What are Government-to-Person (G2P) payments?

- Government **social protection systems are the world's largest safety nets.** In 2024, [ILO] estimated that ~52% of the world's population are covered by at least one social protection benefit, which is much larger than humanitarian assistance through parallel systems that **reaches fewer than 200 million people worldwide**.

- Humanitarian organizations can reduce the number of people who rely on humanitarian assistance and **reach more people by helping governments to strengthen their [payments systems],** making it easier to access and utilize grants and loans available from the World Bank and other International Financial Institutions.

- This Government-to-Person (G2P) payments support can also **help people to get their [own accounts]** so that they can receive money from their government and from other sources, strengthening people's [digital financial inclusion].

- With assured G2P payments systems, **humanitarian actors can confidently channel humanitarian assistance** through them, henceforth reinforcing national systems.

What are the benefits of using G2P systems?

- ✓ Provides **unbanked individuals with access to the [formal financial system]**, encouraging [savings] and [credit] opportunities.
- ✓ Reduces administrative costs, minimizes leakages, and ensures funds reach people without intermediaries.
- ✓ **Allows governments to quickly scale up assistance** during crises.

What are the challenges in using G2P systems to channel humanitarian assistance?

- Requires robust banking and **[digital payment infrastructure]**, which may be limited in some regions.
- Particularly in rural areas, may people face barriers to using digital services, such as lack of mobile phones or internet connectivity.
- [Digital and financial literacy]: Recipients need to understand how to access and use digital payments effectively.

The Ministry supported me with this card. We are able to get bread and some warmth. We are still alive.
ALICE
AND HER SON IN LEBANON

Steps to help build sustainable local solutions, through using G2P payments systems

- ❑ Check if there are **already government programmes that support people in need**, and if they have systems to keep track of the funds and of who gets help. If not, support the creation of such programs and systems, with the goal of eventually handing them over to the government.

- ❑ **Help people open their [own (digital) financial accounts]** (preferably accounts of their own choice).

- ❑ Where possible, use and collaborate with government-contracted financial service providers and partners to develop durable solutions

- ❑ If people do not have ID, support them in obtaining [government-recognized IDs] and help advocate for their inclusion into social registries.

  - ❑ Advocate in particular for the inclusion of disadvantaged and marginalized groups (incl. [persons with disabilities], underrepresented groups, [women]).

  - ❑ Help people get access to ID/social registries through e.g. joint information campaigns, mobile registration or self-registration platforms.

- ❑ **[Advocate for making women primary recipients] of social assistance whenever safe and feasible**. Support them in obtaining [government-recognized IDs] to open [personal financial accounts].

- ❑ Help set up effective, accessible [feedback and complaint mechanisms] incl. [through the service provider.]