

Managing Uncertainty in Nonprofit Organization: A Comparative Case Study of Risk Management Practices in Three Countries

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ABSTRACT

Non-profit organizations in donor-linked and resource-constrained contexts frequently operate under uncertain funding, shifting accountability expectations, uneven internal systems, and fragile pathways toward operational continuity. Existing non-profit research often examines these conditions through governance, sustainability, resilience, or formal risk-management lenses. While these perspectives are valuable, they do not fully explain how uncertainty becomes visible, interpretable, and actionable before it manifests as a fully codified risk. This article develops an Adaptive Risk Practice Framework for reading uncertainty-management traces within non-profit assessment evidence. Rather than treating program assessment records solely as compliance or performance tools, the article argues that such documents can also be read as documentary traces of how organizations encounter uncertainty, interpret it as risk, translate it into organizational tasks, respond through available routines, buffer exposure through relationships, and recalibrate through learning. Drawing on NAMA-supported program assessment evidence from non-profit organizations in Indonesia, Kyrgyzstan, and Tanzania, the article treats the evidence as a documentary basis for conceptual and methodological interpretation, rather than as causal impact evidence or a direct reconstruction of lived organizational sensemaking. The contribution is threefold: Conceptually, the article reframes non-profit risk management as an uncertainty-to-action process. Methodologically, it demonstrates how assessment documents can be read diagnostically to identify uncertainty-management traces. Practically, it offers funders and capacity-building organizations a structured framework for supporting non-profits beyond compliance, sustainability indicators, and general organizational readiness.

Keywords: *nonprofit organizations; uncertainty management; adaptive risk practice; documentary analysis; organizational resilience; resource dependence; risk translation; donor-linked nonprofits; NAMA Foundation*

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Introduction

Non-profit organizations are often expected to provide continuity for communities while operating under conditions that are inherently unstable. They may deliver education, humanitarian support, community development, poverty reduction, social protection, advocacy, or capacity-building programs, yet they must do so while facing uncertain funding, shifting donor priorities, limited reserves, uneven administrative systems, accountability pressures, and changing community needs. In donor-linked and resource-constrained contexts, uncertainty is therefore not an exceptional disruption; it is a normal condition of organizational life (Anheier et al., 2019; Arhin et al., 2018; MacIndoe & Sullivan, 2014).

Much of the non-profit literature has examined these challenges through the language of governance, sustainability, accountability, financial vulnerability, organizational resilience, and risk management. These are important perspectives. Governance research explains how boards, policies, reporting systems, and accountability structures shape organizational capacity. Sustainability research asks whether organizations can maintain mission, resources, and impact over time. Resilience research asks how organizations absorb disruption and continue functioning under pressure. Risk-management research examines how organizations identify, assess, mitigate, and monitor threats through formal systems, controls, insurance, financial oversight, and board governance (Arshad et al., 2016; Denison et al., 2019; Domański, 2016; Herman, 2004).

However, these perspectives leave an important question underdeveloped: how does uncertainty become actionable before it becomes a clearly defined risk? Non-profit organizations do not always encounter threats as already classified problems. A funding delay may be interpreted as a temporary cash-flow issue, a donor relationship concern, a

warning of future dependency, or a threat to program continuity. An income-generating initiative may be interpreted as a sustainability opportunity, but also as a market, implementation, cash-flow, or mission risk. A weak reporting system may appear as a compliance gap, but it may also signal deeper accountability uncertainty. In such situations, organizations must first interpret what uncertainty means before they can decide what to do.

This article uses the concept of adaptive risk practice to explain this movement from uncertainty to action. Adaptive risk practice refers to the ways non-profit organizations interpret uncertain exposure, translate it into practical risk categories, respond through available routines and relationships, and recalibrate through learning. The concept does not reject formal risk management. Instead, it extends it by focusing on what happens before risk becomes fully codified. It asks how ambiguous instability becomes something that can be discussed, assigned, planned, monitored, or communicated to stakeholders.

The article is written within the context of a broader scholarly use of NAMA-supported organizational assessment evidence. Related analyses may examine governance capacity, sustainability readiness, or program-linked organizational development. The present article addresses a different question. It does not ask whether NAMA-supported organizations became more sustainable, whether the program produced impact, or whether governance capacity improved. Instead, it asks how uncertainty-management traces can be identified and interpreted in assessment evidence. The purpose is therefore conceptual and methodological: to develop a framework for reading how uncertainty becomes visible and actionable in donor-linked non-profit organizations.

The empirical material consists of NAMA-supported program assessment evidence from non-profit organizations in Indonesia, Kyrgyzstan, and Tanzania. These documents

include structured assessment records, evidence matrices, and organizational notes. They are not treated as neutral mirrors of organizational reality, nor are they used to reconstruct the full lived process of organizational sensemaking. Rather, they are treated as documentary traces: structured records in which uncertainty, risk concerns, adaptive tasks, relational pressures, and learning needs become partially visible. The uncertainties discussed in this article should not be read as consequences of NAMA support, but as common organizational and environmental conditions facing donor-linked non-profits, made visible through NAMA-supported assessment evidence.

This distinction is important. Program assessment documents are often read as evidence of compliance, readiness, or performance. This article proposes a different reading. It argues that assessment documents can also reveal how uncertainty is made organizationally legible. A category such as financial risk management is not only a score; it indicates whether future financial exposure has been named as a developmental concern. A recommendation to assign responsibility for risk review is not only a capacity-building note; it shows uncertainty being translated into organizational ownership. A donor communication plan is not only a reporting tool; it shows relational buffering in response to donor-facing uncertainty. A business planning recommendation is not only sustainability support; it shows income generation becoming a new field of uncertainty. In this sense, NAMA evidence is treated as a learning resource for strengthening non-profit capacity, not as a deficit record of organizational failure.

