

Navigating Program Risks and Obstacles in International Development and Humanitarian Response

Research findings on how implementing partners and funders perceive, assess, experience, and mitigate risks and obstacles working in the international development and humanitarian sector

Contents

3	Executive Summary	16	Conclusion
5	Background	18	Appendix A: Original Open Road Alliance taxonomy
6	Methodology	19	Appendix B: References
6	Phase One: Qualitative Data Collection	21	Appendix C: Interview List
8	Phase Two: Quantitative Data Collection	22	Appendix D: Survey Demographics
10	Detailed Findings	23	Appendix E: Survey Limitations
10	<ul style="list-style-type: none">● Obstacles are prevalent despite efforts to prepare for risks.	24	Appendix F: Additional Survey Charts
12	<ul style="list-style-type: none">● There is no uniform approach to assessing, mitigating, and recovering from obstacles.	35	Appendix G: STATA Analysis
12	<ul style="list-style-type: none">● Existing risk assessments do not reflect the incidents that most commonly impact implementers.		
12	<ul style="list-style-type: none">● Funders overestimate the extent and quality of communication with their implementers.		
14	<ul style="list-style-type: none">● Several factors lead implementers to avoid requesting assistance from funders.		
15	<ul style="list-style-type: none">● Funders do not present mechanisms to receive assistance in a clear and unified manner.		



PHOTO CREDIT: HEALTHY LEARNERS

Executive Summary

Delivering development and humanitarian programs across sectors can be difficult. Implementing organizations (for profit and not for profit) often face immense challenges to meet their objectives. Many organizations operate in fragile or conflict-affected contexts, areas evermore affected by climate change, or in countries where financial or policy fluctuations dramatically impact the day-to-day operating environment. In such contexts, obstacles that can delay or derail program implementation arise frequently yet there is no standardized approach among implementing organizations and between implementers and donors to predict, mitigate against and address these obstacles promptly. Despite an industry that relies fundamentally on grant funding, accessing support to address these obstacles when they occur can be challenging to overcome.

This research aims to answer multiple questions. **First**, it explores how funders and implementing partners working in the same international development and humanitarian contexts approach risk assessment and mitigation. **Second**, it identifies what challenges substantially impact project implementation and how it is communicated between these stakeholders. **Thirdly**, it analyzes how experiences of these challenges align or diverge between funders and implementers. Over the course of six months, the research was conducted via key informant interviews, desk research, and an online survey to explore these questions.

The research highlights two concurrent areas for improving risk assessment tools and approaches. **First**, there is no consistent approach to risk assessment across the sector. Some funders and implementers complete complex multi-year risk registers, others focus only on security and fiduciary issues, and yet others perform no risk assessments at all. **Second**, the inadequacy of risk assessment and mitigation tools impedes implementers from being best positioned to effectively and routinely predict internal (and more commonly experienced in practice by respondents) obstacles and mitigate against these where possible.

Existing risk assessments tend to bias towards security- or financial-related risks despite the fact these equate in practice to the minority of challenges experienced that actually disrupt and delay projects. The number one cited obstacle by implementers in this research related to bureaucratic delays, which only one interview explicitly mentioned as part of the risk assessment process.

A likely explanation for the poor alignment between funder risk assessments and implementer practical experiences is the lack of communication between these stakeholders. Most funders believe that a trust-based relationship enables implementing partners to bring forth challenges. Yet, both interviews and desk research indicate that, in many cases, this candid and timely disclosure does not occur. The survey results reveal a systematic discrepancy in the number and type of obstacles reported by funders compared to implementers. Funders note fewer instances of obstacles that are internal to the workings of implementing organizations and not observable from afar such as technology malfunctions. Conversely highly visible challenges that require minimal communication such as significant insecurity are reported by funders as more common occurrences.

All interviewed stakeholders recognize that unexpected sizable obstacles arose despite efforts to identify, avoid, and prepare for risks.

Implementers cite several factors that lead them to avoid requesting assistance from funders. **First**, implementing partners are concerned about reputational risk, particularly the fear of losing current or future funding. **Second**, implementers would be more likely to approach a funder if they believe the funder could support them to address their challenges, be it through providing time, money, political influence, or technical advice. **Third**, in the instances when a change to a grant (budget lines, timelines) could enable an organisation to address a challenge and implementers believe a funder would approve such a change, well known significant donor bureaucratic delays to this approval make implementers reticent to approach the donor to begin with. **Fourth**, funders do not have clear and accessible mechanisms for implementers to request assistance or access emergency funding. Yet, most funders interviewed do not allow implementing partners to build in contingency lines to their budgets. Funders believe unrestricted funding offers implementers the means and flexibility to address their needs despite the use of comprehensive risk assessment tools not being common practice to identify potentially significant obstacles most commonly experienced by implementers. When unexpected obstacles arise, implementers, even those with access to unrestricted funding, are unable to mitigate them within existing resources and funders are often unable to give additional resources.

All interviewed stakeholders recognize that unexpected sizable obstacles arose despite efforts to identify, avoid, and prepare for risks. Among implementers, local NGOs report a systematically higher obstacle frequency, relative to international NGOs. This could be due to local NGOs having less resources or a significantly higher risk threshold, both of which make them more susceptible to implementation challenges.

There is a need to cultivate mechanisms of open communication between funders and partners to discuss obstacles.

This research provides a learning opportunity to better support partners to manage risk. This includes developing risk assessment approaches based on practitioner experience, providing technical or financial resources for implementing partners (particularly to local NGOs) to conduct meaningful risk assessments, as well as providing creative no- or low-fault funding or support mechanisms to those who encounter obstacles. There is a need to cultivate mechanisms of open communication between funders and partners to discuss obstacles. While this research was contracted by the Risk Pool Fund, who have a vested interest based on its area of focus, these findings are applicable to anyone working in the international development and humanitarian sector and should be shared accordingly. Ideally, this research provides insight into the different perspectives of funders and implementing partners, and supports the field to build new and creative methods to manage unexpected events.



PHOTO CREDIT: LWALA COMMUNITY ALLIANCE

Background

In the world of international development and humanitarian response, there is no uniform approach to risk assessment and mitigation. Processes span extensive and complex annual risk registers and matrices, quick analyses of weather patterns for a grant application, or even none at all. One analysis finds most internal risk management policies in the international development sector are focused on financial and security risks, with a far smaller percentage looking at operational risks.¹ Simultaneously, those working in non-profit or grant-funded sectors are particularly wary of admitting or discussing failures, hindering the mitigation of obstacles.²

The Risk Pool Fund (RPF) works as a pooled funding mechanism providing financial support to help health and nutrition program implementors in low- and middle-income countries (LMICs) overcome operational obstacles. RPF undertook research to examine the potential obstacles to program implementation from both funders and implementors' perspectives, and the alignment of their perceptions and experiences. Additionally, this research explores the barriers that implementing partners face when communicating with funders about risks and obstacles. Lastly, this research develops an up-to-date obstacle taxonomy framework for program implementation in LMICs. The new obstacle taxonomy builds on the original Open Road Alliance framework by extending the number of risk categories and making them more specific.^{3 4}

The research focused on several key research questions:

- What are the perceived risks to program implementation in LMICs at the outset of a program, and how do they align or diverge between funders and implementing partners?
- What are the main obstacles that may significantly challenge program implementation in LMICs, and how do these align or diverge between funders and implementing partners?
- How do implementing partners communicate with funders regarding risks and obstacles to program implementation?
- How do funders communicate about risks and their willingness or adaptability to support risk mitigation?

1 Stoddard, A., Haver, K., Czwano, M. (2016) NGOs and Risk: How international humanitarian actors manage uncertainty. InterAction & Humanitarian Outcomes. https://www.interaction.org/wp-content/uploads/2019/03/ngos_and_risk_-_february_2016.pdf

2 Jagtiani, T., Vora, R. (2022). Barriers to talking about nonprofit failures and how to overcome them. *Alliance Mag*.

3 Open Road Alliance (2018), *Roadblock Analysis Report: An analysis of what goes wrong in impact-focused projects*. <https://philanthropynewyork.org/sites/default/files/resources/ORA-RoadblockAnalysis-DigitalPDF-Final.pdf>

4 Appendix A contains the original Open Road Alliance taxonomy.

Methodology

This research process was divided into two phases, both conducted by an external consultant. The first phase consisted of gathering qualitative data through key informant interviews, a focus discussion group, and desk research. The information collected provided insight into how funders and implementing partners approach risks and obstacles, and how they communicate about them. The results from this phase formed the base for the second, which focused on the development, deployment, and analysis of an online survey targeted at funders and implementers. The main objective of the survey was to identify how frequently partners report experiencing different obstacles during the past five years. The results of these two complementary phases of research were then collated into major findings here.

Phase One: Qualitative Data Collection

The first phase consisted of desk research and a qualitative analysis of funders and implementers' approach to risk. The desk research aimed to understand the risks that implementing partners in LMICs face and how they communicate with funders about them.⁵ It explored practices of risk identification and categorization across the international development, humanitarian, private, and public sectors. It also provided insight into the trust and communication between funders and implementing partners. This initial component informed the discussion

guide and probing points for the qualitative study, and provided additional background for the survey in Phase Two.

The qualitative component of Phase One consisted of several interviews and a one-hour focus group discussion with four RPF implementing partners. From June 22nd to August 18th of 2023, the consultant conducted 29 semi-structured interviews with funders (n=11), implementing partners (n=15), and subject matter experts (n=3).⁶ These sessions used semi-structured questions to discuss experiences with risk assessment and mitigation, and the communication and collaboration between implementing partners and funders. Interviews were recorded, transcribed, and coded in Dedoose using inductive coding for thematic identification.⁷ To increase respondents' comfort and candor, all transcripts and quotes were anonymized.⁸

Using the desk research and interviews, the consultant created a revised version of the Open Road Alliance's risk taxonomy (Table 1).⁹ Risks are placed into five overarching categories comprised by 28 detailed obstacle areas.¹⁰ This updated taxonomy was designed to align more closely with funder and implementers' understanding of and approach to risk. Relative to its predecessor, it includes more obstacle areas that are more narrowly defined. The purpose of this is to help implementers map their obstacles to the risk taxonomy with greater ease.

