World Food Programme
UN WFP

INNOVATION ACCELERATOR

Blockchain for cash assistance within the UN/WFP

Challenges and Learnings

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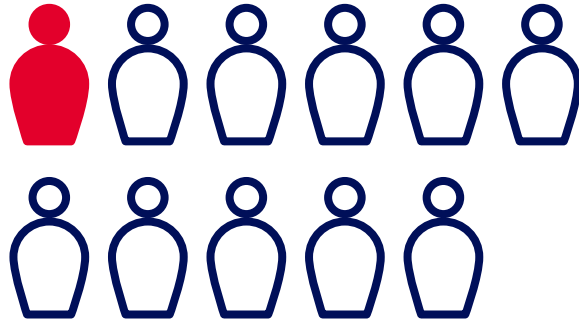© WFP/Fredrik Lerneryd

The challenge of global hunger

1/11 people worldwide **do not have enough to eat**

WFP is the world's largest humanitarian organization is working towards **zero hunger by 2030.**

WFP
World Food Programme

NOBEL PEACE PRIZE LAUREATE 2020

We connect solutions with WFP's global network in over

120 countries and territories globally

WFP Innovation Accelerator reached
60.7 million people in 2023 alone

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WFP Innovation Accelerator   Innovation Hubs   WFP Innovation Accelerator Portfolio Innovation Projects

SDG2 Acceleration:
Our path to scale

Scale-up Enablement — **22** projects

Sprint Programme — **168** projects

Innovation Bootcamps — **209** teams

Innovation Sourcing — **11,600+** applications

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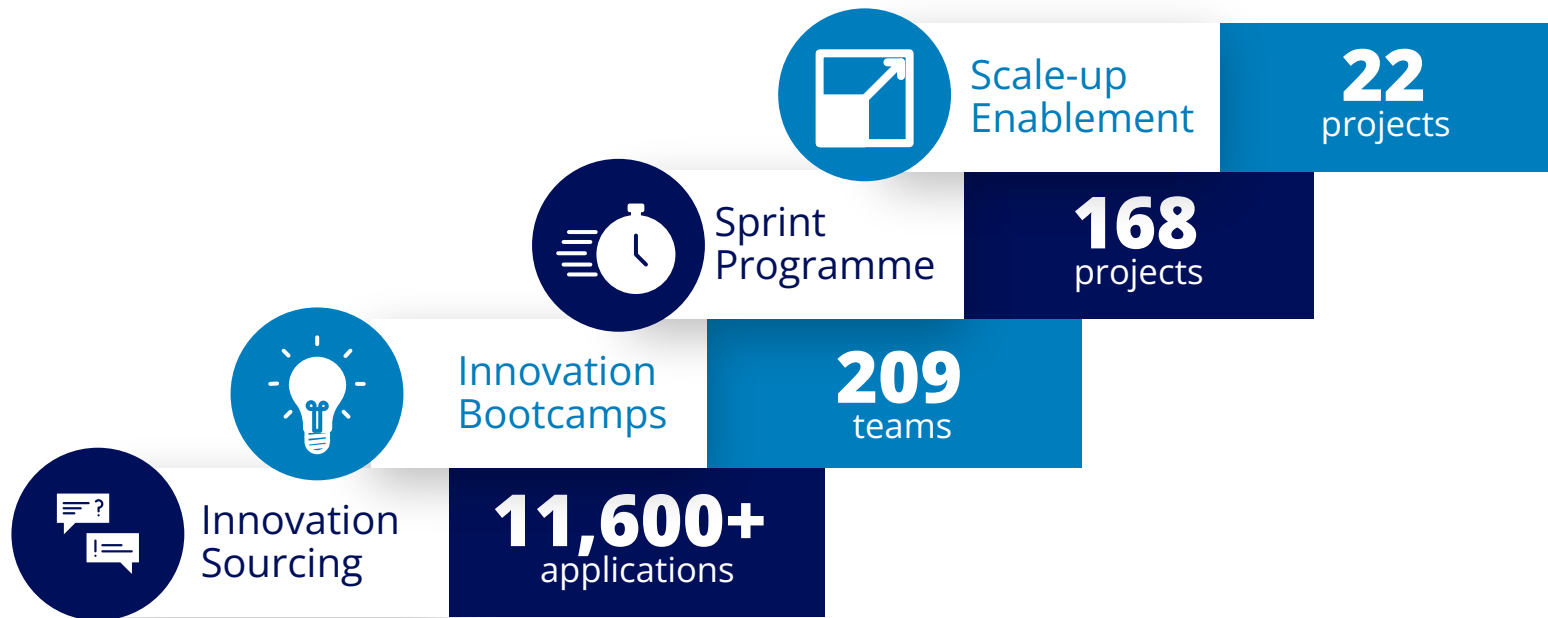
Relevant Projects x WFP Mission

