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Review Article

Putting People First: Why Pooled Funds Belong to Communities

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ABSTRACT

Pooled funds are intended to make humanitarian and development financing more equitable and efficient, yet they often replicate top-down systems that keep crisis-affected communities depend on external actors. This paper investigates why pooled funds have struggled to achieve locally led transformation and how they can evolve to empower communities as decision makers and increase their capacities as implementers. Drawing on cases from Uganda, the Philippines, and Bangladesh, complemented by evidence from other crisis and recovery contexts—the paper identifies structural barriers such as rigid compliance rules, donor-driven governance, and short-term funding cycles. It distinguishes between localisation, which expands local roles within existing systems, and locally led action, which transfers actual decision-making power to communities. The research develops a six-step operational framework that translates global commitments into actionable design features: (i) grounding investments in community-identified priorities; (ii) facilitate shared governance structures; (iii) Facilitate Fit-for-Scale Trustworthiness; (iv) enabling multi-year and flexible funding; (v) investing in transformation not just outputs; and (vi) measuring resilience transformation alongside facilitating. The findings show that community-driven pooled funding is both feasible and compatible with donor accountability requirements. The study contributes to humanitarian financing debates by proposing practical pathways for donors and fund managers to reorient pooled funds from sustaining survival toward enabling self-determination, dignity, and resilience.

KEYWORDS

Pooled funding; localisation; locally led action; humanitarian finance; development finance; community-led recovery; donor policy; funding governance; participatory decision-making; resilience building.

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1. Introduction

When Typhoon Odette struck the central Philippines in December 2021, it displaced more than two million people and destroyed livelihoods across entire provinces. International assistance arrived swiftly—tents, cash, and relief goods distributed through established humanitarian pipelines. Yet in San Isidro, a small coastal village, the women's cooperative was never consulted on how recovery funds should be used. *"We needed boats to get back to fishing, but we were given solar lamps instead,"* a cooperative leader explained. This disconnect between external priorities and local needs is not unique; it reflects a wider structural problem in the architecture of humanitarian and development financing.

Over the past decade, global reforms such as the Grand Bargain and Charter for Change (C4C) have advanced the localisation agenda, promising to shift a more resource and influence to local and national actors. Despite these commitment, pooled funds , including Country-Based Pooled Funds (CBPFs), the Start Fund, and emerging regional humanitarian funds, continue to operate within donor-driven governance system, rigid compliance regimes, and short-term project cycles. As a result, localisation has expanded participation but not power. The deeper transformation toward *locally led action*, where affected communities make funding and programmatic decisions themselves, remains largely unrealized.

This paper addressed that gap. It examines how pooled funding mechanism can be redesign to transfer decision-making authority to community while maintaining accountability and donor confidence. Drawing on comparative analysis from Uganda, the Philippines, and Bangladesh, the study proposes a six-step operational framework for locally led pooled financing—demonstrating that community-controlled funds are both practical and compatible with existing policy structures. In doing so, it contributes a pathway for humanitarian finance to move beyond sustaining survival toward enabling resilience, dignity, and self-determination.

Literature Review

1. Localisation

Origin of the Localisation Agenda: Localisation emerged as a prominent reform agenda following the 2016 World Humanitarian Summit. Central to this agenda was the Grand Bargain, a landmark agreement by major donors and aid organizations that committed to directing "at least 25% of humanitarian funding 'as directly as possible' to local and national responders by 2020". This target reflected a broad consensus that international humanitarian action should be "as local as possible, as international as necessary" (WHS, 2016). The Charter4Change in 2016 similarly enshrined principles to increase funding and decision-making power for local actors (Charter4Change, 2016).

Progress toward the Commitment: Despite high-level commitments, the actual flow of funding to local entities has remained very low. Development Initiatives reports that by 2022, direct funding to local actors was only **1.2%** of overall humanitarian assistance – the lowest share recorded since 2018. For instance, a detailed analysis found that in 2018, Grand Bargain donor governments provided just **0.2%** of their humanitarian funding directly (with no intermediaries) to local actors; **1.6%** was channeled via country-based pooled funds; and roughly **12.4%** flowed through UN agencies, INGOs or Red Cross/Red Crescent societies – totaling estimated 14.2% to local and national actors even with all indirect channels accounted. These figures fall dramatically short of the 25% target and illustrate the slow progress. Indeed, the Global Humanitarian Assistance Report 2023 notes that direct funding to local organizations remained around 1% in recent years, underscoring a persistent gap between rhetoric and reality (Development Initiatives, 2023).

*Critiques of Localisation in Practice***:** Scholars and practitioners have highlighted that structural power remains concentrated in the hands of international institutions—even where funding is nominally "localized." Barbelet (2018) argues that the notion of localisation often perpetuates existing hierarchies by reinforcing definitions of "capacity" aligned with donor preferences, thus limiting the autonomy and leadership of local actors. In many cases, the operational design confines local stakeholders to sub-contracting and implementation roles, with strategic decision-making still held by

external agencies (Barbelet, 2018; ODI HPG, 2021). Moreover, there is no universally accepted definition of what constitutes localisation, leading to inconsistent implementation across contexts and allowing the term to be interpreted in ways that preserve top-down control (Frontiers in Political Science, 2021). Critics caution that many efforts remain tokenistic—bounded by existing governance structures and constrained by international norms and institutional inertia (Impediments to Localization Agenda, n.d.; Mulder, 2023). The result, too often, is a superficial form of localization that fails to transfer meaningful power.

2. Locally Led Action

Beyond Localisation – Who Decides Matters: While localisation focuses on *who receives* humanitarian funding, locally led action delves deeper – it emphasizes *who decides* how resources are allocated, which priorities are pursued, and how programs are designed and delivered. This shift represents a move toward genuine power redistribution, marking a significant departure from donor-determined agendas. Locally led action insists that crisis-affected people and organizations based in those communities should have the authority to shape interventions. This concept aligns closely with calls to decolonize aid, challenging the structural norms that keep control in the hands of outsiders. The decolonization perspective holds that those most impacted by crises—often from previously colonized or marginalized contexts—should lead the identification of needs and the development of solutions, while traditional power-holders must be willing to relinquish their dominance (Bheeroo et al., 2025; ALNAP, 2022). In essence, *local people should not only implement, but also decide*.

Alignment with Decolonizing Aid Discourse: Locally led action is intertwined with the push to decolonize humanitarian aid. It demands that international actors shift from a mindset of "capacity building" (which can imply that locals are deficient and need training to fit external systems) to one of capacity sharing or peer partnership. It also calls for recognition of local knowledge and priorities. Advocates note that this is both an ethical imperative – respecting the agency and dignity of affected communities – and a practical necessity, given local actors' deeper understanding of context, their trust networks, and their long-term presence (ALNAP, 2022; Start Network, n.d.). Locally led action aims to correct that by truly empowering community leadership.

Operational Models and Examples: There are emerging models that operationalize locally led approaches. The Start Network, for example, is reconfiguring itself into a federated system of self-governing national and regional hubs, where local organizations collectively manage their own funding pots and make allocation decisions – a move away from centralized, North-led authority (Start Network, n.d.). Another example is provided by the International Institute for Environment and Development (IIED) and partners, who illustrate that locally led humanitarian responses are especially vital in climate-related crises. In such contexts, local organizations empowered with both resources and decision-making authority can implement anticipatory actions (e.g. early evacuations, protective measures) more effectively and faster than outside actors. For instance, community volunteers in flood-prone areas of Bangladesh, given discretionary funds and autonomy, have successfully designed early warning systems and flood preparedness activities that international agencies struggled to implement (Carthy & Addison, 2023). These cases demonstrate that the community – not distant institutions – should lead responses to risks they understand best.

In summary, locally led action reframes the question from *how to include local actors in aid projects* to *how to enable local actors to drive and define aid efforts*. It is a paradigmatic shift from viewing communities as beneficiaries or junior partners to recognizing them as primary architects of humanitarian and development initiatives (ALNAP, 2022).

3. Pooled Funding in Humanitarian and Development Contexts

Concept and Appeal of Pooled Funds: Pooled funding mechanisms – including UN-managed funds like the Central Emergency Response Fund (CERF) and Country-Based Pooled Funds (CBPFs), as well as NGO consortia funds like the Start Fund – have become prominent in both humanitarian and development financing. These instruments aggregate contributions from multiple donors into common pots. The appeal lies in several factors: flexibility, speed, risk-pooling, and coordinated

allocation. By consolidating donor resources, pooled funds can reduce duplication and donor overhead, while enabling rapid disbursements to meet emerging needs (D'Aquino et al., 2019; ICVA, 2023). They are often designed to be less earmarked and more nimble than bilateral funding, which in theory makes them more adaptable to on-the-ground conditions. For example, CERF provides quick initial funding for UN agencies in sudden emergencies, and CBPFs allow country-level stakeholders to allocate funds to priority projects across UN, INGO, and local NGO partners. In development contexts, pooled grant funds have been used to support community-driven development and climate adaptation, by blending various donor monies to support locally identified projects.