⁵ A full list of references can be found in **Appendix B**.

⁶ The subject matter experts included two representatives from RPF's external review panel and one emergency preparedness expert.

⁷ Dedoose is a computer program used to analyze qualitative data, such as interview transcripts.

⁸ All anonymized transcripts are on file and **Appendix C** includes a list of interviews by subject code.

⁹ Open Road Alliance (2018), *Roadblock Analysis Report: An analysis of what goes wrong in impact-focused projects*. <https://philanthropynewyork.org/sites/default/files/resources/ORA-RoadblockAnalysis-DigitalPDF-Final.pdf>

¹⁰ For the purpose of this research, the obstacle detail "Disease outbreaks" was broken down into two detail areas with one specific to COVID-19. This was to account for the need to isolate COVID-19 in the survey in Phase 2.

Table 1: New taxonomy of risk

OBSTACLE AREAS	
POLITICAL ECONOMY OR BUREAUCRACY CHALLENGES	OPERATIONAL CHALLENGES
Bureaucratic delays	Cybersecurity
Government or policy change	Equipment failure or repair
Labor disputes or strikes	Expert error
Political or civil unrest	Infrastructure failure or repair
EXTERNAL MARKET FORCES	Key personnel or workforce misfortune
Bank failure	Logistics challenges
Currency fluctuation	Security and theft
Financial institution de-risking	Technology malfunction or discontinuation
Inflation	EXTRAORDINARY UNPREDICTABLE EVENTS
Product or service availability	Agriculture or harvest failures
FINANCIAL CHALLENGES	Chemical contamination or HAZMAT incident
Change of funder policy or priority	Conflict
Fraud	Disease outbreaks (not including COVID-19)
Financial mismanagement	COVID-19 outbreaks
Funder or contractor disbursement delay or default	Environmental or climate related events
	Significant insecurity

Phase Two: Quantitative Data Collection

Phase Two consisted of a survey of how frequently partners encountered the obstacles in the new taxonomy (Table 1). From November 2nd to 17th of 2023, the survey was distributed online via a variety of personal networks, email listservs, and through the Alliance Network to more than 2,000 subscribers. The target respondents were individuals working in the international development and humanitarian response sectors, including funders and implementing partners. The marketing of the survey was done predominantly in English but with some materials also available in Arabic, French and Spanish. The survey was available in English, Spanish, French, and Arabic. Social media posts were circulated in all these languages.

Through Google Forms, the survey collected self-reported demographic information for each respondent, including:

- Type of organization
- Size of organization
- Geographic area(s) of focus
- Sector(s) of focus

Each respondent was then asked how frequently they encountered the obstacles in Table 1 over the past five years. They were asked to focus on instances that “significantly threatened to disrupt and delay operations for your organization (or those funded or subcontracted by your organization), to the point where the organization struggled to meet project objectives without further resources.”

The survey reached its response target receiving 231 responses, mostly in English, which represent a wide array of organizations’ type and size.¹¹ Most respondents were implementing partners (69%) and were evenly split across local and international NGOs (Table 2). Funders comprised 20% of the respondents, the vast majority of whom were philanthropic organizations. In terms of the size of the organizations, 90% had fewer than 500 employees (Table 3). Organizations were evenly split across the 1–10, 10–50, and 50–500 employee ranges. Approximately 69% of respondents work in organizations with 50 or fewer employees.

Table 2: Survey respondents by organization type

ORGANIZATION TYPE					
Local NGO	90	39%	Implementing partner	159	69%
International NGO	69	30%			
Philanthropic funder	36	16%	Funder	47	20%
Bilateral funder	3	1%			
Social enterprise investor	8	3%			
Multilateral agency	4	2%	Other	25	11%
Other ¹²	21	9%			
	231			231	

Table 3: Survey respondents by organization size

ORGANIZATION SIZE		
1-10	73	32%
10-50	85	37%
50-500	51	22%
500+	14	6%
I don't know/blank	9	4%

¹¹ The full breakdown of survey responses by language was 88% English, 7% French, 2.5% Spanish, and 2.5% Arabic.

¹² Those selecting “other” self-identified as a variety of organizations, including research institutions, NGO networks, non-profit museums and cultural institutions, individual consultants, for profit companies, and think tanks.

Most respondents selected more than one geographic area and sector as their focus. In terms of geography, South and Southeast Asia (37%) and Sub-Saharan Africa (74%) were the most common responses. Few organizations identified the remaining regions as their focus. Additional survey demographics for sector and geographic area of focus can be found in **Appendix D**.

The survey responses were downloaded into Excel and analyzed. The data was cleaned, collated, and organized into pivot tables to conduct descriptive statistical analysis. Limitations for this survey data collection and analysis can be found in **Appendix E**. The results from the survey were compared with the qualitative data from Phase 1. The findings from both phases are summarized below.



PHOTO CREDIT: LWALA COMMUNITY ALLIANCE

Detailed findings

Obstacles are prevalent despite efforts to prepare for risks.

All interviewed stakeholders recognize that unexpected sizable obstacles arose despite efforts to identify, avoid, and prepare for risks. Table 4 summarizes the frequency with which respondents faced each obstacle from the new taxonomy (Table 1). Over the last five years, ten of these obstacles significantly impacted more than half of respondents. Among implementers, local NGOs report a systematically higher obstacle frequency, relative to international NGOs. Since the survey asked respondents to

focus on issues that significantly impact their operations, a potential explanation is that local NGOs have less financial and human resources, which makes them more susceptible to obstacles that may not meet this severity threshold for international NGOs. Research also shows that local NGOs tend to have a significantly higher risk threshold and will take on more risk than international NGOs, leading to more potential issues.¹³ Additional data analysis and charts can be found in Appendix F.

13 Stoddard, A., Czwarno, M. & Hamsik, L. (2019). NGOs & Risk: Managing uncertainty in local-international partnerships: Global report. Retrieved from Humanitarian Outcomes: www.humanitarianoutcomes.org



Table 4: Descriptive statistics for obstacle occurrences across all organizations

OBSTACLE DESCRIPTIVE STATISTICS					
OBSTACLE	AVERAGE	MEDIAN	STANDARD DEVIATION	IMPLEMENTERS	
				INTL NGO	LOCAL NGO
Bureaucratic delays	2.58	3	1.78	2.78	2.32
Inflation	2.46	2	1.84	2.26	2.17
Political or civil unrest	2.25	2	1.8	0.91	1.37
Government or policy change	2.19	2	1.79	2.45	2.09
Currency fluctuation	2.16	2	1.89	0.54	0.65
Change of funder policy or priority	1.72	1	1.8	1.99	2.43
Product or service availability	1.67	1	1.78	0.91	1.03
Enviro, weather, climate event	1.61	1	1.77	2.29	2.68
Conflict	1.41	1	1.72	1.36	1.98
Infrastructure failure or repair	1.23	0	1.69	1.54	1.56
Funder disbursement delay	1.23	1	1.53	0.43	0.53
Significant insecurity	1.15	0	1.62	0.75	0.76
Key personnel/workforce misfortune	1.11	0	1.52	1.09	1.3
Labor disputes or strikes	1.11	0	1.53	0.39	0.63
Logistics challenges	1.08	0	1.54	0.61	1.29
Agriculture/harvest failures	0.92	0	1.5	0.83	0.74
Financial institution de-risking	0.89	0	1.41	0.94	1.6
Disease outbreaks (not C-19)	0.87	0	1.45	0.9	1.2
Equipment failure or repair	0.86	0	1.46	0.84	1.33
Expert error	0.83	0	1.33	0.67	0.91
Technology malfunction	0.82	0	1.37	0.77	1.07
Security and theft	0.79	0	1.33	0.71	1.19
Financial mismanagement	0.78	0	1.35	0.22	0.66
Fraud	0.55	0	1.03	1.35	1.4
Cybersecurity	0.54	0	1.07	0.67	1.14
Bank failure	0.51	0	1.2	1.65	1.78
Chemical contamination/ HAZMAT	0.37	0	1.05	0.97	1.1

There is no uniform approach to assessing, mitigating, and recovering from obstacles.

Desk research and stakeholder interviews corroborate that there is no uniform approach to assessing, mitigating, and recovering from risks and obstacles.¹⁴ Out of 24 interviews where respondents discuss how they evaluate or approach risk, 12 mentioned they conduct formal risk assessments on a project-by-project or annual basis.¹⁵ These assessments include full risk matrices, project team pre-mortems, or annual internal risk audits. They range from context-specific assessments for particular security- or weather-related threats, to wide ranging assessments including financial, operational, reputational, and opportunity risks. However, 38% of interviewees conduct no formal assessments and 13% focus on financial or due diligence, not operational, assessments. Several cite a lack of resources or internal capacity to conduct a significant risk analysis.

“Normally donors include risk assumptions in their proposal formats and that is something honestly to me [is] a tick box thing that we just have to submit to the donors sometimes.”¹⁶

“The truth is, when it comes to risk assessment and risk analysis, this requires resources, and the funding that local actors receive does not give us that much room to do that. We have to try and be very creative to see where else can we get the resources to do this. [...] When, for example a call for proposals is put out and you will be asked ‘have you conducted any analysis or risk assessment?’ And the truth is we do not have staff or capacity in terms of finance to be able to do these things.”¹⁷

Existing risk assessments do not reflect the incidents that most commonly impact implementers.

One barrier to implementers effectively coping with obstacles is the inadequacy of risk assessment tools. Existing risk assessments tend to bias towards security- or financial-related risks, when these are just one part of what disrupts and delays projects. In Table 4, the five most frequent issues are bureaucratic delay, inflation, political or civil unrest, government or policy change, and currency fluctuation.¹⁸ Some of these events fall into a basic risk register, such as inflation or political unrest, but only one interview explicitly mentions bureaucratic delays, the number one cited obstacle, as a part of the risk assessment process.¹⁹ In contrast, one third of interviews mention assessments of fraud—one of the least cited obstacles.

