



The Australian Council for International Development (ACFID) would like to thank the Minister for Foreign Affairs, Penny Wong, the Minister for International Development and the Pacific, Minister Conroy, and the Department of Foreign Affairs and Trade (DFAT) for the opportunity to provide input into the new international development policy.

The ACFID Humanitarian Reference Group (HRG) is pleased to present this submission.

The HRG is the independent voice of humanitarian agencies in Australia. It is made up of ACFID's members with significant operational involvement in humanitarian response. The HRG works in international humanitarian assistance to share information, strengthen coordination, advocate to strengthen humanitarian response and engage in policy dialogue with DFAT. HRG members work across a range of areas including protracted crises, disaster risk reduction, humanitarian effectiveness, civil-military engagement, and protection.

This submission outlines nine key policy recommendations (summarised on the next page). Each one of these recommendations has correlated indicators for success listed underneath them that provide practical proposals as to how they should be implemented. This submission should be read in conjunction with ACFID's core Submission on Australia's New International Development Policy 2022 as it's objectives are designed to apply across both humanitarian and development assistance.

The HRG provides the following recommendations:

- The new Humanitarian Strategy should be a whole-of-government, coordinated policy and response plan to humanitarian crises guided first and foremost by humanitarian need and a do no harm approach.
- 2. The new Humanitarian Strategy should include a **roadmap to more locally led humanitarian assistance** that signals the Government's commitment and intention to the agenda, similar to the USAID Policy for Localization of Humanitarian Assistance
- 3. The new Humanitarian Strategy should take a whole-of-Australian Government approach to humanitarian responses to ensure that **responses are civilian-led** and military only on request for particular areas such as logistics and transportation.
- 4. The new Humanitarian Strategy should diversify and strengthen Australia's humanitarian partnerships and improve transparency.
- The new Humanitarian Strategy should increase Australia's focus on and investment in early/anticipatory action, based on credible forecasts, as a tool to significantly reduce the impacts of disasters and crises.

- 6. The new Humanitarian Strategy should improve DFAT's policy, programs and coordination of the humanitarian-development-peace nexus.
- Australia needs a preventive approach to the food insecurity crisis that continues to push at risk communities into hunger and at risk of famine. The new Humanitarian Strategy should promote inclusive and resilient food systems.
- 8. The new Humanitarian Strategy should incorporate a greater policy focus on those most marginalized by disasters: including people living with disability, people of diverse gender and sexual orientation and ethnic minorities in **disaster risk reduction** and climate change adaptation efforts.
- 9. The new Humanitarian Strategy should enable Australia to prioritise meaningful participation and leadership of displaced peoples in keeping with its Pledge, ¹ its commitment to the Global Refugee Compact, its participation commitments under the Grand Bargain 2.0 and associated reporting obligations. The strategy should also link with climate change and disaster risk reduction initiatives to

INTRODUCTION:

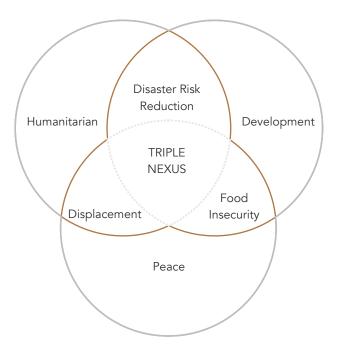
The case for a humanitarian strategy

Compounding, complex, and long-lasting crises have become the new normal. The underlying vulnerabilities and causes of humanitarian crises are being exacerbated. According to the UN Humanitarian Needs Overview (HNO),² the number of people in need of humanitarian assistance rose by 70 per cent in the four years between 2018 and 2021 - from 122 million people to 218 million people.³ A growing number of countries globally are affected by protracted crises, resulting in devastating humanitarian impacts requiring scaled-up and long-term responses, placing more pressure on humanitarian organisations.⁴ In the face of climate change, rising conflict, challenges to the global rules-based order and the hunger crisis that will broaden the scale and geographic scope of humanitarian need, Australia needs a restored and invigorated focus on humanitarian action, principles and capabilities that are fit to deal with future challenges.

The Australian Government should continue to treat humanitarian assistance as a distinct and essential component of the Australian development program and be transparent in its priorities. Disasters and conflicts are no longer exceptional, and we know that the demand for effective humanitarian assistance will increase.⁵ In 2016, the Australian Government launched its Humanitarian Strategy, which outlines reduction of disaster risk, preparedness, and early recovery as key strategic objectives, and gender, disability, protection, private sector engagement, and accountability and learning as thematic priorities. This strategy provided a foundation to principled humanitarian action however in 2021 this Strategy was removed from the DFAT website without external consultation. There is currently limited public guidance on humanitarian policy priorities, which is a loss to transparency and hinders the ability for stakeholders to work collaboratively with Government.

