

REFERENCE DOCUMENT

Terms of Reference, glossary and core concepts

RESILIENCE & ADAPTATION LEARNING FACILITY

MARCH 2026

PARTICIPANT OF THE JASS PROGRAMME IN MALI AND NIGER.

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CONTENTS

RESILIENCE LEARNING FACILITY TERMS OF REFERENCE	3
ACRONYMS	4
THE FRAGILITY TYPOLOGY	7
THE FRAGILITY & RESILIENCE FRAMEWORK	8
GLOSSARY	10
METHODOLOGY	11
CORE CONCEPTS	11
MERCY CORPS' RESILIENCE APPROACH	11
MAINSTREAMING GENDER, EQUITY, DISABILITY AND SOCIAL INCLUSION DYNAMICS IN RESILIENCE PROGRAMMING	12
UNDERSTANDING DIFFERENTIAL VULNERABILITIES IN RESILIENCE PROGRAMMING	12
SUPPORTING SYSTEMS IN HUMANITARIAN CRISES	12
CROSS SECTOR AND LAYERED PROGRAMMING	13
ANTICIPATORY AND SHOCK RESPONSIVE PROGRAMMES	13
FURTHER READING	14

Resilience Learning Facility

Terms of Reference

PURPOSE

The Resilience Learning Facility will curate and generate evidence and learning both to strengthen current Resilience and Adaptation Fund programmes and to inform and advocate for future investment in resilience and adaptation programming (by the FCDO and others).

CONTEXT

Evidence consistently shows that prioritising prevention, adaptation, and resilience in fragile and conflict-affected contexts or settings (FCAS) can reduce humanitarian needs and promote long-term stability. Yet these lessons risk being sidelined as bilateral aid budgets tighten and donors focus on immediate life-saving relief. Therefore, the FCDO Resilience and Adaptation Fund (RAF) represents a critical opportunity to put resilience learning into practice and demonstrate the value of sustained investment in climate adaptation and resilience in the most challenging environments.

Although analysis of “what works” in resilience building has grown, much of it remains fragmented and hard to operationalise. There is limited evidence on how to design and implement resilience programmes in the dynamic and politically complex contexts that the RAF prioritises. This leaves donors and implementers falling back on familiar humanitarian approaches, rather than adopting integrated, systems-based models that can deliver sustainable change.

The **Resilience Learning Facility** addresses that gap. By generating and applying practical, actionable evidence, it will enable RAF programming to better link immediate crisis response with long-term resilience. It also showcases effective approaches across the donor and implementer community - including development finance actors - helping to shift wider investment towards resilience and adaptation in fragile contexts. The Resilience Learning Facility will provide learning, technical support, and influence, ensuring that resilience programming is grounded in practical insights and can adapt to complex, fragile environments. The Facility will produce evidence reports¹ on critical aspects of resilience programming, drawing on existing research and case studies from RAF and non RAF countries. To ensure relevance and usability, findings will be tested and refined through participatory “sense-making” workshops with FCDO, partners, and local stakeholders.

Building on this evidence base, the Resilience Learning Facility will also support FCDO in shaping the wider policy and funding environment for resilience. This will include targeted dissemination of learning products to UK government stakeholders, international donors, and development finance institutions, culminating in final event(s) aligned with major global development fora to maximise influence.

Timing and scope: The Resilience Learning Facility ran from October 2025 to March 2026

¹ Two major report and two shorter ‘promising practice’ reports. Major reports – Markets based responses to build resilience in FCAS where conflict risks and climate intersect; Land and natural resource governance to increase household resilience. Promising practice reports - Getting finance to actors and affected populations who need it most; Integrating a ‘systems change’ element into programmes and approaches

