THE EQUITABLE RISK SHARING PLAYBOOK

Shared stakes in humanitarian action

HUMANITARIAN ADVISORY GROUP
GLOW CONSULTANTS
INSD
carbon-h
DEC DISASTERS EMERGENCY COMMITTEE

Acknowledgements

Research team: Zaki Ullah, Tehreem Tassaduq (GLOW Consultants); Aya Yagan (NSDation); Carbon H Myanmar; Kateryna Korenkova (independent consultant); Justine Kristel Villegas, San May Thu, Eranda Wijewickrama, (Humanitarian Advisory Group).

Editor: Josie Flint

Copy editor: Campbell Aitken

Design: Jenny Moody, A&J Moody Design

Cover photo: Traditional stilted houses line the waterways of Myanmar's Inle Lake region. Following the 2024 floods and the 2025 earthquake, DEC charities, partners and community members worked together to rebuild damaged homes. Credit: Phyo Maung Maung/Arete/DEC

Suggested citation: HAG, Carbon H, GLOW Consultants, Kateryna Korenkova & NSDation (2026). *The Equitable Risk Sharing Playbook: Shared stakes in humanitarian action*. Humanitarian Horizons. Melbourne: HAG.

The research team would like to express sincere thanks to the many people who generously contributed their time and insights to this project. We would like to thank the members of the Disasters Emergency Committee (DEC) Secretariat, representatives of DEC members and partner organisations for their time and contribution to the research.

We would also like to thank Alycke de Haan-Slomp (ZOA, member Dutch Relief Alliance Localisation Working Group), Oli May (Koala International Development), Emma Dunn (InterAction), and the local network focusing on intermediary (Myanmar) for peer review and valuable inputs into this research.

This publication was funded by the Disasters Emergency Committee, UK. The views expressed in this publication are the authors' alone and are not necessarily the views of the DEC or DEC members.

Humanitarian Horizons

Humanitarian Horizons is an independent research program designed to generate applied evidence that informs practice, while strengthening the role of local experts in shaping humanitarian analysis and decision-making. Research under the program is supported through a strategic partnership between the DEC and Humanitarian Advisory Group (HAG) and delivered in collaboration with national research partners.

About the research team

Carbon Humanitaire Limited (Carbon-H) is a Myanmar-based private company dedicated to strengthening the capacity of local actors in humanitarian and resilience work. Carbon-H provides technical personnel, training and capacity building, and consulting and advisory services including baselines, endlines, evaluations, reviews, and research to United Nations agencies, international organisations, donors, and national civil society.

GLOW Consultants (GLOW) is a leading Pakistan-based research firm dedicated to advancing the humanitarian and development sectors. GLOW provides learning services – baselines, endlines, evaluations, reviews and research – to donors and their implementing partners. GLOW has successfully completed more than 100 third-party monitoring and evaluation assignments.

NSDation is an independent research and evaluation consultancy that helps organisations make better decisions based on what is happening on the ground. NSDation evaluates programs, conducts research, consults communities and stakeholders, analyses evidence, and translates the findings into clear recommendations for future action. NSDation's work supports organisations working on humanitarian response, recovery, development and social change.

Humanitarian Advisory Group was founded in 2012 to elevate the profile of humanitarian action in Asia and the Pacific. Set up as a social enterprise, HAG provides a unique space for thinking, research, technical advice and training that contributes to excellence in humanitarian practice.

Independent consultant

Kateryna Korenkova is an evaluator based in Kyiv, Ukraine. She has a master's degree in social work and another in evaluation. She has extensive experience in monitoring and advisory roles in the humanitarian and development sector in Ukraine.

Contents

Acknowledgements 2

Overview: About the playbook 5

Introduction 6

Setting the scene 9

Risk sharing in practice: Making it happen 11

1. Safety and security risk sharing 13

2. Operational risk sharing 16

3. Fiduciary risk sharing 20

4. Legal/compliance risk sharing 23

5. Reputational risk sharing 27

6. Ethical risk sharing 30

7. Informational risk sharing 33

8. Environmental, political and other risk sharing 36

Appendix 1: List of key resources 39

Overview: About the playbook

Purpose

A practical playbook that highlights key issues for discussion and actionable steps for consideration to help local partners, intermediaries, and donors operationalise risk-sharing principles. It provides operational guidance on equitable risk-sharing practices and aims to move risk sharing from policy commitments to practical implementation.

Why it is needed

While risk sharing is increasingly recognised in high-level frameworks, implementation remains inconsistent. There is limited practical guidance on how to share different types of risks in humanitarian settings.

Approach

The playbook outlines key issues for discussion and flexible options for adaptation, recognising that different actors understand and experience risk differently and encouraging locally grounded discussions and decision-making.

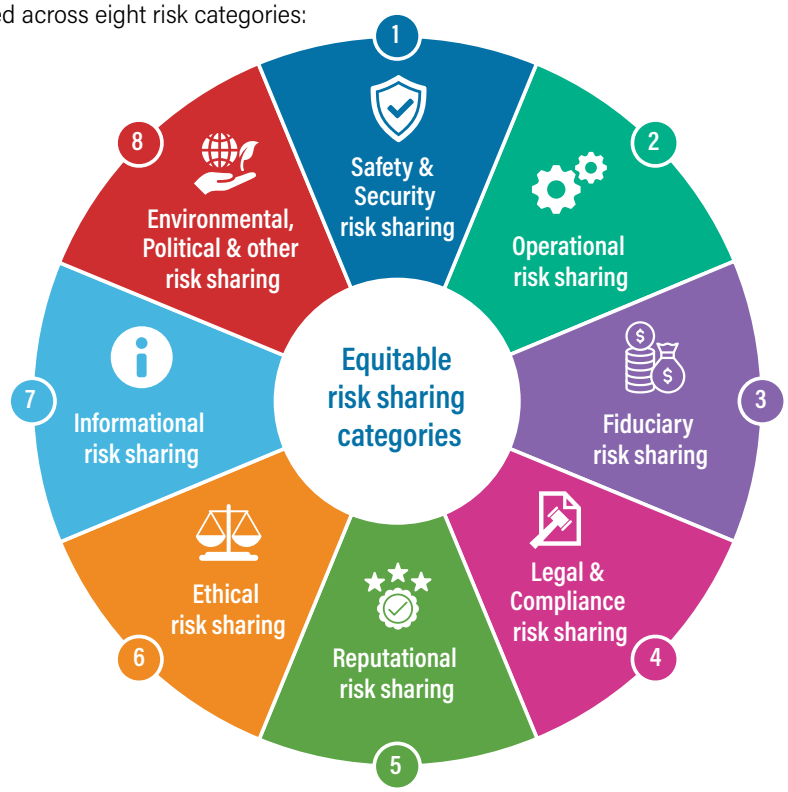
Who it is for, and what it enables

Local and national actors, intermediaries, donors, program staff, risk and finance officers, and partnership managers.

- Local partners: To jointly identify risks, negotiate flexible funding and expectations, and lead collaborative problem-solving when risks arise
- Intermediaries: To facilitate risk-sharing discussions, simplify administrative requirements, and support collaborative responses to emerging risks
- Donors: To design more flexible funding and grant structures, improve equitable resource allocation, and adopt adaptive funding approaches

Key features

Key issues for consideration and practical, step-based actions; adaptable to different contexts and focused on equitable partnerships and shared responsibility. Actions are outlined across eight risk categories:



Introduction

In recent years, humanitarian actors have focused increasingly on promoting and strengthening risk sharing. Operationalising risk sharing, however, continues to be difficult, especially in the context of contracting funding, greater pressure on local and national actors, a decreasing operational footprint for international actors, increased influence of non-traditional humanitarian donors and funding mechanisms, and a focus on supporting community-led response approaches.[1] Evidence shows that strengthening equitable approaches to risk sharing across donors, intermediaries and local and national partners remains hard. Risk-averse donor practices and the management or transfer of risk across donors, intermediaries and local partners underpin the problem.

What is equitable risk sharing?

This research drew on existing frameworks and evidence on localisation to define equitable risk sharing not as equal risk for everyone but as reasonable, context-sensitive sharing of both preventative measures and the consequences of risk when it materialises, grounded in joint analysis and mutual accountability. It also requires that local partners' risk priorities such as staff safety, access, liquidity and community-level reputational risk are recognised alongside donors' common concerns about fraud and reputational exposure and intermediaries' discussions on security risks and due diligence burdens, and that decisions about who carries which risks are negotiated openly. Progress towards equitable risk sharing is therefore both a technical and cultural shift: it depends on trust, mutual accountability, long-term relationships, and a willingness to adapt policies and funding mechanisms so that risk is managed collectively and equitably, not simply transferred.[2]

What is the purpose of this playbook?

This playbook is an operational compendium of risk sharing in humanitarian action. The key issues and actions it outlines were drawn from the most frequently recognised priorities for risk sharing identified by local partners across this research. The playbook is intended to fill the gap in guidance on risk sharing for local partners, intermediaries and donors, offering specific step-based actions. It presents options that practitioners and donors can adopt to advance equitable practices, contribute to policy and process development, spark new thinking and challenge entrenched mindsets. It is a companion piece to the report that provides the evidence and rationale for risk sharing, and was developed as part of the Humanitarian Horizons research program, supported by the Disasters Emergency Committee (DEC). The full report can be found here.

1 Darina Pellowska and Johanna Fipp, Localisation in practice II Implementing Risk Sharing in humanitarian action Findings from Bangladesh, 2023. https://reliefweb.int/report/bangladesh/localisation-practice-ii-implementing-risk-sharing-humanitarian-action-findings-bangladesh-enbnde

2 Risk sharing definitions as described in Dutch Relief Alliance and the Netherlands Ministry of Foreign Affairs, Lessons learned from the Risk Sharing Pilot in Humanitarian Programming, 2024; InterAction and CDA, *Responding amid uncertainty and managing risk in humanitarian settings*, 2022; and Risk Sharing Platform, Risk sharing framework: Enhancing the impact of humanitarian action through improved risk sharing, 2023.

