



EMERGENCY RESPONSE FUND AGILITY: EVALUATING A LOCALLY LED HUMANITARIAN FUNDING MODEL

LESSONS FROM BANGLADESH, PUERTO RICO, AND UGANDA

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Oxfam's Emergency Response Fund Agility pilot (2021–2025) tested a locally led, rapid-response funding model in Bangladesh, Puerto Rico, and Uganda. The initiative demonstrated that quality, flexible funding—managed by local consortia—can, according to local actors themselves, deliver fast, inclusive, and cost-effective humanitarian aid. The ERF Agility highlights the need for donors to invest in scalable, locally managed funding mechanisms and work closely with local actors to reform existing systems to truly enable localization and decolonization in humanitarian action.

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ACRONYMS

ACT	Asia Community Preparedness and Transformation
APLIFT	Asia Pacific Local Innovation for Transformation
ATECA	Early Action in Central America
CAFOD	Catholic Agency for Overseas Development
CAMEL	Central America and Melanesia
CBPF	Country-Based Pooled Fund
CERF	United Nations Central Emergency Response Fund
CHS	Core Humanitarian Standard
CPM	Coordinadora Paz para las Mujeres
DRR	disaster risk reduction
ELNHA	Empowering Local and National Humanitarian Actors
ERF	Emergency Response Fund
FEP	Financial Enablers Project
GBV	gender-based violence
ICR	indirect cost recovery
ICVA	International Council of Voluntary Agencies
IFRC	International Federation of Red Cross and Red Crescent Societies
INGO	international non-governmental organization
LHL	local humanitarian leadership
LNGO	local non-governmental organization
LNHA	local and national humanitarian actor
MEAL	monitoring, evaluation, accountability, and learning
NAHAB	National Alliance of Humanitarian Actors Bangladesh
NGO	non-governmental organization
UNFPA	United Nations Population Fund
UNHCR	United Nations High Commission for Refugees
UNICEF	United Nations Children's Fund
UN OCHA	United Nations Office for the Coordination of Humanitarian Affairs
USAID	United States Agency for International Development
WLO	women-led organization

WPHF	Women's Peace and Humanitarian Fund
WRO	women's rights organization
WUHP	Western Uganda Humanitarian Platform

EXECUTIVE SUMMARY

The year 2026 marks the 10-year anniversary of the Grand Bargain, a landmark agreement between major humanitarian donors and organizations to reform aid delivery. This anniversary comes right after a major shift in the funding landscape. In 2025 the United States government announced and then carried out plans to drastically reduce its development and humanitarian funding. This shift set off a domino effect in which major institutional donors outside the United States also lowered their aid and overseas assistance for development. This overall fiscal tightening has led to reductions in foreign aid and forced a United Nations–endorsed humanitarian reset. As this research is being written, local and international agencies of all sizes—which have in the past delivered lifesaving services and a host of development and other critical assistance—are downsizing, suspending parts of their operations, or worse yet, shutting down.

This radical shift is happening during unprecedented levels of crisis. More than 239 million people need humanitarian assistance, and only 28% of the humanitarian funding needs for the year are being met, as of 2025—the lowest share since 2021. As of 2024 only 3.6% of overall funding went to local responders. Just a few months shy of its 10-year anniversary, the Grand Bargain’s goal of getting 25% of funding to local and national humanitarian actors (LNHAs) as directly as possible is not being realized.

Now more than ever, expectations for providing relief will fall on local humanitarian workers, who will have front-row seats to more tragedies due to climate change, natural hazards, conflicts, economic upheavals, and other emerging crises.

This evaluative research report explores Oxfam’s Emergency Response Fund (ERF) Agility, an initiative launched in 2021 to address systemic challenges in humanitarian funding and leadership for local actors. The ERF Agility model was developed to support locally led emergency responses through nimble, prepositioned funds that enable rapid response (within 72 hours) to small- and medium-scale crises, especially underfunded and off-the-radar emergencies. Oxfam’s ERF Agility was launched in alignment with global commitments such as the Charter for Change (2015) and the Grand Bargain (2016), which emphasize local humanitarian leadership, quality funding for local actors, and inclusion of women-led organizations. The research evaluates the viability of this model using key criteria—*power, resourcing, gender inclusion, effectiveness, cost efficiency, and risk management*. These criteria were selected based on their relevance to Oxfam’s local humanitarian leadership (LHL) principles as well as to the critical issues frequently named in the challenges facing local leadership. Findings were drawn from interviews with 50 stakeholders (11 Oxfam staff and 39 local partners from 26 local organizations) conducted between September 2023 and March 2025, case studies, and literature reviews of both Oxfam and external emergency funding mechanisms.

This report provides strong early evidence from a learning-oriented pilot of a funding model for local actors, with clear potential for further validation and strengthening, particularly at subnational levels. This evaluative research did not do a comparative analysis between the ERF Agility and other responses led by international non-governmental organizations (INGOs) or local NGOs (LNGOs) but used the *perceptions of local responders who were involved in both INGO- and LNGO-led interventions* to assess how they found the ERF Agility versus non-ERF interventions. The analysis is a comparison to what the local actors who implemented the ERF Agility themselves experienced.

The ERF Agility led to several successes, including the following:

1. **Enhanced credibility:** Local actors in the ERF Agility were perceived to be credible responders based on an independent evaluation commissioned by the three local consortia in Bangladesh, Puerto Rico, and Uganda (Oxfam internal report, 2023).
2. **Recognition of the expertise of women’s organizations:** Two of the women’s rights organizations (WROs) that participated in the ERF Agility, which had never previously been involved in any response, were approached by a United Nations agency to be part of a humanitarian consortium in the third year of the project.
3. **Strengthened leadership:** Oxfam staff interviewed for this research observed improved leadership among partners. From 2021 to 2025, local NGO partners in the ERF Agility

- displayed, for example, active participation in humanitarian country teams and improved financial controls (per Oxfam internal audits), governance structures, and compliance.
4. **Contextualized responses:** Flexible funding allows for interventions “tailored to their needs,” according to a community member in a Uganda refugee camp, thanks to local responders’ constant communication and presence.

Oxfam selected pilot geographies for the ERF Agility—Bangladesh, Puerto Rico (USA), and Uganda—based on their history of jointly delivering humanitarian work with local actors and their ability to help strengthen and/or establish local platforms. The model built on insights from six prior Oxfam ERF-type funding mechanisms and peer initiatives like the Start Fund and the NEAR Change Fund. Over four years, the ERF Agility evolved from an Oxfam-led initiative into a jointly designed and managed emergency funding mechanism with LNGOs.

PERFORMANCE OF THE ERF AGILITY

Here is how the ERF Agility performed based on six criteria: *power, resourcing, gender inclusion, effectiveness, cost efficiency, and risk management*:

POWER

While the ERF Agility project did not start with full decision-making power for local actors, the approach shifted at midpoint, when local actors asserted their desire to lead, and Oxfam adapted accordingly. The research finds that the transition of power to local actors is a significant success and aligns with feedback from local partners, even in previous evaluations. All respondents for this research said that on the issue of *power*, decisions were made entirely by local actors once funds reached country offices. Oxfam provided funding and technical advice as needed but did not vote in any decisions, including decisions on response options, funding allocations, and screening of other local NGOs as grantees. The executive director of a local NGO in Uganda said, “Our ideas were able to thrive, and no one imposed their ideas on us. The design, needs assessment, and implementation came from us. We were leading the process.”

RESOURCING

While the ERF tried to provide quality funding, *direct funding* to local actors remains limited—not due to lack of capacity but because of a colonial aid system that imposes complex, costly compliance requirements that make the full funding cycle burdensome for local responders. Two of our LNGO partners shared that they cannot directly receive donations, especially those in small amounts such as US\$50,000 and below, because of high administrative costs and compliance requirements. It is likely that many other local organizations face this challenge as well. To address this difficulty, the ERF Agility adopted a pass-through model in which funds flowed through Oxfam but were fully designed and managed by local consortia, including indirect cost rate (ICR). The idea is to have a turnkey solution for local actors to respond to disasters. However, long-standing subcontracting roles have limited LNGOs’ ability to build the financial reserves and systems expected by Northern donors. This system sets up—unintentionally, perhaps—local actors to continually struggle, if not to fail.

Finally, cost calculations and the experience of the ERF Agility show that to reach economies of scale and be cost-effective, ERF-type funding at subnational levels needs a minimum of US\$50,000 and a maximum of US\$300,000 per local consortium annually. This funding should come with a minimum 7% ICR to the consortium lead and a cascading ICR to subgrantees. Ideally, subgrants should not be less than US\$10,000.

The ERF Agility is set up to be multiyear, flexible, and predictable. It requires committed support from donors to be sustainable. However, as of this writing, the project has not yet secured additional non-Oxfam funding for subsequent cycles.

GENDER INCLUSION

Women-led organizations (WLOs) comprised 53.5% of partners across the three consortia. Making women's leadership a core requirement in the ERF Agility sent a clear signal that this was an organizational priority for Oxfam and its partners and that they would only work with communities aligned with this principle or willing to shift to support this goal. Working with local platforms such as the Bangladesh Women's Humanitarian Platform or partnering with strong women's activist umbrella groups like Coordinadora Paz para las Mujeres (CPM) in Puerto Rico did even more to help ensure communities' acceptance of this principle. The initiative challenged entrenched norms in male-dominated humanitarian systems. In Bangladesh, this approach enabled women's leadership to be embedded at the subnational level in Kurigram. In Puerto Rico, the women-led consortia reframed overlooked issues—such as gender-based violence (GBV), power outages, and toxic masculinity—as disaster concerns requiring humanitarian action. In Uganda, WROs advanced inclusion of youth and refugee issues, highlighting early marriage as a disaster-related protection concern.

Many of these organizations do not identify as humanitarian actors but as development-focused groups providing crisis support, following targeted humanitarian training from Oxfam and others. Meaningful engagement of WROs/WLOs—as well as refugee-led organizations (RLOs) and youth groups—requires upfront investment in training, exposure to humanitarian principles, and sustained efforts to challenge patriarchal norms and dismantle inequitable systems.

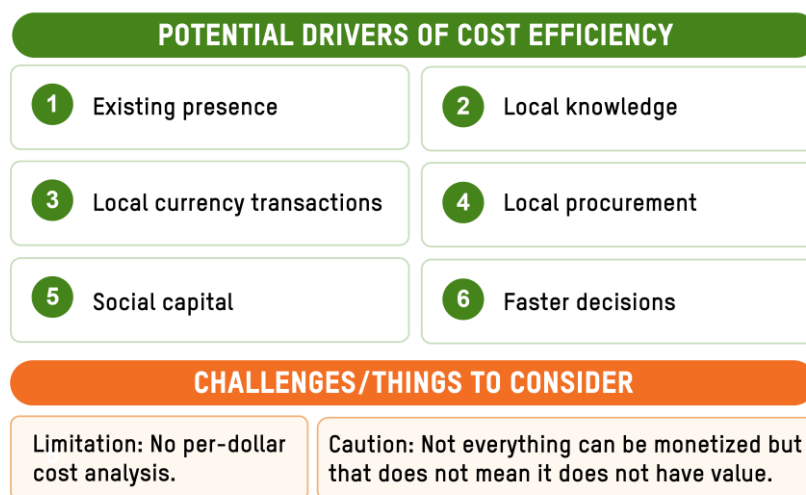
EFFECTIVENESS

Research respondents believed that locally led responses were often carried out with greater understanding of the issues at hand, because responders experienced and analyzed the crises in real time within their own communities rather than responding based on second-hand reports. According to 13 out of 15 LNGO respondents interviewed for this research, such an approach fostered an empathetic, diverse, and gender-sensitive response: “When you are a local responder in your community, this is not just service delivery, and you are not just hitting targets. It is often more humane and compassionate due to your direct connection with affected individuals and families.” These findings are based on an analysis of perceptions from research respondents, local actors, and Oxfam staff who experienced both INGO- and LNGO-led responses.

COST EFFICIENCY

We did not conduct a cost-efficiency analysis comparing local actors' response to that of international actors in this evaluative research. However, the participants in this research caution against looking at cost efficiency on a per dollar basis as there are other gains that have not been monetized but nonetheless provide value, especially in the long term, such as local decision-making and contextually rooted responses (see Figure 1). Another aspect of perceived cost efficiency includes full use of tailor-made interventions by receiving communities. Local actors involved in the ERF Agility initiative have successfully leveraged additional resources, including community assets, structures, and networks, thereby increasing their capacity to enhance and scale up their responses. Research respondents also highlighted the importance of social capital and local knowledge in navigating community structures and power dynamics, which can make mobilization efforts easier to facilitate. Rapid decision-making aligned with local rhythms and tailored to community needs mitigates negative coping strategies, which respondents perceived to result in significant cost savings.

Figure 1: ERF Agility and Cost Efficiency



Source: Infographic designed by Diana de Leon

RISK MANAGEMENT

The research found that working through local consortia embedded within national and local humanitarian platforms—as seen in the ERF Agility and similar mechanisms inside and outside Oxfam—can strengthen risk management by encouraging collaboration rather than competition, enabling shared responsibility and risk sharing. However, the local consortia in the ERF Agility largely adopted a one-sided approach to risk, focusing primarily on project participants and the delivery of goods and services. Limited attention was paid to the welfare, safety, and security of local consortium staff. This highlights a gap that local responders, Oxfam, and other intermediaries should actively address and be held accountable for. Effective risk management must extend beyond financial or ICR considerations to include systemic reforms that ensure dignified working conditions, fair treatment, and appropriate compensation for all humanitarian actors, particularly local first responders.

CONCLUSION

Overall, the key achievements of the ERF Agility are as follows:

1. **Simplified and empowering processes:** Placing grant management decisions in the hands of local actors helped break down power hierarchies, simplified bureaucracy, and made the application and reporting processes partner friendly and collaborative.
2. **Integrated indirect cost recovery to partners.** The ERF Agility ensured that partners received ICR in both phases (in the first phase it was optional, and in the second phase it was required).
3. **Diverse membership:** Including women’s organizations, refugee-led groups, and youth organizations was integral to the ERF Agility’s attempts to break down barriers to these groups’ entry into humanitarian spaces.
4. **Deep connections to communities.** Local consortia were embedded in the communities in which they worked, fostering effective and responsive humanitarian intervention.
5. **Network growth and power:** Local consortia were also embedded in larger local and/or national humanitarian platforms that offered opportunities for mutual learning and sharing of expertise.
6. **Humanitarian-development nexus:** Locally led responses draw on diverse expertise. Most ERF Agility LNGOs, especially WROs and WLOs, also work in development,¹ helping connect humanitarian issues to local authorities and organizational goals.

The challenges are:

1. **Cost efficiency in comparison with an INGO-led response.** More research is required to dive into the cost efficiencies of an ERF-led response versus more traditional responses.
2. **Risk management.** This research found that ERFs do not adequately address risk management. More attention is needed on this critical point to ensure that partners and communities are protected.

The ERF Agility model offers a replicable framework for shifting power and resources to the front-lines of crisis response. To scale such models effectively, the report recommends increased investment in capacity strengthening, simplified compliance pathways, and donor flexibility to support experimental, locally designed solutions. It also stresses the need for systemic shifts in how the humanitarian sector tracks and delivers quality funding, especially to women’s organizations and other marginalized groups. Locally led responses funded by the ERF Agility demonstrated fast mobilization, cultural relevance, and strong community trust. These findings are based on evaluations and post-distribution surveys of community members who received the ERF Agility interventions and the respondents of this research.

