



Six Big Ideas: How Financial Services Can Improve Social Protection Delivery

Funder Guidance For Fragile Contexts

May 2025 • William Cook, Souraya Sbeih, Sara Murray, and Dylan Lennox

Acknowledgments

The authors would like to thank CGAP colleagues Ivo Jeník and Jessica Meckler for peer review; Claudia McKay for input and guidance; and Lamis Daoud for editorial support. The authors would also like to warmly thank Momin Badarna, Christina Behrendt, Charlotte Bilo, Debora Camaione, Nadine Chehade, Aline Coudouel, Rory Crew, Cosma Gabaglio, Vincent van Halsema, Paul Harvey, Vanessa Moreira da Silva, Antoine Navarro, Marco Nicoli, Rim Nour, Juul Pinxten, Stephen Francis Pirozzi, Stephen Rasmussen, Charis Reid, Celine Sinitzky, Cushla Thompson, Emily Weedon, and Veronika Wodsak.

CGAP

1818 H Street, NW, MSN F3K-306
Washington, DC 20433
Website: www.cgap.org
Email: cgap@worldbank.org
Telephone: +1 202 473 9594

Cover photo by Allison Shelley for CGAP.

© CGAP/World Bank, 2025.

Rights and Permissions

This work is available under the Creative Commons Attribution 4.0 International Public License (<https://creativecommons.org/licenses/by/4.0/>). Under the Creative Commons Attribution license, you are free to copy, distribute, transmit, and adapt this work, including for commercial purposes, under the following conditions:

Attribution—Cite the work as follows: Cook, William, Souraya Sbeih, Sara Murray, and Dylan Lennox. 2025. *Six Big Ideas: Improving Social Protection Delivery in Fragile Countries*. Focus Note. Washington, D.C.: CGAP. <https://www.cgap.org/research/six-big-ideas-how-financial-services-can-improve-social-protection-delivery>.

Translations—If you create a translation of this work, add the following disclaimer along with the attribution: This translation was not created by CGAP/World Bank and should not be considered an official translation. CGAP/World Bank shall not be liable for any content or error in this translation.

Adaptations—If you create an adaptation of this work, please add the following disclaimer along with the attribution: This is an adaptation of an original work by CGAP/World Bank. Views and opinions expressed in the adaptation are the sole responsibility of the author or authors of the adaptation and are not endorsed by CGAP/World Bank.

All queries on rights and licenses should be addressed to: CGAP Publications, 1818 H Street, NW, MSN F3K-306, Washington, DC 20433 USA; e-mail: cgap@worldbank.org.

Contents

Executive Summary	1
Introduction: Social Protection in Fragile Contexts	3
Financial Services Enable Effective Social Protection Delivery	6
Making Cash Transfer Delivery Work in Fragile Contexts	12
Six ‘Big Ideas’ for Improving Social Protection Delivery in Fragile Contexts	14
Ideas for Improving the Shared Infrastructure Supporting Social Protection Payment Delivery	14
Ideas For Supporting Last Mile Access to Social Protection Payments for Recipients	18
Conclusion	22
References	23

Glossary

Agent: An individual or business authorized to facilitate financial transactions on behalf of a financial service provider. Agents serve as financial access points where customers can deposit, withdraw, or transfer funds, complete registrations, and receive assistance with mobile money or banking services.

Agent network manager: A third-party to whom a financial service provider outsources some or all aspects of the management of an agent network including selection, hiring, and training of agents, liquidity management, and monitoring of agent operations (CGAP 2020).

Cash transfers: Direct payments to individuals or households, typically as part of social protection programs or humanitarian assistance. Cash transfers can be unconditional or conditional, in which case recipients are required to meet specific conditions, for example enrolling children in school. This paper uses ‘social protection cash transfers’ and ‘humanitarian cash transfers’ to differentiate between cash transfers delivered within social protection and humanitarian programs.

Fragility: “The combination of exposure to risks and insufficient coping capacities... to manage, absorb or mitigate those risks” (OECD 2025).

Hawala: The process or event of money transfer through the hawala system. A local hawala is a funds transfer within a country while an international hawala is a funds transfer between two countries (CGAP 2024b).

Hawala system or hawala network: The national and international arrangements between an individual acting as a money service provider (known as a “hawaladar”) for sending and receiving payments as well as performing settlement (CGAP 2024b).

Hawaladar: An individual or a business acting as a money service provider, by facilitating fund transfers.

Depending on the jurisdiction, hawaladars may be regulated by the central bank or not.

Humanitarian aid: “[Assistance] designed to save lives and alleviate suffering during and in the immediate aftermath of emergencies” (SPIAC-B Glossary [Humanitarian aid](#)).

Last mile: The stage in delivering cash transfers that connects recipients with their funds. This includes payment access points, verification processes, and the mechanisms that enable beneficiaries to receive and use their payments.

Resilience: The ability of individuals and MSEs to reduce the risk of, mitigate, cope with, recover, and transform from various shocks, stresses, and life cycle events in order to minimize any reduction in short-term or long-term well-being.

Recipients (alternatively, ‘cash transfer’ or ‘social protection’ recipients): Individuals or households who qualify for and receive support through government social protection programs, humanitarian assistance initiatives, or other formal cash transfer schemes. Also commonly referred to as ‘beneficiaries’ in social protection literature.

Social protection: “The set of policies and programs aimed at preventing or protecting all people against poverty, vulnerability, and social exclusion throughout their life cycles, placing a particular emphasis on vulnerable groups” (SPIAC-B Glossary [Social protection](#)).

Shared infrastructure supporting cash transfers: The systems and platforms used by public institutions, financial service providers, and humanitarian organizations to support cash transfers. These systems include aspects of Digital Payment Infrastructure (DPI) such as national payment systems, as well as the program or government level systems managing the delivery of benefits.

Social protection delivery systems: The technology solutions, often managed by government, that support the provision of benefits to recipients. Also referred to as “digital social protection delivery systems,” as the “public service platforms” supporting delivery of benefits (World Bank 2024).

Social protection payments/cash transfers: Cash transfers provided within the framework of a social protection program.

Executive Summary

SOCIAL PROTECTION IS ESSENTIAL TO help individuals and families meet basic needs. In fragile contexts, these systems are even more important. Countries experiencing high or extreme fragility host 72 percent of the world's extreme poor (OECD 2025). These same countries also face the highest exposure to compound risks—from climate shocks to conflict—requiring adaptive systems to meet the changing needs of communities.

Cash transfers have proven among the most effective social protection tools. Yet delivering cash transfers in fragile contexts is uniquely challenging. Recurring crises interrupt financial sector development efforts, public sector capacity is often constrained, and financial service providers struggle to reach remote communities.

While other countries have built sophisticated systems for the efficient delivery of government payments, fragile contexts face barriers to achieving similar gains. Coordination between social protection and humanitarian cash transfers—which reached USD 7.9 billion in 2022 (CaLP 2023)—also remains limited, creating parallel systems that increase cost and complexity for both programs and recipients.

This Focus Note offers six 'big ideas' for how funders of social protection programs can improve delivery of cash transfers in fragile contexts. Leveraging the financial sector for cash transfers improves outcomes for both programs and recipients. This allows faster, safer, and more cost-efficient transfers, enhances transparency and accountability, and improves communication and grievance redressal for recipients.

