

PROMISING PRACTICES

# Access to finance for vulnerable people

RESILIENCE & ADAPTATION LEARNING FACILITY  
MARCH 2026 | JENNIFER LEAVY & VAIDEHI KRISHNAN



ROSE, PARTICIPANT IN THE DREAMS  
PROGRAMME IN UGANDA  
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# Acronyms

AML	Anti-money laundering
B2B	Business-to-business
CDDO	Community-driven development organisation
DFS	Digital financial services
DRIVE	De-risking Inclusion and Value chain enhancement for pastoralist communities in the Horn of Africa
FCAS	Fragile and conflict-affected settings
FSP	Financial service provider
GEDSI	Gender, equity, disability and social inclusion
G2P	Government-to-person
GIS	Geographical Information System
HAFN	Hafnia Limited
ID	Identification documents
KYC	Know Your Customer
MFI	Microfinance institution
NGO	Non-governmental organisation
P2P	Person-to-person
POS	Point of Sale
ROSCA	Rotating Credit and Savings Associations
SACCOS	Savings and Credit Cooperative Organisations
SMS	Short Message Service
UNHCR	United Nations High Commissioner for Refugees
USSD	Unstructured Supplementary Service Data
VSLA	Village Savings and Loan Association

# Executive summary

Access to finance is a critical yet underdeveloped pillar of resilience in fragile and conflict affected settings (FCAS). Financial services - whether formal or informal - help households and businesses anticipate, absorb and adapt to shocks. However, in FCAS, widespread exclusion, weak infrastructure, insecurity and macroeconomic instability severely limit access to formal financial systems. This report synthesises evidence from diverse high and medium-intensity conflict contexts and other constrained-access environments to identify promising approaches for expanding meaningful financial inclusion and strengthening resilience.



LAYLA, PARTICIPANT IN THE RAISE-DFS PROGRAMME IN ETHIOPIA  
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This report highlights some of the challenges faced in delivering access to finance interventions in FCAS. It identifies successful approaches that could have wide applicability and the potential to scale in FCAS contexts. In addition, it identifies promising practices that can leverage the linkages between (trust-based) informal and formal services – which have been evidenced theoretically but have not yet materialised into concrete investments.

## Promising practices

### 1. FINANCIAL SERVICES ARE ESSENTIAL TO RESILIENCE - BUT MOST VULNERABLE GROUPS REMAIN EXCLUDED

Savings, credit, remittances, insurance and digital payments support households' capacity to manage shocks, avoid negative coping strategies and invest in livelihoods. Yet insecurity, displacement, regulatory barriers, weak infrastructure and war economy dynamics keep formal services out of reach for many communities. Informal systems fill the gap but may carry high costs and limited protection.

### 2. FCAS REQUIRE SPECIFIC PRECONDITIONS FOR FORMAL FINANCIAL SERVICES TO FUNCTION

Successful delivery depends on:

- › Basic digital and physical infrastructure.
- › Predictable regulatory environments.
- › Stable macroeconomic conditions (cash availability, manageable inflation).
- › Minimum viable security for staff and liquidity movement.
- › User-level enablers: phone access, IDs, digital literacy, freedom of movement.

### 3. PROMISING PRACTICES DEMONSTRATE THAT INCLUSIVE, CONTEXT-ADAPTED FINANCIAL ACCESS IS POSSIBLE IN FCAS

Examples include:

- › Blockchain-enabled payments (Afghanistan, Syria): Simple featurephone interfaces with secure, auditable transactions for last mile delivery.
- › Commitment-based savings (Mali): myAgro's scratchcard savings system aligns with farmers' cashflow habits and risk preferences.
- › Index-based livestock insurance (Somalia, Ethiopia, Kenya): Satellite-triggered payouts help pastoralists respond to drought.
- › Recovery loans (multi country): Short-term, shock-responsive credit helps microentrepreneurs rebuild livelihoods when lenders typically retrench.
- › Anticipatory remittances (Central America): Early warning-triggered diaspora transfers support households to prepare for climate shocks.

### 4. DESIGN AND DELIVERY DETERMINE OUTCOMES MORE THAN THE CHOICE OF PRODUCT

Financial solutions succeed when they:

- › Use simple, accessible technology.
- › Bring services closer to users through dense, multi-service agent networks.
- › Build on trusted intermediaries such as savings groups, cooperatives and local businesses.
- › Reflect users' existing financial behaviours, not idealised ones.
- › Are paired with training, onboarding support and behavioural design features.
- › Incorporate flexible terms for shock-prone environments.

### 5. INFORMAL/FORMAL LINKAGES ARE A MAJOR UNTAPPED OPPORTUNITY

Savings groups, cooperatives and hawala<sup>1</sup> networks remain trusted and widespread. Rather than replacing them, linking these structures with formal providers can overcome trust, distance and documentation barriers, particularly for women and displaced populations.



RAYMONDO, PARTICIPANT IN THE  
MÁS PROGRAMME IN  
GUATEMALA  
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## Conclusion

Financial inclusion is not just a development goal - it is a resilience imperative in FCAS. When delivered through simple technology, trusted channels and flexible, behaviour-aligned designs, financial services can operate effectively even in high-risk environments. By prioritising user realities, investing in enabling conditions, and bridging informal and formal systems, donors and practitioners can help households and local economies withstand shocks, recover more quickly, and reduce long-term dependence on humanitarian assistance.

<sup>1</sup> Hawala is an informal money transfer system, operating outside traditional banking, that relies heavily on trust and personal networks to move funds without actual money changing hands

# Introduction

Access to financial services, such as banking and payment services, insurance, and savings and loans, is essential for people's daily economic activity. In times of crises, these services support individuals, communities and markets to absorb and adapt from shocks. Importantly, they also enable users to take steps to prepare for impending shocks, reducing their dependence on prolonged humanitarian aid. Studies of adaptation strategies in FCAS find that households with access to remittances or loans, often from their social connections, not only cope better, but are also able to start small livelihood activities to meet their household's needs.<sup>2</sup>

**However, poor and marginalised populations, particularly those in rural and hard-to-reach areas, remain largely excluded from formal financial services, with many barriers to access.** Weak infrastructure including roads, electricity shortages and sporadic mobile network increase delivery costs for providers. The low and irregular income of potential users, their limited financial and digital literacy, and low trust and adoption rates, dampen demand, making the business case even less attractive.

Further barriers are present in FCAS, intensifying the challenges. These include insecurity, war economies, macroeconomic instability, weak regulatory capacity, damaged infrastructure and the effects of sanctions. Displacement, loss of lives and livelihoods, and lack of legal status or identification also reduce people's ability to access and adopt these financial services. Together, these factors limit the potential of financial services to support people's resilience.

Informal financial services often fill this gap. Bus drivers carry cash; hawalas facilitate domestic and cross-border remittances; economic collectives like savings and loan groups (or sinister loan sharks) provide access to cash and capital. They are accessible and trusted, but they offer limited protection and low transaction ceilings. They expose users to high costs and risks, constraining households' ability to manage shocks or invest in livelihoods.

