

LESSONS LEARNED FOR A LOSS AND DAMAGE FUND THAT IS LOCALLY-LED AND GENDER TRANSFORMATIVE



Oxfam submission to the fourth meeting of the Transitional Committee

INTRODUCTION

Although local communities bear the brunt of climate change effects, they nearly always lack representation in decisions that profoundly impact their lives. It is essential to transition from existing top-down strategies to a fresh paradigm where local stakeholders are empowered with increased authority and resources to fortify their resilience against climate change. The new loss and damage fund presents a unique opportunity to design a fund that shifts power and decision-making to people and communities worst affected by climate change. Core to this is having decisions made at the most local level possible, with responses led by those who are affected and who the fund is supposed to serve. But a locally led model is not always more inclusive or principled. Women's rights, equal representation and participation and gender sensitivity are issues that permeate all societies, and the fund must also seek to address existing gender inequalities.

We can apply lessons from the experience of climate adaptation projects and the move towards locally-led adaptation when designing the loss and damage fund. Adaptation strategies driven from the top often increase the vulnerability of marginalized communities. Frequently, these interventions revolve around the preferences and perspectives of donors and influential organizational figures, side-lining local stakeholders from project inception and decision-making processes. This not only

yields often subpar project results but can also extend to the point of causing maladaptation – which can further entrench poverty and undermine resilience.ⁱ

There is no one definition of what constitutes a community-led approach. It is an emerging area of policy and practice that is growing out of community-based and community-driven approaches to development. **A community-led approach often uses the practices of empowerment, mutual learning, and consensus building to create bottom-up citizen-driven change. At the heart of the community-led approach are the voices, views, priorities, aspirations, and sustained collective action of citizens towards the achievement of the community's goals and vision.** If you are looking to address root causes of social issues, it is essential to share power with people with lived experience of the issue and invite them to take ownership. Without community ownership, we risk stunting progress, not addressing the core community needs, not leveraging existing community assets, and remaining in cycles of ad hoc service provision.ⁱⁱ

It is now widely acknowledged that women and men experience the impacts of climate change differently. With women often being responsible for providing and preparing food, collecting water and tending crops, work that is particularly impacted by climate crises as care needs increase and access to land, food, water, and community and familial support networks is disrupted. These differential impacts are heightened by women's socioeconomic status and unequal access to resources and decision-making processes. Yet, Oxfam recently estimated that only one-third of climate finance projects in 2019–20 were reported as integrating gender equality objectives to at least a significant degree, let alone to the transformative levels required to achieve gender justice.ⁱⁱⁱ **The loss and damage fund must be intentional in its design to ensure it works towards reducing gender inequalities.** Otherwise, it risks funding action that is gender-blind, which will be less effective at addressing loss and damage and can exacerbate gender inequalities.

Local communities should be enabled to lead on decisions that affect them. With the increasing number of disasters and climate change impacts, many of which are localized and small in scale, local actors are often stretched to the limit and need to continuously scale up their operations and capacities. When a crisis is beyond a community's ability to manage technically or financially, there is a need to reach out externally, but decision making should still be done primarily with local actors at the helm. This is something that has long been acknowledged across the spectrum of climate, humanitarian and development actors – and which has been consistently raised throughout the Transitional Committee meetings to date.

It is something that is also well acknowledged by donors in the humanitarian sphere. In the EU, DG ECHO's equitable partnership policy is a recent step forward on local partnerships in responding to crises is something that can and should be replicated in the set up of the loss and damage fund. The policy, Promoting Equitable Partnerships with Local Responders in Humanitarian Settings, states clearly that "humanitarian action is more timely, cost effective and efficient when locally driven, as local actors possess the knowledge, the networks and the political and cultural awareness to deliver results on the ground".^{iv}

Yet despite many of them having endorsed the Principles for Locally Led Adaptation^v, bilateral providers, UN agencies and MDBs are still failing to prioritize locally led activities, and poor transparency makes it difficult to track how finance gets to the local level.^{vi} Oxfam has endorsed these principles and advocates for them to be embedded in the Loss and Damage fund and funding arrangements.

On a different but extremely pertinent note, we would take this opportunity to highlight that a lack of land rights is a huge barrier to accessing finance – particularly for marginalised groups. The stories in our recent paper, *Loss and damage to land: voices from Asia*^{vii}, demonstrate the devastating impacts that the climate crisis has on land and on the people who live and work on it. Loss and damage to lands not only affect the land rights of communities; it has an impact on all aspects of their lives. These experiences also demonstrate that secure land tenure is a significant factor that better enables communities to respond to the climate crisis by making decisions and investments to improve their climate resilience. Land ownership enables communities to receive assistance and climate finance to address and overcome loss and damage. Oxfam advocates for strengthened land tenure rights as a pathway to addressing this area of the climate crisis.

Finally, we want to underscore that, while the recommendations below primarily pertain to the structure and functioning of the loss and damage fund, the importance of the fund being adequately capitalised in order for the fund to fulfil its potential for transformative change cannot be ignored. As Oxfam Kenya’s Director, John Kitui, remarked “A central, stereotypical myth, peddled as a barrier to local humanitarian leadership, is the lack of capacity by local actors. This has led to many false starts in terms of building capacity through training, consultants, mentorship etc. All these are important but increasing funding to frontline first-responding organisations is a primary, integral, and maybe the only, capacity-building strategy that works.”^{viii}

LESSONS LEARNED AND RECOMMENDATIONS FOR THE LOSS AND DAMAGE FUND TO FACILITATE LOCAL-LEADERSHIP

Oxfam strongly supports the idea of adequately funded ‘community direct access window’, as put forward in the proposal by CAN, DCJ and WGC to the third Transitional Committee meeting.^{ix} The recommendations below are most relevant for the development of such a window, but also can be applied to the development of other windows under the fund (such as rapid onset, medium-term, and slow-onset).

Linked to that, while capacities are being established and strengthened at the local level, international financial intermediaries can potentially act as temporary intermediaries, provided there is a clear requirement for them to strengthen the capacity of national and sub-national entities to directly engage with international financing mechanisms themselves. This is critical for reducing the influence of international stakeholders over the Fund and instead instil a more self-determined and locally led approach, which is crucial to decolonising the international development sector.

The recommendations in this section are mainly taken from Oxfam’s experience of implementing the following projects and programmes:

- **The Humanitarian Response Grant Facility (HRGF):** As part of the Empowering Local and National Humanitarian Actors (ELNHA) project, a funding mechanism – the HRGF – was set up in 2016 in Bangladesh and Uganda to fund local and national NGOs (LNNGOs) to exercise leadership in humanitarian response when a crisis hits. Uganda mainly responded to the South-Sudanese refugee crisis and Bangladesh to seasonal flooding; Since then, Kenya and DRC have also applied (as consortia of LNNGOs) to the HRGF. In all cases, the Oxfam country offices had a supporting role, mostly in terms of technical support, quality assurance, enhancing the local responders’ visibility and brokering relationships with potential future donors.^x
 - o In a review of the HRGF, Key things valued by grantees were:^{xi}
 - Grantees could design their own responses, as a local consortium of responders, and take the lead;
 - Unusually, grantees were given the opportunity to talk with the donor (the ELNHA team) to discuss and defend their proposal, and if necessary (in the case of the ASAL consortium in Kenya) make it more concrete;
 - HRGF funding was more easily and quickly accessible than typical open calls for proposals, where LNHAAs often have to compete with INGOs;
 - Funding was flexible;