Questions remain about the ERF Agility’s scalability—not its capacity to increase funding, but rather its potential for expansion to more locations and replication with more local NGOs. While promising, the ERF Agility’s scalability remains untested, as pilot responses took place at subnational levels, were small in scale, and reached only a limited portion of affected populations. Future research is needed to further explore this issue.

DEFINITION OF KEY TERMS

Direct funding: Refers to financial support that goes straight from a donor—such as a government agency, foundation, or pooled fund—to a local organization without passing through an intermediary. In contrast, indirect funding involves one or more intermediaries, like an international non-governmental organization (INGO), which receives the funds and then disburses them to local organizations while also overseeing their use. For local organizations, direct funding offers several key advantages: (1) it increases their influence over program design and decision-making; (2) it enhances visibility and access to future funding opportunities, including potential to shape donor agendas; (3) it typically includes coverage for overhead or operational costs; and (4) it reduces transaction layers and associated costs (Parrish and Kattakuzhy, 2018).

Emergency Response Fund (ERF): For this research, ERF refers to various emergency funding mechanisms started by Oxfam in 2014 to provide quality funding to local actors. ERFs are flexible funding mechanisms designed for crises that fall outside the attention of the mainstream media, governments, and international donors. The fund is intended to prioritize small-scale, under-the-radar, and forgotten emergencies and to help local actors respond to and mitigate the impacts of disasters in their communities within 72 hours.

ERF Agility: The Emergency Response Fund (ERF) Agility is a flexible funding mechanism intended for quick and nimble disbursement for humanitarian action. It is designed to be managed by a consortium of local actors in three pilot geographies in Bangladesh, Puerto Rico, and Uganda. Requiring that the ERF Agility be led by local actors from the start—of which at least one must be a women’s organization—sets it apart from other Oxfam ERFs to date.² Launched in 2021 by Oxfam America in consultation with country teams and local actors and leveraging lessons from earlier Oxfam ERFs, the ERF Agility prepositions funds with pre-vetted consortia in country before an emergency occurs. It aims to save lives during emergencies, advocate for the rights of people affected, and advance the shifting of power to local actors within the humanitarian sector. Once funds are transferred to the local consortia, they are intended to be fully managed by local actors.

Equitable partnership: As defined by both the Charter for Change and the Grand Bargain, equitable partnership centers on shifting power, resources, and decision-making to local and national actors in humanitarian response. It moves beyond subcontracting to ensure that local partners are meaningfully involved from design through implementation, with direct access to flexible, multiyear funding. Both frameworks emphasize transparency, mutual accountability, fair compensation, and recognition of local leadership. They call for reduced bureaucracy, shared risk, and adherence to the Principles of Partnership—equality, complementarity, and responsibility—to enable more sustainable, context-driven, and genuinely collaborative humanitarian action.

Indirect cost recovery (ICR): Indirect overhead costs that cannot be directly attributed to project activities, such as central support costs, rent, utilities, and administration; they are often calculated as a proportion of direct project expenditures. Broadly speaking, overhead refers to expenditures that fall outside normal program implementation costs but that an organization needs to carry out its mission. Overhead ultimately enables an organization to deliver programs effectively, efficiently, and safely.

Local actors: For reporting purposes, the term “local and national humanitarian actors (LNHAs)” is used synonymously with “local actors.” When Oxfam uses the term “local actor,” it broadly refers to all levels of civil society and government (local NGOs, national NGOs, civil society organizations, municipal authorities, national civil protection authorities, the local private sector, etc.). In other words, by “local” we mean “not international” (Oxfam, 2019).

Local humanitarian leadership (LHL): LHL occurs when “local humanitarian actors (whether civil society, government, or both) lead humanitarian action, ensuring that it is fast and appropriate and

meets the needs of the affected population” (Kergoat *et al.*, 2020, 4). LHL “refers to a transformed humanitarian system: one which is collaborative, inclusive, agile and diverse in nature, and where aid decision-making processes are equitable and closer to affected people” (Kergoat *et al.*, 2020, 4).

Pooled funds: Pooled funds are a form of investment where money from more than one donor is combined into a single, large fund managed by an entity (Thomas, 2022, 11). Specific to the humanitarian sector, these are multi-donor humanitarian financing mechanisms aiming to provide a flexible and responsive source of financing for emergencies. Pooled funding mechanisms are often managed by a fund manager or secretariat. Examples include the UN-managed pooled funds, including the Central Emergency Response Fund and Country-Based Pooled Funds. This pooling allows for diversification across assets, offers access to more investment opportunities, and provides the benefits of economies of scale, such as lower costs per investor compared with individuals investing alone.

Small and medium-sized local and national organizations: For this research, we consider organizations small when the staff is between 7 and 13 people and annual income is between US\$20,000 and US\$50,000. Medium-sized LNGOs have staff of between 14 and 25 people and annual income between US\$75,000 and US\$150,000.

Subcontracting: Subcontracting in humanitarian response occurs when international organizations (such as INGOs or United Nations agencies) receive donor funding and then contract with local or national NGOs to implement projects or services on their behalf. In this model, the local actors are treated not as equal partners but rather as service providers, often with limited input in program design, decision-making, or strategic planning.

Quality funding: Quality funding is characterized by its flexibility, predictability, and multiyear nature; it aims to support principled humanitarian action and improve the effectiveness and efficiency of responses (IASC, 2023). It emphasizes unearmarked or softly earmarked funds, allowing humanitarian organizations to impartially allocate funds based on need, including for forgotten crises. This is funding that can be provided directly or indirectly to local actors to increase accountability to affected populations and strengthen local capacity to respond efficiently and at scale when crisis hits (IASC, 2024).

INTRODUCTION

This evaluative research report examines Oxfam's³ locally led emergency response fund (ERF) mechanism, the ERF Agility, a funding model designed to be accessible to local actors. The Oxfam ERF Agility model is a humanitarian funding innovation that establishes standby funds to be distributed quickly to small and medium-sized local non-governmental organizations (NGOs) to respond to emergencies. The response funds are meant to be nimble, with light-touch procedures at the time of emergencies to enable responses to be launched just before an emergency or immediately after (within 72 hours) to meet urgent needs and have the greatest impact. Crucially, the ERF Agility was designed in consultation with local partners, who worked with Oxfam to determine how to effectively shift both funding and decision-making power to local actors. With an initial infusion of US\$190,000⁴ from an internal fund at Oxfam in 2021—the Agility Fund—the project pilot tested this locally designed and managed ERF in Bangladesh, Puerto Rico (United States), and Uganda.

The research aims to identify insights on the viability of this locally led ERF model using six key benchmarks: power, resourcing, gender inclusion, effectiveness, cost efficiency, and risk management. It is based on a review of core considerations of ERFs and builds on lessons from other emergency response models within Oxfam. Oxfam's decision to design a funding model that local actors can access and manage is in line with Oxfam's commitment to local humanitarian leadership (LHL), specifically commitments to increase quality direct funding to local actors in the Charter for Change,⁵ Grand Bargain,⁶ and Pledge for Change.⁷ The report also conducted a literature review of similar funding mechanisms and modalities pioneered by other donors and supporters in the sector, beyond Oxfam, to absorb what we could learn from others.

Such funding mechanisms are critical. According to the Global Humanitarian Overview 2026, the number of people needing humanitarian assistance reached around 239 million in December 2025 due to climate emergencies, conflict, and economic crises (United Nations, 2025, 2). Yet despite the growing need, only 28% of the US\$33 billion required for humanitarian assistance was funded (Thomas, 2025; United Nations, 2025). The Charter for Change and the Grand Bargain have had success in persuading donors to increase their focus on localization. However, even as more national and local CSOs are introduced to donors, funds are still not going directly to local actors, save for some of the funding going through the United Nations (UN) and Country-Based Pooled Funds (CBPFs) (Thomas, 2022, 11).⁸ Even country-based pooled funding meant to support local efforts often fails to prioritize consortia led by local NGOs (Manlutac, 2022, 24). Despite calls for funding to go to local and national actors as directly as possible, Grand Bargain signatories provided only 0.5% of funds directly to local and national actors (down from 0.6% in 2023) (Pearson *et al.*, 2025, 20).

Even though local actors are often the first to help communities prepare for disasters and to respond after they strike, they still do not have ready access to direct, quality funding that would enable them to mount that response. Women's organizations face additional challenges in this funding landscape: they have limited sources of funding, and that funding is often short-term and project-specific (Jayasinghe, 2023, 20). According to a research report from the Institute for Journalism and Social Change, funded by the Global Fund for Women, MADRE, and Purposeful, "women's rights organizations, movements, and institutions received just 0.34% of total global aids flows in 2022 (down from 0.42% in 2020)" (Sekyiamah and Provost, 2024, 7). Considering women's organizations' severe lack of access to funding,⁹ any insights on or examples of ERFs and similar funding mechanisms engaging with those organizations will be important to examine.

In 2014, Oxfam started testing funding models designed to be accessible to local actors. For Oxfam, LHL is a fundamental transformation of the humanitarian system in which decisions made around aid responses are taken by actors who are closest to the people affected by crises. The theory of change for this work is the following:

If humanitarian action is locally led and managed with the strategic leadership of local actors and with improved need-based support, then humanitarian interventions will be more effective, relevant, cost-efficient, innovative, and accountable, especially to their communities.

The process of transformation requires a shift in power between actors, based on respect for existing local leadership and investment in mutually empowering relationships, where local and national actors are equal partners with their international counterparts, toward the aim of achieving greater humanitarian impact. See Figure 2 on the guiding principles used by Oxfam.

Figure 2: Oxfam LHL Principles



Source: Infographic designed by Diana de Leon

This evaluative research report will do the following:

1. Describe and analyze the overall current state of play of ERF-type funding models within and outside of Oxfam.
2. Zoom into the ERF Agility as a case study, analyze areas where it is working well, and unpack its current gaps to enable better iteration of succeeding models.
3. Harvest and capitalize on good practices related to ERF funding mechanisms to further institutionalize, replicate, and scale local leadership for a wider positive change in the humanitarian sector.

Box 1: Voices on Humanitarian Funding: Realities and Challenges

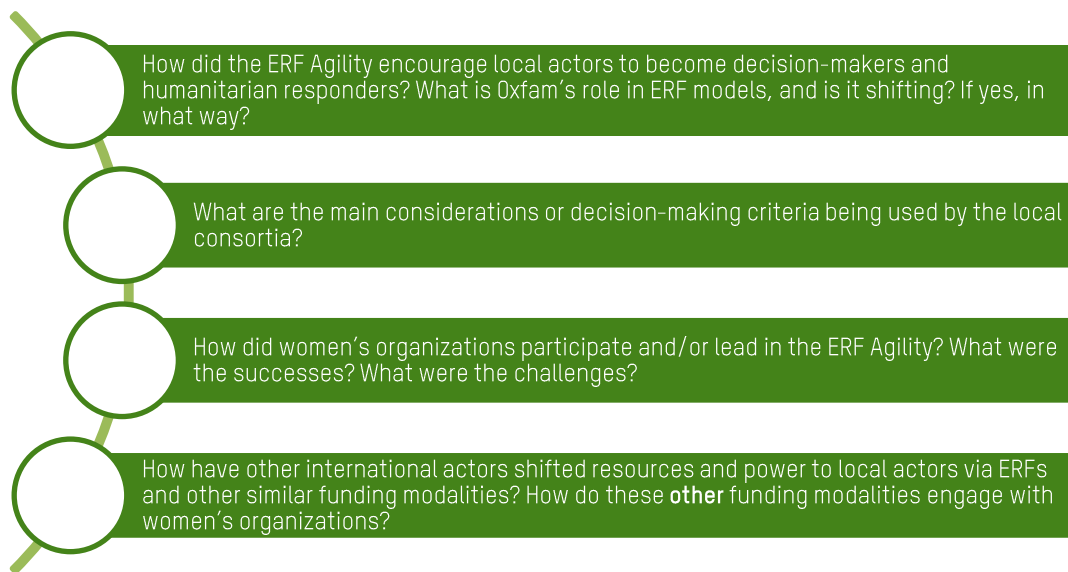
From 2021 to 2022, Oxfam and partner organizations and networks in Asia, the Middle East and Northern Africa, the Pacific, and West Africa convened 10 online learning events related to LHL. In all, 450 people from 30 countries attended, of whom 60% represented local and national NGOs and 40% represented international organizations. The goals were to improve and share a collective understanding of the issues surrounding local leadership among learning participants, to get a snapshot of where LHL was at that time, to improve and expand networks, and to put forward a global agenda to speed and improve the process of localization. With regard to receiving **direct quality funding**, participants shared these challenges they faced:

- **Shrinking civil society space.** Political upheavals and policies designed to combat terrorism and corruption can reduce national and local institutions' ability to localize humanitarian responses.
- **Law and policies.** Local actors may be unable to receive funding from international donors due to rules and regulations—for example, US-based donors require a 501c3 certificate status in order to send funds.
- **Lack of access.** Many large pots of funds go through UN agencies and intermediaries to humanitarian country teams (HCTs) where local actors represent less than 10% of cluster leadership.
- **Timing.** Calls for proposals/bids for emergency response funds happen right before or after a disaster, and then the money is released to successful applicants. Funding cycles tend to be unpredictable and short-term.
- **Favoritism.** A preference for established local NGOs can lead some of these NGOs to become overloaded with heavy and competing workloads while discouraging the development of a wider pool of local actors able to access and/or lead programs.
- **Risk sharing, especially on currency losses and gains.** Risks related to exchange rate gains or losses may be unevenly shared. In some cases, international non-governmental organizations (INGOs) keep exchange rate gains but pass on losses to local partners.
- **Staffing.** Local partners sometimes have difficulty charging project staff as a project cost rather than a support cost, forcing them to bring in more volunteers. Staff poaching by international actors is also an issue facing local organizations.

EVALUATIVE RESEARCH QUESTIONS

The hypothesis of the evaluative research is that funding mechanisms like the ERF Agility can demonstrate the added value of locally led funds for responding effectively to humanitarian crises, especially for under-resourced emergencies. This research aims to evaluate the ERF as an LHL funding modality that local actors can access; if it is proven effective, they can advocate for its scaling up. Through this research we answer the questions shown in Figure 3.

Figure 3: Key Questions in Evaluating the ERF Agility



RESEARCH METHODOLOGY

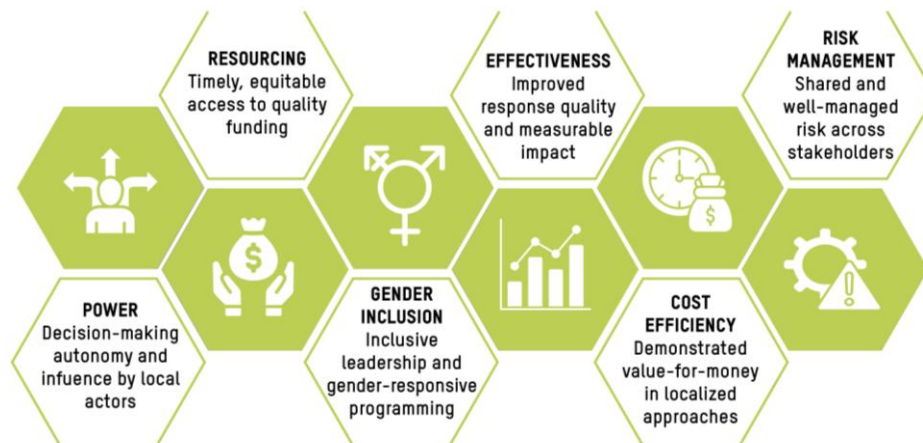
Oxfam's LHL principles guided this research (see Figure 2). In creating a research team, it was important that we go beyond consultation and work with a local partner to strategically steer the design and scope of the research. The research was thus co-designed by Oxfam and a local partner from Nexus, a Somali-led paradigm-shifting consortium for civil society leadership that aims to break the silos between development, humanitarian action, and peace building. To be true to Oxfam's LHL principles, we strove to make our data collection processes local, culturally appropriate, and gender sensitive, and we ensured that interpretation and translation were available to minimize language barriers.

