

ANTICIPATORY ACTION

in Humanitarian Settings

Climate-related and human-induced hazards increasingly threaten the lives and livelihoods of people living in poverty in low- and middle-income countries. Humanitarian assistance traditionally arrives weeks or months after the shock has hit. Anticipatory cash transfers (one of the many forms of anticipatory action) offer a complementary approach: cash delivered to vulnerable households before a predicted hazard peaks, triggered automatically when early-warning systems signal high risk. This approach could be suitable in advance of predictable shocks when people are still able to take action, though its suitability varies by hazard type, forecast quality and capabilities, and local context. Rigorous impact evaluations shed light on the impact of anticipatory cash ahead of floods, droughts, and extreme winters, although evidence on heat waves, conflict, and disease outbreaks remains limited. This brief synthesizes what the evidence shows, the conditions under which anticipatory cash works, and the questions that remain open. While there are other types of anticipatory action that can be deployed during hazards, anticipatory cash transfers account for nearly all of the evidence from rigorous evaluations, which identifies the underlying mechanisms and impacts more credibly; learnings that can be applied to other types of anticipatory action.

This brief is part of IPA's Humanitarian Evidence Brief Series, which synthesizes findings from rigorous impact evaluations across key humanitarian programming areas. Each brief is designed to help implementing organizations make evidence-informed decisions about program design and resource allocation.





Key Findings

Anticipatory cash transfers improve food security and mental wellbeing during the acute phase of disasters.

The strongest evidence comes from a randomized evaluation in Bangladesh and Nepal where researchers compared anticipatory cash to identical post-flood transfers across 6,933 households, with the randomly assigned timing as the only difference between the two groups ([Christian et al., 2025](#)). In the immediate aftermath of flooding, anticipatory cash recipients had higher food consumption, used fewer harmful coping strategies, reported significantly higher life satisfaction, and showed significantly fewer symptoms of depression in the weeks following the disaster. Similarly, an evaluation of the response to the 2020 Bangladesh flood found that recipients of a USD 53 transfer delivered roughly five days before peak flooding were less than half as likely as comparable households to go an entire day without eating during the flood, and three months later children in recipient households ate more meals and adults reported a 19 percent increase in life satisfaction compared to untreated households ([Pople et al., 2026](#)).¹ Five months after the program, adults in households that had received anticipatory cash showed higher levels of food consumption than comparison households, a result not detected in the short term.

Anticipatory cash produces clear welfare gains during the crisis window, while differences with post-shock cash fade in the medium to longer run.

An important question is whether anticipatory cash merely brings forward gains households would have received anyway, which have been documented in the extensive evidence base on the benefits of cash transfers in humanitarian settings. The Christian et al. (2025) study tested this more directly in Bangladesh by randomizing the timing of identical cash transfers across delivery windows ranging from a few days around the flood peak to about two months later, and by surveying households at three points in the recovery period. During the critical period, anticipatory recipients were 2.4 percentage points more likely to reach acceptable food-security thresholds and have better mental wellbeing than post-flood recipients who were still waiting for cash. Once both groups received their transfers, outcomes converged, and differences disappeared two months later. Christian et al. (2025) still describe this combination of early benefits without subsequent costs as a 'pure welfare gain', since one might otherwise expect recipients who had received and spent their cash weeks earlier to fare worse in follow-up surveys. An evaluation in Niger reinforces this conclusion when comparing groups that were randomly assigned to receive large transfers delivered before the lean season, a traditional humanitarian response during the lean season, and smaller regular transfers spread throughout the year ([Pople et al., 2025](#)). Large early transfers produced the greatest net benefits on economic welfare and psychological wellbeing in the months before and during the lean season period when households most needed help, but differences did not persist after the lean season and nine months later. However, studies fall short of uncovering whether these transfers can go beyond shifting the timing of benefits to change the long-term trajectory of the shock and recovery through behavior change, as discussed below. Additionally, not every study included in this brief delivers cash strictly before the hazard. In Christian et al.'s (2025) Nepal sub-study and half of Balana et al.'s (2023) Nigeria anticipatory group, the trigger released cash only after flooding had begun, though these still functioned as rapid, forecast-triggered responses during the crisis and before the peak of the crisis' impacts.