In FCAS, access to finance has largely centred on short-term cash transfers, with limited investment in building sustained access to financial services. Evidence of what has worked at scale is scarce. We prioritise cases from high and medium-intensity conflict contexts<sup>3</sup>, but also draw on constrained-access environments to identify challenges and solutions that have wide applicability and potential to scale in FCAS contexts.

## Purpose of this report

This report highlights some of the challenges faced in delivering access to finance interventions in FCAS. It identifies successful approaches that could have wide applicability and the potential to scale in FCAS contexts. In addition, it identifies promising practices that can leverage the linkages between (trust-based) informal and formal services – which have been evidenced theoretically<sup>4</sup> but have not yet materialised into concrete investments.

ANTA, PARTICIPANT IN THE ENERGIA PROGRAMME IN SENEGAL

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<sup>2</sup> [The Wages of War: Learning from how Syrians have adapted their livelihoods through seven years of conflict](#)

<sup>3</sup> See accompanying Reference Document for definitions of conflict and fragility typology. Annex 1 sets out key terms specific to this paper

<sup>4</sup> [State of the Practice: Savings Group Linkages 2024 | Layering and Linking Savings Groups: Apolou Activity Learning Brief](#)



**NAFIS, PARTICIPANT IN THE MICROMENTOR PROGRAMME IN ETHIOPIA**  
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# What is financial inclusion and resilience in FCAS?

Insurance, savings, credit and digital payment products are all financial instruments to help households anticipate, manage and rebound from risks in times of crises. Individuals and businesses with access to a range of these financial products and services are better equipped to protect themselves from the effects of catastrophic loss due to disaster, weather, crop failure and illness.

## Financial inclusion

Financial inclusion is about providing individuals and businesses with access to and use of affordable financial products and services that meet their needs, and are delivered in a responsible and sustainable way (see World Bank definition)<sup>5</sup>. Financial inclusion is not a narrow focus on formal (i.e., commercial) financial products alone. Formal and informal financial services offer distinct advantages and limitations in helping individuals manage shocks and stresses. A truly inclusive situation gives people meaningful access to a range of financial instruments, both formal and informal. They understand their respective benefits and risks, and can choose and combine them in ways that reflect their needs, preferences and circumstances.

## The challenges of providing financial services in FCAS contexts

In FCAS, providing people with even the most basic financial services can be challenging. Structural barriers to reaching rural and marginalised individuals, compounded by conflict, climate-shocks and macroeconomic instability, can deter risk-averse formal (commercial) financial service providers. Individuals affected by conflict and fragility face additional challenges including displacement (internally or cross-border), lack/loss of identification documentation, and erosion of social and economic resources. gender, equity, disability and social inclusion (GEDSI) are often poorly understood.<sup>6</sup> Humanitarian agencies become the primary clients of financial service providers, but compliance, auditability and transparency of financial transactions are critical issues for consideration.

<sup>5</sup> [World Bank Financial Inclusion overview](#)

<sup>6</sup> Integrating Gender, Equity, Disability and Social Inclusion (GEDSI) analysis into resilience programming is critical for any people-centred interventions that recognise diverse experiences, needs and vulnerabilities - especially among marginalised groups. Understanding and responding to differential risks in crisis-affected communities is a core element of programme design and delivery.

# Pre-conditions for the delivery of formal financial services

Our review of case studies in challenging contexts where formal financial services are managing to reach people, highlights important pre-conditions:

- › **Operating environment:** Minimum viable security for staff, agents and cash logistics.
- › **Political economy:** An ability to operate without the influence of predatory war economies, informal taxation or forced 'fees.'
- › **Governance:** Institutional strength that supports regulatory control; some level of regulatory support to provide tiered Know Your Customer (KYC)<sup>7</sup>; a clear position on sanctions/anti-money laundering (if cross-border payments are involved); and policies on refugees/asylum-seekers' freedom of movement, legal status and right to work.
- › **Macroeconomic indicators:** Inflation; currency devaluation; (physical) cash/currency availability; and some level of market functionality.
- › **Infrastructure:** Phone network penetration; roads; electricity; minimum internet connectivity; agent networks; agent density; and liquidity challenges.
- › **For individuals:** Phone access (minimum feature phones); basic digital literacy; acceptable identification documentation; legal status; and freedom of movement.

Annex 2 summarises the different financial services, their theorised pathway towards resilience, constraints and challenges to these pathways, and the ways in which these can be addressed. These challenges and solutions stem from FCAS and non-FCAS contexts. Table 1 sets out the constraints identified in different contexts and promising solutions to address these.

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<sup>7</sup> Know Your Customer (KYC) standards are designed to protect financial institutions against fraud, corruption, money laundering and terrorist financing. KYC involves several steps to establish customer identity, understand the nature of customers' activities and qualify that the source of funds is legitimate



**LUISA, PARTICIPANT IN THE ALGO  
NUEVO PROGRAMME IN COLOMBIA**  
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**TABLE 1**

# Access constraints (physical, financial and structural)

<b>BINDING CONSTRAINT</b>	<b>HIGH-INTENSITY CONFLICT (HIC)</b>	<b>MEDIUM-INTENSITY CONFLICT (MIC)</b>	<b>INSTITUTIONAL &amp; SOCIAL FRAGILITY</b>	<b>PROMISING SOLUTIONS</b>
Distance, remoteness and high delivery costs for outreach in rural locations	●	●	●	<ul style="list-style-type: none"> <li>Recruiting existing community structures (shops, savings groups) as agents</li> <li>Point-of-Sale and feature phone technology to reduce costs</li> </ul>
Sparse agent networks and lack of interoperability, increasing costs for providers and end-users	●	●	●	<ul style="list-style-type: none"> <li>Investments in interoperable platforms helps providers share operating costs</li> </ul>
Weak digital and power infrastructure	●	●	●	<ul style="list-style-type: none"> <li>Design for basic technology such as feature-phone and e-cards</li> <li>Include offline functionality and use satellite-linked internet to sync transactions</li> </ul>
Post-shock contraction of credit	●	●	●	<ul style="list-style-type: none"> <li>Stimulus lending to banks</li> <li>Recovery lending via Microfinance Institutions</li> <li>Structured rescheduling tied to shocks</li> </ul>
High transfer fees and expensive informal channels (often the only available option)	●	●	●	<ul style="list-style-type: none"> <li>Blockchain-technology with local NGO implementation support</li> <li>Digitise informal settlement back-end</li> <li>Integrate with mobile wallets</li> </ul>
Gender and social norms preventing women’s mobility and access to male-dominated agent networks	●	●	●	<ul style="list-style-type: none"> <li>Use informal community groups to introduce products</li> <li>Recruit female agents to address women’s access</li> </ul>
Lack of collateral and credit history making lenders perceive clients as high risk	●	●	●	<ul style="list-style-type: none"> <li>Savings-first models</li> <li>Digitised group records to improve provider confidence</li> <li>Bundled advisory services</li> <li>Agricultural extension services to improve productivity</li> <li>Psychometric and agri-fintech scoring</li> </ul>
Nature-dependent livelihoods perceived as high-risk, impeding access to loans	●	●	●	<ul style="list-style-type: none"> <li>Bundled advisory services</li> <li>Agricultural extension services</li> <li>Market-actor linkages</li> <li>Agri-fintech scoring</li> </ul>
Lack of ID and strict KYC restricting access to basic financial services	●	●	●	<ul style="list-style-type: none"> <li>Tiered KYC</li> <li>Alternative IDs</li> <li>Partnerships with organisations helping refugees get ID</li> </ul>