Leveraging the financial sector also opens the door for low-income individuals to access and use a suite of financial products, such as savings, credit, insurance, and payments, helping them manage risk and improve resilience to future shocks. Drawing on emerging evidence from highly fragile contexts, the paper presents ways that social protection funders, through governments and implementing partners, can invest to achieve these gains.

For improving the shared infrastructure supporting cash transfers:

1. **Support more open government systems to improve efficiency at scale.** In contexts where government payments lack scale or where humanitarians play a large role, funders should support systems that encourage humanitarian organizations to coordinate with government on the delivery of cash transfers, while maintaining independent program design. Open systems help reach scale faster, decreasing costs and increasing efficiency.
2. **Seed civic tech champions to help build local delivery capacity.** In contexts where government capacity is severely constrained, funders can provide early-stage support to local civic technology champions to help develop the infrastructure necessary for effective cash transfers. Civic champions can help kickstart capacity development and accelerate progress toward local, sustainable, and government-owned delivery systems.
3. **Invest early in the building blocks of future government delivery systems.** In contexts where

political or security conditions prevent direct support to government, funders should support local solutions outside government, such as shared humanitarian solutions for managing cash transfers, with the potential to build toward national systems. Supporting the building blocks of future systems can help fast-track the creation of government delivery systems.

For improving delivery of cash transfers at the last mile:

4. **Support private sector investment in financial access points for hard-to-reach areas.** In contexts where financial sector investment is absent in rural areas, funders can co-finance or help de-risk the expansion of financial access points. These approaches help catalyze private sector investment and build sustained financial access while meeting immediate needs for disbursing cash transfers.
5. **Create pathways for better leveraging informal money transfers.** Funders should take steps to help promote the safe and efficient use of informal money transfer services for cash transfers in contexts where they are used and

trusted by recipients. This may include supporting formalization efforts, or helping coordinate funder due diligence. Better incorporating informal services can build on existing trust to reach recipients where other financial institutions are absent.

6. **Support community engagement in delivery.** In contexts where government presence is limited but community and social capital is strong, funders should invest in locally embedded models such as training community members as banking agents, for example, India's Bank Sakhi program. Community-level engagement helps enable access to cash transfers while supporting community structures that can help build longer-term resilience.

These ideas offer practical starting points for funders seeking to strengthen social protection payment delivery systems in the most difficult contexts. Applying these localized approaches can help improve outcomes for cash transfer programs while also supporting the longer-term resilience of recipients.

Introduction:

Social Protection in Fragile Contexts

COUNTRIES EXPERIENCING HIGH OR extreme fragility host 72 percent of the world's extreme poor (OECD 2025). These countries face heightened exposure to increasingly intertwined risks—marked by climate change, geopolitical conflicts, demographic shifts and technology-related consumer risks. These risks jeopardize development progress and make resilience-building critical.

Social protection serves as a vital lifeline for low-income communities around the world.

It helps households access essential services, such as healthcare and education, while creating pathways out of poverty. For women and girls, social protection can help manage risks common in fragile settings – such as exposure to violence, mobility restrictions, and additional care and economic responsibilities.

Yet, the world faces a social protection financing gap of approximately USD 1 trillion in fragile countries for 2024, according to the International Labour Organization (ILO). This gap may widen as climate change increases the frequency of natural disasters: 50 percent of highly fragile countries rank among the twenty most climate-vulnerable nations. These are also precisely the countries where social protection delivery systems are least capable of scaling efficiently, making

investments in the reform of these systems for fragile contexts even more urgent.

Social protection funders face significant delivery challenges for cash transfers in fragile countries.

These delivery challenges limit their ability to scale programs. While these challenges can exist in any context, they are more acute, and often compound, in fragile contexts:

RECURRING CRISES INTERRUPT DEVELOPMENT

Development efforts are frequently disrupted by cycles of crisis that can erase years of progress and curtail work with governments. In Sudan, for example, the brief window for building social protection systems during civilian rule in 2020 was cut short by a military coup, forcing the abandonment of work on government social protection systems and payment modernization.

LIMITED PUBLIC SECTOR CAPACITY

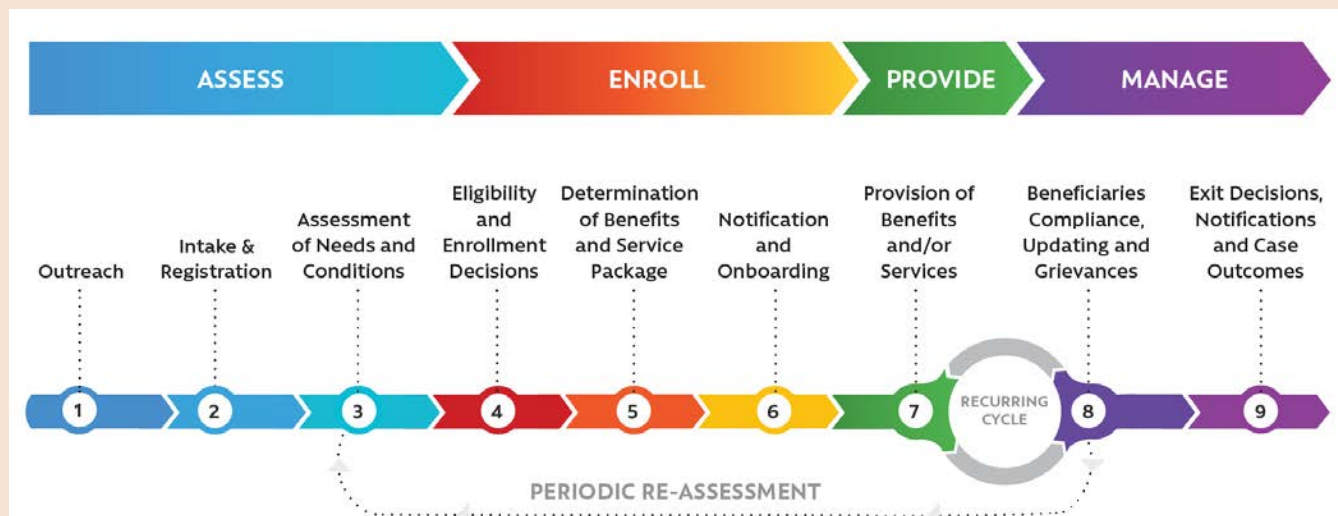
Fragile countries often struggle with constrained financial and human resources in the public sector. This can mean limited ability to design programs, manage delivery systems, or monitor performance. In many fragile countries, United Nations (UN) agencies

Clarifying terms: Social protection cash transfers

In this paper, social protection refers to “policies and programs aimed at preventing or protecting all people against poverty, vulnerability, and social exclusion throughout their life cycles, placing a particular emphasis on vulnerable groups,” (SPIAC-B Glossary [Social protection](#)). Cash transfers are one instrument used by social protection programs, delivered increasingly to financial accounts managed by recipients.

The process for delivering cash transfers to recipients involves multiple steps, from initial outreach and registration, to exit decisions (see Figure 1). Financial services play a role primarily in Step 7, Provision of Benefits, highlighted in green. While all steps are important, this paper focuses explicitly on where the financial sector plays a role in ensuring benefits reach recipients safely and securely.

FIGURE 1. **Social Protection Delivery Chain**



Source: World Bank 2024

and non-governmental organizations (NGOs) help design and manage social protection systems where governments lack implementation capacity.