Why is it needed?

Risk sharing in humanitarian action has moved from a largely theoretical approach to having concrete frameworks, pilots, and community-of-practice discussions. Implementation, however, remains very uneven and partial. Whilst the Risk Sharing Framework outlines an approach to joint identification of risks and mitigation measures,[3] guidance on specific risk sharing actions and steps across risk categories remains limited, representing a significant gap in translating policy to reality. This playbook addresses that gap.

About the playbook

The playbook contains key actions for local and national actors, intermediaries and donors in eight key risk categories. These categories do not cover all types of risk; we recognise that different actors (particularly local and national actors) perceive and frame risk in different ways. Donors most commonly prioritise fiduciary, legal/compliance and reputational risks, while intermediaries navigate both upstream and downstream risks. Local and national actors focus more on the immediate operational, safety, security and political risks, and their potential consequences. The key issues and actions outlined in the playbook are based on an understanding of how local partners experience risk transfer, what forms of support are most effective in strengthening risk sharing, and how approaches that create unintended burdens or exclusions can be improved. The playbook:

- **Recognises that local and national actors understand, define, and categorise risk differently.** It is intended to support context-specific discussions about what is most relevant and practical
- **Is designed to be flexible rather than offer a one-size-fits-all approach.** By outlining issues for consideration and practical actions, we seek to create space for contextual nuance, alternative perspectives, understandings and options for more equitable practices
- **Provides a starting point for action across key risk categories.** It is intended to be practical and operational for local program staff, risk and finance officers, intermediaries and donors
- **Is adaptable across diverse operational landscapes.** It is intended to be context-sensitive and to be tailored to different types of organisations, partnerships and different levels of risk
- **Builds on established frameworks.** It builds on existing guidance and frameworks that focus on collective risk identification and mitigation processes.

How to use the key issues for consideration and actions in this playbook

- **Local partners** can use them to advocate for shifts in risk approaches, drive contextually grounded joint identification of risks and mitigation measures, negotiate flexible funding structures and realistic and reasonable project expectations, and lead collaborative problem-solving and adaptive project management when a risk materialises.
- **Intermediaries** can use them to facilitate comprehensive risk sharing dialogues, streamline administrative and programmatic rules and protocols, and co-manage operational adjustments when a risk materialises.
- **Donors** can use them to reshape funding models and grant structures, implement flexible allocations, and practice adaptive grant management when a risk materialises.

3 Risk Sharing Platform, *Risk sharing framework: Enhancing the impact of humanitarian action through improved risk sharing*, 2023. https://interagencystandingcommittee.org/sites/default/files/migrated/2023-06/Risk%20Sharing%20Framework.pdf

METHODOLOGY

This playbook was developed by drawing on research that centred the experiences and perspectives of local partners on how risk is transferred and on what support and partnership approaches could enable risk sharing. The research used a mixed methods approach combining desk review, key informant interviews, journey-mapping exercises and facilitated workshops. The desk review synthesised existing frameworks, pilots and policy papers on risk management and sharing, while the interviews and journey mapping focused on how risk is identified, negotiated and managed in humanitarian responses and how risks are addressed more collaboratively in specific contexts. Workshops with DEC members and local partners were used to test and refine emerging findings, stress-test the draft playbook elements, and highlight practical constraints and opportunities. Together, these methods were used to document specific actions, decision points and processes that could be translated into operational guidance. For the full methodology, see the report here.

External view of a traditional stilted house in the Inle Lake region, Myanmar. Credit: Phyo Maung Maung/Arete/DEC

Setting the scene

The section outlines three key elements that underpin the actions outlined in the playbook.

Building a shared understanding of risk and risk sharing based on local priorities and realities is key

Many contexts lack a linguistic equivalent for 'risk sharing'; attempts to translate it directly can make it sound either technical or threatening, which discourages open discussion. Local partners rarely use the formal term, often using words like 'support' or 'standing with us', signifying that while the underlying concept is familiar, the official terminology is not. The discrepancy between formal definitions and lived experience contributes to confusion about what risk sharing should deliver and what it requires of actors. Shared understandings matter because they shape who feels able to participate in risk-sharing conversations and whether local perspectives are heard properly.

Strong, trust-based and transparent partnerships and relationships and quality funding practices are central to risk sharing

Risk sharing cannot occur without a foundation of quality partnerships. Equitable risk sharing is most effectively facilitated by long-term, trust-based flexible partnership arrangements, as this creates the space needed for joint risk reviews, adaptive budgeting, and transparent discussions about who is best placed to manage or retain specific risks. Beyond highlighting key issues and operational steps, the playbook includes suggested actions aimed at enhancing organisational relationships and strengthening core elements essential for equitable partnerships, which include trust, resource sharing, flexible funding, mutual capacity strengthening, and mutual accountability and learning.

Building on existing processes and initiatives is critical

A critical first step is to identify and build on existing practices. Local and national approaches are emerging, such as the local perceptions on risk sharing initiative in Myanmar, through which locally led dialogue has brought local partners, intermediaries and donors together to identify risk priorities, discuss risk appetite and agree on context-specific actions. The global Risk Sharing Framework establishes foundational principles and outlines a 7-stage collaborative process (see Box 1), providing the architecture for high-level risk sharing negotiation. This playbook supports this framework by providing key issues and practical actions categorised by risk types across the before, during, and after phases of a crisis to help local partners and their partners convert dialogue into equitable action.

Box 1. Overview of the 7-Stage Risk Sharing Framework Process

- **Stage 1: Stakeholder Representation & Equity in Dialogue.** Establishes representation of all actors and focuses on securing fair space and dialogue equity, especially for local responders
- **Stage 2: Holistic Risk Identification.** Creates a shared baseline of key systemic risks that inhibit assistance delivery
- **Stage 3: Risk Response Strategy Assessment.** Maps existing response strategies to identify gaps and problematic approaches, such as unilateral risk transfer onto local partners or passive inaction
- **Stage 4: Identification of Risk Sharing Opportunities (supplemented by this playbook).** Uncovers innovative, mutually acceptable preventative and reactive solutions that align with actors' actual capacities and risk appetites
- **Stage 5: Action Planning for Risk Sharing (supplemented by this playbook).** Negotiates concrete commitments, balancing give-and-take among partners to ensure chosen approaches enable humanitarian action rather than creating administrative barriers for local partners
- **Stage 6: Implementation of Risk Sharing Actions.** Actors to independently (or in some cases collaboratively) take the actions agreed upon in Stage 5, acknowledging that not all actions may be taken immediately and that others require sustained action or incremental steps
- **Stage 7: Learning and Adapting.** Evaluates whether the process achieved equitable outcomes, to capture and scale successful risk-sharing innovations for future humanitarian partnerships

A landscape shot of a village where the drought negatively affected the almond trees in Daykundi Province, Afghanistan. Credit Arete/DEC

Risk sharing in practice: Making it happen

This playbook highlights key issues and offers key actions for consideration across eight risk categories (operational, safety and security, ethical, informational, reputational, legal/compliance, fiduciary, environmental and political as in Figure 1 below) across three phases:

Before a response: Focusing on the systemic, structural and process shifts required to strengthen risk sharing outside of emergencies to promote shared risk ownership, alignment of expectations, and embedding equitable terms from the outset. These focus on preventative and proactive measures

During a response: Effectively adapting to emerging issues, operational bottlenecks, and rapidly changing risk landscapes as crises unfold. These focus on proactive and reactive measures

After a response: Sharing residual risks and financial, legal or operational consequences after a crisis has subsided, while also capturing learning to inform future response

Figure 1 Equitable risk sharing categories in the playbook

Using the playbook

The actions in the categories below are designed to build on the steps of collective identification and planning established in the Risk Sharing Framework. They are intended as a customisable menu of options that local partners, intermediaries and donors can draw from, adapt, or tailor to their unique contexts. While

the playbook includes actions for all actors, many actions are directed towards donors and intermediaries, recognising their role as power holders in setting funding conditions, contractual requirements, compliance expectations and decision-making arrangements. Furthermore, programmatic risk sharing (which covers aligning Theory of Change, design, and evaluation processes with local realities) is intentionally woven into the Before, During, and After list of actions across all risk categories. This anchors risk sharing in the joint delivery of outcomes rather than compliance alone.

To guide actors in navigating and using this playbook, Box 2 presents a practical, step-by-step approach to choosing and tailoring the most appropriate risk-sharing measures to specific partnerships and response contexts.

Box 2. How to choose and tailor a risk sharing approach using the playbook

Convene in a safe, conducive space. Use the risk sharing identification and dialogue processes in the Risk Sharing Framework and lessons learned from the 2026 Dutch Relief Alliance updated approach and 2024 pilot to collaboratively identify risks and ground discussions in local realities.

Consider the type of partnership. Account for the actual dynamics between actors and what is feasible contractually and resource-wise within specific partnership arrangements.

Know the response context. Consider how actors in the partnership experience risks and other operational pressures in recognition of their differing knowledge and proximity to the response context.

Define your risk sharing goals. Drawing from your partnership dynamics and response context, establish what actors want to achieve together, shifting focus from mere due diligence or compliance to shared delivery of outcomes.

Be clear on the contractual parameters. Be explicit on where risks and accountabilities can and cannot be shared to bridge the gap between formal agreements and lived experiences.

Prioritise key actions across response stages. Drawing on partnership dynamics, response contexts, identified goals and contractual parameters, choose the most important issues and actions from the lists in this playbook tailored to specific risk categories. Ensure that they are used for practical problem-solving and implementing measures across relevant response stages, rather than used for developing static documents or policy alone.