Funders overestimate the extent and quality of communication with their implementers.

Another obstacle is the lack of communication between funders and implementers. While most funders believe that a trust-based relationship allows implementing partners to bring forth challenges, both interviews and desk research indicate that, in many cases, this does not occur. As seen in Figure 1 below, there is a systematic discrepancy in the frequency of obstacles reported by funders and implementers. After listing obstacles from most to least frequent, the graphic compares how much higher funders rank each issue relative to implementers. Items to the left and top of the graph are more frequently reported by funders than implementers, such expert error, insecurity, and fraud. In contrast, implementers rank equipment failure and technology malfunction higher, relative to funders.²⁰

¹⁴ Stoddard, A., Haver, K., Czwano, M. (2016) NGOs and Risk: How international humanitarian actors manage uncertainty. InterAction & Humanitarian Outcomes. https://www.interaction.org/wp-content/uploads/2019/03/ngos_and_risk_-_february_2016.pdf

¹⁵ Of the 29 interviewees, four interviewees were pre-screened to not discuss risk assessments, and one interview ran out of time to do so. This left a total of 24 interviews that touch on these topics.

¹⁶ Interview with ONGO #10 online, August 22, 2023

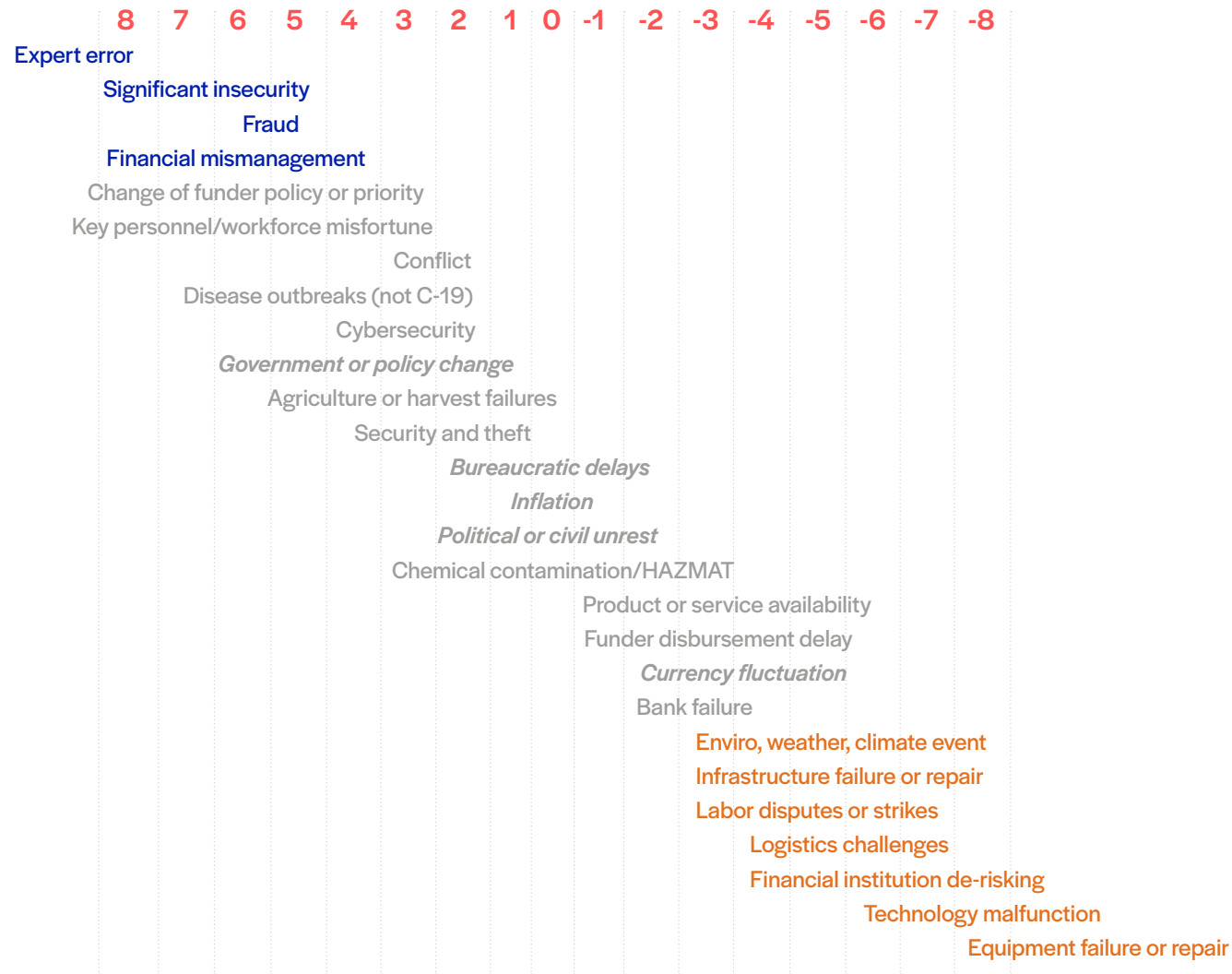
¹⁷ Interview with ONGO #8 online, August 21, 2023

¹⁸ This result is not driven by few organizations reporting large number of instances. The analysis in Appendix F confirms this by studying the frequency of all obstacles across each number on the 0 to over 5 scale.

¹⁹ It was mentioned specifically in relation to anticipating Institutional Review Board (IRB) delays for research projects.

²⁰ One potential driver of this discrepancy is that funders may be aggregating the number of instances across a portfolio of dozens of projects, whereas implementing partners, particularly local NGOs, likely have fewer projects. The analysis discussed below dispels this concern. If this were true, we would expect funders to overestimate the frequency of all obstacles. Instead, the analysis shows that funders only overreport challenges that are “external” to organizations, meaning visible without requiring proactive communication from implementers.

Figure 1. Gap in funders' and implementers' perception of obstacle frequency



Note: the number indicates how much 'higher up' the list of funders' concerns a given obstacle was compared to implementers feedback. Those in blue near the top have been relatively 'over-reported' by funders – those in orange at the bottom have been relatively 'under-appreciated' by funders. Those indicated in bold italics were the top five obstacles reported across the whole dataset.

A regression analysis (run in STATA) corroborates this finding by highlighting that funders mostly underestimate obstacles that are not visible to them without partners' proactive communication.²¹ Consider two basic groupings of risk from the funders' perspective. There are "external risks" that are relatively visible to anyone, and which lie outside project specifics (an example being significant insecurity). Then there are "internal risks" that funders are only aware of when they are communicated by implementers (an example being technology malfunction). The findings, included in their entirety in **Appendix G**, while only partially statistically significant, are consistent with the hypothesis that implementers do not communicate all the difficulties they face to their funders. Implementers and funders tend to report and record a similar incidence of "external risks." Yet funders underestimate the frequency with which implementers face "internal obstacles."

Several factors lead implementers to avoid requesting assistance from funders.

The interviews with funders and implementing partners shed light on the reasons behind the lack of communication between these two actors. When asked what stopped them from bringing forward a challenge to a funder, implementing partners mentioned reputational risk, particularly the fear of losing current or future funding.

"I personally like to try out other options and not completely depend upon [the funder], otherwise if you go with many requests, they might come up and say you're not able to implement the project."²²

Some interviewees cited they would be more likely to approach a funder if they believed the funder could assist them effectively, be it through providing time, money, political influence, or technical advice. Relatedly, funders identified that some of their staff focus on compliance over brainstorming solutions to their implementers' problems. Implementers also mentioned that funders may not always understand or appreciate their situation.

"You know no matter how hard someone who is not proximal to the problem tries to understand, they can never really truly understand because context is so important, it is not written, and is constantly changing."²³

Even when implementers believe a funder would approve a change, significant bureaucratic delays can make implementers reticent to approach them in the first case. In the first quote below, an implementer describes how funder delays impact their ability to overcome obstacles in a timely manner. Moreover, implementers risk being reprimanded if they act before receiving their funder's approval, as evidenced in the second quote.

"They ask us to put in an approval we put in for change of approval and it gets some six to seven months of time to get that approval by that the golden time is lost."²⁴

"By time they're like, 'yeah, why didn't you do this three months ago?' It's like, because you needed to give the green light and I've definitely gotten my hands slapped for just doing things."²⁵

²¹ STATA is a quantitative statistical analysis computer program.

²² Interview with ONGO #3 online, August 11, 2023

²³ Interview with RNGO #4 online, August 18, 2023

²⁴ Interview with ONGO #3 online, August 11, 2023

²⁵ Interview with ONGO #5 online, August 17, 2023

Funders do not present mechanisms to receive assistance in a clear and unified manner.

Communication from funders can also be problematic. Funders sometimes fail to clearly communicate what are the processes for their partners to receive support and mitigate challenges. Moreover, even though serious and unexpected challenges do occur, most funders interviewed do not allow implementing partners to build in contingency lines to their

budgets. This may be due to limitations imposed by the funders' policy.²⁶ In addition, those who provide unrestricted funding believe it offers implementers the means and flexibility to cover their needs.

“Since we’re funding fully unrestricted, there’s sort of a sense of we gave you unrestricted money, so if you have an emergency, use it.”²⁷

²⁶ Lung, Felix. *How donors can use crisis modifiers to fund response activities after health shocks* (OPM, 2020).

²⁷ Interview with O-F#4 online, August 10, 2023



PHOTO CREDIT: LWALA COMMUNITY ALLIANCE

Conclusion

Despite attempts to prepare for and mitigate various risks, unexpected events that disrupt and derail projects occur frequently. It is clear through this research that more work remains in the international development and humanitarian fields to better handle unanticipated obstacles. While not every unexpected event requires money or additional funder intervention, the inherent power dynamics in the funder–implementer relationship remain and implementing partners do not bring forth all challenges to their funders. In addition to the many external, systemic, or no-fault issues, without novel approaches or additional resources for risk assessment and mitigation, many day-to-day challenges remain for implementing partners.

