

Reach Alliance

A Playbook for Scaling Innovations Globally: Taking Rahat from Nepal to the Philippines

Ashi Khetan, Luke Joonhwa Lee, Abigail Omotosho, Renée Gott Suárez, Chloe Tan, Shristi Piya, Krisha Sherpa, Rumee Singh, Dilip Soman

RUMSAN · University of Toronto · The University of Melbourne · SMU Singapore Management University · Tecnológico de Monterrey · UCL · Center for Inclusive Growth

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Note: Authors are listed alphabetically with the faculty mentors listed last.
Cover photo: Typhoon Haiyan in the Philippines (photo by h3k27, iStock)



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We hope this work contributes to more thoughtful approaches to scaling innovations. Successful expansion requires more than transferring a technology or model. It demands attention to local systems, institutions, partnerships, and the communities that ultimately rely on these solutions.

AI Use: In preparing this work, the authors used artificial intelligence tools with enterprise-grade data protection to generate internal meeting summaries from anonymized stakeholder transcripts and to develop preliminary concepts for select figures. All outputs were reviewed and substantially revised by the authors, who take full responsibility for the report's final content. We acknowledge the trade-offs between the efficiencies enabled by AI tools and their significant environmental costs.

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The Scaling Challenge

Promising innovations rarely scale spontaneously. Successful pilots that transform care delivery or financial access in one context often encounter significant barriers when organizations attempt to expand their reach and replicate their model. The reasons for scaling failures are complex: the conditions enabling initial success may be unique to a particular time and place; implementers might replicate every detail of the original model without recognizing which elements are essential; or the enabling environment in the new context may lack critical infrastructure, institutional support, or stakeholder buy-in that existed in the original setting. This creates a fundamental tension at the heart of scaling: determining which elements of an innovation should be preserved exactly as designed and which should be adapted to fit local conditions.

This challenge is particularly acute for technology-enabled innovations in the humanitarian and development sectors. A blockchain-based cash-transfer system, for instance, depends on specific technological infrastructure, regulatory frameworks, institutional partnerships, and user capabilities. When considering expansion to a new country, practitioners must determine which technical specifications are non-negotiable, which institutional arrangements can be modified, and which implementation approaches should be redesigned entirely. Making these decisions requires both deep understanding of what made the innovation work in its original context and careful analysis of the conditions present in potential new settings.

Purpose of This Playbook

This playbook provides practical guidance for organizations seeking to scale humanitarian and climate-resilience innovations across different geographies and disaster contexts. Drawing on research examining how Rahat, a blockchain-enabled anticipatory cash-assistance platform, might expand from Nepal to the Philippines, the playbook offers a structured framework for making critical scaling decisions. While the analysis uses Rahat as an illustrative case, the principles and guidance apply broadly to digital humanitarian tools, climate-adaptation technologies, and social-inclusion innovations.

Successful scaling requires preserving the core of an innovation while adapting context-specific elements.

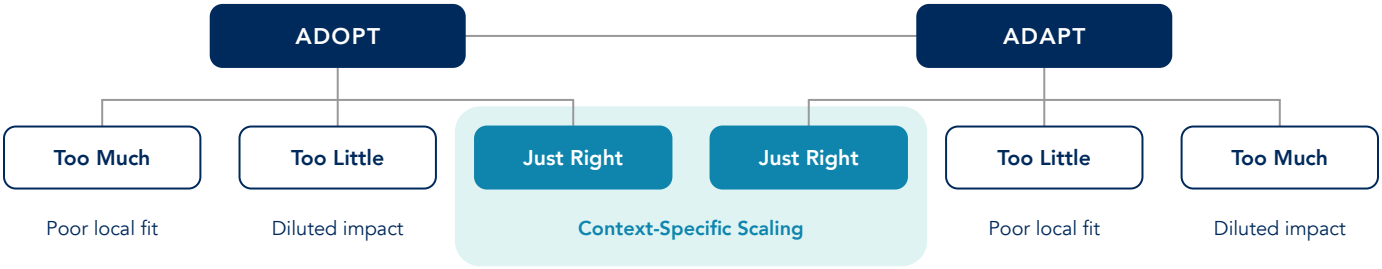


Figure 1. The scaling dilemma

The playbook is designed for practitioners, funders, government partners, and NGOs who are considering whether and how to scale innovations proven in one setting to another. It addresses both strategic questions about market selection and operational questions about implementation design. Rather than offering prescriptive solutions, the playbook provides a systematic approach for analyzing context, identifying what must be preserved versus what should be adapted, and making informed decisions about scaling pathways.

Research Approach

The recommendations in this playbook are based on a combination of research, stakeholder interviews, and comparative analysis of the Nepal and Philippines contexts. These insights were synthesized into the scaling framework presented throughout the report.

Scaling: A Step-by-Step Guide

Scaling a humanitarian innovation is rarely as simple as introducing it into a new country. An approach that succeeds in one setting may not work in another because every country has different institutions, disaster risks, technologies, and community networks. For this reason, organizations should avoid copying an innovation exactly as it was originally designed. The following steps provide a practical guide for scaling humanitarian anticipatory action platforms into new contexts. The approach is based on Soman and Wong's "A User's Guide to Scaling Innovations Across Domains and Geographies."[1] Each step can be applied using Rahat's expansion from Nepal to the Philippines.

The scaling process begins by identifying the core features that make an innovation effective. These are the elements that should remain consistent as the innovation expands. While other aspects can be adapted to suit different settings, this requires a clear understanding of the local context, including existing systems, technologies, community structures, and stakeholder relationships. Once they understand the context, organizations can choose a suitable approach to scaling and develop a clear value proposition. Stakeholders need to see the problem the innovation addresses and understand the value it offers.

Successful scaling also depends on having a sustainable operating model. This includes building strong partnerships, developing local capacity, and ensuring that the innovation can continue beyond the initial pilot. Organizations should also measure impact and use this evidence to guide future decisions. Scaling works best as a gradual process. Small, well-designed pilots allow organizations to test the model, learn from challenges, and build trust before expanding further. The lessons from these early stages can then inform future implementation and support wider, more sustainable growth.

Table 1. Research approach

Research component	Key contribution
Research	Established evidence based on anticipatory action, humanitarian technology, and disaster-response systems
Stakeholder interviews	Captured implementation realities, operational challenges, and practitioner perspectives
Comparative analysis	Identified what should be preserved, adapted, or redesigned when scaling to a new context. We conducted interviews with experts from within the Reach Alliance.
Scaling framework	Translated findings into a practical 10-step guide for scaling humanitarian innovations

1 Dilip Soman and Joseph Wong, "A User's Guide to Scaling Innovations Across Domains and Geographies," The Reach Alliance, 2026.

