

Disaster risk financing is an innovative approach for timely and predictable crisis management. With decisions about how a crisis will be monitored, funded and acted on taken in advance, there are new opportunities and challenges around ensuring accountability to affected populations (AAP).

This short guide explains how AAP for DRF might be applied differently than for traditional humanitarian response, with different opportunities and challenges. It then provides some practical tips for ensuring AAP in different elements of your DRF system.

This work builds on research which took place in the Start Network in 2020, including Start Networks experience of Disaster Risk Financing in Senegal, Pakistan, Kenya and Madagascar. This included a review of project documentation along with the perspectives of twenty stakeholders involved in building and implementing disaster risk financing systems.

## ACCOUNTABILITY TO AFFECTED POPULATIONS FOR DRF, WHAT ARE THE NEW OPPORTUNITIES AND CHALLENGES?



### DRF IS NEW AND INNOVATIVE

The newness of DRF in humanitarian programming presents an opportunity to get it right from the get-go and reflect strong practice in accountability as standard practice. Most organisations currently have limited knowledge of DRF, by building systems through inclusive structures and processes that include Local, National and International organisations, we can keep this level playing field.

### DRF FOCUSES ON SINGLE RISKS

DRF focuses on single risks: This risks looking at communities through a narrow lens of one hazard, instead of considering their challenges and strengths holistically. This in turn risks that communities may feel disempowered and so disengage from participating. NGOs need to be aware of this and ensure they listen to communities, finding channels for other issues which arise during consultation and referring these on where possible.

### DRF IS GROUNDED IN SCIENCE-BASED MODELLING

DRF uses scientific models as a basis for decision-making, this can improve speed, objectivity, and transparency of decision-making. These models can be complex, all NGO staff need to understand these models to some extent, to engage stakeholders confidently.

