

GiveDirectly 2025 Risk & Ethics Report

June 2026

1. EXECUTIVE SUMMARY

GiveDirectly is focused on integrity and risks in our operations

- We deliver unconditional transfers to people living in poverty while managing the risks this creates, including fraud, abuse, and safety threats.
- Our [code of ethics and conduct](#), organisational [values](#), and applicable national laws guide how staff operate and set clear expectations for conduct.
- We periodically publish this risk & ethics report – [here is 2024's](#).

What this report covers

- This report assesses our 2025 performance on safeguarding, integrity, and risk management, covering all reported and investigated concerns from January 1 to December 31, 2025, including workplace concerns, abuse, and fraud risks.
- We delivered \$146m to 439k people across 10 countries in 2025 and detected fraud losses totalling 0.27% of dollars delivered, up from 0.19% in 2024, below our <0.5% target, and significantly below sector benchmarks of 5%.
- In 2025, GiveDirectly received approximately 985 reports of [scams](#) targeting recipients, a significant increase from 2024. The pattern reflects a broader and concerning trend: as GiveDirectly's reach grows, so does the attention of opportunists who exploit the trust recipients place in GiveDirectly and its staff.
- We recorded 4 safeguarding-related matters per 1,000 recipients in 2025 (1,772 cases across 439k recipients paid), down from 6 per 1,000 in 2024 (1,291 cases across 212k recipients). The rise in absolute numbers is the result of program expansion and strong reporting systems, not a proportional increase in incidents. The majority of concerns continued to relate to inter-household conflict, consistent with the social dynamics many of the communities we work in face.
- We employed 1,100+ staff and recorded 35 partner and staff-related concerns in 2025. Of those 21 that progressed to formal investigation, disciplinary action was taken in 10 cases.

2. STATEMENT FROM THE GIVEDIRECTLY BOARD

GiveDirectly operates on the basis of trust. Recipients trust us to engage with them in ways that protect their dignity and autonomy. Donors trust us to deliver money securely and to account honestly for what happens when we do. This report is part of how we honor that trust.

The 2025 results demonstrate progress in several areas. Our Internal Audit team demonstrated that a leaner, more targeted approach, supported by new technology, can maintain low leakage rates at scale. Safeguarding reporting continues to grow across our countries of operation, which I take as a positive signal: people are aware of our channels and feel confident enough to use them. And our overall known fraud rate stands at 0.27%, below target and well below sector benchmarks.

The report also describes ongoing challenges. In DRC and Malawi, project designs that reduced direct contact with recipients created conditions for elevated fraud—a reminder that the trade-offs between delivery efficiency and fraud risk require active re-evaluation each time program design changes. A significant investigation involving a delivery partner revealed gaps in how safeguarding obligations were being met through our supply chain, a reminder that these require ongoing oversight as well as initial due diligence.

It is also candid about the limits of our current data. Case categorisation remains inconsistent across countries, which constrains our ability to fully understand and respond to what we are seeing. I appreciate that the report names this issue, and look forward to seeing the improvements planned for 2026 take effect.

In the year ahead we plan, in addition to the steps named above, to strengthen our Corporate Audit function and to invest in a dedicated case management platform. None of these are quick fixes, but each reflects a commitment to doing this work properly.

Best,

Paul Niehaus

GiveDirectly Board Member

3. FRAUD AND CORRUPTION

We define fraud loss (or 'leakage') as not just fraudulent enrollment or diversion of money *before* it reaches recipients, but also bribery or theft that occurs *after* a recipient receives their funds. Many organizations stop counting once a benefit reaches its intended recipient. We don't, because it incentivizes us to run the safest and most secure programs we reasonably can.