¹ The authors used variation in mobile money account activation status, caused by COVID-related administrative constraints during the program rollout, to identify a comparable group of otherwise similar households.



Receiving cash before a shock peaks expands the protective actions households can take.

In Bangladesh, recipients were 24 percentage points more likely to evacuate livestock and 13 percentage points more likely to evacuate household members ahead of flooding, and they were significantly less likely to lose poultry and small livestock during the flood ([Pople et al., 2026](#)). In Nigeria, 1,450 households randomly received an identical USD 400 transfer, but half received it before the peak of a flood and half received it after. Anticipatory recipients invested more in productive agricultural assets and livestock than post-flood recipients (13 percentage points difference; [Balana et al., 2023](#)). Anticipatory recipients in the Bangladesh-Nepal trial also adjusted their financial behavior, increasing savings by USD 3 (37 percent) and reducing borrowing by USD 9 (17 percent) before the post-flood group received cash ([Christian et al., 2025](#)). In the Niger drought study described above, early transfers also shifted borrowing behavior during the lean season, although this did not significantly impact longer-term livelihoods ([Pople et al., 2025](#)).

Effects may concentrate among the poorest and most affected households.

In Mongolia, the sub-districts containing 647 herder households were randomly assigned to receive an unconditional cash transfer (USD 238) before an extreme winter reached its peak. The study found no significant effect on the full sample but exploratory analysis showed a robust effect among the poorest ([Mogge, Roeckert & Krähnert, 2025](#)). Subsistence-oriented herders increased their post-hazard herd size by 12 to 15 percent and herd-related investments rose by 45 to 54 percent, while wealthier commercial herders realized no significant benefit. The authors estimate that for every dollar transferred to these poorer households, the value of their herd grew by roughly five dollars. Adjacent evidence on regular cash transfers in Zambia points the same way: the Child Grant Programme's protective effect on consumption was strongest for recipients facing the worst rainfall shocks ([Asfaw et al., 2017](#)). The pattern is consistent with a simple intuition: poorer households face binding cash constraints that prevent them from taking protective action without external help, so they have the most to gain when assistance arrives in time.

Speed of delivery may determine whether the anticipatory window is usable.

Within the anticipatory window, even small differences in timing may matter. In Bangladesh, exploratory within-group analysis suggests households who received cash even one day earlier had better food consumption and lower levels of costly debt, with benefits appearing largest for households that received cash about a week or more before the local flood peaked ([Pople et al., 2026](#)). The implementation lesson is that the anticipatory advantage depends not just on triggering early, but on having pre-positioned funds, payment infrastructure, and beneficiary lists ready to disburse cash quickly once a trigger is activated.

Implications for Program Design

The quality of the trigger that activates the assistance and the operational speed in which the assistance is delivered are the foundations of any anticipatory action program, including anticipatory cash transfers. The previously cited Bangladeshi program relied on considerably advanced technology combining global and national flood forecasting systems, providing a 10-day readiness window and a five-day action trigger; Niger's pilot referenced above used a satellite-based crop water model to monitor dry spells during the growing season. Weak forecasts produce false alarms that erode trust by either missed events that leave vulnerable populations unprotected or spent resources in assistance when a shock doesn't occur. However, even systems that cannot predict shocks far in advance with high precision



can still deliver welfare benefits by triggering responses earlier than the traditional post-shock timeline, particularly in slow onset settings where the window to act is longer. Once the trigger is activated, the time from activation to cash arrival depends on payment infrastructure, pre-positioned funds, pre-agreed action plans, and up-to-date recipient lists. Mobile money tends to outperform physical cash distribution during active, rapid-onset hazards; however, connectivity or ensuring up to date information can represent barriers in some contexts and exclude the most vulnerable groups or the very populations these programs are meant to reach, in which cases cash could be a more direct option.

Targeting the poorest households may increase program impact, especially if those are also the most at risk of being affected by the hazard.

Anticipatory and shock-responsive cash likely delivers the largest gains in food security and preparatory actions for households with the most binding liquidity constraints. This may not hold true for impacts on asset investment, since households with pre-existing capital or assets tend to have more resources at their disposal and do not necessarily need additional funds to cover basic needs at the same rate as poorer households. Where data systems permit, pre-registering vulnerable households who are at high risk of experiencing the impacts of shocks during non-crisis periods, ideally through existing social protection registries, helps programs reconcile the competing demands of speed and accurate targeting.