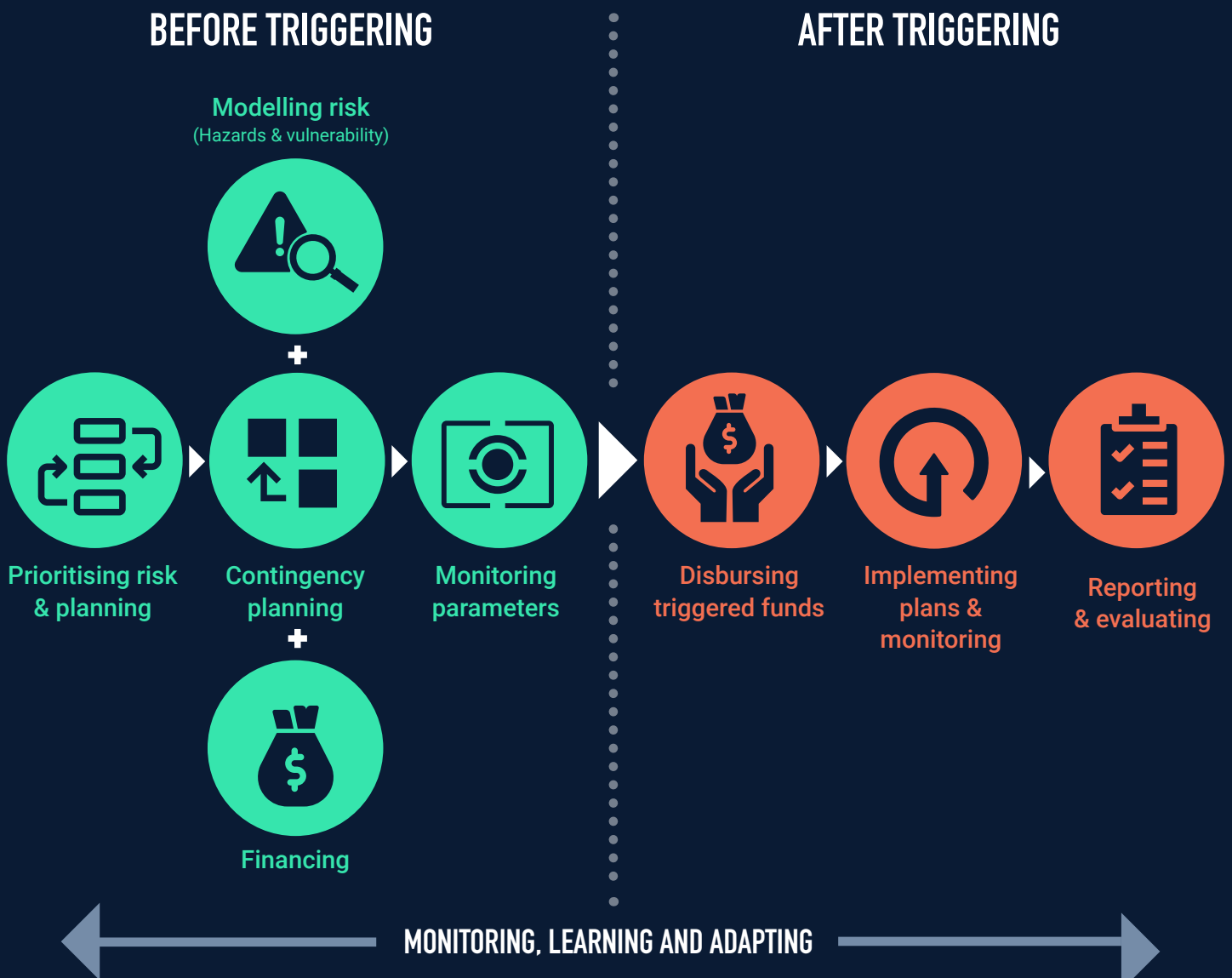
## DRF GIVES OPPORTUNITIES FOR NEW TYPES OF COMMUNITY ENGAGEMENT

Communities can help triangulate model outputs and provide indigenous knowledge related to the hazards they live with. Those developing the models should adapt their approaches to integrate this qualitative knowledge.

## DRF INVOLVES NEW COLLABORATIONS

Through building your DRF you will engage with diverse stakeholders including scientists, modellers, different NGOs and Government departments. Modellers can have too much influence on decision-making if NGOs (and other stakeholders) do not understand the technicalities of the system. This can risk responsibility for AAP falling between the cracks. All stakeholders must understand their contribution to AAP.

# ENTRY POINTS FOR AAP IN A DISASTER RISK FINANCE SYSTEM



The entry points shown above form some of the key Building Blocks needed to successfully build and implement a DRF System. The Start Network has a guidance manual available which describes how to develop these building blocks in full

# TEN KEY STEPS TO BUILD AAP IN YOUR DRF SYSTEM



## 01 ENSURE THE DRF SYSTEM IS ALIGNED TO THE NEEDS OF THE MOST VULNERABLE COMMUNITIES. WORK WITH LOCAL REPRESENTATIVE TO UNDERSTAND THE BIGGEST RISKS, THEIR CAUSES AND IMPACT.

Decisions are made at the very start of building a DRF System which will have a big impact. Map out what these decisions are, who they will be informed by and who the decision makers will be. Mapping this out early on will ensure your system will be aligned to the needs of communities. Key questions to be answered are:

- Who are the more vulnerable and what are the biggest risks they face?
- Which risk and scale of event should be the DRF System focus on?
- What are the aims for the DRF early action and therefore what forms of data are needed for decision making?
- How will this DRF system protect the most vulnerable if one of these risks happens? What should be done to ensure that the most vulnerable will be protected?



## 02 PLAN FOR ACCOUNTABILITY TO AT-RISK POPULATIONS FROM THE OUTSET.

Define the purpose and approach for community (as well as other stakeholders) engagement at different points in the DRF system development. Once you have mapped out the key decisions to be made in building your DRF System,

### Four key questions to guide AAP planning:

#### What is the main reason for engaging communities in a DRF System?

The size and type of DRF system you are building will determine what is realistic in terms of community engagement. For example, within a National DRF System, it may not be realistic to build community ownership at individual or community level but it could be possible at a more national or regional level. The main reasons could be to:

- a Inform stakeholders of plans and ask for feedback
- b Improve the accuracy of your model or triggers
- c Create buy-in or system ownership

#### Who are the key stakeholders to be engaged?

This will include community representatives, experts, representatives working on existing crisis management, people engaged in the longer-term vision for the system. Your choice of the location and number of people to engage with will depend on the size of your system and the level of coverage you are aiming for.