The interview and survey results shed light on how communication about encountered obstacles currently takes place between implementing partners and funders. Funders may be readily aware of many of the larger external-facing and more systemic issues, such as political bureaucracy, conflict, or currency fluctuations. Implementing partners may also feel more comfortable bringing forth an issue caused by an external force that would not be seen as their fault. Partners are generally hesitant in bringing forth challenges without mandated reporting unless they feel funders can provide rapid support. Consequently, many internal hurdles, while significantly disruptive to implementation, may not reach the funders. Implementing partners also fear that disclosing such struggles could cast them in a negative light, suggesting an inability to navigate issues independently. The reality of a funder–implementer relationship means not all obstacles will be brought to the attention of a funder, even if they have significant impact on program implementation.

This research provides a learning opportunity to better support partners to manage risk. This includes developing risk assessments based on practitioner experience, providing technical or financial resources for implementing partners (particularly to local NGOs) to conduct meaningful risk assessments, as well as providing creative no- or low-fault funding or support mechanisms to those who encounter obstacles. Additionally, there is a need to cultivate open communication mechanisms between funders and partners to discuss what can be done when obstacles arise. While this research was contracted by the Risk Pool Fund, who have a vested interest based on its area of focus, these findings are applicable to anyone working in the international development and humanitarian sectors and should be shared accordingly. This research provides insight into the different perspectives of funders and implementing partners, and supports the field to build new and creative methods to manage unexpected events.

There is a need to cultivate open communication mechanisms between funders and partners to discuss what can be done when obstacles arise.

Appendices

Appendix A: Original Open Road Alliance Taxonomy

Table A1: Tabulation of the Open Road Alliance original risk taxonomy²⁸

OPEN ROAD ALLIANCE TAXONOMY OF ROADBLOCKS	
ROADBLOCK AREA	SPECIFIC ROADBLOCK
Acts of God/ market economics	<ul style="list-style-type: none"> ● Public health crisis ● Weather event ● Market change/economic crisis ● Currency fluctuation ● Violence/conflict ● Government intervention or change
Organization misfortune	<ul style="list-style-type: none"> ● Change in price/costs ● Property damage ● Fraud/theft ● Equipment failure ● Personnel issues ● Partner problems ● Expert error ● Timeline acceleration
Funder-created obstacles	<ul style="list-style-type: none"> ● Change in grant cycles ● Change in grant amount/insufficient amount ● Change in funder personnel ● Change in funder policy ● Change in funder strategy ● Delay of disbursement ● Funder misfortune ● Funder policy inflexibility

²⁸ Open Road Alliance (2018), Roadblock Analysis Report: An analysis of what goes wrong in impact-focused projects. <https://philanthropynewyork.org/sites/default/files/resources/ORA-RoadblockAnalysis-DigitalPDF-Final.pdf>

Appendix B: References

Hamsik, L., Reader, S., Allen-Rhoads, R., Cechvala, S., Robillard, S., and Edema, H. (2022) Making the Most of Uncertainty: Common risk management traps and how to escape them. Risk III: Global Findings Report. InterAction & CDA Collaborative Learning.

<https://www.interaction.org/wp-content/uploads/2022/06/Global-Report.pdf>

Hutton, K., Ali, M.; *Evaluation of the DFID Ebola Emergency Response Fund (DEERF) in Sierra Leone* (Aidworks, May 2016)

Ministry of Foreign Affairs of Denmark, *Guideline for Country Programmes*, (Danida, July 2013),

<https://dfcentre.com/wp-content/uploads/2020/06/The-Danida-Guidelines-for-Country-Programmes.pdf>

Moss, S., Shrestha, S., Bercilla, J., Wahra, N., Guttman, N.; *Start Fund Review, 2021-22* (Sept 2022),

<https://start-network.app.box.com/s/e5bilbp87qb4kqiz5tywb2fp05oir6fd>

Peters, K., Pichon, F. (2017). Crisis modifiers: a solution for a more flexible development-humanitarian system? Overseas Development Institute.

<https://odi.org/en/publications/crisis-modifiers-a-solution-for-a-more-flexible-development-humanitarian-system/>

Poole, Lydia. *Bridging the needs-based funding gap: NGO field perspectives* (NRC, 2014)

Sarazen, A. (2020). "Risk Assessment". In Humanitarianism. Leiden, The Netherlands: Brill.

https://doi.org/10.1163/9789004431140_085

Stoddard, A., Haver, K., Czwano, M. (2016) NGOs and Risk: How international humanitarian actors manage uncertainty. InterAction & Humanitarian Outcomes.

https://www.interaction.org/wp-content/uploads/2019/03/ngos_and_risk_-_february_2016.pdf

Stoddard, A., Czwarno, M. & Hamsik, L. (2019). NGOs & Risk: Managing uncertainty in local-international partnerships: Global report. InterAction & Humanitarian Outcomes.

https://www.humanitarianoutcomes.org/sites/default/files/publications/ngo-risk_handbook.pdf

United Nations, Inter-agency Task Force on Financing for Development, Financing for Sustainable Development Report 2021. (New York: United Nations, 2021),

<https://www.un.org/sustainabledevelopment/wp-content/uploads/2022/03/2021-Report.pdf>

Additionally, several risk assessment processes, tools, matrices and templates were reviewed, including:

Boston Healthcare Preparedness Coalition (Boston HPC). (2019) Hazard Vulnerability Assessment

California Hospital Association, Emergency Preparedness. (n.d), Hospital Cybersecurity Planning Quick Reference Tool. <https://www.calhospitalprepare.org/post/hospital-cybersecurity-planning-quick-reference-tool>

California Hospital Association, Emergency Preparedness. (n.d), Hospital Business Continuity Plan.

<https://www.calhospitalprepare.org/continuity-planning>

C40 Cities. (2018). Climate Change Risk Assessment Guidance.

<https://www.c40knowledgehub.org/s/article/Climate-Change-Risk-Assessment-Guidance>

Czwarno, M, Stoddard, A., Humanitarian Outcomes (2016), Risk Register Tool.

European Civil Protection and Humanitarian Aid Operations. (n.d.) ECHO Partners Risk Assessment.

<https://www.dgecho-partners-helpdesk.eu/ngo/partners-assessments/risk-assessment>

Federal Emergency Management Agency (FEMA). (2018, May 25). Comprehensive Preparedness Guide 201: Developing and Maintaining Emergency Operations Plans. <https://www.fema.gov/sites/default/files/2020-04/CPG201Final20180525.pdf>

Global Interagency Security Forum. (2015) Security to go: A risk management toolkit for humanitarian aid agencies. Retrieved from <https://gjsf.ngo/resource/security-to-go/>

Global Interagency Security Forum. (2021) Retrieved from <https://www.gjsf.ngo/wp-content/uploads/2021/10/Risk-Assessments.pdf>

Price, N., Board Effect. (2018) Risk Assessment: A template for nonprofit boards. <https://www.boardeffect.com/blog/risk-assessment-template-nonprofit-boards>

Purdue University, Polytechnic Institute, School of Aviation and Transportation Technology. (n.d.). Risk Matrix. <https://polytechnic.purdue.edu/schools/aviation-and-transportation-technology/safety-management-system/risk-matrix>

The Football Association. (n.d.) Safeguarding Risk Assessment. <https://www.thefa.com/-/media/thefacom-new/files/rules-and-regulations/safeguarding/section-1/safeguarding-risk-assessment-guidance-and-template.ashx>

Tools4Dev. (n.d.) Risk Assessment Template. Retrieved from <https://tools4dev.org/resources/risk-assessment-template/>

UK Central & Digital Data Office. (2023) Guidance on the Legacy IT Risk Assessment Framework. <https://www.gov.uk/government/publications/guidance-on-the-legacy-it-risk-assessment-framework/guidance-on-the-legacy-it-risk-assessment-framework>

UK Health and Safety Executive. (n.d) Agriculture Risk Assessment. <https://www.hse.gov.uk/agriculture/topics/risk-assessment.htm>

UNDP Health Implementation. (n.d.). Risk Management in International Development Projects. <https://undphealthimplementation.org/functional-areas/risk-management/introduction-to-risk-management/risk-management-in-international-development/>

USAID. (n.d.). Annex 1 - Risk Assessment and Management Plan for High-Risk Environments. <https://www.usaid.gov/document/annex-1-risk-assessment-and-management-plan-high-risk-environments>



Appendix C: Interview List

DATE	REPORT CODE	INTERVIEW TYPE
6/26/2023	ERP #1	KII
8/3/2023	ERP#2	KII
8/8/2023	FGD#1	FGD
8/8/2023	FGD#2	FGD
8/8/2023	FGD#3	FGD
8/8/2023	FGD#4	FGD
6/27/2023	O-F#1	KII
8/7/2023	O-F#2	KII
8/9/2023	O-F#3	KII
8/10/2023	O-F#4	KII
8/15/2023	O-F#5	KII
8/18/2023	O-F#6	KII
8/22/2023	O-F#7	KII
8/10/2023	O-NGO#1	KII
8/11/2023	O-NGO#2	KII
8/11/2023	O-NGO#3	KII
8/11/2023	O-NGO#4	KII
8/17/2023	O-NGO#5	KII
8/17/2023	O-NGO#6	KII
8/21/2023	O-NGO#7	KII
8/21/2023	O-NGO#8	KII
8/21/2023	O-NGO#9	KII
8/22/2023	O-NGO#10	KII
9/13/2023	O-NGO#11	KII (submitted in writing)
8/4/2023	RNGO#1	KII
8/8/2023	RNGO#2	KII
8/8/2023	RNGO#3	KII
8/18/2023	RNGO#4	KII
6/22/2023 & 8/4/2023	RPF ED	KII
6/22/2023	RPF-F#1	KII
6/30/2023	RPF-F#2	KII
8/3/2023	RPF-F#3	KII
8/18/2023	SME#1	KII

REPORT CODES	
ERP	External review panel
O-F	Other funder
RNGO	RPF NGO member
RPF ED	RPF Executive director
RPF-F	RPF funder
FGD	Focus group discussion (RPF NGOs only)
SME	Subject matter expert
KII	Key information interview
FGD	Focus group discussion

Appendix D: Survey Demographics

Respondents were also asked to provide both their organization’s sector(s) of focus, as well as the geographic area of focus(es) for which they would be responding.