# Product design related constraints

BINDING CONSTRAINT	PROMISING SOLUTIONS
Lack of suitable insurance products to protect against climate, conflict or health shocks	 <ul style="list-style-type: none"> <li>• Index insurance that provides trigger-based payouts</li> <li>• Health/medical insurance linked to payments/savings</li> <li>• Insurance embedded within loans, savings or airtime</li> </ul>
Complexity of products deterring uptake	 <p>Insurance embedded within loans, savings or airtime for easy uptake.</p>
Low familiarity and trust of products and services	 <ul style="list-style-type: none"> <li>• Use trusted intermediaries to introduce products</li> <li>• Savings/self-help groups</li> <li>• Expand women agents via savings groups</li> </ul>
Product and user needs mismatch: seasonal incomes not matching repayment cycles	 <ul style="list-style-type: none"> <li>• Commitment savings</li> <li>• Flexible repayment and grace periods</li> <li>• Recovery-focused loans</li> </ul>
Product and user needs mismatch: informal channels for remittances slow and risky, but trusted and affordable	 <ul style="list-style-type: none"> <li>• Remittance products focused on user needs</li> <li>• Cost, simplicity and convenience, over technology</li> </ul>
Transfers (and aid) arriving after shocks, limiting households' resilience	 <p>Anticipatory remittances using early-warning triggers and fee incentives with diaspora network/ in migrant-sending corridors</p>

# Delivery-related constraints

BINDING CONSTRAINT	PROMISING SOLUTIONS
Financial system disruption including sanctions and banking collapse affecting transfers War economy with illicit fees and taxes	 <ul style="list-style-type: none"> <li>• Block-chain based technology supports transparent and auditable payment pathways</li> <li>• Simple user interface</li> </ul>
Liquidity constraints as users withdraw/prefer/hoard cash, limiting agents' float	 <ul style="list-style-type: none"> <li>• Make agents multi-service</li> <li>• Bundle services: G2P, retail, energy and agri-input payments</li> <li>• Use traders with existing cash flows</li> <li>• Accept savings group cash deposits to rebalance float</li> <li>• Encourage digital transactions</li> </ul>
Conflict, weak institutions or rule changes disrupting delivery and scale-up Macroeconomic volatility including banking crisis, capital controls, FX volatility, ATM/network outages	 <ul style="list-style-type: none"> <li>• Use multiple, redundant delivery channels</li> <li>• Maximise digital purchases</li> <li>• Reduce cash off-ramps to ease shortages</li> <li>• Peg transfers to stablecoin instead of local currency</li> </ul>

# Promising practices - examples<sup>8</sup>



## LOCATION: AFGHANISTAN

LEVEL OF FRAGILITY: HIGH-INTENSITY CONFLICT/FAMINE

INTERVENTION: CASH/PAYMENTS

### THE CHALLENGE

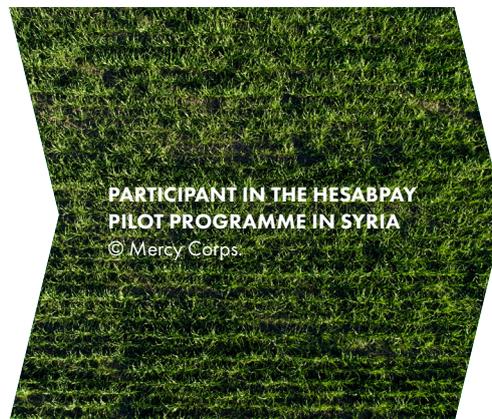
After the Taliban takeover, the financial services system collapsed under international sanctions. Broken banking infrastructure, the inability to send or receive cross-border payments and high informal money transfer network fees (10%) made it too expensive to get liquidity to remote Afghans. A complete lack of internet connectivity added to the challenge of delivering cash in a transparent and auditable manner.

### PROMISING PRACTICE

HesabPay, a blockchain technology-based platform that relies on stablecoin<sup>9</sup>, is filling an essential gap in reaching remote Afghans with cash to access agricultural inputs. Importantly, while the back end of HesabPay relies on blockchain and stablecoin, the front end, for the user, is a simple feature phone that receives SMS messages when a transfer has been made and an e-card to use at participating merchant stores to buy goods and services.

In 2023, [Mercy Corps partnered with HesabPay](#) (the technology company) and CDDO (a local Afghan NGO). The NGO delivered HesabPay cards to 100 farmers and onboarded them on to the HesabPay platform. Mercy Corps transferred \$30,000 HAFN, a stablecoin pegged to the value of the local Afghan currency, to individual farmers' wallets. Farmers used their cards with four participating merchants to purchase food, medicines and agricultural inputs. Merchants cashed out at a local HesbabPay brick-and-mortar branch, which relied on satellite synced internet for the transactions. Participants did not need smartphones, internet or prior digital payments experience to use their cards.

In 2026, [Mercy Corps' partnership with HesabPay](#) is supporting farmers in Syria with transfers to purchase agricultural inputs.



<sup>8</sup> A summary of all cases reviewed is available in Annex 3

<sup>9</sup> Stablecoins are a type of cryptocurrency designed to maintain a stable value by pegging to fiat currencies, commodities, or financial instruments, aiming to offer a less volatile alternative to cryptocurrencies like Bitcoin. Stablecoins Explained: Definitions, Mechanisms, and Types



## LOCATION: MALI

### LEVEL OF FRAGILITY: MEDIUM-INTENSITY CONFLICT

### INTERVENTION: COMMITMENT-BASED SAVINGS FOR AGRICULTURAL INPUT PURCHASES

#### THE CHALLENGE

Farmers and rural households often have small values of cash through the year but lack a lumpsum or bulk value to make input purchases ahead of the planting season.

#### PROMISING PRACTICE

[myAgro](#) designed a product targeting smallholder farmers to meet their lifestyles and cashflow. They provided a savings-based (lay-away) payment model that accumulated individuals' own savings to purchase agricultural inputs. Farmers bought myAgro scratchcards at their airtime seller, expressly to store small value payments. They bought these in frequent tranches that were earmarked for the future delivery of agricultural inputs. myAgro noted increases in farmers' incomes by an average of \$252 per annum, two thirds of whom are women, and 61,000 tons of additional food produced by climate-resilient crops and seeds. The product was bundled with quality inputs and agronomic advice, increasing the perceived value and encouraging continued use.