#### What are the key decisions where input is needed?

Examples of decisions which include community input are:

- a Setting triggers and thresholds - e.g. understanding when a situation is 'bad' enough for communities to need additional support
- b Ground truthing - e.g. checking the model by comparing outputs with previous events for different vulnerable groups, or comparing it with the current situation
- c Contingency planning - e.g. identify early actions based on household and community coping mechanisms, and specific vulnerabilities.
- d Redefining plans before implementation and hearing feedback based on activities – e.g. does the contingency plan and associated activities match the actual situation and current needs?
- e Assessing the impact of activities post-trigger – e.g. to what extent was the early action timely? Did activities meet needs and mitigate the impact of the hazard?

#### How to engage at community level

Existing networks and relationships can be used for this. You can gather input on several issues related to your DRF system at the same time.



### 03 PLAN FOR ITERATIVE DRF SYSTEM DEVELOPMENT.

Those involved in the DRF system should have the opportunity to try and test the model, this can improve the system and increase individual understanding of how the system works. This means a system might be able to trigger before every part is final, to enable a 'learning by doing' approach.



### 04 ENSURE LOCAL NGOS CAN PLAY A LEADING ROLE IN SYSTEM DESIGN AND IMPLEMENTATION.

DRF is still a new approach, all organisations should play an equal role in managing the DRF system, rather than 'localising' later.



### 05 BUILD KNOWLEDGE AND SKILLS OF STAFF INVOLVED IN BUILDING THE SYSTEM, SO THEY CAN SHAPE AND IMPLEMENT DRF SYSTEMS.

DRF involves new ideas and decision-making processes. NGOs need a good understanding of the model to:

- a Question the risk model and ensure it meets their needs
- b As a prerequisite to meaningful engagement with communities



### 06 CHOOSE EARLY WARNING INDICATORS TO ALLOW FOR COMMUNITY INPUTS TO INFLUENCE ANTICIPATORY ACTION DECISION MAKING.

Triangulate the model with the situation on the ground for vulnerable groups. Models can have errors, or not accurately describe the situation on the ground. Develop ways to compare model information to allow the realities of different vulnerable groups to be heard. Create ways to use this information in DRF system or project decision making, setting out when and how comparative data will be used. This will enable 'messier' community data to be systematically included in decision making.



### 07 ENGAGE COMMUNITIES IN DEVELOPING CONTINGENCY PLANS, BASED ON AN UNDERSTANDING OF NEEDS AND COPING STRATEGIES OF THE DIFFERENT COMMUNITY GROUPS.

The time ahead of a shock and known levels of funding give an opportunity for better planning. This includes developing understand of existing community coping and preparedness strategies, and factors which will make a response easier or more difficult. Communities can also be engaged to review contingency plans. The amount and type of engagement you conduct will depend on the type of DRF system you are building.



### 08 PREPARE FOR AAP IN IMPLEMENTATION BEFORE THE SYSTEM TRIGGERS. ENSURE LOCAL ORGANISATIONS ARE READY TO PLAY A SIGNIFICANT ROLE IN COMMUNICATING MODEL OUTPUTS AND IMPLEMENTING ANTICIPATORY ACTION.

Time ahead of a crisis also enables thorough planning for AAP, Plans for AAP in implementation should include:

- a Preparing your feedback and complaints mechanism
- b Deciding processes for community engagement and targeting
- c Review team capacity for AAP, including responding to complaints



## **09 COMMUNICATE THE DETAILS OF YOUR DRF SYSTEM WIDELY, INCLUDING: CONTENT OF CONTINGENCY PLANS, FINANCING LEVELS AND RESTRICTIONS AROUND USING THESE, MODEL OUTPUTS AND DECISION MAKING PROCESS.**

Transparency is critical to strong AAP, information must be shared in an accessible way, with a clear process for feedback. The scope and coverage of your contingency plan will determine who information should be shared with and why. Contingency plans should be translated into key messages for different stakeholders, to ensure they are usable and can help communities make their own preparedness plans. Sharing model outputs enables wider verification of the situation and builds trust if they are well translated, for example into possible losses.