The internal evaluative research on the ERF Agility is based on data collected from key informant interviews conducted from September 2023 to March 2025, with updates from a few key informants in July 2025. The first phase of the ERF was in 2021–2022, so the first set of interviews occurred in 2023; the second phase was in 2023–2024, so the other interviews took place in the first half of 2025. The interviews followed each phase to record any changes that may have occurred in the ERF Agility. All interviews were recorded, transcribed, and anonymized. Country-level summation and synthesis were done before the results were aggregated into a global synthesis.

An analytical framework was developed to guide research questions and data collection methods (see Figure 4). This framework assesses how the ERFs advance localization by examining shifts in power, access to resources, gender inclusion, risk sharing, response quality, and cost-efficiency. It aims to determine whether local actors were empowered, adequately funded, gender-responsive, supported in managing risks, able to deliver effective responses, and able to demonstrate value for money.

The research gathered evidence from internal Oxfam reports, research, proposal documents, and evaluations on how the ERF Agility funding model evolved in Oxfam and whether and how these changes helped local actors acquire the resources needed to respond rapidly and effectively to shocks. A total of 50 people (11 Oxfam staff and 39 local partners from 26 local organizations) participated in the research. Of these, 35 people participated in key informant interviews while the rest joined focus group discussions. The majority of the respondents were from the ERF Agility projects in Bangladesh, Puerto Rico, and Uganda. Other global and regional Oxfam staff involved in funding mechanisms like the ERF were added as expert interviewees. A field visit to communities that received ERF Agility interventions in Uganda took place in July 2023. The primary data for each country was examined based on the analytical framework, after which the data was summarized to offer a consolidated synthesis for the research.

Figure 4: Analytical Framework Using Six-Dimensional Benchmarking



Source: Infographic designed by Diana de Leon

This research provides a catalogue of past Oxfam ERFs and a literature review of progress reports and evaluations of related programs. Country-specific experiences and insights in the form of quotes were selected based on where the ERF fulfilled the key criteria for which it was set up: communities were off the radar, they received little media attention, the ERF allowed local actors to be first responders, and it helped leverage additional funding and other support.

RESEARCH LIMITATIONS

This project grappled with several challenges. The first was managing the dynamics of Oxfam conducting evaluative research on its own project, which could lead to issues of bias. Our way of mitigating against this bias was to engage with a local partner from Nexus on the research team, though they understandably had limited time to devote to this research. To ensure research rigor, integrity, and credibility, the report also went through peer review, which involved two external reviewers. We recognized that we were conducting interviews with our consortia partners, who are long-standing partners of Oxfam and who thus may not have felt comfortable being critical of the project. However, the ERF Agility itself was designed with a spirit of experimentation. We tried to be mindful of the power dynamic by focusing on learning from failures and honest feedback and emphasizing that the product being examined, the ERF Agility, is owned not by Oxfam but by the local actors. Nonetheless, we recognize that the authors of this report are Oxfam staff, and therefore there may be some unintended residual risk of positive bias.

Second, this research was conducted amid major shifts and disruptions in the humanitarian sector, such as the decolonizing aid movement, humanitarian resets, work stoppage on the part of the US Agency for International Development (USAID), and violations of international humanitarian law in various large-scale emergencies around the world. The latter can erode the trust humanitarian actors—whether local or international—have in the aid system. These factors impacted some respondents' availability and openness to sharing honest insights.

Initially, we wanted to hear community voices through direct interviews, but we realized that community members can only comment on the quality of the humanitarian response they received, and they do not have a perspective on the power and decision-making dynamics between Oxfam and our local partners. Instead, therefore, we pivoted to looking at post-distribution surveys and evaluations to get the community's perspective. To augment the post-distribution survey data, we held three focus group discussions with partner communities in Uganda in July 2023.

Finally, we were evaluating a "live" funding mechanism whose funding for future responses is still not secured. This funding situation could ultimately be a basis for the project's success or failure, so we recognize that our learning process is still ongoing, but we believe that taking the opportunity to document and learn from what we have experienced so far is a valuable exercise.

THE CONTEXT: WHY QUALITY FUNDING MATTERS

There has been a growing body of research on funding to local humanitarian actors.¹⁰ Concurrently, global commitments have also prioritized direct funding to local actors: the Pledge for Change (2023), with its three pledges on equitable partnerships, authentic storytelling, and influencing wider change; the Grand Bargain (2016), with its eight workstreams between donors and aid organizations, several of which focus on getting multiyear and direct funding to local actors; and the Charter for Change's (2015) eight points, which include an emphasis on direct quality funding (inclusive of indirect cost recovery [ICR]), advocating for local actors, robust organizational support and capacity strengthening, and media communication about local and national actors.

For this research, we are not providing a formal definition of quality funding, as it continues to evolve. Instead, we collected properties and attributes of quality funding as compiled by Development Initiatives in 2024, and findings from key informant interviews of local actors in Oxfam's ERF Agility program (Belcher and Rieger., 2024). Based on this review, we have identified five key components of quality funding (Figure 5).

Figure 5: Elements of Quality Funding

QUALITY FUNDING IS...



Source: Infographic designed by Diana de Leon

Although the LHL agenda has several important goals, one important pillar is **access to direct, quality funding by local actors**. Now, in 2026, progress on this commitment is way below its target. Most humanitarian aid money is controlled by international actors, with just under 10% going directly to local and national actors. Given their limited resources, these local actors find it difficult to advance and finance humanitarian responses (Pearson and Rieger, 2026).

The main platforms for tracking real-time humanitarian funding—including the UN Office for the Coordination of Humanitarian Affairs (UN OCHA) Financial Tracking Service (FTS) and the International Aid Transparency Initiative (IATI)—have the functionality to track funding. However, the flows are not being adequately reported by donors and intermediary organizations. The data available is therefore inconsistent, incomplete, and sometimes unreliable. These funding platforms are also complex; quantifying funding flows to local actors requires advanced data analysis skills. Tracking funding to women’s organizations has been problematic, but in 2024, after advocacy from the Gender Community of Practice (CoP) of the Grand Bargain, signatories were for the first time required to report on funding provided to women’s rights organizations (WROs) or women-led organizations (WLOs).¹¹ These figures show a fourfold rise in reporting compared with 2023 figures—a significant success. The mandatory reporting requirements revealed that 24 out of the 61 signatories directed funding to WLOs or WROs in 2024.¹²

Challenges in getting funds in the hands of local actors tend to revolve around certain issues often shaped more by perceptions or biases than by evidence: the perception that local actors are too small to absorb funds, that they are a financial risk (i.e., they cannot provide the necessary validation such as audited statements or follow diligence processes), or that in conflict settings they do not follow the Humanitarian Principles (Gingerich and Cohen, 2015, 26; Barbelet *et al.*, 2021, 12). Another barrier is the failure to bring local and national actors into humanitarian country teams and/or cluster coordination groups and other forums. These are the platforms where funding information and allocations are discussed, and often local actors have no presence; if they happen to attend, they have no power to make decisions next to their more powerful and better-funded international counterparts. Compliance with some of the core humanitarian standards, such as “speed and timeliness” of response, can sometimes run counter to other metrics of a quality response as defined by local actors.

The evidence points to the following: **There is a need to deliver quality funding directly to local actors. The aid system currently is doing a poor job of sending funding directly to local actors, despite commitments made by the international community to send 25% of funding.** Lack of funding, and particularly quality funding, keeps local actors in a position of dependency. However, there are research gaps. We have a good sense of why flexible funds should go directly to local actors and what the barriers are, but what we need is more research on *how* we can overcome such challenges. Recent research on pooled funds is providing more information, but more work is needed on what works, how, and why. And there persists a research gap on funding to local women’s organizations in the context of humanitarian interventions. This evaluative research seeks to start to fill these gaps.

THE ERF LANDSCAPE: EXTERNAL MODELS

Efforts have been made to counter some of the gaps and challenges in providing quality funding directly to local actors, and this section gives a brief catalogue of the types of ERFs that exist in the humanitarian sector beyond Oxfam. Our focus was specific: we looked at funding modalities that included the following criteria (but they did not need to tick every box):

Required

- Has international mandate (or multi-country mandate)
- Supports emergency response by local actors (emphasis is on organizations not individuals)
- Prioritizes quick access to funds by local actors, with minimal application requirements
- Has simplified reporting frequency and expectations

Preferred

- Arranges for funding decisions to be managed and led by local actors
- Intentionally includes women’s organizations (this report pays particular attention to funding mechanisms that support women’s organizations; while local actors remain underfunded when responding to humanitarian emergencies, women’s organizations have an even smaller piece of the funding pie)

The review found nine funding modalities that fulfilled the required criteria (Table 1). However, the two preferred criteria—local management and leadership, and intentional inclusion of women’s organizations—did not come up as extensively.

All nine funding modalities listed below are pooled funds, showing the popularity of the pooled fund structure for emergency response funding. Five of the funds listed in Table 1 provide resources directly to local/national actors (Country-Based Pooled Funds [CBPFs], the Women’s Peace and Humanitarian Fund [WPHF], the Start Fund, the NEAR Change Fund, and the Global Resilience Fund)—though of these funds, only half involve local/national actors in the management and decision-making of the funds (Start Fund, NEAR Change Fund, and the Global Resilience Fund). The UN Central Emergency Response Fund (CERF), the United Nations Population Fund (UNFPA), the International Federation of Red Cross and Red Crescent Societies (IFRC) and Save the Children do not directly fund local/national actors but instead funnel their money to their respective country offices or established NGOs. Understanding the effectiveness and efficiency of pooled funds and why they are becoming increasingly popular is outside the scope of this evaluative research, but it is a notable observation.

Six of the funding modalities mention women’s organizations (including women-led organizations) in a variety of ways. The Women’s Peace and Humanitarian Fund, UNFPA, and the Global Resilience Fund send funds only to women’s organizations. For the CBPFs, the Advisory Boards that develop a strategic vision of the fund is required to have at least one representative from a national women’s organization, though it is unclear how many of the funds are received by such women’s groups.

Table 1: Catalogue of Locally Accessible Funding Models External to Oxfam

Fund	Description	Level of Involvement of Local Actors (recipient, manager, etc.)	Local Women’s Organizations Specifically Involved? (recipient, manager, etc.)
<i>UN Central Emergency Response Fund (CERF)</i>	A pooled fund established by the United Nations in 2005, the CERF supports humanitarian responders in delivering assistance during emergencies. In 2024, CERF allocated more than US\$500 million in 42 countries (UN CERF, 2024).	Funds are accessed by UN agencies and then implemented in partnership with local and national NGOs, host governments, and Red Cross/Red Crescent societies. Local actors are not directly involved in the management of CERF, nor are they direct recipients.	No specific language is available, though UN Women and UNFPA have received grants from CERF to support local WLOs and WROs (UN Women, 2023). Local women’s organizations are not directly involved in the management of CERF, nor are they direct recipients.
<i>Country-Based Pooled Funds (CBPFs)</i>	Managed by UN Office for the Coordination of Humanitarian Affairs (UN OCHA), CBPFs are established when an emergency occurs. In 2023, US\$1.11 billion was allocated toward life-saving assistance for 34.5 million people (UN OCHA, 2024).	CBPFs are managed by humanitarian coordinators (HCs) or UN resident coordinators and are accessed by international and national NGOs and UN agencies. Local actors are involved in the Advisory Board, which supports the HC in developing the strategic vision of the CBPF (but not in the decision-making over funding). The Advisory Board is required to have representatives from three national NGOs, one of which must be a women’s organization. CBPFs have committed to provide at least 25% of humanitarian funding to local and national responders. As	As of 2023, 28% of national NGOs were WLOs, which is above the 25% minimum. The CBPFs provided approximately US\$88.9 million to local WLOs in 2023 (UN OCHA, 2024). However, women’s organizations are not directly involved in the decision-making of the CBPFs though they can be part of the Advisory Board.

Fund	Description	Level of Involvement of Local Actors (recipient, manager, etc.)	Local Women's Organizations Specifically Involved? (recipient, manager, etc.)
		of 2023, US\$338 million was allocated to 344 local and national partners, representing 39% of all funding (UN OCHA, 2024).	
<i>UN Women's Peace and Humanitarian Fund (WPHF)</i>	Created in 2016, the WPHF is a global pooled fund that supports local and grassroots women's civil society leaders and their organizations in conflict and crisis settings worldwide. In 2023, WPHF provided over US\$45 million for local women's organizations (WPHF, 2024a, 2).	Since 2016, the WPHF has supported 1,207 CSOs, 90% of which are WROs or WLOs; 89% of its partners operate at the local and subnational levels. However, the involvement of local actors in decision-making is unclear; while four civil society representatives sit on the Funding Board of the WPHF, available documentation does not specify whether they need to be local or national organizations (WPHF, 2024b).	The WPHF works specifically with WROs and WLOs, so such organizations are direct recipients. Their involvement in decision-making, however, is unclear.
<i>Disaster Response Emergency Fund (DREF) of the International Federation of Red Cross and Red Crescent Societies (IFRC)</i>	First established in 1985, the IFRC-DREF pooled fund is a fast way to get funds specifically to IFRC national societies (IFRC, 2021).	82% of resources are allocated directly to national societies. The fund is available to all 191 national societies, which are considered local actors (IFRC, 2026).	The specific focus is on national societies.
<i>Save the Children Humanitarian Fund</i>	Launched in 2021, the Humanitarian Fund aims to ensure fast and efficient distribution of flexible money for humanitarian responses across the world. The pooled fund also supports anticipatory action and emergency preparedness (Save the Children, 2022).	Resources are allocated to country offices, regional offices, national offices, and members. Funds are then passed to local and national partners. As of 2022, over US\$14.7 million, or 9.5% of all allocations, went to local and national partners across all five regions (Save the Children, 2022, 6). Involvement of local actors in decision-making is unclear.	WLOs received funds directly, though specific data is not publicly available (Save the Children, 2022).
<i>Start Fund</i>	Started in 2014, the Start Fund includes a global Start Fund (the flagship fund) and national Start Funds. A pooled fund, the Start Fund focuses on underfunded small to medium-scale crises, forecasts of impending crises, and spikes in chronic humanitarian crises (Start Network, 2026).	All decisions are made by members of the Start Network. In 2023, the Start Fund disbursed over £17.8 million to a combination of local and international NGOs across its membership (Start Network, 2023).	There is no mention of women's organizations.