3A. SPOTLIGHT

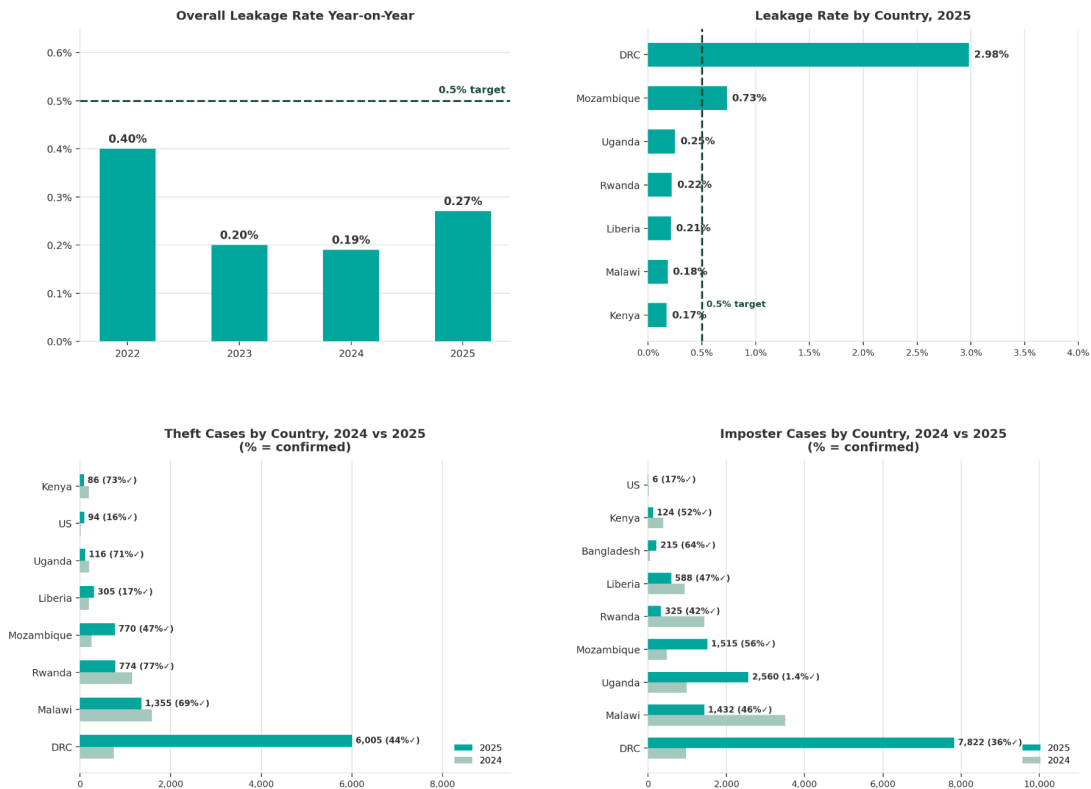
Key facts & 2025 data

We benchmark our loss rates against standards from the [Association of Certified Fraud Examiners](#) (5%) and the [UK government](#) (0.5–5%), aiming to stay far below both.

- We delivered \$146M in cash transfers in 2025 and are aware of losing 0.27% to fraud, up from 0.19% in 2024, and below our <0.5% target¹.
- We had a relatively high leakage rate in the Democratic Republic of Congo's [remote aid to displaced communities project](#) (2.98%) and elevated rates of ineligible people attempting to enroll in Mozambique's Memba project.
- 22,038 Internal Audit cases opened and investigated by an independent team in 2025.
- DRC accounted for 44% of all cases, with Uganda at 16%; driven primarily by theft in DRC in the IDP project and a combination of imposter and gaming-related cases in Uganda.
- Theft was the most common case type at 43% of all cases (9,519). Of these, 50% were confirmed following investigation.
- Eligibility-related cases (including gaming of eligibility requirements) accounted for 35% of all cases
- We actively followed up with 17.3% of our recipients to ask about their experience and check that they had been able to receive their cash safely. This kind of direct recipient follow-up is a distinctive part of how GiveDirectly ensures the safe and accountable delivery of transfers.

¹ To improve the accuracy of our data, we have enhanced the methodology used to calculate leakage rates, ensuring they more accurately reflect real conditions. This includes refining our currency conversion processes and resulted in an expected increase to our leakage rate.

3B. KEY CHARTS



3C. TRENDS WE'RE SEEING AND HOW WE'RE RESPONDING

Throughout 2025, the Internal Audit team focused on building a leaner, more targeted function – focused more squarely on fraud prevention and investigations as opposed to more routine monitoring – strengthened by improved monitoring and detection technology. The result: leakage rates held low even as operations scaled, with cash reaching recipients safely and at speed. Despite this progress, three trends stood out in our fraud and corruption data. For each, we describe what we observed and the concrete steps we're taking in response.

Trend 1: Low direct contact with recipients requires different program design

What we're seeing:

In 2025, two separate programs demonstrated that reducing the number of direct touchpoints with recipients can increase exposure to fraud and require different program design choices.

Malawi one-touch enrollment model: The introduction of a one-touch model, where recipients are engaged in person only at the census stage rather than at both census and registration, led to the imposter rate (people signing up who weren't eligible for our programs) peaking at 9.8% of recipients enrolled (but not yet paid) in August. Internal

Audit and program teams conducted additional unplanned verification activities, which brought the imposter rate back down to 0.8%.