- Grantees could use innovative approaches – for instance, in Kenya a market-based approach and e-vouchers, or the community perception tracking on COVID-19 followed by engagement with local people.
- **The Emergency Response Fund (ERF):** From 2014 to 2020 Oxfam embedded an Emergency Response Fund (ERF) in its multiyear disaster risk reduction programs in Asia-Pacific and Central America. The Oxfam ERF was designed as a flexible funding mechanism to prioritize small-scale, under-the-radar, and forgotten emergencies and help local actors respond to and mitigate the impacts of disasters in their communities. For the purposes of ERF, “off the radar” is defined as being far from the centre of power in its different facets—geographic, social, political, and economic. In normal times such communities have limited access to social protection and basic services, and these shortfalls are exacerbated in times of disaster.^{xii}
- **NEXUS platform in Somalia:** Nexus is a platform for civil society leadership to advance a new community-driven model of a partnership promoting peaceful, thriving, and empowered communities in Somalia and Somaliland. This unique consortium, led by eight pioneering Somali non-governmental organizations, aspires to lead a locally-driven agenda for change, working in partnership with the Somali government, private sector, and international partners. Oxfam sits on the steering committee of NEXUS, acts as fund manager, and manages an internal learning initiative in conjunction with Nexus Core Members at all stages of implementation. Oxfam and the Nexus Core Members have committed to a gradual transition and will together develop a set of agreed-upon milestones to a place where Oxfam is no longer involved in the Nexus operations.^{xiii}
- **The ASAL Humanitarian Network (AHN):** This is a platform of local and national NGOs promoting a humanitarian system that enables more locally led responses. The network was established in March 2019, and its current 30 members are all operational within the Arid and Semi-Arid Land (ASAL) counties in Northern Kenya. Since the establishment of AHN in 2019, Oxfam has been supporting the network and its members to respond to humanitarian crises.^{xiv}
- **Programming across the triple nexus in West Africa:** The triple nexus (Humanitarian-Development-Peace) approach aims to challenge a linear and sequential intervention logic. Humanitarian aid, development programmes and peacebuilding programmes must be implemented simultaneously to address the systemic inequalities and weaknesses that keep people in poverty and make them vulnerable. Learnings related to the nexus below come from Oxfam’s experience in programming across the triple nexus in West Africa.^{xv}

Shifting power away from donor-led structures and towards local actors requires trust in the process, and willingness to take risks and learn from them. The setup of ELNHA required a paradigm shift with regard to leadership and power. Oxfam staff had to change their mindsets and behaviours, learn to loosen control, and work side by side with local actors as equals. Over time capacity strengthened, attitudes changed, and relationships improved. As the project advanced, Oxfam staff could draw on the expertise of the local consortium, and ELNHA has a set of local actors who have graduated from the ELNHA capacity-sharing program and who are now trusted and participate in large networks. One

example is African Women and Youth Action for Development (AWYAD), a WRO based in Uganda, which started with ELNHA and is now part of C4C and the Grand Bargain work streams.

The shift also required sustained investments and patience. Having long-term local partners who were trusted and had their own networks with local governments and communities helped fast-track the process. But this must be built. In the ERF, partner respondents saw how the ERF empowered local actors in the community by including them in the decision-making process and equipping them with skills, thereby enabling them to develop or validate their credibility and response capacity.

FROM OXFAM'S EXPERIENCE ON IMPLEMENTING PROJECTS AND PROGRAMMES THAT AIM TO SHIFT POWER AND DECISION MAKING TOWARDS AFFECTED PEOPLE AND COMMUNITIES, WE OFFER THE FOLLOWING REFLECTIONS AND RECOMMENDATIONS FOR THE LOSS AND DAMAGE FUND, FOR IT TO ENABLE LOCAL-LEADERSHIP:

1. LOCAL ORGANISATIONS AND AFFECTED COMMUNITIES MUST HAVE REPRESENTATION IN THE OPERATION OF THE FUND:

To ensure recipient countries can access the Loss and Damage Fund, the governance body of the Fund must have strong representation from countries and communities on the frontline of the climate crisis. The Fund's governance body must have equitable representation (more than 50%) from recipient countries and have gender balance. This will facilitate allocation of finance according to need, rather than based on interests and preferences of contributing countries. It will also help ensure proper representation of impacted countries, who will be motivated to respond to access challenges as they arise and ensure funds reach those who need them most.^{xvi}

This representation is important, as outlined below, but dedicated efforts must be made to ensure that affected communities themselves have mechanisms and spaces through which to feed into the operation of the fund. **This could be, for example, through the Board of the fund developing designated board seats for traditionally marginalised groups.** These perspectives should be factored into the Board's final decision-making process, and this should be demonstrated in a transparent way, recognizing the relevance of their insights to ensuring that their rights and interests are adequately represented and protected.

Furthermore, it is important that there is meaningful participation of local actors in decisions around the fund's operations and the programmes it will implement. The World Bank's Community-Driven Development initiatives have been praised for their flexible yet largescale approach, giving local communities and decision-makers enhanced direct access to flexible and reliable finance. They directly involve communities, with assistance from local government officials and technical experts, in the planning, project identification and development phase, and provide block grants to villages and municipalities, giving recipient communities direct control of their financial resources.^{xvii}

Communities are not a homogeneous group but are comprised of different groups with diverse priorities, visions, and needs. **This means that inclusive multi-stakeholder processes which empower marginalized voices and build consensus are an essential component of a community-led approach.** Through such processes, members of a local community work together to agree on their shared vision and how to achieve it and collaborate with other actors in ways that support social inclusion and empowerment.

Community-led approaches empower communities to implement processes of change, negotiate consensus and resolve differences, solve community-based challenges, work with and ask questions of decision-makers, reflect on and adapt their goals and ways of working, and build momentum around a shared vision and aspirational goals. Community-led projects and programmes result in local-level change processes which effectively address context specific and local challenges in ways that meet the diverse needs of marginalized and vulnerable groups and communities. They also value, build on and leverage local assets, knowledge, and capacities.^{xviii}

We recommend that the fund creates processes and dialogues that include directly affected people and LNNGOs in each recipient country to establish the best mechanism to support affected communities. These actors face unique barriers to accessing finance, and their experiences must be considered and accounted for in the funds operation, to ensure it best serves affected communities.

The concept of accountable governing is particularly relevant for addressing risk, vulnerability, fragility and uncertainty – which are all highly relevant to address loss and damage. It includes processes that:^{xix}

- promote transparency and accountability, access to information and promotion of civil society space
- secure government accountability for addressing short- and long-term risks and their impacts on people living in poverty, including by investing in preparedness and prevention as well as adopting sustainable development strategies and pathways
- build government capacity to support and engage multi-stakeholder approaches promote sustainable management and governance of natural resources including land, water and biodiversity
- promote informed and inclusive public conversation and discourse about risk, vulnerability and fragility, their causes, and how risk is distributed within society

2. THE FUND SHOULD HAVE AS SIMPLIFIED AND ACCESSIBLE AN APPLICATION PROCESSES AS IS FEASIBLE:

From the ELNHA programme, based on the experiences gained so far, the recommended approach to make the application process for funding more accessible to local actors is to:

1. Conduct a public call for expressions of interest, if suitable to the context and resulting value; this allows to map who is there in the sector;

2. Generate a selection of pre-qualified organisations to fast-track the process of proposal selection;
3. Conduct a periodic re-mapping of local actors interested in engaging in response work, e.g. every year, depending on the number of calls sent out.