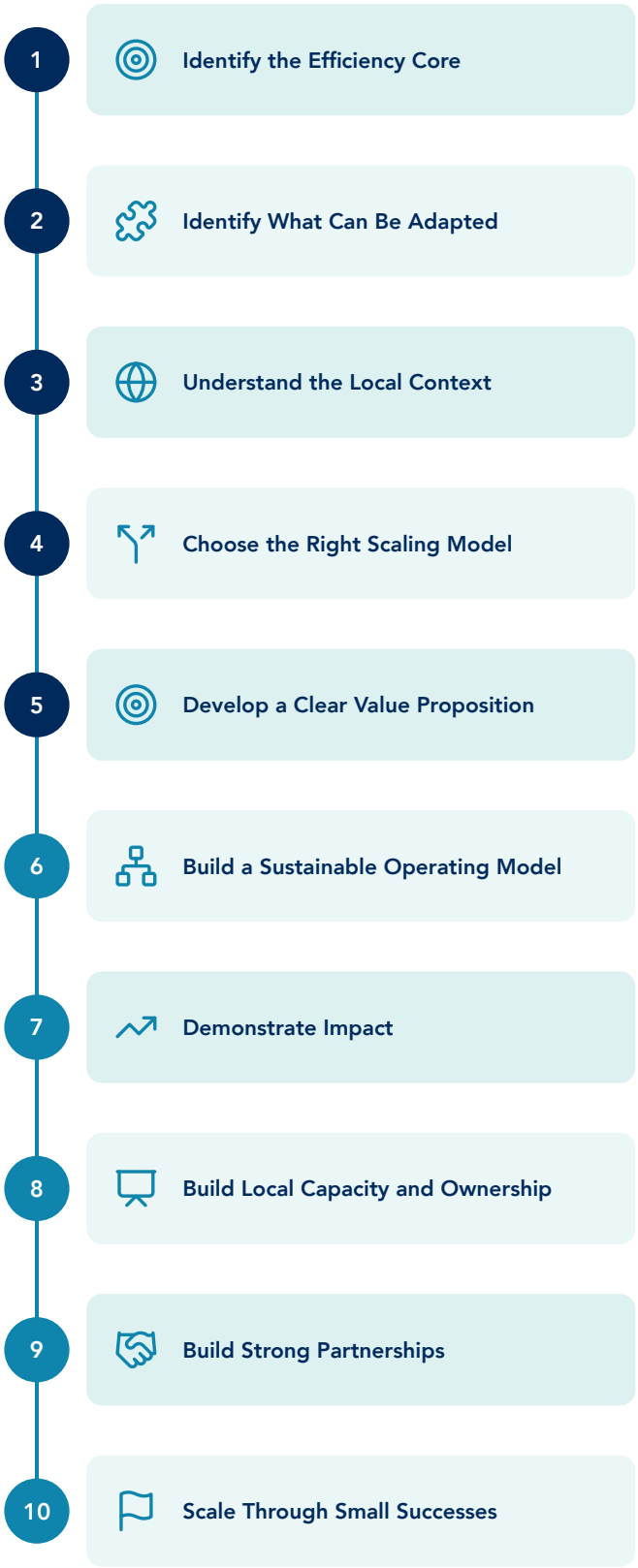


Figure 2. Ten steps in the scaling playbook

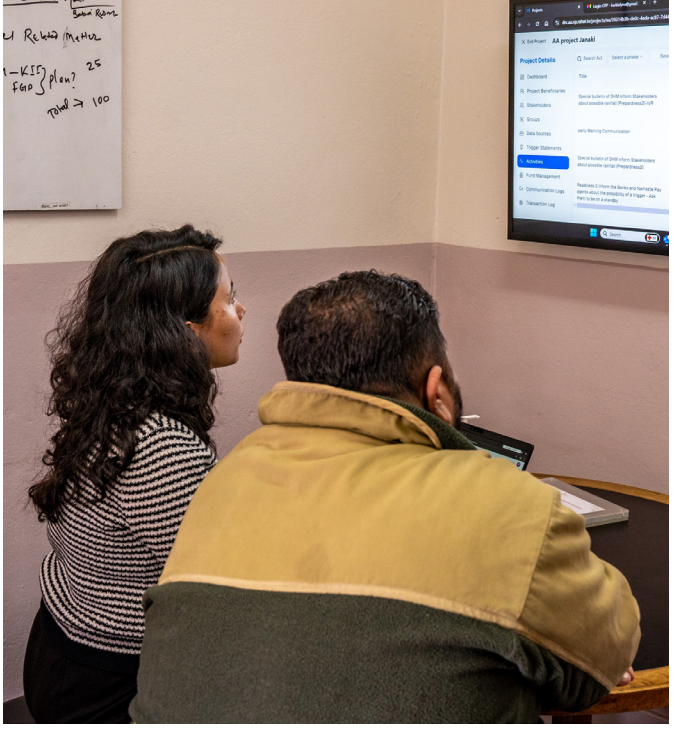


Figure 3. Rumsan team members working on the design and implementation of anticipatory action systems (photo by Rumsan team, Nepal)

Introducing Rahat and Its Efficiency Core

Based in Nepal, Rumsan is a frontier technology social enterprise that drives impact through innovative solutions implemented in partnership with governments, humanitarian partners, and other impact companies. To explain our scaling framework, we use Rumsan's Rahat as its primary case study.

Rahat in a Nutshell

Work by Reach Alliance researchers Kamal Al-Alwan, Arushi Dahiya, Laura Hochheim Thomé, and Vedant Iyer, as well as their mentors, Shristi Piya and Dilip Soman, inform the following synopsis.[2] Rahat is an open-source, blockchain-enabled cash-transfer platform that Rumsan developed for disaster

2 Kamal Al-Alwan, Arushi Dahiya, Laura Hochheim Thomé, Vedant Iyer, Shristi Piya, and Dilip Soman, "Blockchain for Social Impact: Empowering Vulnerable Communities Against Climate Shocks in Nepal," The Reach Alliance, 2025.



Figure 4. Beneficiaries in Nepal learning how to use the platform (photo by Rumsan team, Nepal)



Figure 5. Early warning message via SMS (photo by Rumsan team, Nepal)

Table 2. How Rahat works

Stage	Description
Set-up	• Onboard stakeholders, including funders, governments, and beneficiaries. • Establish Early Action Protocols (EAPs) to coordinate disaster response responsibilities. • Establish thresholds for early warnings and aid disbursement. Rahat's Nepal pilot used rainfall data to predict flood risk. • Identify beneficiaries in collaboration with local government units.
Trigger	The pre-established threshold is crossed.
Warning	Rahat automatically delivers early-warning messages through SMS and interactive voice recordings (IVR).
Disbursement	Rahat distributes cash and voucher assistance to pre-identified beneficiaries.
Beneficiary action	Beneficiaries redeem cash and vouchers in local stores.
Reduced losses	Beneficiaries experience reduced losses having taken proactive measures before the flood.
Monitoring	Blockchain technology enables real-time monitoring on a permanent, corruption-resistant ledger.

response and risk management. The name *Rahat*, meaning "relief" in Nepali, reflects its purpose: helping vulnerable communities build resilience against climate shocks through anticipatory action. Rather than waiting to distribute aid after disasters occur, Rahat delivers assistance before crises hit, using mobile phones and blockchain technology to ensure the process is fast, transparent, and accountable. By working with local governments and international aid organizations, Rahat can mobilize resources quickly when climate risks arise. Table 2 outlines its operating procedure.

Conditions in Nepal

Table 3 provides an overview of Rahat's pilot in Nepal, highlighting its results and the key enabling and limiting conditions. For a more extensive analysis of Rahat's pilot and a more thorough breakdown of Nepal's conditions, please refer to the original case study.[3]

In short, Nepal's high climate risk and growing support for anticipatory action created favourable conditions for Rahat's pilot, while uneven

3 Ibid.

Table 3. Nepal readiness assessment

Dimension	Readiness factors
Climate risk	• The Asian Development Bank predicts that the population affected annually by river flooding could double by 2030, and associated economic impacts could triple.[4] • Nepal faces increasing risks from heat waves and earthquakes, creating urgent demand for innovations in climate resilience.
Digital and financial infrastructure	• A majority of Nepal's population demonstrates digital literacy[5] and local stakeholders have not identified financial literacy as a major barrier.[6] • To reach hardest-to-reach populations (e.g., rural communities, persons with disabilities, and those living in extreme poverty), Rahat uses accessible tools, including SMS and IVR-based early warnings, as well as QR codes and tokens for aid disbursement.
Institutions	• Recent policy changes have devolved disaster risk reduction and management to local governments, allowing Rahat to pilot at the municipal level and demonstrate proof-of-concept for expansion. • However, the devolution of powers has not yet been accompanied by associated financing or technical capacity development, resulting in localities' uneven capacity.[7]
Anticipatory action	• Recent major climate disasters provided Nepal's government with political capital to pursue bolder action and innovative approaches to disaster risk management. • The 2018 Disaster Risk Management framework and the National Disaster Risk Reduction Strategic Action Plan 2025–2030 both mention anticipatory action, creating policy space for Rahat's model. An annual National Dialogue on Anticipatory Action further signals government commitment to this approach.

capacity and gaps in digital inclusion constrained implementation.

Identifying Rahat's Efficiency Core

To understand the value of Rahat's approach, we conducted interviews with three groups: academics with extensive social impact innovation experience but no prior familiarity with Rahat; Rumsan staff directly involved in product development; and humanitarian aid stakeholders with varying levels of awareness about Rahat. These conversations revealed varying views on Rahat's primary driver, or what Soman and Wong call the "efficiency core."

Anticipatory Action As the Efficiency Core

Multiple interviewees, from both Rumsan and academia, identify anticipatory action (AA) as Rahat's defining feature. Delivering aid pre-disaster to encourage proactive behaviour is an exciting idea. Its relative novelty in humanitarian aid supports this view. Rahat's AA framework extends beyond the digital platform itself to include ongoing digital and financial literacy workshops that build beneficiary capacity and advance financial inclusion. However, effectively implementing an anticipatory action approach depends on the availability of several components, including meteorological and census data, and robust delivery mechanisms.

4 "Climate Risk Country Profile: Nepal," The World Bank Group and the Asian Development Bank, 2021.

5 "Digital Access Index," Global Enabling Sustainability Initiative.

6 Al-Alwan et al., "Blockchain for Social Impact."

7 "Country Climate and Development Report: Nepal," The World Bank Group, 2022.