REDUCED FINANCIAL SECTOR ENGAGEMENT

The financial sector in fragile contexts is typically more constrained, with providers facing higher operating costs and risks. This creates challenges for last-mile delivery. In Afghanistan, for example, the networks for financial service providers have only very limited presence outside of major cities due to decades of conflict and insecurity preventing investment.

COMPLEX PAYMENT DELIVERY ECOSYSTEMS

Frequent crises and limited state capacity in fragile contexts often result in parallel delivery systems for humanitarian and social protection delivery. Humanitarian cash transfers reached USD 7.9 billion in 2022 (CaLP 2023), yet coordination with social protection systems is rarely effective—even when serving the same recipients or areas. This duplication creates an inefficient allocation of resources and confusion for recipients who must navigate multiple systems. In one highly fragile country, the international organization managing both social protection and humanitarian cash transfers reported a lack of

coordination even between the two local teams of the same institution operating from the same office.

For women and girls, often the primary recipients of social protection, all these constraints can be magnified. Women in fragile contexts are less likely than men to have identity documents for opening accounts or mobile phones for receiving notifications. Their mobility may also be limited through security concerns or social norms.

The scale of these delivery challenges can seem daunting. However, experience from fragile and less fragile contexts shows that financial services can help overcome these constraints. Countries improving the efficiency and effectiveness of cash transfers have consistently leveraged their financial sectors to capture these gains. Understanding these successes can help inform the way forward.

Financial Services Enable Effective Social Protection Delivery

CASH TRANSFERS CAN BE FASTER, more cost effective, with better outcomes for recipients where financial services are used to their full potential. When social protection programs digitize delivery of cash transfers, they often see reduced costs, improved transparency, and decreased leakage (see Table 1).

Digital payments also improve outcomes for recipients. Processes for disbursement, recourse, and even proving identity can all be improved with digital channels. When recipients can choose their provider and access funds through nearby agents, they report higher satisfaction and greater control over their transfers. Female recipients in particular experience higher satisfaction when exercising provider choice, as they can select channels that align with their needs and constraints (CGAP 2023a).

Over time, delivering cash transfers digitally can also improve access to other financial services. Approximately 865 million individuals opened their first account to receive government transfers—about half of them women (Findex 2021). Seventy percent of these people used their accounts for additional resilience-building activities such as payments, savings, or credit to manage risks, recover from shocks, and seize opportunities (CGAP 2022).

These broader benefits underscore the importance of investing in delivery systems that not only reach recipients efficiently today, but create the backbone for more resilient, inclusive systems tomorrow. This support is especially important in fragile contexts, where the challenges are steepest and the potential gains most significant.

TABLE 1. **Benefits of digital payments for social protection delivery**

	<p>Cost Savings - Digital payments reduce administrative costs by eliminating the need for physical cash handling, transportation, and manual record-keeping. Brazil's Bolsa Família Program reduced administrative costs by more than 50 percent through digital delivery.</p>
	<p>Reduced Fraud - Digital payments create verifiable transaction trails that reduce opportunities for theft, ensuring more funds reach intended recipients. India's cash transfer program reduced leakage by 41 percent through the introduction of digital payments, while Sierra Leone's mobile payments to health workers during the Ebola Crisis saved more than USD10 million by eliminating double-payments and reducing fraud.</p>
	<p>Better Recipient Verification - Digital payments streamline verification, making it easier to confirm recipients are eligible, alive, and present at the time of cash withdrawal. Both India's Aadhaar-based payments and Pakistan's Benazir Income Support Programme (BISP) leverage national biometric identity systems to improve cash disbursement.</p>
	<p>Faster Disbursement - Digital payments enable near-instantaneous transfers to large recipient populations, reducing the time between decision and delivery, particularly critical during crises. Digital delivery allowed Brazil's Emergency Aid Program to reach 68 million people or more than 40 percent of Brazilian households during the early months of the COVID-19 pandemic.</p>
	<p>Safer Disbursement - Digital payments can reduce physical security risks associated with cash distribution, protecting both program staff and recipients. Haiti saw declines in theft of cash transfers after switching to mobile money.</p>
	<p>Greater Recipient Dignity and Agency - Digital payments empower recipients by reducing time spent in collection, eliminating the public stigma associated with collecting benefits, and giving individuals more control over when and how they access their funds. Digital payments in Niger saved women hours of travel time, which was linked to improved diet diversity and food consumption.</p>
	<p>Crisis Resilience - Digital payments provide continuity during disasters and emergencies when physical distribution systems are compromised. In the Gaza Strip, UNICEF sent cash transfers to more than 890,000 people through e-wallets, despite active conflict and blockades.</p>
	<p>Enhanced Resilience and Economic Empowerment - Digital financial services go beyond basic account access, enabling recipients to build resilience through improved savings behavior, access to credit, and greater control over financial decisions. Users of M-PESA in Kenya were found to maintain consumption better during crises, compared to non-users who witnessed a 7 percent decline.</p>

Source: Authors

A Tale of Two Countries

Country One: Fragmented Cash Transfers in the Democratic Republic of Congo (DRC)

Mamie, a mother in Ituri, Eastern DRC, relies on social protection payments to support her family. She receives a text message notifying her of the next cash distribution, but has no choice in how to receive the funds. To access her payment, she must travel along unsafe roads to a designated distribution point, carrying her identity document—an added security risk. Once there, she queues for hours for withdrawal from a bank branch before making the same risky trip back home.

Mamie’s challenge is compounded as she is enrolled in three different programs, including a program offering UN-funded benefits for child nutrition. Each program has a different registration process, and payments are received into different accounts. For one program, Mamie was provided a new SIM card for mobile payments, but it wasn’t registered in her name and expired at the end of the program. When her benefits were extended, she was forced to repeat

the registration process all over again with a new phone number.

The fragmentation experienced by Mamie reflects broader system challenges. The DRC national social protection program, covering approximately 400,000 households, manages payments through bilateral contracts with multiple financial service providers, selecting one or two per region. Payments are largely processed manually: a list of recipients is sent to each financial service provider, and a parallel bank transfer is made, followed by complicated manual reconciliations.

There are up to 70 humanitarian actors distributing cash transfers in the DRC, with volumes collectively larger than the social protection program—yet harmonization of payment processes remains challenging due to the absence of adequate identity

systems, limited willingness to coordinate, and limited implementation of the regulation.

Without well-functioning financial and identity systems, coupled with effective coordination between social protection and humanitarian cash transfer programs, recipients like Mamie must navigate inefficient, insecure systems that offer little continuity across programs. This harms recipient experience, limits their access to additional financial services and consequently resilience-building opportunities, and can create conflict and insecurity within communities.



A Tale of Two Countries

Country Two: Efficient, Digital Cash Transfers in India

In contrast to Mamie in the DRC, Deepali, a farmer in India, has been receiving cash transfers directly into her preferred bank account for years. When she obtained her Aadhaar digital ID, she was able to access the government-supported Aadhaar-based payment system, selecting a financial service provider near her home with operating hours that fit her work schedule.

Since then, she has enrolled in and received different forms of assistance, including social protection payments, cooking oil subsidies, and once, even an emergency support payment during a drought.

All payments are deposited into her same account, which she has learned to use and trust. Deepali can transfer digitally to a local merchant and withdraw

a portion to spend in cash. To withdraw her funds, she only needs her fingerprint. Deepali also recently became eligible for a small working capital loan for her agri-business based on the verifiable transaction history in her account.