Limitations and Top-Down Tendencies**:** Despite their strengths, evaluations reveal that pooled funds often replicate the hierarchical, top-down tendencies of the broader aid system. A rapid review of CBPFs by OCHA found that while these funds can channel resources to local needs, they are frequently hampered by **delays in approval** and **heavy transaction costs**, which disproportionately burden smaller NGOs. Another study noted that CBPFs, meant to be flexible, are sometimes "*too tightly circumscribed*" by donor requirements and risk-aversion, reducing their ability to respond nimbly to changing needs. Common Humanitarian Funds (CHFs, predecessors to CBPFs) in countries like Sudan and the Democratic Republic of Congo have faced critiques for inefficiencies in disbursement and for favoring UN agencies over NGOs in allocation decisions (Humanitarian Practice Network, 2021). In some cases, funds remained underspent even amid ongoing crises, due to cumbersome proposal and reporting procedures. Local and national NGOs often point out that accessing these funds requires navigating complex application processes in English, stringent financial compliance, and short implementation timelines that are challenging for smaller, less resourced organizations (Save the Children K4D Brief, 2018). Thus, ironically, a mechanism intended to simplify funding has sometimes added another bureaucratic layer.

Structural Barriers to Community Participation: Several systemic barriers inhibit effective participation by local actors in pooled funding:

- **High Compliance Thresholds:** Rigid due diligence, auditing, and reporting requirements create high entry barriers for local NGOs or community-based organizations. Many pooled funds require applicants to have certain financial systems, registrations, or prior grant experience that smaller community groups lack, thus **excluding** them upfront (Humanitarian Practice Network, 2021).
- **Short Implementation Periods:** Funding windows are often short-term (6–12 months for humanitarian CBPF projects), which constrain local actors from engaging in meaningful community consultation or building trust. They must rush to spend funds, rather than invest in sustainable solutions (ICVA, 2023). This perpetuates a cycle of surface-level interventions.
- **Limited Community Voice in Governance:** The governance boards or advisory committees of pooled funds have historically been dominated by UN agencies and donor representatives. Local civil society representatives, if present, often hold observer or non-voting roles. This means communities have little say in setting the priorities or strategies that the pooled funds adopt (Save the Children K4D Brief, 2018). With few seats at the decision table, local perspectives can be tokenized or filtered through international intermediaries.

These barriers illustrate that without deliberate design changes, pooled funds can struggle to advance locally led action. They risk reinforcing the status quo whereby international actors control funding decisions and local actors implement projects defined by others. As a result, the transformative potential of pooled financing remains limited under current structures.

4. Gaps in Operationalization of Locally Led Pooled Funding

*Lack of Practical Guidance***:** Despite widespread endorsement of localisation and community-led action, there remains a notable absence of operational guidance on how pooled funding mechanisms can be adapted to genuinely support community-level decision-making while still meeting donor requirements for accountability and risk mitigation. Much of the existing literature promotes broad principles but falls short of offering concrete models for power-sharing in funding governance. As a result, donors and fund managers often struggle to align flexible, locally driven approaches with

standard fiduciary safeguards (ICVA, 2023). This disconnects between global commitments and implementation such as those outlined in the Grand Bargain has impeded meaningful progress. What remains missing is practical innovation in funding modalities to bridge this divide and make localisation a reality.

Blurred Conceptual Distinctions: While localisation and community-led action enjoy broad rhetorical support, there is a persistent gap in practical guidance on how pooled funding mechanisms can be restructured to enable genuine community decision-making without undermining donor imperatives for accountability and risk management. Existing literature often articulates high-level principles but rarely provides actionable frameworks for equitable power-sharing in funding governance. Consequently, donors and fund managers face persistent uncertainty in reconciling adaptive, locally led approaches with standard fiduciary protocols (ICVA, 2023). This misalignment between global commitments such as those made under the Grand Bargain and operational realities continues to hinder transformative change. Bridging this gap requires practical innovation in funding architecture that embeds flexibility, trust, and shared accountability at its core.

Tensions Between Donor Safeguards and Flexibility: Donors, particularly when allocating public funds, rightly prioritize accountability, transparency, and risk management. However, rigorous compliance frameworks can inadvertently hinder the agility needed to support and strengthen local actors. In practice, donors often favour established international organizations with proven administrative systems, limiting access for emerging local groups. This creates a paradox: local organizations cannot build capacity without funding, yet they cannot access funding without demonstrating capacity (Ataii, 2025). Addressing this requires adaptive approaches such as tiered compliance mechanisms where smaller grants have proportionated requirements, or mentorship models where international NGOs support local partners through compliance processes. Without such innovations, conventional funding patterns will likely persist, reinforcing existing power asymmetries.

Structural Barriers Persist: In summary, several structural issues impede the operationalization of locally led pooled funding:

- **Burdensome Compliance and Administrative Overhead:** Complex application portals, lengthy proposal templates, and rigorous financial reporting deter smaller organizations. The cost of compliance (in staff time, audit fees, etc.) can be prohibitive for community-based groups.
- **Minimal Governance Role for Communities:** Pooled fund decision-making bodies seldom include representatives of the crisis-affected populations themselves. This lack of inclusion at the governance level means community priorities may be overridden by international standards or donor preferences.
- **Dependency on Short-Term, Projectized Aid:** Because funding is often short-term and output-focused, it keeps local actors in a cycle of chasing grants for immediate needs, rather than investing in their own long-term strategies. The literature notes that many humanitarian interventions remain top-down and short-sighted, resulting in a *"cycle of dependency rather than empowerment,"* where aid meets short-term needs but fails to foster sustainable recovery or resilience. In other words, communities are kept in survival mode, repeatedly dependent on external aid, instead of being enabled to build their own resilient futures.

These gaps underscore the need for new frameworks and experiments to truly realize locally led action via pooled funding. The next sections describe how this research seeks to fill some of these gaps through case analysis and derive a practical framework.

2. Methods

This study employed a desk-based research methodology, relying on secondary data drawn from peer-reviewed articles, policy reports, evaluation documents, and grey literature published by international agencies and humanitarian networks. This approach was chosen because pooled funding mechanisms are well documented through existing evaluation and public reports, while access to

primary field data is often restricted in crisis contexts. The study therefore aimed to synthesize diverse existing evidence rather than duplicate prior data collection.

2.1. Research Design

This study employs a qualitative, **desk-based comparative analysis** using secondary data from multiple sources. A comparative case study approach was chosen to enable contextually rich examination across distinct environments – an approach well-suited to exploring the "how" and "why" of complex processes (Eisenhardt, 1989; Yin, 1998; Stake, 2006). Rather than a single-case deep dive, the research examines multiple cases representing varied humanitarian funding landscapes. This allows identification of common themes and differences in how pooled funds operate and whether they enable local leadership. The design is informed by grounded theory techniques in that it iteratively built explanations from data, while also using some predetermined categories (like "localisation vs locally led") from existing theory. The approach remains exploratory, aiming to generate insights and frameworks rather than test a hypothesis. Given the evolving nature of the topic, a flexible design was important to incorporate diverse documentation (Yin, 1998).

2.2. Data Collection and Criteria

Documents were selected through purposive sampling guided by four inclusion criteria:

1. **Relevance:** Sources must discuss pooled funds (e.g., CBPF, CERF, Start Fund) in relation to localisation, accountability, or community participation.
2. **Credibility:** Only documents from recognized organizations (e.g., OCHA, IFRC, ICVA, ALNAP, ODI, Development Initiatives) and peer-reviewed publications were included.
3. **Time Range:** Publications between **2015 and 2025** were prioritized to capture developments following the 2016 *Grand Bargain* commitments. Older foundational works were included when conceptually essential (e.g., localisation origins or participatory theory).
4. **Geographical Breadth:** Sources had to reference diverse contexts from fragile/conflict-affected states, disaster-prone middle-income countries, and post-conflict settingsto ensure comparative depth.

Documents were **excluded** if they: (i) focused solely on project-level operations without financing analysis, (ii) lacked transparency in data collection, or (iii) duplicated findings already captured in other sources.

2.3. Data Sources

The analysis draws upon three categories of secondary data:

2.3.1. Evaluations and Reports

These include documents such as annual CBPF global reports, independent evaluations of pooled funds, Start Fund after-action reviews, and localisation progress reports (e.g., Charter4Change annual updates). For example, OCHA's *Country-Based Pooled Funds Annual Report 2022* provided data on funding allocations by recipient type, and Start Network's *Anticipatory Action Pilot Lessons Learned* report (2021) provided insight into community decision-making in forecast-based funding. These sources offer quantitative indicators (funding percentages, timelines) and qualitative findings (stakeholder feedback on processes).

2.3.2. Policy and Framework Documents

This comprises high-level agreements and guidelines like the Grand Bargain 2.0 framework (IASC, 2021), the CBPF Global Guidelines (OCHA, 2023), and relevant national policies (e.g., the Philippines' *Disaster Risk Reduction and Management Act* of 2010, and Uganda's framework for refugee self-reliance). Such documents articulate the formal rules, objectives, and safeguards that shape how pooled funds operate. They serve as a benchmark to assess what is *supposed* to happen, against what is observed in practice.

2.3.3. Documented Community Perspectives

Wherever possible, the study incorporated voices of local actors. This includes testimonials and quotes extracted from evaluation case studies, transcripts from panels at humanitarian conferences (where local NGO leaders spoke about funding experiences), and multi-stakeholder workshop reports. For instance, the Humanitarian Response Consortium's *Post-Typhoon Odette Local Response Review* (2022) compiled feedback from local responders in the Philippines and provided direct quotes like the one in the introduction. Such firsthand perspectives help ground the analysis in lived experience and highlight gaps between policy intent and on-the-ground impact.

All data were publicly available or obtained through research portals. No primary fieldwork (interviews or surveys) was conducted, which limits the immediacy of insights but is appropriate for this exploratory review (Bassot, 2022). The use of diverse sources allowed for **triangulation** – corroborating findings across different types of documents to enhance credibility (Flick, 2014). Any discrepancies or anomalies were noted and, if possible, clarified by consulting additional sources.