The article is guided by three core research questions:

1. How does uncertainty become visible in non-profit program assessment evidence?
2. How can documented organizational weaknesses, plans, and recommendations be interpreted as traces of risk interpretation and risk translation?

3. How does the Adaptive Risk Practice Framework help distinguish uncertainty exposure, risk interpretation, risk translation, adaptive response, relational buffering, and learning or recalibration?

The central argument is that non-profit uncertainty management is not merely a technical process of identifying and mitigating known risks. It is an interpretive and relational process through which organizations convert ambiguous exposure into practical categories of action. In donor-linked and resource-constrained contexts, uncertainty becomes manageable when it is translated into organizational tasks, responsibilities, routines, relationships, and learning processes. The article therefore contributes to non-profit management literature by reframing risk management as an uncertainty-to-action process and by showing how program assessment evidence can be read diagnostically rather than only evaluatively.

LITERATURE REVIEW

Nonprofit uncertainty beyond sustainability

Non-profit organizations operate in environments where funding, accountability, community needs, regulatory conditions, and organizational capacity are rarely stable. Donor-linked organizations may depend on grants, project-based funding, donations, or externally defined priorities. Such dependence creates uncertainty because income streams may change, donor expectations may shift, and competition for resources may intensify. The consequences are not merely financial; uncertainty affects staffing, planning, service continuity, collaboration, community trust, and mission coherence (Anheier et al., 2019; Arhin et al., 2018; Green et al., 2021; MacIndoe & Sullivan, 2014). Sustainability research is important because it asks whether organizations can continue operating and sustaining their

mission over time. Yet uncertainty is not the same as sustainability. Sustainability is often concerned with durability, viability, and continuity. Uncertainty concerns what organizations face when durability cannot yet be assumed. It asks how organizations act when funding, information, stakeholder expectations, and future conditions remain unstable. A non-profit may not yet be sustainable in a long-term sense, but it may still develop ways of interpreting and responding to uncertainty.

This distinction matters because donor-linked non-profits may appear administratively functional while remaining exposed to future disruption. They may possess registration, reporting systems, financial documents, or board structures, yet continue to face donor withdrawal, limited reserves, developing risk-planning practices, or early-stage income-generation capacity. Conversely, an organization may still be developing long-term sustainability capacity while showing meaningful early uncertainty-management practices, such as financial caution, donor communication, partnership building, planning adjustments, or operational learning.

The present article therefore treats uncertainty as a prior analytical condition. Instead of asking whether organizations are already sustainable, it asks how uncertainty becomes visible and actionable in organizational evidence. This shifts attention from sustainability as an outcome to uncertainty management as an interpretive and practical process.

Formal risk management and its limits

Risk management provides a necessary foundation for nonprofit organizational protection. Nonprofits face financial, operational, reputational, governance, fiduciary, compliance, liability, and people-related risks. Formal risk-management systems help organizations identify threats, assess likelihood and severity, develop mitigation plans, monitor exposure, strengthen internal controls, use

insurance, and support board oversight. Such systems matter because they protect organizational assets, reduce fraud, improve accountability, and support mission continuity (Arshad et al., 2016; Denison et al., 2019; Domański, 2016; Herman, 2004; Sontag-Padilla et al., 2012).

Financial risk management is especially important because nonprofit organizations often rely on unstable, restricted, or donor-dependent income. Financial vulnerability may be linked to revenue concentration, weak reserves, limited liquidity, inadequate budgeting, or poor cash-flow planning. Formal tools such as reserve policies, internal controls, financial ratios, and financial monitoring can help organizations manage exposure and make better decisions (Denison et al., 2019; Kim & Mason, 2020; Sontag-Padilla et al., 2012).

Yet formal risk-management approaches have practical limits in many nonprofit settings. Smaller or resource-constrained organizations may not have specialized staff, risk officers, sophisticated forecasting systems, professional consultants, or mature enterprise risk-management procedures. In such contexts, risk management may appear less as a formal system and more as everyday judgment, caution, negotiation, documentation repair, relationship work, and improvised adjustment. Formal risk management assumes that risks are already identifiable, nameable, and administratively manageable. But uncertainty often appears before risks are fully defined.

This limitation creates the opening for adaptive risk practice. If nonprofit organizations do not always begin with formal risk systems, they may still manage uncertainty through interpretive and practical routines. These routines may not appear in a risk register, but they can shape organizational survival. The analytical task is therefore to

examine how uncertainty becomes interpreted and translated into action.

Sensemaking, risk interpretation, and risk translation

The distinction between risk and uncertainty is central to this article. Risk refers to threats that can be identified, classified, assessed, and managed. Uncertainty is less stable. It involves incomplete information, unclear causes, changing conditions, and unpredictable outcomes. Under uncertainty, organizations must first make sense of what is happening before they can respond. Sensemaking theory is therefore useful because it explains how organizations construct plausible meanings from ambiguous situations and convert uncertainty into grounds for action (Maitlis & Sonenshein, 2010; Taarup-Esbensen, 2019).

For nonprofit organizations, sensemaking may involve interpreting donor behaviour, funding delays, reporting requirements, weak documentation, operational constraints, community needs, or mission pressures. The same event may carry different meanings. A donor delay may be understood as a temporary administrative issue, evidence of weak donor commitment, or a signal that the organization needs to diversify funding. Weak documentation may be seen as a minor technical gap, a compliance risk, or a threat to donor confidence. These interpretations matter because organizations respond not to uncertainty in general, but to the meaning they assign to it.