Deepali's experience is possible due to India's well-integrated financial infrastructure. The country's Aadhaar-based payment system links a national biometric identity to financial service providers, allowing recipients to authenticate transactions using only a biometric, leaving paper documents at home.

Government payments are routed to the correct accounts by a central directory and payment switch, connecting over 400 government programs with

more than 2,000 financial institutions, small and large, urban and rural. Because these systems are all connected, lenders and fintech businesses operating from Mumbai or Bangalore can offer their services in remote areas.

With a well-functioning, well-integrated financial system, leveraging strong digital identity schemes, recipients like Deepali have access to an efficient and secure process with high levels of coordination. This not only improves the recipient experience and boosts their resilience, it also saves program costs and time.



TABLE 2. **Comparing delivery mechanisms in India and the DRC**

Dimension	DRC (Fragmented Cash Transfers)	India (Efficient Digital Cash Transfers)
Recipient Experience	Fragmented, manual, and insecure process	Streamlined, digital, and secure process
Payment Choice	Limited choice in payment method and provider	Recipient chooses financial provider and method
Identity System	Weak identity systems; fragmented and manual registration	Strong digital identity system (Aadhaar)
Coordination	Poor coordination between programs and financial service providers	High level of coordination through centralized systems
Accessibility	Requires physical travel to payment points, often unsafe	Digital payments accessible from home or nearby
Program Integration	Multiple, uncoordinated programs with separate registration	Unified system integrating multiple government programs
Efficiency	Manual reconciliation and high administrative burden	Automated routing of payments, reducing cost and time
Financial Inclusion	Limited access to credit or financial services	Enables access to credit based on verifiable transaction history
Data Management	Manual record-keeping and reconciliation	Digital transaction records linked to digital ID
Financial Ecosystem	Fragmented and inefficient financial infrastructure	Integrated financial infrastructure enabling broader service access

Source: Authors

The Modern Architecture for Digital Government-To-Person (G2P) Payments

The financial systems enabling efficient delivery of social protection and other government payments in countries like India or Brazil may seem like a distant reality from a context like the DRC. However, it is important to remember that barely two decades ago, India’s system was itself predominantly paper-based and subject to leakage, and customer choice was absent. Also, the key components of these architectures—shared payment systems, digital ID, and last-mile financial access—can be built incrementally, leveraging what exists.

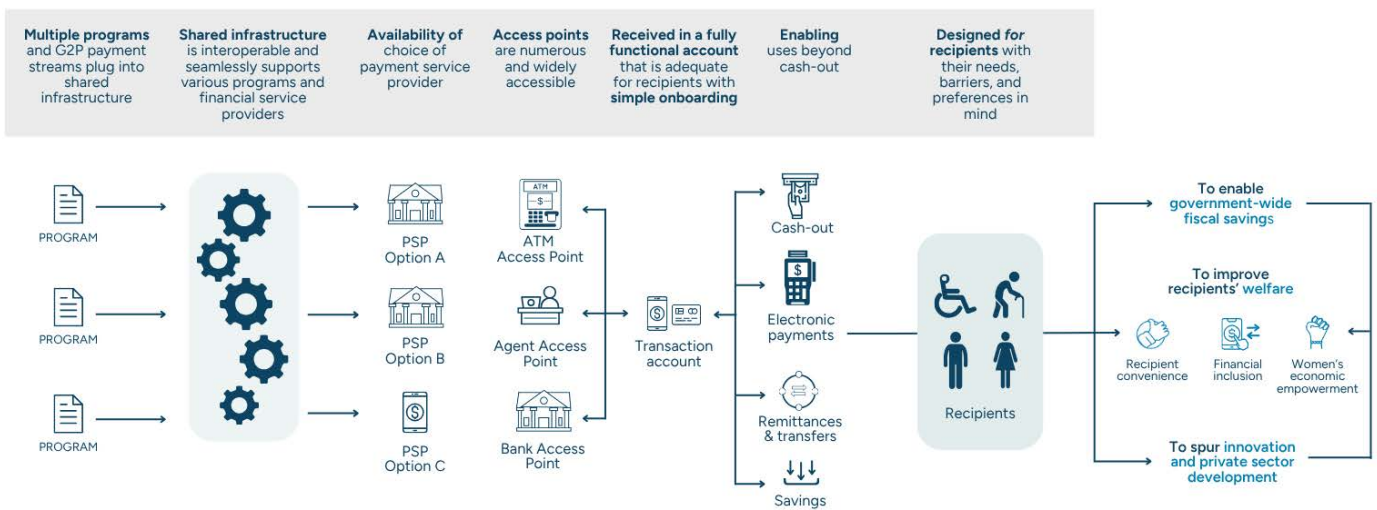
Increasingly, countries are adopting shared digital systems for payment delivery across government. These solutions coordinate social protection transfers with other forms of subsidies, pensions, wages, and other forms of government payments to improve the efficiency and effectiveness of transfers. Modern payment architecture also enables a rapid scaling during emergencies and supports coordination within government programs.

However, their success depends on the products, policies, and infrastructure used, and how these are integrated within a shared architecture. The G2Px initiative within the World Bank has [developed a framework](#) for this architecture (see Figure 2). At a technical level, the architecture includes:

1. **Shared infrastructure to support delivery**, including social registries and secure data exchange platforms (also called data interoperability), with shared recipient management information systems to help reduce duplication across programs and government entities. A Treasury Single Account centralizes fund management across multiple programs. Robust digital identification systems support reliable recipient verification and authentication, while national payment systems enable efficient fund transfers to a diversity of financial service providers.

2. **A network of financial access points or “last mile” delivery**, including agents (see Glossary), bank branches, and ATMs. This network supports various payment instruments, from cards to mobile money and digital wallets, giving recipients flexibility in how they receive and use their payments. Recipients gain access to full-service transaction accounts rather than limited-purpose payment instruments, with the freedom to choose their preferred provider. Business models are structured to incentivize the expansion of access points into underserved areas, while healthy competition drives service quality improvements. Integration with merchant networks, digital credit providers, and other fintech solutions allow recipients to build resilience.

FIGURE 2. **Modern Government Payments Architecture**



Source: Recreated from World Bank 2022a

Making Cash Transfer Delivery Work in Fragile Contexts

FINANCIAL SERVICES CAN TRANSFORM social protection payment delivery in fragile contexts just as they do in more stable environments – but the approach must be adapted to local realities. Even in the most challenging environments, digital payments are possible: Haiti’s ASPIRE social protection program increased digital payments from 1 to 74 percent in just 18 months, while social protection systems in the Occupied Palestinian Territories (OPT) enabled 77 million USD of humanitarian aid in the form of digital cash transfers to the Gaza Strip in 2024, according to CGAP interviews.¹

Successfully adapting delivery systems requires understanding the diversity of fragile situations (see Figure 3). Different regions of even the same country often face vastly different challenges, requiring funders to adopt different approaches:

In situations of active conflict, like Sudan in 2025, both public and private sector capacity can be severely constrained or collapse entirely. Funders may be unable to work with government authorities, while national social protection programs become inactive or severely limited in operation. The financial sector often retreats amid threats to infrastructure and staff security. In

such environments, even basic payment services may become impossible. In Sudan, the focus shifted to the humanitarian agenda for the first two years of conflict, with third-party-led social protection programs reemerging alongside humanitarian efforts in 2025.