Acronyms²

AML	Anti-Money Laundering
ASAL Adapts	Adaptation Services for Action and Learning Adapts
B2B	Business to Business
BLOOM	Building Livelihoods and Opportunities for Optimised Markets
CBO	Community-Based Organisation
CCLAP	Climate Change Leaders Advancing for Peace
CCS	Cash Consortium of Sudan
CCY	Cash Consortium of Yemen
CDDO	Community Driven Development Organisation
COCOVE	Comités de Colline Verte
COFO	Land Commissions
CRC	Conflict Resolution Committee
CSA	Climate-Smart Agriculture
CSO	Civil Society Organisation
CVA	Cash and Voucher Assistance
DFID	UK Department for International Development
DFS	Digital Financial Services
DRC	Democratic Republic of the Congo
DREAMS	Delivering Resilient Enterprises and Market Systems
DRIVE	De-risking Inclusion and Value chain enhancement for pastoralist communities in the Horn of Africa
EAO	Ethnic Armed Organization
EKISIL	Securing Peace and Promoting Prosperity
ENSURE	Enhancing Food and Nutrition Security in Rakhine State
FCAS	Fragile and Conflict-Affected States
FCDO	UK Foreign, Commonwealth and Development Office
FSP	Financial Service Provider

² List includes all acronyms across all papers

G2P	Government to Person
GC	Global Communities
GIS	Geographical Information System
HAFN	Hafnia Limited
HAPF	Horn Afrique Poultry Farm
HIC	High-intensity crisis
IBLI	Index-Based Livestock Insurance
ICARR	Incentivizing Collective Action for Rangeland Regeneration
ICRAF	The Centre for International Forestry Research and World Agroforestry (CIFOR-ICRAF)
ID	Identification
ILO	International Labour Organization
INGO	International Non-Governmental Organisation
ISF	Institutional and Social Fragility
ISP	Informal Social Protection
JASS	Justice and Stability in the Sahel
KYC	Know Your Customer
LAS	Land At Scale
LEGEND	Land: Enhancing Governance for Economic Development
LIFT	Land Investment for Transformation
LNRG	Land and Natural Resource Governance
MAST	Mapping Approaches for Securing Tenure
MBP	Market-Based Programming
MFI	Microfinance Institution
MIC	Medium-intensity crisis
MPCA	Multi-Purpose Cash Assistance
MSD	Market System Development
MSME	Micro, Small and Medium Enterprise
MVMW	Making Vegetable Markets Work
NGO	Non-Governmental Organisation

NIGSIMS	Nigeria Seed Information Management System
NSA	Nutrition-Sensitive Agriculture
P2P	Person to Person
PEA	Political Economy Analysis
POS	Point of Sale
PRIME	Pastoralist Areas Resilience Improvement through Market Expansion
PSP	Private Sector Partner
RANGE	Resilience Approaches in Natural Rangeland Ecosystems
RIPA	Resilience in Pastoralist Areas
ROSCA	Rotating Credit and Savings Associations
RAF	Resilience and Adaptation Fund
RRA	Rural Resilience Activity
SACCOS	Savings and Credit Cooperative Organisations
SAFE	Strengthening Agricultural Markets and Food Security
SHARPE	Strengthening Host and Refugee Populations in Ethiopia
SMS	Short Message Service
SPARC	Supporting Pastoralism and Agriculture in Recurrent and Protracted Crises
TEFOS	Territorios Forestales Sostenibles
THABAT	Enhancing Community Resilience
TICE	Trauma-Informed Community Empowerment
UN	United Nations
UNHCR	United Nations High Commissioner for Refugees
UNODC	United Nations Office on Drugs and Crime
USAID	United States Agency for International Development
USSD	Unstructured Supplementary Service Data
VSLA	Village Savings and Loan Association
WDP	Ward Development Planning
WPC	Ward Planning Committee

The Fragility Typology

FCDO do not use a singular definition of fragility but draw heavily on the OECD fragility framework. Mercy Corps adopts an approach to understanding fragility at a localised level which is reviewed regularly – noting the highly dynamic nature of fragility. For the purposes of the Resilience Learning Facility, Mercy Corps has used the following typology of fragility. Each learning report notes which category of fragility is relevant.