Create an appropriate mix of preventative, proactive and reactive actions. Use the identified mix of measures to transparently negotiate shared risk thresholds, jointly align risk appetites and adjust resources, timeframes, planning and implementation.

1. Safety and security risk sharing

What are safety and security risks? Safety risks refer to the potential for accidents, injuries or illness to threaten the health and welfare of humanitarian actors. Security risks refer to the threat of physical harm (including arbitrary arrests and detention) or loss of assets, and infrastructure resulting from intentional acts of hostility, including theft, violence, crime, war, terrorism, looting, and kidnapping.

Local partners are at the frontline of navigating security and safety risks, often without adequate resources. Moreover, when security incidents occur, local partners often solely absorb the financial losses incurred. Local and frontline staff are also directly exposed to physical and health hazards present in humanitarian contexts, as well as the physical and mental health consequences of operating in highly stressful environments.

Establishing clear support agreements for when incidents occur and resourcing of safety and security measures (i.e. health cover, accident insurance, dedicated security lines, and equitable overhead rates) for local partners are therefore critical.[4] Flexible budgeting policies are also key to enable local partners to build financial reserves essential for responding to safety and security risks that materialise.[5] Open and trust-based partnerships are crucial to the reporting and management of security incidents that have financial and contractual consequences for local partners.

The vision: What could success look like?

Scenario: Donors, intermediaries, and local partners openly negotiate safety and security risk sharing based on actual context, allocate required resources transparently, and resolve emerging issues and post-crisis residual risks collaboratively through non-punitive mechanisms and institutional learning.

Before

Key issues and actions for consideration	By whom?
Hold contextual security and safety mapping and briefing dialogues to openly discuss threat levels, create threat level matrixes, and capture all field-level concerns during planning and design stage	All partners
Consider ways to effectively incorporate local partners' own security assessments and contextual knowledge into written joint risk analysis reports, program design, go/no-go decisions, and mitigation planning from the outset	All partners

4 Risk Sharing Platform, *Risk sharing framework: Enhancing the impact of humanitarian action through improved risk sharing*, 2023. https://interagencystandingcommittee.org/sites/default/files/migrated/2023-06/Risk%20Sharing%20Framework.pdf; Abby Stoddard, Katherine Haver and Monica Czwarno, *NGOs and risk: How international humanitarian actors manage uncertainty*, 2016. https://humanitarianoutcomes.org/sites/default/files/publications/ngo-risk_report_web.pdf

5 Abby Stoddard, Katherine Haver and Monica Czwarno, *NGOs and risk: How international humanitarian actors manage uncertainty*, 2016. https://humanitarianoutcomes.org/sites/default/files/publications/ngo-risk_report_web.pdf

Explore approaches for co-developing, resourcing and allocating specific budget line items for standard duty-of-care packages for implementing and sub-implementing partners including PPE, insurance, health cover, psychosocial support, transport, communications and other security equipment. Consider including death-in-service, funeral costs, family support and compensation arrangements.	All partners
Clarify contractual approaches or consider establishing written standard operating procedures (SOPs) and clauses in partner contracts for how accidents, theft, non-negligent asset loss, and severe security incidents will be co-managed and financially absorbed	All partners
Identify opportunities to co-design and resource project support / organisational development plans that address partner training, staffing, equipment and wellbeing needs	All partners
Discuss and clarify incident response and compensation processes so that accidents, deaths and safeguarding incidents are handled as shared safety responsibilities. This may include drafting and signing a shared agreement explicitly defining reporting timelines, investigation workflows, and compensation processes for accidents, deaths, and safeguarding incidents	All partners
Consider including formal contract provisions as well as detailed pre-approved protocols recognising the right of local staff to withdraw from unacceptable risks, alongside options for extensions and modality changes when threats materialise	Donors and intermediaries
Explore mechanisms for addressing materialised losses (e.g. cash stolen during armed robbery or emergency transit) case by case, including designating administrative review channels	Donors and intermediaries
Explore opportunities to strengthen local partners' access to security management support, including security assessments, Hostile Environment Awareness Training or equivalent, satellite phones, protective equipment and specialist advice as needed	Donors and intermediaries

During

Key issues and actions for consideration	By whom?
Conduct collaborative security and safety check-ins and contextual dialogues to openly discuss threat levels, share incident updates, review emerging access constraints, validate risk mitigation measures, update protocols, and raise field-level security concerns without fear of reprisal	All partners
Discuss and agree on flexible changes to the timing, location or modality of activities when safety and security risks become unacceptable during implementation, including extensions or alternative distribution models as needed	All partners

Hold open conversations with local and grass-roots responders about security risks, protection strategies and practical support needed	All partners
Explore ways to maintain an open and non-punitive reporting environment so local partners can disclose security and safety risks that arise without fear of immediate contract cancellation and future punitive actions	Donors and intermediaries
Consider how pathways can be identified for co-submitting security clearances and access requests alongside local partners to extend institutional security protection, ensuring local staff are not exposed to physical threats, harassment or arbitrary detention at military/government checkpoints	Donors and intermediaries

After

Key issues and actions for consideration	By whom?
Identify opportunities to translate findings from post-crisis reviews and debriefing into concrete policy changes by updating security protocols, incident response procedures, contingency planning measures, future budget allocations and risk-sharing agreements	All partners
Consider addressing post-incident financial, legal, and administrative liabilities within 30 to 90 days of the incident including completing delayed insurance claims, processing outstanding reimbursements and benefit payments, providing long-term disability or psychosocial care, and delivering ongoing death-in-service compensation or family support to affected staff and their families, in accordance with organisational policies and legal obligations	Donors and intermediaries

Positive practices: Security provisions, pre-funded duty of care, and joint coordination

An intermediary provided local partners entering occupied and volatile areas with dedicated security funding, including personal protective equipment (PPE) and tracking software, while establishing a clear risk-appetite statement and non-punitive reporting policy. This allowed local staff to move safely, engage necessary field gatekeepers, and report unavoidable security realities without fear of immediate financial penalties or contract termination. In another context, an intermediary mandated and funded a dedicated duty-of-care budget for all local partners prior to disaster response, explicitly covering PPE, medical treatment, health cover and accident insurance. To overcome governmental access barriers and security threats in a conflict-sensitive area, an intermediary and a local partner submitted required requests jointly, leveraging the intermediary's high-level diplomatic access and the local partner's field context to obtain official site approval.

2. Operational risk sharing

What are operational risks? Disruptions to operational project or program components that may prevent the desired outcomes or goals being achieved.

Local partners are directly exposed to the operational consequences of risks. Fast-paced and high-pressure environments mean that they are often working overtime amidst access constraints to meet rigid timeframes, targets and goals, and must bear risks associated with procurement challenges and short supply of relief items. In addition, many local partners must manage the operational consequences of government restrictions in conflict settings (e.g. bans on female staff), such as reduced program quality and delivery, staff shortages, and the inability of projects to meet targets.

Intermediaries and donors have a critical role in working with local partners to equitably share responsibility for managing operational risks. This includes overcoming systemic barriers and rigid compliance requirements, fixed budgets, unrealistic project targets and timelines, access and procurement constraints and financial and bureaucratic delays that push operational risks downward onto local partners, while often treating operational challenges or unmet outcomes as local capacity gaps.

The vision: What could success look like?

Scenario: Donors, intermediaries and local partners assess operational contexts transparently and build flexible contracts and dedicated contingency funds accordingly, enabling local partners to navigate operational disruptions and adapt responses in real time through adequate resources and shared accountability rather than penalty-based compliance.

Before

Key issues and actions for consideration	By whom?
Hold contextual operational mapping and briefing dialogue to discuss potential roadblocks and bottlenecks, workload distributions, roles and responsibilities, decision-making authorities, escalation pathways, and inform establishment of regular operational reviews	All partners
Explore ways to effectively define clear operational risk triggers (e.g. access restrictions, supplier disruptions, staffing shortages, funding delays) and pre-agreed mitigation measures with partners at the country level	All partners
Consider agreeing on flexible timeline buffers for project targets for high-risk zones, including predefined extension thresholds and revised implementation milestones	All partners

Consider embedding flexibility clauses in contracts and options for fast-tracking modifications to project activities, budgets, deliverables, and timelines without financial penalties	Donors and intermediaries
Discuss the potential for increasing budget line and budget category flexibility thresholds with a fast-track approval process for operational adjustments during periods of disruption or crisis	Donors and intermediaries
Consider resourcing local partners to co-develop a pre-implementation assessment detailing market volatilities, local supply chain bottlenecks, security and political situations, access constraints and hazards, including partner-specific operational capacities and contingency requirements	Donors and intermediaries
Explore ways to ensure budgets directly and effectively fund local partners' security, transport, insurance and operational safety needs (see Box 2)	Donors and intermediaries
Consider financing arrangements that reduce cash-flow pressures on local partners, including appropriate use of advance payments, phased disbursements, accelerated reimbursements, or other context-appropriate funding mechanisms	Donors and intermediaries
Consider co-developing tailored, context-appropriate management of cash protocols for insecure or unbanked areas and a list of fund transfer options	Intermediaries and local partners
Identify opportunities for investing in local supplier arrangements and engaging with small local vendors to prevent supply chain bottlenecks, diversify procurement sources, reduce delivery delays, and support local economies	Local partners and intermediaries

During

Key issues and actions for consideration	By whom?
Consider establishing regular joint operational reviews to collaboratively decide on addressing emerging or materialised roadblocks, logistical bottlenecks, and issues with workload distributions, including reassignment of responsibilities, resource allocation adjustments, and escalation of unresolved operational issues, ensuring that operational issues are co-managed rather than absorbed solely by one actor	All partners
Identify strategies for establishing multi-directional reporting and accountability loops, with local partners proactively flagging operational bottlenecks and risks, and intermediaries and donors reporting transparently on adequacy and management of resources, agreed reporting channels, response timelines, and feedback mechanisms.	All partners

