Ex-ante financing solutions such as anticipatory action (AA) approaches are being increasingly used to reduce impacts on lives and livelihoods of forecast climate events before they unfold. AA lessens the effects of a climate event, particularly for low-income groups, and is an increasing means of humanitarian intervention by agencies and government to shield vulnerable groups and reduce the likelihood of communities being displaced by a climate-related disaster. Studies have confirmed that people who receive timely aid cope better with shocks, are able to cover essential items and tick off key resilience indicators.

To address the significant ex-ante financing and social protection gap that exists, especially at micro and meso levels, PICAP, in joint partnership and collaboration with UNDRR, designed an anticipatory solution that is being pilot-tested in Fiji for the period October 2023 to September 2024. This session will bring perspectives on how CDRFI solutions allow vulnerable communities to access supplies or quick liquidity before being affected by a cyclone, what are some of the other advantages of AA, what the pilot in Fiji and expansion in other PICs will entail including the initial research done, the modality, product specifications and what are some of the initial lessons learned.