More than 80 per cent of respondents operate in contexts of fragility. Where existing conflict makes it too difficult or dangerous for others to respond to disasters, these CSOs are often the only actors with the ability and presence to reach those in need. Scaling genuinely participative PAF solutions with local actors here offers a unique and transformative opportunity to *act more quickly and impactfully on shocks with a disproportionate impact on vulnerable populations where coping capacity is limited.*

Policy and programming recommendations

- **A two-way conversation.**

Pre-arranging finance should act as a catalyst to shift existing power dynamics, where CSO engagement is too often treated as an afterthought or bolt on. That means *earlier co-ordination, clearer role definition and more proactive collaboration with governments and international funding agencies alike*, explicitly recognising the legitimacy of local actors, facilitating genuine dialogue and putting CSOs in the rooms where decisions are being made.

- **Risk sharing, not risk shifting.**

Complex application processes and rigorous reporting and compliance requirements favour well-resourced larger organisations and suggest a persisting view of local actors as a high-risk proposition.

Funders must prioritise simplified, proportionate application and compliance requirements and partner with CSOs to share and manage down risks, not pass the buck. pre-arranged finance should be explicitly positioned as a tool to correct structural inequities, not reinforce them.

- **An efficiency multiplier.**

The majority of respondents have already been or expect to be affected by aid cuts, disproportionately impacting smaller CSOs with limited financial buffers. But proximity, contextual knowledge and fewer overheads mean *pre-arranging finance through local actors potentially offers a more cost-effective approach to disaster response when it is needed most* – and an opportunity to optimise stretched resources while simultaneously supercharging the localisation agenda.

Considerations and follow-up actions

Based on these seven cross-cutting recommendations, we would suggest a series of considerations and follow-up actions that emerge from the key findings of this report for different groups of actors. These are:

For policy makers (national, regional, and global)

- **Institutionalise localisation in disaster risk financing frameworks:** Embed clear commitments to direct, flexible, and multi-year funding for local CSOs within national DRM strategies, climate finance policies, and global frameworks, including implementation pathways aligned with the Sendai Framework and the 2030 Agenda.
- **Enable pre-arranged and anticipatory financing at the local level:** Establish legal, regulatory, and policy provisions that allow public funds, contingency budgets, and risk financing instruments to be pre-positioned and triggered before shocks, ensuring local actors can act early based on forecasts and risk thresholds.



Policy and programming recommendations

- **Strengthen governance and accountability for locally led financing:** Create mechanisms that formally include local CSOs and community representatives in decision-making bodies for disaster risk financing, ensuring transparency, downward accountability, and alignment with local priorities and capacities.

- **Integrate disaster risk financing across sectors and systems:** Promote coherent integration of disaster risk financing with climate adaptation, social protection, development planning, and public financial management systems to address systemic and cascading risks more effectively.

For donors and financial institutions

- **Shift from reactive funding to predictable, pre-arranged finance:** Increase investment in forecast-based, trigger-based, and contingency financing mechanisms that release funds automatically to local actors before or at the onset of shocks, reducing delays, losses, and response costs.

- **Expand direct access for local CSOs:** Reduce reliance on intermediaries by creating simplified, proportionate, and trust-based funding windows for national and local CSOs, including small and medium-sized organisations operating in fragile and high-risk contexts.
- **Simplify compliance and adapt risk management approaches:** Apply risk-sharing and proportional due diligence models that recognise local capacities, social capital, and community accountability mechanisms, rather than imposing heavy compliance requirements designed for large international actors.

- **Invest in institutional sustainability, not only projects:** Provide flexible and multi-year funding that supports core costs, systems strengthening, staff retention, digital infrastructure, and financial management capacities, enabling local organisations to plan, innovate, and scale impact.

For DRR and development practitioners (Including CSOs, NGOs, INGOs)

- **Strengthen integration of early warning with early and anticipatory action:** Actively link community-based early warning systems with predefined actions, triggers, and financing plans, ensuring that risk information leads to timely, locally led decision-making and action.

- **Build collective capacity and peer learning on disaster risk financing:** Invest in shared learning, south-south exchange, and technical support on risk analysis, financial planning, anticipatory action, and access to climate and disaster finance – particularly among grassroots and women-led organisations.

- **Promote co-design and community leadership:** Ensure disaster risk financing mechanisms are co-designed with communities, reflecting local risk perceptions, priorities, and coping strategies, and strengthening ownership, accountability, and effectiveness.
- **Generate and use evidence to influence policy and funding decisions:** Document and communicate evidence on the cost-effectiveness, speed, and impact of locally led and anticipatory approaches to disaster risk reduction, using this to advocate for systemic change in financing models.

Conclusion

This study confirms a critical and persistent gap at the heart of global disaster risk management: those closest to risk are the least able to access the financing required to address it.

Across regions and contexts – including fragile, conflict-affected, and climate-vulnerable settings – local and national civil society organisations consistently demonstrate the capacity, trust, and contextual knowledge needed to act early and effectively. Yet they remain structurally excluded from disaster risk financing systems that are reactive, centralised, and dominated by international intermediaries. These mechanisms have repeatedly proven inadequate, especially for local communities and frontline actors who are often the first to respond but the last to receive funding.

The findings underscore that access – not technical capacity – is the primary barrier. Complex application processes, restrictive eligibility criteria, high compliance burdens, short funding windows, and reliance on intermediary partnerships continue to prevent frontline actors from securing timely and flexible resources. These constraints significantly delay response, undermine preparedness, and increase both humanitarian and economic losses. With fewer than one in ten organisations able to access funding immediately after a shock, the cost of inaction is borne disproportionately by communities already facing multiple and compounding risks.

Pre-arranged and anticipatory financing emerges from this research as a transformative opportunity. When resources are secured ahead of shocks and linked to early warning and risk analysis, organisations are able to act faster, plan better, and reduce avoidable losses. Respondents overwhelmingly recognise the value of pre-arranged finance in improving speed, predictability, and operational readiness – particularly in conflict-affected and institutionally fragile contexts where delays can be devastating. However, the current design and governance of these mechanisms largely exclude local actors from decision-making, trigger design, and financial control, limiting their full potential for localisation.

The urgency of reform is further heightened by shrinking international aid budgets. As funding contracts, local and national organisations – despite being widely recognised as more cost-effective and impactful – are the most exposed to cuts. This represents a fundamental misalignment between value for money and funding allocation. Continuing to channel scarce resources through slow, intermediary-heavy systems risks deepening inequities, weakening preparedness, and reversing hard-won resilience gains.



Conclusion

Taken together, the evidence points to a clear conclusion: localising disaster risk financing is no longer a normative aspiration – it is a practical necessity. Achieving the ambitions of the Sendai Framework, particularly investing in risk reduction and strengthening preparedness for effective response, requires a decisive shift toward financing models that are anticipatory, predictable, flexible, and locally led. This means embedding pre-arranged finance within national systems, simplifying access, rebalancing power in financing governance, and trusting local actors as equal partners in managing risk.

As disaster risks intensify and resources become increasingly constrained, the choice is stark. Maintaining the status quo will perpetuate inefficiency, delay, and loss. Transforming disaster risk financing to centre frontline actors offers a proven pathway to faster response, better outcomes, and more resilient communities. This report calls on policymakers, donors, and practitioners to act on this evidence – to move resources closer to risk, before disasters strike, and to ensure that those who are first to respond are no longer last to be funded.

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