Consider how intermediaries can demonstrate how operational risks are being shared across the partnership; for example, explicitly mapping out shared operational workloads and strategies for co-managing logistical hurdles with local partners, or setting up a dynamic joint-decision matrix that is reviewed and updated as operational conditions change	Donors
Consider approaches for fast-tracking contractual and operational modifications based on shifting needs without financial penalties, including expedited approval processes for budget reallocations, timeline revisions, procurement adjustments, and activity modifications	Donors and intermediaries
Discuss and agree on how reporting adaptations could support accountability without overburdening local partners, including simplified reporting templates, adjusted reporting frequencies, and acceptance of alternative forms of evidence where appropriate	Donors and intermediaries
Explore ways to effectively provide alerts and proposed options whenever a macroeconomic, security, bureaucratic or environmental event disrupts planned operations, including activation of contingency measures, operational adjustment scenarios, and recommended response actions for partner review and decision-making	Local partners

Box 2: What to consider including in budgets to effectively support operational risk sharing

1. **Direct duty of care and well-being lines:** Dedicated budget allocation for local staff rest and recovery, mental health/psychosocial support, and trauma care following high-intensity emergency responses.
2. **Fuel and inflation contingency funding:** Emergency reserves or flexible line items to absorb real-time cost spikes (e.g. fuel price inflation or local market price surges).
3. **Unrestricted operational funds:** Budget line items to cover non-standard operational expenses that traditional donor rules exclude (e.g. urgent security measures or direct emergency logistics or road transport).
4. **Local market procurement allocations:** Budgeting for local-level purchasing where possible rather than relying solely on rigid, centralised supply chains.

After

Key issues and actions for consideration	By whom?
Identify opportunities to translate lessons from administrative and operational bottlenecks during the response into updated procurement policies, flexible contracting templates, and realistic contingency planning guidelines for future partnership agreements, including revisions to approval workflows, procurement lead times, vendor management procedures, and crisis-specific operational escalation protocols	All partners
Explore ways to absorb reasonable post-response operational deficits, including utilising contingency funds and flexible budget realignments for verified, unforeseen crisis-related costs	Donors and intermediaries

Positive practice: Providing contingency funding to absorb sudden costs

A local partner faced sudden operational cost escalations and logistical adjustments due to shifting field realities. The intermediary provided additional flexible funding as needed, rather than requiring the local partner to manage costs within the original budget. In another context, an intermediary used its internal funds to cover sudden costs that the donor would normally veto. The intermediary also altered procedural requirements so that the local partner could continue activities in high-risk or more unstable project contexts.

Photo: Ukrainian village in the Carpathian Mountains. Eugene Krasnaok on Unsplash

3. Fiduciary risk sharing

What is fiduciary risk? Potential for money, materials or resources to be used for unintended purposes, encompassing fraud, theft, corruption, embezzlement, waste, loss and the improper diversion or misallocation of assets.[6] It differs from financial risk in focusing on insufficiency or unexpected budget deficits (which fall under operational risk) caused by the misuse, misappropriation or unauthorised redirection of project funds and physical resources.[7]

Navigating fiduciary risks across donors, intermediaries and local partners is characterised by structural imbalance: strict zero-tolerance policies and donor legal constraints are often applied as compliance shields, systematically transferring fiduciary burdens downward. These approaches are shaped, in part, by the need for donors to be accountable to governments and taxpayers for the stewardship of public funds, which can contribute to relatively low institutional risk appetites. However, rigid and heavy approaches can create risk aversion that leaves local organisations disproportionately exposed to macro-economic shocks (e.g. inflation, exchange rate losses), unfunded compliance requirements, and immediate grant suspensions upon allegations of fraud. A rigid "zero-tolerance" approach commonly adopted by organisations may undermine effective fiduciary risk sharing by creating confusion or unrealistic expectations that fraud, corruption, diversion, and other fiduciary incidents can be completely eliminated, when in practice, even organisations with strong controls, oversight, and mitigation measures may still experience incidents[8]. Framing success as the complete absence of incidents can therefore discourage transparent reporting and honest discussions of emerging risks, particularly where partners fear punitive consequences for disclosing concerns. Rather than supporting risk sharing, zero-tolerance approaches may inadvertently encourage risk avoidance, underreporting, or reluctance to raise concerns early.

Moreover, these approaches can create challenges not only for local partners but also for donors and intermediaries themselves. Strict zero-tolerance rules trap intermediaries and donors, exposing them to pressures from retroactive audits and the need to absorb costs from unpreventable field crises. While intermediaries often attempt to absorb disallowances, write off good faith loss errors, or introduce digital/biometric safeguards, genuine risk sharing remains heavily constrained by the lack of explicit donor risk tolerances, ambiguous contractual terms, external audits applying retrospective standards, and the omission of dedicated risk management or contingency budgets within standard grants. Reducing fiduciary risk in high-risk environments therefore requires strengthening measures to minimise, prevent, and detect risks and efforts to support transparent reporting and timely response when incidents occur. Donors and intermediaries also need to adopt explicit fiduciary risk appetites, establish clear write-off and loss absorption policies, and avoid automatically treating unproven fraud allegations or unavoidable operational pauses as grounds for grant termination.

---

6 Lindsay Hamsik et al., *Responding amid uncertainty and managing risk in humanitarian settings: Resources for NGOs*, 2022. https://www.cdacollaborative.org/wp-content/uploads/2022/07/Risk-III-Resource-Guide.pdf
Darina Pellowska and Johanna Fipp, Localisation in Practice II: Implementing risk sharing in humanitarian action. Findings from Bangladesh, 2023. https://reliefweb.int/report/bangladesh/localisation-practice-ii-implementing-risk-sharing-humanitarian-action-findings-bangladesh-enbnde; Abby Stoddard, Katherine Haver and Monica Czwarno, *NGOs and risk: How international humanitarian actors manage uncertainty*, 2016. https://humanitarianoutcomes.org/sites/default/files/publications/ngo-risk_report_web.pdf

7 Abby Stoddard, Katherine Haver and Monica Czwarno, *NGOs and risk: How international humanitarian actors manage uncertainty*, 2016. https://humanitarianoutcomes.org/sites/default/files/publications/ngo-risk_report_web.pdf

8 Oliver May, *Fighting Fraud and Corruption in the Humanitarian and Global Development Sector*, 2016. https://www.routledge.com/Fighting-Fraud-and-Corruption-in-the-Humanitarian-and-Global-Development-Sector/May/p/book/9780367442422 ; Oliver May and Paul Curwell, Terrorist Diversion: A Guide to Prevention and Detection for NGOs, 2021. https://www.routledge.com/Terrorist-Diversion-A-Guide-to-Prevention-and-Detection-for-NGOs/May-Curwell/p/book/9780367498900

The vision: What could success look like?

Scenario: Donors, intermediaries, and local partners agree on realistic fiduciary risk thresholds, fund and maintain fiduciary safeguards, and resolve emerging issues through joint problem-solving and proportional remedies instead of punitive measures.

Before

Key issues and actions for consideration	By whom?
Hold contextual dialogues on financial concerns to inform planning and design and establishment of financial protocols, including financial reporting requirements, internal controls, and escalation pathways for fiduciary concerns	All partners
Explore approaches to ensuring project proposals cover finance, logistics, human resources and supervision budget lines so local partners are not under-resourced when managing fiduciary compliance	All partners
Discuss how financial losses due to uncontrollable events or by improper diversion or misallocation of assets will be handled, including agreed investigation procedures, documentation requirements, reporting timelines, and allocation of financial responsibility among partners	Donors and intermediaries
Consider defining acceptable loss margins and shifting away from zero loss expectations (i.e. agree on explicit financial risk appetites such as accepting small losses from theft or vandalism in high-risk areas), with clearly documented thresholds, justification criteria, and approval processes for accepting such losses	Donors and intermediaries
Identify opportunities for establishing and funding a separate risk pooled fund to provide immediate financial assistance when key fiduciary risks materialise, protecting downstream partners, including agreed eligibility criteria, activation triggers, disbursement procedures, and replenishment arrangements.	Donors

During

Key issues and actions for consideration	By whom?
Conduct regular joint budget reviews to openly discuss fund allocations, potential asset diversion risks, and mutually agree on real-time remedial actions for unexpected financial losses	All partners
Explore ways to transition from direct physical cash handling to digital financial systems (banking channels, bank accounts, and mobile money) where possible to help reduce physical cash diversion, while ensuring accessibility, transaction security, beneficiary access, and compliance with local financial regulations	All partners

Identify appropriate conditions or approaches for enabling local partners to temporarily redirect earmarked or core project funds to meet immediate emergency liquidity needs during sudden crises	Donors and intermediaries
Discuss absorption of ineligible costs, audit disallowances or lost commodities (such as items destroyed by airstrikes) to prevent passing financial losses down to local partners	Donors and intermediaries
Identify ways to provide core funding, overhead margins and pass-through indirect cost recovery so local partners have liquidity and resources to cover unexpected liabilities	Donors and intermediaries
Consider structuring payments into staged tranches (e.g. initial advance, mid-project progress payments, interim report balances and final settlements) to balance accountability while avoiding multi-month delays, with clearly defined disbursement triggers, turnaround timelines, and expedited approval processes during crisis conditions	Donors and intermediaries

After

Key issues and actions for consideration	By whom?
Translate findings from post-crisis fiduciary reviews into updated internal fiduciary safeguards, simplified verification protocols, and joint anti-fraud guidelines to strengthen integrity in future emergency responses	All partners
Clarify how residual liabilities for verified, unrecoverable losses or asset diversions incurred in good faith during the response will be settled, to ensure local partners would be cleared from financial liabilities and not be required to repay unrecoverable losses using their reserves	Donors and intermediaries

Positive practice: Flexible funding, dedicated contingency and risk pooled funds, and capacity strengthening

When a local partner implemented staff salary increments that were not originally budgeted in the project, an intermediary chose to absorb the cost and adjust future budget lines rather than forcing staff to return months of pay. This absorbed the financial shock and prevented harm to the local partner. In another context, an intermediary allowed a local partner to convert and use existing core funding (originally earmarked for other purposes) and channelled additional grants, preventing the local partner from a liquidity collapse during an emergency.