Table 4. Competing views on Rahat's efficiency core

Candidate core	Why it matters	Why it may be insufficient
Anticipatory action	• Encourages proactive behaviour • Relatively novel approach in humanitarian aid • Rahat's AA framework includes ongoing digital and financial literacy workshops to build beneficiary capacity	• Depends on the availability of several other components, including meteorological and census data, and robust delivery mechanisms
Aid delivery	• Early warnings may not be very effective if the recipients do not have the financial means to act accordingly	• Existing actors already do this
Blockchain	• Blockchain technology creates corruption-resistant records • Transparency is a "game changer" that increases confidence in aid delivery and thereby encourages greater funding • Rumsan views blockchain as a critical sales point for adoption	• In a low-corruption environment, blockchain's value diminishes relative to other features • Newer innovations may disrupt blockchain's value and achieve the same results in different and more efficient ways
Communication	• Beneficiaries cannot prepare for shocks without early warnings	• Redundant component in many contexts where effective early warning systems are already in place • Warnings may lack credibility/effectiveness unless accompanied by immediate financial support
Coordination	• The aid literature has long identified coordination as a critical bottleneck.[8] • Rahat's approach efficiently coordinates responsibilities across multiple stakeholders.	• Effective coordination does not necessarily translate to effective or efficient aid delivery.

Aid Delivery As the Efficiency Core

Others emphasize aid delivery as the central proposition. This perspective holds that without distributing assistance, the platform has limited purpose. One academic we spoke to pointed out that early warnings may not be very effective if the recipients do not have the financial means to take proactive measures based on those warnings. However, existing aid programs delivered by governments and NGOs already distribute aid, if often with significant delays. The difference Rahat offers lies not in the delivery itself, but in its timing and predictability.

Blockchain As the Efficiency Core

Researchers and aid agency staff highlight blockchain's ability to create corruption-resistant records that allow funders to track every disbursement. Funders view this transparency as a "game changer" that increases confidence in aid delivery and encourages greater funding. Rumsan staff view blockchain as a critical sales point. One engineer explained, "the whole motive of the blockchain was to give transparency and security to the beneficiaries and the project owners." However, in a low-corruption environment, blockchain's value diminishes relative to other features. And like most technologies, newer innovations may disrupt blockchain's value add and achieve the same

8 Mariana Mota Prado and Michael J. Trebilcock, *Advanced Introduction to Law and Development* (Cheltenham, UK: Edward Elgar, 2021), 243–45.

functions in different, and perhaps more efficient, ways.

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> **Early warnings and pre-shock assistance enable beneficiaries to actively prepare for climate events rather than passively respond to them.**

Communication As the Efficiency Core

One stakeholder emphasized Rahat’s capacity to use meteorological forecasts and automatically send early warnings. Without these alerts, they argue, beneficiaries cannot prepare for shocks. There is a valuable behavioural insight here: people naturally discount the risk of events they perceive as distant or unlikely. However, in contexts where early warning systems already function effectively, this behavioural discounting pattern becomes redundant. In still other settings, Rahat’s warnings may lack credibility or effectiveness unless accompanied by immediate financial support.

Coordination As the Efficiency Core

Academic literature, our interviews with certain faculty, and select findings from Al-Alwan and colleagues point to Rahat’s ability to coordinate responsibilities across multiple stakeholders.[9] As one NGO official noted in the original case study, “the main value proposition with the Rahat platform is to simplify. It is centralizing a lot of these different functions that previously were siloed.”[10] Coordination has long been identified in aid literature as a critical bottleneck, lending weight to this interpretation.[11]

Our Assessment: Preventing Climate Shocks from Becoming Financial Shocks

Each of these views captures an important piece of Rahat, but only anticipatory action captures its essential contribution. The core value lies in preventing climate shocks from converting into financial shocks.

Traditional humanitarian aid systems respond after a disaster and its impact have already occurred. By the time beneficiaries typically receive assistance, they have often incurred significant financial losses in addition to physical and human costs. Recovery trajectories are steeper and more uncertain, and the experience reinforces dependence on relief aid.

Rahat changes this dynamic. Early warnings and pre-shock assistance enable beneficiaries to actively prepare for climate events rather than passively respond to them. This shifts two critical mindsets: beneficiaries move from victim status to agent status, and aid organizations move from disaster responders to disaster preventers.

While anticipatory action remains the central outcome Rahat enables, interviews and prior research suggest that Rahat’s distinctive contribution may also involve how it integrates multiple functions

The core value proposition: Preventing climate shocks from becoming financial and humanitarian shocks

9 Al-Alwan et al., “Blockchain for Social Impact.”

10 Ibid., 15.

11 Prado and Trebilcock, *Advanced Introduction to Law and Development*, 243–45.



Figure 6. Flooding in the Province of Oriental Mindoro, Philippines, 2021 (photo by Cheryl Ramalho, iStock)



Figure 7. Flooding in a banana plantation near Calapan City on Mindoro Island, Philippines, 2021 (photo by Cheryl Ramalho, iStock)

into a single operational workflow.[12] Rather than treating beneficiary management, communications, disbursement, monitoring, and coordination as separate activities, Rahat brings them together in one platform that supports anticipatory action from start to finish. In this sense, anticipatory action can be understood not as a stand-alone feature, but as the result of an integrated system designed to make early action operationally feasible.

This shift in perspective points to anticipatory action as Rahat's efficiency core. The preventative orientation that anticipatory action enables is precisely what makes Rahat a model worth scaling.

Case Context: The Philippines

Climate Vulnerability and Disaster Profile

The Philippines is highly vulnerable to natural disasters. Because it is located along the boundary of major tectonic plates, the Pacific Ring of Fire, and the typhoon belt, it is one of the world's most disaster-prone countries. In 2025, the pattern of repeated natural disasters was evident with Typhoon Kalmaegi (Tino) and Super Typhoon Fung-Wong

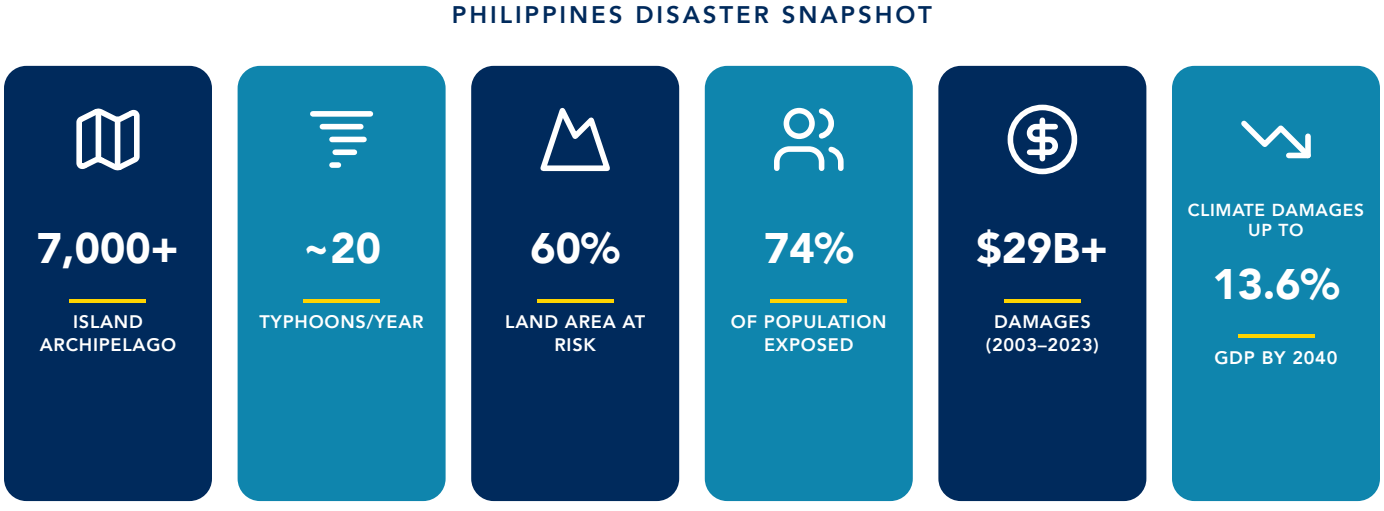


Figure 8. The Philippines' vulnerability to disaster

12 Al-Alwan et al., "Blockchain for Social Impact," 15.

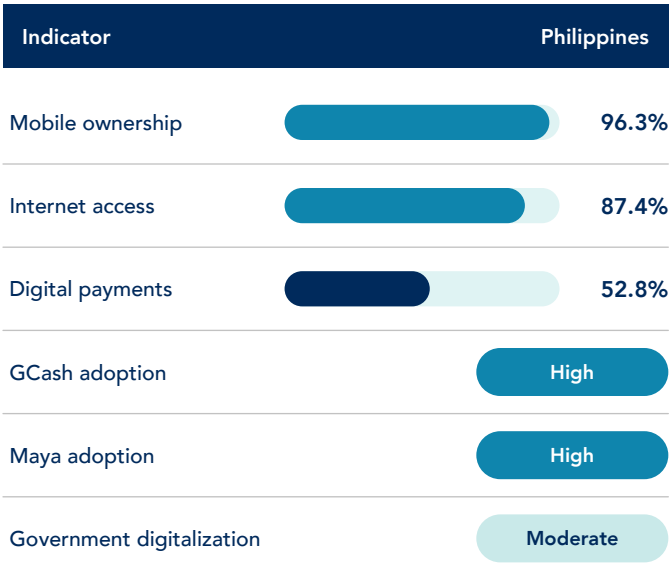


Figure 9. Philippines digital readiness

(Uwan) arriving within days of each other. The regions that are further away from the centre are the most rural and lack infrastructure.