The Australian Government should restore a strong, stand-alone and whole-of-government Humanitarian Strategy that builds upon the previous strategy to strengthen our ability to prepare, respond and recover. But the new strategy must also go further than this to meet the challenges of the future. It needs to effectively prevent suffering and progress important development priorities such as gender equality, climate adaptation and peace, by operating in the humanitarian-development- peace nexus (see Fig. 1).

FIGURE 1: THE HUMANITARIAN-DEVELOPMENT-PEACE NEXUS



Along with a policy that addresses these priorities and advancements, we need a humanitarian budget commensurate to the challenge ahead. The cost of global humanitarian response will double by 2050,6 which will have implications for Australia as a donor. Therefore, Australia needs a humanitarian budget fit for the future, which doesn't require us to take from development funds to respond to urgent-onset crises, and a development program that helps to reduce the root causes of humanitarian crises.



The Humanitarian Emergency Fund, the key source of funding for the Australian Government to respond to humanitarian needs as they emerge, has not increased in the last five years despite a significant rise in global humanitarian need. Australia's fair share of global humanitarian financing should be increased to at least \$1 billion per year from 2022-23/4 This increase must come by increasing Official Development Assistance, not by taking from development funds, and should be shared across an increase to the Humanitarian Emergency Fund of \$150 million (bringing it to a total of \$300 million) and \$350 million to support NGOs, humanitarian agencies and civil society to address the root causes of humanitarian crises.

THE GOVERNMENTS NEW HUMANITARIAN STRATEGY SHOULD DO THE FOLLOWING:

I. HAVE A GLOBAL FOCUS

Australia's humanitarian assistance should be allocated in proportion to need, irrespective of where that need arises. Although it may be appropriate for the Australian Government to focus parts of its development program on countries within the Indo-Pacific region where there is high disaster risk, this should not limit the provision of assistance in other regions where such needs arise. By largely directing humanitarian policy energy and funding to the Indo-Pacific region, Australia will limit its ability to respond in a flexible manner to humanitarian needs where they are most acute, including in protracted and underfunded emergencies.

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II. BE EFFECTIVE AND INCLUSIVE

Australia's humanitarian policy should enable locally led humanitarian response that places the protection of women and girls, people with disabilities, and ethnic and religious minorities at the heart of humanitarian action. The policy needs to build systems to directly fund and share decision-making power to local partners and civil society.

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III. ADDRESS THE ROOT CAUSES OF CRISES AND DISPLACEMENT

Australia's humanitarian approach is largely reactive in practice. The new Humanitarian Strategy should link closely with the Development Strategy to ensure funding is used effectively to prevent humanitarian crises and achieve critical development objectives in climate adaptation and gender. In a constrained financial environment, investing more in prevention and addressing the root causes of crises is a cost-effective way of working. As the climate emergency accelerates, displacement and human movement will be an unavoidable truth, and Australia can take leadership to prepare for these certainties now.

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I. Global focus and principled humanitarian action

Australia has committed to the principles of humanity, neutrality, impartiality and independence, which are fundamental to humanitarian action.⁷ They distinguish humanitarian aid from other activities; for example, those of a political, religious, ideological or military nature.

Complex emergencies - where political and security dynamics define the operating environment and require particular attention to neutrality and independence are only going to increase in number, and we cannot shy away. We must be active protectors of humanitarian access, particularly in the context of the application of counter- terrorism measures and sanctions.

Humanitarian aid should not be instrumentalised to achieve tactical foreign policy goals and geography should not drive decisions on where humanitarian aid should be spent. There are concerning signs that this is becoming a trend, for example, the Australian Humanitarian Partnership was activated in Kiribati for potential drought but not for globally significant crisis, such as the humanitarian emergencies in Tigray or Afghanistan.

Improving Australia's assistance in insecure environments and creating a globally focused strategy are important to ensuring that Australia's humanitarian assistance is not guided by political, religious, ideological or military factors and therefore ensures our ability to abide by the humanitarian principles. Adherence to the humanitarian principles facilitates access and acceptance and helps humanitarian workers carry out their work.



HUMANITY means that human suffering must be addressed wherever it is found, with particular attention to the most vulnerable.