DRC IDP project: The project experienced a high leakage rate of 2.98%, driven by limited direct interaction between GiveDirectly and recipients due to [novel remote targeting and payment](#), which created opportunities for gaming. DRC accounted for 44% of all Internal Audit cases in 2025.

How we're responding:

- For the DRC IDP project, we've redesigned the next iteration to delay the payments by 30 minutes to prevent mobile money agent fraud and increased verification measures to ensure the correct recipients are receiving funds. Though we are still evaluating results, we have seen these tactics reduce the leakage rate due to both theft and bribes.
- These cases are now informing GiveDirectly's program design standards, with fraud risk assessment integrated into any future proposal to reduce direct recipient contact.
- Automated systems now enable immediate detection of and response to emerging threats, reducing the time between identifying a spike and deploying a response.

Trend 2: Ineligible enrollment (imposters) remains a persistent risk

What we're seeing:

35% of all Internal Audit cases in 2025 related to imposters – individuals signing up who weren't eligible for our programs. Following investigation, 29% of potential imposters were confirmed. Uganda had a high percentage of imposter cases, however, the confirmation rate was just 1.4% meaning the vast majority of flags did not result in confirmed imposters.

The 2025 data continues to show that imposter rates spike during specific program stages: particularly during enrollment and in contexts where community targeting decisions are less clearly communicated.

How we're responding:

- Internal Audit and program teams conducted special investigations related to imposters in Liberia, and re-verification activities in DRC and Malawi, to identify and remove ineligible recipients before payments went out.
- Community meetings (Barazas) are being held to clearly explain eligibility criteria, reducing the conditions in which rumours or gaming can take hold.
- Local help desks provide support to community members not selected, reducing the sense of exclusion that can drive gaming behaviour.
- Community leaders are being asked to lead additional verification processes to help ensure that communities take responsibility for this issue.

Trend 3: Scams and digital impersonation targeting recipients

What we're seeing:

In 2025, GiveDirectly received approximately 985 reports of [scams](#) targeting recipients, a significant increase from the 400+ cases recorded in 2024, though direct comparison is difficult as systematic tracking only began in 2025. The vast majority (around 95%) involved [WhatsApp-based impersonation](#), with the remainder spread across Facebook scams and individuals posing as GiveDirectly staff. Kenya remained the most affected country, followed by Uganda.

The pattern reflects a broader and concerning trend: as GiveDirectly's reach grows, so does the attention of opportunists who exploit the trust recipients place in GiveDirectly and its staff.

How we're responding:

In 2025, GiveDirectly continued and strengthened its approach to scam prevention and response. SMS alerts were sent to recipients in affected areas to warn them of active scams as reports emerged. Field teams conducted community awareness sessions to help recipients recognise and report suspicious contact. Where technically possible and where relationships exist with telecom providers, blocking measures were applied to known scam numbers and accounts. Additionally, working in partnership with Meta (the owner of WhatsApp and Facebook), we were also able to ensure confirmed scammer accounts were blocked.

Looking ahead, the 2025 data provides a much stronger baseline for tracking this threat over time. Building digital safety into recipient communications and onboarding (particularly in Kenya and Uganda) remains a priority for 2026.

4. SAFEGUARDING

We take a survivor-centered approach in our safeguarding reporting. While we share the types and number of cases and disciplinary actions, we do not publish more specific incident details (unlike our [reporting on fraud](#)) to protect the safety and dignity of those affected. This is how we balance transparency with our duty of care for survivors of abuse.

4A. SPOTLIGHT

Key facts & 2025 data

We have zero-tolerance for inaction in regards to the prevention, reporting or response to abuse. In 2025, we investigated every report linked to GiveDirectly.