In our interviews, a local Filipino said that rural areas often suffer from poor road networks that are easily washed out, limited electricity, and weak communication. Energy infrastructure is uneven, with many islands relying on local generation and experiencing frequent brownouts, while the majority of the infrastructure is located in Metro Manila, Calabarzon, and Central Luzon. As a former World Health Organization consultant in the Philippines explained, these areas are often affected the most by these natural disasters. One of the most common examples is volcanic ash destroying rice fields.

Digital and Financial Infrastructure Readiness

In terms of digital and financial infrastructure, the Philippines has a "mobile-first" landscape with a high penetration of digital solutions and innovations, though the government's digital adoption remains considerably slow, as the local Filipino explained to us: "Blockchain and digital signatures are being piloted, but government adoption moves extremely slowly. Pilot programs take years to scale." This slow adoption is particularly evident regarding the integration of blockchain technology and digital signatures, largely because pilot initiatives often require several years to achieve meaningful scale.

Mobile wallets have risen in popularity in the Philippines. GCash is the leading digital payment platform, widely used by both large retailers and micro-vendors or *sari-sari* stores, even among the unbanked population. Even though GCash is widely used, people still remain wary of saving large sums of money in their wallets since there is a rise in phishing and scams. Maya is another popular digital wallet in the country, but it faces the same challenges as GCash.

Thanks to the popularity of these tools, the Philippines is undergoing a digital banking revolution, with significant progress made in retail payment transformation.[13] In terms of digital infrastructure within the government, even though institutions are piloting blockchain and digital signatures, their main focus relies on the interoperability of existing data systems rather than new platforms. Multiple government data systems exist but need better integration for anticipatory action to function effectively.

Although there are some government gaps in terms of digitization, the infrastructure for social protection has modernized rapidly through the Department of Social Welfare and Development's (DSWD) adoption of Open-Source Digital Public Goods (DPGs). The DSWD successfully piloted the OpenG2P platform in 2023 to streamline the delivery of cash grants during emergencies, significantly reducing beneficiary verification times. By March 2025, over 2.8 million beneficiaries of the Pantawid Pamilyang Pilipino Program (4Ps) had their identities authenticated through the Philippine Identification System (PhilSys), ensuring that aid reaches the intended recipients.[14]

13 Nikka C. Pesa, Mary Grace R. Agner, and Rutcher M. Lacaza, "Digital Financial Platform Engagement and Financial Inclusion in the Philippines: Insights on AI Deployment and Policy Implications," PIDS Discussion Paper Series, 18 February 2026, Philippine Institute for Development Studies (PIDS), Quezon City.

14 "DPGA Report Shows DSWD's Digitalization Initiative Advances Social Protection," Department of Social Welfare and Development, 2026.

> To harmonize these efforts, the government has established coordination clusters, such as the "Green Force" (Inter-agency Technical Working Group on Sustainable Finance), which brings together the BSP, Department of Finance (DOF), and other regulators to mobilize climate capital.

Institutional and Ecosystem Considerations for Scale

The institutional landscape suffers from fragmented frameworks where Disaster Risk Reduction (DRR) and Climate Change Adaptation (CCA) are often handled through separate political and budgetary processes. This disjointed approach leads to operational overlaps and duplicated efforts among national and local stakeholders. Significant funding gaps remain at the local level. According to the Disaster Risk Financing Scoping Study published by the Start Network, approximately 70 per cent of Local Disaster Risk Reduction and Management Funds (LDRRMF) allocated for preparedness often go unused.[15] This underuse leaves Local Government Units (LGUs) reliant on national government support for postdisaster recovery.[16]

To harmonize these efforts, the government has established coordination clusters, such as the "Green Force" (Inter-agency Technical Working Group on Sustainable Finance), which brings together the BSP, Department of Finance (DOF), and other regulators to mobilize climate capital. Additionally, the Securities and Exchange Commission (SEC) issued new standards in 2025 for sustainability-related financial disclosures to align with international reporting norms.[17]

The Philippines presents a unique landscape for scaling the solution Rahat proposes. Success requires moving beyond just addressing geographical and disaster-related risks. It demands a deep understanding of the country's institutional dynamics. Key considerations include navigating the complexities of governance and public trust, leveraging the pivotal role of barangays (smallest political and administrative unit in the Philippines, interacting directly with citizens) in local administration, and integrating the influential networks of NGOs and faith-based organizations.

Applying the Playbook: The 10-Step Guide

The playbook can be understood as a structured flow from defining what is essential as a foundation to gradually adapting and scaling within a new system. It begins with identifying Rahat's efficiency core before moving into contextual adaptation, partnership-building, and pilot-based scaling. Across all steps, the main guiding principle is to balance preserving what makes Rahat effective while embedding it within local systems.

15 Maria Theresa Niña Espinola-Abogado, "Disaster Risk Financing State of Play: Opportunities for Harmonizing Coordination System in the Philippines," Start Network, 23 October 2025.

16 Ibid.

17 Razel Ann P. Esteban and Yasuaki Nanba, "SEC Adopts Internationally-aligned Reporting Standards and Guidelines on Sustainability and Climate-related Disclosures," One Asia Lawyers, 16 March 2026.

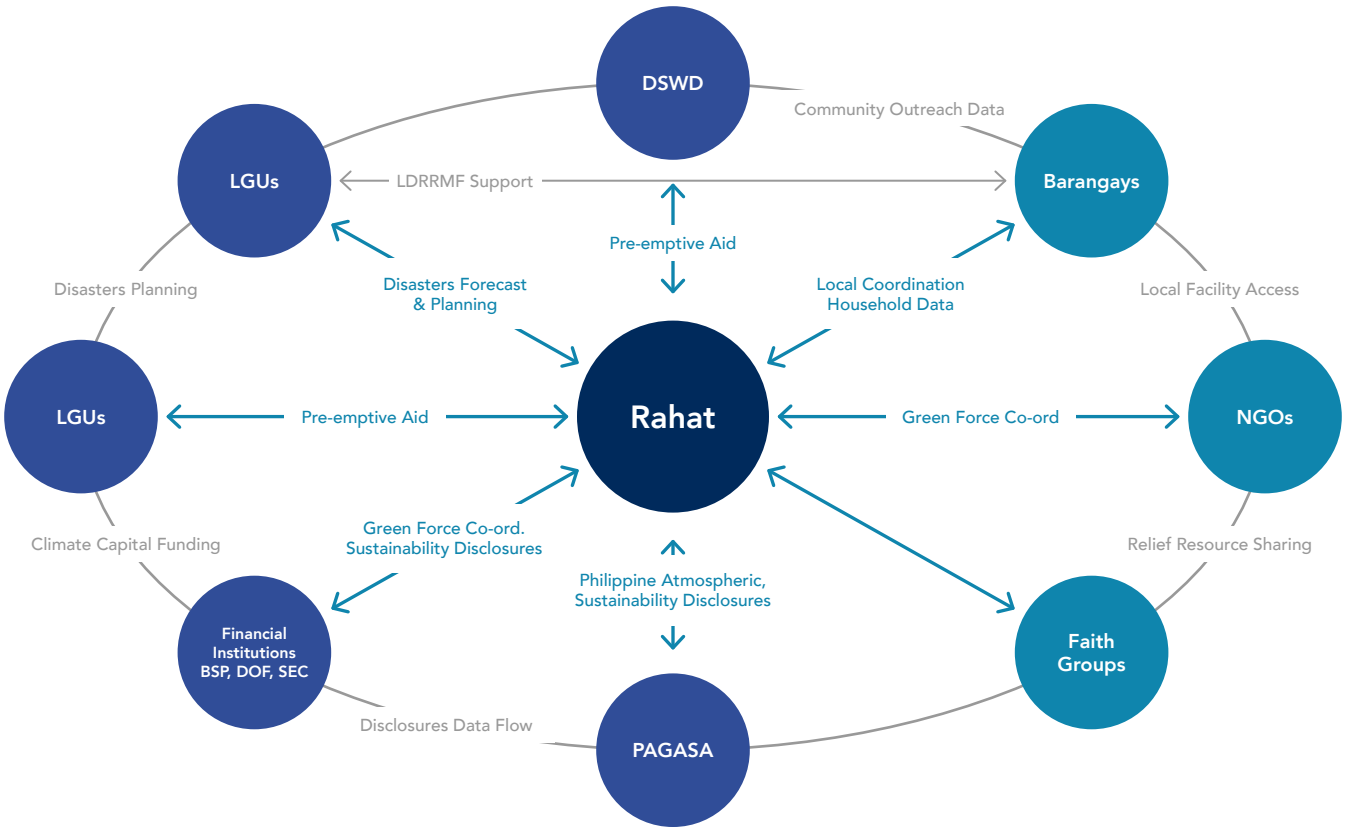


Figure 10. Philippines institutional dynamics and ecosystem considerations for scale