2.4. Case Selection

Case selection followed a purposive **maximum-variation sampling** strategy. Instead of random sampling or focusing on typical cases, the study deliberately selected cases expected to offer rich insight due to their diversity (Patton, 2015). Three broad typologies of contexts were identified to capture variation in how pooled funds function and the scope for local leadership:

- **Fragile/Conflict-Affected Environments:** These are contexts with political instability or active conflict, where governance is weak and humanitarian needs are acute. Example: South Sudan's Humanitarian Fund (a CBPF) which operates amid ongoing conflict.
- **Middle-Income, Disaster-Prone Contexts:** These are countries with moderate government capacity and frequent natural disasters. Example: The Philippines, which has multiple typhoon responses and a mix of international and domestic responders.
- **Post-Conflict or Recovery Settings:** Societies transitioning from conflict to peace or recovering from crises, with an emphasis on reconstruction and resilience. Example: Colombia's post-conflict recovery funding mechanisms, or Nepal's earthquake recovery pooled fund.

Within these typologies, specific cases were chosen based on data availability and relevance. For instance, **Bangladesh** (a climate disaster-prone, low-middle income country) was included, focusing on Start Fund Bangladesh's anticipatory funding to local committees. **Uganda** was selected to illustrate a refugee-hosting, semi-stable context where refugee-led organizations engaged with a regional fund. **Philippines** was chosen for its experiences with typhoon recovery and experiments in barangay-level funding. Additional examples from other countries (DRC, Vanuatu, Indonesia, etc.) are brought in to illustrate particular points. This approach yields a tapestry of cases rather than an exhaustive list, aiming to surface patterns that hold across different scenarios. The variety increases the likelihood that findings and recommendations have broader applicability (even if not statistical generalizability).

2.5. Data Analysis

Data were analyzed using qualitative **thematic analysis** with both inductive and deductive elements (Braun & Clarke, 2006). First, an initial code frame was developed based on the research question and literature review: codes such as "localisation vs locally led," "governance inclusion," "compliance burden," "community priority alignment," "dependency cycle," etc., were defined. Then, each document was reviewed and coded line-by-line, allowing new codes to emerge (for example, "fiscal sponsorship" emerged as a code when reading about a local NGO using a national NGO's legal status to receive funds). Codes were then grouped into larger categories or themes corresponding to the sections of findings (e.g., "Localisation in practice," "Locally-led action examples," "Enabling mechanisms," "Dependency cycle"). Cross-case comparison was done by constructing case profiles – brief summaries of each case on key variables like funding flows, governance setup, outcomes – and then juxtaposing these to identify similarities and differences (Eisenhardt, 1989). A form of narrative **cross-case synthesis** was used, akin to Qualitative Comparative Analysis logic, though not a formal QCA (Ragin, 1987). This means conditions that appeared to facilitate locally led funding (e.g., presence of community representatives in fund governance) were noted across cases, as were conditions that hindered it (e.g., one-size-fits-all compliance rules). The analysis was iterative – going back to data to check interpretations and refine the framework as insights developed.

To ensure **reliability and trustworthiness**, the research process is documented transparently. Coding decisions and case selection criteria are detailed so that others could understand how conclusions were reached. Triangulation across different source types was used to mitigate bias (Flick, 2014). For example, if an evaluation report claimed that a pooled fund had slow disbursements, this was cross-checked with any available quantitative data on disbursement timeliness or with stakeholder quotes about delays. Discrepancies were resolved by seeking additional evidence or acknowledging uncertainty. As a desk study, a limitation is the lack of primary field data – community perspectives are included only via secondary reports, which may not capture all nuances. Therefore, findings are presented as **indicative** rather than universally generalizable. Nonetheless, the consistency of certain themes across diverse documentation lends confidence that these insights are robust.

(Table 1 provides an operationalization summary of key concepts, indicators, and data sources used in the analysis.)

Table 1. Operationalisation of Key Concepts and Indicators

Concept	Definition (simplified)	Example Indicators	Data Sources	Analytical Use
Localisation	Empowering local/ national responders to lead and deliver aid, placing crisis-affected communities at the center (European Commission, 2023).	% of funding to local/ national actors; local actors' inclusion in fund governance; capacity-strengthening activities funded.	CBPF allocation reports; Grand Bargain reports; fund ToR and guidelines.	Assessed progress and shortcomings in practice (Section 4.1).
Locally Led Action	Communities set priorities, control resources, and design interventions (IFRC, 2021).	Existence of community decision-making forums; budget control by community groups; projects initiated through community plans.	Case study docs (e.g., Start Fund pilots, community testimonials); hub governance charters.	Identified true examples of community-led funding (Section 4.2).
Enabling Mechanisms	Design features in funding instruments that facilitate locally led action within donor frameworks.	Dedicated "direct access" windows for local CBOs; simplified compliance tiers; seats for community reps on boards; multi-year grants.	Pooled fund guidelines; specific fund pilot descriptions; policy briefs (ICVA, Save the Children, etc.).	Analyzed which mechanisms worked and how (Section 4.3).

Dependency Cycle	Recurring short-term funding and top-down program design that keep communities in a survival mode rather than building resilience.	Average grant duration (<12 months?); repeat funding for similar relief in same location; use of pre-defined project templates vs. community proposals.	Fund allocation history; project documents; evaluations noting repeated emergency aid in same communities.	Examined evidence of such cycles and their causes (Section 4.4).

2.6. Ethical Considerations

Since this research did not involve human subjects directly, formal ethical clearance was not required. However, ethical considerations included representing the source material faithfully and acknowledging biases. The study is careful to credit local perspectives and avoid extraction of community knowledge without attribution. All sources are cited appropriately. Additionally, when interpreting community quotes or experiences, the analysis is cautious not to generalize one community's experience to all. The goal is to amplify local voices in the context they were given, to inform broader conclusions.

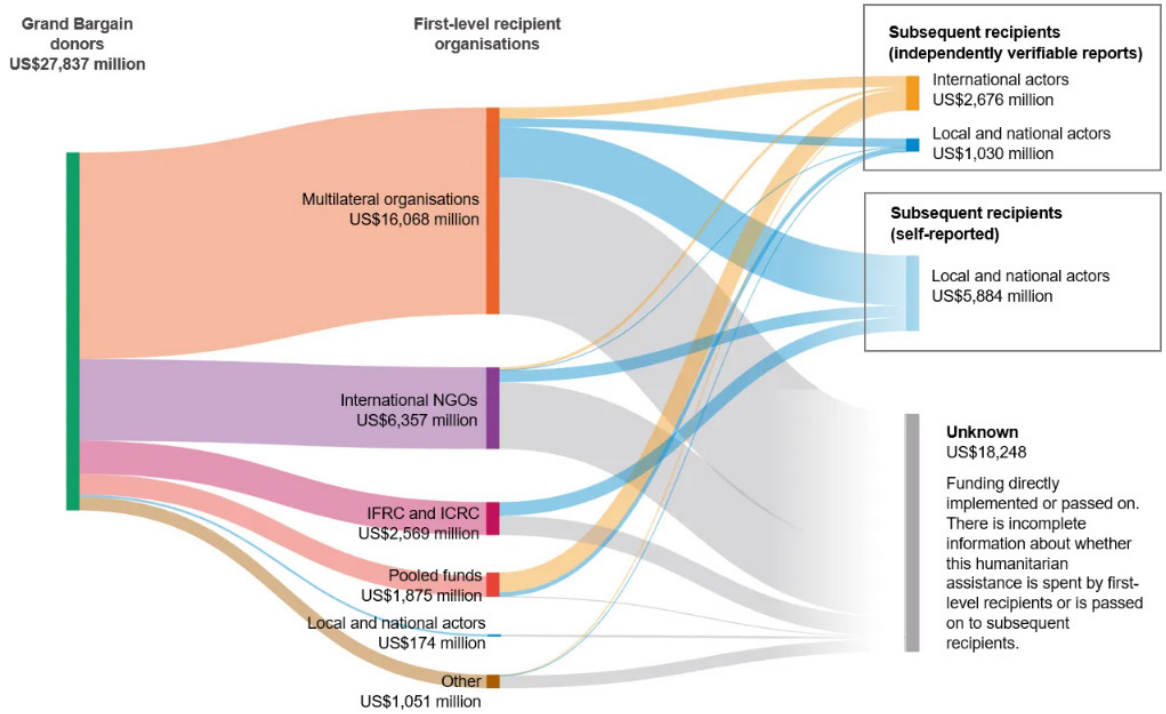
3. Results

This section presents results aligned with the operational framework. It first examines how localisation has manifested in pooled funding contexts (3.1), then identifies cases of genuinely locally led action in pooled funds (3.2). It next highlights specific enabling mechanisms that allowed local leadership (3.3) and then analyzes patterns of the dependency cycle that keep communities in a reactive state (3.4). Finally, a cross-case synthesis distills lessons cutting across all cases (3.5).