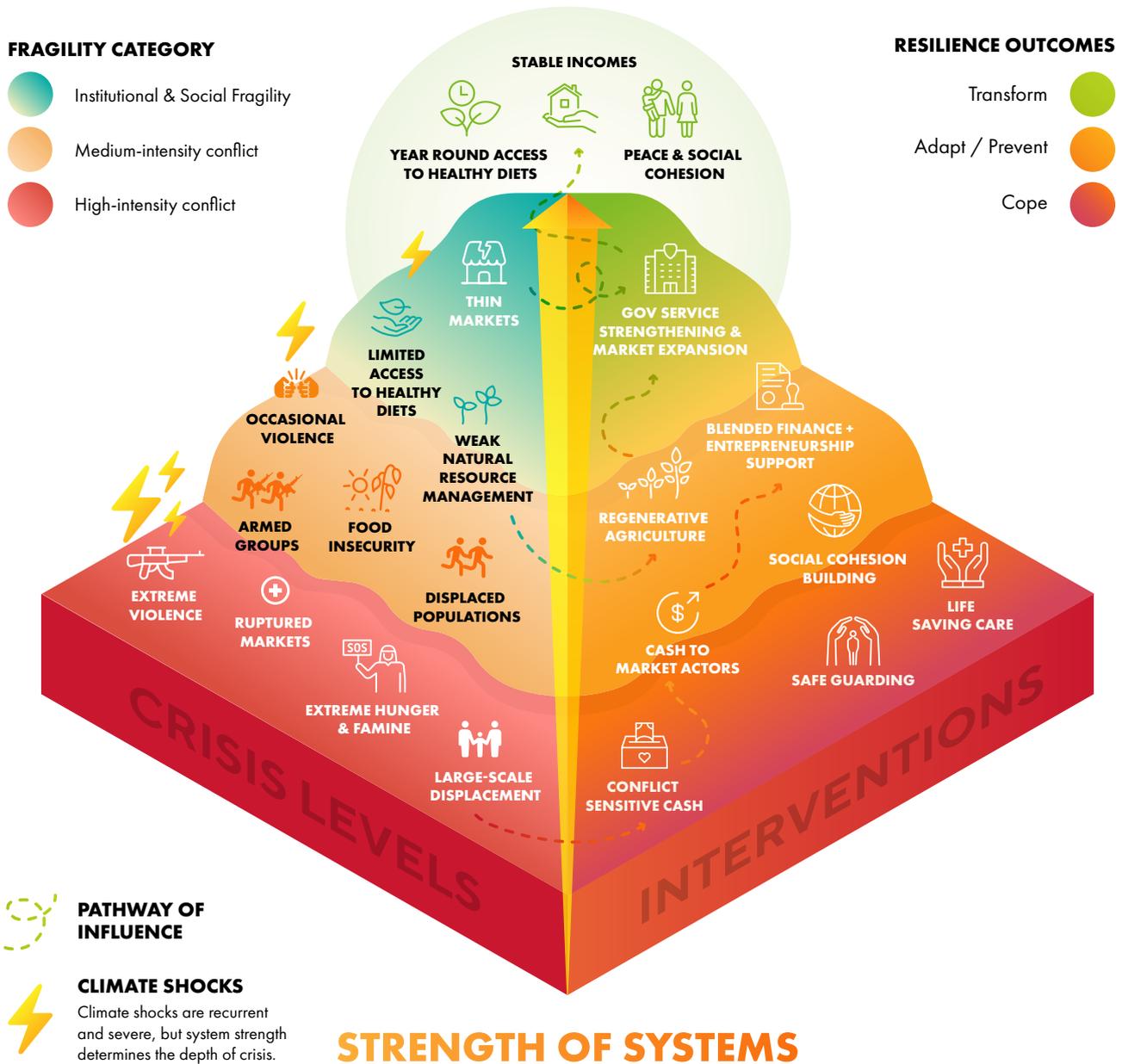
Mercy Corps defines fragility at a localised (not national) level and recognises the dynamic nature of fragility.