Risk translation is the bridge between interpretation and action. It refers to the process through which vague uncertainty is converted into categories that can be discussed, assigned, planned, monitored, or communicated. A general worry about survival becomes funding uncertainty. A concern about donor confidence becomes accountability risk. A concern about income generation

becomes market risk, implementation risk, cash-flow risk, or mission risk. Through translation, uncertainty becomes organizationally manageable (Hardy & Maguire, 2020; Hardy et al., 2020; Taarup-Esbensen, 2022).

This distinction between interpretation and translation is important. Interpretation concerns what an uncertain condition is understood to mean. Translation concerns how that meaning becomes an organizational object of action. For example, an organization may interpret income generation as a strategy for reducing donor dependence. It translates that interpretation into business planning, marketing preparation, financial controls, staff responsibility, and monitoring routines. Without translation, sensemaking remains abstract. Without interpretation, action may become mechanical or misdirected.

Resilience and adaptive capacity

Organizational resilience shifts attention from risk identification to organizational continuity under pressure. Resilience is not identical to sustainability. Sustainability emphasizes long-term viability and continuity of mission. Resilience emphasizes the capacity to absorb disruption, adapt to changing conditions, and continue operating when stability is absent. An organization may not yet be fully sustainable, but it may still demonstrate resilience through flexibility, resourcefulness, collaboration, and learning (Herrero & Kraemer, 2022; Singh et al., 2022; Witmer & Mellinger, 2016).

The nonprofit resilience literature identifies adaptive capacity as central to survival. Adaptive capacity may include leadership, culture, tactical planning, strategic flexibility, resource deployment, collaboration, staff responsiveness, and organizational learning. During crises such as COVID-19, nonprofit organizations adapted through

service redesign, new fundraising approaches, digital communication, stakeholder engagement, cross-sector collaboration, and emotional as well as behavioural capabilities (Chui, 2022; Herrero & Kraemer, 2022; Kim & Mason, 2020; Singh et al., 2022).

Searing, Wiley, and Young's (2021) Nonprofit Resiliency Framework is especially relevant because it maps nonprofit crisis tactics across financial, human resources, outreach, programmes and services, and management and leadership domains. That framework helps identify tactical domains of nonprofit survival and adaptation. The present article builds from but differs from such work. While existing nonprofit resilience frameworks identify the areas in which nonprofits adapt, the Adaptive Risk Practice Framework explains the interpretive pathway through which ambiguous uncertainty becomes actionable risk practice.

This distinction helps clarify the contribution of the present article. It does not simply identify resilience tactics. It asks how uncertainty becomes meaningful enough to be acted upon. Adaptive capacity is therefore treated not only as a set of capabilities, but as part of an uncertainty-to-action process involving interpretation, translation, response, relational buffering, and recalibration.

Resource dependence and relational buffering

Resource dependence theory explains why nonprofit uncertainty is inseparable from external relationships. Nonprofits often depend on donors, grants, contracts, partners, communities, boards, regulators, and networks. These relationships provide resources, legitimacy, knowledge, and access, but they also create vulnerability because external actors can influence organizational priorities, reporting requirements, programme design, and

strategic choices (AbouAssi, 2012; Arvidson & Linde, 2021; Kumi & Copestake, 2021).

Nonprofits respond to resource dependence through diversification, negotiation, partnership building, bridging, buffering, and network development. Diversification may reduce reliance on one donor. Partnerships may provide resources and legitimacy. Donor communication may strengthen trust and continuity. Yet dependence is rarely eliminated. Even when organizations improve donor relationships, they may still face pressure to align with funder priorities, preferred reporting formats, or externally defined evidence expectations. Donor relationships can therefore reduce uncertainty while also reproducing dependency (Baur & Schmitz, 2012; Henderson & Lambert, 2018; Kumi & Copestake, 2021).

Accountability illustrates this ambivalence. Transparent reporting and financial discipline can increase donor confidence and reduce uncertainty about future support. At the same time, accountability can become upward-facing when organizations prioritize donor requirements over community responsiveness or internal learning. Accountability can therefore function both as an uncertainty-reducing mechanism and as an uncertainty-producing mechanism (Baur & Schmitz, 2012; Valentinov, 2011; Wetterberg et al., 2015).

This article uses the term relational buffering to describe the ways relationships reduce, absorb, or reshape uncertainty. Donor trust, partner support, board networks, community legitimacy, peer collaboration, and cross-sector ties may help organizations manage instability. However, relational buffering is not automatically positive. It can produce new risks, including compliance pressure, mission drift, dependency, or power asymmetry. Adaptive risk

practice must therefore be understood as both internal and relational.

Research gap

The reviewed literature offers important insights into nonprofit uncertainty, formal risk management, sensemaking, resilience, adaptive capacity, donor dependence, and relational buffering. However, these literatures often remain separated. Risk management literature emphasizes formal controls and mitigation. Sensemaking literature explains interpretation under ambiguity. Resilience literature identifies adaptation and continuity under disruption. Resource dependence literature explains external relationships and dependency. What remains less developed is a process account of how donor-linked nonprofits move from uncertainty to action.

There is also a methodological gap. Programme assessment documents are often treated as compliance records, performance evidence, or capacity indicators. Less attention is given to how such documents can be read as traces of uncertainty management. Yet assessment evidence may show where uncertainty becomes visible, how it is named, how it is translated into tasks, and where organizational response is required. This does not mean that assessment documents reveal the full lived process of sensemaking. They do not. But they can reveal documentary traces of uncertainty-to-action processes.