Applying the Playbook with Insights from Nepal's Pilot

Step 1: Identify the Efficiency Core of Rahat

We identified Rahat's efficiency core through qualitative interviews with a number of stakeholders related to its Nepal pilot. First, we conducted interviews with members of Rumsan, an impact innovation company that uses AI and blockchain to support governments, as well as the researchers of the Nepal pilot from University of Toronto.[18] From there, we began identifying key components and crafting a visual of what we believed to be Rahat's efficiency core. We also conducted interviews with Reach Alliance faculty mentors to shed further light on the intricacies behind Rahat's features and technology. We prioritized qualitative research with researchers and industry professionals to efficiently identify the features of Rahat's Nepal pilot that we had to keep, versus the features that would need to be adapted for a separate pilot set in a different context.

Evidence from Nepal suggests that the platform's greatest operational contribution was not merely moving funds faster, but creating a shared system through which governments, humanitarian organizations, funders, and communities could coordinate anticipatory action.[19] This insight should remain central when evaluating future expansion opportunities.

Step 2: Identify What Can Be Adapted

Rahat already possesses several capabilities that can be transferred directly to the Philippines, including beneficiary management tools, early-

18 Al-Alwan et al. "Blockchain for Social Impact."

19 Ibid.

Table 5. Available and adaptable features of Rahat, for the Philippines

Already Available	Requires Adaptation
Beneficiary management • Core registration, verification, and beneficiary records	**Payment provider integration** • Local payment mechanisms (e.g., bank transfers, GCash, Maya, other e-wallets)
Monitoring dashboard • Real-time tracking of disbursements and activities	**Regulatory approvals** • Compliance with country-specific regulations and requirements
SMS / IVR warnings • Multi-channel alerts for early warnings and notifications	**Local governance workflows** • Align with local disaster response structures and decision making
Coordination tools • Tools for responder and partner coordination	**Forecasting integration** • Integrate with local forecasting systems and data sources
Disbursement management • Workflow for scheduling and disbursing cash assistance	**Community engagement models** • Communication channels and engagement approaches tailored to local context

warning communications through SMS and IVR, workflow coordination, disbursement management, and monitoring dashboards. However, several elements would need to be localized. These include integration with Philippine payment providers such as GCash and Maya, alignment with local regulatory requirements, adaptation to local government and barangay workflows, integration with national forecasting systems, and tailoring beneficiary-engagement approaches to local cultural and institutional contexts. Table 5 summarizes these elements.

Its blockchain online real-time dashboard guarantees responsibility and expedites anticipatory action.[20] During the Nepal pilot, these features enabled households to act early while also strengthening accountability among implementing partners regarding money transfers. These functions highlighting Rahat's transparent money flows are important features, especially in communities where corruption or bribery is more prevalent.[21] Hence, in the case of the Philippines, where many citizens are concerned about corruption, blockchain could prove to be an effective database to provide reassurance to stakeholders.

However, blockchain should be treated as an adaptable — not an essential — component. In contexts where corruption risks are lower or where strong auditing procedures already exist, similar transparency outcomes can often be achieved through conventional databases or stricter operating procedures without introducing blockchain. In some settings, blockchain might even become a detracting feature if it triggers legislative confusion, regulatory hurdles, or public skepticism around crypto-related technologies.

Step 3: Understand the Local Context

The Nepal pilot underscores the importance of embedding the platform within local contexts. The pilot revealed gaps in digital literacy among both beneficiaries of the anticipatory aid and field staff, as well as the need for stronger local ownership and agency.

Readiness for anticipatory action. The Philippines has transitioned from small-scale pilots to becoming a global leader in institutionalizing proactive aid. In September 2025, the president signed Republic

20 Ibid.

21 "Filipinos More Accepting of Bribery Than Most of Asia: Survey," *The Straits Times*, 24 September 2025.

> Social influence, ease of use, and perceived usefulness strongly shape mobile wallet uptake.

Act No. 12287, also known as the *Declaration of State of Imminent Disaster Act*. This ground-breaking legislation, the first of its kind in the world, empowers the government to declare a state of "imminent disaster" based on scientific forecasts, allowing for the release of emergency funds before a hazard strikes.

This is a significant policy shift toward anticipatory action, supported by a new legislative framework that allows for the declaration of a "state of imminent disaster."[22] Early implementation during recent typhoons has already demonstrated improved preparedness and reduced impacts compared to previous response-only models. However, operationalizing this law requires close coordination with the National Disaster Risk Reduction and Management Council (NDRRMC) and the Department of Social Welfare and Development (DSWD), with organizations like the World Food Programme (WFP) currently assisting the government in developing necessary implementing rules and regulations.

Familiarity with digital cash transfers. The Philippines context is "mobile first," with widespread adoption of wallets like GCash and Maya, which are used by everyone from large retailers to micro-vendors. While cash remains dominant in many routine payments, the country has seen a steady rise in digital finance adoption. Studies show that social influence, ease of use, and perceived usefulness strongly shape mobile wallet uptake.[23] This means that Rahat can build on an existing habit of using e-wallets, while strengthening trust and local accessibility through the digital transfers of anticipatory aid.

However, our interviews highlighted challenges such as fragmented government data, uneven digital capacity across regions, and low public trust in national institutions. Many participants emphasized the important role played by barangays, NGOs, and faith-based organizations in disaster response.

Step 4: Choose the Right Scaling Model

For Rahat, a gradual replication model is likely to be the most appropriate. The platform should maintain its core functions while adapting its implementation to local conditions. This includes working with local payment providers, integrating with national early warning systems, and ensuring compliance with local regulations. A gradual approach allows the platform to respond to challenges as they emerge and reduces the risks associated with large-scale implementation. We recommend a "sandwich approach," since the government-distributed aid flows as Figure 11 shows.

Securing top-down national approval while executing bottom-up through trusted local partners like churches and private NGOs is the best way to have a meaningful impact in the communities affected by natural disasters.

Effective scaling of anticipatory action requires a strong understanding of regional culture and community trust. In Muslim-majority areas of Mindanao, for example, it is important to work through religious leaders to encourage community participation. Trust is also often higher in private or faith-based organizations that have a record of delivering on promises and arriving before government responders. For example, interviews with a local NGO leader revealed that they have largely gained the trust of in-need communities thanks to their track record and timely disbursement of cash vouchers or monetary aid as disaster relief to affected communities. The future focus should be on building a strong evidence base that shows the "cost of inaction" while also ensuring that government data systems can work together and efficiently. Pilots are recommended in both urban Metro Manila,

22 Republic Act No. 12287, Supreme Court of the Philippines Library Services.

23 "World Bank Supports Reforms for Increasing Digital Technology Adoption in the Philippines," The World Bank, 29 September 2023.



Note: Green arrows indicate cash and aid flow.

Figure 11. Government-distributed aid flow in the Philippines

because of its digital readiness, and remote rural provinces, to test how well the model works in logistically difficult environments.

> “Blockchain can strengthen this value proposition by making aid flows more credible to both local institutions and affected communities.

Step 5: Develop a Clear Value Proposition

Rahat’s value lies in providing fast, transparent, and accountable cash assistance before disasters occur. Instead of replacing existing disaster response systems, it strengthens them by improving coordination and making aid delivery more transparent. In Nepal, Rahat demonstrated clear value by improving the speed of aid delivery and enabling early action. Beneficiaries reported being better prepared for floods, while stakeholders gained greater visibility into how funds were used.

In the Philippines, the value proposition must be framed slightly differently to address trust issues. Rahat should be positioned not just as a faster system, but as a platform that improves transparency, accountability, and coordination in aid delivery. In contexts where stakeholders are concerned about whether assistance reaches intended recipients, Rahat provides an auditable record of decisions and transactions. Blockchain is one mechanism that can support these outcomes, but the value proposition should focus on improved accountability and trust rather than on the technology itself.

