

# FAST Dialogues at the Global Policy Process:

## Recommendations for Mobilizing Finance to Prevent Modern Slavery and Human Trafficking

### Introduction

Modern slavery and human trafficking (MS/HT) affect an estimated 50 million people worldwide, generating over USD 236 billion annually in illicit profits. These crimes are deeply embedded in global financial and economic systems. Addressing them requires financial innovation, survivor-centered approaches, multi-stakeholder collaboration, and robust regulatory oversight.

The Finance Against Slavery and Trafficking (FAST) Initiative, within UNDP's Sustainable Finance Hub, convened a series of dialogues in 2025 alongside major global policy processes including the ECOSOC Partnership Forum, Preparatory Committee meetings for the 4th International Conference on Financing for Development (FfD4), FfD4 Conference in Seville, and the UN High-Level Political Forum (HLPF) 2025.

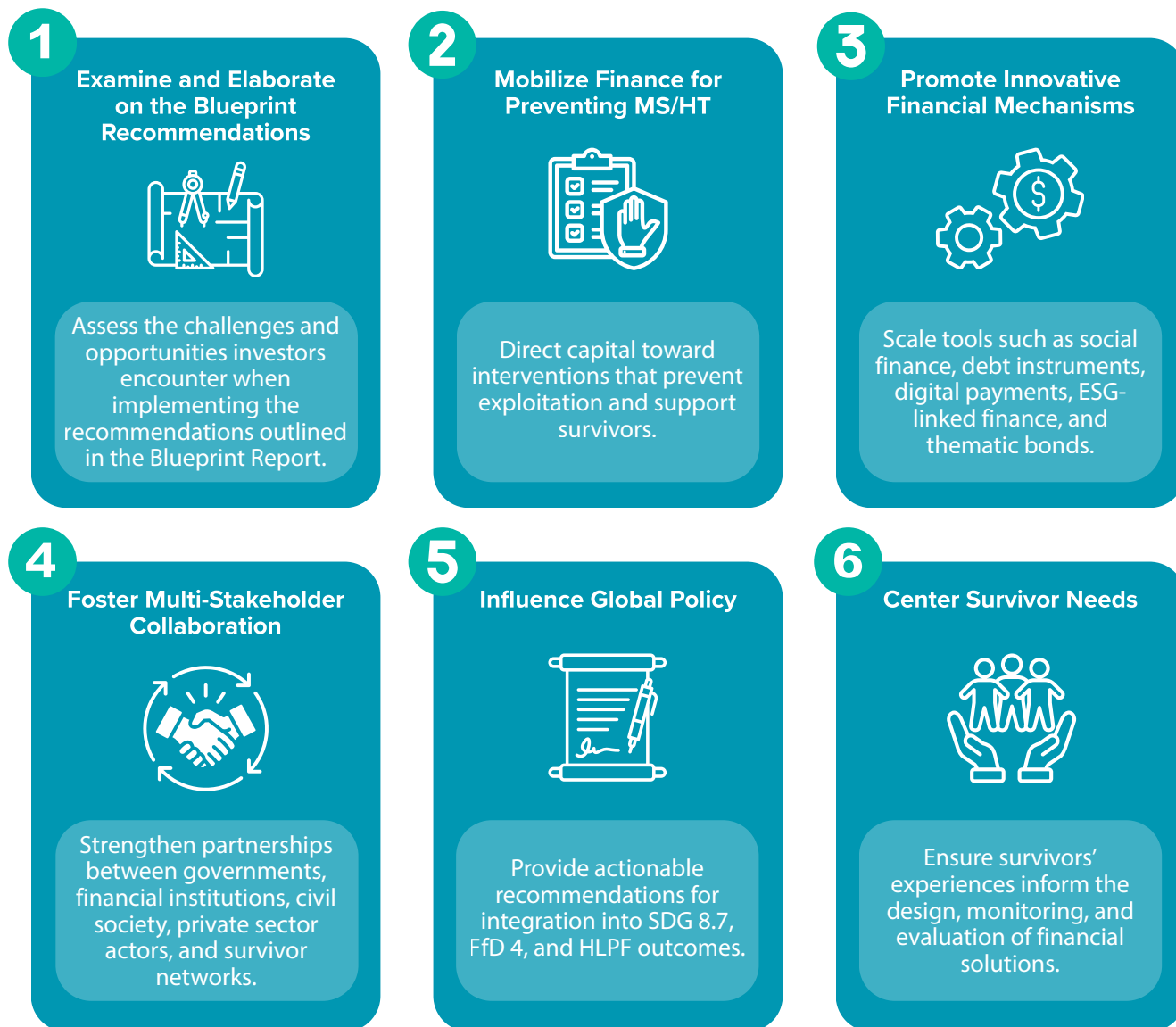


## About the FAST Dialogues 2025

Event	Date	Location	Global Policy Forum	Organized by	Panelists
<b>Roundtable I: Leveraging Social Finance to Combat MS/HT</b>	Feb. 4 <sup>th</sup> , 2025	UNDP HQ, NY & Virtual	ECOSOC Partnership Forum	UNDP FAST Initiative, Permanent Mission of Liechtenstein	World Bank CGAP ING Bank Shift Project (Investor Network) Restore NYC
<b>Roundtable II: Debt Instruments &amp; Human Rights</b>	Feb. 13 <sup>th</sup> , 2025	Virtual	3 <sup>rd</sup> PrepCom for 4 <sup>th</sup> International Conference on FfD	UNDP FAST Initiative, Permanent Mission of Liechtenstein	Footprint to Freedom Nasdaq International Alert PeaceNexus UNDP Thematic Debt
<b>Roundtable III: From Financial Exclusion to Economic Resilience</b>	May 1 <sup>st</sup> , 2025	UNHQ, NY	4 <sup>th</sup> PrepCom for 4 <sup>th</sup> International Conference on FfD	UNDP FAST Initiative, Better Than Cash Alliance, Permanent Missions of Liechtenstein, Cyprus, Malawi	Dalberg Advisors UN Global Compact Hope Pyx Global Columbia University
<b>Roundtable IV: Enhancing Financial Transparency to Combat IFFs</b>	July 2 <sup>nd</sup> , 2025	Virtual, Seville & NY	4 <sup>th</sup> FfD Conference in Seville	UNDP FAST Initiative, Permanent Mission of Liechtenstein, OSCE	OSCE Office of the Special Representative and Coordinator for Combatting Trafficking in Human Beings Santander Bank FNB South Africa ABSA Bank Survivor Alliance
<b>Side Event: Unlocking the Business Case: Sustainable &amp; Digital Finance</b>	July 15 <sup>th</sup> , 2025	UNHQ, NY	HLPF 2025	UNDP FAST Initiative, Permanent Mission of Liechtenstein	Freedom Fund Verité Tony's Chocolonely IBM Connected Trade Platform Grace Farms Foundation / Design for Freedom Empowerment Collective Patagonia

# Objectives of the FAST Dialogues

The FAST Roundtables and side events were designed to:



## Recommendations

The FAST Dialogues convened stakeholders across financial institutions, governments, civil society, and the private sector to explore how different financial mechanisms can be leveraged to prevent modern slavery and human trafficking (MS/HT). Drawing on insights from social finance, debt instruments, digital payments, and sustainable finance, the recommendations provide actionable guidance tailored to each mechanism. They aim to enhance financial inclusion, promote survivor-centered solutions, strengthen regulatory frameworks, and foster multi-stakeholder collaboration, ensuring that finance serves as a force for protection, empowerment, and systemic change.

# • The Roundtables: Key Themes and Recommendations for the Finance Sector

## 1 SOCIAL FINANCE

**Key Outcome and A Call to Action** → By aligning financial strategies with social impact, diverse stakeholders can transform finance into a force for justice, equity, and sustainable development, ensuring that survivors and vulnerable populations are at the center of financial innovation and that social finance is leveraged to prevent modern slavery and human trafficking. The Social Finance Roundtable reinforced that financial systems can be a powerful force in combating human trafficking. By investing in inclusive financial solutions, strengthening regulatory frameworks, and fostering partnerships, the financial sector can drive systemic change. With collective action, social finance can serve as a catalyst for a world free from modern slavery.

**Key Recommendations** → Recommendations are made to address the vulnerability of at-risk populations, for the financial sector, for multi-stakeholder collaboration and frameworks.



### SOCIAL FINANCE AND ECONOMIC EMPOWERMENT

#### **Building a Responsible Financial Sector:**

Financial institutions have a critical role to play in disrupting the business models that sustain modern slavery. The roundtable called for financial service providers to embed human rights due diligence into their investment and lending practice and ensure that responsible financial systems address the economic factors that drive exploitation.

**Leverage Social Finance Tools:**

Expand the use of impact investing, microfinance, and social bonds to channel capital toward ethical investment and business models while reducing risks of exploitation and drive sustainable change. Impact of responsible financial systems in addressing the economic factors that drive exploitation.

**Technology and Innovation:**

By leveraging technology and innovative financial solutions, the financial sector can also extend services to marginalized communities, ensuring they have access to secure, ethical financial resources. However, panelists cautioned that without stringent oversight, digital financial tools could be manipulated by traffickers, reinforcing the importance of regulatory frameworks. Unregulated financial technologies, including AI-driven lending platforms, can also expose individuals to fraud and deepen their vulnerability to exploitation. There is a requirement for regulatory safeguards to prevent misuse while ensuring financial services reach those in need.