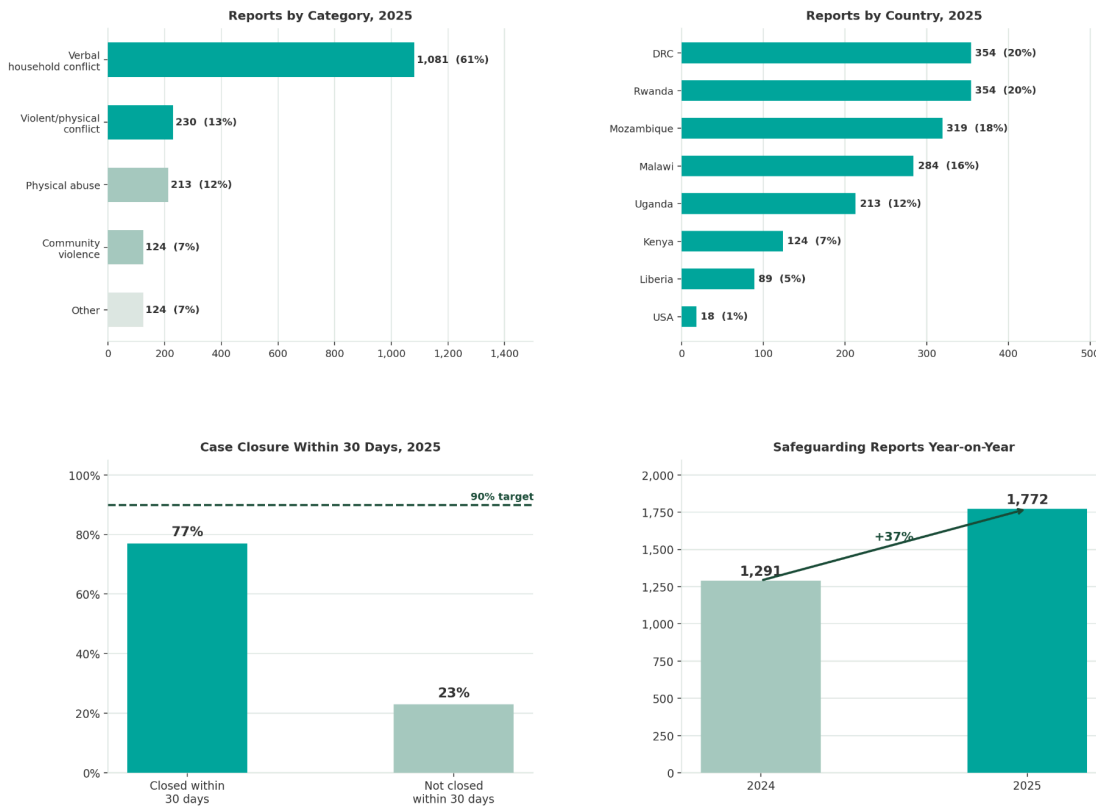
Reports received:

- We recorded 4 safeguarding-related matters per 1,000 recipients in 2025 (1,772 total across 439k recipients paid), down from 6 per 1,000 in 2024 (1,291 across 212k recipients). While the total number of cases rose, this reflects program expansion and strong reporting systems, not a proportional rise in incidents.
- We received 9 safeguarding concerns involving partner or staff conduct (0.5% of reports), 8 relating to sexual misconduct and 1 to physical abuse. Four were substantiated following investigation, with disciplinary action taken in each case.
- Adults: 1658 reports. Older persons: 108 reports. Children: 6 reports.
- Gender: 1093 reports involved females; 481 involved males; gender unrecorded or unknown in 198 reports.
- Most common categories: verbal household conflict (61%), violent or physical household conflict (13%), physical abuse (12%), community level violence (7%).
- Highest reporting volumes: DRC (20%), Rwanda (20%), and Mozambique (18%).

Case investigations:

- 77% of cases were closed within 30 days after receiving the initial concern, below our target of 90%, driven in part by the complexity of cases and contexts (see “Safeguarding - Trend 3” below).
- 76% of sample cases reviewed were correctly categorized at intake (113 of 148 cases). This reflects the inconsistency in how categories are currently interpreted across staff (see “Safeguarding - Trend 2” below).
- Risk classification: 64% assessed as low risk; 36% as high risk, indicating that the majority of matters that we respond to involve lower level community and household related issues not directly linked to GiveDirectly activities.

4B. KEY CHARTS



4C. TRENDS WE'RE SEEING AND HOW WE'RE RESPONDING

Four safeguarding trends stood out in 2025. For each, we describe what we observed and what we're doing in response.

Trend 1: Household conflict continues to dominate safeguarding concerns

What we're seeing:

The large majority of safeguarding concerns in 2025 (74% of all cases) related to household conflict, either verbal (61%) or violent/physical (13%). These figures are consistent with prior years and reflect the global prevalence of domestic conflict. The [WHO](#) estimates 1 in 3 women globally have experienced intimate partner or sexual abuse, and household conflict and abuse affects people of all genders across every society. GiveDirectly records and responds to it as part of its safeguarding mandate, regardless of whether concerns are directly connected to our activities. It is worth noting that [available research on unconditional cash transfers](#) consistently suggests that receiving [transfers reduces](#), rather than increases, household conflict and violence – meaning our programs are far more likely contributing to stability than the reverse.

However, some seasonal patterns were clear: case volumes rose during enrollment periods (March–April) and again at end-of-year payment periods (November–December).