This study addresses that gap by developing an Adaptive Risk Practice Framework for interpreting uncertainty-management traces in NAMA-supported assessment evidence. The contribution is not that each dimension of the framework is entirely new. Rather, the contribution lies in specifying how these dimensions

connect: uncertainty becomes visible as exposure, is interpreted as risk, translated into tasks, addressed through adaptive response, buffered through relationships, and recalibrated through learning.

Conceptual Framework: Adaptive Risk Practice

The Adaptive Risk Practice Framework explains how nonprofit organizations make uncertainty actionable. It is designed not to measure whether organizations improved, but to interpret how uncertainty becomes visible, named, translated, and acted upon in organizational evidence. The framework builds on nonprofit risk management, sensemaking, resilience, and resource-dependence perspectives, but it organizes them into a process model.

The framework begins from the distinction between risk and uncertainty. Risk refers to threats that can be identified, classified, assessed, and managed through formal tools. Uncertainty is more ambiguous. It involves unstable conditions, incomplete information, shifting expectations, and unclear outcomes. For donor-linked nonprofit organizations, uncertainty may appear through funding instability, weak reserves, donor changes, accountability pressure, fragile operational systems, regulatory shifts, income-generation challenges, or mission tension.

Not every organizational weakness counts as uncertainty. A weakness is treated as uncertainty-relevant only when it affects the organization's ability to anticipate, interpret, or respond to unstable future conditions, incomplete information, shifting stakeholder expectations, or possible disruption. This prevents uncertainty from becoming an overly broad label for all organizational problems.

Adaptive risk practice refers to the practical process through which nonprofit organizations move from uncertain exposure to organizational response. It is adaptive because organizations often respond with available capacity rather than ideal systems. It is a risk practice because uncertainty becomes manageable only when it is translated into concerns that can be discussed, prioritized, assigned, monitored, or acted upon. Adaptive risk practice is analytical, not celebratory. Adaptive responses may strengthen resilience, but they may also defer structural problems, deepen donor dependence, shift risk onto staff, or create new market and mission risks.

The framework consists of six interrelated dimensions.

1. Uncertainty exposure

Uncertainty exposure refers to unstable conditions that affect the organization's future action. These may include funding uncertainty, operational uncertainty, accountability uncertainty, institutional uncertainty, donor uncertainty, revenue uncertainty, or mission uncertainty. Exposure is not simply the existence of a problem. It is the organization's vulnerability to conditions that may disrupt future continuity, decision-making, or mission fulfilment.

2. Risk interpretation

Risk interpretation refers to how an organization understands the meaning of uncertainty. The same condition can be interpreted in different ways. A funding delay may be interpreted as temporary, relational, structural, or existential. A weak reporting system may be interpreted as administrative, reputational, or donor-facing. Interpretation matters because organizations respond to the meaning they assign to uncertainty, not only to the condition itself.

3. Risk translation

Risk translation refers to the conversion of interpreted uncertainty into an organizational object of action. It is the bridge between sensemaking and practice. A vague concern becomes a risk category, a task, a responsibility, a plan, a communication strategy, or a monitoring requirement. Translation makes uncertainty assignable, plannable, discussable, and actionable.

4. Adaptive response

Adaptive response refers to the practical actions organizations take after uncertainty has been interpreted and translated. These may include improving documentation, revising plans, strengthening financial controls, communicating with donors, building partnerships, reducing costs, testing income-generation activities, assigning responsibilities, or adjusting operations. Adaptive responses are often incremental and situated rather than fully formalized.

5. Relational buffering

Relational buffering refers to the ways relationships help organizations reduce, absorb, or reshape uncertainty. Donor trust, partner support, community legitimacy, board networks, peer collaboration, and cross-sector ties may provide resources, knowledge, credibility, and continuity. Yet relational buffering may also create dependence, compliance pressure, power asymmetry, or mission vulnerability.

6. Learning and recalibration

Learning and recalibration refer to how organizations revise practices through experience, monitoring, feedback,

assessment, donor engagement, or reflection. Learning may appear in revised plans, improved procedures, clearer responsibilities, monitoring routines, or strategic adjustment. In documentary evidence, learning is often harder to observe than exposure or response because documents show traces of adjustment rather than full internal reflection.

7. Framework summary

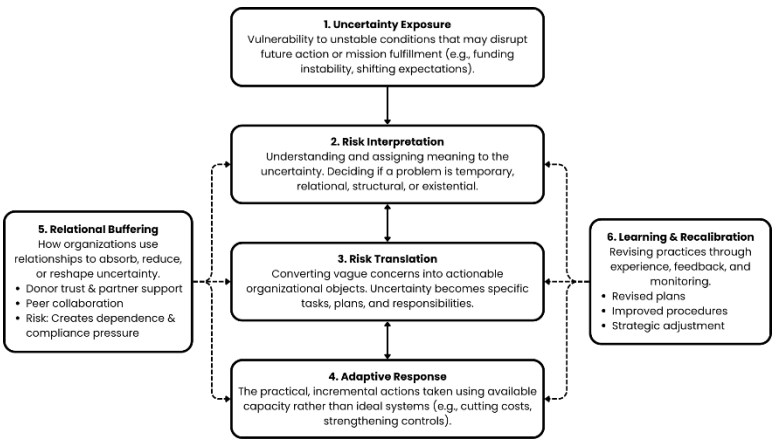


Figure 1
Conceptual Framework: Adaptive Risk Practice Framework

The framework is an analytical pathway rather than a fixed linear sequence. Organizations may move back and forth between interpretation, response, relationships, and learning. They may act before they fully understand the problem. They may rely on relationships before formalizing risk. They may learn only after a response proves insufficient. Nevertheless, the framework clarifies how uncertainty becomes organizationally actionable.