In an interview, a professor mentioned, “blockchain can strengthen this value proposition by making aid flows more credible to both local institutions and affected communities.” Blockchain records are immutable — if a transaction is recorded, it cannot be easily altered, which reduces opportunities for tampering or fraud from external parties. Its traceability also allows donors and implementers to follow funds end-to-end, creating a visible chain of accountability that can reassure stakeholders that aid is reaching the intended affected households. The decentralized nature of blockchain also makes the system harder to hack than a centralized database, since records are distributed across multiple copies rather than stored in one vulnerable location. Importantly, blockchain does not eliminate corruption on its own. Its value lies in making transactions easier to verify, monitor, and audit within broader accountability systems.

For barangays and communities that may be cautious about digital aid systems, these features can be framed as trust signals. The money can be tracked at every stage to each stakeholder, the record cannot be changed once entered, and no single actor has full control over the system. Together, these qualities help to make blockchain a mechanism for building confidence and encouraging local adoption, while also reducing existing fears of corruption or manipulation of funds.

> “Early warning tools, beneficiary databases, digital payments, and monitoring systems can all be found separately. Rahat’s advantage is that it links these components together within a single workflow designed specifically for anticipatory action.

Step 6: Build a Sustainable Operating Model

The Nepal pilot highlighted that technology alone is insufficient without a strong operating model. Partnerships with local actors, combined with training and financial literacy programs, were essential to the pilot’s success. Similarly, in the Philippines, Rahat must integrate into existing systems rather than operate independently. This includes working with government agencies such as the NDRRMC and DSWD, while leveraging existing payment infrastructure and humanitarian networks.

The Philippines already has a strong foundation for anticipatory action through recent policy developments. The *Declaration of State of Imminent Disaster Act* allows funds to be released before disasters occur, aligning directly with Rahat’s anticipatory model. Existing anticipatory frameworks have demonstrated that early cash distribution can protect livelihoods and enable large-scale pre-emptive action. From a top-down approach, these frameworks are best understood not as competing systems, but as enabling infrastructure that Rahat can plug into and enhance through improved transparency and delivery mechanisms.

Potential entry points for Rahat in the Philippines include government agencies responsible for anticipatory action and social protection, humanitarian organizations implementing cash and voucher assistance, and international donors seeking stronger accountability in aid delivery. Rather than replacing existing systems such as OpenG2P, PhilSys, PAGASA forecasting tools, or DSWD benefit-delivery mechanisms, Rahat could complement them by providing workflow coordination, trigger management (i.e., when to trigger a response to forecasted disaster), beneficiary tracking, and end-to-end monitoring of anticipatory-action programs.

Why should organizations adopt Rahat when many of its individual components already exist? Because it combines multiple functions that would otherwise require separate systems, including early-warning delivery, beneficiary management, cash distribution workflows, and monitoring and accountability tools.

The answer also lies less in any single feature and more in the way the platform combines these features into a coherent system. Early warning tools, beneficiary databases, digital payments, and monitoring systems can all be found separately. Rahat’s advantage is that it links these components together within a single workflow designed specifically for anticipatory action. This reduces coordination costs, improves visibility across stakeholders, and helps ensure that early warnings are translated into timely action.

Step 7: Demonstrate Impact

Rahat’s pilot in Nepal demonstrates a strong success story of implementation. Hundreds of households received anticipatory cash assistance within hours of activation, and many beneficiaries reported that early warnings helped them prepare before flooding occurred. The pilot also showed improvements in the speed of disaster reporting and highlighted the value of digital financial literacy training. At the same time, it revealed areas that require further attention, including improving digital confidence among field staff and increasing local ownership. Sharing both successes and challenges creates a stronger evidence base for future scaling.

Demonstrating impact like this is especially important in the Philippines because communities have become increasingly cautious in the wake of corruption scandals and so-called “ghost” projects, where public funds were paid out for projects

that were incomplete or did not even exist.[24] Recent investigations into flood-control corruption have intensified public distrust. Authorities have uncovered hundreds of ghost infrastructure projects and billions of pesos in losses, reinforcing the perception that official systems do not always deliver on what was promised.[25] For this reason, Rahat should not be scaled immediately at a national level. Instead, it should begin with a small pilot in a carefully selected area with reputable barangay leaders so that its impact can be demonstrated clearly through visible, verifiable results. If local leaders and affected households can see that Rahat delivers aid transparently and on time to the affected communities, it will be easier to build trust and position Rahat as a credible infrastructure for anticipatory action in other regions in the Philippines.

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> This way, organizations can strengthen local agency within specific communities and increase the innovation’s sustainability by investing in local capability early on.

Step 8: Build Local Capacity and Ownership

A key lesson from Nepal is the importance of building local capacity. Training beneficiaries and field staff improved confidence in digital systems and reduced operational friction. Interviews with a local NGO leader revealed that a key implementation risk is that aid can become excessive and fragmented when too many uncoordinated NGOs operate in the same area. She noted that excessive aid can sometimes “spoil” communities by creating dependency and negative expectations about aid. Coordination in the Philippines’ disaster response is often shaped by overlapping frameworks, unclear roles, and political tensions.[26] These factors in turn limit meaningful NGO collaboration. For Rahat, this means implementation should instead shift the focus onto smaller community actors, starting with barangays and their councils. These community leaders should receive training on how to use the platform and decipher the data it offers. This way, organizations can strengthen local agency within specific communities and increase the innovation’s sustainability by investing in local capability early on.

To boost trust in digital payments and lower the risk of fraud, local beneficiaries should also receive training in digital financial literacy. One civil society leader suggested that Filipinos, particularly younger communities, may be receptive to online cash transfers as long as they are trained and reassured that the system is safe from scammers. This is important because digital trust largely depends on clear guidance, user education, and familiar intermediaries who can vouch for the platform’s legitimacy. Rahat can therefore ease adoption by pairing its capabilities with visible local endorsement from barangays and simple anti-scam education. Through such training and education, beneficiaries can better understand how to receive the cash transfers while increasing their trust in Rahat’s system.

Step 9: Build Strong Partnerships

As we mentioned earlier, in the Philippines, Rahat needs to adopt a “sandwich approach” to partnerships, securing both top-down approval, and bottom-up cooperation. Given that aid flows from the national government to regions, local government units, and barangays, Rahat must secure top-down approval while executing bottom-up through trusted community actors. This means collaborating with national agencies for legitimacy and funding access, working with LGUs and

24 “Philippines Commission to Probe Widening Flood Project Scandal,” *The Straits Times*, 13 September 2025.

25 James Patrick Cruz, “Rappler Recap: Billions Lost to Ghost Flood Projects, Corruption Flagged in Senate Probe,” Rappler, 19 August 2025.

26 Maria Ela L. Atienza and Dennis Quilala, “The Role of Civil Society in Disaster Response — The Philippine Experience,” in *Humanitarianism in the Asia-Pacific*, edited by Alistair D.B. Cook and Lina Gong (Singapore: Springer, 2021), 79–83.



Figure 12. Philippine peso (photo by Andrzej Rostek, iStock)



Figure 13. Bank of the Philippine Islands in downtown Manila (photo by benedek, iStock)

barangays for implementation, and partnering with NGOs, churches, and community leaders for trust building and beneficiary engagement. This dual approach directly addresses the country's trust deficit while ensuring scalability within existing governance structures.

Additionally, Rahat should work with organizations that already have strong relationships within communities. In the Philippines, local NGOs, faith-based organizations, and barangays are frequently trusted more than national institutions because of their closer proximity with local communities.[27] This makes a barangay-level, community-based implementation strategy especially important for Rahat because trust is more likely to be built through familiar local networks than through a purely top-down national rollout. In a context where corruption and low confidence in government officials can weaken trust in official systems, working through barangay leaders and community organizations can make the intervention feel more legitimate, accessible, and responsive to local needs. Figure 14 shows where and at which stage Rahat should target.

Barangay councils can assist with beneficiary identification, community engagement, and implementation since they are more aware of local needs. Working with trusted organizations also enables Rahat to integrate into the larger humanitarian ecosystem rather than functioning as a stand-alone project.