A few features of the product design stand out in terms of the improved uptake. First, using savings (instead of loans) for agri-input purchase catered to the cultural preferences of farmers, particularly a fear of loan repayment obligations in the event of a poor harvest. Second, the product matched the cashflow habits and lifestyle of farmers. Third, by enabling savings via a scratchcard (similar to an airtime scratchcard) the product built on an existing service and behaviour, rather than introducing something new.



#### PARTICIPANT IN THE PASERREL PROGRAMME IN MALI

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## LOCATION: ETHIOPIA, KENYA AND SOMALIA

**LEVEL OF FRAGILITY: HIGH-INTENSITY CONFLICT (SOMALIA), MEDIUM-INTENSITY CONFLICT (ETHIOPIA) AND NON-FCAS (KENYA)**

**INTERVENTION: INDEX-BASED LIVESTOCK INSURANCE**

### THE CHALLENGE

Farmers, pastoralists and those relying on other nature-dependent livelihoods earn seasonally and face frequent climate shocks. Fixed repayment schedules and upfront premiums are poorly suited to their realities.

### PROMISING PRACTICE

The DRIVE programme provides pastoralists in Somalia, Ethiopia and Kenya with drought-index insurance with payouts triggered by satellite-monitored pasture conditions. The programme also linked pastoralists with savings and digital payment accounts to improve their access to overall financial services. The programme reached nearly 2.5 million pastoralists, a majority women, by 2025. But the inherent design principles of an index-based insurance are complicated to deliver in a context of high political and governance risks. It is also worth noting that perceptions of affordability affect the uptake of [insurance products](#).



## LOCATION: MULTI-COUNTRY

**LEVEL OF FRAGILITY: HIGH-INTENSITY CONFLICT, MEDIUM-INTENSITY CONFLICT**

**INTERVENTION: VISIONFUND RECOVERY LOANS**

### THE CHALLENGE

In FCAS, economic shocks such as COVID-19 rapidly deplete household savings and disrupt livelihoods, increasing the risk that vulnerable farmers, micro-entrepreneurs and savings groups fall into extreme poverty. At the same time, many financial providers withdraw or reduce lending due to heightened risk, leaving affected households without access to recovery capital when it is needed most to restart livelihoods and stabilise incomes.

### PROMISING PRACTICE

[VisionFund](#) launched a three-year, \$55 million recovery lending programme, following the economic impacts of the COVID-19 pandemic. Recovery loans are short to medium-term credit products specifically designed for micro-entrepreneurs affected by shocks. Loans are offered to (current) loan clients and are delivered via local MFIs who manage these relationships. The loans are specifically aimed at 'recovery,' to help clients restore livelihoods, stabilise income and rebuild productive assets, rather than finance expansion or consumption in normal times. Recovery loans are often paired with other livelihood support interventions.

**WOMEN FARMERS WHO ARE PARTICIPANTS  
IN MÁS PROGRAMME IN GUATEMALA**

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**LOCATION: CENTRAL AMERICA: GUATEMALA, HONDURAS, EL SALVADOR AND NICARAGUA**

**LEVEL OF FRAGILITY: INSTITUTIONAL AND SOCIAL STABILITY RISKS**

**INTERVENTION: ANTICIPATORY REMITTANCES**

**THE CHALLENGE**

The timing of when remittances are received in relation to a shock makes a difference to the recipients' coping capacity. Even when early warnings exist, households often lack the resources to act before a shock hits.

**PROMISING PRACTICE**

In Central America, remittance inflows are a significant part of household income and local economies. Mercy Corps piloted an innovative anticipatory action model using remittances as a channel for disaster preparedness, ahead of a forecasted tropical cyclone. The pilot partnered with a digital remittance provider. Diaspora senders received early warning messages, discounts and nudges to send/remit money early when a tropical cyclone was forecast, so their households could prepare and stock supplies ahead of the storm, customers were also offered fee waivers or discounts for remittances.

# Key learnings

The cases above demonstrate that a range of financial services can support households' and businesses' resilience to shocks and stresses. Many of these services are feasible to deliver in a range of FCAS. However, outcomes are highly contingent on how services are designed and delivered, and on the enabling conditions in which they operate. Supporting reliable access to financial services in FCAS contexts is not simply a question of which products to support, but how and under what conditions they are deployed. Building on Table 1, the examples above and the wider evidence, this section distils some key design and delivery principles relevant to FCAS contexts.

## Dealing with access constraints

### 1. BRING SERVICES CLOSER TO USERS

Expand last-mile agent networks using existing shops, traders and local businesses; ensure agents offer multiple services (payments, deposits, withdrawals); and make financial service platforms interoperable. These practices have multiple benefits. They bring services closer to endusers, address agent liquidity constraints since many of these businesses also have other cash-based transactions and help improve business volume in low-density markets. Agenda interoperability benefits end users and providers.<sup>10</sup> Users can diversify their cash/remittance sources with friends and family networks who may or may not be using the same service provider. For providers, it allows them to reduce distribution costs and capitalise on economies of scale.

### 2. CREATE LINKAGES WITH INFORMAL FINANCIAL SERVICES

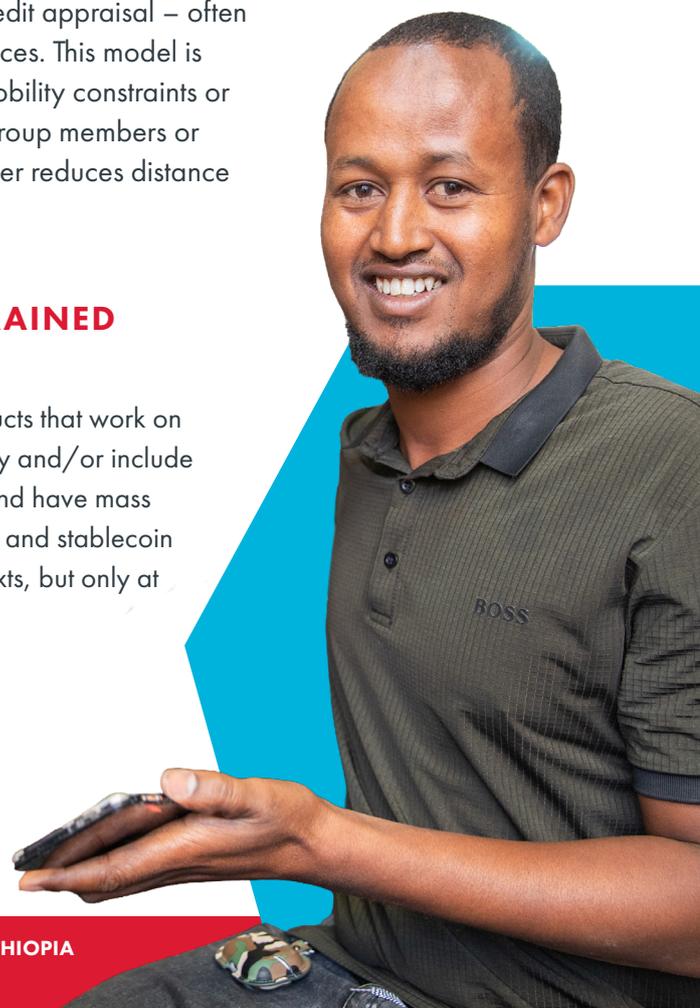
Rather than attempting to onboard individuals directly into formal systems, creating linkages between financial providers and (informal) savings groups, self-help groups, Savings and Credit Cooperative Organisations (SACCOs) or cooperatives has shown success. These groups act as intermediaries for account opening, deposits and sometimes credit appraisal – often addressing trust-based impediments to accessing financial services. This model is particularly effective for women and rural households facing mobility constraints or social barriers to engaging with formal providers. Supporting group members or leaders (especially women) to become agents themselves, further reduces distance and trust barriers.