NEUTRALITY means that humanitarian aid must not favour any side in an armed conflict or other dispute.

IMPARTIALITY means that humanitarian aid must be provided solely on the basis of need, without discrimination.

INDEPENDENCE means the autonomy of humanitarian objectives from political economic, military or other objectives.

RECOMMENDATION 1: WHOLE OF GOVERNMENT HUMANITARIAN STRATEGY

- 1. The new Humanitarian Strategy should be a wholeof-government, coordinated policy and response plan to humanitarian crises guided first and foremost by humanitarian need and a do no harm approach, to ensure consistency across government initiatives and with humanitarian principles. This Strategy should:
 - a. Provide visibility and entry points for civil society participation about how Government agencies work together to implement humanitarian priorities across the conflict, disaster and displacement cycles.
 - b. Improve capacity to fund and partner with local actors in insecure and fragile environments such as Afghanistan, Myanmar, Yemen, Syria and the Horn of Africa including developing more adaptable approaches to comply with humanitarian principles in complex emergencies.
 - c. Explicitly include the risk that humanitarian assistance is not delivered to those who need it and develop mitigation measures in risk matrices for humanitarian program and funding decisions.
 - d. Streamline the incorporation of clear humanitarian exemptions across all counter terrorism financing regulations and sanctions regimes as a default rather than needing to implement them as retroactive exemptions.
 - e. Ensure that the promotion of and respect for International Humanitarian Law remain at the core of the whole of government humanitarian strategy.

- f. Adopt, sign, ratify or accede to key international humanitarian, disaster response, human rights and refugee legal frameworks and norms that protect vulnerable people and prevent and mitigate negative humanitarian consequences, including but not limited to the:
 - Global Compact on Safe Orderly and Regular Migration
 - Treaty on the Prohibition of Nuclear Weapons
 - First and Second Protocol for the Protection of Cultural Property in the Event of an Armed Conflict
 - 2010 Amendments to the Rome Statute

II. Effective and inclusive humanitarian action

Australia's humanitarian policy should enable locally led humanitarian response that places the protection of women and girls, people with disabilities, people affected by displacement, and ethnic and religious minorities at the heart of humanitarian action. The policy needs to build systems to directly fund and share decision-making power to local partners and civil society.

RECOMMENDATION 2: LOCALLY LED HUMANITARIAN ACTION

Shifting power to local actors and transforming systems is essential for effective and inclusive humanitarian response - and the Australian Government has signed up to do so.8 Despite making some progress by working collaboratively with partners in Australia and the region, DFAT does not currently have a public facing roadmap as to how it will work with the sector to achieve the systemic changes that are critical to achieving the spirit and commitments of the Grand Bargain.



Locally led development – an approach that prioritizes and elevates the roles of organizations, institutions, and people of the countries we serve – ... is the key to delivering the kind of results that will be visible years and years in the future, long after our programs have wound down.²⁰"

Samantha Power, Administrator, USAID.

- The new Humanitarian Strategy should include a roadmap to more locally led humanitarian assistance that signals the Government's commitment and intention to the agenda, similar to the USAID Policy for Localization of Humanitarian Assistance. This roadmap should:
 - a. Identify and implement the systemic policy changes such as multi-year flexible support that strengthens and sustains capacity, required to reach the **Grand Bargain** target of providing at least 25 per cent of humanitarian funding to local and national responders, as directly as possible, and in consultation with civil society.
 - Consider the impact rules and guidelines on procurements, risks and financing have on local actors and examine how to better balance the focus on partnerships and funding compliance.
 - c. Ensure adequate funding provision for the complimentary role that Australian humanitarian agencies play in assisting local organisations to engage with the humanitarian sector, support learning and organisational development and comply with donor reporting and requirements or build in core funding for local organisations.
 - d. Ensure that funding mechanisms are structured to enable and encourage local organisations, in particular organisations of women and girls, people with disabilities, to access and receive international humanitarian funding without having to compete with international actors.
 - e. Identify, preserve and integrate the gains made in locally led humanitarian assistance due to the COVID-19 pandemic.