To minimise non-delivery risks caused by compliance burdens, a group of donors established and funded a separate risk pooled fund. Eligible grantees facing key materialised risks can submit a simple two-page application for immediate financial assistance to mitigate the impact. In another context, donors and intermediaries provided flexible 7% overhead margins, passed on indirect cost recovery, and set up dedicated funding allocations (such as a 3% allocation or a separate annual grant) specifically for local partners to purchase software, upgrade computers, train staff, and build risk management capacity.

4. Legal/compliance risk sharing

What is legal/compliance risk? The potential for an organisation or its associated personnel to violate applicable laws, regulations, codes or established standards.[9]

Legal and compliance risks arise from a complex web of structural, operational and financial challenges that are distributed unevenly across local partners, intermediaries, and donors. Local partners bear the brunt of asymmetric power dynamics, because intermediaries often enforce rigid, non-negotiable global frameworks and zero-tolerance policies without providing contextual flexibility, clear investigation protocols, or independent review pathways. When legal/compliance risks materialise, donors risk political fallout and public or government scrutiny, and intermediaries face potential financial penalties and audits that threaten funding eligibility. These risks can be shared more effectively by establishing contextually grounded protocols that facilitate independent appeal pathways and country-level adaptation or passporting of due diligence across agencies, and guidelines that simplify reporting, replace reactive inquiries with regular collaborative audits, and make partnership practices auditable and flexible.

The vision: What could success look like?

Scenario: Donors, intermediaries, and local partners establish realistic, flexible and transparent legal/compliance agreements, navigate unexpected challenges through role-appropriate actions and collaborative support, and settle post-response legal liabilities through proportional remedies instead of unilateral liability transfer.

Before

Key issues and actions for consideration	By whom?
Hold contextual dialogues to openly discuss compliance and legal concerns, ensure mutual understanding of compliance hurdles, and establish agreed upon protocols, including regulatory reporting requirements, approval processes, due diligence expectations, and escalation procedures for compliance-related issues.	All partners
Identify ways to review and adapt contractual terms (such as liability caps and force majeure clauses) and consider how contracts can realistically reflect operating environments, establish fair allocation of liabilities and include protocols for managing unforeseen crises without penalising local partners unjustly	All partners
Consider reviewing contractual models and compliance requirements to identify and address situations where partnership arrangements may create unintended legal, regulatory, or financial burdens for local partners	All partners

9 Lindsay Hamsik et al., *Responding amid uncertainty and managing risk in humanitarian settings: Resources for NGOs*, 2022. https://www.cdacollaborative.org/wp-content/uploads/2022/07/Risk-III-Resource-Guide.pdf; Lindsay Hamsik, *NGOs & risk: Managing uncertainty in local-international partnerships*, 2019. https://reliefweb.int/report/world/ngos-risk-managing-uncertainty-local-international-partnerships

Explore approaches to ensure budgets adequately cover funding for local partners to meet all compliance requirements and national legislation, including labour standards, social insurance, taxation and other statutory obligations	Donors and intermediaries
Discuss how audit costs for local partners could be funded under the project, and how audit support could be treated as a shared risk reduction investment	Donors and intermediaries
Consider country- or regional-level policy and compliance flexibilities that support realistic implementation approaches in high-risk contexts while maintaining appropriate accountability and oversight	Donors and intermediaries
Consider aligning partnership compliance and due diligence requirements with original donor requirements, to potentially avoid imposing additional or redundant compliance layers on local partners, including reviewing and eliminating duplicative due diligence checks, reporting requirements, and documentation requests	Intermediaries
Proactively identify context-specific legal and regulatory barriers (e.g. labour codes, registration, access constraints) during proposal design to inform realistic budgets and timelines, including permit requirements, taxation obligations, employment regulations, importation restrictions, financial transfer limitations, and government authorisation processes that may affect implementation	Local partners

During

Key issues and actions for consideration	By whom?
Consider conducting regular compliance check-in discussions to walk through local legal requirements, contractual obligations, and jointly decide on emerging or materialised legal or compliance issues, including identification of compliance gaps, required corrective actions, regulatory developments, and responsibility for follow-up actions	All partners
Discuss and agree on appropriate protocols for local partners to challenge investigation outcomes and hold intermediaries accountable for their commitments, including formal appeals procedures, review timelines, documentation requirements, and independent review mechanisms where appropriate.	All partners
Clarify how contractual clauses (such as force majeure and liability waivers) could be activated and adapted collaboratively as crises unfold to enable adjustment of timelines, pauses or operational obligations without threatening immediate breach of contract	Donors and intermediaries
Clarify how transparent investigation protocols could be established, and how temporary protection for staff and communities, clear timeframes, and an appeals pathway to review focal point decisions could be incorporated	Donors and intermediaries

Explore opportunities to accompany and support partners in developing robust systems and processes, including retaining local lawyers with specific expertise in national laws	Donors and Intermediaries
Consider building in additional time or resourcing for local partners whenever compliance requirements shift, expand or become excessive during project implementation	Donors and Intermediaries
Explore ways for adopting flexible, context-appropriate reporting and verification mechanisms (e.g. voice notes, photos, and non-punitive contact reporting), while maintaining minimum documentation standards, data protection requirements, and auditability of reported information	Donors and Intermediaries
Identify opportunities for advocating and using leverage with host authorities to enable local partner registration, negotiate MOUs, or support them in meeting domestic legal and compliance requirements, including facilitating meetings with relevant authorities, providing supporting documentation, and coordinating responses to regulatory requests	Donors and intermediaries
Identify approaches for maintaining transparent financial systems, budget accurately for full statutory compliance (e.g. labour laws, insurance, tax), and utilise project-funded legal/audit support to strengthen internal controls, including periodic compliance reviews, corrective action tracking, statutory filing support, and monitoring of compliance-related expenditures	Local partners

After

Key issues and actions for consideration	By whom?
Identify approaches to ensure a fair contractual closeout and liability settlement that adheres to established write-off and risk-sharing policies, to prevent retroactive penalties or unexpected financial burdens for all partners, including agreed settlement procedures, financial reconciliation processes, documentation requirements, and timelines for resolving outstanding contractual obligations	All partners
Explore ways to conduct joint post-crisis contract debriefs to evaluate how effectively the agreed pre-crisis terms (such as liability allocations and force majeure protocols) functioned during the response, using these insights to improve future contractual agreements rather than reverting to rigid templates	All partners
Identify opportunities to translate findings and lessons from post-crisis legal/compliance reviews and investigations into updated partnership templates, realistic legal/compliance budgets, and streamlined reporting and investigation protocols and standards for future responses	All partners

Clarify how to formally resolve open compliance investigations or appeals initiated during the response, using agreed appeal pathways, for example, to provide local partners with clear administrative clearance and protect them from retroactive legal penalties or blacklisting when issues are resolved in good faith. This may include protocols for issuance of formal closure decisions, documentation of appeal outcomes, notification procedures, and removal of temporary restrictions where applicable	Donors and intermediaries

Positive practice: Absorption of retroactive costs, structured investigation and escalation protocols

Local partners faced severe legal exposure when a new labour code passed into law, creating a strong possibility that social security payments would be applied retroactively to staff. Rather than forcing local partners to absorb this unforeseen financial burden alone, donors agreed that project budgets could include dedicated line items accrued for future government payments, protecting partners from undue financial threat.[10] In another context, intermediaries established and applied clear, multi-tiered escalation pathways for managing fraud, bribery and misconduct rather than leaving decisions to individual project managers. When a report occurred, the risk team classified it, informed donors early, and conducted joint participatory meetings involving senior management from both organisations to discuss findings, agree on corrective actions, and provide compliance/investigation training.

10 Risk Sharing Platform, *Risk sharing framework: Enhancing the impact of humanitarian action through improved risk sharing*, 2023. https://interagencystandingcommittee.org/sites/default/files/migrated/2023-06/Risk%20Sharing%20Framework.pdf

Photo: Krak des Chevaliers, al-Husn, Syria. Wietse Jongsma on Unsplash

5. Reputational risk sharing

What is reputational risk? The potential damage to an organisation's credibility, image and brand identity (e.g. a public backlash from a mismanaged crisis response) that results in future operational, political or financial harm.[11] There is an increasing trend to rename this category 'social licence risk' to recognise that programming depends on the trust of a wide range of actors (recipients and communities, the public, staff, government) and to include broader issues of legitimacy and community acceptance.[12]

Materialised reputational risks create immediate consequences for local partners' trust and ability to implement programs, as well as audit increases, funding suspensions or loss of future grant eligibility. For donors, the consequences can include political fallout and heightened scrutiny; for intermediaries, eroded credibility, operational paralysis, and severe partner relationship breakdown.[13] Local partners can face direct backlash when strict targeting criteria exclude assessed households, when project location approvals are reversed after participant registration, or when sudden funding suspensions halt vital aid distributions abruptly. To share reputational risk equitably, intermediaries and donors can communicate investigations clearly, avoiding premature circulation of unresolved allegations, and establish clear routes for rehabilitation when claims against an organisation are unsubstantiated or resolved. Donors and intermediaries can also stand publicly behind joint decisions and provide financial safety nets, such as maintaining essential service distributions during investigations to prevent abrupt disruptions or withdrawal of assistance to affected communities.