### 3. DESIGN PRODUCTS FOR USE IN CONSTRAINED ACCESS ENVIRONMENTS

This approach ensures wide ranging applicability and utility. Products that work on feature phones (USSD platforms), with minimal internet connectivity and/or include offline features are designed for use by low-literacy populations and have mass consumption benefits. Technological advances such as blockchain and stablecoin are important for providing financial services in challenging contexts, but only at the back end. The user interface must be as simple as possible.

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<sup>10</sup> There's an upfront cost investment to create interoperable platforms (for financial service providers or donors). See [Agent Networks at the Last Mile: A Guide for Digital Finance to Reach Rural Customers](#)



## Adoption and uptake

### 4. LINK PRODUCTS TO THE END USERS' EXISTING CASHFLOW OR FINANCIAL BEHAVIOURS TO MAKE ADOPTION EASY

This includes payments/e-payments that are linked with salaries (or government social safety net transfers); remittance products that are introduced in migrant-sending/receiving corridors; and savings products that leverage a familiar habit such as the use of an airtime scratch card. All of these require minimal training or behaviour change.

### 5. INCORPORATING BEHAVIOURAL DESIGN PRINCIPLES IMPROVES THE UTILITY AND UPTAKE

Labelled savings and commitment mechanisms, delivered through simple, trusted channels, can outperform credit in fragile and low-income rural contexts. It highlights a scalable opportunity to expand access to productive finance by designing around income volatility and behavioural constraints, rather than attempting to push standard loan products.

### 6. PROVIDE TRAINING AND ONBOARDING SUPPORT TO INCREASE UPTAKE

Even if products are built for ease of adoption, invest in training and onboarding initiatives. Studies find that peer influence is one of the most important channels to encourage widespread adoption of a product or service. Ensuring early adopters of a product or technology have a good experience makes good business sense.

### 7. USE TRUSTED INTERMEDIARIES TO INTRODUCE PRODUCTS AND SERVICES TO HOUSEHOLDS

For rural, hard-to-reach and low-income households, trust, or a lack of it, is a primary impediment to adopting a new and unfamiliar product, even if the product has clear benefits. Working through trusted intermediaries – individuals, market actors, community development organisations and MFIs with pre-existing client relationships, can all improve trust. However, care should be taken not to overtly advertise NGO presence when introducing commercial products or services such as loans. Communities tend to equate NGOs with grants, which can influence repayment behaviours.

## Design and delivery

### 8. BUILD FOR SUCCESS, TEST FOR FAILURE

Design explicitly to address last-mile challenges. Considerations of agent networks, network density, liquidity challenges etc., should be front-and-centre while designing a product, not an afterthought. Conduct product pilots or proof-of-concept testing under challenging contexts and with the most marginalised groups. For example, considering what documentation is required to access a product or service (KYC), if it is feasible to provide a tiered-KYC, regulatory hurdles such as legal status for refugees and asylum-seekers and anti-money laundering regulations. This ensures that the pilot yields all the possible failure points that need to be addressed before a product is rolled out at scale.



## 9. BUNDLE OR LAYER COMPLEMENTARY PRODUCTS AND SERVICES TO IMPROVE OVERALL VALUE

Enhance the value and utility of the product through bundling complementary services. Bundling loans to farmers with agricultural advisory services; recovery loans for businesses with market price information; index-based insurance for pastoralists with livestock value chains; or layering loans with an insurance product that is predicated on loan repayment. These make good business sense for the financial service provider and end user.

## 10. ENSURE PRODUCTS DESIGNED FOR RESILIENCE OR SHOCK-PRONE ENVIRONMENTS ARE FLEXIBLE

Recovery loans for businesses will need to include grace periods, adjusted repayment schedules, or restructured terms that reflect post-shock cash-flow constraints.

 Access constraints	 Adoption & uptake	 Design & delivery
<ul style="list-style-type: none"> <li>✔ Bring services closer to users</li> <li>✔ Create linkages with informal financial services</li> <li>✔ Design products for use in constrained access environments</li> </ul>	<ul style="list-style-type: none"> <li>✔ Link products to end users' existing cashflow or financial behaviours to make adoption easy</li> <li>✔ Incorporating behavioural design principles improves the utility and uptake</li> <li>✔ Training /onboarding support is important to improve uptake</li> <li>✔ Use trusted intermediaries to introduce products and services to households</li> </ul>	<ul style="list-style-type: none"> <li>✔ Build for success, test for failure</li> <li>✔ Bundling / layering complementary products and services to improve overall value</li> <li>✔ Products designed for resilience or in shock-prone environments need to be flexible</li> </ul>

# Conclusion

Financial inclusion is not just a development goal - it is a resilience imperative in FCAS. When delivered through simple technology, trusted channels and flexible, behaviour-aligned designs, financial services can operate effectively even in high-risk environments. By prioritising user realities, investing in enabling conditions, and bridging informal and formal systems, donors and practitioners can help households and local economies withstand shocks, recover more quickly, and reduce long-term dependence on humanitarian assistance.

**Financial inclusion is not just a development goal - it is a resilience imperative in FCAS.**



# Annex 1: Key terms and definitions

## **FINANCIAL SERVICES**

Products and services including savings, credit, insurance, leasing, payments and remittances to facilitate daily economic activity and support resilience during a crisis.

## **DIGITAL FINANCIAL SERVICES (DFS)**

The ubiquitous nature of mobile networks has made digital delivery of these products and services. Digitising these services greatly improves the speed, costs and transparency of these transactions.

## **INCLUSIVE FINANCIAL SERVICES**

Refers to the design and delivery features that are tailored for rural, poor, marginalised individuals and groups, and those living in hard-to-reach areas that are typically unserved or underserved by formal financial services.