Fund	Description	Level of Involvement of Local Actors (recipient, manager, etc.)	Local Women's Organizations Specifically Involved? (recipient, manager, etc.)
<i>NEAR Change Fund</i>	A global pooled fund governed by local and national civil society leaders (NEAR, 2026). The fund is open to NEAR members in 27 priority countries. As of 2026, NEAR has awarded 65 grants in 24 countries. ¹³	Uniquely, the fund is managed entirely by local and national actors (IASC, 2024, 31). The fund's governance Oversight Body, composed of local civil society leaders nominated and elected by their peers, is responsible for all strategic and grant-making decisions.	In the Oversight Body, six out of the ten members of the body are women from the Global South. ¹⁴ Additionally, proposal review includes a gender lens and consideration of whether organizations are women-led (IASC, 2024, 31). Data on the number of women's organizations that receive direct funds via this fund is currently unavailable as NEAR is in the process of updating their tracking mechanism.
<i>UNFPA Humanitarian Thematic Fund for Reproductive Health, Safety, and Dignity in Crises</i>	Established in 2018, this pooled fund responds to the health and protection needs of women and young people in humanitarian crises. This fund helps country offices close critical funding gaps that are not met through regular or bilateral financing (UNFPA, 2026).	The fund is accessed only by UNFPA country offices.	The fund engages in gender-specific work—specifically, the health needs of women and young people. Women's organizations are not mentioned.
<i>Global Resilience Fund (GRF)</i>	The GRF is a feminist pooled fund that commits to providing resources to girls and young feminists on the frontline of crisis response. (Global Resilience Fund, 2026).	The GRF includes a decision-making panel of girls and young feminists (Global Resilience Fund, 2026).	The GRF funds groups led by girls and young feminists responding to crises.

The review of external ERFs highlights both progress and persistent challenges in advancing direct funding to local humanitarian actors, particularly through ERFs. While several international funding modalities meet the core criteria of providing accessible, simplified funding to local actors, gaps remain in achieving transformative practices, such as local leadership in decision-making and intentional support for women's organizations. The reliance on pooled funds continues to dominate the sector, yet few ensure that local actors are equitably represented or have a voice in fund governance. Furthermore, although some funds explicitly prioritize women-led organizations, the overall integration of women's organizations (inclusive of both women-led and women's rights organizations) and gender-focused funding remain inconsistent across the various funds. These findings underscore the urgent need for systemic shifts to fulfil commitments to local actors and reinforce their agency in humanitarian action.

OXFAM'S ERF JOURNEY

This chapter walks through Oxfam's ERF journey over almost a decade, to ground the ERF Agility in this history and to share which key learnings were incorporated into the present-day ERF Agility.

In line with the localization agenda, Oxfam has been experimenting with mechanisms to provide quality funding to local actors. Since 2014, Oxfam has launched at least six ERF-type funding mechanisms accessible to local actors. Table 2 shows six such mechanisms, which altogether invested US\$16 million in 15 countries and worked with 50 local organizations. It is important to note that **none of the examples listed were direct funding to local actors**. These funds were managed by a secretariat, often with an advisory or a governance body and with Oxfam and local non-governmental organization (LNGO) staff providing oversight. These mechanisms were initially intended mainly as capacity-strengthening opportunities for local actors to get direct funding.

Table 2: Oxfam ERF Predecessors

Fund	Description
Disaster risk reduction-embedded Emergency Response Fund (ERF) 2014–2025 US\$4.3 million <i>Implemented in various countries involved in the following projects:</i> – ACT (Asia Community Preparedness and Transformation): – APLIFT (Asia Pacific Local Innovation for Transformation): Philippines, Solomon Islands, and Vanuatu – ATECA (Early Action in Central America): El Salvador, Guatemala, and Nicaragua – CAMEL (Central America-Melanesia): El Salvador, Guatemala, Solomon Islands, and Vanuatu	This flexible funding mechanism prioritized small-scale, under-the-radar, and forgotten emergencies so Oxfam could respond to and mitigate the impacts of disasters in communities and protect program gains. This ERF was embedded in a multiyear disaster risk reduction program and was accessed by local NGOs through Oxfam country offices.
Financial Enablers Project (FEP) March 2016–March 2018 US\$1.92 million (€1.65 million) <i>Implemented in the Philippines</i>	FEP was delivered by a consortium made up of Oxfam, Christian Aid, and Tearfund in the Philippines, targeting Start Network members. The project tackled imbalances within the humanitarian system by providing a consortium of national actors with flexible funds to develop their own self-identified capacities.
Empowering Local and National Humanitarian Actors (ELNHA) 1 st Phase: January 2019–March 2019 2 nd Phase: April 2019–March 2021 US\$8,589,472 (€7,343,603) <i>Implemented in Bangladesh and Uganda</i>	The program had two direct funding mechanisms: (1) the Humanitarian Capacity Development Fund and (2) the Humanitarian Response Grant Facility. Both mechanisms were designed to strengthen the role of local actors in preparing for and responding to emergencies.

Fund	Description
Nexus Anticipatory and Emergency Response Fund 2020–present Amount per activation is US\$58,000–US\$84,000 (€50,000–80,000) <i>Implemented in Somalia</i>	This fully locally led and managed fund adopts a forecast-based-financing approach with anticipatory and emergency response characteristics. To address the vulnerability of Somalia’s predominantly rural population to recurring climatic shocks, it uses a collaborative and community-informed approach to gathering, sharing, and acting on early-warning data. Oxfam manages donor funds, supports consortium growth, and fosters localization by mentoring Somali NGOs and ensuring transparent, compliant fund administration.
Feminist Local Humanitarian Leadership Rapid Response Grant for WROs and Other Vulnerable Groups in Asia 2021–present Initial funds: US\$11,600–US\$17,500 (€10,000–15,000) per country request <i>Implemented in the Philippines and Bangladesh</i>	This rapid-response grant mechanism aims to provide flexible and responsive small-grant funding for local humanitarian actions and/or initiatives of women’s organizations, women-led collectives, indigenous women, women with disabilities, young women’s groups, and LGBTQI organizations in communities.
Kachin Emergency Response Mechanism 2019–2020 Grants of up to US\$58,000 (€50,000) for a single application/activation <i>Implemented in Myanmar</i>	This was part of the project “Strengthening Resilience in Preparedness and Emergency Response in Rakhine and Kachin,” funded by European Civil Protection and Humanitarian Aid Operations (ECHO) and supported by multiple INGOs. It supported the rapid disbursement of funds to local humanitarian actors in Kachin, Myanmar, with the steering committee led predominantly by national and local NGOs.

Oxfam has also started to develop special funding mechanisms explicitly for women and other underrepresented groups (Table 3). Most Oxfam women’s rights partners, with a handful of exceptions, do not deliver exclusively humanitarian interventions. In fact, part of their strategic difference and strength is that they work with communities on their development priorities long before an emergency response is required. Oxfam continues to use internal funds to keep these funding mechanisms running while also ramping up its decolonization and feminist partnership efforts. Investments in this area are expected to grow, as this is part of Oxfam’s commitment to local leadership. However, there is still a big gap when it comes to funding women’s organizations and other diverse groups.

Some of the funding mechanisms mentioned in Table 3 are not necessarily for humanitarian response but have been launched by Oxfam to support women’s development and other LNGOs and can provide possible entry into the humanitarian sector.

Table 3: Oxfam Funding Models Designed for Women and Diverse Groups

Special Humanitarian Funding for Women and Other Diverse Groups	
Supporting Humanitarian Initiatives for Feminist Transformation in Asia (SHIFT Asia) Humanitarian Action Fund 2025–present <i>Implemented primarily in Bangladesh, Indonesia, Myanmar, and the Philippines, though other women’s organizations in the Asia region may receive funds on a case-by-case basis</i> The SHIFT Asia Humanitarian Fund functions as a multi-donor fund with a fluctuating pot of money. Organizations can request microgrants (US\$1,000–US\$10,000) or	The SHIFT Asia Humanitarian Action Fund envisions a humanitarian system where women’s organizations have the power, resources, and trust to lead responses before, during, and after crises. The Humanitarian Action Fund builds on more than three years of learning and partnership through SHIFT Asia, a regional initiative supporting women’s humanitarian leadership in Asia. Unlike traditional emergency funds, the Humanitarian Action Fund recognizes that women’s organizations work holistically across humanitarian and development divides and funds activities that are beyond the narrow confines of typical humanitarian action. Funding decisions are made by women’s organizations and for women’s organizations.

humanitarian action grants (US\$10,000–US\$20,000).	
Special Non-Humanitarian Funding for Women and Other Diverse Groups	
Partnership Investment Fund US\$676,000 (£500,000) of flexible funding available to organizations operating in the Global South (increasing by £50,000 for two following years) April 2022–December 2025 <i>Implemented in Nepal, Myanmar, Yemen, Occupied Palestinian Territory and Israel and the Southern African Cluster</i>	This fund operated in a highly experimental space, funding civil society organizations and activists that were deemed “too political” in the Global South, that work in contested spaces, or that would never, normally, meet donors’ due diligence requirements. Oxfam country teams had complete decision-making power to spend Partnership Investment Fund money with civil society and activists in the Global South.
Women’s Rights Fund (WRF) December 2020–March 2024 US\$27,000 per year for three years per organization <i>Implemented in Occupied Palestinian Territories and Kenya</i>	This is flexible funding for community organizations. The WRF provides grants to partners, organizational development support, and funds to help organizations strengthen their capacity and address challenges they face in promoting women’s rights. In 2025 the WRF won the Overall Excellence Charity Award in the UK. The first batch of funded organizations in Kenya and Palestine raised an average of US\$70,000 per year each, thanks to the fundraising advice they received. Oxfam aims to roll out the WRF to 70 partners across 10 countries by the year 2026.
Women’s Rights Fund in Kenya June 2025–2027 <i>Implemented in Kenya</i> US\$200,000 for two years	The Women’s Rights Fund is dedicated to supporting community-based women’s rights organizations through flexible, multiyear funding that allows them to invest in their own priorities. The fund follows a feminist and decolonial approach with the aim of shifting power and resources to partners, including country teams and grassroots women’s rights organizations. It operates as a pooled fund, bringing in new partners each year as resources become available, and will operate exclusively in Kenya.

Evaluations have been conducted for several of these ERFs—specifically disaster risk reduction-embedded ERFs, FEP, and ELNHA. These evaluations acknowledge the contribution these rapid funds have made to local actors and note that they represent an important step toward promoting quality funding that is readily accessible to local and national actors: “Funding mechanisms like ERFs should not be the exception, but the norm” (Manlutac, 2021, 20). The original ERFs were embedded in Oxfam’s disaster risk reduction flagship projects, implemented through the Central America and Melanesia (CAMEL), Asia Pacific Local Innovation for Transformation (ACT), and Early Action in Central America (ATECA) programs. The intention was to have standby funds ready for Oxfam country teams who were working in disaster-prone areas so they could protect program gains and help communities recover quickly. Overall results showed that from 2014 to 2025, ERF grants totaling US\$4.3 million supported 35 small-scale responses led by 25 local organizations in 10 countries, disbursed through Oxfam country offices.

Overall, the evaluations also noted important key learnings, several of which have been incorporated into the ERF Agility:

- Local leadership:** The ELNHA evaluation on the Humanitarian Capacity Development Fund and the Humanitarian Response Grant Facility noted how the management of the funds shifted over time. Initially international members managed the funds owing to a desire to avoid any competitive dynamics between local actors, as well as a perception that international actors are more transparent and neutral (as shared by local actors to the independent evaluators). Eventually, however, decisions were increasingly made by committees composed of local and national NGOs (Oxfam, 2021). This shift was credited with improving the timeliness of decision-making and for encouraging the meaningful participation of

local actors in the process (Oxfam, 2021). Research on the CAMEL, ACT, and ATECA programs made strong recommendations that local actors take over the management of the fund.

- **Involvement of women's organizations:** Learning from ELNHA pointed out the need to promote the visibility and leadership of women leaders and called for creating a women's humanitarian organization platform in Bangladesh, for instance, and supporting women's leadership of a Charter for Change group in Uganda. However, in ELNHA women's organizations remained recipients of ERF grants rather than holding leadership positions. With Oxfam's DRR ERF project (CAMEL, ATECA, and ACT), direct funding for women's organizations was not a requirement; this led to a lack of funding for women's organizations and was identified as a major gap in the DRR ERF (Manlutac, 2021, 8).
- **Integrating a learning component:** Past research noted the need for the ERF program to be accompanied with a learning component. The failure to include a learning agenda and learning exchange among grantees, to capture what worked and what did not in real time, was perceived as a missed opportunity (Manlutac, 2021, 8).
- **True costs:** These funding mechanisms show innovation in decision-making and techniques in improving humanitarian response by local actors. It is important to note that ERF-type funding models can only be successful and grow with multiyear, multicountry flexible funding enabled by donors willing to experiment and support local leadership.
- **Oxfam's role:** With ELNHA, Oxfam took the lead on decision-making on ERF grants in the first phase of the project (with supporting partners) and then transferred decisions from Oxfam and partners to local committees composed of local NGOs in the second phase (Oxfam, 2021). For FEP, decision-making authority was held entirely by the local consortia. However, according to an evaluation, more accompaniment and support of local consortia by the project leads would have been helpful to ensure that learning was better directed. In 2025, the ERF in Oxfam America's DRR programs in Asia evolved to have local partners sitting side by side with their Oxfam counterparts in the ERF Steering Committee, the highest decision-making body of the program, which was responsible for fund allocation and response options.

Based on this review, the design of the ERF Agility has absorbed the learnings earned through years of trying, testing, and trying again. The ERF Agility had four key features: (1) it was locally led and managed; (2) it required the inclusion of women leaders in the decision-making process; (3) it was designed with a spirit of innovation and experimentation; and (4) it incorporated a learning and influencing component. Further details will be explored in the next chapter.

CASE STUDY: SPOTLIGHT ON OXFAM'S ERF AGILITY

This section walks through the structure of the ERF Agility. The ERF Agility marks an important shift in the emergency response fund mechanism within Oxfam. Each iteration of the ERF Agility advances the evolution of how best to put the design and management of fund processes in the hands of consortia of local actors in their respective countries (Table 4). In this model, funds are directed in advance of emergencies to credible networks of local and national-level NGOs and actors. The first phase of the ERF Agility in 2021 was designed by Oxfam America in consultation with partners. By the second phase in 2023, the updated design of the ERF Agility was done jointly by Oxfam with country offices and local consortia from Bangladesh, Puerto Rico, and Uganda. At the country level, when it comes to grant management, Oxfam provides advice and support only when invited by local consortia but has no voting power in funding allocations during humanitarian response. Decision-making was fully carried out by local consortia. The process was a learning experience for both Oxfam and local actors, with both sides evolving in their understanding of and willingness to share or cede decision-making power.

Table 4: Evolution of Oxfam's Regular ERF to ERF Agility Funding Model

	ERF in DRR Flagship for CAMEL, APLIFT, and ATECA	ERF in DRR Flagship ACT and ATECA	ERF Agility Phase 1	ERF Agility Phase 2
Feature	2014–2020	2021–2026	2021–2023	2023–2025
Local actors who partnered with Oxfam under the ERF	Funds passed through Oxfam country offices and were accessible to Oxfam partners	Funds passed through Oxfam country offices and were designed to be accessible to local actors	Funds passed through Oxfam country offices and were designed to be accessible to local actors; once funds were in country offices, responses were designed by local actors	Funds passed through Oxfam country offices and were co-designed with local actors and accessible to local actors
Application process	Pre-vetted	Pre-vetted	Pre-vetted	Pre-vetted In Uganda, this pre-vetting was expanded to other LNGOs that partnered with a pre-vetted LNGO member
Length of response	3–6 months	3–6 months For anticipatory actions, funds could be prepositioned for one year	3–6 months	3–6 months

The following sections show the journey of the ERF Agility model covering two phases of its implementation, from March 2021 to December 2025. Embedded throughout is attention to women's organizations and the role they played in the ERF Agility. This part is divided into five subsections:

- First, we cover the logistics of the ERF Agility, and the type of emergencies that were responded to.
- Second, we describe the structure of the ERF Agility's consortia in relation to WROs and the context of where it operates.
- Third, we unpack the engagement structure of the ERF Agility.
- Fourth, we lay out the grant management by local actors.
- Fifth, we review Oxfam's role in the ERF Agility and how it changed over time.