## **10 WORK WITH COMMUNITIES TO ADJUST PLANS BASED ON THE ACTUAL SITUATION AT THE POINT OF TRIGGERING. COMMUNICATE WHAT SUPPORT IS COMING AND WHY.**

Pre-planned activities may not match needs on the ground when a system triggers. Review plans with communities and ensure you document how community input has been integrated into final consolidated action plans implemented by all partners. Let communities know what support is coming, linked to a predicted or actual risk, to enable them to decide how best to use assistance.

## **FINAL WORD**

While stakeholders interviewed during the research which prompted these recommendations agreed that AAP is critical to ensuring you have a quality DRF System, little has been tested to bring this to reality. Examples of approaches tried and tested to date are in the longer research paper linked to this guidance.

The Start Network has the opportunity to pilot different DRF systems in different areas of the world and through the expertise of its members envisions to collect comprehensive standards and practices which would address the most important issue i.e. ensuring a transformative approach and responding more effectively to the needs of the vulnerable communities.

## EXAMPLE AAP IN DRF PLANNING PROCESS

WORKING THROUGH THESE QUESTIONS WHEN YOU ARE DESIGNING YOUR AAP PROCESS CAN HELP ENSURE YOUR SYSTEM IS FULLY ACCOUNTABLE TO THE COMMUNITIES YOU ARE WORKING WITH

### 1 WHO ARE THE KEY STAKEHOLDERS TO BE ENGAGED?

This will include community representatives, experts, representatives working on existing crisis management, people engaged in the longer-term vision for the system.

*For community representatives consider what level/type of representative (local authority, community, specific vulnerable group), and level of coverage (e.g. a representative from each community, or from each livelihood zone, or by region).*

### 2 WHAT IS THE MAIN PURPOSE FOR ENGAGING COMMUNITIES AND OTHER KEY STAKEHOLDERS LISTED ABOVE IN A DRF SYSTEM? IS IT TO:

- a Inform stakeholders of plans and ask for feedback?
- b Improve the accuracy of your model or triggers?
- c Create buy-in or system ownership?

*NB consider the purpose for each stakeholder listed and consider if the purpose differs for each of the entry points or AAP in DRF Systems. There might be multiple or different reasons for approaching each stakeholder.*

### 3 WHAT ARE THE KEY DECISIONS WHERE INPUT IS NEEDED, AND THEREFORE WHEN DO DIFFERENT STAKEHOLDERS NEED TO BE ENGAGED? EXAMPLES OF DECISIONS WHICH INCLUDE COMMUNITY INPUT ARE:

- a Setting triggers and thresholds - e.g. understanding when a situation is 'bad' enough for communities to need additional support
- b Ground truthing - e.g. checking the model by comparing outputs with previous events for different vulnerable groups, or comparing it with the current situation
- c Contingency planning - e.g. identify early actions based on household and community coping mechanisms, and specific vulnerabilities.
- d Refining plans before implementation and hearing feedback based on activities – e.g. does the contingency plan and associated activities match the actual situation and current needs?
- e Assessing the impact of activities post-trigger – e.g. to what extent was the early action timely? Did activities meet needs and mitigate the impact of the hazard?

*NB consider the specific questions linked to your DRF system that need to be answered with stakeholder input at each different stage of the DRF system.*

## EXAMPLE AAP IN DRF PLANNING PROCESS continued

### 4 HOW TO ENGAGE AT COMMUNITY LEVEL?

Existing networks and relationships can be used for this. You can gather input on several issues related to your DRF system at the same time.

*NB consider how community representatives and other stakeholders will be engaged and by who. Consider what methods (e.g. focus group discussions, surveys, key informant interviews etc) and tool could be used.*

### 5 HOW WILL THE INPUT BE USED IN THE DRF SYSTEM?

*NB consider how input from different sources, gathered by different NGOs will be collated and used. Who will be involved in interpreting and using the input?*

### 6 WHAT ARE THE IMMEDIATE ACTIONS AND NEXT STEPS?

*NB You may want to develop a gant chart or action plan that is periodically reviewed. Consider what resources are needed and available..*