← **FREQUENT & SEVERE CLIMATE SHOCKS** →

INSTITUTIONAL & SOCIAL FRAGILITY Latent conflict, recurrent food insecurity & crisis	MEDIUM-INTENSITY CONFLICT (MIC) Protracted Crisis	HIGH-INTENSITY CONFLICT (HIC) Live conflict & acute humanitarian need
INDICATORS		
<ul style="list-style-type: none">  IPC 1 - 2 Levels ^[1]  Occasional violence, particularly over resources or political grievances  Recurrent or protracted displacement  Pervasive levels of mistrust  Social tensions or grievances 	<ul style="list-style-type: none">  IPC 3 - 4 Levels ^[1]  Localized & intermittent violence, including clashes over resources  Displaced populations  Fractured social ties  Presence of armed groups & active recruitment 	<ul style="list-style-type: none">  IPC 4 or 5 ^[1]  Widespread armed conflict  Large-scale, active & multiple displacement  High civilian casualties  Destruction of infrastructure  Predatory governance and/or active presence of violent extremist groups
STRENGTH OF SYSTEMS		
<ul style="list-style-type: none">  Weak institutions unable to support conflict resolution & unable to ensure equitable access to resources  Poor public service delivery  Thin and /or disrupted markets  Mixed coping & adaptive capacity  Weak natural resource management frameworks and practices 	<ul style="list-style-type: none">  Weakening of security presence  Disruption of local governance and service delivery  Disrupted but somewhat functional markets  Mixed coping & adaptive capacity  Increasingly depleting natural resource base  Very low institutional capacity and weakening of security presence 	<ul style="list-style-type: none">  Absent or predatory formal institutions  Collapse of public service delivery  Destroyed /ruptured markets  Limited or no coping capacity – highly negative coping strategies  Extreme resource degradation & desertification  Threat of aid capture by armed actors

[1] IPC - Integrated Food Security Phase Classification. Provides strategically relevant information to decision makers that focuses on short-term objectives to prevent, mitigate or decrease severe food insecurity that threatens lives or livelihoods. (1) Minimal/None, (2) Stressed, (3) Crisis, (4) Emergency, (5) Catastrophe/Famine.

The Fragility & Resilience Framework



The fragility and resilience framework highlights the correlation between the strength of local systems and fragility factors, the depth of crisis resulting from more frequent and severe climate stresses, and the types of interventions that can be applied to support affected populations to better cope, adapt, and ultimately thrive in the face of these shocks. Weak or ineffective systems – including governance, markets, and ecological – coupled with more frequent and severe shocks and stresses lead to conflict and its downstream effects, or extreme violence, repeated displacement, ruptured markets and pervasive hunger. Yet, even with high levels of crisis and weak or ineffective systems, basic systems support interventions make it possible for households to better cope and move up a trajectory towards greater stability and reduced crisis effects. Even in relatively fragile areas, broad systems level investments are possible. Interventions that improve market participation and strengthen governance, can reduce the depth of crises experienced. They can also influence the relative performance of local systems and their effects on reducing crisis conditions. Interventions can support communities to not only better cope with the crisis at hand, but prevent their escalation and adapt for the future. Tailoring systems support and systems strengthening interventions to the crisis context and levels of stability is critical for helping communities and systems actors reduce

fragility and build resilience, ultimately maintaining or even improving incomes, healthy diets and peace and social cohesion, even in the context of more frequent and severe shocks and stresses.

The strength of local systems shapes both how deeply shocks and stresses are felt and which interventions are feasible in response. Weaker systems tend to amplify crisis impacts, limiting responses to short-term coping, while stronger systems enable interventions that support recovery and adaptation. This relationship is dynamic. Even in high-crisis or fragile settings, targeted systems support and systems-strengthening interventions, such as conflict-sensitive cash or cash to market actors, can improve system performance. When interventions are aligned to context and conditions, they help households and communities move from coping toward crisis prevention, climate adaptation, and more resilient futures.