RECOMMENDATION 3: THE ROLE OF CIVIL SOCIETY

As the scale, scope and frequency of disasters increases, more response operations will see civilian humanitarian agencies and militaries operating in the same space. In this context, it is integral that the role of civil society in humanitarian response is protected and elevated. Highly securitised disaster response excludes the voice of civil society, which is best placed to ensure inclusive and effective responses. This is especially important in countries where state and military institutions are not responsive to the needs of minority groups and at-risk populations. The ACFID main submission to the new development policy clearly outlines the role and value that civil society actors and networks can provide to the program. In the humanitarian context:

- 3. The new Humanitarian Strategy should take a whole-of-Australian Government approach to humanitarian responses should ensure that responses are civilian-led and military only on request for particular areas such as logistics and transportation. This approach must:
 - a. Ensure that investment in military capabilities is complemented with increased investment in civil society's capability to respond to disasters and crises, both capabilities are coordinated and advocate that civil society has a voice and decision making influence in the cluster system.
 - Ensure that all agencies involved in humanitarian response are actively implementing the Women, Peace and Security Agenda by resourcing and supporting women's leadership and participation in decision making.

RECOMMENDATION 4: HUMANITARIAN PARTNERSHIPS AND TRANSPARENCY

In recent years Australia's humanitarian assistance, including assistance for people in insecure environments, has been delivered mostly through UN agencies and pooled funding. In 2021, 65 per cent of Australia's total funding was delivered through the UN and other multilateral channels. In the same year, NGOs received 8.5 per cent of total humanitarian funding, down from 12.5 per cent in 2020.

By contrast, other OECD Development Assistance Committee countries are contributing higher levels of humanitarian funding through NGOs, with Canada allocating 16 per cent, the UK 13.4 per cent, Sweden 22.7 per cent and Norway 31.6 per cent in 2021 (see Fig. 2). Australia's recent contributions to crises in Afghanistan and Ethiopia have been solely delivered through UN agencies.

Australia is an outlier in terms of its under-utilisation of NGOs in humanitarian aid delivery. By funding NGOs and civil society directly, Australian funds can bypass an unnecessary intermediary and reach people in need faster (see Fig. 3). While the UN and multilateral organisations play a key role in coordinating and enabling humanitarian assistance, particularly through the cluster system, a global humanitarian system that does not equally empower NGOs and local civil society organisations is poorer in its ability to be locally led, inclusive and accountable to communities.

FIGURE 2: DELIVERY PARTNERS IN INSECURE ENVIRONMENTS

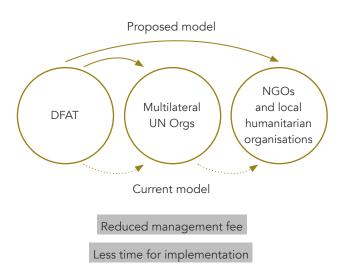
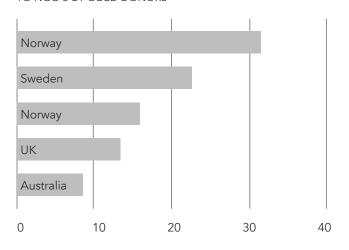


FIGURE 3: LEVEL OF HUMANITARIAN FUNDING TO NGO'S BY OFCD DONORS



Additionally, there is a need to improve the consistency of reporting of Australia's official humanitarian assistance to enhance transparency and accountability to the Australian public and demonstrate the value of Australia's humanitarian program. Information relating to humanitarian allocations, decisions, policies and roadmaps should be public-facing strategies that the sector can align and coordinate itself with, not just internal departmental ways of working. The policies and roadmaps' should be widely consulted in order to enable change.

Flexible funding and the ability of humanitarian organisations to determine the greatest need saves lives. Predictable and multi-year core funding enables humanitarians to better prepare for and address multiple hazards on an ongoing basis. This is critical for effective responses – the benefits of this have been demonstrated in the regional response to COVID-19.9

- 4. The new Humanitarian Strategy should diversify and strengthen Australia's humanitarian partnerships and improve transparency
 - a. Increase direct and multi-year humanitarian funding to at least 25 percent and increase capacity to manage more local programs and build strong partnerships with NGOs and civil society with direct links to affected communities in line with Recommendation 2.
 - b. Increase transparency in humanitarian funding and when new funding is announced, clearly state the funding the source, whether the funding is new or part of existing allocation, and indicate which category the funding relates to in the Federal Budget. This should reflect costs across Government, including military expenditure.
 - c. Improve the transparency of Australia's humanitarian program by publishing an annual official humanitarian assistance report to provide clear information to the public about how much humanitarian assistance Australia has provided, where and to whom the funding has gone, and its overall impact on the lives of people affected.