**Enhance Financial Inclusion:**

Expand access to banking, credit, and tailored financial services for vulnerable populations, ensuring they have the resources to achieve economic stability and avoid exploitation.

**Economic Empowerment:**

Develop survivor-inclusive hiring and entrepreneurship programs, ensuring access to financial literacy training, fair credit mechanisms, and job opportunities that foster long-term economic independence. Businesses must commit to ethical supply chains and financing models that prioritize social impact.

**Panelist Insight:**

Eric Duflos from **CGAP, World Bank Group** highlighted the potential of digital financial systems to drive financial inclusion while cautioning against associated risks such as fraud. He emphasized that strong consumer protection measures are essential to building trust and ensuring the sustainability of these systems.

## 2 DEBT INSTRUMENTS

**Key Outcomes and A Call to Action** → Thematic and social bonds, when aligned with human rights goals such as SDG8 and Target 8.7, can mobilize capital to prevent exploitation and support survivor reintegration. Carefully designed, transparent debt instruments can drive systemic change. By centering survivors, de-risking investments, and fostering partnerships, stakeholders can make finance a force for freedom. With collective action, debt financing can help build resilient, just economies that protect the most vulnerable.

**Key Recommendations** →



### DEBT INSTRUMENTS AND RIGHTS-BASED FINANCING

#### **Structure Thematic Bonds with Survivor-Centered KPIs:**

Design social bonds with embedded impact metrics tied to measurable human rights outcomes (e.g., labor inspections, access to survivor services, reduction in vulnerability indices). Align these with international standards such as the ICMA Social Bond Principles.

#### **Enhance Risk Assessment Systems:**

Integrate trafficking risk indicators into anti-money laundering (AML) and transaction monitoring systems, particularly in high-risk sectors and conflict zones. Equip compliance teams with trafficking-specific red flags and typology data.

#### **Partner for Impact:**

Collaborate with CSOs and survivor-led organizations to co-design financing mechanisms that respond to real needs, such as funding for shelter, mental health care, and education.

**Demand Transparency and Impact Validation:**

Prioritize investment in debt instruments with robust third-party monitoring, public reporting on use-of-proceeds, and validated social impact data. Leverage ESG data providers and collaborate with survivor networks to verify outcomes.

**De-risk Investments in Fragile Economies:**

Use blended finance tools and first-loss guarantees to make debt instruments in high-risk regions more attractive, while ensuring social safeguards and equity in benefit distribution.

**Support Scalable, Inclusive Models:**

Back scalable projects that use unrestricted cash transfers and survivor-centric funding models, which have shown success in reducing re-victimization and improving long-term economic resilience.

**Panelist Insight:**

Malaika Oringo, founder of **Footprint to Freedom**, highlighted that many survivors return to exploitation because they lack financial support. In addition to loans, survivors need funds for medical care, housing, mental health support, and social services to rebuild their lives.

### 3 DIGITAL PAYMENTS & FINANCE

**Key Outcome and A Call to Action** → Digital finance holds untapped potential as a tool of justice and prevention in the fight against modern slavery and human trafficking. From wage digitization to smart contracts, finance must be leveraged not only to foster inclusion but also to reduce vulnerability in high-risk sectors. By aligning digital finance initiatives with SDGs—particularly SDGs 5, 8, and 16—and centering survivor-informed design, stakeholders can transform financial innovation into a force for transparency, empowerment, and protection.

**Key Recommendations** →



#### DIGITAL PAYMENTS AND INCLUSIVE DIGITAL FINANCE

##### **Leverage Alternative Credit Scoring Models:**

Use transaction-level data from mobile payments and remittance histories to offer microcredit to unbanked populations, especially migrant workers and survivors of trafficking.

##### **Bundle Services to Build Financial Agency:**

Pair digital payment access with savings, insurance, and financial literacy tools to increase long-term resilience, replicating models piloted in Central America and Sub-Saharan Africa.

##### **Build Risk Typologies Using Digital Payment Trails:**

Enhance AML/CFT frameworks by integrating trafficking red flags into transaction monitoring, with a focus on high-risk regions and corridors.



**Ensure Survivor-Safe Access to Formal Finance:**

Remove documentation-based barriers (e.g. proof of address or employment) and enable safe access through community-based onboarding or biometric verification, in line with survivor-informed design principles.

**Implement Digital Wage Payment Systems in Supply Chains:**

Transition workers in informal, agricultural, and textile sectors from cash to secure, traceable wage payments to reduce exploitation risks and improve transparency.