## **FINANCIAL INCLUSION**

Improve access, ensure quality and actual usage of financial products and services, including credit, insurance, leasing, payments, remittances and savings.

## **FINANCIAL INCLUSION MECHANISMS**

Mechanisms that improve access to, and uptake of, financial instruments and services. They include things like SIM cards and data so people can benefit from digitisation, creation of social 'norms' and socially bound commitments to save through village savings and loans associations (VSLAs), self-help groups, rotating credit and savings associations (ROSCAs) etc. Mechanisms and delivery channels need to make sure financial products and services are accessible and affordable; age, gender and context-appropriate; and delivered in a sustainable, scalable manner.

Inclusive financial systems are those that support people to access, use and benefit from a range of tailored and affordable financial services and products, helping them to better manage economic assets to cope with shocks and stresses and adapt to changing circumstances.

# Annex 2: Resilience pathways for inclusive financial instruments

## Payments/e-payments/mobile wallets

Payments are a foundational building block on the spectrum of financial services. Payments can be provided digitally via a mobile wallet. Payment products have a limited function. They facilitate movement of cash between different entities government-to-person (G2P), business-to-business (B2B) or person-to-person (P2P). But the ubiquitous nature of mobile phone access and use means that they have the potential to be a gateway to access a suite of other financial services.

EVIDENCE SUMMARY	RESILIENCE PATHWAYS	CONSTRAINTS/ CONDITIONS FOR ACCESS/ADOPTION	POTENTIAL WAYS TO ADDRESS, BASED ON EXAMPLE CASE STUDIES
<p>Digital payment rails can reduce delivery costs/ time for programmes and help households access funds more securely in emergencies; uptake and benefits depend on infrastructure, digital literacy, gender gaps and fees.</p> <p>Formal services can provide regulatory safeguards (anti-money laundering, KYC); cash portability including during displacement; easier audit/traceability; can link to savings/credit/ insurance; reduces cash-handling risks.</p>	<p><b>Anticipatory:</b> Store value digitally; build transaction history that can unlock other services.</p> <p><b>Absorptive:</b> Safer than cash (loss/ theft) and can keep access during displacement; quick receipt of support (wages, transfers, remittances).</p> <p><b>Adaptive:</b> Can support income diversification (e.g., easier commerce).</p>	<p>Requires phone/ connectivity/ agents; KYC/ ID barriers; fees; gender gaps in phone/internet access.</p>	<p>Design products for use with basic/feature phones (USSD) to ensure wider reach.</p> <p>Tiered KYC / alternate ID documents.</p> <p>Use e-cards/ community-based PoS agents to address physical access/ phone access challenges.</p> <p>Blockchain-based technology combined with feature phones/e-cards.</p>

# Remittances (domestic & international)

Provide regular income support to households and double up as informal insurance when families face drought, conflict, or health shocks.

EVIDENCE SUMMARY	RESILIENCE PATHWAYS	CONSTRAINTS/ CONDITIONS FOR ACCESS/ADOPTION	POTENTIAL WAYS TO ADDRESS, BASED ON EXAMPLE CASE STUDIES
<p>Multi-country evidence suggests that remittances are often stable or rise after shocks and can support recovery and reconstruction. But remittances commonly benefit better-off households and may not reach the poorest.</p> <p>Formal services can provide compliance oversight; and easier cross-border transfers at scale.</p>	<p><b>Anticipatory:</b> Remittances from the diaspora, ahead of an impending shock can support households prepare for shocks.</p> <p><b>Absorptive:</b> Countercyclical inflows can smooth consumption and finance recovery/reconstruction after shocks.</p> <p><b>Adaptive:</b> Can fund rebuilding and longer-term investments post-crisis.</p>	<p>Sparse agent networks/ liquidity challenges.</p> <p>Higher trust in, and preference for informal remittance agents (hawalas).</p> <p>ID/KYC requirements can exclude displaced individuals who have lost or lack documentation.</p> <p>Manual verifications can be expensive.</p> <p>Lack of legal status/movement restrictions and ID requirements are impediments for refugees.</p> <p>War economy/sanctions can disrupt cross-border remittances.</p>	<p>Support agent networks in migrant-sending/receiving corridors.</p> <p>Recruit shops/traders, with other cash transactions, to double up as remittance providers, to address liquidity challenges.</p> <p>Support informal remittances agents to digitise backend of remittance settlement. Preserve familiar hawala front-end practices (same agents, social verification etc)</p> <p>Integrate remittance products with mobile wallets.</p> <p>Advocacy for tiered KYC based on transfer value. Acceptance of alternate ID documents (biometrics, UNHCR-provided) for refugee populations.</p> <p>Use of voice-ID to verify recipients and reduce costly manual verification.</p> <p>Traceable and auditable blockchain technology to bypass illegal agents/illegal taxation.</p>

# Savings

Help households manage income and plan expenses. They act as first-line self-insurance to smooth consumption during shocks.

EVIDENCE SUMMARY	RESILIENCE PATHWAYS	CONSTRAINTS/ CONDITIONS FOR ACCESS/ADOPTION	POTENTIAL WAYS TO ADDRESS, BASED ON EXAMPLE CASE STUDIES
<p>Experimental evidence shows design features (labelling, soft/commitment mechanisms) can increase emergency savings and reduce inability to pay for health treatment; effectiveness depends on liquidity vs commitment trade-offs.</p> <p>Formal savings provide a layer of security; can earn interest; supports privacy and control (for women, if designed well); can link to digital payments and other products.</p>	<p><b>Anticipatory:</b> Build precautionary buffers ('self-insurance').</p> <p><b>Absorptive:</b> Withdraw savings to cope with idiosyncratic shocks (health, income gaps).</p> <p><b>Adaptive:</b> Finance productive investments and risk-reducing technologies when savings accumulate; savings fund seasonal migration.</p>	<p>Fees/minimum balances; for banks/providers, low volume of individual deposits is a disincentive to expand; distance to access points; mobility and gender norms prevent women from accessing (primarily) male-dominated agent networks; trust and literacy barriers; may be ill-suited if withdrawals are costly or restricted.</p>	<p>Savings groups as access platforms, especially for women and rural households. Banks arm individual agents/community-based agents with POS machines to accept savings group deposits and support opening of accounts.. Alternatively, some savings group members can also double up as agents.</p> <p>Recruiting and supporting female agents from women-led self-help groups or savings groups where women dominate membership, to double up as banking/DFS agents.</p> <p>Use of informal savings groups and community-based agents as entry-points to overcome trust and literacy barriers.</p>

# Loans

Finance livelihoods and productive investments supports recovery after shocks when repayment is flexible and well timed.