Step 10: Scale Through Small Successes

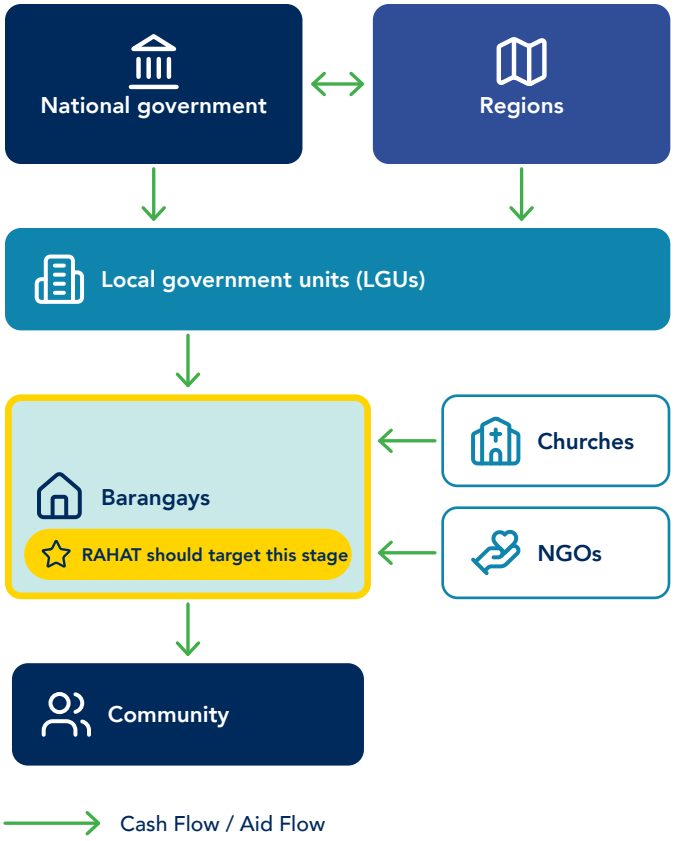
The Nepal pilot demonstrates that small-scale success builds credibility. Early evidence of impact helped refine the model and attract further support.

In the Philippines, this step is particularly important given skepticism around "ghost" projects in recent years. Demonstrating the tangible benefits of anticipatory cash relief, such as reduced asset loss and faster recovery, can help to convince barangay councils or LGUs to implement Rahat as a recurring disaster-relief measure instead of a one-off implementation.

The Nepal pilot shows that small-scale success can build credibility and attract wider support. In the Philippines, Rahat should target the Bicol region to implement their first pilot. Anticipatory action has already been tested in disaster planning and storm exposure in Bicol, making it a practical location for a first Rahat pilot.[28] Starting in a region like Bicol would allow Rahat to demonstrate concrete outcomes such as faster pre-disaster cash delivery, reduced asset loss, and better household preparedness before typhoons land. Since beneficiaries and local leaders are often skeptical of forecast-based interventions, a visible pilot in a high-risk but progressive setting would make it easier to show that Rahat is a trustworthy infrastructure worthy of implementation in the long run.

27 Andrew Thomas Reyes, Reimund Serafica, Jennifer Kawi, Miguel Fudolig, Francisco Sy, Erwin William A. Levya, and Lorraine S. Evangelista, "Using the Socioecological Model to Explore Barriers to Health Care Provision in Underserved Communities in the Philippines: Qualitative Study" *Asian Pacific Island Nursing Journal* 7 (2023): e45669.

28 "Anticipatory Action in Practice: Learning from the CRS Pilot in Bicol, Philippines," Catholic Relief Services, 1 April 2026.



Note: Green arrows indicate cash and aid flow.

Figure 14. Building strong partnerships with the barangays

Key Insights

For those wishing to apply this scaling framework to their own work, and for the stakeholders who may wish to support their important innovations, we offer key insights regarding humanitarian aid, climate technology, and best practice for intra- and international stakeholders.

Humanitarian Aid

The United Nations has identified that "approximately 43 per cent of the global population live in contexts that are highly vulnerable to climate change."[29] Within that cohort, the destructive impact of natural disaster continues to contribute to financial destabilization, leaving the most vulnerable more vulnerable. One way to reduce the full impact of disaster is to act ahead of predicted hazards through anticipatory action.

We found that anticipatory action was key to the success of Rahat, who are committed to breaking the poverty cycle that is exacerbated by climate shocks. Their example suggests that to successfully incorporate humanitarian aid with technology, one particular issue caused by climate shocks must be identified, the current forms of aid distribution within a country of interest must be analyzed, and that model of aid must be evaluated to consider how it could be changed to alleviate the earlier issue that was identified (see Figure 15).

The United Nations sustainable development goals could be a useful way to identify an intersection between climate change and another humanitarian issue that your technology could address. Once you have picked an issue to address and a suitable model of humanitarian aid model, using our key insights for climate technology will help you to adopt the features of successful climate technology and avoid common pitfalls.

Climate Technology

Climate technology encompasses innovations that help societies mitigate, adapt to, and build resilience to climate change.[30] Rahat fulfills this definition by translating the concept of anticipatory action into operational systems that communities can actually adopt.

However, Rahat's success does not come from technology alone but as a result of its development in close collaboration with stakeholders who understand local contexts, needs, and constraints. This co-creation shapes climate technology in two critical ways: it ensures the innovation reflects the actual needs of affected communities, and it builds institutional buy-in that enables implementation at scale.

29 "Anticipatory Action," United Nations Office for the Coordination of Humanitarian Affairs.

30 Abrar Chaudhury, "Climate Tech: An Opportunity to Save the Planet," Saïd Business School, 15 November 2023.

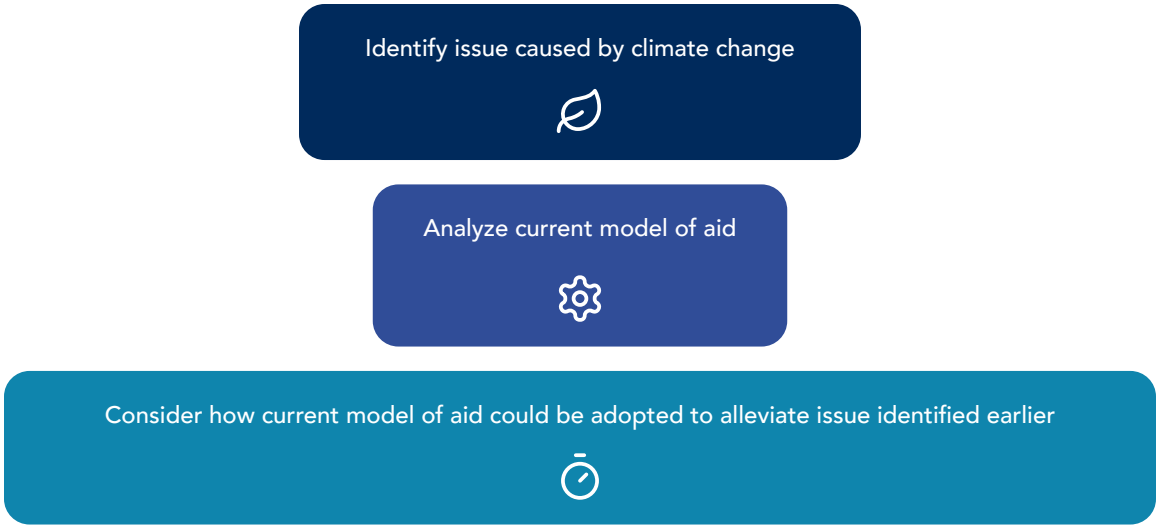


Figure 15. Key steps for adapting aid for scaling in new environments

Co-Creation and Stakeholder Engagement

Effective climate technology requires collaboration across national governments, local authorities, international organizations, and private sector actors. Each stakeholder brings distinct insights based on their role in disaster response. National governments understand policy frameworks and political priorities. Local governments understand community needs and existing infrastructure. International organizations offer funding mechanisms and cross-border coordination. The private sector can provide technical feasibility and innovation.

When these perspectives align around a shared problem, the resulting solutions are more likely to gain traction. The Philippines provides clear examples of this dynamic. In 2025, the national government passed the *Declaration of State of Imminent Disaster Act* which empowers authorities to act on forecasts and pre-disaster risk assessments.[31] This legislation signals government readiness for anticipatory action and creates policy space for technologies like Rahat. At the local level, barangays understand the specific needs of their citizens and can shape how aid is delivered, whether as cash, vouchers, or in-kind assistance. International organizations like the Red Cross bring financial resources and experience in delivery from other contexts. Private sector innovators like Rumsan integrate these stakeholder insights to build solutions that work across different contexts. Without this multi-stakeholder engagement, climate technology risks being poorly designed, insufficiently funded, or misaligned with the systems already in place.

What This Means for Rahat

Based on our analysis, three practical priorities emerge for Rahat's expansion into the Philippines. First, Rahat should position itself as infrastructure that strengthens existing anticipatory-action and cash-transfer systems rather than as a stand-alone platform. Second, Rahat should prioritize partnerships with trusted local actors, including barangays, NGOs, and faith-based organizations, to accelerate adoption and build trust. Third, they should begin with a focused pilot in a disaster-prone region such as Bicol to generate local evidence and refine implementation before pursuing larger-scale expansion.