RECOMMENDATION 5: ACTING EARLY

Communities and local actors are always the first to act to protect their livelihoods and prepare for emergencies and donors such as Australia need to invest in anticipatory action to support this early response. At least half of all humanitarian crises are foreseeable and more than 20 per cent are highly predictable. But yet, less than one per cent of humanitarian funding goes to anticipatory action. ¹⁰ The international community is still slow to respond to the warnings. Anticipatory action should not be limited to the Pacific, but should reflect the greater threat exposure across the entire humanitarian and development program portfolio.

- The new Humanitarian Strategy should increase Australia's focus on and investment in early/anticipatory action, based on credible forecasts, as a tool to significantly reduce the impacts of disasters and crises.
 - a. Continue to grow DFAT's delivery of cashbased humanitarian assistance which links or aligns with local and national mechanisms such as social protection systems.
 - b. Scale up multi-hazard early warning systems and robust early action and contingency planning for known and anticipated risks and back these up with predictable prepositioned financing, ensuring timely action is taken and the impacts of disaster events on lives and livelihoods are mitigated.
 - c. Ensure country-level investment plans also support enhanced social safety nets that address the humanitarian needs of those experiencing the greatest vulnerability.¹¹
 - d. Build deliberate flexibility into programs, particularly multi-year, by requiring scenario planning, context monitoring, and rapid modalities to pivot activities to meet an impending threat, such as crisis modifiers.
 - e. Invest in community-level <u>Early Warning</u>, <u>Early Action</u>, ensuring communities and local civil society can access timely information on impending crises, have inclusive plans to prepare and react, and have resources and capacities to carry out these plans even if support from outside actors is interrupted.

III. Addressing the root causes of crises and displacement

Australia's humanitarian approach is largely reactive in practice. The new Humanitarian Strategy should link closely with the development strategy to ensure funding is used effectively to prevent humanitarian crises and achieve critical development objectives in climate adaptation and gender. In a constrained financial environment, investing more in prevention and addressing the root causes of crises is a cost-effective way of working. As the climate emergency accelerates, displacement and human movement will be an unavoidable truth, and Australia can take leadership to prepare for these certainties now.

RECOMMENDATION 6: THE HUMANITARIAN-DEVELOPMENT-PEACE NEXUS

In the face of growing protracted crises, more needs to be done to enable partners to undertake nexus-focused programming. Climate change and shifting geopolitics are increasing the frequency and shape of humanitarian crises. The current siloes that exist between development, humanitarian and peacebuilding work undermine global efforts to improve coordination and programming, achieve the Sustainable Development Goals and threaten our ability to make meaningful progress in areas such as climate adaptation and gender equality. The humanitarian sector alone is not designed to prevent and address all root causes of humanitarian suffering. Implementing nexus-bridging programming requires continuity to be intentionally built in across development, humanitarian, peace and climate policies and programs.

Australia also needs to rebuild its peacebuilding approach to prevent and respond to conflict in the region. Preventing inter-group violence, supporting mediation in independence and autonomy processes, and mitigating climate-related conflict risks are examples of the important peacebuilding contributions Australia can make. We should also ensure our development and humanitarian work is conflict sensitive and does not lead to unintended harmful consequences. The new First Nations Foreign Policy can connect First Nations peacebuilders with those working on conflict prevention and mediation across Asia and the Pacific to creatively overcome conflict challenges and likewise enable successful development and humanitarian action.

- 6. The new Humanitarian Strategy should improve DFAT's policy, programs and coordination of the humanitarian-development-peace nexus
 - Restore the fragility and conflict prevention section in DFAT and revise and implement the framework for working in fragile and conflict-affected states.¹³
 - Mainstream conflict sensitivity in all program design to ensure that underlying grievances and conflicts are not exacerbated, and integrate through consultation the perspectives of First Nations people peacebuilders.
 - Enable nexus-bridging coordination between funding programs, such as through deliberate layering of humanitarian funds into development programs via crisis modifiers – enabling emerging needs to be met while maintaining development gains.
 - d. Apply a greater oversight and resultsdriven perspective to funds given to humanitarian multilaterals, requiring these to show how they are coordinating with development and peacebuilding actors to work towards shared outcomes.
 - e. Enable nexus-bridging work within individual funding packages, particularly those targeted towards fragile and conflict-affected contexts.

 Design multi-year funding packages that are risk-ready, and implement them through partners or consortia with demonstrated ability to blend humanitarian, development, and peacebuilding modalities and adapt to rapidly shifting contexts. Explore and support options to make ANCP funding eligible for nexus programming. This will protect Australian aid investments while also working to address underlying causes of conflict and disaster, including climate change and food insecurity, in places of greatest need.