Common drivers included disagreements between spouses about how to spend the transfer, and situations where one partner sought to control access to the funds.

How we're responding:

- GiveDirectly field teams are continuing to conduct household visits during enrollment to ensure both spouses or household decision-makers are aware of the transfer amount and timing, reducing the conditions in which one person can control the money unilaterally.
- We use split payment arrangements in some contexts, dividing transfers between household members rather than paying a single recipient. Where power imbalances around money are a known driver of conflict, payment design itself becomes part of the response.
- Where household conflict escalates, safeguarding teams activate local referral pathways to external service providers offering mediation, psychosocial support, or where available, legal assistance.
- Seasonal patterns are now used to anticipate demand, Internal Audit and safeguarding resources are allocated in advance of known peak periods.

Trend 2: Categorisation challenges and the limits of current data

What we're seeing:

The 2025 data reflects a known limitation in how safeguarding concerns are currently recorded. Categories in our systems (while useful as a starting point) are not sufficiently distinct, are open to interpretation, and can be difficult to apply consistently across countries and contexts. The physical abuse category is a clear example: the significant jump in “physical abuse” figures between 2024 and 2025 is the result of a change in how cases were categorised at intake (in 2024 domestic violence was mostly marked “household conflict” rather than “physical abuse”), and not a genuine increase in incidents of that nature.

More broadly, the dominance of the verbal household conflict category (61% of all cases) likely masks significant variation in the underlying nature of concerns. Some of these cases involve serious ongoing emotional abuse; others reflect one-off disputes that may not meet a safeguarding threshold at all. Without more granular and consistent categorisation and triaging, it is difficult to truly interpret available data.

How we're responding:

- GiveDirectly is actively designing a new case management process that will introduce simpler, more clearly defined categories and a structured triage process to distinguish low-risk concerns from cases requiring a formal safeguarding response.
- The new process will include threshold-based decision trees at the point of intake, reducing reliance on individual interpretation and improving consistency across teams and contexts.

Trend 3: Case closure times are falling short of target

What we're seeing:

In 2025, 77% of safeguarding cases were closed within 30 days, below our 90% target, and a pattern that is becoming more pronounced as overall case volumes rise.

GiveDirectly operates in some of the most remote and under-resourced contexts in the world, areas where referral pathways are limited or absent: external support services such as medical care, legal assistance, or psychosocial support simply do not exist or are difficult to access, and reaching the people can take significant time.

Complex safeguarding concerns also require time to unpack properly. Understanding what happened, ensuring the person affected is safe, identifying the right response, and following through on it cannot always be done quickly. This is particularly true when concerns involve multiple parties or situations where trust needs to be built before someone is willing to share what they have experienced.

How we're responding:

- Safeguarding leads work with teams to document contextual barriers to closure, creating an evidence base for infrastructure gaps or access challenges that lead to extended timelines.
- We are reviewing our closure time targets to consider whether a tiered approach (with different benchmarks for different risk levels and contexts) would more accurately reflect what good performance looks like across our diverse operating environments.
- Where referral pathways are consistently absent, we use this evidence to drive broader efforts in local service mapping and relationship-building with external providers.
- A new case management platform will allow us to track closure times with greater granularity, distinguishing between cases that are open due to genuine complexity and those that may have stalled.

Trend 4: Safeguarding risks through delivery partners

What we're seeing:

GiveDirectly occasionally delivers programs through local training or implementation partners. In 2025, a significant concern arose with a local training partner, where an investigation broadened to include multiple safeguarding, fraud, data protection, and governance concerns across 5 staff members of a partner organization. The investigation found the partner had failed to document, investigate, or escalate known concerns to GiveDirectly. Nine recipients were directly affected, experiencing sexual harassment, financial exploitation, and/or intimidation causing emotional distress and/or financial hardship

All funds were recovered and repaid in full, and those affected received follow-up support.

This case illustrates difficulty extending GiveDirectly's safeguarding commitments into our delivery chain and that due diligence at the outset of a partnership is not sufficient without ongoing monitoring. It speaks directly to the purpose of one of our core standards (Safe Partnerships and Delivery Chain) and why embedding it meaningfully and consistently across our delivery network remains one of our most important ongoing responsibilities.