Table D1. Survey respondent organization sector focus

While there was decent representation of all sectors in the responses, the vast majority of respondents selected multiple sectors in which their organization focuses. Only health and education sectors had more than 10 organizations select those sectors as their only areas of focus.

SECTOR FOCUS													
	AGRICULTURE	CHILD PROTECTION	EDUCATION	ENVIRONMENT/ CLIMATE	FOOD SECURITY	GENDER-BASED VIOLENCE	HEALTH	HUMANITARIAN RESPONSE	LIVELIHOODS	NUTRITION	SHELTER	WASH	OTHER ²⁹
Respondents	67	66	120	91	69	82	131	64	106	63	34	75	47
% of responses	29%	29%	52%	39%	30%	35%	57%	28%	46%	27%	15%	32%	20%
Sole sector focus	2	2	11	1	0	0	23	2	0	1	0	7	9

Table D2. Survey respondent geographic focus

Similarly, the geographic areas of focus also have a wide array of responses across each region. South and Southeast Asia and Sub-Saharan Africa are the most predominant areas (with 37% and 74% of all respondents respectively noting these as geographic areas of focus), as well as the only two geographic areas of focus with more than 10 organizations uniquely operating in these regions. Due to this, identifying correlations across sector and geographic focus areas may be less statistically powerful.

GEOGRAPHIC FOCUS										
	CARIBBEAN	CENTRAL & EASTERN ASIA	EUROPE	MIDDLE EAST	NORTH AFRICA	NORTH AMERICA	OCEANIA	SOUTH & CENTRAL AMERICA	SOUTH & SOUTHEAST ASIA	SUB-SAHARAN AFRICA
Respondents	21	25	30	39	21	26	14	47	86	170
% of responses	9%	11%	13%	17%	9%	11%	6%	20%	37%	74%
Sole sector focus	2	1	2	9	0	4	0	4	26	102

²⁹ Other sectors self-identified included human rights, LGBTQ+ rights, mental health, disability, advocacy, peacebuilding, arts & education, etc.

Appendix E: Survey Limitations

Relying upon self-reported retrospective data comes with limitations. One limitation is recall bias, where the participants mis-remember details, timeframes, and activities. Additionally, while efforts were made to encourage responses from a wide selection of respondents, representing a wide variety of organizations, geographies, and backgrounds, the survey still relied on an internet connection, and distribution mostly happened through personal networks originating in the Global North. Because this data was not intended for statistical significance testing, the survey administrators did not develop target sampling and demographic representation numbers or percentages. Their goal was to have a good representation from both funders and implementing partners. Because of this lack of representative sampling, it is possible the findings from this study would not generalize to the broader universe of funders and implementers. In addition, the number of respondents was not determined with the goal of testing the statistical significance of some findings, which impacted the results in Appendix G.

Because this data was not intended for statistical significance testing, the survey administrators did not develop target sampling and demographic representation numbers or percentages.

The survey was not rigorously field tested in advance of its deployment. Therefore, it is possible the survey questions could have been misinterpreted by some respondents. Response bias may be present due to the subjective nature of the questions, and their own belief of what constituted a significant threat to operations. While respondents were requested to provide a one sentence example for each

obstacle they faced, not all respondents did. This qualitative data was used primarily to analyze if respondents were interpreting the categories and examples as intended, and to better understand the variety of obstacles faced, rather than confirming each respondent's answers on the 0–5+ scale.

At the end of the survey, a final question asked for any obstacles not previously noted. This question was answered by 79 respondents. Many of these responses were examples which would have fit into one of the categories above, e.g., earthquakes (environmental or climate related events), or change in [funder] budget (change in funder policy or priority). These did not impact the overall findings, but it is important to note that some respondents may have not included these in their original answers. Alternatively, respondents may have just wanted to emphasize the impact on their operations. No answers were changed or omitted due to these qualitative example answers. Some respondents did not list whether some obstacles occurred. These answers were left blank rather than assuming an answer of "0." As such, the survey has 231 total responses, but all obstacles had fewer than 231 complete responses.

Lastly, there is a possibility of survey administration or fatigue bias. This may result in participants including an obstacle occurrence to a category which is presented first, but may more accurately be included into a later obstacle category (e.g., experiencing a funder priority change, but originally attributing it to a bureaucratic delay, as it was presented first). Additionally, participants may spend more time and effort on the first part of the survey. This was countered to an extent by providing a link to a list of all obstacles at the beginning of the survey. However, it is not known how many people chose to access this. This survey did not randomize the order of sections presented.

Despite the aforementioned limitations, the findings here are still believed to provide useful and actionable data on the relative frequency that specific obstacles present in the course of program implementation.

Appendix F: Additional Survey Charts

By examining the overall average and sum, as well as the distribution of count of number of times each obstacle was reported on the 0-5+ scale (Table F1), it is noticeable that these top 8 categories have both the fewest number of respondents reporting 0 instances, and the highest number reporting 5+ instances. In bureaucratic delays, political or civil unrest, currency fluctuation, and inflation, 5+ was in

fact the most frequent non-zero answer. Conflict, the next category, had similar numbers of respondents selecting 1–5+, but far more respondents selecting 0, pushing its overall average down. These two tables together thus emphasize that these top categories were reported fairly consistently across all answers, and are not necessarily skewed by outliers.

Table F1. Count of number of times reported per obstacle between 0 and 5+

COUNT OF # OF TIMES REPORTED PER OBSTACLE						
	0	1	2	3	4	5+
Bureaucratic delays	42	27	44	36	29	50
Inflation	44	46	27	34	27	50
Political or civil unrest	54	38	36	39	17	43
Currency Fluctuation	70	28	32	29	26	41
Government or policy change	56	43	29	35	29	35
Change of funder policy or priority	84	44	26	28	11	33
Enviro, weather, climate event	93	40	31	22	15	28
Product or service availability	90	38	23	26	23	24
Conflict	108	40	20	26	11	24
Infrastructure failure or repair	125	28	23	18	13	20
Labor disputes or strikes	119	40	27	17	6	16
Significant insecurity	127	34	18	20	13	16
Equipment failure or repair	147	28	19	13	5	14
Disease outbreaks (not C-19)	143	36	17	10	8	13
Logistics challenges	130	31	23	19	13	12
Financial Institution De-Risking	137	38	15	19	5	11
Funder disbursement delay	110	42	25	26	14	11
Key personnel/workforce misfortune	122	38	25	17	15	11
Technology malfunction	144	38	19	11	6	11
Agriculture/harvest failures	147	26	16	14	15	10
Financial mismanagement	151	26	18	16	5	9
Expert error	143	33	24	16	4	9
Bank failure	182	11	15	9	2	8
Security and theft	149	32	23	9	9	8
Chemical contamination/ HAZMAT	194	12	8	3	7	4
Cybersecurity	165	34	16	5	7	3
Fraud	160	38	10	14	5	1

Table F2. Average obstacle occurrence and difference in occurrence between funders, implementing partners, and others, in organization with 500 or fewer employees³⁰

IMPLEMENTING PARTNER (IP) V FUNDER V. OTHER < 500 EMPLOYEES AVERAGES														
	FUNDER			FUNDER TOTAL	IP		IP TOTAL	OTHER		OTHER TOTAL	GRAND TOTAL	F v IP	F v INGO	F v LNGO
	BILATERAL	PHILANTHROPIC	SEI		INTL NGO	LOCAL NGO		MULTI-LATERAL	OTHER					
Bureaucratic delays	3.00	2.68	2.88	2.72	2.53	2.30	2.39	2.67	2.43	2.46	2.47	0.33	0.19	0.42
Government or policy change	1.00	2.53	1.75	2.35	2.03	2.19	2.12	2.00	1.48	1.54	2.10	0.23	0.32	0.16
Labor disputes or strikes	0.00	1.06	0.88	1.00	0.73	1.39	1.12	1.33	0.62	0.71	1.05	-0.12	0.27	-0.39
Political or civil unrest	5.00	2.47	1.75	2.40	2.10	2.12	2.11	1.67	1.67	1.67	2.12	0.29	0.30	0.28
Bank failure	0.00	0.41	0.00	0.33	0.35	0.66	0.53	1.67	0.00	0.21	0.46	-0.20	-0.02	-0.32
Currency fluctuation	2.00	2.24	3.13	2.40	1.76	2.45	2.17	2.00	1.00	1.13	2.10	0.22	0.63	-0.06
Financial institution de-risking	0.00	0.82	0.25	0.69	0.71	1.05	0.91	1.67	0.29	0.46	0.82	-0.22	-0.02	-0.36
Inflation	1.00	2.74	3.00	2.74	2.15	2.71	2.48	1.67	1.43	1.46	2.42	0.26	0.59	0.03
Product or service availability	2.00	1.61	1.75	1.64	1.15	2.00	1.65	1.33	1.20	1.22	1.60	-0.01	0.49	-0.36
Change of funder policy or priority	2.00	2.53	1.57	2.36	1.34	1.57	1.48	2.00	1.38	1.46	1.65	0.88	1.02	0.78
Fraud	1.00	0.97	0.00	0.80	0.40	0.53	0.48	1.00	0.24	0.33	0.53	0.32	0.40	0.26
Financial mismanagement	1.00	0.89	0.88	0.89	0.65	0.77	0.72	2.00	0.38	0.58	0.74	0.17	0.24	0.12

³⁰ The final three columns in Table F2 and all columns in Table F3 measure these differences as multiples of the standard deviation of the reported frequencies. Those cells highlighted in yellow indicate more than a 0.28 standard deviation difference between IPs (both including and excluding IPs with 500+ staff) and funders. This was used to better identify those categories with particularly large differences. This does not mean those below 0.28 difference are not important or notable.