EVIDENCE SUMMARY	RESILIENCE PATHWAYS	CONSTRAINTS/ CONDITIONS FOR ACCESS/ADOPTION	POTENTIAL WAYS TO ADDRESS, BASED ON EXAMPLE CASE STUDIES
<p>Credit can support resilience when used for productive investment and when product design matches borrower needs; bundling with insurance can help but may be unsuitable for the poorest due to repayment capacity constraints.</p> <p>Consumer credit can improve welfare outcomes versus harmful coping strategies in some contexts, but risks of over-indebtedness are significant—especially where regulation and consumer protection are weak.</p> <p>Case evidence from VisionFund/GlobalAgRisk suggests recovery lending after disasters (e.g., Typhoon Haiyan) helped restore livelihoods with high repayment rates but requires careful client assessment and clear communication that funds were loans (not grants).</p>	<p><b>Anticipatory:</b> N/A</p> <p><b>Absorptive:</b> Emergency loans/consumer credit lines help households smooth consumption during idiosyncratic shocks, potentially avoiding distress sales or meal reductions. Recovery lending, post-shock, provides liquidity when lenders might otherwise retrench.</p> <p><b>Adaptive:</b> Climate-smart investments can reduce exposure to climate/market risks and diversify income; bundling insurance can reduce risk aversion and support high-cost but risk-reducing technology. Recovery loans support livelihood restoration and adaptation (replanting, new assets) post-shock; can prevent fall back into poverty.</p>	<p>Creditworthiness concerns impede credit provision. Low-income households, women, farmers lack collateral to borrow, or fear using these as collateral.</p> <p>Mismatch between loan terms and shock-prone cash flows; Risk of default in covariate shocks.</p> <p>Lack of credit history as a constraint to borrowing.</p>	<p>Savings-first approaches that delay credit provision to build FSP confidence.</p> <p>Savings as a pre-condition to borrowing (equity-based credit).</p> <p>Digitised savings group history to provide transparency to FSPs and use as proxy collateral.</p> <p>(NGO) facilitated partnership between MFI and crowdfunded loans companies like Kiva to encourage lending to refugees/displaced populations to build credit history and trust.</p> <p>Use of psychometric data, instead of physical collateral, to predict a borrowers' willingness to repay (for women).</p> <p>For farmers, agri-fintech scoring models. Use of a combination of farm-level GIS monitoring data, market offtake prices and psychometric data to ascertain creditworthiness of a farmer/first time borrower, in the absence of physical collateral.</p>

# Insurance

Encourage productive risk-taking in normal times provide payouts before (or) after a shock to protect assets and prevent long-term losses

EVIDENCE SUMMARY	RESILIENCE PATHWAYS	CONSTRAINTS/ CONDITIONS FOR ACCESS/ADOPTION	POTENTIAL WAYS TO ADDRESS, BASED ON EXAMPLE CASE STUDIES
<p>Insurance payouts can protect assets and consumption aftershocks; uptake often low without subsidies due to cost and trust; index design/data constraints and basis risk are key limitations.</p> <p>In Kenya and Ethiopia, households that had access to index-based insurance were able to keep more animals alive, avoid distress sales and better protect livelihoods during drought.</p>	<p><b>Anticipatory:</b> Reduces risk aversion and supports investment.</p> <p><b>Absorptive:</b> Payouts reduce need to sell assets or reduce consumption after shock.</p> <p><b>Adaptive:</b> Can support faster recovery and continued production (animal herding, crops etc.) in subsequent seasons.</p>	<p>Fixed (insurance) repayment schedules and upfront premiums are poorly suited to the seasonal cashflow of farmers, pastoralists, and other nature-dependent livelihoods.</p> <p>Perceptions/mindset barriers around insurance. Upfront payments in the present, for a future uncertain event.</p> <p>Low-income households lack a suitable health insurance product to counter their frequent health/medical expenses.</p>	<p>Index-based (livestock or crop) insurance for covariate climate shocks. Makes frequent payouts when specific (pre-agreed to) weather triggers are met, as opposed to claims-based processing. Provided as an individual-level purchase or via governments' social protection schemes.</p> <p>Savings-linked insurance distributed through savings groups. Group members pay an annual premium during their annual share-out. Products are simple - hospicash, that covers the entire family, and provides reimbursements of medical expenses, disability cover.</p> <p>Micro-health insurance embedded within phone credit. Insurance cover/value is predicated on monthly air-time usage. After an initial trial period, individuals can opt to increase premium value.</p>

# Annex 3: Summary of cases reviewed

PROGRAMME / INTERVENTION / STUDY NAME	COUNTRY	SUMMARY
Mercy Corps Ventures: <a href="#">HesabPay: Afghanistan</a>	Afghanistan	Three-month pilot testing stablecoin-based aid delivery in eastern Afghanistan.
World Bank: <a href="#">Providing finance services in rural areas: a fresh look at financial cooperatives</a>	Burkina Faso	This report demonstrates that financial cooperatives can be effective and sustainable providers of rural financial services when supported by an enabling policy environment. Their integration into wider networks strengthens governance and expands the range of services they can offer.
<a href="#">Caisses Populaires</a>	Burkina Faso	The Réseau des Caisses Populaires du Burkina (RCPB) is a movement of savings and credit cooperatives and is comprised of the Caisses Populaires (CP) and the Faitière des Caisses Populaires, which is the coordination and monitoring structure. The Caisses Populaires are the gateway for members to access a variety of credit products and financial services.
Mercy Corps: <a href="#">Remittances for Anticipatory Action</a>	El Salvador, Guatemala, Honduras and Nicaragua	Remittances pilots in the 2022-23 Hurricane Seasons in Central America.
World Bank Gender Innovation Lab: <a href="#">Evening the credit score: can psychometric credit-scoring address collateral constraints for women entrepreneurs?</a>	Ethiopia	Summary of an evaluation on the impact on using psychometric credit scoring as a substitute for collateral, via a randomised controlled trial with a microfinance institution in Ethiopia.
Mercy Corps: <a href="#">Resilience and Incomes for Smallholders in Ethiopia through Digital Financial Services (RAISE-DFS) programme</a>	Ethiopia and Somalia	This project aimed to increase incomes and enhance resilience for rural households by supporting financial institutions to develop stronger systems and capacities that enable households to access new products and services, facilitating increased savings, investment in off-farm businesses, diversified income streams, and investment in livelihoods.
World Bank: <a href="#">De-risking, Inclusion, and Value Enhancement of Pastoral Economies in the Horn of Africa (DRIVE) programme</a>	Djibouti, Ethiopia, Kenya and Somalia	The DRIVE programme aims to enhance the financial resilience of pastoralists to drought through supporting the scale up of a financial services package.
VisionFund: <a href="#">Savings Linked Insurance for Resilience</a>	Ghana and Malawi	VisionFund piloted the provision of health microinsurance to World Vision Savings groups in Ghana and Malawi through funding and support by The Swiss Capacity Building Facility. VisionFund served as World Vision's microfinance subsidiary.