Other fragile contexts have adapted to a different reality, characterized by low-intensity or limited conflict but an inability to follow the traditional roadmaps for supporting government-led social protection. This can be due to a limited ability to partner with government – due to sanctions or questions of recognition. In Yemen for example, social protection resumed after the start of the war in 2014, absent direct partnership with the government yet partially leveraging public channels, through an independent public delivery agency, the Social Fund for Development (SFD).² In Yemen but also in other countries like Afghanistan and Syria, money transfer operators and hawala networks (see Glossary) often take the place of account-based transfers.

Some fragile contexts do allow for government-led models of engagement, though these face significant constraints. In countries like the Democratic Republic of Congo (DRC), direct funder-government relationships exist, but limited public sector capacity

1 Data was collected from CGAP interviews conducted with, respectively, the World Bank social protection team in 2024, with the Cash Working Group of the Occupied Palestinian Territories in 2024.

2 Before the war, social protection was fully government-led in Yemen, with implementation by the Social Welfare Fund (SWF) and the Social Fund for Development (SFD). Post 2014, social protection is funded by the World Bank and implemented by UNICEF, with specific components executed by SFD, currently under the [Emergency Social Protection Enhancement and COVID-19 Response Project \(ESPECRP\)](#).

can hamper the ability to execute the same roadmaps as in less fragile countries. In the DRC, the funding gap for social protection is 66 percent of the country's Gross Domestic Product (ILO 2024). The financial sector similarly shows lower levels of investment, with very limited access points outside major cities.

Despite this diversity of contexts, recurring barriers exist across countries.

At the infrastructure level:

- Low volumes and fragmented payment environments limit the efficiency gains possible through digital payments.
- Limited public sector capacity (infrastructure and institutional) constrain the development and maintenance of payment delivery systems.
- Limitations on the ability of funders to operate or partner with government can constrain support to the public sector for delivery system development.

At the last mile:

- Limited business case for the private sector to expand digital financial services to remote areas constrains funding of financial access points in these areas.
- Customer reliance on informal channels for financial services means that best local option for recipient payment may present unacceptable risk for international actors and local governments.
- Lack of local government support in service delivery means basic physical infrastructure – from roads and security to electricity and telecommunications – may be absent.

Challenges can range from temporary and navigable, to long-term and intractable. Not every solution will be suitable for every environment. And while solutions must be carefully tailored to local conditions, several promising ideas are emerging.

FIGURE 3. **A Spectrum of Contexts in Fragile Countries^a**



Source: Authors

a This diagram offers a simplified view on the spectrum of fragile situations. Several dimensions inform this spectrum, for example, the ability of international actors to engage with government, the level of insecurity or conflict, and the capacity of local institutions. See [From Crisis to Resilience: The Role of Inclusive Finance in Fragile Countries](#) for more detail.

Six 'Big Ideas' for Improving Social Protection Delivery in Fragile Contexts

DRAWING ON EVIDENCE ACROSS fragile contexts, this section presents six approaches for leveraging financial services to improve social protection payments. These ideas are organized into two categories: approaches for strengthening shared infrastructure, and approaches for improving last mile delivery to recipients. Not every solution will work in every context, but these approaches offer practical starting points for social protection funders seeking to strengthen delivery systems in challenging environments. Given the diversity of fragile contexts, these recommendations are adaptable options rather than universal prescriptions.

Ideas for Improving the Shared Infrastructure Supporting Social Protection Payment Delivery

Funders can play a catalytic role in supporting the shared infrastructure necessary for enabling efficient payment delivery. This might mean working directly with government programs but can also mean thinking about a wider set of levers with partners from civic and humanitarian communities. The following approaches demonstrate how funders can strengthen shared infrastructure across a range of contexts.

1

WHERE SOCIAL PROTECTION DELIVERY SYSTEMS EXIST BUT GOVERNMENT PAYMENTS LACK SCALE:

Support More Open Government Systems to Improve Efficiency at Scale

Best practice in less fragile countries increasingly points toward “multi-program” architectures for government payments. These combine payment volumes from across government programs – including social protection, government wages, subsidies – to aggregate volumes and improve the business case for digital payments.

In fragile contexts, government payments can make up a smaller percentage of total payments to the most vulnerable populations. Social protection budgets are often smaller, while humanitarian transfers can play a larger role.

Making social protection payment delivery systems intentionally open to humanitarian flows can help gain efficiencies of scale, lower service costs, and create a more coherent recipient experience. Rather than juggling multiple cards or authentication methods, recipients are more likely to be able to maintain a single relationship with a trusted financial service provider. In practice, opening systems means offering specific components of the social protection delivery system

– such as payment initiation platforms – as services to humanitarian actors, according to needs and institutional sensitivities, and in line with the objectives of both humanitarian and social protection actors.³

Mauritania offers an example. The government’s payment delivery system is explicitly designed to process both planned and emergency government payments as well as humanitarian cash transfers. The open payment platform allows humanitarian actors to initiate payments to financial service providers, improving speed of crisis response while reducing duplication of delivery systems, without being compulsory.

The same level of coordination will not be possible in every situation. Data protection concerns, policy considerations, and a lack of incentives for humanitarian actors can all hinder integration with social protection systems – even in protracted crises like Yemen, or where strong social protection systems exist in countries like Ukraine. However, practical solutions often exist. For example, organizations might share payment delivery systems while maintaining separate beneficiary databases. The key is finding the appropriate level of integration that respects the requirements of all actors.

How funders can invest, through governments and implementing partners, in making payment delivery systems more open:

- Fund technical solutions that support faster integration for non-governmental actors – such as open Application Programming Interfaces (APIs) or open standards for payment delivery systems. Government change-management processes can be too slow to react in an emergency. More open system architectures can allow more flexibility to integrate new partners and adapt in crises.

- **Support proactive campaigns and outreach to attract non-governmental actors as system users.** This includes developing clear service offerings and more streamlined procedures for how non-governmental actors are permitted to use which parts of shared infrastructure. Funding can incentivize this shift toward a more service-oriented approach.
- **Invest in technical documentation and measurable pilots that demonstrate cost savings and operational improvements.** This creates evidence to encourage broader adoption of shared infrastructure.



Gender Consideration

A gender-sensitive approach to system design, including prototyping with women, can help meet both development and humanitarian priorities. An added benefit of infrastructure sharing is the possibility to track a larger pool of gender-disaggregated recipient data for use in addressing key barriers to women’s access to cash transfers.

2

WHERE GOVERNMENT CAPACITY IS SEVERELY CONSTRAINED: Seed Civic Tech Champions to Help Build Local Delivery Capacity

International and non-governmental actors often step in to support social protection delivery where government capacity is severely constrained. The UN and similar international actors can play an important role in providing turn-key capacity where government systems do not already exist or are overwhelmed in a crisis. In Lebanon, for example, the World Bank-supported Emergency Social Safety Net (ESSN)

³ Humanitarian and social protection actors through the SPIAC-B collaboration called for systematically assessing entry points for linking humanitarian assistance and social protection when designing and implementing emergency response plans (principle 1, [Tipsheets for applying the Common Principles for Linking Humanitarian Assistance and Social Protection](#)).

is partially run through the delivery systems of the World Food Programme (WFP).⁴

However, international organizations face their own constraints — costs are likely higher than local alternatives, staff may come from abroad rather than the local workforce, their systems may have implicit barriers to exit, and the eventual handover to government can become a dramatic transition rather than a smooth evolution.