RECOMMENDATION 7: FOOD INSECURITY

COVID-19, climate change and conflict have created the perfect storm, exacerbating existing inequalities and accelerating world hunger. The world's already strained and often inequitable food and agriculture systems are being disrupted. Many vulnerable families are facing disrupted incomes, while also grappling with unaffordable food prices. Parents are forced to cope by eating less, shifting to poorer quality foods, selling assets, risks of child labour and child marriage. Widespread and acute hunger is a powerful driver of societal violence, displacement and destabilisation, undermining hard-won development gains, and is both a cause and effect of conflict. Hunger and famine undermine and erode all sustainable development efforts, leaves intergenerational legacies of community breakdown and should be avoided at all cost.

- 7. Australia needs a preventive approach to the food insecurity crisis that continues to push at risk communities into hunger and at risk of famine. The new Humanitarian Strategy should promote inclusive and resilient food systems by:
 - a. Promoting and directly funding local leadership and engagement of civil society to build resilience to food insecurity.
 - b. Investing in anticipatory action such as social protection and safety nets for marginalised and at risk groups, including women and girls, people with disabilities, children and displaced communities to increase their shortand long-term resilience to food insecurity.
 - c. Scaling up approaches that support gender equality and women's economic empowerment outcomes in agriculture and food systems.
 - Mainstream climate adaptation, disaster risk reduction, and conflict prevention into food security programs to address root causes of hunger.¹⁴

RECOMMENDATION 8: DISASTER RISK REDUCTION

In September 2022, Australia hosted the Asia Pacific Ministerial Conference on Disaster Risk Reduction (APMCDRR). The final co-chairs statement called on governments to integrate disaster and climate risk into national and local development strategies and budgets. ¹⁵ As humanitarian impacts rise and disproportionately affect marginalised communities, scaling up and improving disaster risk reduction will be essential. The Humanitarian Strategy should meet the call to action by civil society made in the lead up to APMCDRR. ¹⁶

- 8. The new Humanitarian Strategy should incorporate a greater policy focus on those most marginalized by disasters: including people living with disability, people of diverse gender and sexual orientation and ethnic minorities in disaster risk reduction and climate change adaptation efforts.
 - a. All disaster risk reduction investments should progress the human rights of these communities and champion local and Indigenous knowledge.
 - Disaster risk reduction efforts should always champion and enable the priorities and leadership of local communities, their leaders, and local organisations.¹⁷

RECOMMENDATION 9: DISPLACEMENT

In just eight years, global forced displacement due to conflict and violence has doubled, reaching 100 million people in March 2022 (over 1 per cent of the world's population) and it is set to double again in the next seven to eight years. On average each year, another 24 million people are displaced by disasters, which are becoming more frequent and intense with the impact of climate change and increasingly resulting in permanent internal and cross-border displacement. Without greater investment in research, prevention and solutions, displacement, host communities, developing countries hosting refugees, the humanitarian system, and the international refugee protection system will come under extreme pressure.

- 9. The new Humanitarian Strategy should enable and prioritise Australia's meaningful participation and leadership of displaced peoples in keeping with its Pledge, ¹⁸ its commitment to the Global Refugee Compact, its participation commitments under the Grand Bargain 2.0 and associated reporting obligations. The strategy should also link with climate change and disaster risk reduction initiatives to support climate change refugees.
 - Advocate for, and contribute to, implementing the recommendations of the UN High Level Panel on Internal Displacement, including support for the proposed new UN Fund on Internal Displacement.¹⁹
 - Appoint an Ambassador for Global
 Displacement, focused on: reducing
 displacement drivers, including conflict and
 climate change; strengthening assistance and
 protection; and finding durable solutions for
 refugees and internally displaced people.
 - Increase recognition and integration of mobility considerations (migration, displacement, and planned relocation) in national and regional climate adaptation, disaster risk reduction and resilience policies and strategies

These nine recommendations, along with the proposed budget for implementation, should be captured and implemented in a new and publicly available Humanitarian Strategy.

Endnotes

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 $\underline{\text{https://www.globalrefugeenetwork.org/refugee-participation-pledge}}$



Cover photo: Ananeth Garae previously worked in the hospitality sector but took a break from work to care for her sick mother. After her mother passed away, COVID-19 caused global border closures and eliminated her chances to return to work. TC Harold followed shortly after damaging her home and belongings. Ananeth has used the e-card money to purchase nails, timber and strapping to repair the roof on her home, as well as purchase electrical cable to reinstall lights to areas around the home. Credit: Arlene Bax/Oxfam.

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