Coordination Building Blocks

Saving Lives
(including CBT)

FOOD FOR CRISIS

AIDONIC
Traceability

Cash assistance and financial inclusion

Empact microwork

ETHERISC
Micro insurance

Changing Lives

Food traceability

SHECAN
Microlending/ Savings group

Grassroots Economics
Social currency

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Cash-based Assistance (CBT) in WFP/2023

72

Countries

56.6M

People assisted

US$2.9B

Value transferred

(Overlapping) Cases to be Discussed

1. Coordinating CBT with different Humanitarian Agencies
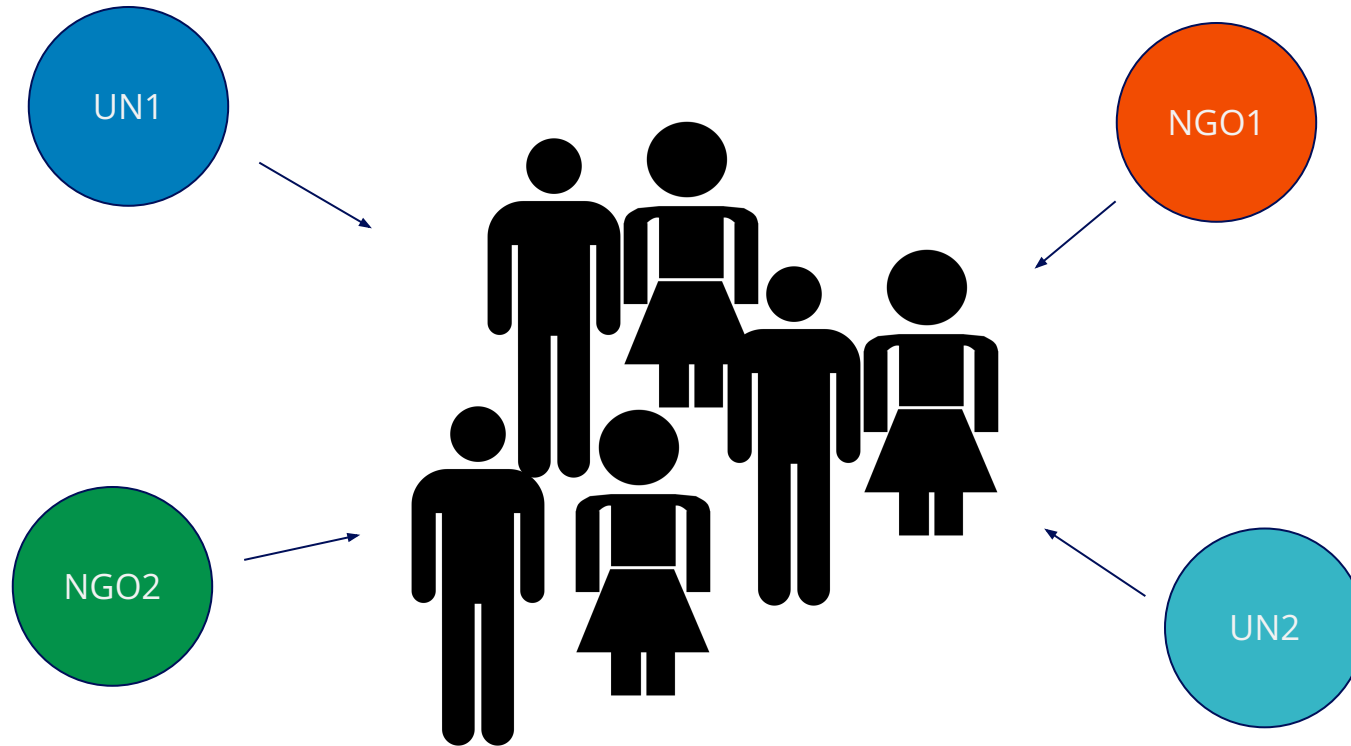
2. CBT Assistance with Financial Inclusion