The vision: What does success look like?

Scenario: Donors, intermediaries and local partners establish agreed and realistic communication and reporting protocols and evidence-based verification systems, navigate public scrutiny and unverified allegations through role-appropriate messaging and aligned support, and restore organisational credibility after incidents through formal rehabilitation pathways and collective learning.

Before

Key issues and actions for consideration	By whom?
Hold contextual mapping and dialogue to openly discuss public and media sensitivities and establish protocols for addressing emerging reputational issues, including escalation pathways, and roles and responsibilities for reputational risk management	All partners

11 https://humanitarianoutcomes.org/sites/default/files/publications/ngo-risk_report_web.pdf; https://www.cdacollaborative.org/wp-content/uploads/2022/07/Risk-III-Resource-Guide.pdf; https://reliefweb.int/report/bangladesh/localisation-practice-ii-implementing-risk-sharing-humanitarian-action-findings-bangladesh-enbnde

12 This playbook uses the Risk Sharing Framework's definition of the term 'reputational risk.'

13 Ed Hughes et al., *Risk sharing in pooled funds: Insights for donors, fund managers and NGOs on advancing risk sharing and localisation*, 2025. https://reliefweb.int/report/sudan/risk-sharing-pooled-funds-insights-donors-fund-managers-and-ngos-advancing-risk-sharing-and-localisation-july-2025

Explore co-design of clear, predictable procedures for handling misconduct allegations, including: establishing confidential reporting channels (including direct escalation paths to the donor), strategies to avoid the public circulation of unverified claims, guidelines for temporary measures and inter-agency information sharing during investigations, methods for transparently providing outcomes of investigations to protect partner standing, and structured pathways for partner rehabilitation when claims are resolved or unsubstantiated	All partners
Discuss and agree on processes for managing materialised reputational risk, including for example: using shared messaging frameworks and establishing coordinated public or media engagement and joint crisis communication protocols, community grievance mechanisms, and agreed protocols for transparent risk disclosure and resolution	All partners
Engage in transparent dialogue during project design to learn about field-level sensitivities (e.g. community expectations, gender dynamics, reputational sensitivities) and also inform discussions with donors and intermediaries	Local partners

During

Key issues and actions for consideration	By whom?
Engage in alignment meetings with partners and local stakeholders to proactively discuss public perception, media sensitivities, and how to jointly address materialised reputational risks, including coordinated stakeholder engagement, response messaging, community outreach measures, and escalation pathways for emerging reputational concerns	All partners
Discuss how to implement standardised, predictable, transparent investigation and sanction procedures that protect due process, limit the spread of unverified allegations, and establish clear, formal pathways for partner rehabilitation when reputational risks materialise	All partners
Consider providing dedicated financial backstops or contingency funds to allow local partners to safely maintain critical aid distributions and operations during temporary funding disruptions or administrative reviews	Donors
Explore ways to co-fund robust monitoring, documentation and verification systems from project inception so partners have the empirical data needed to immediately counter false claims and defend targeting decisions publicly. This may include beneficiary verification records, distribution tracking systems, feedback data, and evidence repositories to support public communications and investigations	Donors and intermediaries
Identify opportunities to support partners in managing community complaints, feedback or pressure that could damage their reputation, including supporting their complaint resolution mechanisms, community engagement activities, referral pathways, and systems for addressing misinformation or community grievances	Donors and intermediaries

Explore approaches for establishing safe, independent internal feedback and evaluation mechanisms separate from direct program managers, to allow local partners to report emerging field realities and risks without fear of retaliation or loss of future grants. This may include confidential reporting channels, independent review functions, whistleblower protections, and documented follow-up procedures.	Intermediaries
Identify ways to effectively maintain transparent, evidence-based communication with local communities and donors, including using verified monitoring data to address complaints early and prevent minor field issues from escalating.	Local partners

After

Key issues and actions for consideration	By whom?
Explore approaches to translate findings and lessons learned from allegations and investigations into updated joint crisis communication and reporting protocols, improved community feedback systems, and fairer sanction and rehabilitation procedures for future responses. This may include revisions to escalation procedures, communication approval processes, investigation protocols, and stakeholder engagement approaches based on lessons identified during the response	All partners
Consider establishing formal joint clarifications or official statements upon conclusion of reviews to restore institutional credibility, actively clearing partners' reputations and protecting against public backlash or institutional stigma	All partners
Identify ways or opportunities to implement formal partner rehabilitation pathways following cleared investigations, prioritising corrective action plans and capacity support over permanent blacklisting, media distancing or automatic loss of future funding opportunities	Donors and intermediaries

Positive practices: Absorbing financial risks and instituting partner rehabilitation pathways

In a funding suspension case, an intermediary chose to absorb the financial risk and continue program distributions alongside its local partners after a sudden suspension. By assuming the financial burden and maintaining operations, the intermediary protected its own and its partners' longstanding reputation and community trust. In another context, a donor reformed its partner sanction procedures to ensure that temporary measures and inter-agency information-sharing during investigations were applied predictably. By establishing clear standards that account for the specific context of an incident and creating structured routes for partner rehabilitation, the donor made it harder to solely base its stance on or be swayed by external media pressure, establishing a more predictable foundation for shared reputational risk.[14]

14 Risk Sharing Platform, *Risk sharing framework: Enhancing the impact of humanitarian action through improved risk sharing*, 2023. https://interagencystandingcommittee.org/sites/default/files/migrated/2023-06/Risk%20Sharing%20Framework.pdf

6. Ethical risk sharing

What is ethical risk? Potential for harm to staff and affected populations caused by unethical behaviours, including sexual misconduct/exploitation, inadequate duty of care, or insufficient consideration of humanitarian principles[15] (e.g. sexual exploitation and abuse, child safeguarding breaches, fraud, bribery, corruption, aid diversion, inadequate duty of care processes for staff and communities). There is an increasing trend towards renaming this category to 'integrity risk' to include human, program and organisational integrity, to better reflect the ecosystem in which these risks materialise.[16]

When ethical incidents, misconduct, or fraud occur, responsibility and accountability can be shifted onto local partners through funding suspensions, salary freezes, or abrupt partnership terminations, as well as community backlash and local hostility, despite the contributing systemic and institutional factors. Moreover, because risk management frameworks are often shaped by donor accountability and reputational concerns, local partners are often left to navigate complex community dynamics, sensitive access negotiations, and protection issues with minimal support. Intermediaries and donors have a critical role in creating an enabling environment for ethical risk sharing. While safeguarding, prevention of sexual exploitation and abuse, child protection and fraud prevention are essential responsibilities, these requirements are most effective when accompanied by adequate funding, technical support, and investments in the systems and capacities needed to sustain them.

The vision: What does successful ethical risk sharing look like?

Donors, intermediaries, and local partners understand ethical standards and sharing of financial and implementation responsibilities for safeguarding, protection and principled humanitarian delivery, and prioritise the rights, dignity and safety of affected communities and frontline staff.

Before

Key issues and actions for consideration	By whom?
Hold contextual mapping and briefing dialogues to openly discuss moral dilemmas, community-facing tensions, and staff mental health/wellbeing concerns to inform planning and design	All partners
Consider how to ensure all parties' key concerns about ethical risks are clearly understood, including how they differ for local partners. This could be done through joint identification of risk scenarios, differing risk exposures, ethical priorities, and partner-specific responsibilities for risk mitigation	All partners

15 Lindsay Hamsik et al., *Responding amid uncertainty and managing risk in humanitarian settings: Resources for NGOs*, 2022. https://www.cdacollaborative.org/wp-content/uploads/2022/07/Risk-III-Resource-Guide.pdf

16 This playbook uses the term 'ethical risk sharing' to align with the global Risk Sharing Framework.

Consider explicitly integrating staff safety, mental health, and physical wellbeing into the Duty of Care framework/contracts and ensure that internal support mechanisms (e.g., peer support, mental health days, secure evacuation protocols for staff) or protocols are clearly outlined	All partners
Explore ways to develop emergency protocols that preserve core safeguarding and PSEA standards while enabling phased implementation of non-critical partner vetting, due diligence, and capacity-strengthening requirements where operational delays could impede emergency response	All partners
Discuss and agree on how and when financial losses due to a materialised ethical risk can be absorbed collectively, including agreed cost-sharing arrangements, eligibility criteria, approval processes, and documentation requirements for ethical risk-related expenditures or losses	All partners
Identify ways to resource partners in developing their own safeguarding policies and processes if not in place. Consider allowing agreed interim safeguarding standards whilst supporting the development of locally owned policies and systems over time	Donors and intermediaries
Explore ways to draw on ground-level dialogue and local expertise to highlight any overlooked ethical impacts and sensitivities, including community perceptions, cultural norms, power dynamics, gender-related considerations, and potential unintended harms associated with programme decisions	Local partners

During

Key issues and actions for consideration	By whom?
Consider setting up dedicated ethical alignment sessions and peer-support spaces to openly discuss moral dilemmas, community-facing tensions, and staff mental health/ wellbeing, ensuring Duty of Care is actively sustained for both affected communities and staff.	All partners
Identify and build in pre-agreed arrangements for collectively managing and absorbing financial losses resulting from materialised ethical risks, including activation of contingency funding, agreed cost-sharing arrangements, approval processes, and eligibility criteria for ethical risk-related expenses or losses	All partners
Identify ways to implement internal audit mechanisms and clear reporting channels to hold all parties accountable for materialising ethical risks or misuse of power, including confidential reporting mechanisms, escalation pathways, investigation procedures, corrective action tracking, and protections against retaliation	All partners

Consider continuing staff salaries and essential delivery funding where possible during investigations so that uninvolved staff, communities, and program activities are not penalised	All partners

After

Key issues and actions for consideration	By whom?
Explore how to formally close safeguarding and ethical breach investigations using survivor-centred pathways, to provide all partners with clear administrative clearance once agreed remediation steps are fulfilled. This may include having documented case closure procedures, verification of completed remediation actions, survivor-informed communication processes, and formal notification of investigation outcomes to relevant parties	All partners
Identify opportunities to translate findings from investigations and reporting channels into updated protocols for strengthening ethical safeguarding policies and systems, including revisions to reporting mechanisms, investigation procedures, staff responsibilities, safeguarding training requirements, and risk mitigation measures to address identified gaps	All partners

Positive practices: Salary protection, absorbing financial losses, and investing in systems

During an investigation, an intermediary maintained salary payments for staff who had no connection to the investigation, meaning uninvolved employees and communities were not penalised for isolated incidents. In another context where unethical procurement or fraud emerged despite partners meeting initial legal requirements, an intermediary terminated some actors and informed donors but actively absorbed the costs itself rather than passing the financial deficit down to local partners. In another context, all partners agreed prior to establishing a partnership that the local partner could temporarily follow the intermediary's safeguarding standards while receiving support to develop its own policies. This support was paired with practical training and work shadowing in areas such as human resources, finance, safeguarding and procurement, helping the local partner strengthen its systems and access future funding independently.