How we're responding:

- The investigation was finalized, corrective and supportive actions were taken, all impacted partner staff were dismissed, and the partnership was ended.
- Findings from this case are being incorporated into GiveDirectly's due diligence framework, including stronger safeguarding requirements in partner agreements and clearer escalation obligations.
- Ongoing monitoring of delivery partners, including spot checks and regular safeguarding touchpoints, is being built into standard partnership operating procedures.
- Organization-wide review of partner risks, as well as monitoring and management best practices

5. LEADERSHIP AND STAFF ACCOUNTABILITY

5A. SPOTLIGHT

Key facts & 2025 data regarding partner and staff-related concerns

Incoming Partner and Staff Related Concerns

2025 Summary

Total cases received **35**

BY PRIMARY CONCERN CATEGORY

Harmful Workplace Behaviour	22
Sexual Harassment & Sexual Misconduct	6
Financial Fraud & Exploitation	6
Physical Violence	1

BY INVESTIGATION OUTCOME

Substantiated	15
Not Substantiated	6
Not Investigated	14

BY ADDITIONAL SECONDARY CONCERN CATEGORY *

Harmful Workplace Behaviour	7
Sexual Harassment & Sexual Misconduct	2
No secondary category assigned	26

BY ACTION TAKEN

Referred to Management	12
Formal Disciplinary Action	10
Support Provided	7
No Formal Action	6

* 9 of the 35 cases had additional secondary concerns in a different category

All reports of partner and staff violation of policy and code of ethics and conduct were reviewed. Cases meeting the threshold for investigation are formally investigated. Implicated staff are taken through GiveDirectly's standard disciplinary process, including termination of employment where warranted.

Key data points:

- 35 HR-related concerns received in 2025, out of an in-year workforce of 1,158.
- 70% of concerns raised through direct contact; 14% via whistleblower inbox; remainder through external platforms.
- Inappropriate workplace behaviours made up the largest share of concerns.
- 60% (21 matters) progressed to formal investigation; others were managed through HR or line management support.
- Disciplinary action taken in 10 cases, in the form of warnings, suspensions, or termination.
- Across our mandatory risk trainings (Anti-Harassment, Anti-Bribery and Corruption, Conflict of Interest, Close Personal Relationships, Whistleblower Policy, Data Protection

and Privacy, Safeguarding and IT and Security) 93% of GiveDirectly's 800+ staff completed their required training, with an average comprehension rate of 88%.

5B. TRENDS WE'RE SEEING AND HOW WE'RE RESPONDING

Two trends stood out in 2025 in terms of leadership, staff accountability, and organisational culture.

Trend 1: Most staff related concerns come through direct channels rather than formal reporting routes

What we're seeing:

Of the staff related concerns received in 2025, 70% were raised through direct contact with for example a manager or a safeguarding focal point. 14% came via the whistleblower inbox, with the remainder through [external platforms](#). Volumes were broadly stable month to month throughout the second half of the year.

A high rate of direct reporting can reflect a healthy culture where staff feel comfortable speaking up. It can also indicate that formal and anonymous channels (the whistleblower inbox and external platform in particular) are underused relative to their potential, especially for concerns that staff may feel uncomfortable raising with someone they know.

How we're responding:

- We have recurring refreshers and reminders on reporting mechanisms, what they are, how to use them, and the protections available to staff who report in good faith. This is specifically designed to raise awareness of the external platform and the whistleblower inbox as safe, confidential alternatives to direct reporting.
- Safeguarding focal points play a central role in how concerns reach us — given that direct reporting is the most common channel, they are often the first point of contact for staff who want to raise something. We are investing in their capacity through targeted training on receiving disclosures, maintaining confidentiality, and understanding when and how to escalate.
- We are scoping a new external reporting platform to replace our current provider. The new platform will offer a more accessible, mobile-friendly experience — important for staff and recipients in low-connectivity settings — and will include multilingual support and strong anonymity protections.

Trend 2: Local management can become a fraud vulnerability.

What we're seeing:

In 2025, our systems detected potential fraudulent behavior among a group of managers in one of our country offices.

How we're responding:

- We immediately suspended local operations, put the staff in question on administrative leave, and deployed a specialized investigative team alongside interim management to stabilize the office.
- The investigation confirmed fraudulent conduct, involving the submission of falsified receipts to claim ineligible travel expenses.
- Known financial losses were successfully kept very low (<0.12% of this country's 2025 spend), and all implicated staff members were dismissed in accordance with our code of conduct.
- In response to these findings, we are strengthening our Internal Audit team and establishing a dedicated Corporate Audit function in 2026 to strengthen organization-wide oversight, controls and compliance.
- Furthermore, we are also prioritizing global team capacity to ensure we maintain the necessary surge resources to manage and resolve similar incidents effectively in the future.

6. SAFETY AND SECURITY

6A. SPOTLIGHT

Key facts & 2025 data regarding Safety and Security

GiveDirectly operates in environments where insecurity, armed conflict, and natural disasters are part of daily conditions. Ensuring staff safety while maintaining program delivery is essential to reaching the most vulnerable populations.