The choice between two delivery models, humanitarian transfers or adaptive social protection systems, depends on context and capacity.

Standalone humanitarian transfers can be financed through pooled instruments and deployed quickly where social protection systems are weak. Where governments operate established programs, embedding anticipatory mechanisms in those systems offers a more sustainable path. For example, Kenya's Hunger Safety Net Programme (HSNP) combines regular transfers to 100,000 households with a scalable component that can rapidly expand to cover up to 272,000 additional households when satellite-based drought indices cross pre-agreed thresholds ([Merttens et al., 2017](#)). Niger's adaptive safety net combines regular cash transfers, which evidence suggests already build resilience to drought shocks ([Premand & Stoeffler, 2022](#)), with more recent forecast-triggered anticipatory transfers ([Pople et al., 2025](#)). In Mozambique, the national government coordinates with existing anticipatory frameworks



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across organizations in the country, uses a set of pre-defined triggers to declare when activations should occur, and has a set of standard operating procedures for how activations should be implemented for a variety of shocks ([Anticipation Hub, 2025](#)). Government-led integration provides pre-registered recipients, established payment infrastructure, and existing community relationships. However, government-led programs might also bring new challenges, such as ensuring smooth coordination between relevant disaster-related agencies in times of crises or having dedicated finances to deploy. A growing number of organizations are working to build the evidence base to overcome those challenges, although rarely using causal methods.

Anticipatory action should complement, not replace, post-shock and recovery assistance.

Anticipatory action, such as anticipatory cash transfers, aims to reduce the humanitarian impacts of a forecastable shock by enabling protective actions before or during its onset, and by filling a temporal gap before traditional humanitarian assistance typically arrives. The strongest theory of change positions anticipatory action as the first layer of a sequenced response, alongside humanitarian assistance during protracted shocks and recovery support afterward. Anticipatory cash transfers should also be positioned as a complement to other regular cash transfer programs, which have shown protective effects during climate shocks and may build resilience over longer horizons than one-off transfers can achieve.

Transfer size should be calibrated to the protective actions households need to take.

The projects included in this brief vary in transfer size, objective, and context, making direct comparisons difficult, but showing different approaches to setting these parameters. The Bangladesh transfer of two weeks of food expenditure enabled immediate protective actions, but produced relatively modest medium-term effects. The larger USD 400 transfer in Nigeria supported more substantial productive investment. The optimal amount likely depends on the costliest protective action a program intends to enable, whether that is evacuating livestock, purchasing food stocks, or protecting physical assets.

Looking Ahead

Significant gaps remain in our understanding of how to design and scale anticipatory cash transfer programs across diverse hazards and contexts. Future research should focus on five critical areas:

- **Expanding evidence to underrepresented hazards and contexts:** The current evidence base is concentrated in specific geographies and hazard types, which limits its generalizability. Most rigorous evidence comes from flooding, particularly in Bangladesh, with additional flood evidence from Nigeria and Nepal. Drought evidence is emerging from Niger and Kenya, and Mongolia provides the only rigorous evidence on extreme winters. Almost no experimental evidence exists for anticipatory cash transfers targeting heat waves, which are projected to intensify across South Asia and sub-Saharan Africa, or for the intersections of climate hazards with conflict-affected settings, where populations face compounding vulnerabilities. The few existing studies in conflict-affected contexts point to the role conflict may play in mitigating or exacerbating potential benefits of anticipatory cash programs: a quasi-experimental evaluation of anticipatory cash in a South Sudan IDP camp found reductions in shelter damage, improved health, and lower community violence among recipients ([Weiffen et al., 2025](#)), while a separate evaluation in Niger suggested that cash transfers could temporarily increase conflict events in some fragile settings ([Premand & Rohner, 2024](#)). A recent study in Afghanistan also



highlights how anticipatory cash programs may function differently in more fragile contexts by leading to smaller gains in food consumption ([Clingain et al., 2026](#)). These contrasting findings underscore that anticipatory cash programming for climate hazards in fragile contexts warrants careful attention to local social, economic, and political dynamics.

