

Learning from FbF in Zambia:

A Case Study in Building Anticipatory Action

What is Forecast-based Financing?

Forecast-based Financing (FbF) is an approach that enables humanitarian action in the window between the forecast of a hazard and its onset. It is predicated on extensive risk analysis and robust forecasting that provide the basis for the establishment of a trigger threshold, and dedicated

financing to match. In doing so it increases the capacity for early action to save lives and mitigate impacts of the impending disaster; by pre-determining roles and actions, and attaching the financing necessary to support these, it sets in place a formalized structure for anticipatory action.

Tracing the Journey

In order to best understand lessons learned and best practices for FbF that have emerged from the Zambian context, it is important to first situate these findings within the wider picture of the evolution of FbF in Zambia. The following section provides a brief oversight of Zambia's journey into FbF.

FbF was initially born within the scope of a wider proposal aimed at strengthening preparedness and response capacity of the Zambia Red Cross Society (ZRCS). The ZRCS, with the support of the Netherlands Red Cross (NLRC), was one of the first National Societies to begin exploring the potential of FbF. They embraced the then-unproven innovation with gusto, linking it to other innovative efforts such as cash readiness.

This was in 2017, when FbF was not yet widely known or practiced, and the team highlights how they started from the ground up. They recruited technical experts from the Climate Centre to provide training for all levels (including management and technical staff). They worked to build buy-in within the organization, then expanded outwards.

Stakeholder mapping exercises were conducted, identifying more than 20 the ZRCS reached out

to. They drew on diverse stakeholders; from government to funders to universities, from the private sector to NGOs, UN agencies and other international organizations. They conducted bilateral meetings with everyone who responded, established focal points within each organization, and then invited these focal points together for a national dialogue platform on FbF in 2018.

From this, they collectively advocated for the creation of a technical working group to continue FbF system-development, deciding to embed it within the pre-existing group on early warning systems. Together, the working group established common terms of reference, dove into data analysis, established priority hazards (at the time floods), and participated in feasibility study and early action protocol (EAP) development. They also invited external researchers in to provide complementary research.

EAP development is a very involved process, and it was not until November 2020 that the [EAP was approved](#) for 249,955 CHF for forecast-based action (FbA) by the IFRC's Disaster Relief Emergency Fund. This was recently put to test with the [floods](#) of January and February 2021.

Lessons Learned and Best Practice

Embed FbF Development within the Wider Needs and Practices of the National Society.

As FbF and anticipatory action has established proof of concept, new and dedicated financing streams have emerged to support forecast-based action. These include DREF-based FbA, which is within the Red Cross Red Crescent Movement, Start Fund by the START Network, and dedicated mechanisms within the Central Emergency Relief Fund (CERF) that are available to UN actors. And while these separate, targeted financing streams are a critical component of the evolution of anticipatory action – and indeed help to separate FbF from previous patchy early actions – their separateness belies the fundamental multi-stakeholder, multi-risk approach of FbF.

FbF's value added is complementary to pre-existing efforts in the disaster risk management continuum: being able to act in the window of time immediately prior to an impending hazard both builds from preparedness measures, as well as mitigates the extent and scope of relief efforts. Done strategically, FbF can also contribute to longer term development and resilience-building.

Further, FbF necessarily involves many stakeholders, building from each other's expertise and mandates to act in data management, risk analysis, forecasting, community engagement, disaster management, and governance.

Without strong operational, logistical, and analytical capacity of the National Society, FbF becomes very challenging to implement. It is not a stand-alone project and should not be treated as such. What this means in the context of actors looking to implement FbF is that it should be strategically designed to maximize contributions to wider disaster-risk needs, as well as to maximize stakeholder engagement. As part of integration of FbF into its policies and strategies, the ZRCS highlights FbF as one of the priority areas in its 2021–2025 Strategic Plan.

FbF should integrate and seek to build up transferable capacities and systems that will strengthen the National Society in other areas and stages of disaster risk. The Zambian and Netherlands Red Cross and other implementing partners illustrated this beautifully; by couching FbF into an overall strategy of strengthening capacity of the National Society, they were able to reinforce capacities that could serve FbF as well as other preparedness and response efforts. These are win-win scenarios that others looking to embark into FbF should strive to emulate.

Be Open to Innovation.

Zambia was one of the first countries to venture into FbF, despite it being only nascent. This willingness to recognize the value of innovative approaches – to be willing to challenge the status quo to explore the potential for doing things differently – necessitates a working culture that is adaptive, agile, and receptive to emergent ways of doing things. As has been demonstrated with FbF in Zambia, this openness can generate dividends; Zambia is now well ahead of the curve on a methodology which has gained widespread traction and is growing rapidly. Further, the [coordinated approach](#) between various actors means that FbF has the potential to reduce flood impacts for vulnerable communities. As one of the first countries to add it to its tool box, Zambia has paved the way for others to learn from and embrace that same spirit of possibility and innovation.

Be Humble in your Baselines and Open to Learning.