Supporting local civic tech champions can offer a way to help smooth this transition. In Lebanon, a small initial grant of GBP 20,000 enabled the civic tech company SIREN Associates to create a basic e-government platform. The same system later became the foundation for the ESSN program in 2021, providing a locally owned registration platform only four months after the project's start. By 2025, this platform was being upgraded into a comprehensive social protection delivery system, from registry to payment initiation, and helping facilitate a move from UN agency to government system operation.

This approach to seeding local infrastructure offers several advantages. It supports in-country capacity while helping build a gradual ramp toward government systems. Local champions can often move faster, at lower cost, and frequently have a deeper understanding of local context and needs. They provide institutional memory and technical capability that remains in-country even as international support evolves.

Kickstarting government delivery capacity is not only about building technology systems. In Yemen, the Social Fund for Development (SFD) evolved to play a key role in facilitating payments through outreach, grievance redress, and digital payment delivery for the ESPECRP social protection cash transfer program.

How funders can seed civic tech champions to develop social protection payment delivery systems:

- **Fund civic tech champions, even (and especially) when their initiatives are early stage and sub-scale.** Take a portfolio approach by providing small initial grants (\$20,000-100,000) to multiple promising civic tech initiatives across different countries. Look for teams with strong in-country networks and technical capabilities, even if their solutions are not yet fully mature. Structure support to include both funding and technical assistance, with clear metrics for follow-on funding. This approach spreads risk while maximizing the chance of discovering local solutions that can scale.
- **Develop a 'civic tech champions network' for social protection payment delivery.** A structured community that connects local innovators across countries could help accelerate knowledge sharing and provide peer support during challenging transitions.
- **Create 'challenge funds' that incentivize the development of innovative local solutions to address delivery bottlenecks in specific contexts.** Rather than funding predetermined payment solutions, define clear problem statements, such as "how to authenticate recipients in areas with poor connectivity," and offer tiered prizes for working solutions. Such funds could encourage collaboration between local technology companies, civil society, and government.



Gender Consideration

When supporting local champions, seek out women-led organizations and encourage greater representation of women in leadership and technical positions. Research shows that teams are significantly more likely to understand their target customers when team members represent the end users, making women's participation in leadership crucial for gender-sensitive design. (CFI 2020, European Microfinance Platform 2022).

4 [The Emergency Social Safety Nets Project](#) in Lebanon is implemented by the Government of Lebanon (GoL), through a partnership with WFP, where the GoL provides recipient payrolls, and WFP delivers payments via its own systems and procedures.

3

WHERE GOVERNMENT ENGAGEMENT IS NOT OTHERWISE POSSIBLE:

Invest Early in Building Blocks of Future Social Protection Delivery systems

In the most difficult circumstances, social protection funders may lack entry points to even begin a conversation with government. This can be due to situations of active conflict or similar constraints that make starting the social protection conversation difficult.

At the same time, humanitarian actors often maintain strong, sustained presence in these same contexts. Humanitarian organizations may operate for years in conflict environments—yet without the mandate to build lasting systems. This creates a missed opportunity: the payment delivery constraints making the work of humanitarians more difficult can be addressed by the same payment delivery systems that support future social protection goals.

The Cash Consortium of Sudan illustrates the potential of this approach. In 2024, this coalition of 20 humanitarian organizations began exploring development of a shared payment platform for engaging with financial service providers. The platform will be open to all humanitarian organizations, designed to meet immediate coordination needs with a capacity-constrained local financial sector. The platform is being designed with the ability to evolve into a solution that could connect with the national payment system and provide value-added services like deduplication and liquidity management in the future. Social protection funders are playing an active role in the conversation, even at this early stage, to help connect immediate aims to longer-term social protection priorities.

Haiti offers another example of how humanitarian investments can evolve into national social protection systems. The country's national social registry, the *Système d'Information du Ministère des Affaires Sociales et du Travail* (SIMAST), began as a

humanitarian beneficiary database before transitioning to government ownership. This transition occurred gradually—first with external support through CARE and WFP, then moving to full government control.

How funders can invest strategically for the future:

- **Support humanitarians with shared infrastructure capable of seeding future social protection delivery systems.** Fund the development of shared systems that serve the immediate needs of humanitarian cash transfer programs while incorporating the features needed for eventual government use. This might include, for example, investing in payment modules that can work with national payment systems. Structure these investments with clear documentation, open standards, and local governance to facilitate future government adoption.
- **Fund explicit efforts to leverage historical social protection assets and knowledge.** Where social protection programs previously existed but are no longer operational, funders can play a crucial role in adapting these assets for humanitarian response. These assets might include documentation of previous delivery systems or financial service provider relationships. Fund technical assistance to help humanitarian actors use these legacy resources, with an aim toward improving continuity for when government systems can eventually restart.



Gender Consideration

When supporting multi-stakeholder systems, include a diversity of partner organizations that understand the lived experience and constraints of target populations (lack of access to ID, lack of mobile access, etc.). Rural women's organizations, for example, may offer a different perspective on which financial service providers are critical to include, compared to organizations based in capital cities.

Ideas For Supporting Last Mile Access to Social Protection Payments for Recipients

Even the most sophisticated infrastructure ultimately depends on reaching recipients where they live. The barriers to last mile access in fragile contexts require fresh thinking about payment delivery models. The following approaches show how funders can help bridge this gap by leveraging both formal and informal channels.

4

WHERE MARKET ECONOMICS DON'T OTHERWISE SUPPORT FINANCIAL SECTOR INVESTMENT TO REACH RURAL AREAS:

Support Private Sector Investment in Financial Access Points For Hard-to-Reach Areas

Finding financially viable business models to reach the most remote areas can be difficult even in non-fragile environments. In some contexts, partnerships with fast-moving consumer goods companies or agent network managers help expand the frontier for financial access, helping agents consolidate various transaction types while maintaining other business lines (such as being a small merchant). CGAP offers tools to [help enable this approach](#).

However, expanding financial access points can be more difficult in fragile contexts. Co-investment in public good solutions for last mile access can help reach areas where market economics don't otherwise support investment. In Afghanistan, development funders began supporting The Community and Enterprise Development Organization (CAEDO) in 2024, a local NGO exploring the potential for a third-party agent network manager (see Glossary). The proposed model is designed to

support existing financial service business models while helping to 'de-risk' expansion to the hardest to reach (and least profitable) areas of the country.

Inspiration is drawn from successful shared payment networks such as the LINK ATM network in the United Kingdom (UK), which uses public funds to subsidize ATM access in lower income parts of the UK where market economics would not otherwise support financial access for local communities.

The key lies in building solutions that support rather than distort markets. The private sector must be involved from design to implementation. Funders should help markets expand their reach while avoiding interference in areas where markets function. These solutions should also be built with a concrete plan for future sustainability and eventual removal of subsidies – even if not in the near-term.