Activating the humanitarian grant facility (HRGF), under the ELNHA programme:

The following steps were taken to activate the HRGF:

1. The HRGF is activated when a humanitarian crisis occurs in the selected districts. Oxfam then calls for proposals among the pre-qualified actors on a competitive basis;
2. Half-day informal sessions are organized to introduce and discuss the required templates and process with interested pre-qualified organisations. For fast-onset crises it is more suitable to introduce this session before the call is sent out; in either case it is important to dedicate time to provide information, and review the formats and criteria with potential grantees, to ensure a higher quality of proposals;
3. Interested organisations submit Proposals in the prescribed format;
4. A Committee, comprised of Oxfam staff, evaluates and shortlists proposals, and provides feedback on those that are rejected as well as those shortlisted;
5. Successful grantees enter into a contractual agreement with Oxfam;
6. If needed, support is given to organisations by Oxfam staff during the implementation phase according to their specific requirements (identified by ongoing contact/ monitoring);
7. After completion of response activities, Oxfam staff organises a learning review with the participating organisations, to review the implementation experience and identify improvements for future responses. Time permitting, the learning review can include a day of field visits, in which organizations learn from each other's work and jointly reflect on ways forward. This is also a time to invite other potential donors, to witness the work done by the grantees, and establish linkages for future funding from other sources;

Proposal formats for the HRGF were standard, requesting sufficient information to be able to make a sound evaluation of the responses proposed. Although there is a global push to simplify donor formats and reporting requirements, it was decided not to do this, because local organizations, at least in the short to medium term, had to acquaint themselves to the practices that were currently being applied, if they wanted to access funding from other sources. The HRGF allowed them to practice, get feedback and receive training to strengthen their capacity on proposal writing and compliance. However, for the loss and damage fund, we would recommend that a more simplified application process was applied.

The application process for Oxfam's Emergency Response Fund (ERF) were slightly different. Turnaround time for approval of ERF grant requests ranged from 12 hours to four days. Grantees had to fill out a one-page request form that included key information about the disaster and proposed interventions. Although there was no official pre-vetting of local partners in the ERF process, all local actors were long-term partners of Oxfam. They had undergone the regular partner compliance screening and had existing partnership agreements with Oxfam country offices. This situation allowed for the fluid transfer of resources and technical assistance. The Global Humanitarian Team within Oxfam recently launched **a digital situation report portal to help streamline the process and make dashboards available across the Oxfam confederation and local partners for decision making and information sharing.**

When Oxfam asked local actors to unpack the barriers they faced in bidding for proposals or accessing funding, a majority answered that calls for proposals are often complex and require huge investments during the grant-making process, which are beyond the capacity of most small to medium-size organisations. Local actors do not want to be little Oxfams; they said their strengths lie in their agility. **Oxfam partners call for more locally accessible, multiyear, flexible, and locally managed funding facilities. They also say it is important to allow this funding to have links with their development work because the lines between development, mitigation, preparedness, response, and recovery are blurred when it comes to providing services and assistance to their communities.** This is especially true for Women's rights organisations (WROs), whose portfolios often fall heavily in the development phase and whose issues of focus are underlying causes of risks and vulnerabilities that, if not addressed, exacerbate disasters.

3. THERE MUST BE FLEXIBILITY IN USE OF FUNDING, INCLUDING THROUGH MULTI-YEAR FUNDING:

While funding can be relatively easy to quantify, the quality of that funding is, in many cases, just as important, as it determines what the funding can achieve. **Critical to flexible and forward-looking decision making is the recognition that change will continue to happen, and ways of thinking and organizing need to adjust accordingly.** ERF funding was essentially unrestricted in nature (apart from the requirement to adhere to Oxfam compliance mechanisms such as audits). That is, no conditions were placed on the budget items to which it could be allocated. Partners could use

funds to support emergency response and recovery, including personnel costs, procurement, and for starting up relief operations while waiting for other resources to come in. By giving partners the freedom to shape and implement activities, including filling out the proposal and reporting templates themselves, the ERF process offered dividends related to capacity strengthening and applied learning.

Many Pacific Island country governments and experts have called for a focus on longer-term program funding, rather than a project-by-project finance model with high administrative costs. They want to see more flexible and sustained funding (over several years), based on recipient national development and climate plans and priorities, so they can continue to adapt, expand and tailor their work to the evolving needs over time.^{xx} This is particularly appropriate for supporting comprehensive recovery and reconstruction efforts in the years after a climate disaster. For example, preliminary findings from the Climate Justice Resilience Fund operating in Bangladesh, Malawi and the Pacific, highlight the diverse, evolving and cumulative nature of loss and damage, with rapid- and slow-onset events cascading into myriad impacts felt at all community levels and across generations.^{xxi} They found the Fund needed to have a programmatic rather than project-to-project approach to be effective. A project which forces communities to follow restrictive funding cycles diminishes local capacity-strengthening opportunities and marginalises local organisations.

Oxfam in Kenya provides institutional support to the Asal Humanitarian Network (AHN) through a 'Localisation Framework Agreement'. Under the framework agreement, Oxfam in Kenya fundraises for different areas of institutional strengthening and releases funding when received. The framework agreement gives AHN the flexibility to invest in institutional systems and organisational processes and respond to opportunities as they come up. An example is the use of the funding for a social media campaign to raise awareness for the 2021 drought, an investment that was not foreseen at the time the Localisation Framework Agreement was drafted.

Furthermore, it is important that the fund not be subject to the fluctuating priorities and budget cycles of contributor countries. It requires a coherent, transparent and accountable approach.

4. CAPACITY-STRENGTHENING TO ACCESS FUNDING MUST BE PART OF THE FUND'S ACTIVITIES:

To further address administrative barriers, within the Loss and Damage Fund there must be funding dedicated to strengthening the capacity and resourcing of vulnerable countries, civil society and local communities to make applications and manage the delivery, monitoring, evaluation and compliance requirements of the Loss and Damage Fund and other international financing mechanisms. This includes funding to affected persons and LNNGOs to develop a more detailed understanding of loss and damage costs. For example, Oxfam in Bangladesh is working with local communities to help them report losses and damage from small-scale events, such as minor floods

that happen often, but that do not gather international attention or quantification on a national scale.^{xxii}

Under the HRGF, **organizations not selected were provided written feedback on their proposal, providing information on the reasons why they were not selected, and offering recommendations for improvement.** Additionally, they were included in a database for possible future engagement in capacity development, with the possibility to apply for the Grant in a future occasion. **For pre-selected organizations, specific training was conducted in proposal development, budgeting, reporting, and quality standards.** Where necessary, Oxfam identified technical advisers who could be made available to support organisations during the implementation period. Their role during implementation was to support participating NGOs with on-the-job training and quality assurance.

Organizations are offered support on proposal writing, the grant facility's process and wider funding strategies, but also on project implementation and financial management. **Every grantee organisation will be different with different capacities and challenges, and tailored mentoring during the implementation was seen to be highly effective.** Grantees can request this support, by writing technical expert time in their proposal budget or by having a Partner-Oxfam agreement on deployment of an Oxfam (or other) staff for on-the-job support and mentoring. This approach not only enhanced local organisations' ability to respond but also increased their confidence to do so and to assert themselves within the wider humanitarian arena.

Through Oxfam's in Kenya's experience with the ASAL AHN, it is noted that opportunities for capacity strengthening in the drought response could exist **especially in exchanges and on-the-job training between technical staff and the partner organisations (for example, learning exchanges of staff in finance or other technical areas), peer learning exchanges or modular trainings.** Because projects do not usually include funds for capacity strengthening, the capacity gap assessments have largely had the same outcomes. The capacity gap assessment is seen as 'just another assessment': the documents and policies can be in place, but operationalising them is another thing.

