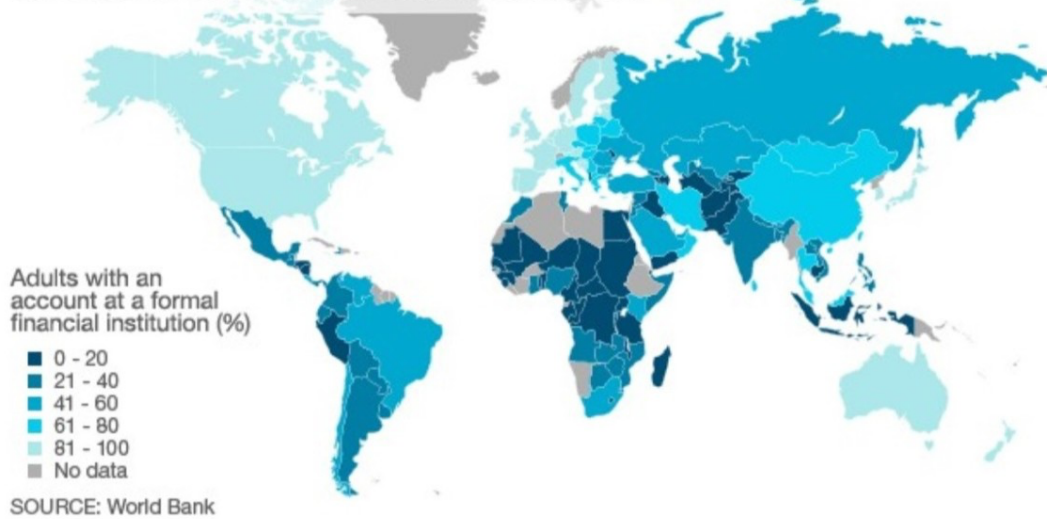


## Where are the unbanked?



Humanity Link



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# What if the problem with cash assistance isn't cash... but the infrastructure behind it?

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<https://www.linkedin.com/pulse/what-problem-cash-assistance-isnt-infrastructure-behind-hoffman-ic1ve/>

We talk a lot about digital payments.

But the reality is that billions of people are still invisible to the systems those payments rely on.

They don't have formal bank accounts. They don't have reliable digital identity. And the systems meant to reach them were never designed for the environments they live in.

Low connectivity. Fragmented infrastructure. Language barriers. Lack of documentation.

So institutions struggle to do three basic things: communicate, verify, and deliver value.

That's the real problem.

And it's why we've spent the last years at Humanity Link not building another payment tool—but building **infrastructure**.

Because once you start looking at it this way, everything changes.

Cash is not the system. It's just one output of it.

The real system is the ability to **interact, verify, and exchange value** between institutions and communities in a way that actually works in the real world.

That's why we've built two distinct platforms: [Enable](#) and [Enable ZK](#)

Enable runs on Celo/Ethereum and is designed to be used without ever thinking about blockchain. NGOs, governments,

or community organizations log in, select who they want to support, and trigger payments. Underneath, the system handles identity, wallets, transactions, and reporting. On the surface, it just works.

Enable ZK, built on Aleo, is for a different class of problem. In places where data exposure can create risk, it allows people to prove eligibility or receive support without revealing unnecessary personal information. Privacy is not an add-on. It's built into the system.

We didn't build one system because the world doesn't have one type of problem.

Take Sudan.

In a conflict environment, the risk isn't just whether someone receives cash. It's what happens if their identity or location becomes exposed. A system like Enable ZK allows verification to happen without creating new risks for the individual. At the same time, funds can still move through the system and be withdrawn in cash through offramps like MoneyGram.

Now take Indonesia.

After a disaster, speed matters. You need to reach thousands, sometimes millions, of people quickly across islands, languages, and connectivity conditions. Enable allows organizations to deploy fast, communicate through SMS,

WhatsApp, or voice, verify eligibility, and move funds without requiring people to already be part of a formal banking system.

Or Greece.

A refugee arriving with no financial history is effectively invisible to banks. But if that individual participates in a community savings group, receives funds, contributes, repays, and builds a transaction record over time, they begin to create something they didn't have before: a financial footprint they can choose to share.

And this is where the shift becomes bigger than payments.

On Enable, we are building support for community pools and traditional VSLA models—because that's how people already manage money in many parts of the world.

Groups save together. They lend to one another. They build trust over time.

Now imagine that activity being recorded in a way that:

- individuals can use to demonstrate financial history if they want to enter the formal system
- banks can use to understand new customers

- organizations can use to support and strengthen existing community structures

An NGO can seed a pool. A group can grow it. Members can borrow and repay. And the system can reflect all of that transparently.

Control is shared.

The organization still has oversight. The community still owns the process.

The important part is that none of this requires anyone to “use blockchain.”

We’ve built the full interface layer so that from the outside, this feels like any other platform.

No wallets to manage. No keys to secure. No technical barrier to entry.

Just infrastructure that works.

We’ve already seen what happens when this kind of infrastructure is missing.

Over 1.4 billion people remain unbanked, and institutions still struggle to reliably reach them, verify who they are, and deliver services effectively.

That's not a payments problem.

That's an infrastructure problem.

Both Enable and Enable ZK are built as digital public goods.

No sign-up fees. No licensing barriers. Just a simple model: pay per transaction.

Because if this infrastructure is going to matter, it has to be accessible.

What we're building at Humanity Link is not just a better way to send money.

It's a different way of thinking about how value moves, how trust is established, and how people who have been excluded from digital systems can finally participate in them—on their own terms.

With privacy where it matters. With usability where it's needed. And with real-world pathways from informal systems to formal ones.

This is not about the future.

It's already starting.

And it's going to change more than just payments.