	FUNDER			FUNDER TOTAL	IP		IP TOTAL	OTHER		OTHER TOTAL	GRAND TOTAL	F v IP	F v INGO	F v LNGO
	BILATERAL	PHILANTHROPIC	SEI		INTL NGO	LOCAL NGO		MULTI-LATERAL	OTHER					
Funder disbursement delay	3.00	1.14	1.25	1.20	1.05	1.28	1.18	1.67	1.10	1.17	1.19	0.02	0.15	-0.07
Cybersecurity	0.00	0.69	0.75	0.68	0.30	0.64	0.50	1.33	0.10	0.25	0.51	0.18	0.38	0.05
Equipment failure or repair	0.00	0.76	0.00	0.62	0.58	1.30	1.01	1.00	0.19	0.29	0.85	-0.39	0.04	-0.68
Expert error	2.00	1.09	1.13	1.11	0.77	0.75	0.76	1.67	0.33	0.50	0.80	0.36	0.35	0.37
Infrastructure failure or repair	0.00	1.45	0.88	1.31	0.88	1.62	1.32	1.33	0.43	0.54	1.23	-0.01	0.43	-0.31
Key personnel/workforce misfortune	0.00	1.26	1.71	1.30	0.80	1.22	1.05	2.00	0.71	0.88	1.08	0.25	0.50	0.08
Logistics challenges	1.00	1.03	0.17	0.90	0.73	1.34	1.09	1.33	0.86	0.92	1.04	-0.19	0.17	-0.44
Security and theft	1.00	0.89	0.88	0.89	0.52	0.92	0.76	1.33	0.24	0.38	0.74	0.13	0.37	-0.03
Technology malfunction	0.00	0.49	0.88	0.55	0.73	1.07	0.93	1.33	0.14	0.29	0.78	-0.39	-0.19	-0.52
Agriculture/harvest failures	0.00	0.97	0.50	0.86	0.47	1.20	0.90	1.33	0.14	0.29	0.83	-0.04	0.39	-0.33
Chemical contamination/HAZMAT	0.00	0.09	0.38	0.14	0.20	0.66	0.47	1.00	0.00	0.13	0.36	-0.34	-0.06	-0.53
Conflict	1.00	1.94	0.38	1.64	0.93	1.42	1.22	1.67	0.75	0.87	1.27	0.41	0.70	0.22
Disease outbreaks (not C-19)	2.00	0.83	0.38	0.77	0.43	1.15	0.86	1.67	0.10	0.29	0.77	-0.08	0.34	-0.38
Enviro, weather, climate event	0.00	1.69	1.14	1.56	1.38	1.78	1.62	1.67	0.52	0.67	1.50	-0.06	0.17	-0.23
Significant insecurity	3.00	1.69	0.43	1.51	0.73	1.11	0.96	1.67	0.76	0.88	1.06	0.55	0.78	0.40
Total responses (n=X)	1	35	8	44	60	89	149	3	21	24	217			

Table F3. Differences in average obstacle occurrences between all size organizations versus organizations with 500 or fewer employees³¹

DIFFERENCES IN AVERAGES BETWEEN ALL SIZE ORGANIZATIONS v. ONLY ORGANIZATIONS <500						
	F v IP	F v IP <500	F v INGO	F v INGO <500	F v LNGO	F v LNGO
Bureaucratic delays	0.30	0.33	0.04	0.19	0.51	0.42
Government or policy change	0.22	0.23	0.17	0.32	0.26	0.16
Labor disputes or strikes	-0.06	-0.12	0.20	0.27	-0.26	-0.39
Political or civil unrest	0.27	0.29	0.07	0.30	0.43	0.28
Bank failure	-0.27	-0.20	-0.20	-0.02	-0.31	-0.32
Currency fluctuation	0.22	0.22	0.47	0.63	0.03	-0.06
Financial institution de-risking	-0.18	-0.22	-0.11	-0.02	-0.23	-0.36
Inflation	0.29	0.26	0.51	0.59	0.12	0.03
Product or service availability	0.05	-0.01	0.39	0.49	-0.22	-0.36
Change of funder policy or priority	0.87	0.88	0.88	1.02	0.87	0.78
Fraud	0.34	0.32	0.40	0.40	0.30	0.26
Financial mismanagement	0.16	0.17	0.16	0.24	0.15	0.12
Funder disbursement delay	0.09	0.02	0.21	0.15	0.00	-0.07
Cybersecurity	0.16	0.18	0.29	0.38	0.05	0.05
Equipment failure or repair	-0.30	-0.39	0.08	0.04	-0.60	-0.68
Expert error	0.39	0.36	0.34	0.35	0.43	0.37
Infrastructure failure or repair	-0.02	-0.01	0.35	0.43	-0.31	-0.31
Key personnel/workforce misfortune	0.28	0.25	0.45	0.50	0.14	0.08
Logistics challenges	-0.11	-0.19	0.16	0.17	-0.33	-0.44
Security and theft	0.11	0.13	0.25	0.37	0.00	-0.03
Technology malfunction	-0.32	-0.39	-0.15	-0.19	-0.45	-0.52
Agriculture/harvest failures	0.02	-0.04	0.29	0.39	-0.19	-0.33
Chemical contamination/ HAZMAT	-0.29	-0.34	-0.05	-0.06	-0.48	-0.53
Conflict	0.39	0.41	0.42	0.70	0.36	0.22
Disease outbreaks (not C-19)	-0.06	-0.08	0.21	0.34	-0.27	-0.38
Enviro, weather, climate event	-0.05	-0.06	0.02	0.17	-0.10	-0.23
Significant insecurity	0.56	0.55	0.64	0.78	0.51	0.40

³¹ See description for Table F2.

Sector focus areas

When looking at the data by sector area of focus (Table F4), it is important to note that the majority of organizations work in multiple sectors, therefore it is difficult to attribute any one obstacle to particular sectors. For instance, the shelter sector appears to score higher than the sector average for many obstacles, however there is no one organization which works specifically and solely in shelter, and in fact, of the 34 respondents who selected their organization works in shelter, averaged 9 overall sectors of focus for that organization. For comparison, those who selected environment/climate (n=91) averaged 5.4 sectors of focus, livelihoods (n=109) 6.6, health (n= 131) 6.8, and nutrition (n=63) 7.7; As such, this higher data is likely a reflection of smaller sample size, combined with larger organizational portfolios, who have more projects and opportunities to experience obstacles.

Table F4. Average obstacle occurrence by sector focus

AVERAGE BY SECTOR FOCUS AREA															
	OVERALL AVG	SECTOR AVG ³²	AGRICULTURE	CHILD PROTECTION	EDUCATION	ENVIRONMENT/CLIMATE	FOOD SECURITY	GBV	HEALTH	HUMANITARIAN RESPONSE	LIVELIHOODS	NUTRITION	SHELTER	WASH	OTHER
Bureaucratic delays	2.58	2.66	2.79	2.39	2.70	2.67	2.76	2.59	2.63	2.61	2.66	2.94	2.82	2.90	2.00
Government or policy change	2.19	2.28	2.38	2.25	2.23	2.35	2.48	2.25	2.11	2.53	2.18	2.27	2.62	2.16	2.23
Labor disputes or strikes	1.11	1.26	1.28	1.29	1.17	1.06	1.37	1.44	1.16	1.50	1.19	1.62	1.41	1.26	0.85
Political or civil unrest	2.25	2.46	2.72	2.27	2.31	2.38	2.55	2.46	2.26	2.71	2.44	2.66	2.82	2.73	2.00
Bank failure	0.51	0.73	0.77	0.81	0.75	0.74	0.86	0.74	0.52	0.95	0.62	0.85	1.48	0.62	0.30
Currency fluctuation	2.16	2.42	2.56	2.65	2.47	2.33	2.45	2.35	2.16	2.42	2.63	2.56	2.53	2.46	2.02
Financial institution de-risking	0.89	1.02	1.06	1.14	0.97	1.01	1.03	1.11	0.74	1.34	0.92	1.15	1.45	1.01	0.85
Inflation	2.46	2.69	2.79	2.88	2.68	2.49	2.67	2.60	2.52	2.79	2.89	2.81	2.71	2.84	2.43
Product or service availability	1.67	1.97	2.14	1.98	1.75	1.99	1.95	2.01	1.76	2.19	1.97	2.32	2.00	2.10	1.66
Change of funder policy or priority	1.72	1.70	1.60	2.03	1.90	1.56	1.52	1.74	1.54	1.68	1.57	1.79	1.85	1.79	1.65
Fraud	0.55	0.72	0.88	0.69	0.68	0.71	0.83	0.76	0.68	0.65	0.70	0.94	0.82	0.71	0.34

³² This varies from the overall average as respondents could select multiple sectors. Thus, the sector average is based on the total number of responses included in the calculation, not the overall number of survey responses.