LOGISTICS AND EMERGENCY TYPOLOGIES

CHALLENGES IN DIRECT FUND TRANSFER TO LNGOS

The initial intention of the ERF Agility was to ensure that consortia members would receive funds directly, to be in line with the LHL commitments to direct and quality funding. However, Oxfam discovered that transferring funds directly involved steep challenges, and as such the ERF Agility funds could not be direct but rather passed through Oxfam country offices to the consortia.

The challenges stem largely from due diligence and compliance requirements designed for large Western organizations. LNGOs were required to undergo extensive vetting processes, even for small amounts of funds; secure government permits; and establish foreign-currency bank accounts—often incurring high tax, banking, and administrative costs. Access to these systems typically depends on long-standing compliance records and fiduciary standards modeled on Western practices. While intended to protect donor funds, these compliance-heavy processes place a disproportionate burden on local actors, who often receive few funds for which they must divert time and resources away from responding to community needs.

Case 1: Oxfam affiliate attempted to transfer funds directly to an LNGO

When an Oxfam affiliated tried to transfer funds directly, the executive director of the LNGO sent the following email reply:

Sorry for amounts smaller than \$50,000, if you channel it directly to us, we will have to take NGO government approval, hire an external auditor, pay various taxes and meet other compliances for the utilization of this funding. It will be too costly and time consuming for us. Best if you send it via your Oxfam country office and they can then transfer to us.

Case 2: One LNGO pitched directly to US-based donors

When an LNGO pitched directly to US-based donors, a few donors wanted to donate. An Oxfam fundraiser sent the following email:

We have three donors very much impressed with Mr. Z's presentation. They want to send money to his organization. However, upon checking, your local partner in Uganda does not have 501c3 certificate so our donors cannot donate to them directly.

Oxfam and the three local consortia in Bangladesh, Puerto Rico, and Uganda are still trying to work out various ways to get direct funding to LNGOs. All these regulations help protect against fraud and aid diversion, but they also perpetuate a system that excludes LNGOs and that cannot and maybe should not need to mimic the accountability systems of INGOs or UN agencies. This is compounded by another threat. In other parts of the world, extraordinary legislation is reducing civil society spaces by subjecting LNGOs to lengthy and costly bureaucratic processes and

imposing heavy regulations and taxes on funding and donations received. This is an area that will need collective solutions from the humanitarian sector.

TYOLOGY OF ERF AGILITY–SUPPORTED RESPONSES

The ERF Agility looked at different typologies of emergencies and contexts. Bangladesh experienced natural hazards such as cyclones and flooding. Puerto Rico was responding to GBV and a chronic slow-onset disaster from an energy and debt crisis. And Uganda, a country hosting one of the world's largest refugee populations, presented issues related to and faced by refugees, such as mudslides, an Ebola outbreak, and engagement with host communities, some of whom were also internally displaced. The ERF Agility was also able to respond to under-the-radar emergencies, complementing other humanitarian responses. As said by one respondent from a local NGO in Uganda, "The State response system has many limitations in relation to direct support for communities, especially those from far-flung areas. So this is where we can augment those gaps with the ERF funding and process." This localized decision-making approach underscores how ERF allows communities to shape responses based on their realities. Table 5 provides a brief description of the ERF Agility structure in the three geographies.

Table 5: Two Cycles of ERF Agility Implemented in Bangladesh, Puerto Rico, and Uganda

Structural Feature	2021–2023	2023–2025
<i>Response funds (for each context)</i>	US\$50,000	US\$45,000
<i>Indirect cost recovery rate</i>	• Bangladesh: none • Puerto Rico: 15% • Uganda: 7%	• Bangladesh: 7% • Puerto Rico: 14% • Uganda: 12.5%
<i>Learning funds</i>	US\$13,000	Estimated at US\$10,000 per country provided by Oxfam country offices as counterpart
<i>Institutional strengthening</i>	Estimated at US\$20,000 per country provided by Oxfam country offices with other grants	US\$10,000
<i>Planning grant to prepare pitch to donors</i>	N/A – idea surfaced in the second cycle in the ERF Agility	US\$5,000 (except Bangladesh, which preferred direct technical support instead of cash); and coaching support from Oxfam fundraisers and donors
<i>Households reached</i>	<i>Total households: 2,447</i> • Bangladesh: 500 • Puerto Rico: 747 • Uganda: 1,200	<i>Total households: 2,050</i> • Bangladesh: 350 • Puerto Rico: 700 • Uganda: 1,000
<i>Augmentation of resources</i>	• Bangladesh: Oxfam staff time • Puerto Rico: Coordinadora Paz para las Mujeres (CPM) received an additional US\$39,000 grant from Oxfam to conduct energy audits in preparation for the installation of solar panels with ERF Agility funding • Uganda: Western Uganda Humanitarian Platform (WUHP) received a US\$20,000 humanitarian capacity-strengthening package from Oxfam	Oxfam staff time

Although it is not expected that all local actors will use a consortium¹⁵ approach to implement ERFs, all three ERF Agility pilot countries decided to do so. All are also embedded in larger local and/or national humanitarian platforms:

- **Bangladesh:** The Kurigram Consortium was embedded in the National Alliance of Humanitarian Actors, Bangladesh (NAHAB) and was active in clusters and other national-level humanitarian convenings with assistance from the Oxfam country office. NAHAB became the unofficial sounding board and satellite learning platform for the consortium. In the first run of the ERF in Kurigram, two senior officials from NAHAB reviewed project proposals and provided valuable input for improvement. Two women's organizations were also embedded in the Bangladesh Women's Humanitarian Platform and were able to share their experience through the ERF Agility for further learning.
- **Puerto Rico:** The members of the 40-strong Coordinadora Paz para las Mujeres (CPM) coalition were not emergency responders. They used an initial capacity mapping to come up with guidelines and report templates, and they worked with the Puerto Rico disaster committee to improve their overall capacity in humanitarian response. CPM expanded its partnership with DRR agencies to increase its capacity and reach for humanitarian work. By the second cycle of the ERF Agility, they were prepositioning goods, supplies, and services and identifying staging areas among their partner halfway houses for a turnkey solution during hurricane season.
- **Uganda:** The Uganda Consortium had the backing of the Western Uganda Humanitarian Platform (WUHP) and benefited from additional expertise and network support, which helped elevate their credibility. They built on lessons learned from ELNHA, a predecessor program championing local humanitarian leadership. WUHP looked at the Humanitarian Response Grant Facility (HRGF), a response facility of ELNHA, and other ERF-type models from other countries, such as the Humanitarian Response Consortium in the Philippines, before developing their own triggers, response protocols, and criteria for selecting local organizations to apply for response grants. Their strong relationship with the Office of the Prime Minister helped them mobilize support for their refugee-focused responses.

WOMEN'S ORGANIZATIONS IN THE ERF AGILITY

All the lead organizations of the three consortia in the ERF Agility are legally registered in their countries and have a mandate to operate in their municipalities or districts, but only a few, often only the consortium lead, have national reach (see Table 6).¹⁶ Both Oxfam and local partners deemed it important to include an organization with a national focus during the design stage to help set networks and systems in place. At least one local NGO in each country's consortium is part of that country's national-level Charter for Change convenings. All consortium leads were vetted and assessed by Oxfam via partnership assessments and could receive money transfers from overseas or had existing partnerships with country donors or institutions. They all also had the trust of their communities.

Out of the 28 organizations involved, 15 were women's organizations. Most of these women's organizations, or 53.5% across the three consortia, would not describe themselves as humanitarian organizations. Rather, they were development-focused organizations that provided humanitarian support to their communities after undergoing humanitarian training and support from Oxfam and other agencies. They had to strengthen their capacities in this sector through training, job shadowing, and exposure to humanitarian work with other members of the consortium and with Oxfam.

In Bangladesh, the initial participation of women's organizations was fraught with challenges. The ERF Agility started there in 2021 in an isolated community that was unused to women's organizations doing needs assessments and distributing aid. Some community members resisted and questioned the beneficiary selection process. Oxfam country offices and other local partners rolled out joint workshops with women's organizations to show solidarity and trust, as well as to highlight the visibility and value add of women leaders. This process helped shift people's mindsets toward accepting women's leadership. Making women's leadership a core requirement in the ERF

Agility sent a clear signal that this was an organizational priority for Oxfam and its partners and that both would only partner with communities aligned with this principle or willing to shift to support this goal. Engaging with local platforms such as the Bangladesh Women's Humanitarian Platform or a strong women's activist umbrella group like CPM in Puerto Rico to gain their power and support helped even more to ensure acceptance from communities.

The ERF Agility has driven a meaningful shift in how women's organizations are perceived and engaged with at the consortium level and in their wider communities. The ERF structure directly embedded women's organizations in steering committees across all three ERFs. Over four years, their contributions have been widely recognized by consortia and local authorities: from reducing harmful coping strategies such as child marriage in Uganda, to maintaining critical services for survivors of GBV in Puerto Rico, to advancing women's leadership in deeply patriarchal communities in Bangladesh. With women's organizations comprising 53% of participating local NGOs, the ERF Agility demonstrates the impact of intentionally shifting power and leadership to those closest to affected communities.

Table 6: The ERF Agility Consortia and Their Wider Platforms

Country	National or Local Humanitarian Platform	Women's Organization Representation	Indicative Size of Local Organizations (Small: 7–13; Medium 14–25; Large: 26 and up)
Bangladesh	<i>National Alliance of Humanitarian Actors Bangladesh</i> (NAHAB): 65 members in 2023	Kurigram Consortium: 2 out of 3 member organizations are women's organizations	Small: 0 Medium: 2 Large: 1
Puerto Rico	<i>Coordinadora Paz para las Mujeres</i> (CPM): 40 members in 2021	CPM Coalition: All 10 member organizations (those who received ERF funds) are women's organizations	Small: 0 Medium: 8 Large: 2
Uganda	<i>Western Uganda Humanitarian Platform</i> (WUHP): 56 members	Uganda ERF Consortium: 3 out of 15 members are women's organizations	Small: 5 Medium: 8 Large: 2

Small local organizations in the ERF Agility had between 7 and 13 staff members, with an annual income of between US\$20,000 and US\$50,000. Most organizations were medium-sized, with staff of 14–25 people and annual income of US\$75,000–US\$122,000. A few larger organizations had annual income of US\$723,000–US\$1.9 million, and one local organization had a staff of 187. The Bangladesh and Uganda consortia were both working at subnational levels and were geographically located outside capital cities or in under-resourced but chronically disaster-affected local communities. CPM's headquarters was in San Juan, the capital of Puerto Rico, but had members spread out all over the territory, especially on hard-to-reach islands.

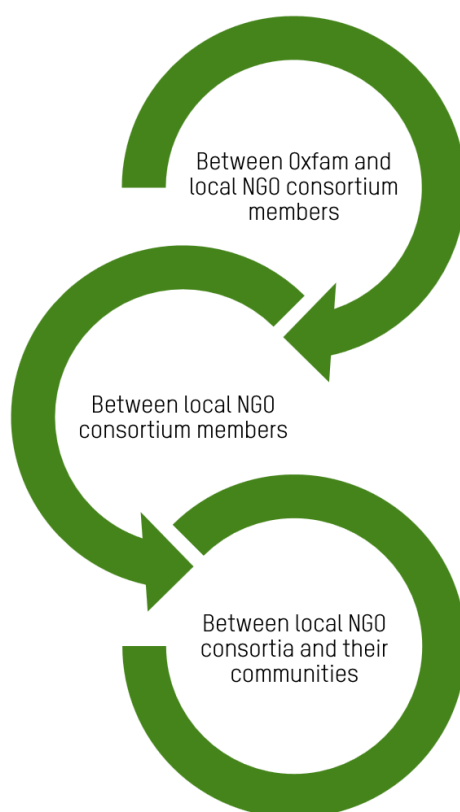
There is also strength in numbers. The Uganda ERF consortium had 15 members spread across a large geography, which allowed them to be physically present in any given area in their chosen district. The situation with CPM, which had 40 members, was similar. Although there were only three organizations in the Kurigram consortium, together they had approximately 243 staff members, plus access to a pool of volunteers, enabling them able to cover a wide geographical area in times of humanitarian crisis.

In parallel, all three consortia invested in local coordination platforms and coordinated with other local NGOs and community-based organizations in the area to avoid duplication. One consortium leader pointed to the need for collaboration—including with international actors—especially when dealing with the impacts of chronic disasters such as climate change, which is shortening the cycles of disasters, leaving people with no time to recover or rebuild. According to the leader, this can cause stress and fatigue for small organizations, which are constantly responding to disasters, especially if they do not have the needed support, both emotional and financial, to respond.

IMPLEMENTATION OF THE ERF AGILITY

The structure of the ERF followed three engagement pathways (shown in Figure 6), all structured to ensure that the ERF was as locally managed and informed as possible.

Figure 6: ERF Agility Engagement and Interaction Pathways



Between Oxfam and local NGO consortium members: Oxfam selected the initial countries where the ERF would be piloted. Once that decision was made, local actors were responsible for decision-making, according to 100% of respondents for this research. Oxfam did not vote in any decisions. Such decisions included the criteria for selecting which local NGOs could access the ERF funds, what type of disasters to respond to, and when. Local consortia also decided on their influencing and advocacy plans and who they wanted to join them as they lobbied for their causes. Other decisions focused on the governance of the ERF Agility, such as rotations of leadership and ways of ensuring that women leaders were prioritized and supported to participate in decision-making.

Between local NGO consortium members: The second level of engagement was among consortium members. A clear majority—95%—of respondents said they were pleased with the collaborative and collegial way the consortium was making decisions. Each consortium had a steering committee that included a women’s organization as a key decision-maker. Emphasis was put on organically developing the partnership and process, and local actors came up with their own rules, protocols, and “culture.” One challenge mentioned by research respondents, however, was that meetings added to their senior managers’ already busy calendars, and the staff time was not recovered financially during the pilot run.

In Bangladesh and Uganda, regular communications and rotational hosting of meetings made for a more equal culture of power sharing and learning. Meeting minutes were taken, and agreements were documented and shared among consortium members with agreed timetables to promote transparency and accountability. As a good practice, highlights of key decisions were shared with Oxfam and, where relevant, with local authorities and humanitarian platforms in the respective

country. The Puerto Rico consortium called for members to meet to collectively decide on the ERF design and protocols.

Between local NGO consortia and their communities: The third level of engagement was between the local consortia and their communities. This is the engagement pathway where we see a significant change from other examples of ERFs in the form of rapid, direct community consultations and the mechanism's ability to be flexible and nimble. Since many of the organizations were permanently based inside the communities where they work, joint decision-making and consultations were possible. When hurricanes brought power outages to Puerto Rico, instead of traditional relief goods, halfway houses requested support for solar power installation to keep their shelters and their services running. CPM was able to pivot quickly and repurpose funds intended for other relief items toward this request. Decisions can be as small as switching food packs into family units or distributing food on a per-refugee-cluster basis. In an internally displaced persons camp in Kasese, Uganda, it was initially agreed that one local NGO would provide individual family food packs, but after discussions with the families, the camp leaders realized it would be more effective to give bulk food items that families could manage collectively. The local NGO contacted its local supplier to adjust the purchase order, and this was allowed under the ERF structure without a burdensome approval process from any headquarters.