In the areas where there have been opportunities, interesting steps have been taken. Following participation in a safeguarding workshop that Oxfam organised, for example, one of the AHN members is now in discussions with a consultant to develop and strengthen their safeguarding policy. Or when a Gender and Protection Assessment was committed to one of the donors, Oxfam trusted one of the AHN members to lead the assessment and decided to support them 'on-the-job', with editing and with the analysis - which turned out to be a good learning experience for the AHN member.

5. FOR SUSTAINED LOCAL LEADERSHIP TO BE BUILT, THE ADMINISTRATIVE COSTS OF ORGANISATIONS SHOULD BE COVERED:

A key learning from Oxfam's Emergency Response Fund was that administrative costs should have been better covered to best facilitate long-term and sustainable local capacities to access funding

to respond to crises. For partners that received administrative overhead support during the lifetime of their projects, the rate ranged from 8.2 percent to 13.2 percent. When asked, partners who participated in the research said an ideal rate is between 7 percent (if they need to split the work with Oxfam and other INGOs, and depending on the ratio of the work) and 15 percent (if the work is fully implemented by partners).

According to an Oxfam country director, “It is all about infrastructure development, system development, business model development, so that the organization will be sustainable and contribute to the effectiveness of program delivery. We need to support our local partner organizations in attaining sustainability and resilience in their own organizations and lessen their dependency on Oxfam and other INGOs when it comes to funding their regular operations. This is where core institutional funding comes in.”

Indirect Cost Recovery (ICR) is a provision many donors grant to recipients to keep the organisation afloat and cover any costs that are not covered by projects. For INGOs, **this means that ICR is a source of unrestricted budgets, that can be used to cover core costs outside projects and their timelines, including staff. ICR sharing can contribute to equitable partnerships, fair labour conditions, reducing staff turnover and organisational sustainability more generally.** In the case of AHN, the most mentioned challenges on ICR are: members including it in their budgets consistently, but being asked to remove it; that AHN members are regularly asked to prefinance, or required to prefinance activities, but do not receive funding that can support their organisations to do so.

Please see the guidance note on provision of overheads to local and national partners, that Oxfam co-wrote with Development Initiatives and UNICEF for more information on this.^{xxiii}

6. COLLABORATION BETWEEN LOCAL ORGANISATIONS SHOULD BE ENCOURAGED VIA THE FUND:

During the HRGF-funded responses, Oxfam staff provided technical support where required, opened space in local coordination fora for consortia members, and tried to broker relationships with potential future donors.

The Humanitarian Response Consortium (which has implemented an ERF-supported response) is composed of 12 local NGOs that have provided humanitarian responses in the Philippines since 2010, and it provides an excellent example of how consortia can work together in a response. HRC already has its own quick response fund (QRF) of at least US\$50,000, which it replenishes annually as part of its business continuity plan. It also has its own warehouse, response mechanism, and oversight steering committee to make decisions for both response and non-response issues.

Among the responsibilities of the HRC oversight committee **is to update capacity maps of its members so it knows whether there is a decision to respond, who is available, what the mobilizing course is,**

what organization will lead the response, and what the composition of the rapid assessment and response team is, among other things. Over the years, HRC partners have received other funding and stocks of emergency supplies such as food, water, and shelter kits from other donors and partners, and they have built up their own technical roster for humanitarian interventions. All HRC members are proactive in sharing monitoring and assessment reports and tools for assessment **and are capable of immediately deploying teams even before a hazard such as a typhoon hits a community. They can decide, independently of Oxfam and other INGOs, whether they will respond to a disaster and the types of interventions to be rolled out.**

The fund should promote increased diversity of partners within locally led consortia, encouraging the involvement of women-led and refugee-led organizations so they can also enhance their capacity through hands-on experience and help ensure that responses are appropriate for the most vulnerable and marginalized people. Other possible engagements include internships, mentorship, and training of some staff within other local responders.

The APLIFT project (which was partly ERF funded) had an ongoing disaster preparedness program and a staff seconded to the Provincial Disaster Management Office in Port Vila, Vanuatu's capital. Youth also played a key role in this innovation for Vanuatu. Once they were trained in the delivery of cash, they were effective communicators and amplifiers of the new technology and new ways of doing things—providing cash instead of the usual food parcels to affected communities.

A recommendation from the HRGF was to support LNNGOS to limit governance issues in their consortia by providing training on consortium building, focusing on topics such as conflict management and collaborative approaches.

7. THE FUND MUST ACCOUNT FOR THE IMPORTANCE OF CONTEXT-SPECIFICITY IN THE DESIGN OF ITS PROGRAMMES:

The local context must be understood, and responses adapted accordingly in order to best support a locally-led response, and this must be accounted for in how the loss and damage fund interacts with different areas. For example, under the HRGF, a public call allowed the ELNHA team and stakeholders in Uganda to generate a useful mapping of local actors interested and capable to engage in humanitarian response work. The public call was reasonable in Uganda because of the relatively small pool of organizations with a humanitarian track record. Alternatively, Bangladesh restricted the call to the affected districts, to be able to manage the number of responses.

It also found that where existing capacity and experience are low, the focus needs to be on technical capacity strengthening and support provided to local and national non-governmental organizations, to plan and deliver good quality responses. Where the existing capacity and experience are higher, more emphasis can be given to preparing organisations to access direct donor funding in future, or to supporting the further development of their influencing capabilities to access funding. Smaller organisations, who may not have sufficient capacity to respond on their own, can be encouraged to

apply in consortia. **There cannot be a 'one-size-fits-all' approach for how the L&D fund encourages and supports local communities to build respond and build resilience when addressing loss and damage.**

8. THE MONITORING PROCESS SHOULD BE USED AS A LEARNING OPPORTUNITY:

Under the HRGF in both DRC and Kenya, consortium partners noted the value of the focus on learning in the HRGF call for proposals – with, for instance, the request to include a locally-led RTR Lite (light touch, modified “real time reviews” (RTR) of HRGF-funded responses, see below) and a final lessons learned workshop in the responses. Members of both consortia stated that they were planning to replicate these two elements in other projects.

An RTR is a rapid qualitative process review of humanitarian projects carried out early in implementation, usually 6-8 weeks after the start. More than an evaluation, **it is an opportunity for the teams managing and implementing the response to step back and reflect in real time on the progress and quality of their work, learning and adapting where required.**

Within ELNHA, RTR Lites have been conducted by LNHA's themselves, whenever possible in the form of a peer review of each other's responses. Key to such an 'RTR Lite' is joint reflection and definition among local actors of 'what is a quality response' and what indicators will be relevant in each specific context and provides an opportunity for staff from different organisations operating in the domestic humanitarian sector to share experiences, challenges and opportunities. ^{xxiv} **Besides helping to strengthen the intervention, a participatory RTR lite promotes cross fertilization and peer learning among local humanitarian actors.**

As we outline in our framework and guidance for resilient development^{xxv}, pathways to resilient development are not linear. Appropriate Monitoring, Evaluation, Accountability and Learning (MEAL) strategies and practices:

- are flexible and adapted to a complex and changing environment
- create rapid learning loops for adaptive management
- allow for timely and frequent data collection (by formal and informal means) of what is important to monitor in a variety of moments, circumstances and contexts (while questioning whether this is the 'right' evidence)
- enable us to look continuously for the unintended consequences of our interventions, by gathering frequent feedback from affected populations and other stakeholders
- create spaces for shared learning with all stakeholders.