3.1. Localisation in Practice

Across the selected contexts, pooled funds have made some progress in directing resources to local and national actors, but this has often been localisation in a limited sense. **Financial Flows:** As shown in Figure 1, despite global commitments to strengthen localisation, humanitarian funding flows continue to be dominated by international actors, with local and national organisations receiving only a marginal share. In 2023, out of US $27.8 billion in international humanitarian assistance from Grand Bargain donors, the vast majority was channelled to multilateral organisations (US $16.1 billion) and international NGOs (US $6.4 billion), with an additional US $2.6 billion to the Red Cross and Red Crescent Movement and US $1.9 billion to pooled funds. By contrast, local and national actors received only US $174 million directly, representing just 0.6% of total first-level funding. While some resources eventually reached them through sub-grants, with independently verified flows amounting to US $1.0 billion and a further US $5.9 billion reported by intermediaries, these figures underscore that their access to funding remains primarily indirect. Moreover, transparency gaps persist, as US $18.2 billion—around two-thirds of total humanitarian assistance—could not be traced clearly beyond first-level recipients, leaving unclear whether and to what extent local actors benefitted. This pattern illustrates that while pooled funds and intermediated mechanisms have increased opportunities for local participation, localisation in practice remains constrained: financial access is improving incrementally, but decision-making influence and equitable partnerships continue to lag behind the commitments made under the Grand Bargain. These figures indicate donors are willing to channel money through local entities when feasible. However, **funding share alone did not equate to influence** over decisions. In most cases studied, national NGOs participated as implementers of sub-grants or as recipients of funds to carry out activities that were pre-defined in cluster strategies or allocation frameworks. They had far less say in *what* was prioritized.

Figure 1. Multilateral organizations continue to receive the largest share of international humanitarian assistance, while transparency on funding flows to subsequent recipients remains limited (Development Initiatives, 2024).



Source: Development Initiatives (2024)- *based on OCHA FTS data, CBPF and CERF data hubs, UNHCR partner budget information (2023), and Grand Bargain self-reports (2024). Notes: "First-level funding" refers to funding received directly from a donor. "Subsequent-recipient funding" refers to allocations passed through one or more intermediary organizations. All figures are presented in constant 2022 prices.*

3.1.1. Governance Roles

Local actors' inclusion in fund governance varied by context but tended to be marginal. The CBPF Advisory Board included a representative from a national NGO network, which is a positive step. Yet this representative role was primarily advisory – international stakeholders (UN agencies, donors) still held the decision-making authority on allocation strategy and final approvals. In other CBPFs, such as Somalia's, efforts were made to include national NGO observers in strategic meetings, but they often lacked voting power. An exception was noted in Myanmar (prior to the 2021 coup) where the advisory board of the Myanmar Humanitarian Fund had a stronger NGO voice.

Overall, localisation in governance has been incremental rather than transformative. Local NGOs have gained seats at the table but not *a share of the table's authority*. The persistence of hierarchical decision-making structures reflects a system where participation is symbolic rather than empowering. Achieving truly **locally led governance** will require shifting from representation to **shared decision-making**, where communities and national actors exercise genuine influence over how pooled funds are prioritized, allocated, and evaluated.

3.1.2. Capacity Strengthening vs. Power Shifting

Many pooled funds incorporate capacity-strengthening support for local partners as part of localisation. For instance, in Sierra Leone, the Ebola Response Pooled Fund (2014–2016) included budget lines for training local NGOs in financial management and reporting, to help them meet compliance standards. Similarly, in the Democratic Republic of Congo (DRC), the CBPF established a mentorship program pairing INGOs with local NGOs to jointly manage grants. These efforts have been

positively reviewed insofar as they increase local organizations' ability to absorb funds accountably. However, a critique raised by Barbelet (2018) and others is evident: such capacity building often aims to mold local actors to fit the existing system (teaching them donor procedures, English reporting, etc.), rather than reshaping the system to better fit local actors' modalities. In other words, localisation here is about making local NGOs "good recipients" of sub-grants, not about enabling them to lead in setting the agenda. The case studies showed few instances where localisation efforts transferred strategic decision-making. National and local actors were frequently confined to implementing roles—albeit with more money flowing to them—while international actors retained program design control.

The South Sudan Humanitarian Fund (SSHF) is one of the largest CBPFs. By 2022, local and national organizations (L/NNGOs) received about 30% of SSHF funding. But interviews and survey data (from an NGO perspective study) revealed perceptions that influence remained unequal. Local NGOs found the proposal process complex and noted that the cluster system's priorities (often set by UN-led coordination groups) determined what types of projects got funded. One South Sudanese NGO leader said that while they appreciated the increased funding, *"we are still implementing someone else's plan – the calls (for proposals) come with predefined sectors and outputs."* This sentiment captures the gap: funding localization occurred, but *decision localization* did not fully follow.

In Bangladesh, community feedback mechanisms were introduced through the Start Fund, but these systems often capture *opinions* rather than *decisions*, reinforcing a feedback loop where local insights inform rather than direct funding choices.

A positive example in the Philippines, where post-disaster recovery funds at the barangay level experimented with community accountability boards. These boards allowed local representatives to monitor fund use, validate beneficiary lists, and report misuse through public hearings—enhancing downward accountability. However, such practices remain the exception rather than the norm and are rarely integrated into the formal architecture of pooled funds.

In summary, localisation via pooled funds has improved the *distribution* of funding to local actors in some contexts, meeting or exceeding numeric targets in a few cases. However, the *nature of engagement* often remains top-down. Local organizations are receiving more funds yet are often executing programs designed by others. Moving toward **mutual accountability**—where communities hold decision-making and oversight power—requires institutional reforms such as community-based budget monitoring, participatory audits, and shared performance evaluations. These mechanisms would not only strengthen legitimacy but also align with **Participatory Governance,** which links inclusive decision-making to improved trust, transparency, and sustainability.

3.2. Evidence of Locally Led Action

Truly locally led pooled funding – where communities themselves determine priorities and control resources – was limited but identifiable in distinct cases. These cases demonstrate that it is feasible to entrust crisis-affected communities with funding decisions, within certain supportive structures.

3.2.1. Case 1: Bangladesh – Community-Driven Anticipatory Action

Bangladesh has significantly advanced anticipatory, community-led flood response through mechanisms such as the Start Fund Bangladesh and the Supporting Flood ForecastBased Action and Learning (SUFAL) programme. The Start Fund Bangladesh, established in 2017, functions as a civil society–managed pooled funding mechanism that enables rapid humanitarian responses, providing access to funding for local, national, and international NGOs (Start Fund Bangladesh, n.d.). Meanwhile, the SUFAL project has worked since 2019 with Union Disaster Management Committees (UDMCs) and communities in northern districts—including Kurigram, Gaibandha, and Jamalpur—to implement forecast-based anticipatory actions (Anticipation Hub, 2022).

During its first phase (August 2019–June 2021), SUFAL facilitated community-based early actions during the monsoon season in 2020, reaching over 100,000 people in the specified districts (Anticipation Hub, 2022). These actions included livestock evacuation, shelter repairs, cash-for-work schemes, and WASH interventions, all coordinated through local disaster management committees (Anticipation Hub, 2022). The project targeted interventions that met local needs, such as repairing embankments, providing evacuation support, and distributing early-warning information via community channels like courtyards and voice messaging (Anticipation Hub, 2022)

Phase II of SUFAL, launched in July 2021 and continuing through June 2025, expanded its geographical scope and intensified anticipatory mechanisms by strengthening impact-based forecasting, developing early action protocols, and exploring integration with social protection systems (Anticipation Hub, 2022; CARE Bangladesh, n.d.). This phase emphasized localization by engaging community stakeholders in designing and implementing actions, enhancing early-warning access with extended lead times, and embedding anticipatory protocols within existing governance structures (CARE Bangladesh, 2022)

3.2.2. Case 2: Philippines – Barangay-Led Recovery Fund (Bohol Province)

Following Super Typhoon Rai—locally known as Odette in December 2021, the Province of Bohol developed a comprehensive PostOdette Rehabilitation and Recovery Plan aimed at restoring infrastructure, agriculture, livelihoods, and bolstering disaster resilience across the province (Province of Bohol, 2022). As part of these recovery interventions, provincial shelter cluster teams coordinated the establishment of resettlement sites in Talibon and Loboc, along with evacuation facilities in Ubay and President Carlos P. Garcia municipality (Province of Bohol, 2022). International partners also played pivotal roles, Action Against Hunger, with support from the European Civil Protection and Humanitarian Aid Operations (ECHO), distributed emergency food and hygiene kits to approximately 1,780 affected individuals in Barangays Camayaan and Ugpong in Loboc municipality (Action Against Hunger, 2022). Simultaneously, the Philippine Disaster Resilience Foundation (PDRF) launched early recovery initiatives in selected barangays across Bohol, implementing resilience-focused livelihood and shelter programs through its private sector network (PDRF, 2022). Further community-led recovery was evident in efforts supported by the World Food Programme (WFP), where residents in Barangay Mahanay, Bien Unido municipality, organized regular environmental clean-ups and maintained public spaces following program assistance (United Nations in the Philippines, 2022).

3.2.3. Case 3: Uganda – Refugee-Led Organization in West Nile

Since **2018**, Oxfam in Uganda has supported South Sudanese refugee-led organizations (RLOs) in the West Nile region—specifically in settlements such as Rhino Camp—through a localization-based partnership focused on peacebuilding, COVID19 responses, and livelihoods (Oxfam, 2023). Originally small volunteer-led groups lacking formal recognition, these RLOs progressively strengthened their capacity through tailored mentorship and organizational development provided by Oxfam. As a result, they gained credibility and influence within camp coordination structures, improved their project management capabilities, opened bank accounts, advanced toward legal registration, and were even invited to participate in designing donor-funded programs (Oxfam, 2023). This case highlights capacity-building and recognition of RLOs within existing humanitarian frameworks through INGO facilitation, rather than direct grant-holding or fund management by refugee-led groups themselves.