Local consortia could also easily call for a meeting of concerned communities and discuss options for the response. A Ugandan NGO head said, "Community members were making decisions *with us*. We can change intervention areas, change approaches, and make decisions quickly in real time online and offline without calling anyone from some headquarter somewhere." Members of the local consortium said this allowed them to be nimble, flexible, and cost-effective.

In Bangladesh, the Kurigram consortium's decision to hold off on releasing cash grants during a flash flood was done based on consultations with community leaders and local authorities, who said there were still enough resources coming from other organizations. Only when these resources were depleted were the ERF Agility funds distributed, and they were used more effectively, as shown by the consortium's post-distribution survey. A local actor from Bangladesh said the need for speed must be weighed against other factors, such as whether sufficient actors or adequate resources were already being directed to the emergency, considering that the ERF had to be mindful of where to invest its energy:

Kurigram is flood prone, and we discussed our planned response with Union Parishad and administrator. In the end, we did not respond right away as people still had resources. This is local-level decision-making process. At that time, speed was not the most important criteria but the timing of the release of aid can be most useful after we consulted local leaders, especially on targeting beneficiaries.

The Kurigram consortium's decision was a challenging one as the pressure to respond quickly is prioritized in humanitarian emergencies. However, responding quickly is not always the best way forward nor the most effective use of funds. Allowing for this nuance and care is a benefit of a locally led ERF, which was able to quickly tap into information on the ground to make decisions. The constant two-way communications with those most impacted meant that most of the interventions were used well, since they were truly addressing the needs of the community and not engaging in some predetermined response, as often happens in large traditional INGO-led responses.

GRANT MANAGEMENT BY LOCAL ACTORS

Due to the structure of international aid, which directs large amounts of funds through intermediaries, most of the fundraising and grant management has been the domain of INGOs. This is true for Oxfam too. Prior to World Humanitarian Summit of 2016, the traditional set-up was for Oxfam to bid and compete for big institutions and philanthropic funding or use its public appeal channels to get funds and then cascade the funds to its local partners. Most of the back-end activities designed to meet compliance requirements—putting together project/program proposals, contracting, writing reports, and managing finances, including absorption of profits and disallowances—have fallen on Oxfam or other INGOs. This practice has led to decades of gaps in grant management and resource

mobilization capacities for local organizations, especially for smaller and medium-scale ones, like the ones participating in ELNHA and the ERF Agility programs.

Countries were selected for the ERF Agility based on several criteria, including their experience with long-term DRR and humanitarian programs delivered with partners and the presence of Oxfam staff championing decolonization of aid and LHL. All pilot Oxfam offices in Bangladesh, Puerto Rico, and Uganda had multiyear humanitarian programs and already supported the establishment of local humanitarian platforms. Bangladesh and Uganda were both part of the predecessor ELNHA programs, while Puerto Rico had various resilience programs and multiyear grant support for CPM's organizational capacity and its development programs. A parallel learning fund was provided for all 3 consortia.

In an ideal world, the **ERF Agility funds would be used in their entirety to fund humanitarian responses**. However, the pilot revealed it was not possible to do so, especially with small and medium-sized organizations. They need to cost-recover their coordinator, who may not necessarily be working full-time on the ERF Agility. In times when there were capacity gaps, they also needed to dip into this funding for capacity strengthening. In addition, the increasing frequency, scale, and types of risks meant that local responders needed to continuously be trained or scale up their response capacities and resource base. This required the injection of other organizational development resources, especially during the initial years of setting up the funding model.

Table 7: Budgeting for the ERF Agility

Feature	Bangladesh	Puerto Rico	Uganda
<i>Who is eligible to apply for funds?</i>	Members of the Kurigram consortium	Members of the CPM organization	Members of the WUHP
<i>Size of potential grants</i>	Funding limits vary between US\$10,000 and US\$15,000 per organization, based on existing pooled funds per year.	The limit is a maximum of US\$5,000 in-kind and/or disbursed funds per applicant.	A single applicant can apply for a grant of between US\$1,000 and US\$3,000. Applicants applying as a consortium can apply for a grant of between US\$2,000 and US\$6,000.
<i>Length of decision-making time</i>	- For Window 1 (preparedness and/or anticipatory action): 2 weeks - For Window 2 (response): 72 hours		

Table 7 shows the basic elements of budgeting for the ERF Agility in the three countries. The following subsections will cover the granular details involved in making the ERF Agility come to life. The sections will cover the learning that needed to happen to get the ERF Agility underway (section 3.1), discuss cost-efficiencies (section 3.2), describe how the consortia were accountable to partners and communities and how they communicated with them (section 3.3), unpack the challenges around risk management (section 3.4), and describe how ICR was disbursed (section 3.5).

A STEEP LEARNING CURVE BUT WITH GOOD OPPORTUNITIES

During the interview process conducted for this evaluative research, the majority of the members of the three consortia emphasized the need to strengthen their ability to improve grant management, especially in terms of balancing efficiency and speed when working in a consortium with local organizations that have very small budgets and cannot afford to pre-finance or use their reserves to fund activities before a new tranche of funding comes in. This is also where provision of ICR and other institutional funding support are most critical.

Another challenge was the grant management system itself. Although most of these local NGOs had their own financial management system, most did not have a specific online grant management

tool that could easily process multiple grants online, such as the Oxfam or ECHO Web-managed grant system. This is an area that will need support and could benefit from artificial intelligence (AI) or machine learning to reduce the workload on grant managers.

On the positive side, local consortia had more fluid engagement with applicants to the ERF funds. The screening committee could review proposals, easily vet the proponents, and provide quick feedback for improvement or even for further learning. “We reviewed their proposal and told them why we will not be able to proceed with granting them funds at this time, but we gave them pointers to improve and to also align with another local NGO to augment their capacities,” explained a steering committee member. This feedback is something that bigger donors often do not have time to do. Close supervision and accompaniment, along with local knowledge, improve effectiveness, including that of new actors. Organizations are invited to apply, and they then receive feedback and advice from organizations that know the local context and can advise on value for money, as well as on other issues.

COST EFFICIENCY

A key concern around Oxfam’s ERF Agility model is the cost efficiency of humanitarian responses, especially compared with INGOs. While the research did not do this comparative analysis, findings suggest that locally led humanitarian responses are effective in aid delivery, despite some of the unexpected core costs of grant management for the consortia members. These findings are based on the perceptions of the local actors who participated in the ERF Agility.

Local actors in the ERF Agility believed that the locally led approach was more cost-effective, even though this study cannot corroborate this belief with a per-dollar cost analysis. Oxfam tends to share this assumption.

Local organizations typically have lower operational costs compared with international NGOs. For example, if Oxfam had had no partners and had to set up an operations center in Kurigram, Bangladesh, to respond to flooding, it would have had to conduct a quick needs assessment, find and rent a space, recruit responders or send its own staff from the country in question or even abroad, and do a host of other tasks before even starting the response. Conducting transactions predominantly in local currency has advantages overpaying international staff and suppliers with different currencies, which can be subject to currency fluctuations and bank charges. Cost efficiencies were realized in other areas of the humanitarian value chain, particularly concerning the “how” of aid delivery. For example, according to one executive director of a local NGO interviewed for this research, deploying a single expatriate staff member to tackle an issue may be less effective than using local expertise available through existing humanitarian platforms, which can often lead to faster, more cost-effective, and contextually appropriate solutions. Funds can be directed more effectively to immediate needs rather than being spent on logistics, security, global insurance, salaries, and travel for international staff.

Additionally, as observed by an Oxfam staff member, local procurement practices contribute to cost savings, especially if standby resources are already in place for a turnkey solution. For example, a framework agreement with suppliers can be combined with the establishment of localized staging areas to mount a response especially to service hard-to-reach communities. Local actors involved in the ERF Agility initiative have successfully leveraged additional resources, including community assets, structures, and networks, to enhance and scale up their responses effectively. Research respondents also highlighted the importance of social capital and local knowledge in navigating community structures and power dynamics, which can lead to cost savings in mobilization efforts. Rapid decision-making that aligns with local rhythms and is tailored to specific community needs has effectively mitigated negative coping strategies, resulting in significant cost savings.

It is essential to conduct a per-dollar cost analysis, and this is a high-priority subject for future research. Additionally, it would be valuable to examine the speed of recovery in future scenarios where responses are executed locally.

Phase 1 of the ERF Agility focused mostly on direct costs, with limited remuneration for staff and transportation for non-humanitarian-related activities,¹⁷ according to research respondents. Feedback from local actors led to several improvements in phase 2: an agreement on ICR rates with

the three local consortia, additional funding for the ERF coordinator, funding for learning, and an offer for leadership development sponsorship and webinars on grant management. In Uganda, the ERF funds were distributed to various organizations in amounts ranging from US\$3,000 to US\$5,000. Grant management was quite a heavy burden on the consortium lead, and the ERF model needed to factor these as core costs—at times even beyond the provision of an ICR, especially for a small organization. While most INGOs will be able to absorb the management costs from their ICRs, this becomes problematic when ICRs are too small. Hence the local consortia members interviewed for this research recommended that the amount per grant be increased to US\$10,000.

ACCOUNTABILITY, COMMUNICATION, AND COMPLIANCE

The ERF Agility reduced the administrative burden by simplifying contract management, minimizing duplicate compliance and reporting requirements, and designating a lead organization as the single point of contact. These measures are aligned with international standards, including the Core Humanitarian Standard (CHS),¹⁸ while enabling mutual accountability through regular feedback between local actors and Oxfam. Consortia also used flexible, context-appropriate accountability methods, including alternative verification approaches when standard documentation was not feasible, to ensure transparency and prevent fraud.

A strong emphasis was placed on community accountability. Communities raise challenges when they do not receive what was promised. Community perspectives underscored a significant level of trust in local actors, often rooted in those actors' contextual understanding and accessibility. Local actors' proximity and contextual knowledge enabled rapid feedback, high trust, and quick responses, often within the same day, to community concerns. Better community knowledge helped identify false claims quickly. An LNGO in Bangladesh quickly flagged and corrected a scam involving fake beneficiary list payments.

Apart from this, the ERF Agility consortia were also sharing their reports with their wider consortia and local authorities for feedback, to mobilize additional resources, and for all-around accountability. For instance, the Uganda and Puerto Rico consortia set up a chat group to inform, collaborate, crowdsource ideas and solutions, and stay connected. In Bangladesh, post-distribution surveys and real-time reviews were done to share community perspectives on the quality of the response. CPM hired an external consultant to do confidential interviews and check-ins with women in shelters to assess the quality of support provided by the ERF Agility pilot. The Uganda local consortium underwent a series of monitoring, learning, evaluation, and accountability training with Oxfam, since they identified this as an area for needed improvement before coming up with their own monitoring tools and templates.

Across all pilot locations, feedback highlighted the speed, relevance, and cost-effectiveness of locally led responses, with all assistance used as intended. However, a consistent limitation, as shown in the external evaluations done in Bangladesh and Uganda, was the scale of coverage, which remained small compared with the level of need. This limited coverage caused some disappointment in and pressure on the LNGOs delivering responses to their communities. Again, this reflects the inadequate availability of resources in the hands of local actors, who could expand their scale with additional funds.

RISK MANAGEMENT AND RISK SHARING

In discussing risks, 90% of local actors mentioned the welfare of beneficiaries and the security of the goods or services being provided. The discussion centered on each member's responsibility to implement the work plan and do proper accountability. Based on the data, 12 out of the 16 local NGOs interviewed for this research did not even mention staff welfare and security. When asked what potential risks staff may face, local actors named the following:

- It can be difficult to find safe and proper accommodation for staff.
- Staff may be stranded on bad and insecure roads, and they do not have access to satellite phones if the signal on their mobile phones does not work.

- In contrast with their INGO counterparts, most local organizations in the ERF Agility are unable to provide medical and life insurance to their staff.
- Staff face job insecurity and the need to wait and work from project to project.
- Although staff deal with people who chronically suffer disasters, they lack access to mental health and psychological services. Unlike international responders, they do not have rest and recreation (R & R) built into their contracts.

Furthermore, the *State of the Frontline Workforce* report in 2024 showed that staff in local organizations often face the most significant risks, yet less than 50% of them have access to evacuation plans, accident insurance, security infrastructure, or risk-monitoring resources (Greenaway *et al.*, 2024). The report highlighted that short-term employment dominates, with 47% of local frontline workers on contracts shorter than a year; a further 19% have no formal contract at all. This job insecurity is a major cause of stress and often negatively impacts the mental health of local responders. In 2025, frontline humanitarian workers faced the deadliest period on record, characterized by a collapse in protection, record-high casualties, immense operational constraints, and extreme exhaustion and burnout, with many living and working in the same war zones from which they recently fled (Protect Humanitarians, 2025).

This situation is reflected in interviews with the ERF Agility respondents. The executive director of a Ugandan organization said:

We are often so excited and passionate in helping our communities that often we run on adrenaline and do not think much about possible danger and hazards to ourselves while we respond to emergencies. It can also be draining physically, mentally, and psychologically. We should really start thinking of a more humane risk management that includes the welfare of people delivering aid, especially those on the ground.

Connected to this issue of risk is managing beneficiary bias and conflicts of interest. Local consortia promote impartiality and avoid conflict of interest by using transparent criteria for beneficiary selection and by involving communities in decision-making processes. There is also a complaint and feedback mechanism that is inclusive and accessible to all—by focus group discussion, confidential complaint boxes and hotlines, and even externally administered surveys. One respondent explained that most complaints relate to beneficiaries not receiving benefits, which the consortium resolves by checking criteria and referring cases to the response lead; cases are typically resolved within minutes or hours rather than days. One respondent from a WRO added that they have a dedicated complaint mechanism, with mobile numbers for safeguarding and gender focal persons, and emphasized that the system is available for community members to report complaints or information about GBV.

RETHINKING FUNDING AND ICRS

Local actors were given the flexibility to propose their ICR rates in the ERF Agility pilot. Oxfam did not prescribe an ICR range. During the first cycle, there were varying agreements regarding ICR, with one consortium not receiving ICR, while others received 7%–15%. Even Oxfam does not have an agreed confederation-wide policy on ICR, which can sometimes cause tensions on the ground. During the second cycle, Oxfam and partners agreed on a minimum rate of 7% ICR to partners for all the local consortia.

Implementation of the ERF Agility revealed a systemic lack of core funding and reserve funds to keep these small-scale organizations operating at their full capacity and with financial stability. Years of subcontracting work on a project-to-project basis have left these organizations unable to build their systems and organizational structures. Some compensated for the lack of funds by getting community volunteers. Although this approach points to good engagement from the community, if it is carried out because of a lack of choice due to shoestring budgets, it may be an inefficient stop-gap solution that could backfire and create risks for local organizations in the long run.