Glossary

Climate Adaptation	Adjustments in ecological, social, or economic systems in response to actual or expected climate shocks and their effects. It refers to changes in processes, practices, and structures to moderate potential damages or to benefit from opportunities associated with climate change. In simple terms, countries and communities need to develop adaptation solutions and implement actions to respond to current and future climate change impacts.
Conflict	A situation of acute insecurity driven by use of deadly force by a group - including state forces, organized non-state groups, or other irregular entities - with a political purpose or motivation.
Fragility	A systemic condition or situation characterized by an extremely low level of institutional and governance capacity that significantly impedes the state's ability to function effectively, maintain peace, and foster economic and social development. (See also fragility typology below).
Participant	Individuals benefiting from programming who have received tangible benefit – directly or indirectly from the project/programme. Sources may differ in how they are described and may be referred to as 'beneficiaries'.
Resilience³	The capacity (of individuals, households, institutions, systems) to maintain or improve their well-being in the face of shocks and stresses. Resilience is not an outcome on its own; it is a means to an end, such as improved economic opportunity or peace and good governance outcomes. This definition emphasizes that improvements in outcomes are sustained over time.
Resilience capacities	Resilience capacities are the resources that a person, household, community, business, institution or other entity has access to and uses strategically to deal with shocks and stresses, and/or their drivers and effects. These resources may be financial, human, social/political, physical, or natural and help protect and improve wellbeing outcomes. They are often resources that are familiar in programming, such as diversified sources of income, equitable decision-making power in household finances, early warning information and response services, quality rangeland, social cohesion, responsive governance, safe access to water, and social protection.
Shocks & Stresses	A shock is a high-impact event that is time-bound, usually of limited duration and often sudden onset that has substantial negative effects on people's wellbeing, level of assets, livelihoods or safety. A stress is a slow onset event, change, or longer-term dynamic that is a lengthier disruption. It can have high impact (similar to shocks) and generally occurs over a longer period but is still time bound (as opposed to an endemic condition).
Systems	A complex network of interconnected elements that are constantly evolving, and that behaves in ways not always predictable or fully understood by analysing its individual parts.

³ The RAF defines resilience as: the RAF considers resilience as: A set of interlinked capacities to anticipate, and adapt to and absorb shocks and stresses; Underpinned by measures which reduce vulnerability and exposure to shocks and stresses; Supported by an enabling environment for systemic changes that includes: governance mechanisms, market systems, policies/regulations, infrastructure, community networks, and formal and informal social protection mechanisms

Methodology

All reports used a similar methodology which included:

- › Review of academic articles on themes and programmes
- › Review of programme documents: business cases, annual reports/reviews, mid- and end-term reviews
- › Key informant interviews: interviews with technical experts from FCDO, Mercy Corps and other relevant organisations working at the intersect of resilience and the specific theme

A series of sensemaking workshops were held with FCDO staff to surface any critical additional evidence.

Core Concepts

Mercy Corps' Resilience Approach

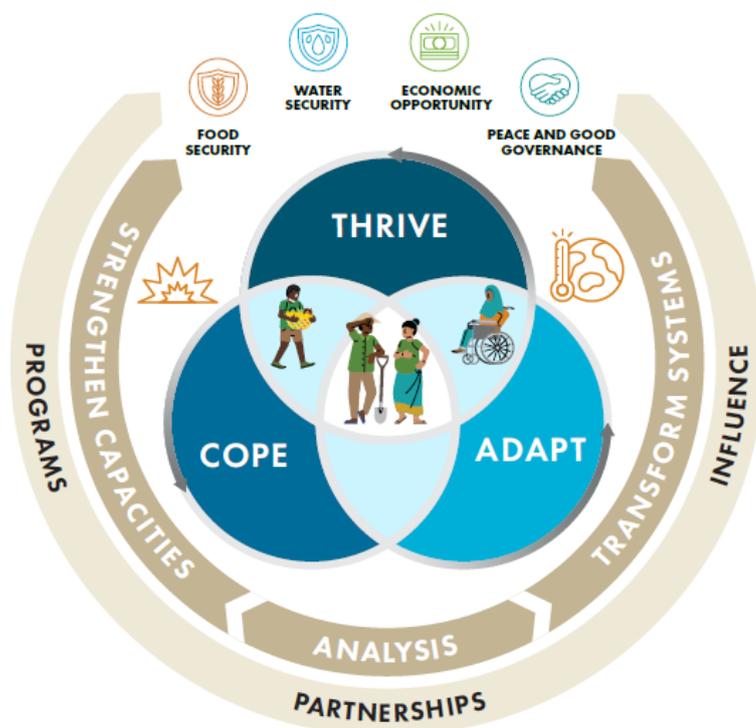
[Mercy Corps' Resilience Approach](#) seeks to achieve wellbeing outcomes by strengthening the capacities of people, and the systems they are part of and rely on, to cope with crisis, adapt to future threats, and transform the drivers of crisis so everyone can thrive.