	OVERALL AVG	SECTOR AVG ³²	AGRICULTURE	CHILD PROTECTION	EDUCATION	ENVIRONMENT/CLIMATE	FOOD SECURITY	GBV	HEALTH	HUMANITARIAN RESPONSE	LIVELIHOODS	NUTRITION	SHELTER	WASH	OTHER
Financial mismanagement	0.78	0.96	1.17	0.85	0.94	0.99	1.11	0.96	0.79	1.00	1.00	1.03	1.31	0.96	0.51
Funder disbursement delay	1.23	1.33	1.42	1.39	1.36	1.20	1.45	1.34	1.35	1.23	1.34	1.58	1.30	1.36	0.76
Cybersecurity	0.54	0.73	0.89	0.78	0.69	0.64	0.88	0.86	0.59	0.68	0.74	0.84	0.97	0.69	0.45
Equipment failure or repair	0.86	0.99	1.11	1.17	1.02	0.79	0.92	1.05	0.95	1.13	1.00	1.18	1.00	0.86	0.79
Expert error	0.83	0.87	1.00	0.89	1.00	0.84	0.85	0.78	0.74	0.90	0.85	0.95	1.21	0.84	0.64
Infrastructure failure or repair	1.23	1.36	1.50	1.48	1.38	1.31	1.29	1.41	1.26	1.44	1.29	1.57	1.56	1.26	1.15
Key personnel/workforce misfortune	1.11	1.24	1.42	1.20	1.28	1.15	1.16	1.25	1.03	1.37	1.27	1.39	1.56	1.26	1.06
Logistics challenges	1.08	1.33	1.63	1.42	1.25	1.28	1.45	1.28	1.07	1.56	1.32	1.40	1.66	1.42	1.02
Security and theft	0.79	1.06	1.19	1.18	0.93	0.99	1.21	1.16	0.86	1.13	1.05	1.32	1.32	1.09	0.60
Technology malfunction	0.82	1.03	1.29	1.02	1.08	0.94	1.09	1.04	0.89	0.98	1.04	1.32	1.27	0.92	0.60
Agriculture/harvest failures	0.92	1.33	1.86	1.22	1.06	1.51	1.64	1.32	1.02	1.44	1.44	1.55	1.33	1.28	0.85
Chemical contamination/HAZMAT	0.37	0.58	0.75	0.61	0.45	0.60	0.76	0.63	0.42	0.66	0.59	0.66	0.82	0.60	0.28
Conflict	1.41	1.76	2.02	1.68	1.47	1.81	2.06	1.95	1.40	2.22	1.65	1.97	2.06	1.88	1.33
Disease outbreaks (not C-19)	0.87	1.09	1.19	1.18	0.88	0.94	1.09	1.11	1.02	1.24	1.02	1.51	1.36	1.05	0.94
Enviro, weather, climate event	1.61	1.99	2.36	2.17	1.61	2.12	2.07	1.96	1.65	2.20	1.96	2.41	2.26	2.22	1.49
Significant insecurity	1.15	1.48	1.74	1.46	1.27	1.57	1.73	1.57	1.17	1.94	1.38	1.44	1.81	1.62	1.11
Total responses (n=X)			67	66	120	91	69	82	131	64	106	63	34	75	47
Total who work only in that sector (n=Y)			2	2	11	1	0	0	23	2	0	1	0	7	9

Geographic focus areas

The data was also analyzed to identify any specific areas of note for those working in specific geographic areas of focus (Table F5). Similar to the sector area of focus, there are fewer than 10 respondents who noted they work solely in any geography, with the exceptions of Middle East, South and Southeast Asia, and Sub-Saharan Africa. Thus, it is slightly challenging to make any conclusions about average frequency of occurrence of obstacle by geography, as places such as the Caribbean and Oceania may appear to have higher averages, but this is an overweighed average skewing the data.

Table F5. Average obstacle focus by geographic area of focus

AVERAGE BY GEOGRAPHIC AREA												
	OVERALL AVG	GEO. AVG ³³	CARIBBEAN	C/E ASIA	EUROPE	MIDDLE EAST	NORTH AFRICA	NORTH AMERICA	OCEANIA	S/C AMERICA	S/SE ASIA	SUB. S AFRICA
Bureaucratic delays	2.58	2.82	3.38	3.32	2.97	2.67	3.00	2.96	3.50	2.78	2.90	2.55
Government or policy change	2.19	2.46	2.95	3.00	3.03	2.49	2.70	2.72	2.86	2.43	2.52	2.07
Labor disputes or strikes	1.11	1.16	1.80	1.36	1.13	1.08	1.15	0.84	1.07	1.16	1.19	1.12
Political or civil unrest	2.25	2.64	3.48	3.32	3.00	3.03	2.90	2.12	3.00	2.80	2.65	2.23
Bank failure	0.51	0.59	0.52	0.96	0.93	0.87	1.00	0.40	0.14	0.51	0.76	0.36
Currency fluctuation	2.16	2.28	2.67	2.44	2.83	2.49	2.60	2.00	1.93	2.43	2.07	2.15
Financial institution de-risking	0.89	1.05	1.24	1.44	1.48	1.42	1.45	0.79	0.71	1.09	1.14	0.77
Inflation	2.46	2.52	2.71	2.36	3.10	2.74	2.40	2.60	2.43	2.43	2.37	2.48
Product or service availability	1.67	1.72	1.80	1.79	1.86	1.55	2.00	1.38	2.15	1.62	1.74	1.71
Change of funder policy or priority	1.72	2.26	2.62	3.20	3.30	2.34	3.05	2.81	2.43	2.33	2.11	1.73
Fraud	0.55	0.69	0.67	0.84	0.87	0.64	1.14	0.69	1.14	0.53	0.66	0.62
Financial mismanagement	0.78	0.90	0.86	1.04	1.20	0.92	1.19	1.08	0.93	0.85	0.91	0.78
Funder disbursement delay	1.23	1.42	1.71	1.80	1.73	1.31	1.71	1.23	1.79	1.53	1.29	1.28
Cybersecurity	0.54	0.63	0.62	1.08	0.87	0.56	0.71	0.81	0.57	0.55	0.62	0.53
Equipment failure or repair	0.86	0.81	1.05	1.08	0.80	0.74	0.90	0.48	1.29	0.55	0.79	0.83

³³ This varies from the overall average as respondents could select multiple geographies. Thus, the sector average is based on the total number of responses included in the calculation, not the overall number of survey responses.

	OVERALL AVG	GEO. AVG ³³	CARIBBEAN	C/E ASIA	EUROPE	MIDDLE EAST	NORTH AFRICA	NORTH AMERICA	OCEANIA	S/C AMERICA	S/SE ASIA	SUB. S AFRICA
Expert error	0.83	1.04	1.57	1.20	1.27	1.31	1.33	1.31	1.00	1.09	0.92	0.81
Infrastructure failure or repair	1.23	1.22	1.40	1.40	1.13	1.13	1.10	1.42	1.29	1.17	1.15	1.22
Key personnel/workforce misfortune	1.11	1.27	1.62	1.76	1.70	1.51	1.19	1.35	1.14	1.26	1.33	1.00
Logistics challenges	1.08	1.15	1.81	1.84	1.17	1.10	1.29	0.88	1.29	0.91	1.15	1.05
Security and theft	0.79	0.93	1.76	1.40	1.40	0.92	1.24	0.73	0.79	0.68	0.76	0.83
Technology malfunction	0.82	0.83	1.24	1.08	0.77	0.69	1.00	1.00	0.64	0.72	0.88	0.76
Agriculture/harvest failures	0.92	1.05	1.38	1.16	1.03	1.00	1.60	0.69	1.14	1.00	1.18	0.95
Chemical contamination/HAZMAT	0.37	0.32	0.38	0.40	0.27	0.21	0.48	0.38	0.21	0.30	0.44	0.27
Conflict	1.41	1.80	2.62	2.40	2.37	2.26	2.38	1.35	1.93	1.70	1.83	1.40
Disease outbreaks (not C-19)	0.87	1.02	1.62	1.32	1.10	1.05	1.38	0.77	1.21	0.79	1.09	0.88
Enviro, weather, climate event	1.61	1.84	2.52	2.12	1.90	1.77	1.86	1.65	2.50	1.91	2.20	1.49
Significant insecurity	1.15	1.55	2.62	2.28	2.03	2.03	2.33	1.32	1.79	1.51	1.51	1.06
Total responses (n=X)			21	25	30	39	21	26	14	47	86	170
Total who work solely in that region (n=Y)			2	1	2	9	0	4	0	4	26	102

Obstacle frequency by organization size

Organizations with more than 500 employees reported a higher occurrence of each obstacle, 1.76 times higher than the overall average (Table F6).³⁴ In contrast, organizations with 1–10, 10–50, or 50–500 employees reported relatively similar average occurrences of each obstacle. Subsequent analysis disaggregated organizations above and below 500 employees to account for this discrepancy.

Table F6. Average obstacle occurrence by organization size based on number of global employees

AVERAGE BY ORGANIZATION SIZE BY GLOBAL NUMBER OF EMPLOYEES							
	OVERALL AVG	SIZE AVG	1–10	10–50	50–500	500+	IDK/ BLANK
Bureaucratic delays	2.58	2.58	2.55	2.41	2.50	4.36	2.13
Government or policy change	2.19	2.19	2.04	2.06	2.20	3.50	2.50
Labor disputes or strikes	1.11	1.11	1.18	0.93	0.98	2.00	1.50
Political or civil unrest	2.25	2.25	2.07	1.81	2.76	4.21	1.75
Bank failure	0.51	0.51	0.43	0.34	0.50	1.36	1.63
Currency fluctuation	2.16	2.16	2.23	2.17	1.82	3.07	1.88
Financial institution de-risking	0.89	0.89	0.73	0.95	0.72	2.00	0.75
Inflation	2.46	2.46	2.33	2.55	2.31	3.00	2.63
Product or service availability	1.67	1.67	1.54	1.55	1.67	2.71	2.25
Change of funder policy or priority	1.72	1.72	1.77	1.71	1.41	2.79	1.43
Fraud	0.55	0.55	0.75	0.29	0.51	0.86	1.13
Financial mismanagement	0.78	0.78	0.93	0.67	0.41	1.36	1.75
Funder disbursement delay	1.23	1.23	1.18	1.36	0.88	1.93	1.38
Cybersecurity	0.54	0.54	0.74	0.32	0.47	1.00	0.63
Equipment failure or repair	0.86	0.86	0.68	0.82	1.14	1.07	0.88

³⁴ Disaggregating data by organization size better accounts for the 14 outliers—Funders = 3, IPs = 10 (9 INGO, 1LNGO), Other = 1. These are large global institutions that bias the survey results upwards, as a larger, more global portfolio will have more opportunities to experience five or more instances of a specific obstacle.