9. CASH SHOULD BE CONSIDERED AS A RAPID RESPONSE MECHANISM THAT EMPOWERS LOCAL DECISION MAKING:

Direct cash payments are widely accepted as the most dignified and appropriate form of emergency assistance, but for many contexts where loss and damage is already a reality, limited access to banks and centralised systems of resource delivery creates challenges in the delivery of traditional cash and voucher assistance (CVA).

Oxfam's 'Unblocked Cash' programme addresses these challenges by using blockchain technology to save aid distribution costs, reduce delivery times, and bring increase transparency and accountability in the process. The project originated in 2019 in Vanuatu to support communities displaced from the island of Ambae by volcanic eruption. This was later extended to support recovery for people whose livelihoods were disrupted by the severity of Tropical Cyclone Harold and Covid-19 restrictions. In particular, the project focused on the households with pre-existing vulnerabilities, such as those who already had reduced income. Unblocked cash has since been extended to Papua New Guinea and the Solomon Islands. So far, US\$2 million has been distributed digitally to 35,000 people across the Pacific, with delivery time reduced by 96% and distribution costs lowered by 75%.^{xxvi}

Unblocked Cash is scalable and easily used to transfer finance to individuals and households that experience loss and damage events, without the complexities of insurance scheme co-payments. As such the Unblocked Cash project is a proven mechanism that could be greatly expanded for use in loss and damage financing.

Another example of cash assistance being disbursed rapidly after an extreme event is the Building Resilient, Adaptive, and Disaster-Ready Communities (B-READY) Project. This is a two-year pilot project that aims to better protect vulnerable households from disasters through a pre-disaster cash transfer program using two innovations: first, the use of digital weather forecasting and risk modeling technologies as part of the local communities' early warning systems (EWS) and trigger mechanisms for early response; and second, the use of financial services provision technologies and a local financial ecosystem that would allow for safe and secure pre-disaster cash transfer programming.^{xxvii}

The B-READY project was a collaboration of a consortium of partners, namely: Local Government of Salcedo, Eastern Samar; People's Disaster Risk Reduction Network; PayMaya Philippines; Global Parametrics; and Plan International. Over two years, the project reached almost 9,300 individuals in nine barangays (villages) in Salcedo with access to digital financial services, literacy trainings, and pre-disaster cash grants for two devastating typhoons; supported the accreditation of 17 community-based cash agents for disbursement of cash grants; jointly developed and tested the triggers of typhoon parametric index; strengthened safeguarding mechanisms during emergencies; and facilitated local government adoption of a resolution for using parametric index as part of disaster EWS.

As was noted during the B-READY project, "In Oxfam's studies, food is not the only need during a crisis or in evacuation. There are multiple and varying needs such as WASH (water, sanitation, and hygiene), dignity kits, protection of assets, and livelihood. **The best way to respond to those needs is still cash**

because it gives people choice. Providing access to resources in the form of cash also gives women the economic leverage to protect themselves when there is risk of gender-based violence in households”.

The 2021/22 drought response in Kenya, implemented in partnership between Oxfam and AHN, is largely based on cash assistance. The cash assistance is partner-led. This means that AHN members design the projects and lead the implementation, including targeting and registration of households and disbursements of cash. **Throughout the process, AHN members are supported in different stages, including in the locality targeting, the community-based targeting, the household verification and the data cleaning.**

For Oxfam, and other INGOs, the risks in cash programming lie mostly in the beneficiary registration (i.e. registering households that do not meet the targeting criteria, family members etc.) and not in the management and transfer of funding. The move to more cash-based programming that is based on a harmonised and agreed approach and is led by partners has been a huge push towards increasing the percentage of funding that goes from Oxfam to local partners, and it helps AHN members demonstrate their response capacity and experience to donors and humanitarian actors.

Several AHN members have built their expertise in multi-purpose cash assistance through the partnership with Oxfam. **The engagement of local organisations throughout the full cash project cycle has meant that AHN members are now approached as experts within their respective counties, and they are using the skills in partnerships with other INGOs and UN organisations.** There are also examples of AHN members participating actively in learning workshops, by sharing their experiences in the coverage, harmonisation of cash transfer values and concerns on data protection with sharing of participants’ data.

10. REPORTING ON LOSS AND DAMAGE FINANCE PROVIDED MUST INCLUDE REPORTING ON THE AMOUNT WHICH GOES TOWARDS LOCAL ACTORS:

There is a lack of data on how much climate finance is being spent at the local level or in partnership with local communities, but the limited information available suggests it is very little.^{xxviii} **This lack of information being provided on how much finance is being channelled to LINGOs is a major barrier to understanding how much progress is being made on the localisation agenda.** Climate finance contributors (including, but not limited to, finance to address loss and damage) must increase their funding and assistance for climate action at the local level, aligning with developing countries’ national planning, policies and strategies (including NDCs), and keep track of and report on the amount of climate finance spent locally and in line with principles for locally led adaptation.

11. LOCAL RESPONSES SHOULD, WHERE APPROPRIATE, BE FUNDED THROUGH A ‘TRIPLE NEXUS’ APPROACH:

The concept of the triple nexus, which involves coordinating actions across the humanitarian, development, and peace sectors, aims to generate cooperation and shared objectives between immediate crisis response projects and longer-term developmental transformations. This also involves fostering conditions for peace, ensuring that individuals can fully experience the entire range of human rights. This approach should be applied via the loss and damage fund, to ensure that there is a comprehensive response (from emergency relief through to long-term recovery and rebuilding) to climate-fuelled crises.^{xxix}

Actors across the triple nexus work together towards collective outcomes: “An objective that envisions a sustained positive change, in particular avoiding future need for humanitarian intervention, for example through the reduction of vulnerability and risk.”^{xxx} While the nexus is challenging to achieve in practice, **the ability to coordinate action, concurrently, throughout development, peace and humanitarian programmes, is seen as crucial to sustainable change.**

Within the ERF, local actors suggested looking at humanitarian action within the development framework and not the other way around. This approach would mean that local organizations that are primarily development NGOs with embedded humanitarian capabilities would be considered acceptable actors to implement humanitarian programs. **Such a framing will help prevent disasters from hampering communities’ development, which is a chronic issue.**

Learnings from programming through the triple nexus in West Africa

Noted factors of success for a nexus approach:

- The involvement of the authorities and the strengthening of local capacity, which ensures follow-up once the project has been completed (sustainability);
- Ownership by communities and other local stakeholders;
- Flexibility in financing: the high degree of flexibility given by the donor in the implementation of activities allows for modification and adaptation to the changing context;
- Adaptability/flexibility to meet demand according to people’s needs (more or less immediate/more or less long term). VRA analyses and community action plans make it possible to adjust and prioritise the types of activities planned at the community level;
- Advocacy: it is important to have substantial resources to carry out influencing work at the regional and national levels in order to encourage policy changes.
- Taking into account women and young people in community organisations (committees) and advocacy with local authorities.

There is evidence of a such a nexus approach working in countries experiencing conflict, including through instruments objectives in protracted crisis such as in joint coordinated planning in Afghanistan, however despite increasing calls for collaboration, no global forum or process exists to bring all of the sectors together in a substantive and consistent way.^{xxxii} **This places a high burden on local and national actors seeking to create comprehensive coverage for their most marginalised populations, as they have to bring together multiple funding streams which have not been designed with collective outcomes in mind.** There is also a risk that without a coordinated approach across the different systems, local actors may be excluded from funding streams by high administrative burdens (as mentioned previously), undermining the goals of both humanitarian and climate finance.