Table 1
Adaptive Risk Practice Framework and documentary traces

Dimension	Core question	Possible documentary trace
Uncertainty exposure	What unstable condition affects future action?	Weak financial risk management, donor dependence, limited reserves, fragile income generation
Risk interpretation	How is the uncertainty understood?	Risk policy notes, assessment comments, recognition of donor or financial vulnerability
Risk translation	How is uncertainty converted into an organizational task?	Assigned responsibility, operational plan, donor communication plan, risk review routine
Adaptive response	What practical action is taken or recommended?	Documentation improvement, internal controls, business planning, cost control, operational adjustment
Relational buffering	Which relationships reduce or reshape uncertainty?	Funder relationship management, partner engagement, donor communication, targeted funding
Learning and recalibration	How is practice revised over time?	Revised procedures, monitoring notes, planning updates, assessment feedback

METHODOLOGY

Documentary Interpretation of Assessment Evidence

1. Research design

This study uses qualitative documentary analysis supported by illustrative descriptive evidence. The purpose is not to evaluate NAMA programme impact, measure sustainability outcomes, or rank country performance. The purpose is to interpret how uncertainty-management traces become visible in assessment evidence and how those traces can be theorized through the Adaptive Risk Practice Framework.

A documentary design is appropriate because the study examines structured programme assessment records, evidence matrices, and organizational notes. Such documents do not provide direct access to internal deliberation or lived sensemaking. However, they do provide a structured record of what was assessed, named, recommended, prioritized, or documented. They can therefore be read as traces of how uncertainty becomes organizationally legible. This design also avoids treating NAMA documentation as a simple performance judgment; instead, it reads the documentation as evidence of reflective organizational learning and capacity-building attention.

2. NAMA data context

The study draws on NAMA-supported organizational assessment evidence from nonprofit organizations in Indonesia, Kyrgyzstan, and Tanzania. The evidence includes matched baseline-to-2025 assessment records, qualitative organizational assessment notes, and a broader baseline governance and sustainability dataset. These documents were produced within a shared programme environment and provide information about organizational

conditions, capacity areas, financial and operational practices, donor-related concerns, risk exposure, and adaptive tasks (NAMA Foundation, 2025a, 2025b, 2025c). The use of these materials reflects the value of NAMA’s assessment processes as a structured learning infrastructure for understanding nonprofit capacity development.

The matched evidence includes 21 organizations with both baseline and 2025 records. The broader baseline dataset includes 29 organizations. In this article, these data are not used primarily to make an evaluative claim about improvement, failure, or programme impact. Instead, they provide the documentary base for identifying uncertainty-related traces. Numerical movement is treated as contextual support only. The main analytical focus is how uncertainty appears, is named, and becomes actionable in assessment evidence.

2. Relationship to other NAMA analyses

This article is part of a broader scholarly engagement with NAMA-supported organizational evidence. It is important to clarify its distinct purpose. One possible analysis of the NAMA evidence examines governance and organizational sustainability at baseline. Another possible analysis examines sustainability-readiness movement in relation to blended social finance. The present article addresses a different analytical question: how uncertainty-management traces can be identified and interpreted in assessment evidence.

The distinction can be summarized as follows.

Table 2

Relationship between this article and related NAMA analyses

Analysis	Main question	Dataset role	Contribution
Governance and sustainability analysis	Do organizations show governance capacity beyond formal compliance?	Baseline evidence from 29 organizations	Compliance to sustainability-oriented governance capacity
Blended social finance analysis	Is sustainability-readiness movement visible in matched programme evidence?	Baseline-to-2025 evidence from 21 matched organizations	Sustainability readiness within a blended social finance ecosystem
Present uncertainty analysis	How can uncertainty-management traces be read from assessment evidence?	Documentary traces from NAMA assessment evidence	Adaptive Risk Practice Framework

This clarification matters because the present article does not present itself as an additional impact evaluation, a critique of NAMA, or another sustainability-readiness paper. It uses related programme evidence to develop a conceptual and methodological reading of uncertainty-to-action processes. The analysis should therefore be understood as complementary to NAMA's learning agenda: it identifies how assessment evidence can support more precise capacity-building conversations about uncertainty, risk, relationships, and adaptive practice.

4. Data sources and evidentiary status

The documentary evidence includes three types of materials. First, the matched baseline-to-2025 organizational assessment evidence matrix provides structured assessment records for 21 organizations (NAMA Foundation, 2025a). Second, qualitative organizational notes provide organization-level evidence about risk policy, donor communication, responsibility assignment, planning, and income-generation needs (NAMA Foundation, 2025b). Third, the broader baseline governance and sustainability dataset provides contextual evidence on donor-facing and financial-risk readiness patterns across a larger baseline sample (NAMA Foundation, 2025c).

These documents are programme-generated. This creates both value and limitation. Their value lies in the structured visibility they provide. They show which domains were assessed, what developmental concerns were recorded, and what organizational tasks were recommended. Their limitation is that they are shaped by programme categories, assessment purposes, available documentation, and donor-facing expectations. They cannot fully reveal informal practice, internal debate, emotional pressure, or the lived reasoning of organizational actors. This limitation should not be read as a weakness of NAMA's assessment process; it is a normal boundary of documentary evidence.