3.3. Enabling Mechanisms for Locally Led Pooled Funding

Analysis of documented cases reveals several practical design features that help bridge the gap between donor requirements and meaningful community leadership. For example, the 2022 Somalia Humanitarian Fund demonstrated tiered compliance by allocating 61% of its funding directly to national NGOs suggesting a system where smaller, local actors received proportionately reduced administrative burden and more equitable access (UN, 2022). In addition, capacity-building investments were highlighted as critical: a report on localization highlighted the importance of providing organizational development support like grants for core costs and training to local partners, enabling them to meet compliance requirements and manage programs effectively (IFRC, 2018). These mechanisms recognize that one-size-fits-all compliance is counterproductive, and that building capacity through tailored support fosters greater participation without compromising accountability.

While documentation is limited in some areas, there's also emerging evidence of shared governance structures and multiyear flexibility as long-term enablers. For instance, the design of the Somalia Joint Fund incorporates a multi-stakeholder governance model—including UN, government, and donor representation—providing a platform for strategic dialogue and collaborative decisions (UNDP, n.d.). Although not explicitly community-led, this structure paves the way for more inclusive and adaptive programming. Taken together, these mechanisms illustrate that even within existing donor frameworks, adjustments such as simplified access for national NGOs, capacity investment, and inclusive governance can substantially advance localization—supporting local institutions as long-term partners rather than one-off implementers.

3.4. The Dependency Cycle: Pooled Funds and Perpetual Crisis Mode

Many pooled humanitarian funds inadvertently contribute to a dependency cycle, where communities receive repeated short-term emergency aid without building lasting resilience. For instance, pooled funds like CBPFs and CERF are structured primarily for immediate response they provide fast, short (6–12 month) grants focused on life-saving relief, rather than funding durable recovery or resilience measures (OCHA, 2024; Financing UN, 2021). This emergency-centric model leaves communities caught in a recurring relief loop, unable to move beyond survival mode when recurring crises strike. Additionally, pooled funding mechanisms remain a small fraction of total humanitarian finance—for example, CERF and CBPFs accounted for only 5% of total aid contributions in 2015, down from higher levels, indicating limited scope for strategic or transformative funding (Humanitarian Financing Review, 2017). The result is sustained reliance on immediate relief, with minimal investment in long-term development or risk reduction.

Furthermore, there is an institutional tendency toward risk-averse, top-down programming, which reinforces dependency. While exact examples such as Vanuatu's cycle of emergency grants were not found in publicly available sources, broader critiques align with this pattern: pooled funds often adhere to narrowly defined humanitarian mandates and predefined sector templates, limiting local actors' ability to propose integrated, adaptive solutions. This rigid framework hinders communities from addressing root causes or combining various components—like combining agricultural recovery with infrastructure improvements—within a single intervention. Without a coherent transition strategy or shift from humanitarian to development financing, community-led momentum dissipates, perpetuating a cycle of repeated appeals and short-term fixes.

3.5. Cross-Case Insights

A convergence of evidence from evaluations and secondary literature highlights several non-negotiable enablers and inhibitors for locally led pooled funding. First, **community participation in governance** significantly enhances relevance and acceptance of aid. Tools such as allocating seats to local and national actors including women-led and grassroots organizations in coordination bodies (e.g., Country-Based Pooled Fund (CBPF) advisory boards and clusters) help ensure inclusive deci-

sion-making (ICVA, 2025). Second, **context-sensitive compliance**, facilitated by intermediary roles, enables local groups to engage meaningfully while maintaining fiduciary accountability. Sub-granting models, where INGOs or national NGOs absorb compliance burdens for smaller actors, have emerged as effective mechanisms to support localization efforts within pooled funding systems (ICVA, 2025). Additionally, alignment with national or local systems—embedding community-driven initiatives within existing government frameworks was identified as a key pathway to legitimacy and long-term sustainability (IFRC, 2020). These structural adjustments underscore that governance and compliance design are pivotal enablers for effective localization.

Moreover, **contextual adaptation and inclusive metrics** are crucial for maximizing impact and ensuring equity. The principle of subsidiarity—shifting decision-making authority closer to affected communities—holds universally, though its implementation must vary by context (ALNAP, 2025). In fragile environments, third-party oversight may be essential; in decentralized systems, local government structures may serve as valid partners. Finally, the need to **measure empowerment** alongside outputs is increasingly recognized. Funding models and tools like the Grand Bargain 2.0 emphasize participation and flexible, multi-year support but still require operational tools such as including metrics like "percentage of projects led by community committees" to drive change (ODI, 2021; Grand Bargain 2.0 signatories, 2023). This dual shift to governance reform and evaluative metrics offers a practical blueprint for transforming pooled funding into truly locally led action, bridging technical design with a mindset grounded in equity and resilience.

3.6. Risk Management and Compliance

Risk management and compliance frameworks remain among the most significant barriers to realizing locally led pooled funding. While donors and fund managers emphasize fiduciary control and transparency, these systems are often designed around **international organizational norms** rather than **context-sensitive risk-sharing mechanisms** that reflect local realities.

In Bangladesh, for instance, compliance assessments under the Start Fund required local NGOs to demonstrate accounting and procurement systems equivalent to those of large INGOs. Although some flexibility was introduced through "light due diligence" models for smaller grants, these measures remained procedural rather than structural. As a result, risk was effectively outsourced downward where local partners carried implementation risks without equivalent decision-making power or access to contingency support.

In **the Philippines**, community-managed recovery grants under barangay councils demonstrated that accountability can be locally driven when communities are entrusted with monitoring and reporting responsibilities. Public hearings, community scorecards, and transparent budget disclosures created strong social oversight, offering an alternative to traditional audit-heavy models.

Across these cases, the prevailing logic of risk management remains **risk avoidance rather than risk redistribution**. Donors tend to equate localisation with higher fiduciary exposure, leading to restrictive eligibility criteria and intensive monitoring that paradoxically increase transaction costs and undermine efficiency. Yet evidence suggests that **locally grounded accountability systems—such as participatory audits, peer verification, and collective oversight—can mitigate misuse more effectively** than top-down control measures.

Pooled funds must institutionalize a dual accountability approach: maintaining upward accountability to donors while strengthening **horizontal accountability** to communities and peers. This aligns with the **Participatory Governance**, which posits that shared oversight builds legitimacy, and with the **HDP Nexus**, which calls for risk-sharing across humanitarian, development, and peace actors. By redefining compliance as a *shared responsibility* rather than a *unilateral control mechanism*, pooled funds can foster genuine local leadership without compromising integrity or transparency.

4. Discussion

This section synthesizes the findings across the presented cases comparing how governance, access, and operational models influence the transition from localisation to *locally led* pooled funding. The discussion also connects these empirical insights to the Humanitarian–Development–Peace (HDP) Nexus and Participatory Governance, emphasizing how equitable decision-making, trust-based risk sharing, and collective learning underpin community-driven financing systems.

4.1. Rethinking Localisation vs Locally Led Action

The findings clarify the distinction between localisation and locally led action, and why it matters. Localisation, as practiced via pooled funds, has often meant **including local actors in an essentially international system** – more local implementers, some local advisory input, possibly greater funding share to local NGOs, but within rules set by donors and UN agencies. It is a step forward, but a limited one. Locally led action, by contrast, means **changing the system itself** so that local actors set the agenda and drive the response, with international actors in support roles. The evidence from cases like the Bangladesh anticipatory action and Philippine barangay funds shows this is achievable without undermining accountability or quality. Communities made sound decisions and effectively managed resources when empowered. This challenges a lingering perception that local leadership is risky or lesser in capacity. In fact, local leadership tapped into local knowledge, leading to more context-appropriate outcomes (e.g., using funds for boat repair in a fishing village vs. giving out generic solar lamps that weren't needed).

The implication is that the humanitarian/development community needs to **redefine success**. Instead of success being delivering X number of relief items (where locals are passive recipients), success should be measured in how well crisis-affected people were able to determine and implement their own solutions. This aligns with a justice and dignity perspective: those who suffer crises should have agency in their recovery. It also aligns with effectiveness: solutions that communities buy into are more likely to be sustained. We see parallels in the Sendai Framework for Disaster Risk Reduction which calls for community engagement and leadership in building resilience (UNDRR, 2015). True resilience is impossible if communities remain dependent on outside decisions. Thus, distinguishing localisation from locally led action is not semantic hair-splitting – it is the difference between *inviting locals to our table* versus *supporting locals to set their own table*. The former can inadvertently preserve a paternalistic status quo; the latter requires ceding power and resources in meaningful ways.

4.2. Implications for Pooled Fund Policy and Design

To operationalize locally led action in pooled funds, several policy and design shifts are indicated by this research:

4.2.1. Comparative Insights

The comparative analysis reveals that while progress toward localisation has been observable across all three contexts, **locally led transformation remains partial and fragile**.

- In **Bangladesh**, anticipatory action systems have improved local participation but still rely on international intermediaries for fund management.
- In **Uganda**, refugee-led and national NGOs have gained visibility yet remain constrained by compliance systems designed for international actors.
- In **the Philippines**, local governments and barangay councils demonstrated that when communities control resources directly, projects are faster, more relevant, and more accountable.