Even in highly fragile contexts, it is possible to contribute to constructive dynamics in which local actors play a central role in helping marginalised groups. Local leadership should be seen as a factor of stability and sustainable recovery. **Flexible, multi-year funding is essential to make a nexus approach viable and to finance pilot projects and other innovative projects in the medium term as well as promoting reflection and learning, including in contexts of crisis or conflict.**

It should be noted that most local actors do not distinguish between the triple nexus but are just responding to the needs in their communities and piecing together pots of funding to meet those needs. As a result, channelling more quality funding to local actors also helps to deliver on the triple nexus.

12. THE LOSS AND DAMAGE FUND SHOULD SUPPORT LOCAL ACTORS IN THE EARLY STAGES OF A RESPONSE:

In a climate-fuelled event, or any crisis for that matter, **local actors are often the first to respond**, playing a key role in rapidly delivering life-saving assistance. A key element of Nexus' (a platform for civil society leadership in Somalia and Somaliland, which Oxfam supports in various ways including as currently acting as fund manager) different ways of working in Somalia is the fully locally-led and managed Anticipatory and Emergency Response Fund.^{xxxiii} It 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 through a collaborative and community-informed approach to gathering, sharing and acting on early warning data. The fund is designed to address needs in a pre-emptive manner, and effectively respond to local emergencies, thereby supporting the community to reduce losses and build resilience to future shocks.

While pooled funding mechanisms such as the START Network regularly announce calls for proposals for Somalia (anticipatory and emergency response), these can only be accessed by START members, who are predominantly INGOs at the global level; many local NGOs are not members of START or other mechanisms and therefore excluded from applying directly, having to ask and wait for international NGOs to partner with them. Other anticipatory funding allocations for Somalia, such as the recently

announced UN Central Emergency Response Fund (CERF) contribution to support a series of anticipatory action interventions, **most often are handed to international organisations as principal recipients, which reinforces the existing subcontracting relationship with local partners.** As a result, emergency funding often loses the 'quick-response' emergency aspect, **putting local partners in the difficult position of having to pre-finance the response and Fund only receiving response funding in the midst or in many cases towards the end of short responses.**

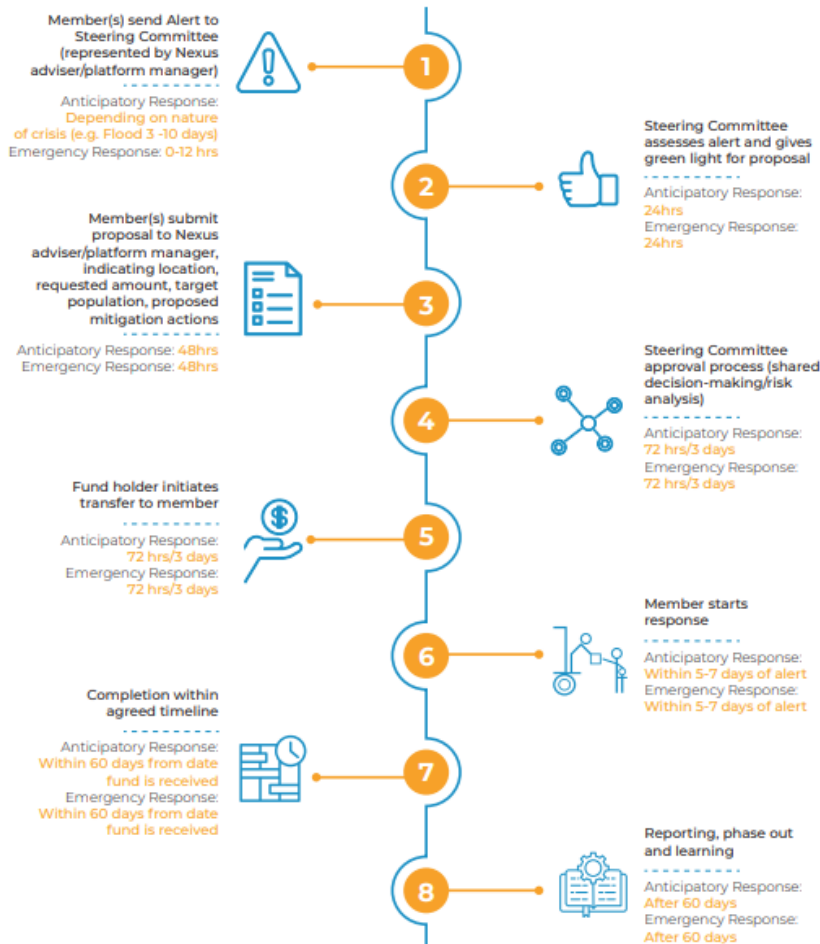
Key criteria for the Nexus' fund activation (anticipatory and emergency response) are:

- **Scale:** (impeding) crises Nexus members will respond to are small to medium shocks which are 'under the radar' and attract less attention and often do not mobilize international response; at least 100 people need to be affected. Small and medium scale crises are for example spikes in chronic humanitarian crises or cyclical hazards representing unusually high risks to communities, as defined by the START Fund.
- **Presence:** responding members have to be present throughout the response and have access in the locations they plan to respond in, highlighting an understanding of local dynamics and existing relationships.
- **Community-driven:** Nexus members are guided by the request for assistance from communities who are engaged and lead key activities.
- **Triple Nexus:** every activation has to clearly link response activities to the triple Nexus and long-term development outcomes – 'one-off' responses should be avoided.
- **Coordination and complementarity:** identifying gaps in ongoing responses/ preparedness and working in coordination and complementarity with other stakeholders
- **Duration:** implementing members have a response window of max. 60 days
- **Amount per activation:** between 50,000 to 80,000 EUR

A strong emphasis is placed on collaboration with government actors and communities on early warning systems and forecasting, as well as linking any response to the triple nexus and longer-term resilience building outcomes. Funds are dispersed by Oxfam to Nexus in advance, allowing Nexus members the flexibility to take ownership of decision-making on allocations to anticipatory actions within the funding mechanism.

Nexus' activities directly support the Ministry of Humanitarian Affairs and Disaster Management's recently initiated Multi-Hazard Early Warning Center in Mogadishu as well as early warning initiatives by the Somaliland Disaster Preparedness and Prevention Agency (NADFOR) and the Puntland Humanitarian Affairs and Disaster Management Agency (HADMA) by feeding into data collection, research, monitoring and overall information-sharing.

Figure 1: Nexus' fund allocation process



Source: Nexus' Anticipatory and Emergency Response Fund (2020)

LESSONS LEARNED AND RECOMMENDATIONS FOR THE LOSS AND DAMAGE FUND TO EMBED GENDER-TRANSFORMATIVE APPROACHES

'The claim is often made that there is insufficient proof of the effectiveness of grassroots women's interventions in crisis settings. This claim is not just false, it also threatens to divert much needed resources away from them. It is time to bust this myth. The problem is not that the evidence does not exist, but that grassroots women's organizing is not valued, so sufficient evidence has not been collected. When policy makers and researchers have documented such impacts during humanitarian crises, the data confirms that grassroots women's work in war and disaster is very often life-saving.'

- Y. Susskind. Myth-Busting in Defence of Grassroots Women Crisis Responders.^{xxxiii}

The Loss and Damage Fund must be gender-transformative, actively and genuinely addressing gender inequality so that women, men and gender non-conforming people can fully enjoy their rights.^{xxxiv} It is therefore crucial that the Fund is designed in a way that allows to consider the differential impacts of loss and damage on different genders (including gender minorities) and the specific risks they face, as well as the existence of gendered power imbalances. Adequate consideration should be given to harmful gender roles, norms and relations, acknowledgement of how gendered assumptions marginalize different genders, and proactive effort should be put into reducing gender-based inequalities.^{xxxv}

Through their experiences of intersecting forms of exclusion and silencing, they best understand the scope and nature of the violence, inequality and poverty they live with, and the local services, jobs and politics needed to transform these. In this regard, one important aspect to consider is women's disproportionate responsibility for care work. This is a major cause of inequality, which is connected to gender discrimination, lower earnings, and less time for education, leisure, and political engagement.