We apply a systems lens: The wellbeing of communities is shaped by the interconnected and dynamic systems they rely on and are part of.

Our approach involves a number of key steps:

First understand communities' goals and their existing assets and capacities to pursue them in complex contexts.

- › Then in collaboration with communities, deepen our collective understanding of how shocks and stresses impact their vulnerability and wellbeing, and how the systems people rely on influence those dynamics.
- › Finally, in partnership with communities and other actors in these systems, we use this understanding to design, implement, measure, adapt programming, and advocate for policies that are centered on strengthening the resilience capacities vital for improving and sustaining their outcome goals, even in an era of compounding crises.



Our Resilience Framework presented in Pathway to Possibility

We have developed a series of principles to help us apply a Resilience Approach to our programming:

- › Design using resilience-informed analysis
- › Support and strengthen systems for people and communities
- › Cultivate social inclusion
- › Practice anticipatory and shock-responsive programming
- › Generate and use evidence and learning to improve programming, scale what works, and influence others

Mainstreaming Gender, Equity, Disability and Social Inclusion Dynamics in resilience programming

Any approach to improving resilience is dependent on mainstreaming gender, equity, disability and social inclusion (GEDSI) considerations. GEDSI analysis is a programme management minimum standard and a critical part of the process for assessing GEDSI dynamics within communities and identifying, selecting and designing appropriately for programme participants.

GEDSI analysis helps our programming understand individuals' unique experiences of their context, including the wide variety of needs and specific vulnerabilities to different risks, and who is most marginalised within communities. It helps us tailor our programming to be responsive to different groups. Our Resilience Approach helps us tie GEDSI analysis to other analyses of systems dynamics and shocks and stresses for people-centered, resilience-informed design.

Understanding Differential Vulnerabilities in Resilience Programming

Threats to people's safety, dignity and inclusion are pervasive for those living in crisis and fragile environments. Understanding differences in how individual groups are exposed and sensitive to risks, especially among marginalised groups within communities, is a core part of resilience-informed analysis because experiences of risk and strategies for managing risk are not uniform, and some groups are more at risk than others.

For example, while all communities within a certain region may be vulnerable to drought, people belonging to the dominant group may be better able to move freely to find alternative pasture and water for their livestock, because they may feel more secure in their movements and have traditional "rights" to the resources. This strategy may undermine a less dominant group's ability to cope with the impacts, potentially requiring them to travel farther away to find resources, which may increase their vulnerability to other risks. Even within these groups, there are likely differences in how men, women, boys and girls of different abilities experience the drought and cope with it.

Programming is at its best when our technical approaches, services and programme delivery account for these differences, and the underlying causes – including marginalisation – and are safe, dignified, and inclusive.