The findings affirm the relevance of the **HDP Nexus**, which advocates coherence between humanitarian response, development recovery, and peacebuilding. Locally led pooled funds embody this integration: they enable continuity between emergency relief and long-term resilience by anchoring decision-making within communities. In the Philippines, barangay-managed funds exemplify this nexus—linking humanitarian aid to development outcomes and strengthening local governance systems. Similarly, Uganda's refugee-led initiatives demonstrate how community-driven projects can enhance social cohesion and reduce dependency. However, realising the full potential of the HDP Nexus requires reorienting pooled funds from **donor coordination mechanisms** into **platforms of collective governance** where local actors co-own priorities and outcomes.

4.2.2. Governance Reforms

Donors and UN agencies that sponsor pooled funds should mandate community representation in governance structures. For example, CBPF guidelines could require that a certain number of voting members on advisory boards come from local civil society or community networks (chosen through a transparent process). This would formalize what some pilot cases did informally. Additionally, rotation of those seats and broad consultation mechanisms (e.g., provincial consultations feeding into funding strategies) can widen the input beyond a token representative. Policy-wise, this might involve revising OCHA's global CBPF governance handbook and similar documents to elevate the role of local actors in decision-making. (Requires unpacking--- the role of donor and UN—embedded in their country strategy—what structure or systems for alignment towards community become the drivers of the funds. For sure there are nuances in different government structures, and it is good to mention if not elaborated. the graph below is a clear picture of what is happening in each layer and where the UN operates and the NGO operates and how the government can be strengthened by all the discussion of funding schemes.

Viewed through **Participatory Governance**, the results highlight the distinction between *participation* and *power*. Many localisation efforts emphasize consultation, but genuine participation requires shared authority over resource allocation, monitoring, and learning.

Across cases, local NGOs and community groups have been invited to contribute perspectives but not to define agendas. The Philippines' community accountability boards show a promising deviation from this pattern: by institutionalizing feedback and public hearings, they turned participation into a mechanism of *accountability*. This shift aligns with participatory governance principles that link inclusion to legitimacy and effectiveness.

Achieving similar results elsewhere will require pooled funds to adopt **co-decision frameworks** such as shared voting rights on allocation boards, participatory audits, and transparent feedback loops so that accountability flows both upward to donors and downward to affected communities.

4.2.3. Funding Terms—Longer and More Flexible

Pooled funds should carve out a portion of funding for multi-year initiatives led by local actors. For instance, donors could dedicate, say, 30% of a country fund for grants of 24-36 months that focus on resilience or recovery projects identified by communities. This would break the cycle of only short-term grants. It's acknowledged that humanitarian donors operate on annual budgets, but multi-year commitments are becoming more common (Grand Bargain 2.0 emphasizes multi-year funding). Pooled funds are actually well-placed to bundle donor contributions and provide multi-year sub-grants. Alongside duration, flexibility should be increased: allow budget revisions and adaptive project design so communities can adjust activities as needed. Essentially, trust local actors with more discretion to achieve agreed outcomes. This could be done by shifting from micro-management (approving every activity) to outcome-based funding (setting goals and giving flexibility in how to reach them).

4.2.4. Compliance Innovations

To address donor fiduciary concerns, funds can implement the **tiered compliance** model at scale. A concrete idea is a "ladder" system: new or smaller local groups start on the first rung (small grants, light reporting, lots of mentoring), and as they successfully complete projects, they move up rungs to access larger funding with gradually increasing responsibilities. This creates a pathway for community organizations to grow. Donors should support such capacity investments, understanding that some overhead costs for mentoring and audits are an investment in a stronger local system. Moreover, pooled funds might consider collective compliance approaches—such as community accountability boards or public audits (some Indian and Nepali disaster responses have had villagers publicly audit aid distribution to ensure transparency). These culturally embedded accountability mechanisms can complement formal audits. The policy implication is donors expanding their view of risk management beyond paperwork to community-led accountability (which can be very strict in its own way).

4.2.5. Incentivize International Actors to Support Local Leadership

Currently, many UN agencies and INGOs access pooled funds to implement projects directly. If the aim is locally led action, these international actors should play more of an **'enabling role'**. Pooled fund guidelines could, for example, give preference or bonus points in proposal scoring to projects that demonstrably hand decision-making to local partners or involve local collaboration. We already see something akin to this in some CBPFs which give "partnership" bonus in scoring if an INGO is working with a local NGO. This could be taken further: international agencies could be encouraged (or even required for a portion of funding) to act as co-applicants or guarantors for community-driven proposals, rather than always prime applicants. Over time, this shifts the balance of who is driving. Some donors might even earmark contributions specifically for local actor-led initiatives, creating a financial incentive for fund managers to prioritize those.

In implementing these changes, **donor commitment is crucial**. Donors must be willing to tolerate the learning curve that comes with more locally led funding. They should anticipate that not every experiment will be perfect, but if structured well, failures will be small and manageable (and successes potentially very impactful). The Grand Bargain 2.0 and other policy forums provide space to solidify these commitments.

4.3. Contributions to Theory and Practice

The study makes several contributions. Conceptually, it sharpens the understanding of localisation vs. locally led action, providing clarity that has often been lacking in academic and policy discussions. By articulating the difference (essentially, inclusion in an existing paradigm vs. transformation to a new paradigm of power), it helps scholars and practitioners frame their analyses and strategies with more precision. This contributes to the decolonization literature by illustrating, in practical terms, what decolonizing aid can look like through funding mechanisms that prioritize local agency (Bheeroo et al., 2025). It also aligns with theories of participatory development (Cornwall, 2008) that differentiate between token participation and genuine citizen control.

On a practical level, the paper offers a **transferable framework** (outlined in Section 6) for designing or reforming pooled funds. This framework can serve as guidance for fund managers, donors, or advocacy groups seeking to implement locally led approaches. It bridges a gap between high-level commitments (like "support local leadership") and on-the-ground steps (like "create a community small grants window"). The examples provided give real-world proof of concept for each element of the framework, which can help convince skeptical stakeholders that these ideas are not just idealistic but operationally viable.

Additionally, the findings contribute to humanitarian financing policy debates by reinforcing the call for multi-year funding and by quantifying some benefits of local control (e.g., anecdotal evidence of faster response, better alignment, community satisfaction). This evidence can bolster the case made in forums like the OECD/DAC and the Good Humanitarian Donorship initiative that donor practices must evolve. It also complements research on **risk-sharing in financing** (ICVA, 2023) by showing that sharing power with local actors is a form of risk management – it builds local capacity which ultimately reduces systemic risk and dependence on international aid.

Finally, in the context of disaster risk reduction, the study's emphasis on shifting from reactive to proactive (from surviving to thriving) resonates with global frameworks such as the Sendai Framework (UNDRR, 2015) which advocates for empowering local authorities and communities in resilience-building. By linking pooled funding mechanisms to these broader goals, it encourages a blending of humanitarian and development objectives, sometimes called the "nexus." If communities can use pooled funds not only to meet needs but also to reduce future risks, then humanitarian finance contributes to sustainable development goals. That represents a significant broadening of impact.

4.4. Breaking the Dependency Cycle – From Survival to Thriving

Perhaps the most critical implication of this study is the need to break the dependency cycle identified in Section 4.4. Pooled funds and humanitarian financing in general must evolve beyond keeping people alive in repeated emergencies, to enabling them to *thrive* and be self-determining. This involves a shift in mindset: from seeing aid as delivering commodities and services, to seeing aid as a vehicle for supporting local solutions and capabilities.

In practical terms, breaking the cycle means **investing in prevention and preparedness** through locally led efforts. If a community is flood-prone, a locally led fund should finance the community's flood defense project this year, rather than pay for the community's flood response needs every year. It may seem obvious, but it requires donors to overcome internal budget silos (humanitarian vs development funding) and trust local prioritization. The case studies showed that communities will choose to invest in long-term risk reduction if given the chance (e.g., barangays using funds to fix evacuation centers and riverbanks). It is often the external system that limits them to short-term choices.

Another aspect is **dignity and agency** as core outcomes. Aid's purpose should include restoring a sense of control to those affected. Funding models that treat people as partners rather than beneficiaries inherently confer greater dignity. For example, receiving a grant to manage your own project is qualitatively different from receiving a food parcel. The former says, "We believe in you to know and do what is needed," the latter can imply "We know what you need." Measuring empowerment (as suggested) would make aid actors more accountable for this dimension. Some humanitarian organizations have started using empowerment indicators (ALNAP, 2022), but it's not yet mainstream in funding evaluations.

In sum, to move from survival to thriving, all parts of the chain must align: donors provide flexible, longer-term support; pooled fund managers design inclusive and adaptive mechanisms; international agencies facilitate and step back when appropriate; and local communities take the lead in shaping a resilient future. This is a challenging transformation, but the study's findings provide optimism that it is underway in pockets and can be expanded. The final section proposes a consolidated framework encapsulating these insights for practitioners.