7. Informational risk sharing

What is informational risk? Potential for harm or loss due to confidentiality breaches or inappropriate sharing of sensitive data loss and theft,[17] as well as failure to secure physical records, meet digital security standards and comply with legal or donor requirements.[18]

Informational risk sharing is hindered by unequal access to information and the transfer of information-related liabilities. These hazards can result from information being withheld or shared inconsistently, weak documentation and traceability systems, incomplete or inaccurate information being circulated during audits or investigations, and inadequate investment in data quality, storage, and protection. Local partners often bear disproportionate information-related risks without the resources or systems needed to manage them effectively, and are often contractually required to comply and be liable if an informational risk materialises. Intermediaries and donors are critical in supporting data protection and communication protocols that protect all parties and maintain transparency.

The vision: What could successful informational risk sharing look like?

Scenario: Donors, intermediaries, and local partners align informational risk-sharing protocols with realistic partner capacities, co-fund information protection systems, transparently co-manage sensitive data and reporting, and resolve data security incidents through proportional remedies and shared liability.

Before

Key issues and actions for consideration	By whom?
Hold contextual mapping and briefing dialogues to openly discuss common data-sharing and communication issues and establish protocols for managing and protecting data	All partners
Consider co-designing mutually agreed protocols for data protection, reporting, joint verification, confidentiality, and clear communication rules during investigations	All partners

17 Lindsay Hamsik, *NGOs & risk: Managing uncertainty in local-international partnerships*, 2019. https://reliefweb.int/report/world/ngos-risk-managing-uncertainty-local-international-partnerships; Darina Pellowska and Johanna Fipp, Localisation in practice II Implementing Risk Sharing in humanitarian action Findings from Bangladesh, 2023. https://reliefweb.int/report/bangladesh/localisation-practice-ii-implementing-risk-sharing-humanitarian-action-findings-bangladesh-enbnde

18 Ed Hughes et al., *Risk sharing in pooled funds: Insights for donors, fund managers and NGOs on advancing risk sharing and localisation*, 2025. https://reliefweb.int/report/sudan/risk-sharing-pooled-funds-insights-donors-fund-managers-and-ngos-advancing-risk-sharing-and-localisation-july-2025

Discuss and agree on how to adapt contractual obligations to the partner's actual information management ability whilst resourcing an agreed improvement plan. Consider ways to share responsibilities or shoulder costs while improvements are being implemented	All partners
Identify opportunities to invest specifically in training and processes for use of artificial intelligence, including developing governance policies and permissible fit-for-purpose use protocols that effectively apply data protection and Do No Harm principles	All partners
Explore pooled insurance mechanisms such as digital security insurance, pooled digital liability funds or data restoration reserves	All partners
Identify opportunities to facilitate technical expert consultations to determine agreed-upon remedial actions and recovery options, and consider funding required measures using digital fund reserves or pooled restoration funds, prioritising system repairs, encryption upgrades and capacity support	All partners
Explore ways to provide funds, tools or equipment for investing in data quality, safe data storage, digital targeting and assessment tools and mechanisms, and de-duplication of systems	Donors and intermediaries

During

Key issues and actions for consideration	By whom?
Hold periodic data-sharing check-ins and communication alignment dialogues to discuss data privacy, sensitivity of information, and update protocols on managing and protecting data, including review of access controls, emerging data protection risks, information-sharing requests, incident reports, and required protective measures	All partners
Consider co-reviewing/co-authoring program reports to triangulate information and ensure all partners' credibility	All partners
Clarify how safe-to-fail incident reporting mechanisms could be effectively provided to enable local partners to transparently disclose incidents without fear of accusation or suspension. This may include confidential reporting channels, non-punitive escalation procedures, incident documentation requirements, and protections against disproportionate sanctions for good-faith reporting.	Donors and intermediaries
Identify how support could be provided to help local partners manage incidents, secure remaining infrastructure, and implement protective and remedial actions for data breach incidents and other materialising informational risks. This can include providing immediate technical and legal support potentially activating digital response funds	Donors and intermediaries

After

Key issues and actions for consideration	By whom?
Consider using lessons from implementation of response/remedial actions to update co-designed data protocols, adjust contractual obligations, and secure long-term funding to upgrade local partners' digital and physical security infrastructure. This can include revisions to data protection procedures, access control requirements, incident response protocols, information-sharing arrangements, and cybersecurity investment plans.	All partners
Explore how to establish shared knowledge bases and safely communicate identified vulnerabilities and good practices across trusted partner channels, as well as to advocate for co-funding of multi-partner data incident simulations and drills to strengthen future operational readiness	All partners
Clarify how to formally close data incident reviews once classification and remedial action steps are completed, prioritising harm mitigation for affected populations and issuing clear administrative clearance to protect local partners from retroactive penalties. This can include verification of completed corrective actions, documentation of incident closure decisions, notification of affected stakeholders where required, and formal confirmation that agreed remedial actions have been satisfactorily completed.	Donors and intermediaries

Positive practice: Non-punitive open incident documentation and donor-funded data privacy frameworks

As part of management of an incident, an intermediary documented timelines, impacts, responses and corrective actions to support a joint learning process. Instead of allowing incident reports to automatically trigger project suspensions or accusations, thereby encouraging field teams to conceal theft or loss, it protected the open flow of information so the parties could manage risks together. In another context, a donor recognised that stringent data privacy regulations created asymmetric legal risks for its local partners. In response, the donor funded a dedicated legal assessment, internal policy, and operational guidelines to help local partners safely navigate data privacy risks during emergency aid delivery. The donor then distributed these materials across its entire network of funded partners for adaptation, using this shared baseline to advocate for co-funding of required operational upgrades in project budgets, setting a precedent for equitable cost-sharing on information risk.[19]

19 Risk Sharing Platform, *Risk sharing framework: Enhancing the impact of humanitarian action through improved risk sharing*, 2023. https://interagencystandingcommittee.org/sites/default/files/migrated/2023-06/Risk%20Sharing%20Framework.pdf

8. Environmental, political and other risk sharing

What are environmental and political risks? Severe external shocks can disrupt operations and endanger the safety and well-being of staff and affected communities. Potential environmental shocks include climate-driven disasters, extreme weather events and ecological degradation. Potential political shocks include regime change that provokes conflict and restrictions on freedom (e.g. airstrikes, conscription, arbitrary detention) and de facto authority restrictions (e.g. access changes and transport delays). Political risks are inevitably intertwined with other types of risks, such as fiduciary, legal/compliance, safety and security, and information risks.

Local partners often operate during environmental shocks and political volatility, navigating the direct physical and operational hazards when extreme weather hits, airstrikes destroy assets, or authorities impose severe restrictions (such as withholding MOUs or demanding payment for access). Even after a response or program has ended, local and national actors may face reputational or legal exposures from engagement with multiple authorities and ongoing digital surveillance or exposure of staff and partner networks, prompting them to plan for post-project staff evacuation in some contexts. Donors and intermediaries often face institutional pressures that heighten their sensitivity to such external shocks and are bound by rigid contracts designed for more stable environments.

Donors and intermediaries can be critical advocates of equitable sharing of environmental and political risks. Leveraging their positions could help in negotiations of budgets and protocols so local partners are not forced to absorb sudden costs or repay funds lost to force majeure events. Donors and intermediaries can also allocate back-up funds to cover unexpected crisis costs, take the lead on engagements with hostile state authorities, and write automatic flexibility into contracts long before external shocks hit.

The vision: What could successful environmental and political risk sharing look like?

Donors, intermediaries and local partners establish pre-agreed adaptive protocols and dedicated contingency funds, navigate environmental and political hazards through role-appropriate decisions and flexible delivery adjustments, and implement non-punitive rebudgeting and mutual liability.