Supporting Systems in Humanitarian Crises

This is a key element of implementing a resilience approach even in crisis response. When disruptions to services and functions are severe, it may require immediate and direct support to enable communities to meet their basic needs and address acute vulnerabilities. Over extended crises, this increases risks of creating parallel systems and undermining the role of local systems in the long run. Deepening our understanding of how participants rely on

key systems to cope with crises and adapt to future risks and analysing how these systems can be strengthened themselves to cope with and adapt to risk, can help us design programming in humanitarian contexts that protects systems and strengthens individuals, households, and communities' wellbeing outcomes to both current and future crises.⁴

Cross sector and layered programming

Strengthening resilience capacities to conflict, climate change, and other risks calls for cross sector investments in communities and systems that build upon each other. We work intentionally within our programs to sequence, layer, and integrate approaches and interventions that strengthen mutually reinforcing outcomes for participants. Our programmes often use multiple technical approaches and work at various levels simultaneously, with individuals, households, communities, and systems actors, to enhance capacities to cope, adapt, and thrive. Harnessing the collective power of these approaches depends on programme management processes and systems that enable cross-sector design, planning, implementation, and adaptive management.

Anticipatory and Shock Responsive programmes

While a resilience approach aims to reduce chronic vulnerability and the need for repeated humanitarian assistance, we expect there to be new emerging shocks and stresses in the contexts we work. We strengthen disaster preparedness and anticipate shocks, acting early as they arise to mitigate their impacts on individuals, households, communities, and their supporting systems. In crises, we deploy rapid, participant-centred humanitarian responses to meet immediate needs and help individuals and communities cope and recover quickly.

Responding to crises is a critical part of supporting resilient communities. Some analysis suggests that as much as 55% of crises are "somewhat predictable." Principle 5 of our Resilience Approach underscores the need for all kinds of programmes and Mercy Corps at large to consider how our programming can anticipate and proactively address newly emerging shocks and stresses.

4 See also Promising Paper on Systems Approaches

Further Reading

[Adapting in Adversity \(2023\)](#) Adapting to Adversity draws on the perspectives of Mercy Corps country and programme teams implementing climate adaptation strategies in FCAS. This report identifies emerging lessons and promising approaches to guide bilateral donors and implementing partners to deliver effective adaptation interventions in fragile and conflict affected situations.

[Addressing the conflict/climate nexus \(2023\)](#) This paper aims to share learning and make evidence-based recommendations on investments that Mercy Corps see as necessary for driving climate-conflict work forward. The insights draw heavily from Mercy Corps' experience and lessons learned from delivering programmes in multi-risk environments. The paper details efforts to advance the evidence base and develop new strategies to understand and address the increasing risks emerging from the intersection of climate change and conflict.

[Beyond cash: making markets work in crisis \(2018\)](#) This paper argues that the aid sector needs a new vision for crisis response—one that is market-driven, that leverages the capacities of non-aid actors in local and global economic systems, and that gives crisis-affected individuals the ability to drive their own decisions and secure their own lives and livelihoods. The paper sets out a vision for this market-based crisis response, and the policy and practice changes that are required to realise it.

[Towards Resilience: advancing collective impact in protracted crises \(2020\)](#) This report argues that traditional humanitarian, development, and peacebuilding efforts fall short in complex, long-term crises. It proposes a resilience-centred framework orientated around three priorities: rapid, real-time risk analysis of factors that drive and perpetuate fragility; strengthening local systems to strengthen sources of resilience; and coupling short-term violence prevention with efforts to transform structural drivers of conflict. By aligning around shared goals, flexible funding, local systems support, and peace inclusion in program design, aid actors can significantly enhance the well-being, stability, and adaptability of communities in conflict-affected settings.

[Resilient Food Security in Conflict Driven Crises \(2021\)](#) This paper proposes a different approach to building food security in complex crises: a multi-year and multi-dimensional, context-specific response strategy aimed at delivering immediate relief wherever necessary, without compromising long-term well-being. This includes addressing systemic barriers to food and nutrition security while also building the capacities of individuals and households to manage shocks that undermine food security. This approach to food security is forged by Mercy Corps' front-line experience and substantiated by resilience research from various complex crises around the world.