As illustrated in an Oxfam's research background paper, **climate-induced loss and damage often translates into additional burdens for people carrying out care work, for the vast majority women.**^{xxxvi}

Examples of care-related loss and damage include: loss of secure and stable conditions in which to do care work (including access to resources such as land, food, water, and care infrastructure), loss of income needed to provide care; loss of and damage to necessary resources to carry out care work; loss of income and reduced opportunities for leisure, education and political engagement due to increased need to provide care work (via increased care needs for example through increased rates of disability, or reduced access to familial and communal support systems). In regard to increased care responsibilities, it may be helpful to implement a lens of "depletion", relating to the physical and mental health impacts created by increased care responsibilities, and increased time and income poverty.

In assessing loss and damage, **it is important that analyses that account for the differential experiences of marginalised groups are carried out.** For example, gender analysis that looks at contexts, conditions, policies and structures of governance and provides a richer picture of the overall context, exposes assumptions and enables stakeholders to work out specific solutions. **Disaggregation by gender is required to understand who is vulnerable to what, and who can best contribute to a proposed solution.** A target group should never be 'women' or 'men' but should be more specific, for example 'fishermen who go to sea in wooden boats', or 'girls attending school', or 'women agricultural labourers' in comparison to 'men agricultural labourers' or 'divorced women with no land entitlement'.

Targets can help catalyse change and should be considered for where the loss and damage fund directs finance. Where gender-transformative targets have been systematized in Oxfam's ways of

working, these are helping to strengthen the ambition and quality of programmes and expenditure. A 2014 review of progress against Oxfam's Middle East and North Africa Gender Justice Operational Plan, for example, saw 'an increase in the number of Programme Implementation Plans (PIPs) with at least one outcome and indicator for transformative change in women's lives from 33% in 2012 to 45% in 2014 and a fall in the number of proposals receiving the lowest score against newly introduced Gender Equality Markers from 57% in 2012 to 0% in 2014. The review also found a 142% increase in the funds transferred to women's rights organizations.^{xxxvii}

At the same time, climate interventions have tended to ignore questions of care that underpin the labor of people most affected by climate measures, especially women. In Kenya, Oxfam's WE-Care programme supported the mobilization of over 800 women in Nairobi's informal settlements to advocate for essential care-supporting services, leading to increases in expenditure on accessible water points and Early Childhood Development Education Centres by 30% and 11%, respectively.^{xxxviii}

BASED ON OXFAM'S RESEARCH, WE RECOMMEND APPLYING THE 5RS FRAMEWORK TO THE DESIGN AND OPERATIONALISATION OF THE LOSS AND DAMAGE FUND. IN PARTICULAR:

1. **Recognize care work.** This includes recognizing the role of carers and the work they do to enable households to cope in crisis/disaster situations or recognize care inequalities so that they are not inadvertently exacerbated by loss and damage interventions that require additional responsibility, work, and time by carers (e.g., increased participation in other types of work, training programs, or decision-making processes).
2. **Reduce care work.** This includes designing actions to address loss and damage that reduce time and effort of care work tasks, and increasing access to climate information services that make it easier for carers to anticipate and plan for climate events in order to minimize loss and damage on households.
3. **Redistribute care work.** This includes embedding in loss and damage responses measures aimed at strengthening state-provided social services and infrastructure that reduce women's workload, such as social protection, health care, water, sanitation, childcare and labour-saving technologies. It also includes providing childcare service for women participating in activities funded through the Fund.^{xxxix}
4. **Represent care workers.** This includes recognising that care responsibilities are typically highest for people who sit at the intersection of multiple marginalisations, and as such are often left out of governance and decision-making structures. Proper representation means ensuring carers, particularly women and organisations who are often excluded, are adequately included in the planning and governance of the Fund, as well as in the planning of the allocations and activities, so that their care-specific concerns and needs can be embedded from the start.
5. **Reward/remunerate care workers.** This includes integrating cash transfers (and other financial mechanisms) that remunerate care work into the activities of the fund.

We would also like to share some lessons learnt from Oxfam's own experience of promoting gender-transformative solutions through the establishment a **Women's Rights Fund (WRF)**.^{xl} The fund was

established in 2020 in order to support women's rights organizations (WROs) with flexible, long-term funding, enabling them to invest in their own priorities. The WRF was created with the understanding that there is a profound misalignment between various funding modalities with the essential role that WROs serve in shaping and catalyzing social change.

Smaller feminist groups and collectives are often excluded from well-established funding modalities due to eligibility issues (e.g. their size, informal institutional arrangements and nature of work), funding priorities disallowing funding needs such as staff salaries, operational expenses or constituents' immediate material needs for safety, as well as limited capacity of small WROs to apply for funding, implement programmes and administer organizational development activities at the same time.

Oxfam's experience with administering this fund shows that **flexible, multi-year unrestricted funding can significantly contribute to gender-transformative action that shifting power dynamics within, power to, and power with WROs. In particular:**

- When designed and administered thoughtfully, flexible, multi-year unrestricted funding can catalyze changes of power within the organizations by investing in leadership development and organizational governance.
- Unrestricted funding reduces donor control over specific project deliverables and allows organizations to align their work with their strategic vision. This shift empowers organizations to determine their own paths to impact.
- Multi-year funding enables organizations to design and implement initiatives driven by the communities they serve. By listening to and involving beneficiaries in the decision-making process, power is redistributed to those directly affected by the work.
- Flexible funding shifts power from external donors to women's rights organizations. It allows these organizations to have more autonomy and agency in setting their own agendas, priorities, and strategies, based on their unique, complex and intersecting contexts and needs

Finally, the recommendations that Oxfam has put forward for what resilience programming should be about are directly relevant for the programming to address loss and damage that the fund would carry out, as seen below. These are applicable to both enabling the fund to be locally-led and gender-transformative.

What loss and damage programming should <u>not</u> be about:	What loss and damage programming <u>should</u> be about:
<ul style="list-style-type: none"> Surviving in unjust and difficult contexts or coping with shocks 	<ul style="list-style-type: none"> Rights, dignity, and well-being
<ul style="list-style-type: none"> Bouncing back and accepting the status quo; keeping people resilient in poverty and unsustainable livelihoods 	<ul style="list-style-type: none"> Bouncing forward by addressing the causes of risk and vulnerability, and using shocks to change systems so they benefit people living in poverty
<ul style="list-style-type: none"> Only short-term interventions that treat symptoms 	<ul style="list-style-type: none"> Short- and medium-term solutions which are embedded in long-term development pathways that address the causes of risk and vulnerability
<ul style="list-style-type: none"> Purely technical and/or technocratic fixes 	<ul style="list-style-type: none"> Addressing unequal power and enhancing people's capacities
<ul style="list-style-type: none"> Siloed approaches that fragment efforts and promote maladaptive action, and create barriers to systemic change 	<ul style="list-style-type: none"> Collaborative, multi-stakeholder approaches that reduce maladaptive actions and support systemic change
<ul style="list-style-type: none"> The top-down application of 'good practice' 	<ul style="list-style-type: none"> Innovation of context-specific solutions at all levels (bottom-up and top-down)
<ul style="list-style-type: none"> Permanent one-off solutions 	<ul style="list-style-type: none"> Processes which continuously evolve and modify practices and social norms based on emerging evidence
<ul style="list-style-type: none"> Rigid and fixed logical framework with limited flexibility and end-of-programme quantitative evaluations 	<ul style="list-style-type: none"> A focus on theories of change; being flexible about activities; learning by doing; quantitative and qualitative evaluations

Source: adapted from Oxfam's Framework and Guidance for Resilient Development (2016)

Based on this experience, we reiterate our recommendation for the Loss and Damage Fund to set up a community direct access window for subnational and local actors, in particular affected communities, women, youth, Indigenous Peoples, people with disability, and civil society organizations working directly with them for both rapid-response and addressing slow-onset impacts. Funds administered through this window should allow for flexible, multi-year unrestricted funding, especially to grassroots groups representing affected communities and marginalized people to allow for truly gender-transformative and human rights-based responses to loss and damage.