	OVERALL AVG	SIZE AVG	1-10	10-50	50-500	500+	IDK/ BLANK
Expert error	0.83	0.83	0.85	0.76	0.84	1.29	0.50
Infrastructure failure or repair	1.23	1.23	1.28	1.09	1.27	1.29	2.00
Key personnel/workforce misfortune	1.11	1.11	1.06	1.08	1.12	1.64	1.00
Logistics challenges	1.08	1.08	0.93	1.02	1.12	1.71	1.63
Security and theft	0.79	0.79	0.77	0.73	0.64	1.50	1.25
Technology malfunction	0.82	0.82	0.73	0.86	0.68	1.43	1.13
Agriculture/harvest failures	0.92	0.92	0.96	0.80	0.60	2.36	1.43
Chemical contamination/ HAZMAT	0.37	0.37	0.45	0.40	0.12	0.50	0.63
Conflict	1.41	1.41	1.34	1.27	1.14	3.50	1.38
Disease outbreaks (not C-19)	0.87	0.87	0.77	0.66	0.90	2.29	1.25
Enviro, weather, climate event	1.61	1.61	1.28	1.58	1.64	3.21	1.88
Significant insecurity	1.15	1.15	1.19	1.00	0.96	2.50	1.13
Total responses (n=X)			73	85	51	14	9

Appendix G: STATA Analysis

The main hypothesis of this analysis is that implementers do not communicate all the difficulties they face to their funders. To assess this, we first categorize all 27 issues included in the survey into three categories: internal to the workings of the implementers, external or public issues, and those that could fall in either category (mixed). Table G1 displays the outcome of this classification. If our hypothesis is true, we would expect that funders report fewer instances (relative to implementers) of the problems in the internal category, and not necessarily (or to a lesser extent) in the other two

groups. Testing this prediction across all 27 issues could lead to falsely attributing statistical significance to some of the results due to multiple hypotheses testing. To avoid this, we aggregate across all issues in each category and create three indices measuring the frequency with which respondents report external, mixed, and internal issues, respectively. Table G2 below presents the result of three regressions comparing these aggregate frequencies (indices) across funders and implementers.

Table G1: Categorization of issues elicited in the survey based on their visibility to funders

EXTERNAL ISSUES	MIXED ISSUES	INTERNAL ISSUES
Political/civil unrest	Bureaucratic delays	Product/service availability
Currency fluctuation	Government or policy change	Fraud
Inflation	Labor disputes/strikes	Financial mismanagement
Change of funder policy/priority	Bank failure	Cybersecurity
Conflict	Financial Institution de-risking	Equipment failure/repair
Disease outbreak (not Covid-19)	Disbursement delay	Expert error
Environmental/weather/climate	Infrastructure failure/repair	Personnel/workforce misfortune
Significant insecurity	Agriculture/harvest failures	Logistic challenges
	Chemical contamination/hazmat	Security/theft
		Technology malfunction

Note: In this categorization, “external” issues are meant to be those that funders could reasonably uncover without communication from their implementers. In contrast, “internal” issues are not visible to funders and would require that implementers report them directly. “Mixed” issues are those that, depending on the circumstances, could fall on either category, e.g., large bank failures would be featured in national or even international news whereas local bank failures would not.

Table G2: Difference in frequency across implementers and funders by issue class

	EXTERNAL ISSUES	MIXED ISSUES	INTERNAL ISSUES	MIXED / INTERNAL
Implementer vs. funder frequency	-0.129 (-1.93)	0.137** (2.91)	0.033 (0.51)	0.085* (0.035)
Observations	206	206	206	206

Note: Each column presents the results of regressing the respective index on an indicator variable for whether the respondent is an implementer or a funder (reference category). The coefficients represent the difference in the (standardized) responses of funders versus implementers (the unit of measurement is standard deviations). Hence, a positive number means that implementers report a higher frequency for that class of issues, relative to funders. Robust standard errors are reported in parentheses. The asterisks next to the difference estimates indicate the level of statistical significance: “*” for p-value < 0.10, “**” for p-value < 0.05, and “***” for p-value < 0.01.

If our hypothesis that implementers underreport the problems they face is true, we would expect the gap between funders perceptions and implementers reports to vary across external, mixed, and internal issues. Given that internal (and mixed) issues are more difficult for funders to unilaterally monitor, we would expect funders to note fewer instances of these problems relative to what implementers answered in the survey (meaning a positive difference between the two frequencies). Conversely, since funders do not require implementers to report external issues, we expect the former group to have an accurate impression of how frequently these occur (meaning a small and insignificant difference in Table G2).

The results in Table G2 are consistent with our hypothesis that funders are not aware of all the problems that their implementers face. As posited, our results demonstrate that implementers report a statistically higher frequency of mixed issues. Based on our estimates, implementers noted 1.2 more instances when adding across all mixed issues.³⁵ The results for internal issues are positive, in accordance with our hypothesis, but not statistically significant. After disaggregating the “internal” index and looking at each issue in this category separately (Table G5), we see that the only results that are statistically significant are those that have a positive sign (technology malfunction and equipment failure), as predicted. In addition, when we aggregate both mixed and internal issues in column four—that is, including

all issues that are not necessarily visible to funders—we see that funders report a statistically smaller frequency of these issues relative to implementers. Finally, the estimate for external issues in Table G2 is not statistically different from zero (as we predicted) but large and negative.³⁶ The large negative difference suggests that funders might report a higher frequency of issues and we are simply not powered to conduct this statistical test.

Although some of these results do not align perfectly with our predictions, we believe that this is in part due to measurement error in our outcome variable. Funders are likely to report a higher frequency of issues across the board if they are adding across all the implementers they support, whereas each implementer answers only for their organization. This would bias our estimate to be more negative. This would explain the lack of statistical significance (and small magnitude) of the difference between funders and implementers’ reported incidence of what we termed internal issues. Absent this measurement error, it is also possible that the estimate in the first column of Table G2 would be both statistically insignificant and closer to zero (as we predicted). Overall, these results are likely an overly conservative test of our hypothesis. While they are not definitive, they are consistent with the fact that implementers irregularly communicate the issues they face to their funders, which leads the latter group to underestimate the frequency of problems that their implementing partners face.

³⁵ This calculation is based on a modified version of the regression in Table G2 where the outcome variable is a sum of the frequency of all issues in the mixed category, as opposed to an average. This measure is meant to capture the total number of instances that these two types of organizations report.

³⁶ The units of measurement in this regression are standard deviations. Typically a difference of more than 0.1 (or smaller than -0.1) is considered to be relatively large

Table G3: Difference in frequency across implementers and funders for external issues

	EXTERNAL INDEX	UNREST	CURRENCY FLUCTUATION	INFLATION	FUNDER POLICY	CONFLICT	DISEASE OUTBREAK	CLIMATE	INSECURITY
Implementer vs. funder frequency	-0.129 (-1.93)	-0.108 (-0.63)	-0.0653 (-0.39)	-0.120 (-0.71)	-0.468** (-2.86)	-0.221 (-1.36)	0.174 (1.01)	0.119 (0.70)	-0.387* (-2.35)
Observations	206	202	201	203	201	205	202	204	203

Note: Each column presents the results of regressing the respective index or individual issue on an indicator variable for whether the respondent is an implementer or a funder (reference category). The coefficients represent the difference in the (standardized) responses of funders versus implementers (the unit of measurement is standard deviations). Hence, a positive number means that implementers report a higher frequency for that class of issues, relative to funders. Robust standard errors are reported in parentheses. The asterisks next to the difference estimates indicate the level of statistical significance: “*” for p-value < 0.10, “**” for p-value < 0.05, and “***” for p-value < 0.01.

Table G4: Difference in frequency across implementers and funders for mixed issues

	MIXED INDEX	BUREAU-CRATIC DELAYS	POLICY CHANGE	LABOR STRIKES	BANK FAILURE	FINANCIAL DE-RISKING	DISBURSEMENT DELAY	INFRA-STRUCTURE FAILURE/ REPAIR	AGRICULTURE FAILURES	CHEMICAL CONTAMINATION
Implementer vs. funder frequency	0.137* (2.91)	-0.112 (-0.67)	-0.067 (-0.40)	0.160 (0.95)	0.363* (2.14)	0.262 (1.56)	0.0117 (0.07)	0.110 (0.64)	0.057 (0.35)	0.478** (2.74)
Observations	206	203	202	200	202	200	203	202	203	203

Note: Each column presents the results of regressing the respective index or individual issue on an indicator variable for whether the respondent is an implementer or a funder (reference category). The coefficients represent the difference in the (standardized) responses of funders versus implementers (the unit of measurement is standard deviations). Hence, a positive number means that implementers report a higher frequency for that class of issues, relative to funders. Robust standard errors are reported in parentheses. The asterisks next to the difference estimates indicate the level of statistical significance: “*” for p-value < 0.10, “**” for p-value < 0.05, and “***” for p-value < 0.01.

Table G5: Difference in frequency across implementers and funders for internal issues

	INTERNAL INDEX	PRODUCT AVAILABILITY	FRAUD	FINANCIAL MIS-MGMT.	CYBER-SEC.	EQUIPMENT FAILURE	EXPERT ERROR	PERSONNEL MISFORTUNE	LOGISTIC CHALLENGES	SECURITY/THEFT	TECHNOLOGY MALFUNCTION
Implementer vs. funder frequency	0.0326 (0.51)	0.0565 (0.34)	-0.229 (-1.40)	-0.0352 (-0.21)	-0.0538 (-0.34)	0.371* (2.11)	-0.253 (-1.56)	-0.105 (-0.65)	0.165 (0.98)	-0.0191 (-0.12)	0.447** (2.62)
Observations	206	200	203	200	205	201	204	203	203	205	204

Note: Each column presents the results of regressing the respective index or individual issue on an indicator variable for whether the respondent is an implementer or a funder (reference category). The coefficients represent the difference in the (standardized) responses of funders versus implementers (the unit of measurement is standard deviations). Hence, a positive number means that implementers report a higher frequency for that class of issues, relative to funders. Robust standard errors are reported in parentheses. The asterisks next to the difference estimates indicate the level of statistical significance: “*” for p-value < 0.10, “**” for p-value < 0.05, and “***” for p-value < 0.01.

Risk Pool Fund