Living with Disasters: Understanding Risks, Anticipatory Planning and Financing for Preparedness

Disaster risks in Pakistan are growing in frequency, severity and complexity, resulting in substantial losses of life and livelihoods, damage to infrastructure, agriculture and livestock, disruption of public services, and mounting economic costs across multiple sectors. According to the Global Climate Risk Index 2025, Pakistan consistently ranks among the world's ten most vulnerable countries, indicative of its high exposure to climate-related hazards The 2022 floods, which affected more than 33 million people and caused economic losses exceeding USD 30.1 billion, epitomised the limitations of Pakistan's historically reactive disaster management approach. The floods of 2025 generated further substantial damages and losses, while also demonstrating the changing nature and complexity of flood hazards confronting the country. Their characteristics and impacts, which bear similarities to the recent disaster in Nepal, further highlight the need to move beyond conventional response-oriented approaches towards more anticipatory, risk-informed, and adaptive disaster risk management.

Recognising the need for preparedness, Anticipatory Action (AA) entails taking pre-emptive measures ahead of predictable hazards, using credible forecasts and early warnings to trigger actions before a disaster occurs. By acting on forecast information in advance, AA can reduce potential losses, protect livelihoods, and promote the more efficient allocation of humanitarian and development resources. Increasingly adopted as an effective approach to disaster risk management, AA has gained traction through successful pilot initiatives across South Asia, including Pakistan, where forecast-based cash transfers, early evacuations, and other anticipatory measures have demonstrated promising potential for reducing disaster impacts.

Pakistan's socioeconomic vulnerabilities, such as widespread poverty, inequality, rapid urbanisation, and weak infrastructure, exacerbate disaster risks. These vulnerabilities, combined with increasing exposure to climate-related hazards, can further undermine livelihoods and contribute to human displacement. While migration can provide households with a means of managing environmental and economic stress, displacement following disasters can deepen existing vulnerabilities. The ability of households to cope with these impacts also varies, as those with limited resources may have fewer options to migrate, while out-migration can increase the responsibilities of women, older people, and other household members who remain. These challenges highlight the need for anticipatory approaches that account for human mobility alongside efforts to strengthen preparedness and reduce disaster risks.

Last year, Pakistan developed its National Disaster Risk Reduction Strategy 2026-2030 which provides an important policy basis for strengthening AA through improved forecasting and early warning systems, pre-arranged/Forecasting-based Financing (FbF),

community-centric interventions and institutional coordination. The disaster risk financing analysis undertaken in Pakistan identifies a structural imbalance between financing available for post-disaster response and recovery, and resources that can be accessed before disasters for preparedness and AA. The analysis highlights the importance of bringing financing closer to the level where AA needs to be implemented, particularly through provincial and district-level mechanisms.

The challenge is not only the availability of financing, but also whether resources can be accessed early enough and at the level where AA needs to take place. Pre-disaster financing mechanisms, such as shock-responsive social protection systems, contingency funds and forecast-based financing, can help ensure that resources are available when they are needed most. However, the effectiveness of such mechanisms depends on whether financing can be released rapidly, whether triggers are sufficiently credible, whether institutional responsibilities are clear, and whether local actors have the capacity to use resources effectively.

AA's effectiveness also depends on what happens at the local level. Early warnings and financing alone do not guarantee early action. Local institutions and communities need the capacity and resources to act within the available lead time. Communities need to understand and trust warnings, have the means to act, and have access to the services, markets and infrastructure required to protect lives and livelihoods. This reinforces the need for community-centric, locally-led and inclusive approaches. Strong institutional coordination between National Disaster Management Authority (NDMA), Provincial Disaster Management Authorities (PDMAs), Pakistan Meteorological Department (PMD), sectoral departments, humanitarian actors, local governments, communities and market actors is essential for translating anticipatory protocols into meaningful action. Therefore, the policy challenge is to create a networked system where risk information is used to inform decision-making on triggers, pre-defined actions, and pre-agreed financing ahead of the disaster incidence.

This panel aims to examine how Pakistan can further scale up its Anticipatory Action System for resilience-building in the country. The key discussion questions will focus on:

- How are disaster risks assessed and understood in Pakistan, and what measures are currently in place to reduce them?
- How will the National Anticipatory Action Strategy 2026-2030 scale up AA system for resilience-building in Pakistan?
- What are the major constraints in translating early warnings and risk information into anticipatory action?
- Is Pakistan's existing disaster risk financing architecture equipped to fund preparedness and anticipatory action before disasters occur?

- How can anticipatory preparedness be made effective at the local level, particularly for vulnerable communities whose livelihoods and capacity to cope are affected by climate-related hazards and displacement?

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