For this reason, the article does not claim to reconstruct internal sensemaking directly. It examines documented traces of sensemaking and risk translation as they appear in assessment categories, qualitative notes, planning evidence, and programme-facing records. The aim is to learn from what the documents make visible, not to judge the organizations or the programme as deficient.

5. Analytical procedure

The analysis followed five phases.

First, evidence identification was conducted. Assessment records and notes were read for uncertainty-relevant references, including financial vulnerability, donor dependence, accountability pressure, planning gaps, risk policy, responsibility assignment, income-generation concerns, and relational capacity.

Second, uncertainty coding was conducted. Evidence was coded according to broad uncertainty categories, including funding uncertainty, financial-risk uncertainty, operational uncertainty, accountability uncertainty, donor-facing uncertainty, revenue uncertainty, mission uncertainty, and learning-related evidence.

Third, framework mapping was conducted. The coded evidence was mapped against the six Adaptive Risk Practice dimensions: uncertainty exposure, risk interpretation, risk translation, adaptive response, relational buffering, and learning or recalibration.

Fourth, interpretive synthesis was conducted. The analysis examined how documentary traces supported claims about the uncertainty-to-action pathway. Particular attention was given to how vague exposure became a named risk, how risk became a task, and how tasks became responses or relationship-based strategies.

Fifth, limitation and negative-case checking were conducted. The analysis looked for weak evidence, partial evidence, and areas where documentary records could not support stronger claims. For example, evidence for learning and recalibration was treated cautiously because assessment documents show planning revisions and responsibility assignment more clearly than internal reflection.

6. Trustworthiness and analytical caution

Several strategies were used to strengthen trustworthiness. First, the analysis used a transparent framework rather than impressionistic reading. Second, evidence was interpreted at the level of documentary traces, not as direct proof of organizational experience. Third, the study distinguished between exposure, interpretation, translation, response, buffering, and learning. Fourth, it retained limitations where the documentary evidence was insufficient. Fifth, it avoided causal claims and country ranking.

The study therefore makes a bounded claim. Programme assessment evidence can help identify uncertainty-management traces, but it cannot fully capture internal sensemaking, informal decision-making, staff experience, or long-term organizational transformation. The findings should therefore be read as documentary and analytical interpretations rather than comprehensive accounts of organizational life.

FINDINGS

Reading Uncertainty Traces in Assessment Evidence

The findings are organized around the Adaptive Risk Practice Framework rather than around score movement. Numerical patterns are used only as contextual support. The central concern is how uncertainty becomes visible, interpretable, and actionable in assessment evidence.

1. Uncertainty exposure as documentary trace

The assessment evidence makes uncertainty visible through domains related to financial risk, donor-linked vulnerability, planning, income generation, accountability, and organizational systems. These domains do not merely

describe administrative capacity. They show where organizations face future instability and where capacity-building support can be more precisely directed. Emerging financial-risk readiness indicates exposure to future financial disruption. Limited evidence of stable generated income indicates revenue uncertainty. Developing targeted-funding or donor-relations capacity indicates resource and relational uncertainty. Planning gaps indicate areas where future instability still needs to be translated into organized action.

The broader baseline evidence is useful here because it shows that organizations may possess some administrative systems while still being exposed to uncertainty. For example, financial management systems and financial risk management are not the same. A nonprofit may be able to administer existing funds while remaining weak in anticipating cash-flow disruption, funding loss, donor withdrawal, or income-generation failure. This distinction supports the article's core claim: uncertainty is not always visible in whether an organization has a system; it becomes visible in whether the organization can anticipate and respond to unstable future conditions.

Uncertainty exposure also appears through income generation. An income-generating initiative may be intended to reduce donor dependence, but it also exposes the organization to market uncertainty, pricing uncertainty, staff-capacity demands, cash-flow risk, and mission-alignment questions. Therefore, the presence of income-generation activity should not be read only as sustainability movement. It should also be read as entry into a new uncertainty environment.

2. Risk interpretation in assessment categories

Assessment categories do not only record capacity.

They also name what counts as organizationally relevant uncertainty. When a programme assessment includes financial risk management, donor relations, funder requirements, targeted funding, strategic planning, or generated income, it makes certain forms of uncertainty visible and discussable.

This is the first step in risk interpretation. A vague concern about future organizational survival becomes financial risk management. A concern about donor confidence becomes funder relationship management. A concern about accountability becomes meeting funder requirements. A concern about reducing donor dependence becomes income-generating initiatives. A concern about future direction becomes strategic and operational planning.

In this sense, assessment categories perform interpretive work. They help convert broad uncertainty into specific organizational concerns. This does not mean that the documents reveal exactly how organizational actors made sense of uncertainty internally. Rather, they show how uncertainty becomes named within programme-facing evidence. That naming is analytically important because what is named can be discussed, prioritized, and acted upon.

3. Risk translation into organizational tasks

Risk translation becomes visible when assessment evidence moves from naming uncertainty to identifying tasks. This is where the documentary evidence is strongest. The qualitative notes show uncertainty being converted into practical organizational work: operationalizing risk policy, assigning responsibility for risk review, developing donor communication plans, strengthening business planning, and improving monitoring or documentation routines.