4.5. A Six-Step Framework for Locally Led Pooled Funding

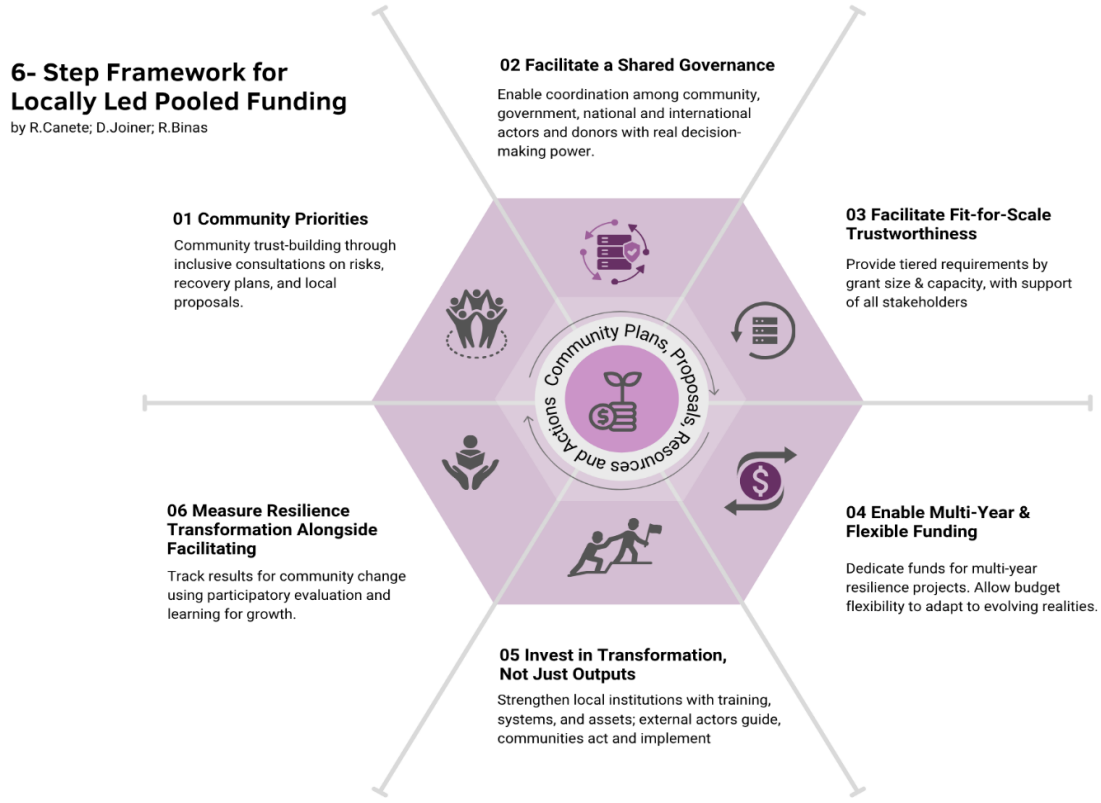


Figure 2. A Six-Step Framework for Locally Led Pooled Funding: *(visual illustration showing six interconnected steps in a circular flow: 1. Community Priorities; 2. Shared Governance; 3. Fit-for-Scale Trustworthiness; 4. Multi-Year & Flexible Funding; 5. Invest in Transformation; 6. Measure Resilience Transformation, looping back to Step 1 to emphasize iteration)*

Building on the findings, we propose **A Six-Step Framework for Locally Led Pooled Funding**, (Figure 2) designed as a practical guide for donors, fund managers, and practitioners seeking to operationalize community-driven financing. This framework can serve as both a checklist and a roadmap for reforming existing pooled funds or designing new ones.

1. **Start with Community Priorities:** Begin the funding cycle by establishing rapport and consulting communities on their needs *and solutions through a participatory community risk assessment and analysis*. Use community risk assessments, recovery plans, or local proposals as the basis for fund allocation decisions, rather than top-down needs analyses alone. This ensures relevance and buy-in from the outset.
2. **Facilitate Shared Governance:** Structure the fund's decision-making bodies to include representatives of local actors (community leaders, local NGOs, etc.) alongside donors and international agencies. Give them real decision power (e.g., voting rights, veto power on community-related matters) to institutionalize local voice in how funds are allocated. The community identifies who are the most at risk and builds systems and structures to ensure a collective strength to address the needs of the individual members of the community, especially the most at risk.
3. **Facilitate Fit-for-Scale Trustworthiness**: Implement tiered compliance requirements that correspond to the size of grants and the capacities of grantees. Provide support mechanisms like fiscal sponsors or capacity-building partners to help community organizations meet necessary standards. The goal is to facilitate access, not erect barriers. The communities are organized and committed to the value of transparency and accountability and able to comply the requirement to access funds.

4. **Enable Multi-Year & Flexible Funding:** Allocate a portion of funds for multi-year initiatives that address root causes and build resilience, as defined by communities. Even for shorter grants, allow flexibility in budget reallocation and adaptive management so that projects can respond to evolving realities on the ground without cumbersome approvals. The communities' DRR/CCA plans are the basis for funding requirements, and they help the communities to direct them to acquire resources from appropriate agencies.
5. **Invest in Transformation, Not Just Outputs:** Design funding to strengthen local institutions. This can mean allowing budget lines for organizational development (training, systems, and assets for community groups) and encouraging international actors to play mentoring roles. Over time, this reduces dependency as local entities become more self-sufficient. Success should be measured not just in immediate outputs delivered but in increased local capacity to lead future efforts. The community-established monitoring and evaluation provides direction on how best they will do their project implementation effectively and efficiently. It gauges their actions and requirements for recalibration and capacity building.
6. **Measure resilience Transformation Alongside Facilitating:** Incorporate indicators and feedback loops that capture how involved and empowered communities felt in the process. Conduct community satisfaction surveys, participatory evaluation sessions, and include qualitative outcomes like "community confidence" or "local knowledge integration" in reporting. Use this data to continually improve the fund's participatory approach and to demonstrate to stakeholders the added value of locally led action. The community learn from the process, so they can decide for change to achieve their desired end.

Table 2. provides Roles of Outsiders ("The Initiator") and Insiders ("The Community") Across the 6-Step Framework)

Stages	Role of Outsider: "The Initiator"	Role of Insiders: "The Community"
1. Community Priorities	Community Trust and Rapport Building Transformative community consultations (risk assessments, recovery plans, local proposals).	Accepting to/open to possibility and opportunities for growth. Defining the state of individual and community resilience through risk assessment and analysis, identifying the most at risk, and developing risk reduction plans and proposals
2. Facilitate a Shared Governance	Facilitating coordination for interoperability (inclusive local leaders, NGOs, government representatives, and donors—local and international) Provide real decision-making power (voting rights, veto on community matters).	Organizing community systems and structures (roles and responsibilities) towards decision-making.
3. Facilitate Fit-for-Scale Trustworthiness	Offer a tiered requirement based on grant size & grantee capacity. Support access via fiscal sponsors or capacity-building partners.	Community decisions for accessing and mobilizing resources for strengthening individual and collective capacity.
4. Enable Multi-Year & Flexible Funding	Dedicate funds for multi-year resilience projects. Allow budget flexibility to adapt to evolving realities.	Exploring, acquiring, and managing resources Developing financial management and bookkeeping for transparency and accountability
5. Invest in Transformation, Not Just Outputs	Transforming local institutions towards effectiveness and responsiveness (training, systems, assets). Key actors to act as mentors, guiding the process, not managers.	Community cohesiveness in managing their initiatives and open communication

6. Measure Resilience Transformation Alongside Facilitating	Track key results and facts for community transformation. Use appropriate methods, participatory evaluation, and learning towards group growth and development.	Community interdependence and problem-solving, learning from their experiences, and continuing to address the capacity gaps

Table 2 ***demonstrates how roles shift from external facilitation to community-led transformation throughout the 6-Step Framework. Outsiders begin as initiators building trust, sharing tools, and opening pathways while insiders progressively assume decision-making, compliance, funding management, and learning responsibilities. This shift promotes confidence, dignity, and local ownership, ensuring that pooled funding evolves from external initiative to sustainable, self-directed community action***

This framework is intentionally **iterative**, with each step feeding back into the others for example, empowerment indicators (Step 6) provide evidence on whether community priorities (Step 1) are truly guiding decisions. Together, the six steps provide a structured yet adaptable pathway to embed localization and shift towards locally led action. When applied, pooled funds become more than financing tools, they transform into platforms for **community-driven change**.

4.6. Operationalizing the 6-Step Framework for Locally Led Pooled Funding

To operationalize the pooled fund effectively, NGOs, INGOs, donors, foundations, and other resource partners are invited to act as facilitators and enablers—not just financiers. By contributing resources to the pooled fund, they support community-led plans through step-by-step facilitation: from orientation and proposal development to robust assessments, preparedness planning, and quality implementation. This approach ensures that policies and standards guide the process, enabling communities to:

4.6.1. Organize and co-create actionable plans that reflect local priorities

This process begins with inclusive consultations that engage women, men, youth, elders, persons with disabilities, and marginalized groups to ensure all perspectives are heard. Using participatory tools such as risk assessments, vulnerability mapping, and recovery planning, communities work together to define their most urgent needs and long-term aspirations. The result is a clear, time-bound action plan rooted in local knowledge, cultural norms, and existing community structures, while also aligning with local government strategies. By embedding preparedness and recovery measures, these plans go beyond immediate response to build enduring resilience.

4.6.2. Build capacity to design strong proposals aligned with response and development frameworks

Equally important is the need to **build capacity for communities to design strong proposals aligned with current realities and plans to scale.** Through tailored training and mentoring, local organizations facilitate the process to the community to gain the skills to craft compelling proposals, prepare accurate budgets, and meet compliance requirements. Standardized templates and checklists—reflecting standards in global for a provide structure and clarity. Peer-to-peer learning, where experienced community groups mentor others, strengthens leadership and knowledge transfer. Capacity-building also includes guidance on monitoring, evaluation, and learning (MEL) practices, enabling communities to demonstrate accountability and adaptive management, which are essential for future funding opportunities.