31 Philippines Republic Act n. 12287.

Table 6. Stakeholder network

Stakeholder level	Contribution to scaling climate technology	Strategic value
Local	• Provides insight into context-specific barriers to the equitable distribution of climate-related aid and technologies	**Supports equitable implementation** by identifying local and regional barriers that may not be visible at the national level
National	• Demonstrates the existence of infrastructure capable of supporting the integration of new technologies • Existing infrastructure can reflect shared values, priorities, and strategic goals • Indicates that relevant data and systems may already be available, enabling faster technology integration	**Enables integration** through established infrastructure, aligned priorities, and accessible data
International	• Demonstrates commitment to solutions that generate benefits across populations and geographies • Provides the largest network for mobilizing financial and material resources	**Enables large-scale mobilization** of finance, resources, and coordinated action
Private sector	• Develops and provides the technologies, products, and services required for implementation	**Drives technological delivery and innovation,** translating solutions into implementable technologies

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> As organizations seek to introduce proven innovations into new settings, the goal should not be replication for its own sake but thoughtful adaptation that preserves what makes an innovation effective while embedding it within local realities.

Final Thoughts

Many of the world’s most promising social and technological innovations never fulfill their potential. While they demonstrate remarkable results in pilots and local implementations, relatively few successfully scale across geographies, institutions, and communities. Too often, effective solutions remain confined to the contexts in which they were first developed, not because they lack value but because organizations struggle to distinguish what has to be preserved from what should be adapted. This represents a significant missed opportunity, particularly in sectors such as climate resilience and humanitarian assistance, where successful innovations can improve livelihoods, reduce vulnerability, and save lives.

Rahat illustrates both the promise and the challenge of scaling. Its success in Nepal was not the result of technology alone but of the alignment between an innovation’s core purpose and the context in which it operates. As organizations seek to introduce proven innovations into new settings, the goal should not be replication for its own sake but thoughtful adaptation that preserves what makes an innovation effective while embedding it within local realities.

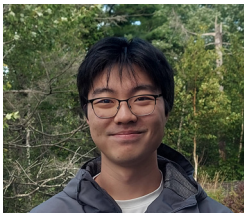
In a world facing increasingly complex challenges, from climate shocks to displacement and growing inequality, innovation alone is not enough. The ability to scale effective solutions may be just as

important as the ability to create them. By helping organizations identify what to preserve, what to adapt, and how to navigate new contexts, this playbook seeks to ensure that successful innovations do not remain isolated successes but instead become solutions capable of improving lives at scale.

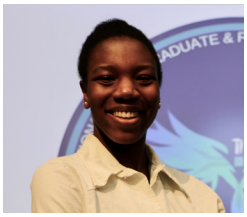
Research Team



Ashi Khetan graduated from the University of Melbourne with a bachelor of commerce, majoring in finance. During her studies, she developed an interest in social impact and community development and gained research experience working on issues related to financial inclusion, access to essential services, and community-led development. She has also worked across consulting, finance, and social impact, with experience in strategy, research, stakeholder engagement, and program development. Alongside her professional work, Ashi has been involved in initiatives focused on education and community development. Her interests lie at the intersection of business, social impact, and community-led solutions.



Luke Joonhwa Lee graduated from the University of Toronto with a bachelor of commerce in management, public policy, and environmental economics. During his studies, he conducted research broadly in community and economic development, including women's access to justice, urban policy, and the relationship between law and development. Luke has also worked in policy analysis, program delivery, community engagement, and human resources through various roles with the Government of Canada. He is currently working as a nonpartisan intern in the House of Commons of Canada through the Parliamentary Internship Programme, and is based in Gatineau, Québec.



Abigail Omotosho is a final year medical student at University College London (UCL). She has an interest in preventable blindness which shaped her past academic experiences, including research into the genetic basis of congenital eye diseases during her bachelors in anatomy, cell, and developmental biology. Abigail was part of the 2025 UCL Reach Alliance cohort, where she conducted qualitative research to investigate attitudes toward data sharing in the wake of Artificial Intelligence (AI) being used for eye health. She has co-authored a case study report and toolkit which shares practical recommendations and cultural considerations that prevent developments in AI contributing to further health inequalities. Abigail is passionate about health equity through equal access to health education. She has contributed to this in her role as conference director of the largest student-led surgical conference in the UK.



Renée Gott Suárez is a final-year student at Tecnológico de Monterrey, pursuing a double major in economics and international relations. Her previous Reach Alliance research focused on lawful foreign residents in Mexico and the barriers they face when accessing financial services. Renée is interested in advancing sustainable development and building climate-resilient societies. Her professional experience includes collaborating with organizations such as the Red Cross and The Trust for the Americas on diverse community projects, as well as conducting research on artificial intelligence and its impact on employment and livelihoods in Mexico. Additionally, her research encompasses current international projects, including the study of naval force as an instrument for the projection and assertion of Chinese power on a regional scale.



Chloe Tan is a third-year student at Singapore Management University (SMU). She is currently pursuing an individualized major in applied data in sustainability and marketing, which is at the intersection of sustainability, marketing, and data analytics. She aims to use an interdisciplinary lens to optimize company performance on sustainability, and engage in research on consumer patterns toward sustainability. Chloe has had varied internship experiences within e-commerce marketing, green fuel decarbonization research, and overseas community service projects. Alongside community work, she has also led fireside chats with Singapore Members of Parliament on youth and sustainability-focused discussions. Chloe hopes to help businesses and consumers see their environmental impact more visibly to ensure long-term business resilience in a resource-constrained world.



Shristi Piya has over seven years of experience driving digital transformation in diverse sectors like health, humanitarian aid, and agriculture. She has led impactful projects such as Hamro LifeBank, AgriClear, and Rahat, leveraging frontier technologies like blockchain. As chief development and impact officer at Rumsan, she develops and implements strategic initiatives to enhance organizational efficiency and achieve company goals. Her dedication extends to using Rahat (a flagship product of Rumsan) to address several real-world challenges in access to finance for vulnerable communities through innovative initiatives like anticipatory action.



Krisha Sherpa works at the intersection of community building, emerging technologies, and impact-driven innovation. As marketing and community coordinator at Rumsan, she leads communications, campaign strategy, and community engagement, driving user adoption and impact storytelling. In parallel, as event organizer at eSatya, she leads fellowships, meetups, and collaborative initiatives focused on blockchain, AI, and humanitarian innovation. Her work centres on positioning responsible technology solutions for real-world humanitarian use, strengthening stakeholder engagement, and building inclusive, impact-driven communities.



Rumee Singh is the CEO and co-founder of Rumsan, a digital innovation firm dedicated to empowering businesses that create meaningful solutions for society. With a passion for leveraging frontier technologies to drive social change, Rumee focuses on bridging opportunity gaps and uplifting communities through innovation. Backed by over 20 years of experience leading production teams and developing transformative digital solutions, she brings a unique blend of technical expertise and social entrepreneurship to her work. An engineer by training, Rumee's diverse background spans corporate communications, journalism, education, and impact-driven ventures. Her commitment to social innovation has earned her international recognition, including being featured among 25 changemakers in the Women for Change 2024 global campaign in Paris, and celebrated as one of ten women making a difference with technology in Nepal.



Dilip Soman is a Canada Research Chair in Behavioural Science and Economics at the Rotman School of Management, University of Toronto. He has degrees in behavioural science, marketing, and engineering, and is interested in the applications of behavioural science organizations more generally, and for welfare and policy in particular. He is the co-author of *Managing Customer Value* (2022), author of *The Last Mile* (2015) and co-editor of *The Behaviorally Informed Organization* (2021), *Behavioral Science in the Wild* (2022), *Cash Transfers for Inclusive Societies* (2023), and *What Works, What Doesn't (and When)* (2024). Dilip serves as the director of the Behaviourally Informed Organizations partnership (see https://www.biorgpartnership.com/). He has taught in the USA, Hong Kong, and Canada, and has worked with several corporations, governments, international organizations, and start-ups. His non-academic interests include procrastination, cricket, travel, and taking weekends seriously.

Rumsan, founded in 2013, is a frontier technology company dedicated to driving social impact through innovative solutions. Rahat is an open-source, blockchain-based solution developed by Rumsan. It helps vulnerable communities build resilience against climate shocks. By using mobile phones and blockchain technology, Rahat delivers aid quickly and reliably before, during, and after crises. Rahat has already supported over 87,000 individuals and mobilized $243k worth of humanitarian support to vulnerable individuals.
www.rumsan.com

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https://www.unimelb.edu.au

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https://www.ucl.ac.uk

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