Table 3: Illustrative evidence of risk translation

Assessment evidence	Interpretation	Framework
Need to move from reactive to proactive risk management	Uncertainty is recognized as requiring anticipatory action	Risk interpretation
Risk policy needs operationalization	Risk awareness must become routine practice	Risk translation
Responsibility for risk review needs to be assigned	Risk becomes organizational ownership	Risk translation
Donor communication plan is needed	Donor uncertainty becomes a relational task	Relational buffering
Marketing or business planning is needed for income-generation projects	Revenue uncertainty becomes market and implementation planning	Adaptive response

This table shows how uncertainty becomes actionable. A broad vulnerability does not remain abstract. It is translated into responsibilities, plans, routines, and communication practices. This is the core of adaptive risk practice. The organization does not merely face uncertainty. It begins to convert uncertainty into something that can be owned, planned, monitored, and discussed.

The example should not be treated as a complete organizational case study or as representative of all organizations. Its value is illustrative. It shows the type of documentary evidence through which risk translation

becomes visible.

4. Adaptive response and relational buffering

Adaptive response appears in the evidence through recommended or documented actions such as improving reporting systems, strengthening documentation, revising plans, communicating with donors, assigning responsibilities, improving business planning, and strengthening financial controls. These responses are not necessarily advanced or fully institutionalized. Their significance lies in the fact that they show organizations moving from exposure toward action.

Relational buffering appears where organizations manage uncertainty through donors, funders, partners, and accountability relationships. Meeting funder requirements, funder relationship management, donor communication, and targeted funding are not merely fundraising or compliance concerns. They show how relationships become mechanisms for managing uncertainty. A stronger donor relationship may reduce funding uncertainty. Clearer communication may reduce accountability uncertainty. Targeted funding may reduce short-term resource uncertainty.

However, relational buffering remains ambivalent. Donor relationships can stabilize organizations, but they can also deepen dependence. Meeting funder requirements can strengthen accountability, but it can also increase compliance pressure. Funder relationship management can support continuity, but it may not solve structural donor dependency. The evidence should therefore not be read as a simple story of improvement. It should be read as evidence of relational strategies that both reduce and reproduce uncertainty.

5. Income generation as uncertainty creation

Income generation is one of the clearest examples of why the uncertainty paper must be distinct from a sustainability-readiness paper. In a sustainability frame, income generation may appear mainly as a positive step toward financial independence. In an uncertainty frame, income generation is more ambivalent. It may reduce donor-linked vulnerability, but it also creates new uncertainty that requires careful support.

The assessment evidence suggests a distinction between developing income-generating initiatives and actually generating income. This distinction matters because initiative readiness does not automatically produce stable revenue. An organization may have an idea, plan, product, service, or project, but income generation requires market demand, pricing capacity, financial control, staff capability, marketing, cash-flow discipline, and mission alignment.

Income generation should therefore be interpreted as a risk transition. It moves the organization from donor-linked vulnerability into a new environment of market risk, implementation risk, repayment risk, cash-flow risk, and mission risk. This does not mean income generation is undesirable. It means that funders and capacity-building organizations can strengthen it more responsibly through feasibility assessment, business planning, risk ownership, financial monitoring, and mission-protection criteria.

This interpretation gives the present article a distinct analytical contribution. It does not ask whether income generation proves sustainability. It asks what kinds of uncertainty income generation produces and how organizations translate those uncertainties into adaptive practice.

6. Learning and recalibration as partial documentary

trace

Learning and recalibration are the most difficult dimensions to observe through assessment documents. The evidence can show planning revisions, monitoring notes, responsibility assignment, documentation improvement, and recommendations for future action. However, it cannot fully show internal reflection, staff learning, emotional adjustment, or informal deliberation.

For this reason, learning should be interpreted cautiously. The documentary evidence suggests possible recalibration when organizations revise procedures, assign responsibilities, operationalize policies, strengthen planning, or respond to assessment feedback. But these are traces of learning, not direct evidence of deep organizational reflection.

This limitation is not a weakness if stated clearly. It helps define what assessment evidence can and cannot do. Assessment documents can show that uncertainty has been named, translated, and attached to practical tasks. They can show that an organization is expected to revise routines. They cannot prove that the organization has internalized learning or developed durable resilience. Future research using interviews, observation, or longitudinal follow-up would be needed to examine that process directly.

7. Summary of findings

The findings show that nonprofit assessment evidence can be read as a documentary record of uncertainty-to-action movement. Uncertainty becomes visible through financial risk, donor dependence, planning gaps, income-generation concerns, accountability pressure, and operational limitations. It becomes interpretable when assessment categories name these concerns as organizationally relevant. It becomes actionable when the

documents translate concerns into tasks, responsibilities, plans, communication practices, and monitoring routines. It becomes relational when organizations manage exposure through donors, funders, partners, and accountability relationships. It becomes developmental only partially, through traces of learning and recalibration.

The central finding is therefore not that NAMA-supported organizations improved or failed in a simple evaluative sense. The central finding is that NAMA-supported programme assessment evidence can reveal how uncertainty becomes organizationally actionable and how funders can support that process more intentionally.

DISCUSSION

1. Risk is constructed from uncertainty

The article's main theoretical contribution is the argument that nonprofit risk management begins before risk is formally codified. Formal risk-management tools assume that risks can be identified, categorized, and managed. The evidence considered here points to an earlier process. Uncertainty must first be recognized as consequential, interpreted as a particular form of vulnerability, and translated into organizational tasks.

This means that risk is not merely found. It is constructed from uncertainty through interpretation and translation. Financial vulnerability becomes financial risk management. Donor pressure becomes accountability or relational risk. Income generation becomes market or mission risk. Planning gaps become risk-translation problems. In this sense, adaptive risk practice explains how nonprofit organizations make uncertainty actionable.