- **Comparing delivery models and targeting approaches:**

Direct head-to-head comparisons of anticipatory and post-shock cash, with identical populations and transfer amounts, are still relatively rare but improving. Additionally, while Niger's evaluation provides important evidence on the matter ([Pople et al., 2025](#)), a clean experimental comparison between humanitarian and adaptive social protection delivery models would be difficult to conduct. Nevertheless, this question remains one of the most consequential and active policy debates for governments and donors that requires further research. An important topic in this debate is the cost and complexity of setting up and maintaining an effective system in a sustainable way. Government-led programs like Kenya's HSNP and Niger's safety net offer promising paths to sustained scale, but the most rigorous evaluations have focused on NGO pilots. These two delivery models likely also differ in objective and beneficiary population. Similarly, targeting also deserves further research; risk-based targeting based on exposure to a forecasted shock may produce different results than poverty-based approaches or targeting based on expected program impacts.

- **Determining optimal transfer size and timing:** Optimal transfer amounts and timing are not yet well established. No studies experimentally vary the size of anticipatory transfers to identify how welfare gains change with the transfer amount, or how this might depend on the livelihood and other characteristics of the recipient. This is a critical parameter for implementers, since programs need to provide transfers large enough to enable meaningful anticipatory action while keeping programs sustainable and reaching as many people in need as possible. Testing these tradeoffs would also help further clarify the cost-efficiency potential of anticipatory cash transfers, in line with broader cash transfer literature and claims. The closest assessment of transfer size comes from Clingain et al.'s ([2026](#)) study of single versus split transfers in Afghanistan, which finds potential benefits to providing more cash upfront, in line with Pople et al.'s ([2025](#)) comparison of small, frequent transfers to an early lump sum transfer, but neither study tests the optimal transfer amount directly.

- **Testing complementary anticipatory supports:** The relatively consistent evidence of benefits from anticipatory cash transfers raises the question of whether other complementary anticipatory supports could further improve key outcomes such as food security and wellbeing, without adding disproportionate cost or delivery complexity. Due to their potential low cost and common inclusion in anticipatory cash programs, the role of early warning messages may present the lowest-effort, highest-impact opportunity to explore. Some observational research suggests that early warning messages could be used to encourage uptake of pre-shock and protective behaviors for floods ([Clingain et al., 2025](#)).

- **Understanding long-term and hazard-specific durability of impacts:** Long-term effects are understudied. Within the typical three-to-nine-month evaluation window, differences between anticipatory and post-shock recipients tend to converge as both groups receive cash. The open question is whether anticipatory cash, possibly combined with complementary supports such as sequenced humanitarian assistance or livelihood investments, can produce durable resilience over multiple years. A related question is how such support should be sequenced and timed, since some may not be appropriate to deliver within narrow anticipatory windows. The right follow-up horizon may also vary by hazard type: most of the existing evidence comes from floods, which are episodic, while slower-onset hazards like drought can unfold over months, so their recovery dynamics may differ. As a result, the "long term" question may require hazard-specific follow-up windows to answer well.



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From Evidence to Action:

An example from IRC of evidence informing real-time program decisions

Although the International Rescue Committee (IRC) has contributed key studies to the anticipatory cash evidence base, internal interest in expanding anticipatory cash programs outpaces the expansion of the evidence base. As an organization that prioritizes evidence-based programs, the IRC must root its programs in the evidence that does exist – which by and large is grounded in cash transfers – as well as endeavor to grow the evidence base within humanitarian settings and with conflict-affected populations who are often left out of research. This puts pressure on research teams to rapidly produce results with clear, actionable recommendations so that they can be integrated into the next anticipatory action program. For example, while the IRC was conducting research in Somalia and Afghanistan, it became clear that additional activations would occur in other parts of the countries, which meant that having context- and shock-specific evidence would be incredibly helpful to inform immediate program design. The IRC's research ended up influencing the transfer schedule and amount for additional activations in Afghanistan. This direct research-to-program influence was made possible not only by having agile research systems and teams in place, but also by grounding research questions in evidence gaps that, if filled, could directly influence how the IRC designs and implements anticipatory cash transfers.



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