For ERFs to be sustainable, more resources are needed for the required staff time. One senior staff member from Oxfam noted:

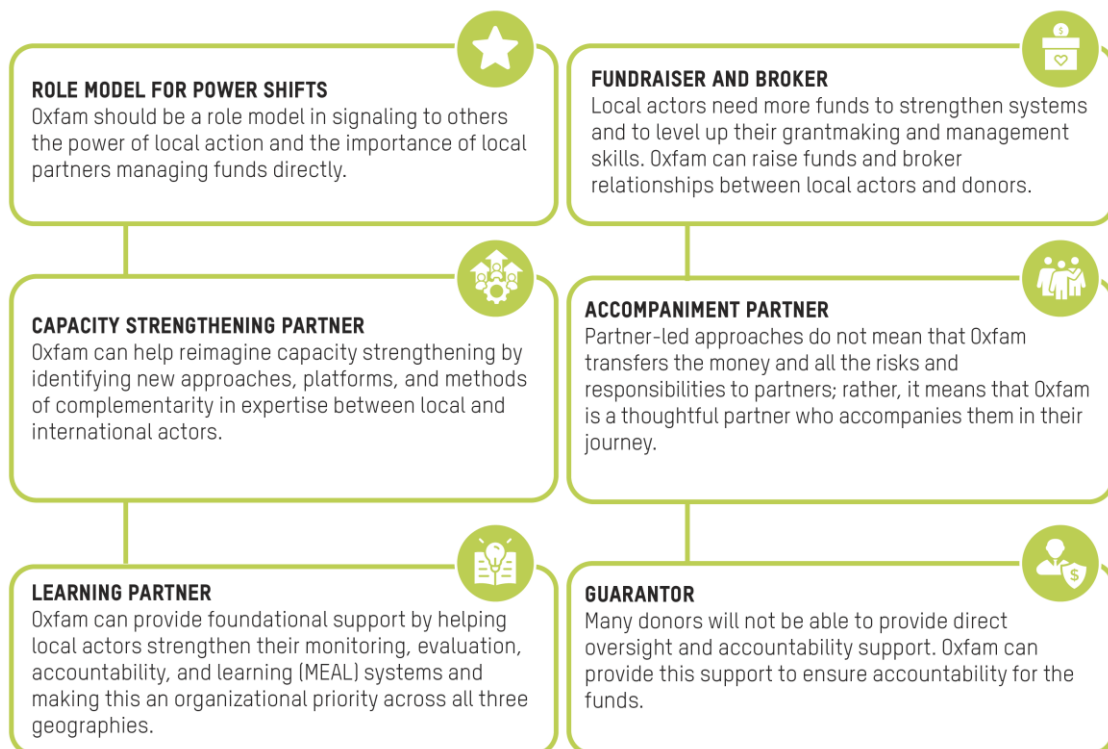
If you want partners to do quality response and sustain their organization so they continue to grow and improve, you need to give quality and flexible funds. We need to really frame it in a way that it will not backfire on local actors. Because some of these partners—especially when they were so excited to be part of the ERF because they were making decisions—some of them were volunteering their time or charging some of the expenses into another project. If you want quality response, everything needs to be costed, otherwise you'll cut corners somewhere, and then the response will suffer.

A consortium member from Bangladesh emphasized the importance of strengthening women's leadership and capacity but acknowledged the challenges that arose with the lack of core funding for smaller organizations to help them pay for internet costs, meetings, and other visibility activities. This was a gap in the ERF Agility, which should have set aside funding to help WROs gain equitable access to humanitarian spaces and resources.

OXFAM'S ROLE

The ERF Agility was partly an application of Oxfam's LHL commitments, and Oxfam's main role in the ERF Agility was to champion LHL—specifically the idea of putting power and money in the hands of local actors—and to rally internal and external peers to the idea. This was not an easy task, as this research had shown. This approach raised major fears about and barriers to localization and LHL, even within Oxfam. These included the fear that Oxfam personnel would face redundancy; a lack of trust in local expertise, especially in large-scale and complex humanitarian responses; and at times, Oxfam's own inability to communicate this major organizational shift effectively to donors and supporters, as a few donors told Oxfam recently. One donor thought Oxfam was shutting operations and would shift humanitarian work to LNGOs, which is not the case. Oxfam will continue to work in the humanitarian sector, albeit with varying roles.

Figure 7: Roles for Oxfam in ERF-type Funding Models



Source: Adapted from Peace Direct's Framework of Intermediary Roles (Peace Direct, 2023). Infographic designed by Diana de Leon

In past research on the ERF Agility, Oxfam and local actors agreed on several new roles Oxfam can play in funding models like this one, including those shown in Figure 7.

The Oxfam funded pilot of ERF Agility has ended, but these roles continue to be relevant. Another role Oxfam has taken—advocate and amplifier—has become even more important in light of the dismantling of USAID. The role of advocate and amplifier means that Oxfam can work even more with local actors in looking for pooled resources and solidarity funds to soften the negative impacts of sudden budget cuts. Oxfam also took concrete steps to ensure diversity in the ERF Agility by requiring that women’s organizations be on the steering committee.

Lastly, Oxfam provided support in regional and global influencing and made sure local actors could present their ERF experience in such platforms. A local actor from Uganda presented in the 2021 Oxfam US Leadership Council, a group of about 50 of OUS’s most engaged high-value philanthropists and supporters. Oxfam supporters who were present were made more aware of the opportunities and challenges facing local actors in leading humanitarian responses. Some donated to the ERF Agility fund, and others provided their own self-reflection on how they could best support locally led responses. The local actor who was making this presentation realized through this direct donor engagement that it was difficult for local actors who do not have 501c3 status to receive fund transfers from US donors. There is a work-around for overcoming this challenge—an equivalency determination—but it is a difficult process.¹⁹

SYNTHESIS

Overall, the ERF Agility has been a positive step forward in Oxfam’s ERF journey. For more than a decade, Oxfam and its long-term partners have been experimenting with funding models that reflect the ethos of an equal and trust-based partnership to achieve greater humanitarian impact. As the Oxfam ERF catalogue has shown (see Table 4, page 23), these models continue to evolve by building on previous iterations. The models also drew on the good practices of peers like the Start Network, UN CBPF, CERFS, DREFs by ICRC, NEAR Change Funds, and other funding models, as well as the recent use of anticipatory action²⁰ approaches. Each iteration of the six ERF-type funding models in Oxfam’s catalogue since 2014 has been honed with lessons learned from the collective experience of Oxfam staff, partners, and supportive donors. Through all this incubation and experimentation, one key ingredient is a game changer—having local actors as key decision-makers in shaping and designing response options.

According to communities that received humanitarian aid through the ERF Agility and the respondents to this research, placing decision-making authority as close to the ground as possible is fast, cost-effective, and more thoughtful and humane (Figure 8). In all three geographies, the main decision-making criterion was “What does the community need?” Ensuring that decisions made by the consortia were locally led and rooted meant that they responded to disasters that did not meet the traditional idea of an emergency. Consortia focused on emergencies that were more under the radar, while being mindful of their resources and what niche they could best fill. Two external evaluations done by local consortia in the ERF Agility show that humanitarian responses are perceived to be carried out with greater compassion,²¹ as responders are experiencing and analyzing crises in real time within their own communities. More recent scholarship argues that compassion must be treated as a professional competency that can be designed into systems, behaviors, and institutions. According to 13 out of 15 LNGO respondents interviewed for this research, such a locally led approach fosters a more humane, empathetic, diverse, and gender-sensitive response.

Figure 8: Perceived Advantages and Challenges of a Locally Led Response according to Research Respondents



Source: Infographic designed by Diana de Leon

Oxfam’s decade of experience with ERFs showed that pushing for more quality and flexible funding for local responders is never easy and the pace of change can be frustratingly slow. There are major barriers to local actors’ involvement in decision-making. This is evident from the feeling of marginalization among local actors when meeting with humanitarian country teams (HCTs), where local actors often represent less than 10% of cluster leadership, despite calls for inclusion (Holland, 2024, 12). Grant management capacity among local actors is still low, through no fault of their own. It is a result of years of top-down program design and fundraising, where local actors end up as subcontractors and have no ICR to grow their organization and strengthen their systems. This structural disadvantage perpetuates a cycle of under-resourcing and reinforces coloniality.

Women’s organizations involved in the ERF Agility experienced some challenges in the initial run of the ERF Agility, as their humanitarian capacity was often questioned. They also needed additional exposure and training to adhere to humanitarian standards and principles. Once this training gap was addressed, there was an incremental increase in capacity and confidence as women leaders stepped into their power. They integrated their other forms of expertise, such as addressing GBV, offering psychosocial support, managing shelters, doing family-oriented advocacy work, straddling the nexus of response and long-term issues, and exercising many other nuanced capacities. By the end of phase 2 of the ERF Agility in 2025, they started to be accepted as contributors to any high-quality, locally led response by the three consortia, and two were even approached to be part of another humanitarian response consortium led by another UN agency and an INGO.

However, women’s leadership came at a high cost to the WROs and WLOs. A critical gap in the ERF Agility was its failure to set aside enough resources to help women and other marginalized groups, such as refugee-led and youth organizations, reach equitable access in the humanitarian sector. This gap placed an additional burden on them to be at par with other humanitarian actors even though they did not have established ways to enter such coordination and decision-making spaces.

Overall, local decision-making combined with flexible funding makes a difference, according to participants in the ERF Agility project. Based on monitoring reports, external evaluations, testimonials from communities, and conversations with local actors and Oxfam staff involved in the ERF Agility, humanitarian responses led by local consortia have fewer administrative headaches and heartaches, contain boundless energy and invite hope and collaboration instead of competition and friction, and have the potential to be more environmentally friendly due to local procurement. Flexible funding allows for an effective response, as local responders can easily adjust to evolving needs of communities in almost real time and can decide without consulting headquarters elsewhere, as is usually required in traditional responses. It is also perceived to be less risk averse since responders have almost all the information they need to make quick decisions.

In evaluating the effectiveness of the ERF Agility, it is useful to look back at the issues it was meant to address when it was initially designed. Table 9 shows a before-and-after comparison of challenges raised by local actors during the 2020–2021 LHL online convenings hosted by Oxfam and partners, how the ERF Agility attempted to address them, and what it achieved so far.

Table 9: Before-and-After Comparison of Challenges Faced by Local Actors

Challenges Facing Direct Funding to Local Actors in 2021	How the ERF Agility Attempted to Address These Challenges	What the ERF Agility Accomplished by 2025
Timing. Call for proposals/bid for emergency response funds happens right before or after a disaster, and then the money is released to successful applicant.	Predictability. Applicants are pre-vetted, and money transfers happen on a predictable timetable—in January each year—before a disaster happens.	Application to the ERF Agility is predictable, but it is still dependent on availability of funds.
Limited Access. Many of the big pots of funds are run through UN agencies and intermediaries in humanitarian country teams	Expanding Access. ERF Agility teams were encouraged to engage with the HCTs while also strengthening existing	The ERF Agility helped strengthen district-level humanitarian platforms. Oxfam

Challenges Facing Direct Funding to Local Actors in 2021	How the ERF Agility Attempted to Address These Challenges	What the ERF Agility Accomplished by 2025
(HCTs), where local actors represent less than 10% of cluster leadership.	local and national coordination platforms.	still needs to assist LNGOs to access HCTs.
Limited Funding Cycles. Funding cycles are short term.	Predictable and replenishable funding cycles. Funding ideally should be replenished each January. However, there is a predictable reporting cycle at the middle and end of the year, even if no disaster happens.	There is a mechanism for a predictable funding cycle²² for all 3 local consortia, which others may want to adopt. Again, this is subject to the availability of funds.
Preferences for Established LNGOs. This preference leads some of the more established local NGOs to become overloaded with competing and heavier workloads while discouraging the development of a wider pool of local actors able to access and/or lead programs. Furthermore, the lead consortium is the only one that can charge for overhead support; the rest must deal with shoestring budgets, which adversely affect the quality of their interventions.	Preferences for established LNGOs only for the consortium lead. Other new, upcoming, or not yet fully established local NGOs or community-based organizations can benefit from peer-to-peer learning with Oxfam, the lead consortium, other established members of the consortium, and other INGOs and LNGOs, not necessarily part of the ERF Agility. In exchange, these new LNGOs bring their agility and other expertise to complement others. This is one way to grow and expand the pool of qualified local humanitarian leaders. The ERF Agility also wanted to provide entry points for women's organizations to be integral to humanitarian responses.	Established LNGOs helped bring new, upcoming, or not yet fully established local NGOs or CBOs to meaningfully participate in the humanitarian sector and, in so doing, to learn and increase their knowledge and capacity. Making women's leadership a requirement at the highest governance level of the ERF Agility ushered in a change in mindsets and power shifts among local actors themselves, leading to recognition of women's leadership in the humanitarian sector and potentially providing entry for other sectors such as youth and refugees.
Risk Sharing, Especially on Currency Losses and Gains. The issue of risk sharing was raised with specific reference to exchange rate gains or losses. In some cases, INGOs keep exchange rate gains, but the partner must bear losses when they occur.	ERF rolled out training on core humanitarian standards and encouraged local consortia to determine their risk management with Oxfam.	Risk sharing remains a major challenge. Risk sharing and management focused mainly on the beneficiaries and the goods and services to be delivered. There was not much awareness of staff welfare and security. This was a major gap even in the ERF Agility.

Challenges Facing Direct Funding to Local Actors in 2021	How the ERF Agility Attempted to Address These Challenges	What the ERF Agility Accomplished by 2025
Staffing for Local Partners. In some cases, local partners had difficulties charging project staff as a project cost rather than a support cost. This forced some organizations to bring in more volunteers.	Core staff should be cost recovered and included in direct costs. Oxfam provided examples of the budgeting process from other established local networks and invited resource persons to share their experiences in setting up locally led responses.	Core staff for the response was cost recovered. Since the local consortium was also working to establish itself, it required a full-time coordinator who not only was needed in the ERF Agility response but also often had to spend time coordinating the wider consortium work.

Table 9 shows that with purposive action, even minor tweaks—such as predictability, prepositioned funds, and mechanisms for local actors to receive these funds—make a huge difference. Predictable and replenishable funding cycles, access to funding for non-established NGOs, and a consortium approach to draw on complementary forms of expertise enabled more locally led responses. Though not mentioned in Table 9, it is also important to enhance partnerships based on mutual trust and support along three engagement pathways: (1) between Oxfam and partners; (2) between partners themselves; and (3) between partners and their communities.

Challenges remain in assuring the actual availability of quality funds for local actors, achieving equitable risk sharing, and improving management, as well as ensuring the welfare of local responders. Additional funding could propel local actors to lead, transform, and galvanize the humanitarian sector to be more effective and just.

CONCLUSION

Most humanitarian funding continues to flow through international actors and down to large national NGOs, often not reaching high-risk and hard-to-reach areas. The ERF Agility model is one mechanism that can increase access to resources for local actors, which are now especially needed given the reduction of aid resources at the global level. This model demonstrated that it could promote local humanitarian leadership and offer greater impact at a subnational level. There remains a role for INGOs, because the often-isolated communities where emergencies occur can benefit from resources available elsewhere, even in different countries.

On a positive note, the humanitarian sector, especially international agencies, have been moving beyond grand promises and slowly operationalizing their localization and decolonization commitments. As this research has shown, there are at least nine promising funding mechanisms at the global level that have been specifically designed to be accessible to local actors. Together, they can create a ripple effect in the sector in favor of more locally led and high-quality responses. It is a work in progress, and there are areas for improvement. Pooled funds continue to dominate the sector, yet equitable representation for local voices in fund governance remains a challenge. Funds that explicitly prioritize women's organizations remain inconsistent. These findings underscore the urgent need for systemic shifts to fulfill commitments to local actors and reinforce their agency in humanitarian action. But overall, these nine examples are steps in the right direction, and other forms of ERF mechanisms are emerging.