<b>PROGRAMME / INTERVENTION / STUDY NAME</b>	<b>COUNTRY</b>	<b>SUMMARY</b>
Iraqi Youth Model United Nations <a href="#">Financing SMEs in post-conflict contexts - opportunities for inclusive development in Iraq and beyond</a>	Iraq	This article examines the barriers to SME financing in post-conflict economies like Iraq, drawing lessons from successful OECD financing models. It explores policy solutions that could help bridge Iraq's SME funding gap, from credit guarantee schemes to public-private partnerships and regulatory reforms.
FarmDrive: <a href="#">Bridging the data gap in agricultural financing: The case of FarmDrive</a>	Kenya	FarmDrive is a data analytics and Fintech company that supports small-scale farmers in accessing credit from local financial institutions.
<a href="#">MyAgro</a> model	Mali and Senegal	MyAgro is a non-profit social enterprise that sells agricultural inputs and tools to smallholders in Mali and Senegal.
Mercy Corps: <a href="#">Increasing access to formal financial services in Northeast Nigeria</a>	Nigeria	Mercy Corps used financial inclusion in Northeast Nigeria to help people facing poverty - including rural women, youth and people on the move - to improve and protect incomes and assets and to manage risks. They partnered with microfinance banks, commercial banks, and fintechs to deliver tailored credit, savings and digital financial tools. The article highlights that sustainable financial inclusion requires close partner collaboration, appropriate product design, digital tools and affordable capital.
Abadom: <a href="#">Improving Financial Services in Rural Areas of Nigeria: Case Study of POS Operators in Remote Villages.</a>	Nigeria	This research study examines the role of Point of Sale (POS) operators in improving financial services in rural areas of Nigeria. It explores the challenges faced by rural populations in accessing financial services and assesses the effectiveness of POS operators in bridging the financial inclusion gap.
GSMA: <a href="#">Mobile Money in Latin America A case study of Tigo Paraguay</a>	Paraguay	This case study contains a summary of the Paraguayan mobile financial ecosystem, highlighting the favourable conditions which have contributed to the development of Mobile Money. It then examines the key success factors of Tigo's Mobile Money product such as deep market knowledge, successful distribution network, effective marketing tactics, and collaboration with an aligned bank partner.
CARE: <a href="#">Somalia: Leading in mobile money technology</a>	Somalia	CARE, in collaboration with Global System for Mobile Communications, and Somali telecommunication companies Golis and Telesom, introduced a voice identification (Voice-ID) verification system to disburse cash assistance. This initiative enabled CARE to use a Beneficiary Biometric Registration system from registration to verification which allowed for more accurate and accountable verification of end-users' identity than previously-used methods.

<b>PROGRAMME / INTERVENTION / STUDY NAME</b>	<b>COUNTRY</b>	<b>SUMMARY</b>
Oxfam: <a href="#">Keeping the Lifeline Open: Remittances and markets in Somalia</a>	Somalia	This briefing paper investigates the obstacles facing the free and secure flow of remittances from the United States to Somalia.
Mercy Corps: <a href="#">HesabPay: Northeast Syria</a>	Syria	Blockchain-powered cross-border payments to improve financial access for farmers and local vendors in Northeast Syria.
Financial Sector Deepening: <a href="#">Making elephants dance: the pioneering journey of Uganda's shared agent banking network</a>	Uganda	This study documents the origins, rationale, and evolution of Uganda's shared agent banking network. It examines why shared agent banking was necessary, how the platform was designed and implemented, what has worked well, the challenges encountered, and the key lessons that could inform similar shared infrastructure models in other markets.
Mercy Corps: <a href="#">Refugee Finance to Grow Income, Assets, Resilience through Bundled Services (ReFine)</a>	Uganda	The third State of the Refugee Finance Sector report builds a business case for applying the Market Systems Development approach within Uganda's refugee finance sub-sector. It offers practical tools, strategies, and guidance tailored for funders, development actors, donors, financial institutions, refugee-led organisations, and other stakeholders. Drawing on insights from a range of refugee finance initiatives in both urban and settlement contexts - including Mercy Corps' ReFine programme funded by the Agence Française de Développement (AFD) - the report highlights emerging lessons and opportunities for strengthening the sector.
CGAP: <a href="#">Technical Note Interoperability Digital Financial Services</a>	Multiple contexts	This Technical Note aims to help funders understand the concept of interoperability, how instant payment systems can advance financial inclusion, and what funders can do to support their development.
MAPFRE Economics: <a href="#">Financial inclusion in insurance</a>	Multiple contexts	This report argues that technology is essential for microinsurance to remain viable, enabling low-cost distribution, digital identification, claims processing, and fraud detection. While term life insurance dominates the microinsurance market, demand is also growing for health, property, and agricultural products. The study concludes by outlining policy measures needed to overcome barriers and expand financial inclusion through microinsurance.
MicroEnsure: <a href="#">IFC Inclusive business case study</a>	Multiple contexts	MicroEnsure is a microinsurance solutions provider and in some countries, an insurance intermediary, that has developed insurance solutions for low-income people in Africa and Asia.
VisionFund: <a href="#">Recovery Loans</a>	Multiple contexts	Three-year, \$55 million recovery lending programme, following the economic impacts of the COVID-19 pandemic.

# Annex 4: Recommended Resources

- › [Innovations for Poverty Action Financial Inclusion Programme](#)
- › [Promises and Pitfalls of Mobile Money in Afghanistan: Evidence from a Randomised Control Trial.](#)
- › [Payment Mechanisms and Anti-Poverty Programs: Evidence from a Mobile Money Cash Transfer Experiment in Niger.](#)
- › [Unbreakable: Building the Resilience of the Poor in the Face of Natural Disasters](#)

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## **About Mercy Corps**

Mercy Corps is a leading global organization powered by the belief that a better world is possible. In disaster, in hardship, in more than 40 countries around the world, we partner to put bold solutions into action — helping people triumph over adversity and build stronger communities from within. Now, and for the future.

## **About The Resilience Learning Facility**

While evidence and analysis of “what works” in resilience building has grown in recent years, much of it remains fragmented and hard to operationalise, particularly in dynamic and politically complex contexts.

With the support of FCDO, Mercy Corps undertook a six-month project, the ‘Resilience Learning Facility’ to provide practical, actionable evidence to support donors and delivery partners to identify opportunities to link immediate crisis response with long-term resilience in a range of settings. Four reports focus on the following themes:

1. Markets based responses to build resilience in FCAS where conflict risks and climate intersect;
2. Land and natural resource governance to increase household resilience;
3. Getting finance to actors and affected populations who need it most;
4. Integrating a ‘systems change’ element into programmes and approaches.

Each report draws on existing research and case studies from multiple FCAS and has been developed in consultation with FCDO staff and a range of external experts. Together, they explore what is feasible and appropriate across different contexts, considering levels of conflict and fragility, the functionality of existing systems, and the range of resilience outcomes that different approaches can deliver.

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# Thank you for reading

OTHERS IN THIS SERIES

**MARKETS**

**LAND**

**FINANCE**

**SYSTEMS**



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