[Pathways to Stability: Understanding the Relationship Between Inclusive Natural Resource Governance, Vertical Social Cohesion, and Climate Resilience.](#) (2025) Based on a large-scale survey experiment, this study tests whether inclusive, community-led natural resource governance models improve perceptions of fairness, equity, and resilience to climate shocks. Results show that participatory, bottom-up governance strengthens trust in institutions and expectations of peaceful dispute resolution, outperforming top-down and status-quo approaches.⁵

[Understanding Violence and Resilience: Measuring and Influencing Attitudes, Perceptions, and Behaviours Related to Violent Extremism in Mali and Niger.](#) (2025) This study explores the social and governance factors shaping vulnerability to violent extremism in JASS areas. It reveals a complex interplay between economic hardship, governance perceptions, marginalisation, and social cohesion. It also finds that experiencing climate shocks increases the risk of radicalization, underscoring the role of climate adaptation in prevention.

[Early Aid, Livelihood Protection, or Both? What Impact Evaluations Reveal About Anticipatory Action \(2026\)](#) This research brief draws on the strongest impact evaluations to date to clarify when anticipatory action improves

5 Further resources here: <https://europe.mercycorps.org/research-resource/justice-and-stability-sahel-evidence-and-learning>

welfare and when it can protect livelihoods and contribute to longer-term resilience. The evidence shows that anticipatory action does not deliver the same outcomes everywhere. Its effects vary based on factors such as shock severity, the design of pre-arranged financing, and the feasibility of early actions.

[Mercy Corps & Anticipatory Action: Protecting lives and livelihoods by acting ahead of shocks \(2026\)](#) (internal document). This brief details Mercy Corps' approach to anticipatory action, pulling our key AA programmes from our portfolio. Over recent years, Mercy Corps has tested a range of AA models and practices in climate shock-prone environments. These efforts have focused on identifying and implementing actions that can prevent or mitigate harm before a shock fully materializes, using technology for better predictions and analyses of how events are likely to unfold, and triggering appropriate and timely support for communities to take preventative measures to reduce shock impacts.

CGIAR Climate Security Observatory resources including - [Climate Security Sensitiveness scoring tool \(2023\)](#). Two interlinked products, which together form a safeguard approach for climate action programs: the Climate Security Proofing Guidelines (CSPG) and the Climate Security Sensitiveness Scoring Tool (CSST). This toolkit targets practitioners, decision-makers, and multilateral institutes interested in diagnostic research for peace responsive climate action in the context of agriculture and rural development. Its goal is to link climate adaptation and peacebuilding through ex-ante evaluating whether climate action programs and their implementation modalities are appropriate for the context in which they are carried out and to recommend strategies to strengthen their suitability

This report has been funded by UK International Development from the UK government; however, the views expressed do not necessarily reflect the UK government's official policies.

About Mercy Corps

Mercy Corps is a leading global organization powered by the belief that a better world is possible. In disaster, in hardship, in more than 40 countries around the world, we partner to put bold solutions into action — helping people triumph over adversity and build stronger communities from within. Now, and for the future.

About The Resilience Learning Facility

While evidence and analysis of “what works” in resilience building has grown in recent years, much of it remains fragmented and hard to operationalise, particularly in dynamic and politically complex contexts.

With the support of FCDO, Mercy Corps undertook a six-month project, the ‘Resilience Learning Facility’ to provide practical, actionable evidence to support donors and delivery partners to identify opportunities to link immediate crisis response with long-term resilience in a range of settings. Four reports focus on the following themes:

1. Markets based responses to build resilience in FCAS where conflict risks and climate intersect;
2. Land and natural resource governance to increase household resilience.
3. Getting finance to actors and affected populations who need it most;
4. Integrating a ‘systems change’ element into programmes and approaches.

Each report draws on existing research and case studies from multiple FCAS and has been developed in consultation with FCDO staff and a range of external experts. Together, they explore what is feasible and appropriate across different contexts, considering levels of conflict and fragility, the functionality of existing systems, and the range of resilience outcomes that different approaches can deliver.

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FINANCE

SYSTEMS



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