4.6.3. Implement projects effectively, with the technical and financial backing of external partners

Once proposals are approved, the next step is to **implement projects effectively with both the technical and financial backing of external partners**. Timely disbursement of funds ensures that communities can mobilize quickly to address urgent priorities. External partners provide targeted expertise whether in engineer-

ing, legal compliance, or supply chain management, project implementations while respecting community ownership of decisions. Transparent roles and responsibilities between communities, NGOs, INGOs, other international bodies like the UN and donors prevent duplication and maintain efficiency. Real-time monitoring and responsive feedback mechanisms allow projects to adjust to changing conditions, such as natural hazards, conflict scenarios or shifting market dynamics, ensuring that activities remain relevant and impactful.

4.6.4. Sustain and scale up initiatives, allowing communities to transition from survival to thriving resilience

Multi-year funding commitments and flexible budgeting enable projects to evolve and grow beyond the initial implementation phase. Strategic linkages with local governments, private sector actors, and additional funding streams help secure the continuity and expansion of successful initiatives. Community-led governance structures, such as cooperatives or development committees, ensure that local stakeholders retain ownership and accountability for ongoing operations. Capturing lessons learned and sharing success stories further amplifies the impact, inspiring replication in other areas and creating a ripple effect that strengthens resilience across multiple communities.

The cross-country synthesis and theoretical framing converge on a key insight: **localisation is necessary but not sufficient**. True transformation depends on transferring *decision-making power*—not just funding channels—to local and community actors. Achieving this shift requires three systemic reforms:

- **Rebalancing Governance:** Institutionalizing co-decision mechanisms at the fund level.
- **Redefining Risk:** Moving from risk aversion to risk-sharing partnerships.
- **Reframing Capacity:** Recognizing local actors as co-learners and innovators, not merely recipients of support.

When implemented together, these reforms can reposition pooled funds as **vehicles of community agency**, aligning humanitarian finance with the principles of dignity, equity, and collective ownership that underpin both the HDP Nexus and participatory governance.

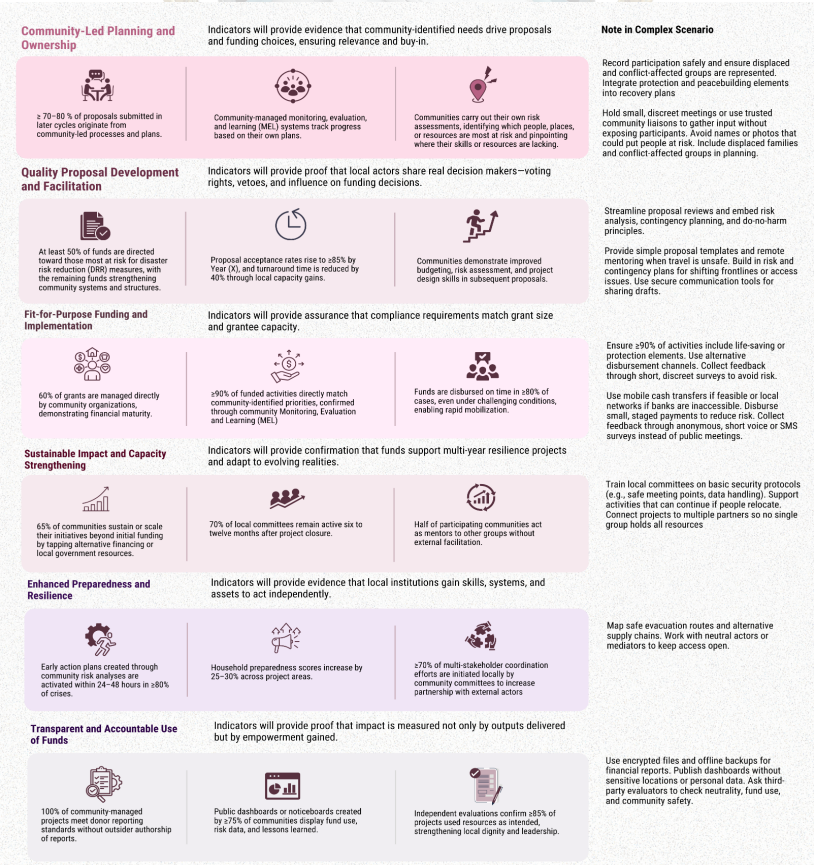


Figure 3. Summarizes the recommended indicators aligned with the 6-Step Framework for Locally Led Pooled Funding.

The pooled fund should also serve as a force for community-driven action, where NGOs, INGOs, donors, foundations, and other resource partners act as facilitators and enablers rather than simply funders. By contributing financial and technical resources, partners equip communities to organize, assess risks, and translate their priorities into robust proposals. Guided by established policies and standards, these communities implement, sustain, and scale their initiatives, advancing from immediate survival to long-term resilience and self-reliance. This approach increases proposal success rates, saves lives, and ensures communities are better prepared before crises and bounce back **stronger afterward** demonstrating measurable impact and accountable use of pooled resources.

5. Conclusions

Pooled funding can be a catalyst for resilience, dignity, and agency rather than just a tool for emergency relief. But realizing this potential requires reimagining who controls and directs these funds. This paper distinguished localisation (integrating local actors into existing aid systems) from locally led action (communities making the decisions) and argued that the latter is the necessary leap forward. The evidence from Uganda, the Philippines, Bangladesh and beyond shows that communities are capable of leading – when given the chance and the appropriate support. Governance inclusion, tailored compliance, flexible terms, and investments in local capacity are key ingredients to make pooled funding work for people.

Donors serve as the critical enablers, providing resources, setting policies, and modeling systemic change. They can foster localization by creating incentives such as multi-year funding and reducing barriers for local actors to access resources. By embracing "solidarity, not charity," donors enable local civil society and communities to take the lead. **For International Agencies (INGOs, UN, Coordination Bodies),**These organizations function as catalysts and technical supporters. They convene resources, knowledge, and partnerships—facilitating access, mentoring local organizations, and advocating for inclusive governance across humanitarian clusters (ICVA, 2024). These actors should increasingly acting as partners—raising funds, offering expertise, and supporting policy shifts while empowering local leadership (Global Humanitarian Assistance Report, 2023). **The Local NGOs** act as linchpins rooted in context, credible, and responsive to community needs. Localization recognizes that these actors are already delivering much of the aid, and strengthening and funding them improves reach, effectiveness, and accountability (IFRC, 2023). Local NGOs also bring efficiency, a deep understanding of cultural dynamics, and legitimacy—especially in contexts where international actors face access constraints (Guardian, 2024). At the heart are the **at-risk and affected communities** themselves. True locally-led means transitioning decision-making, implementation, and ownership to those at-risk and directly affected, giving them the power to define priorities, deliver services, and sustain outcomes (HIAS, 2023). This shift honors local insight sustains momentum beyond short-term projects, and reframes aid as a collaborative process—done *with*, not *to*, communities.

Collectively, these roles form a complementary ecosystem: **donors** provide enabling capital and frameworks, **international agencies** facilitate and support, **local NGOs** bridge global resources and local realities, and **communities** lead with context, ownership, and enduring resilience. **Localization**—and especially **locally led action**—is not a zero-sum game but a symphony where each participant brings their unique contribution toward a shared vision by embracing inclusive governance, flexible compliance, capacity investment, and empowerment metrics, actors across this spectrum can collaboratively transform pooled funding into engines of dignity and self-reliance. In this model, communities do more than survive—they thrive with agency. It's a system powered not by dependency, but by shared purpose, where every actor—donor, agency, NGO, or community—plays a vital and complementary role in building the sustainable futures that communities envision.

Moving beyond survival mode toward communities thriving with dignity will require courage to change entrenched practices. It means those holding power and purse strings must be willing to cede some control. The payoff is a more equitable and effective system where aid is not done *to* people or even *for* people, but *with* people, on their terms. Pooled funds, as flexible instruments, are an excellent place to embed this new vision.

By following the framework outlined, stakeholders can take concrete steps toward a future where crisis-affected and at-risk communities are not passive recipients of aid, but architects of their destiny, with pooled funding as one of the tools at their disposal to build the futures they want.

Author Contributions:

Rhinadel Cañete served as the overall lead author, shaping the structure, narrative, and analytical direction of the paper. She emphasized community-led planning, weaving together multiple existing frameworks with

evidence drawn from case studies and the realities of diverse community groups. Her approach ensured that the proposed framework is adaptive to any crisis scenario while firmly grounded in program management excellence, sound financial management, and robust compliance standards. By aligning operational strategies and indicators with practical, community-driven priorities, she ensured that the recommendations remain financially viable, implementable, and responsive to local leadership and ownership.

Dustin Joiner contributed extensive expertise in program management and grant writing, bringing proven experience in acquiring and managing funding across funding schemes, bilateral donors, philanthropic foundations, and private sector sources. His skills in designing competitive proposals, ensuring compliance with donor requirements, and overseeing end-to-end grant management strengthened the operational strategies and indicators. Dustin's guidance ensured that recommendations were practical and aligned with best practices in program delivery and multi-source community financing.

Rusty Binas contributed as the global disaster risk reduction and management adviser, providing technical depth and strategic alignment with international Disaster Risk Reduction and Management (DRRM) standards. A recognized champion of community-managed and locally led approaches, Rusty emphasized that resilience, empowerment, and local ownership are not peripheral considerations but the foundation of effective disaster risk reduction. His guidance ensured that the recommendations elevate community knowledge, decision-making power, and adaptive capacities, making them central to building durable, context-sensitive solutions.

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