Though FbF and other anticipatory approaches have gained significant traction, they are relatively young and still entail a sizable paradigm shift from response-heavy practice. Being able to articulate and act on a proactive approach takes as much un-learning as it does learning. As such, it is critical that stakeholders are open about gaps in their understanding and areas in which they need increased explanation. The Zambian process exemplified this, by recognizing limits, not assuming pre-existing knowledge, and bringing in technical input when and where necessary, they were able to ensure that all stakeholders were able to articulate concepts and methodology and agree on terms to use. Though trivial, this carries weight in a field which is known for its ambiguous and conflated use of terminologies; being clear about what is being spoken about helps increase effective communication and avoid misunderstandings. They were additionally able to build a common baseline of understanding, ensuring that all stakeholders were able to engage at the same level. Ultimately, ensuring that everyone is on the same page enhanced and expedited their implementing capacity.

Recruit Stakeholders from the Start – and Cast the Net Wide.

Informants spoke of their regret at not having been more forward-thinking in their stakeholder-mapping process. While they were successful in building stakeholder engagement from the start, their outreach was limited to the stakeholders that were immediately necessary: for data inputs, forecasting inputs, and political and logistical support. They regret not thinking forward to the future needs of FbF. Who will need to be involved who wasn't in the preliminary stages? Who can provide additional financing? Who can amplify FbF and bring it to scale? As they seek to expand the scope of FbF impact in-country, they are reaching out to additional stakeholders such as government and UN bodies. However, these actors are not as bought-in because they do not have ownership over the process and have not been part of its evolution. Involving stakeholders from inception increases potential for institutionalization and scalability of FbF down the line.

Create Opportunities for Peer-to-Peer Learning and Building a Community of Practice.

The Zambian team highlighted that their decision to attend a regional dialogue platform helped them to build a robust community of practice. By convening with neighbouring countries who were also working to implement FbF, Zambia ensured that they were able to stay abreast of the latest developments. They said this helped them to advance their work as well as serving as a motivating and galvanizing force for progress.

Moreover, the bonds from this initial meeting carried over, with stakeholders speaking to the longstanding working relationships that developed and continue to serve as a resource for each other. For example, Zambia hosted Malawi for an exchange visit to see how FbF was rolled out, and informants recalled consulting their colleagues in Mozambique for mutual advice sharing.

Additionally to in-person visits, they were also able to strengthen peer-to-peer learning through the creation of collective platforms for resource sharing, such as WhatsApp groups and Google drive folders. Stakeholders who today are interested in replicating this are fortunate; formal pathways for knowledge-sharing have been created through such endeavours as the Anticipation Hub and Risk-informed Early Action Partnership.

Where Possible, Invite External Researchers to Contribute.

FbF development benefitted from recruiting researchers to contribute analysis and do some of the legwork that capacity constraints made difficult for the National Society. For example, they invited masters students to conduct research in conjunction with communities, a win-win situation given that staff were unable to spend significant amounts of time in any given community.

Embedding FbF in Pre-Existing Infrastructure Facilitates Development and Expedites Institutionalization Efforts.

The technical working group created by the ZRCS and other stakeholders was situated in a specific sub-committee under the umbrella of the pre-existing group on early warning systems – a structure under the government’s disaster management office. This again levelled up engagement by enabling them to tie into an already established – and highly relevant – community of practice. By seeing what mechanisms and structures FbF could piggyback, they assured that they were not starting from scratch and that they were valuing the work and inroads that others had been making.

These meetings were chaired by the government and were hosted in rotation by the main implementing partners. Both of these decisions encouraged institutionalization and ownership into the process.

Be Strategic and Intentional in Identifying Focal Points.

One of the key lessons learned across the wider field of FbF is that having champions to support and drive the process is key to the speed and success of FbF. The ZRCS's explicit request – that stakeholders identify two focal points per organization that it can engage with around FbF – executes this best practice masterfully. It assures that ZRCS is able to maintain continuity and build the working relationships necessary to implement programmes in anticipatory action. Moreover, it puts the onus on the other stakeholder to identify a successor when one of the original focal points leaves. This proved a critical advantage for a sector in which there is high turnover; at the very least, ZRCS did not have to go back to square one in approaching the organization each time. They were thrilled that partner implementing organizations were able to appoint successive generations of focal points, which have showed up with similar levels of commitment to FbF.

A bonus strategy (as identified by members of the FbF implementing team), would have been to be more deliberate in assuring that focal points included senior management, as well as technical staff. While technical experts are those that will be engaged in order to operationalize FbF, it is ultimately the decision-makers who have the influence to drive momentum and scalability. This, the team highlights, was a missed opportunity. The initial engagement that they built with the first round of CEOs and leaders was not sustained when they did not designate a plan for FbF transition to their replacements, nor were technical focal points in a position to be able to brief and/or build engagement upstream in a way that had been hoped. The team therefore flags that it would be beneficial to be deliberate in approaching each new generation of leadership to ensure continuity of support for FbF.