How funders can help bridge the investment gap for last mile access to financial services:

- **Fund efforts to develop and operate shared access networks.** Funders can support neutral conveners and operators of these shared solutions. This includes supporting activities such as convening local financial service providers to negotiate coverage and required private investment. Structure support to include both initial capital investment and operational subsidies, with clear metrics for gradually reducing dependency on subsidies as transaction volumes grow. Ensure private sector engagement while protecting public good objectives.
- **Create risk-sharing facilities to encourage private investment in rural expansion of financial services.** Design guarantee mechanisms or first-loss facilities that help financial service providers overcome initial investment barriers in remote areas. Structure these to cover specific risks (such as agent liquidity challenges or initial setup costs) while maintaining commercial incentives. Include clear sunset provisions tied to market development indicators

to avoid creating permanent dependencies. Complement financial support with technical assistance to help providers develop viable rural business models.



Gender Consideration

When supporting shared agent networks for payments, consider their critical role in creating a space for women's financial inclusion while respecting local social norms. Experience from the Bank Sakhi program in India and MiBank in Papua New Guinea demonstrates that serving women requires a comprehensive approach - including trusted local female agents, adapted operating hours, and products designed for women's needs (CGAP 2021).

5

WHERE INFORMAL SERVICES ARE A TRUSTED ALTERNATIVE AMONG RECIPIENTS:

Create Pathways For Better Leveraging Informal Money Transfers

In fragile contexts, where banks or mobile wallet providers are limited in scale, money transfer businesses can play a larger role. These businesses may be fully regulated as 'money transfer operators', may operate in a regulatory grey-area, or may be fully unregulated (commonly referred to as 'hawala networks').

These networks for money transfer are often remarkably resilient in reaching recipients, especially where other financial institutions are absent. In Afghanistan, Money Service Providers facilitate 90 percent of all financial transactions (International Organization for Migration,

n.d.), offering affordable services with extensive access networks in hard-to-reach areas.⁵

Yet outside humanitarian programs, these semi-formal or informal networks are less often leveraged. Weak or non-existent regulatory oversight and a lack of transparency make due diligence challenging. Funders can play a role in helping to bridge what works best for cash transfer recipients locally, with the requirements of international organizations. This support can take different forms.

In Somalia, unlicensed money transfer businesses were supported by the World Bank over a period of years to transition their business models into fully licensed mobile money providers. But the effort need not be that long-term or intensive. Incremental steps to support better regulation or more coordinated funder due diligence for unlicensed money transfer businesses can help funds reach recipients at lower cost and with more efficiency.

Rather than avoiding informal money transfer businesses in favor of channels that work less well for recipients, the focus should be on addressing compliance concerns to allow use of the channels that communities trust.

How funders can help create pathways for semi-formal or informal money transfer businesses:

- **Support informal providers in their transition to formal, regulated status.** This might include providing technical assistance in the areas of business models and implementation of relevant compliance procedures, including customer protection requirements.
- **Create coordinated due diligence approaches across funders, where it isn't immediately possible for money transfer businesses to obtain regulated status.** Fund the development of shared assessment

5 'Money Service Provider' is the regulatory classification in Afghanistan for what is often called a 'money transfer operator'. Though in practice, 'Money Service Providers' and 'FX Dealers' in Afghanistan are more commonly referred to as 'hawalas' and 'sarafs', illustrating the complexity of how these money transfer businesses are described in practice. The same term 'hawala' can refer to a licensed/regulated business or an informal service, depending on the market and context.

frameworks and tools that allow international actors increased comfort with using these channels, even if local licensing is absent (as routinely happens in the humanitarian world). Structure these frameworks to reduce duplication while ‘green lighting’ best in class actors so they are positioned to quickly scale up as new funders enter.



Gender Consideration

Hawala networks vary considerably by context but often reflect existing gender norms. Some features, like home delivery of cash seen in Syria (Norwegian Refugee Council, NRC 2015), may improve access for women, while other features may entrench more limiting social norms. Formalization efforts may offer an opportunity to revisit the more restrictive gender norms found in these business models, but this should be examined based on context.

6

WHERE GOVERNMENT SUPPORT IS NOT OTHERWISE POSSIBLE:

Supporting Community Engagement in Payment Delivery

In fragile contexts, limited government presence is often counterbalanced by strong community and social capital. Several practical approaches already exist to leverage communities in social protection delivery.

India’s [Bank Sakhi program](#) demonstrates how community structures can be leveraged to improve payments delivery where the formal financial sector is weak. (CGAP 2023b) The program helped female members of local Self-Help Groups (SHGs) to become banking agents. By activating leaders of women’s savings groups as bank agents, the program transformed traditional community financial networks into formal last mile delivery points for cash transfers, while also protecting the independence and integrity of community savings groups.

Community structures can also help bridge the gap where government struggles to provide the basic infrastructure necessary for effective payment delivery. Sudan’s Emergency Response Rooms (ERRs) have worked alongside traditional cash transfer delivery functions to help restore basic infrastructure like electricity (UN 2024). Such broader support at the community level can complement cash transfers to help ensure the safe and efficient delivery of benefits.

For longer term resilience, social protection programs have supported mechanisms like village savings and loan associations (VSLAs). In Yemen, the Social Fund for Development (SFD) supports implementation of the [Emergency Social Protection Enhancement and COVID-19 Response Project \(ESPECRP\)](#), including the establishment of over 597 VSLAs with more than 13,000 members as of December 2024. These groups facilitate access to credit and create platforms for community resilience, for example, through women-led emergency funds. Intentional layering of VSLA and cash programming can help women leverage cash transfers to strengthen community-based safety nets as a platform for growth.

Several of these tools are already used at scale. However, information asymmetries often prevent the more systematic use of community structures, especially in highly fragile environments where questions of equity and political economy can be complex.

How funders can support community engagement:

- **Fund project roles or functions to help identify how community capacity can be best leveraged.** Create and support dedicated positions for local experts who can work at the intersection of formal systems and community mechanisms. These individuals could help identify delivery bottlenecks and help program managers understand where existing community structures are best placed to respond.
- **Document and support cross-context adaptation of proven approaches to payment delivery.** Fund the systematic documentation of existing models like India’s Bank Sakhi program and

Sudan’s Emergency Response Rooms, focusing on operational requirements, cost structures, and implementation lessons. Support the adaptation of proven approaches to new contexts through practical resources that identify what adaptations are needed based on context.



Gender Consideration

When engaging community structures, seek out and elevate women leaders and women-led groups. Evidence from CGAP research in Yemen shows that women who take on community leadership roles in crisis can expand their decision-making power, even where restrictive gender norms prevail (Deep Root 2024). Global research shows that women in conflict and crisis are leading in their communities, but are more often excluded from formal leadership roles (CARE International 2024).

Conclusion

THE CHALLENGE OF DELIVERING SOCIAL protection payments in fragile contexts is significant and growing. With an estimated 86 percent of the world's extreme poor projected to live in fragile countries by 2030, finding better ways to leverage financial services for social protection delivery becomes increasingly urgent.

The six 'big ideas' outlined in this paper suggest practical ways forward, recognizing that solutions must be tailored to specific contexts and constraints.

In strengthening shared infrastructure, social protection funders should:

- Support more open government systems to improve efficiency at scale.
- Seed civic tech champions to help build local delivery capacity.
- Invest early in the building blocks of future government delivery systems.

In improving last mile delivery, social protection funders should:

- Support private sector investment in financial access points in hard-to-reach areas.
- Create pathways for better leveraging informal money transfer.
- Support community level engagement in delivery.