Since 2014, Oxfam has been experimenting with various funding models with the goal of reaching greater humanitarian impact. Each iteration of the six ERF-type funding models in Oxfam's catalogue since 2014 has drawn on the lessons learned from the collective experience of Oxfam staff, partners, and supportive donors. Although this research did not conduct a per-dollar comparison, cost efficiencies in a locally led response often go beyond the actual funds received, as local actors put in more nonmonetary equity and underwrite other items in a response. The responses funded by the ERF Agility are perceived by their LNGO implementers to have reduced overhead costs due to existing offices and warehouses, effective resource allocation, local procurement benefits, and enhanced fraud prevention through community oversight. Local leadership contributes to enhancing their own local systems and structures, which in the long term creates more sustainability with increased local capacity, as this research has demonstrated.

One aim of the ERF Agility was to provide direct funding to local actors, but this was not possible in the end owing to significant barriers that neither side—Oxfam or local actors—could overcome. The project also aimed for quality funding, supporting effective humanitarian response, for the following reasons: getting the funds prepositioned with local consortia means they could engage in more effective and longer-term planning instead of waiting for one tranche after another, which is the traditional way. They could also leverage the ERF funds to access other funds or resources; for example, a needs assessment report funded by the ERF Agility helped local actors approach other donors for additional funding. They could also request equity from community members to make the response more locally owned and sustainable.

The ERF Agility has driven a meaningful shift in how women's organizations are perceived and engaged at the consortium level and in their wider communities. Despite their long-standing role in humanitarian response, women's organizations are often marginalized from funding, capacity strengthening, and decision-making due to assumptions about their limited humanitarian capacity. The ERF structure directly challenged these assumptions by embedding women's organizations in steering committees across all three ERFs.

At the same time, institutional support accompanied the ERF Agility local actors, not just from Oxfam but from the wider platforms where the local consortia were embedded. In Uganda, this collective pooling of resources helped improve learning and influencing, resulted in four policy engagements, and made way for the establishment of a Local Government Forum on Humanitarian Response in Kasese, a significant milestone.

Oxfam is also exploring its role in this endlessly evolving environment. Oxfam's new strategic framework demands decolonial and feminist ways of working, which are critically important in supporting locally led responses. Through programs like the ERF Agility, Oxfam staff must practice equitable partnerships and venture into a journey of learning and discovery for themselves on what approaches work. As shared in this report, Oxfam shifted from being the direct implementer, the main decision-maker, and the disburser of funds. Instead, Oxfam intentionally stayed in the background, though it is present in conversations with ERF consortia members. Oxfam served as a facilitator if needed, helped set up a MEAL plan with the consortia partners, assisted with regional and global influencing (i.e., travel to international events), and connected consortia members with others in its network for advisory support.

A UN Women report showed that following the USAID stop-work order and other development and humanitarian aid reductions in 2025, 90% of women-led and women's rights organizations reported being financially impacted, with 47% expecting to shut down within six months if current conditions persist (UN Women, 2025, 3). In real life, this shock will have adverse impacts on programs and services that deliver GBV response (67%), protection of human rights (62%), livelihoods and multipurpose cash assistance (58%), and health care (52%) to communities where these are needed the most.

Inclusion of women's organizations, refugee-led groups, and youth organizations was integral to the ERF Agility's attempts to break down the barriers to these groups' entry into humanitarian spaces. The new investments and women-specific funding windows available in Oxfam, such as the Women's Rights Fund²³ and the Feminist Humanitarian Response Funds, are meant to level the playing field for women's organizations, so they can continuously strengthen their organizational capacities while raising their expertise in humanitarianism.

The ERF Agility aims to bridge the gap between commitments made at the global level—by signatories to the Charter for Change and Grand Bargain—and actual practice. Learning from previous iterations of ERF-type funding mechanisms, the ERF Agility was co-designed with local actors and has benefited from constant fine-tuning since it was launched in 2021.

In working with local consortia embedded in wider national and local humanitarian platforms in their respective countries, the ERF Agility and similar mechanisms both inside and outside of Oxfam reviewed for this research showed that this approach can encourage collaboration rather than competition. Platforms can amplify learning and provide additional expertise to their members, even if they do not receive funding directly. When strong local consortia implement quality responses, they tend to pass the learning, credibility, and expertise along to their wider networks, creating a mutually beneficial process.

There is potential for the ERF Agility consortia to usher in a critical mass of capable and more united local responders if they are supported with multiyear and predictable funding support. Within four years of the ERF Agility alone, response protocols, guidance notes, ways of working, accountability mechanisms, and a localized humanitarian culture that values women's leadership have been established in the subnational areas where the project was implemented.

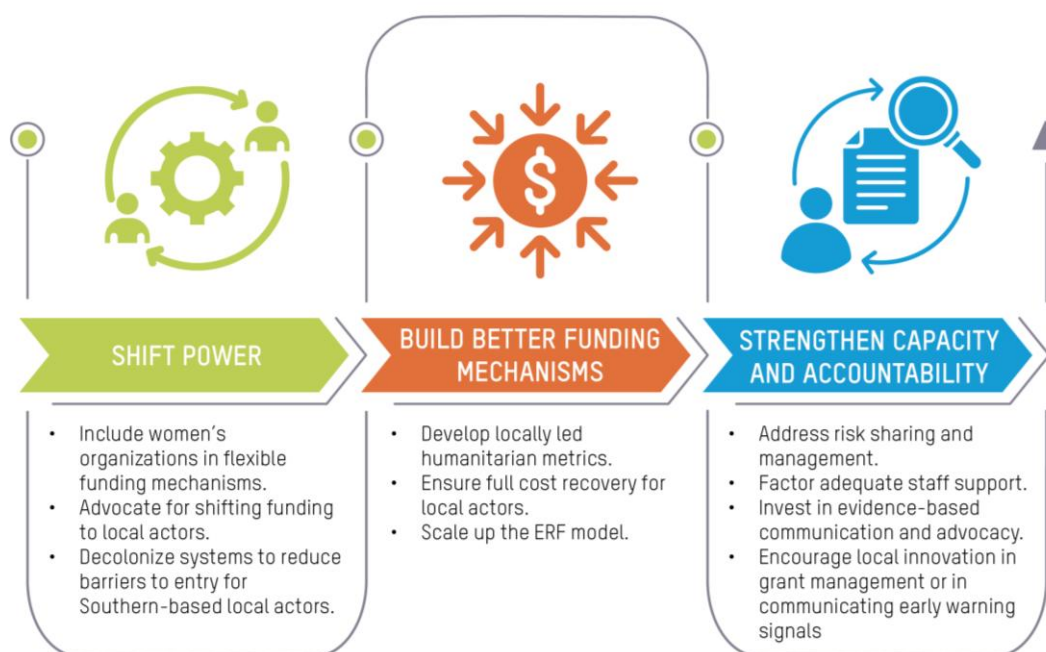
RECOMMENDATIONS

The ERF Agility pilot has ended its second cycle since being launched in 2021. Findings of the evaluative research showed that local consortia in Bangladesh, Puerto Rico, and Uganda were able to set up speedy, high-quality, diverse, and gender-sensitive responses at subnational levels.

According to interviews with local actors and Oxfam staff who participated in the ERF Agility, putting grant management decisions in the hands of local actors simplified bureaucracy and made application and reporting processes quicker and more partner-friendly (local languages were encouraged). LNGOs got direct feedback on their proposals from their peers, so the proposals were co-created. Close supervision by a consortium of local actors who leveraged local knowledge and accompaniment improved effectiveness and inclusion of new actors. In support of replenishable ERF Agility pooled funding, Oxfam continues to fundraise, broker linkages with donors and investors, and link the ERF Agility with other projects in the Oxfam confederation to ensure that the requisite resources are in place to support the sustainability and growth of this locally led funding mechanism.

The following are overall key **recommendations for Oxfam and other international actors** seeking to use the ERF Agility and other types of locally accessible funding models (see Figure 9):

Figure 9: ERF Agility Recommendations



Source: Infographic designed by Diana de Leon

Looking ahead, getting donors to fund the ERF Agility is still a struggle. This is still a new facility, with only two cycles of one-and-a-half to two years per cycle. Hence the project launched an accompaniment donor pitching clinic in the last quarter of 2024 that continues to 2026, where local actors get opportunities to practice how to talk about their work in front of donors and donor facing colleagues. No concrete funding has yet been secured for subsequent cycles of the fund from donors, but diversification of funding sources and funding models can make the humanitarian sector more future proof. The ERF Agility consortia members are now moving toward program design and more intentional fundraising.

ERF-type funding mechanisms can be part of a menu of funding models that will help balance power and resources among humanitarian actors and make response options more dynamic. As this evaluative research shows, such models are particularly effective at subnational levels, and they can create more value for money if done by local actors who are already on the ground and plugged

into the wider humanitarian system so they can rely on other support, such as from intermediaries like Oxfam or UN agencies.

Local actors often do not have the reserves to mount a response, despite being the first responders in their communities, so models like the EFR Agility are even more critical for them now. They represent one of many potential options for more sustainable, locally led, and internationally supported funding models for the humanitarian sector.

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NOTES

- ¹ Past Oxfam research has noted the humanitarian-development nexus approach taken by women's organizations and has argued that international actors should better incorporate this frame into their work to improve support to both partners and communities. See Fanning and Fullwood-Thomas, 2019; Jayasinghe, 2023; Kergoat *et al.*, 2020; Vera and Brusola-Vera, 2021.
- ² See pg. 23 on Oxfam's ERF Journey to learn more about the Oxfam ERFs that preceded the ERF Agility project.
- ³ Oxfam US can be used interchangeably with Oxfam America; for shorthand, we also use OUS.
- ⁴ In 2023 this fund was replenished with another round of US\$200,000 from Oxfam America internal funds and from a donation from a philanthropist member of the OUS Leadership Council, a group of supporters of Oxfam America
- ⁵ The Charter for Change is an initiative that aims to transform the humanitarian system to be more locally led. Source: <https://charter4change.org/>
- ⁶ The Grand Bargain was launched in 2016 during the World Humanitarian Summit in Istanbul. It is an agreement between some of the largest donors and humanitarian organizations to get more means into the hands of people in need and to improve the effectiveness and efficiency of humanitarian action. Source: <https://interagencystandingcommittee.org/about-the-grand-bargain>
- ⁷ The Pledge for Change represents a mutual commitment toward building a stronger locally led system. Source: <https://pledgeforchange2030.org/>
- ⁸ We use the Norwegian Refugee Council's broad definition of pooled funds: "a pooled fund involves pooling money from more than one donor in an entity. That entity then distributes the funds to multiple recipients on the basis of defined criteria" (Thomas 2022, 11).
- ⁹ Our use of women's organizations encompasses both women's rights organizations and women-led organizations.
- ¹⁰ The Inter-Agency Standing Committee (IASC) defines local and national actors as those who are headquartered in their countries, work in multiple geographies within that country, and are not affiliated with any international NGO. Oxfam is aligned with the IASC definition. When Oxfam uses the term "local actor," it refers to all levels of civil society and government (local NGOs, national NGOs, CSOs, municipal authorities, national civil protection authorities, the local private sector, and others that are not international). Local actors can include community-based organizations, NGOs, civil society organizations, grassroots organizations, women's organizations, and local leaders.
- ¹¹ It is important to acknowledge that while we need to monitor funding flows to local organizations, particularly women's organizations, the *type* of funding also matters. Small, highly localized grassroots WLOs/WROs often do not yet have the capacity to apply for, absorb, and report on sizeable grants and therefore are unable to access these funds. The Gender CoP recommends adopting and scaling up different approaches, including direct funding through small grants and funding through intermediaries, consortia that include WLOs/WROs, pooled funds (including of local networks), and program-based approaches.
- ¹² The 24 Grand Bargain signatories that provided funding to WROs/WLOs are the following: **Donor countries** (Czech Republic, France, Japan, New Zealand, Spain, United States of America); **INGOs** (ActionAid International, Catholic Agency for Overseas Development – CAFOD, CARE International, Christian Aid, Danish Church Aid, Danish Refugee Council, International Council of Voluntary Agencies – ICVA, Oxfam, Pan American Development Foundation, Trócaire; **Local/national NGO networks** (Feminist Humanitarian Network, NEAR); and **UN agencies** (United Nations Office for the Coordination of Humanitarian Affairs (UN OCHA), United Nations Population Fund (UNFPA), United Nations High Commission for Refugees (UNHCR), United Nations Children's Fund (UNICEF), UN Women.
- ¹³ NEAR staff member, e-mail communication to Namalie Jayasinghe, June 11, 2026.
- ¹⁴ Ibid.
- ¹⁵ For the purposes of this research, when we refer to a consortium, it means a grouping of entities that collaborate on a specific time-bound initiative that requires a pooling of resources or

expertise. This is a formal group. A network is a broader term for any interconnected group focusing on formal or informal knowledge exchange or coordination. A platform can be a loosely formed group such as a network that can function as a community of practice or a sounding board of a sector. The terms “platform” and “network” are often be used interchangeably in the humanitarian sector.

- ¹⁶ **Bangladesh members:** Association for Alternative Development, Mahideb Jubo Somaj Kallayan Somity, and the Nari Associated for Revival and Initiative; **Puerto Rico members:** Centro de la Mujer Dominicana, Mujeres de Isla, Centro Paz para Ti, Casa Juana Colon, Hogar Nueva Mujer, Iniciativa Comunitaria, Casa Pensamiento, Coordinadora Paz para las Mujeres, and Capromuni; **Uganda members:** African Women and Youth Action for Development, Alliance for Children and Youth Uganda, Joint Effort to Save the Environment, Foundation for Urban and Rural Advancement, Labour and Consumer Advocacy, Livelihood Program of Uganda, United Children Integrated Development Action, Young African Refugees for Integral Development, and World Voices Uganda.
- ¹⁷ Direct costs related to an actual humanitarian response were provided. However, the LNGOs were also doing other non-humanitarian activities that could support direct funding to local actors, such as meetings for Charter for Change, and these costs were not charged to the ERF Agility.
- ¹⁸ The CHS is a globally recognized voluntary standard that sets out nine commitments that any organizations or individuals involved in humanitarian response can use to improve the quality and effectiveness of the assistance they provide.
- ¹⁹ An equivalency determination is when a US private foundation can treat a foreign entity as a US public charity. This is a lengthy, onerous, and often costly process for both the grant maker and the intended recipient, as they must determine which documents meet the necessary legal requirements, as stated in Section 501(c)(3) of the Internal Revenue Code.
- ²⁰ Anticipatory actions are actions based on forecasts of a deterioration of the situation. They are designed to reduce the impact of a crisis on people’s lives and livelihoods, and they are thus taken before negative coping strategies are deployed.
- ²¹ Compassion was identified as the basis for more effective response at the December 2025 Regional Humanitarian Partnership Week in Bangkok, where the opening session was “Mobilizing Compassion: Reclaiming the Heart of Humanitarianism.”
- ²² It is important to note that the ERF Agility is designed to have predictable multiyear funding, but it will still require donors to actually fund the mechanism and commit to multiyear funding.
- ²³ For more information on the Women’s Rights Fund, see <https://www.oxfam.org.uk/oxfam-in-action/women-equality/womens-rights-fund/>.

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Cover photo: Feedback session between the ERF Agility team and partner communities in Bundibugyo, Uganda, an area heavily hit by floods. Photo by Oxfam in Uganda.

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