3. CBT with increased Traceability and Assurance

4. CBT in Cross-border and Sudden-Onset Emergencies

CBT – Cash-Based Transfer

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(Overlapping) Cases to be Discussed

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Problem Statement

- Coordination and common visibility on distribution of humanitarian assistance for fairer outcomes - Who? When? How much?
- Inter-agency coordination of assistance and redemption harmonization to maximize the impact on the ground

Example of Solution

- Building Blocks project (2017-now)
- 70+ agencies in Ukraine, prevented >US$180M of unintended assistance overlap. Nov. 2024 launched in Syria
- CBT for 1M/month refugees in Jordan and Bangladesh, >US$650M of redemptions

Challenges & Learning

- Creation of infrastructure as a private permissioned EVM network: Privacy by design; Data minimization; Functional data usage; No sensitive information on chain; Throughput optimization; Proof of Authority; Maturity;
- Challenge of change management & consensus building in humanitarian context
- Decentralized architecture helps to create trust

Opportunities for Collaboration

- Continuous improvements to the current solution e.g. technical upgrade of blockchain; open source; reducing barriers to entry etc.
- Research solutions to Building Blocks project for coordination of humanitarian assistance leveraging public networks securely

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See link to the **Building Blocks project**

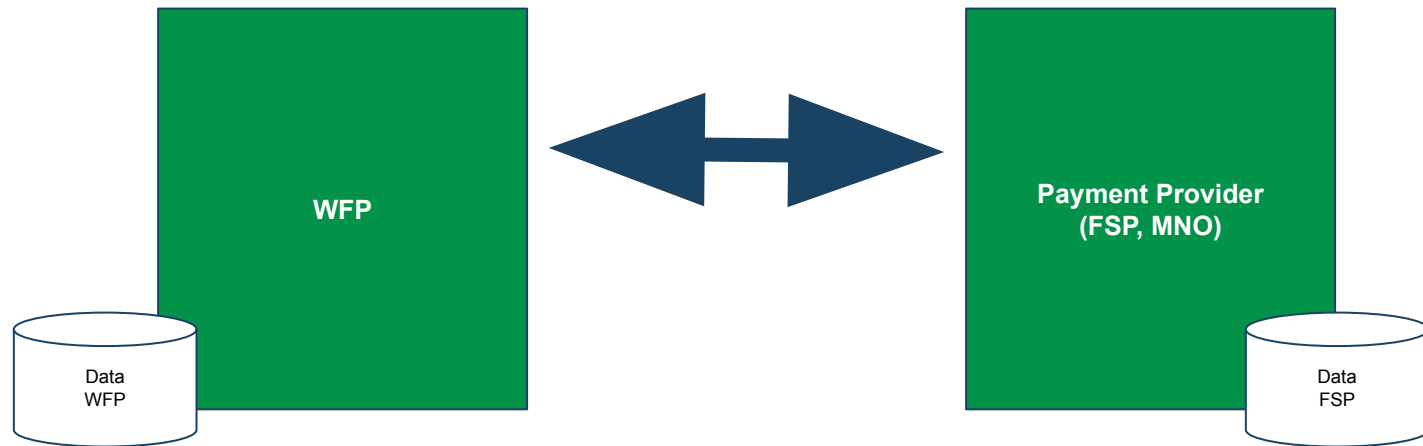# (Overlapping) Cases to be Discussed

1. Coordinating CBT with different Humanitarian Agencies

2. CBT with Financial Inclusion

CBT – Cash-Based Transfer

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How can we generate long-lasting effects when operating temporarily?