2. Assessment evidence can be read diagnostically

The article also contributes methodologically by showing how programme assessment evidence can be read diagnostically. Such evidence is often used to judge compliance, readiness, or performance. This article proposes another use: assessment documents can be read as traces of uncertainty management and as learning resources for capacity-building dialogue.

This does not mean that assessment evidence should be overclaimed. Programme documents are shaped by categories, templates, donor expectations, available evidence, and assessment purposes. They cannot fully reveal lived sensemaking or informal decision-making. However, they can show where uncertainty has become visible, named, assigned, planned, or recommended for action. This diagnostic reading is especially useful for funders and capacity-building organizations because it helps identify where support is needed along the uncertainty-to-action pathway.

3. Adaptive risk practice differs from sustainability readiness

The article must be distinguished from analyses of sustainability readiness. Sustainability-readiness analysis asks whether organizations are developing conditions that make long-term continuity more plausible. Adaptive risk practice asks a different question: how do organizations make uncertainty actionable? This distinction also protects the institutional meaning of the article. The purpose is not to criticize NAMA-supported organizations, but to show how NAMA evidence can generate a more refined understanding of nonprofit uncertainty management.

The difference is especially visible in income generation. A sustainability-readiness lens may treat income-generating initiatives as progress toward financial

independence. An uncertainty lens treats them as entry into a new risk environment. Similarly, donor relationships may appear as funder-readiness in a sustainability frame, but as relational buffering in an uncertainty frame. Strategic planning may appear as governance capacity, but as risk translation in an uncertainty frame.

This distinction protects the conceptual identity of the present article. It does not repeat governance or blended social finance analysis. It uses related assessment evidence to develop a different reading of nonprofit organizational practice and to demonstrate the scholarly value of NAMA's assessment ecosystem.

4. Practical implications for funders

For funders and capacity-building organizations, the Adaptive Risk Practice Framework provides a diagnostic tool. Instead of asking only whether an organization complies with requirements or shows sustainability readiness, funders can ask where the uncertainty-to-action pathway is weak.

The diagnostic questions include:

- What forms of uncertainty is the organization exposed to?
- Has the organization interpreted the uncertainty as a risk requiring attention?
- Has the uncertainty been translated into specific tasks, responsibilities, plans, or routines?
- What adaptive responses are available within the organization's actual capacity?
- Which relationships buffer uncertainty, and which relationships reproduce dependency?
- What evidence exists of learning and recalibration?

This approach shifts capacity building from generic strengthening to targeted uncertainty support. Some organizations may need help naming risk. Others may need help translating risk into responsibilities. Others may need donor communication strategies, financial risk planning, income-generation feasibility assessment, or learning routines. The framework helps funders diagnose where support should begin.

5. Boundary conditions and future research

The article's claims are bounded by the nature of the evidence. Programme assessment records can reveal documentary traces of uncertainty management, but they cannot fully capture internal sensemaking, staff experience, informal deliberation, or long-term transformation. They also cannot prove that recommended practices were fully implemented or institutionalized.

Future research could extend this work through interviews, longitudinal case studies, organizational ethnography, or participatory inquiry with nonprofit leaders and staff. Such research could examine how actors themselves interpret uncertainty, how risk translation occurs in meetings or planning processes, how donor relationships shape decision-making, and when adaptive responses become durable organizational capacity.

Conclusion

This article developed an Adaptive Risk Practice Framework for reading uncertainty in nonprofit assessment evidence. Its contribution is not to show that NAMA-supported organizations became sustainable, resilient, or transformed, nor is it to criticize NAMA or participating organizations. Rather, it shows how programme assessment evidence can be read to identify the documentary traces through which

uncertainty becomes organizationally actionable.

The framework explains this process through six dimensions: uncertainty exposure, risk interpretation, risk translation, adaptive response, relational buffering, and learning or recalibration. These dimensions help explain how donor-linked nonprofits move from ambiguous exposure to practical action. Uncertainty becomes visible when assessment evidence identifies financial, donor-facing, operational, planning, income-generation, or accountability concerns. It becomes interpretable when these concerns are named as organizationally relevant risks. It becomes actionable when they are translated into tasks, responsibilities, routines, plans, and relationships.

The article also argued that uncertainty management should not be confused with sustainability readiness. Income generation, donor relationships, and strategic planning may support sustainability, but they also create or reveal uncertainty. Income generation introduces market and mission risk. Donor relationships buffer uncertainty while also reproducing dependency. Planning becomes meaningful only when it translates unstable futures into organizational action.

For funders and capacity-building organizations, the practical message is that assessment evidence should not only be used to judge performance. It should also be used to diagnose uncertainty exposure and guide adaptive support. This is where the article can support NAMA's work: it offers a language for turning assessment evidence into more precise learning conversations about risk, uncertainty, relationships, and adaptive capacity. Strengthening nonprofits requires helping organizations interpret uncertainty, translate it into action, respond through available capacity, use relationships wisely, and learn from

experience.

In donor-linked and resource-constrained contexts, uncertainty cannot be postponed until formal risk systems are mature. Organizations already live with uncertainty. The Adaptive Risk Practice Framework offers a way to understand and support the everyday process through which uncertainty becomes manageable.

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Conflict of interest

The author declare no conflict of interest.

Ethics statement

This study used organizational programme documents and did not involve direct human participants, personal data, or biological materials. Ethical approval was therefore not required.

Data availability statement

The data consist of internal programme assessment documents and are not publicly available due to organizational confidentiality.

AI disclosure

Generative AI was used for language refinement, structural organization, and editorial support. The author reviewed, verified, and approved the final manuscript and remains

fully responsible for the content.

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