In 2025, both conflict dynamics and natural disasters directly affected operations across multiple countries.

Key data points:

- In Eastern DRC, [active fighting](#) in Goma and Minova in January 2025 led to the temporary suspension of field activities and the evacuation of international staff. Operations resumed in February in a context where parts of North and South Kivu were under the de facto administrative control of M23, requiring adjustments to how teams operated and reduced access to beneficiaries.
- In Northern Mozambique, Islamic State-affiliated insurgent [attacks](#) occurred in Memba district close to our operations. This led to a temporary suspension of activities and the relocation of teams and office infrastructure, increasing travel distances and reducing time spent in program communities.
- In the Philippines and Jamaica, emergency teams responded to an [earthquake](#) and a [hurricane](#), operating in environments with damaged infrastructure, disrupted communications, and rapidly evolving conditions.
- No staff were harmed in 2025 but program timelines were disrupted, and operations required adjustment in each context.

6B. TRENDS WE'RE SEEING AND HOW WE'RE RESPONDING

One trend stood out in 2025 in terms of Safety and Security.

Trend 1: Operating environments are becoming more volatile and less predictable

What we're seeing:

Operating contexts in 2025 varied widely in nature, geography, and cause. What they shared was the speed at which conditions changed and the limited warning before operational decisions had to be made. This pattern, rather than any single incident, is the defining security challenge of the year.

In several contexts, standard operating assumptions were disrupted. Administrative structures shifted, infrastructure failed, or conditions changed suddenly. Teams were required to make consequential decisions on staff movement, program continuity, and field presence under time pressure and with incomplete information.

This reflects a broader shift in the environments where GiveDirectly operates, which are becoming less stable and harder to anticipate. Planning based on known risk patterns is no longer sufficient. The key question is no longer whether disruption will occur, but how quickly the organization can respond when it does.

How we're responding:

Alongside efforts to anticipate and reduce risks, GiveDirectly prioritizes rapid response to changing conditions, recognizing that not all risks can be predicted or prevented.

- **Decentralized decision-making** – When violence intensified in Minova (eastern DRC), movement became unsafe and communications were disrupted. Local teams took the decision independently to suspend movements and remain in place until conditions stabilized. Building the capacity and trust for field teams to make timely decisions in such conditions is a deliberate part of how GiveDirectly manages security. In fast-moving situations, this autonomy helps ensure staff safety.
- **Adjusted staff presence** – When insurgent activity affected the Memba district in northern Mozambique, operations were temporarily suspended on several occasions due to security concerns. To reduce these disruptions, GiveDirectly relocated staff and office infrastructure to a more secure location. Teams continued operating while higher-risk areas stabilized. Adapting staff presence in this way allows GiveDirectly to maintain continuity of operations while prioritizing staff safety.
- **Emergency response preparedness** – When a hurricane struck Jamaica, GiveDirectly's Emergency Cash delivery team deployed rapidly to affected areas. With phone coverage and normal services like police and hospitals disrupted, roads severely damaged, and criminality rising, the team set up satellite communications to stay in touch and continuously adjusted their programming and routes as the situation developed. This enabled teams to operate quickly and deliver cash support without significant delay.

7. HOW WE'RE IMPROVING IN 2026

7A. How we improved from last year

In [last year's report](#), we committed to four areas of improvement. Here is an honest assessment of how we performed against each.

- 1. Expanding leadership oversight.** *We committed to building a risk rating matrix across GD countries and a visual global risk dashboard.*

Country risk registers have been developed and are now actively tracked across GiveDirectly's operational countries, with updates prepared for the board at each board meeting. A fully integrated global risk dashboard was delivered and updated twice in 2025, with a commitment to maintain that bi-annual cadence going forward. For safeguarding, we introduced bi-annual global self-assessments that score practice against each of GiveDirectly's six core safeguarding standards, making risks and gaps visible and comparable over time. An updated internal audit dashboard has also strengthened our ability to track and map fraud-related trends across countries, improving the timeliness and quality of oversight.

- 2. Strengthening fraud and safeguarding controls.** *We committed to maintaining our targets for fraud & safeguarding, tracking key performance indicators, standardizing data reporting and automating fraud detection for internal & external threats, and further investing in AI-powered fraud detection tools for scalable and high-impact monitoring.*

GiveDirectly's updated safeguarding standards and playbook were finalised in 2025, providing clearer guidance across prevention, response, and case management. On the fraud side, improvements to staff conduct data tracking and categorisation were implemented in the second half of 2025, improving the consistency and quality of reporting. Work to fully standardise data reporting across all fraud categories and develop AI-powered detection tools is ongoing, and remains a priority for 2026.