FSP - Financial Service Provider
MNO - Mobile Money Operator

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2. CBT with Financial Inclusion

Problem Statement

- Generate financial inclusion while providing cash-based transfers
- Mitigate risks introduced by market-based provider including the need of trustful reconciliation

Example of Solution

- HesabPay in Afghanistan - choice of cashout, save or pay digitally / custodial model
- 97k people reached so far + current expansion to rural area

Challenges & Learning

- Better reconciliation with irreversible & online & auditable payments
- "see data with our own digital eyes"
- Helpful to have FSP with complete tech solution
- Localization is key - license, services, language, FX , network effects and make it harder to scale to other countries

Opportunities for Collaboration

- Research and new solutions

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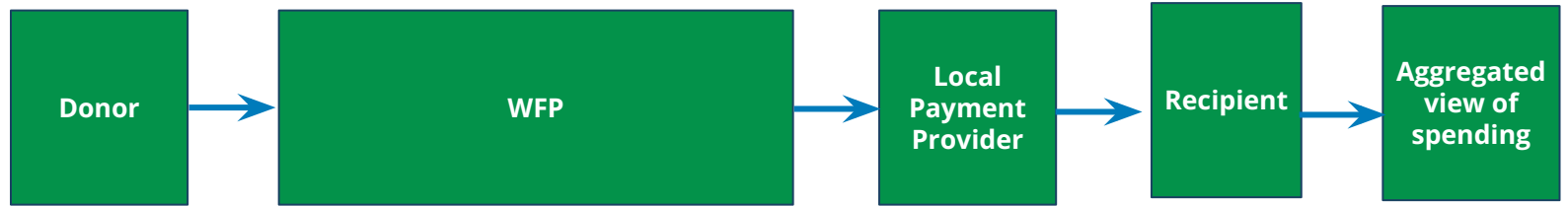See link to the **HesabPay project**

(Overlapping) Cases to be Discussed

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CBT – Cash-Based Transfer

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3. CBT with increased Traceability and Assurance

Donor → WFP → Local Payment Provider → Recipient → Aggregated view of spending

HesabPay – tokenized payment system

AIDONIC – NFTs to traceability + notarized public report on decentralized storage

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3. CBT with increased Traceability and Assurance

Problem Statement

- Increase trust, transparency and assurance of flow of funds
- Enable better analysis of disbursements to improve our programs

Example of Solution

- HesabPay
- Food for Crisis, together with GBBC
- Ongoing Pilot 1 with AIDONIC in Peru
- Ongoing discussion for Pilot 2

Challenges & Learning

- 2nd wave of traceability, after WFP current systems
- Impact in different systems (identity management, treasury, payment)
- Sensitive information x transparency

Opportunities for Collaboration

- Research and solutions on traceability, privacy, blockchain intelligence (result & impact of funds, anomaly detection)

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See link to **Food for Crisis** and **AIDONIC** projects

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UN WFP World Food Programme | INNOVATION ACCELERATOR   CBT – Cash-Based Transfer

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4. CBT in Cross-border and Sudden-onset Emergencies

Problem Statement

- Save lives - operate in less than 72h after emergency, including cross-border transfers and payment methods
- Operate in places with failing infrastructure

Example of Solution

- Remittance companies / mobile money
- Debit cards (local, international)
- Offline voucher transfers using cards
- Payment aggregators & PlugPay

No blockchain

Challenges & Learning

- N/A

Opportunities for Collaboration

- Research and new solutions
- Can we operate in emergency AND generate financial inclusion?

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Final Messages

1 Cash Assistance is complex and blockchain is one variable to consider in the equation.

2 As Accelerator, we are keen to make innovation flourish & mature to generate impact.

3 Please reach out if you want to help us to SAVE and CHANGE LIVES.

It's time to **_#disrupt_**hunger.

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