Before

Key issues and actions for consideration	By whom?
Consider conducting hyper-local environmental and political risk assessments during proposal design, mapping seasonal hazards, conflict trends, de facto authority restrictions and access bottlenecks, and using these to inform risk appetite statements and pre-agreed decision-making pathways and triggers for adapting activities, pausing programs or exiting safely	All partners

Consider co-designing written crisis protocols that explicitly establish transparent non-punitive reporting and define how losses from environmental and political shocks will be absorbed rather than penalised	All partners
Consider co-designing emergency procurement protocols that rely on local suppliers and community resources, ensuring supply chains survive transport bottlenecks while minimising ecological degradation	All partners
Consider co-designing disaster preparedness and site selection plans that integrate local Indigenous knowledge, customary practices, and inclusive community consultations (including women, youth, elderly, LGBTQI+, and people with disabilities) to protect land rights, sacred sites and ecosystem buffers before environmental shocks occur	All partners
Identify opportunities or effective ways to prioritise cash and voucher assistance and locally sourced, eco-friendly materials, integrating packaging reduction clauses into supplier contracts to minimise post-disaster waste in communities	All partners
Explore opportunities to provide upfront funding or multi-year coverage for local partners to establish renewable power, secure water systems, and disaster-proof operational bases so services can continue during extreme weather shocks	Donors and intermediaries

During

Key issues and actions for consideration	By whom?
Consider setting up regular check-ins to discuss emerging environmental impacts and political vulnerability and jointly decide on materialising risks, including review of early warning indicators, access constraints, conflict developments, environmental hazards, and agreed mitigation or adaptation measures	All partners
Clarify how to fast-track communication channels dedicated exclusively to approving emergency financial and operational adjustments during shocks could be maintained	All partners
Identify effective approaches to provide diplomatic and administrative support to local partners facing political pressure, legal harassment or bureaucratic delays, to resolve access issues and delays due to political and environmental shocks, and to protect and advocate for frontline staff. This may include engagement with relevant authorities, provision of supporting documentation, coordination of access negotiations, and escalation of protection concerns through established networks and channels.	Donors and Intermediaries
Identify how real-time field data and keep accurate financial records could be used to justify budget adaptations and to demonstrate that reasonable preventative measures were taken prior to any force majeure incident	Local partners

Identify appropriate circumstances to implement practical, safe delivery adaptations (e.g. using mobile teams or online modalities during aerial threats or severe weather events) and agree on beneficiary access considerations, staff safety requirements, and procedures for transitioning between delivery modalities	Local partners

After

Key issues and actions for consideration	By whom?
Consider reviewing residual political risks for staff, partner organisations, communities, data and relationships after project closure, including ongoing political and ecological threats, legal exposure, and restrictions on civic space that may persist beyond programme completion	All partners
Explore approaches to assess long-term environmental and livelihood consequences, including damaged assets, contamination, depletion of resources or increased disaster exposure. Approaches may include comprehensive assessment of impacts on local livelihoods, ecosystem recovery, infrastructure resilience, land use, and community coping capacities following the crisis	All partners
Identify ways to maintain communication and partnership support after formal closure when political or legal consequences continue, including agreed referral pathways, periodic follow-up mechanisms, information-sharing arrangements, and access to legal, advocacy, or technical support where appropriate.	Donors and intermediaries

Positive practices: Absorption and pre-funding of sudden costs and non-punitive reporting

During sudden-onset disasters (earthquakes) and state-level political transitions (regime change), intermediaries in two contexts provided flexible funding to absorb unbudgeted operational costs and pre-existing duty-of-care budgets to cover emergency costs. This included continued salary support for families of affected staff, ensuring local partners were not left to bear the financial burden of large-scale external shocks alone. In another context, an intermediary established an explicit risk appetite statement acknowledging that unintentional or unavoidable engagement with non-state actors in volatile areas could be acceptable if reported transparently, allowing local partners to navigate access gatekeepers without fear of immediate financial penalties, legal exposure, or contract termination.

Appendix 1: List of key resources

Frameworks, Guidance, and Approaches

Inter-Agency Standing Committee (IASC). (2021). Statement on Risk-Sharing. Available at: https://interagencystandingcommittee.org/sites/default/files/migrated/2021-06/Statement%20on%20Risk-Sharing.pdf

Inter-Agency Standing Committee (IASC). (n.d.). Community of Practice on Risk Sharing. Available at: https://interagencystandingcommittee.org/community-practice-risk-sharing

Risk Sharing Platform. (2023). Risk Sharing Framework: Enhancing the Impact of Humanitarian Action through Improved Risk Sharing. Available at: https://interagencystandingcommittee.org/grand-bargain-official-website/risk-sharing-framework

Dutch Relief Alliance & Netherlands Ministry of Foreign Affairs. (2026). Risk-Sharing Approach: Localisation Working Group (Revised 2025 with Learning from Pilots in Yemen, Ethiopia and the Democratic Republic of the Congo). Available at: https://dutchrelief.org/wp-content/uploads/2026/05/Risk-Sharing-Approach-2026.pdf

Netherlands Ministry of Foreign Affairs & International Committee of the Red Cross (ICRC). (2022). Risk Sharing in Practice: Success Stories, Enablers, and Barriers to Risk Sharing in the Humanitarian Sector. Available at: https://reliefweb.int/report/world/risk-sharing-practice-success-stories-enablers-and-barriers-risk-sharing-humanitarian-sector-june-2022

Global Interagency Security Forum (GISF). (2021). Partnerships and Security Risk Management: A Joint Action Guide for Local and International Aid Organisations. Available at: https://gisf.ngo/wp-content/uploads/2021/06/GISF_Partner-Joint-Action-Guide_EN_download_Aug211.pdf

InterAction & CDA Collaborative Learning. (2022). Responding Amid Uncertainty and Managing Risk in Humanitarian Settings. Available at: https://www.cdacollaborative.org/wp-content/uploads/2022/07/Risk-III-Resource-Guide.pdf

Research, Guidance, and Learning Papers

Abby Stoddard, Katherine Haver & Monica Czwarno. (2016). NGOs and Risk: How International Humanitarian Actors Manage Uncertainty. Available at: https://humanitarianoutcomes.org/sites/default/files/publications/ngo-risk_report_web.pdf

Becky Carter & Hassan-Alattar Satti. (2025). Supporting Mutual Aid in Sudan: Conflict-Sensitive Approaches to Risk and Accountability. Available at: https://csf-sudan.org/wp-content/uploads/2025/07/supporting-mutual-aid-in-sudan-conflict-sensitive-approaches-to-risk-and-accountability-.pdf

Darina Pellowska & Johanna Fipp. (2023). Localisation in Practice II: Implementing Risk Sharing in Humanitarian Action: Findings from Bangladesh. Available at: https://www.chaberlin.org/wp-content/uploads/dlm_uploads/2024/01/cha-localisation-in-practice-2-risk-management-full-paper.pdf

Dutch Relief Alliance & Netherlands Ministry of Foreign Affairs. (2024). Lessons Learned from the Risk Sharing Pilot in Humanitarian Programming. Available at: https://dutchrelief.org/wp-content/uploads/2024/10/Lessons-Learned-from-the-Risk-Sharing-Pilot-in-Humanitartian-Programming.pdf

Eyokia Donna Juliet & Amy Croome. (2023). How to Share Risks and Give More Power to Local Actors? A Look at Adapting Risk Sharing for Localisation. Voice Out Loud. Available at: https://charter4change.org/wp-content/uploads/2023/10/how-to-share-risks-and-give-more-power-to-local-actors-oxfam.pdf

International Council of Voluntary Agencies (ICVA). (2025). Risk Sharing in Pooled Funds: Insights for Donors, Fund Managers and NGOs on Advancing Risk Sharing and Localisation. Available at: https://reliefweb.int/report/sudan/risk-sharing-pooled-funds-insights-donors-fund-managers-and-ngos-advancing-risk-sharing-and-localisation-july-2025

InterAction & Humanitarian Outcomes. (2019). NGOs & Risk: Managing Uncertainty in Local-International Partnerships. Available at: https://reliefweb.int/report/world/ngos-risk-managing-uncertainty-local-international-partnerships

USAID & Concern Worldwide. (2022). Beyond Barriers: Overcoming Funding and Workforce Obstacles to Achieve a Localized Humanitarian Response. Available at: https://beyondbarriers.concernusa.org/reports/beyond-barriers-nw-syria-stakeholder-workshop-report-2022.pdf

Global Interagency Security Forum (GISF) & Humanitarian Outcomes. (2024). State of Practice: The Evolution of Security Risk Management in the Humanitarian Space. Available at: https://gisf.ngo/wp-content/uploads/2024/01/state_of_pratice.pdf

Mohanna Eljabaly. (n.d.). When Risk is Local but Decisions Are Not: Bridging the Gap in Risk-Sharing Practice. ODI Humanitarian Practice Network (HPN). Available at: https://odihpn.org/en/publication/when-risk-is-local-but-decisions-are-not-bridging-the-gap-in-risk-sharing-practice/

Oliver May. (2016). Fighting Fraud and Corruption in the Humanitarian and Global Development Sector. Available at: https://www.routledge.com/Fighting-Fraud-and-Corruption-in-the-Humanitarian-and-Global-Development-Sector/May/p/book/9780367442422

Oliver May & Paul Curwell. (2021). Terrorist Diversion: A Guide to Prevention and Detection for NGOs. Available at: https://www.routledge.com/Terrorist-Diversion-A-Guide-to-Prevention-and-Detection-for-NGOs/May-Curwell/p/book/9780367498900

Concept/Position Papers & Statements

Charter4Change, the Red Cross EU and Voluntary Organisations in Cooperation in Emergencies (VOICE). (n.d.). Concept Note: Partners Segment Session on Equitable Partnerships: Towards a Fairer Sharing of Compliance-Related Risks. Available at: https://voiceeu.org/publications/concept-note-partners-segment-session-equitable-partnerships-towards-a-fairer-sharing-of-compliance-related-risks.pdf

Inter-Agency Standing Committee (IASC). (2024). Grand Bargain Risk Sharing Community of Practice Proposal. Available at: https://interagencystandingcommittee.org/sites/default/files/2024-10/GB%20Risk%20Sharing%20Community%20of%20Practice%20Proposal_FINAL.pdf

Practical Tools

InterAction. (2024). Risk Sharing Framework Simulation: Outcome Report. Available at: https://www.interaction.org/wp-content/uploads/2024/04/Risk-Sharing-Framework-Simulation-Outcome-Report.pdf

Interaction & CDA Collaborative Learning. (2023). Risk Management Scorecard. Available at: https://www.interaction.org/blog/launching-the-risk-management-scorecard/