- 3. Building recipient trust and community engagement.** *We committed to expanding recipient feedback surveys across all countries, institutionalizing community dialogue sessions to improve program design and reporting of abuses, and monitoring gender equality and equity metrics in 2025 risk reporting.*

In 2025, GiveDirectly undertook an extensive review of recipient feedback and reporting mechanisms across all operational countries, mapping existing channels, identifying gaps, and producing recommendations to harmonise systems with tailored approaches for remote, emergency, and hybrid delivery contexts. This was also informed by direct feedback: in Bangladesh, we surveyed 1,032 recipients to understand awareness of and barriers to reporting, with findings directly informing improvements to mechanisms and

field engagement. A separate survey covering 61 recipients across the DRC, Liberia, Uganda, Kenya, and Malawi found that 93% of those who had been through a case management process were satisfied or very satisfied, and 100% felt their case had been managed safely and confidentially, with several recipients describing GiveDirectly's intervention in household conflict situations as the turning point in resolving their situation. GiveDirectly also established the role of Vice President, Human-Centred Design and Advocacy, with responsibilities to advance gender equity and embed recipient voice across programs, technology, and risk systems.

4. Reconsidering imposter risk tolerance. *We committed to reviewing our policies to create more opportunities for people with genuine need who may not meet current eligibility criteria.*

In 2025, the Internal Audit team reviewed how imposter cases are categorised and resolved, identifying an important distinction: some individuals were attempting to fraudulently access transfers that they had no entitlement to, while others were eligible recipients from the target location who were simply 'queue jumpers' trying receive their transfers sooner. Separating these two groups allowed us to take a more proportionate response to the different scenarios. This approach was piloted in one country in 2025 and we will look to expand it further in 2026.

7B. How we're improving this year

Building on the [lessons from 2024 and 2025](#), the following three areas are priorities for strengthening our risk oversight and reporting in 2026.

1. Strengthening Corporate Audit

In 2025, our Internal Audit team was also increasingly asked to conduct investigations beyond the field, including expense fraud, procurement fraud, and partner concerns.

In 2026, we are establishing a dedicated Corporate Audit function within the Internal Audit team. Corporate Audit will expand our scope beyond program and field audits to include organization-wide governance, controls, and compliance systems.

2. Strengthening Case Management

Two connected challenges identified in 2025, poor case categorization and an inadequate case management system, are being addressed together in 2026:

- A centralized, dedicated case management platform will be adopted, replacing the current fragmented systems. The new system will be mobile-friendly and give all staff a single place to manage cases, track risks, and view trends in real time.
- Case categorization frameworks will be revised to create clearer, more distinct categories, reducing the overlap between for example household conflict, abuse, and gender-based violence that currently creates misclassification and analysis challenges.
- Local focal points will be strengthened to handle low-risk concerns at country level, reducing bottlenecks and improving response times.

3. Maintaining and Improving on Our Risk Targets

2025 performance against key risk targets, and what we're aiming for in 2026:

Risk area	2025 target	2025 result	2026 aim
Dollar leakage	<0.5%	0.27%	Maintain <0.5%
Safeguarding standards compliance	80%	75.2%	Achieve 80%+ across all countries
Safe hiring compliance	80%	100% (staff employed post Oct 2024)	Extend to all staff
Onboarding safeguarding training	90%	93%	Maintain 90%+
Case closure within 30 days	90%	77% (Safeguarding); 87% (Internal Audit)	Achieve 90% for both

8. HELP US IMPROVE

Have concerns about GiveDirectly's operations or staff that could put others at risk? Share feedback or report concerns through the following channels:

Channel	Contact / Link	Best used for
Whistleblower inbox	whistleblower@givedirectly.org	Concerns about GiveDirectly colleagues, programs, or partner conduct
External reporting (Ethico)	reporting website	External platform to raise concerns about GiveDirectly via webform or hotline.
General information	info@givedirectly.org	General questions about GiveDirectly's programs or policies
Scams	scams@givedirectly.org	Reporting suspected scams linked to GiveDirectly

We review all concerns and commit to responding promptly and proportionately. No concern is too small to raise.

GiveDirectly is a signatory to the Misconduct Disclosure Scheme (MDS). This means we share substantiated safeguarding findings about former staff when they apply to other MDS member organisations, helping to prevent abusive behaviours from travelling between organisations.