REFERENCES

- ⁱ <https://www.carbonbrief.org/guest-post-why-avoiding-climate-change-maladaptation-is-vital/>
- ⁱⁱ <https://oxfam.app.box.com/file/1120994227973?s=46lgz2hb0salvih8d5bmd3sd0pw8cm5b>
- ⁱⁱⁱ <https://oxfamilibrary.openrepository.com/bitstream/handle/10546/621500/bp-climate-finance-shadow-report-050623-en.pdf?sequence=19>
- ^{iv} <https://ec.europa.eu/echo/files/policies/sectoral/dg%20echo%20guidance%20note%20-%20promoting%20equitable%20partnerships%20with%20local%20responders%20in%20humanitarian%20settings.pdf>
- ^v <https://www.iied.org/principles-for-locally-led-adaptation>
- ^{vi} <https://www.wri.org/initiatives/locally-led-adaptation/principles-locallyled-adaptation>
- ^{vii} <https://oxfamilibrary.openrepository.com/bitstream/handle/10546/621531/ib-loss-and-damage-to-land-voices-from-Asia-290623-en.pdf?sequence=1>
- ^{viii} <https://views-voices.oxfam.org.uk/2023/03/hunger-kenya-is-an-inequality-crisis/>
- ^{ix} https://unfccc.int/sites/default/files/resource/CAN_DCJ_WGC_Joint%20Submission%20Proposed%20Governing%20Instrument_Loss%20and%20Damage%20Fund.pdf
- ^x <https://www.oxfamnovib.nl/donors-partners/about-oxfam/projects-and-programs/elaha#:~:text=ELNHA%20is%20a%20flagship%20project,support%20responsible%20local%20and%20national>
- ^{xi} <https://www.oxfamnovib.nl/donors-partners/about-oxfam/projects-and-programs/elaha/evaluations>
- ^{xii} <https://policy-practice.oxfam.org/resources/funding-the-frontline-how-an-oxfam-emergency-response-fund-facilitated-local-hu-621178/>
- ^{xiii} https://oi-files-cng-prod.s3.amazonaws.com/heca.oxfam.org/s3fs-public/file_attachments/Governance-and-Structure--Somalia-NEXUS-Platform.pdf
- ^{xiv} <https://oxfam.app.box.com/s/hy6zzej6dgwmow2zwmces83ej9qco37l/file/1097750856051>
- ^{xv} <https://policy-practice.oxfam.org/resources/what-can-we-learn-case-studies-on-the-triple-nexus-in-west-africa-621483/>
- ^{xvi} https://www.oxfam.org.au/wp-content/uploads/2023/07/Oxfam-Australia_Loss-and-Damage-Report-2_July-2023.pdf
- ^{xvii} https://ieg.worldbankgroup.org/sites/default/files/Data/reports/cbdccd_evaluation.pdf
- ^{xviii} <https://oxfam.app.box.com/file/1120994227973?s=46lgz2hb0salvih8d5bmd3sd0pw8cm5b>
- ^{xix} <https://oxfamilibrary.openrepository.com/bitstream/handle/10546/604990/ml-resilience-framework-guide-120416-en.pdf?sequence=1>
- ^{xx} <https://www.sei.org/publications/finance-loss-damage-principles-modalities/>
- ^{xxi} <https://www.cjrfund.org/news/transitional-committee-on-loss-and-damage>
- ^{xxii} In progress case study, preliminary findings were shared with report authors by Oxfam in Bangladesh.
- ^{xxiii} https://interagencystandingcommittee.org/system/files/2022-11/IASC%20Guidance%20on%20the%20Provision%20of%20Overheads%20to%20Local%20and%20National%20Partners_0.pdf
- ^{xxiv} <https://oxfam.app.box.com/s/30nzvca0oeu94c4rl2htollwhuvft13a> and <https://oxfam.app.box.com/s/vbyyq2quwsjcdqwj23syboj1lqo1m96>
- ^{xxv} <https://oxfamilibrary.openrepository.com/bitstream/handle/10546/604990/ml-resilience-framework-guide-120416-en.pdf?sequence=1>
- ^{xxvi} <https://www.oxfam.org/en/unblocked-cash-project-using-blockchain-technology-revolutionize-humanitarian-aid>
- ^{xxvii} <https://philippines.oxfam.org/latest/stories/b-ready-paradigm-shift>
- ^{xxviii} <https://www.iied.org/climate-finance-not-reaching-local-level>
- ^{xxix} <https://oxfamilibrary.openrepository.com/bitstream/handle/10546/621545/bp-leaving-no-one-behind-a-green-bargain-for-people-and-planet-210923-en.pdf?sequence=1&isAllowed=y>

^{xxx} <https://oxfamilibrary.openrepository.com/bitstream/handle/10546/620820/dp-humanitarian-development-peace-nexus-260619-en.pdf?sequence=1>

^{xxxi} https://www.ifrc.org/sites/default/files/2022-11/20221108_ClimateSmartFinance.pdf

^{xxxii} https://www.anticipation-hub.org/Documents/Reports/4. Anticipatory and Emergency Response Fund-10_29_43.pdf

^{xxxiii} <https://policy-practice.oxfam.org/resources/training-manual-gender-leadership-in-humanitarian-action-620215/>

^{xxxiv} <https://oxfamilibrary.openrepository.com/bitstream/handle/10546/621183/gd-transforming-gender-inequalities-160421-en.pdf;jsessionid=035305FAB903762462EFEEE5BEDAAE92?sequence=1>

^{xxxv} <https://oxfamilibrary.openrepository.com/bitstream/handle/10546/621183/gd-transforming-gender-inequalities-160421-en.pdf;jsessionid=035305FAB903762462EFEEE5BEDAAE92?sequence=1>

^{xxxvi} <https://oxfamilibrary.openrepository.com/bitstream/handle/10546/621353/rr-caring-in-a-changing-climate-230222-en.pdf?sequence=1>

^{xxxvii} Internal Review of Oxfam's MENA Regional Gender Justice Operational Plan, 2014

^{xxxviii} <https://policy-practice.oxfam.org/resources/making-care-count-an-overview-of-the-womens-economic-empowerment-and-care-initi-621100/>

^{xxxix} <https://oxfamilibrary.openrepository.com/bitstream/handle/10546/620932/er-we-care-philippines-zimbabwe-final-evaluation-170120-en.pdf?sequence=1>

^{xl} <https://www.oxfam.org.uk/oxfam-in-action/women-equality/womens-rights-fund/>

For any enquiries about this submission, please contact: lwalsh1@oxfam.org.uk