These approaches recognize that no single blueprint can address the diversity of challenges in fragile contexts. Funders must carefully assess local constraints to determine which approaches might work best. In active conflict situations, this might mean preserving existing infrastructure or supporting humanitarian efforts that have the potential to inform future government systems. In more stable contexts, the focus might shift to building system resilience and expanding last mile reach.

What unites these approaches is their emphasis on building from local realities rather than imposing external models. Whether working through humanitarian systems, civic champions, informal providers, or community structures, successful interventions start by understanding and building on what already works, while empowering local actors.

By taking measured steps to strengthen both shared infrastructure and last-mile delivery, while remaining flexible enough to adapt approaches as conditions change, funders can make a lasting impact. Not only can they help build more efficient social protection delivery systems—even in the most challenging environments—but they can also help build the long-term resilience of their recipients.

References

CaLP. 2023. *The State of the World's Cash 2023. Chapter 2: CVA Volume and Growth*. <https://www.calpnetwork.org/web-read/the-state-of-the-worlds-cash-2023-chapter-2-cva-volume-and-growth/>

CARE International. 2024. *Women in War: Leaders, Responders, and Potential*. https://careinternationaluk.ams3.cdn.digitaloceanspaces.com/media/documents/WomenInWar_FINAL.pdf

Center for Financial Inclusion (CFI). 2020. *Including Women Customers in "Inclusive Fintech"*. <https://www.centerforfinancialinclusion.org/including-women-customers-in-inclusive-fintech/>

CGAP. 2020. *The Use of Agents by Digital Financial Service Providers*. https://www.cgap.org/sites/default/files/publications/2020_02_Technical_Note_Use_Agents_Dig_Fin_Serv_Providers.pdf

CGAP. 2021. *Gender and Cash In/Cash Out Networks*. https://www.findevgateway.org/sites/default/files/publications/2021/2021_06_CGAP_Background_Gender_in_CICO.pdf

CGAP. 2022. *Findex and G2P: Are Transfers Translating to Inclusion at Scale?* <https://www.cgap.org/blog/findex-and-g2p-are-transfers-translating-to-inclusion-scale>

CGAP. 2023a. *CGAP Effects of G2P Choice on Female G2P recipients*. <https://documents1.worldbank.org/curated/en/099063023143623547/pdf/P17440806eadc900c0b53306f34c368459b.pdf>

CGAP. 2023b. *Doing Good by Doing Well: Women Banking Agents in India*. <https://www.cgap.org/blog/doing-good-doing-well-women-banking-agents-in-india>

CGAP. 2024a. *From Crisis to Resilience: The Role of Inclusive Finance in Fragile Countries*. <https://www.cgap.org/research/publication/crisis-to-resilience-role-of-inclusive-finance-in-fragile-countries>

CGAP. 2024b. *Trust in Transition: Afghanistan's Hawala System in Crisis and Recovery*. https://www.cgap.org/sites/default/files/publications/Working%20Paper_Trust%20in%20Translation.pdf

Deep Root. 2024. *Bridging the Gap: Leveraging Village Savings and Loan Associations for Women's Financial Inclusion in Yemen*. <https://www.findevgateway.org/sites/default/files/publications/2024/CGAP%20Background%20Document%20-%20Bridging%20the%20Gap%20Leveraging%20VSLAs%20for%20Womens%20Financial%20Inclusion%20in%20Yemen.pdf>

European Microfinance Platform. 2022. *Financial Inclusion that Works for Women Lessons and Best Practices from the European Microfinance Award 2022*. https://664525b4-709d-4598-8368-c04feeff4844.usfiles.com/ugd/664525_eecd5f59cb864f75b5bd6634d445aa6a.pdf

Grand Bargain. 2020. *Linking Humanitarian Cash and Social Protection for an Effective Cash Response to the Covid-19 Pandemic*. <https://interagencystandingcommittee.org/sites/default/files/migrated/2020-05/Grand%20Bargain%20-%20Linking%20humanitarian%20cash%20and%20social%20protection%20for%20an%20effective%20cash%20response%20to%20COVID-19.pdf>

ILO. 2024. *Financing gap for universal social protection: Global, regional and national estimates and strategies for creating fiscal space*. <https://www.ilo.org/publications/financing-gap-universal-social-protection-global-regional-and-national>

International Organization For Migration. *Remittances to Afghanistan are lifelines: They are needed more than ever in a time of crisis*. <https://weblog.iom.int/remittances-afghanistan-are-lifelines-they-are-needed-more-ever-time-crisis>

NRC. 2015. *Remittances to Syria: What Works, Where and How*. <https://reliefweb.int/report/syrian-arab-republic/remittances-syria-what-works-where-and-how>

OECD. 2022. *States of Fragility*. https://www.oecd.org/content/dam/oecd/en/publications/reports/2022/09/states-of-fragility-2022_9ee73e08/c7fedf5e-en.pdf

OECD. 2025. *States of Fragility*. https://www.oecd.org/en/publications/states-of-fragility-2025_81982370-en.html

Reliefweb. 2019. *Common Donor Approach for humanitarian cash programming*. <https://reliefweb.int/report/world/common-donor-approach-humanitarian-cash-programming>

SPIAC-B. 2025. *Tipsheets for applying the Common Principles for Linking Humanitarian Assistance and Social Protection*. <https://www.calpnetwork.org/publication/tipsheets-for-applying-the-common-principles-for-linking-humanitarian-assistance-and-social-protection/>

UN. 2024. *Youth-led 'emergency rooms' shine rays of hope in war-torn Sudan*. <https://news.un.org/en/story/2024/02/1146187>

World Bank. 2014. *Social Safety Nets and Gender: Learning From Impact Evaluations and World Bank Projects*. <https://documents1.worldbank.org/curated/en/764541468125700354/pdf/Social-safety-nets-and-gender-learning-from-impact-evaluations-and-World-Bank-projects.pdf>

World Bank. 2017. *The Opportunities and Challenges of Digitizing Government-to Person Payments*. <https://openknowledge.worldbank.org/server/api/core/bitstreams/9f8eabe8-adbe-51eb-af99-c3a49c8588d0/content>

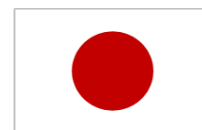
World Bank. 2021. *Project appraisal document to the Republic of Haiti for an Adaptive Social Protection for Increased Resilience Project*. <https://documents1.worldbank.org/curated/en/353831613759321148/pdf/Haiti-Adaptive-Social-Protection-for-Increased-Resilience-Project.pdf>

World Bank. 2022a. *Next Generation G2P Payments: Building Blocks of a Modern G2P Architecture*. <https://documents1.worldbank.org/curated/en/099600110202238143/pdf/P173166068e4220430a0ff03279b01c83db.pdf>

World Bank. 2022b. *The Role of Digital in the COVID-19 Social Assistance Response*. <https://documents1.worldbank.org/curated/en/099830009302217091/pdf/P1731660f8c52f062092ac00d53c648bac7.pdf>

World Bank. 2024. *Playbook on Digital Social Protection Delivery Systems: Towards Dynamic Inclusion and Interoperability*. <https://documents.worldbank.org/en/publication/documents-reports/documentdetail/099050824133015472/p1650391577ac30ef19fda1beb3c0deebec>

CGAP Members



CGAP Members (continued)



CGAP Strategic Partners





Transforming Lives with Financial Inclusion

cgap.org