**Deploy Smart Contracts to Enforce Ethical Procurement:**

Use blockchain-based smart contracts to automate and verify timely wage payments, conditional on labor standard compliance, especially in outsourced or subcontracted operations.

**Design Inclusive UX for Worker-Centered Platforms:**

Ensure financial technology platforms are designed for low-literacy users, with support in local languages and offline functionality, as tested in rural pilots by Better Than Cash Alliance.

**Measure Social ROI Alongside Financial Return:**

Integrate metrics on labor conditions, wage stability, and access to services into ESG reporting to track and validate the social impact of digital payment systems.

**Panelist Insight:**

*“In a time of rapid transformation driven by technology, digital payments present a unique opportunity to enhance financial inclusion, empower vulnerable populations, and pursue our commitments towards the sustainable development goals.”*

– H.E. Mr. Andreas S. Kakouris, Permanent Secretary of the Ministry of Foreign Affairs of Cyprus

## 4 ENHANCING FINANCIAL TRANSPARENCY: COMBATING ILLICIT FINANCIAL FLOWS

**Key Outcome and A Call to Action** → IFFs from modern slavery and human trafficking undermine development, erode public trust, and fuel exploitation. The roundtable reinforced that financial transparency is a development imperative. By embedding anti-IFF safeguards into financial systems, leveraging technology responsibly, and centering survivors in financial inclusion, stakeholders can disrupt the financial underpinnings of exploitation. Governments, financial institutions, and civil society must collaborate to build resilient, inclusive, and transparent financial ecosystems that prevent trafficking and support survivor reintegration.

**Key Recommendations** →



### FINANCIAL TRANSPARENCY AND ILLICIT FINANCIAL FLOWS (IFFS)

#### **Strengthen Risk Detection:**

Embed MS/HT risk indicators into transaction monitoring and compliance systems. Leverage blockchain analytics and AI tools to detect suspicious or high-risk activity and include digital risks related to crypto and online scams.

#### **Enhance Due Diligence:**

Conduct risk-based assessments of clients and supply chains. Prioritize sectors and geographies with high risk of trafficking. Increase red flag indicators and scenario testing.

**Support Survivor Financial Inclusion:**

Develop survivor-inclusive financial products and ensure access to ethical financial services with regulatory safeguards. Leverage technology and social finance to extend ethical financial services to marginalized or vulnerable communities.

**Develop Inclusive Hiring Pathways:**

Create employment and entrepreneurship programs for survivors. Provide financial literacy training and access to fair credit.

**Ensure Ethical Supply Chains:**

Integrate trafficking in persons into (national) risk assessments, including its recognition as a predicate offense generating illicit financial flows.

**Panelist Insight:**

*“Financial institutions must ensure that they are not beneficiaries or facilitators of illicit proceeds from modern slavery. This means conducting due diligence to confirm that companies are truly committed to eradication efforts, carrying out the due diligence on goods and services provided by those that use temporary agency workers or migrant workers, and taking immediate and effective steps to ensure that staff receive training on human trafficking.”*

– Álvaro Ortega, Financial Intelligence Unit Director, Santander Bank

# 5 BUSINESS CASE FOR SUSTAINABLE & DIGITAL FINANCE

## Key Outcomes and A Call to Action →

- 1. The Investment Gap and Cost of Inaction:** There is a critical investment gap for preventing modern slavery and human trafficking (MS/HT). Finance is not flowing where it's most needed to reduce vulnerabilities, support survivors, and strengthen accountability. Failing to address MS/HT exposes stakeholders to reputational harm, supply chain vulnerabilities, regulatory scrutiny, and operational disruptions. Proactive engagement aligns with sustainability and human rights standards and enhances brand integrity.
- 2. Finance as a Force for Freedom:** Aligning financial systems with human dignity is not only morally imperative but economically and reputationally strategic. The business case for action was demonstrated by Tony Chocolonely and Patagonia as companies which saw growth, financial returns and increased consumer loyalty through their anti-slavery and sustainability commitments.
- 3. Survivor-Led, Data-Driven Solutions:** Survivor advocates and industry leaders presented scalable, evidence-based solutions to prevent MS/HT. These include biometrically linked digital IDs, ethical recruitment bonds, and anti-slavery/ESG-linked financial products. survivors contributing as paid consultants and thought leaders. Panelists advocated that these solutions can detect abuse, increase transparency, and extend access to responsible financial services.

## Key Recommendations →



## BUSINESS CASE FOR SUSTAINABLE AND DIGITAL FINANCE

### **Integrate Risk Indicators:**

Embed MS/HT indicators into transaction monitoring and compliance systems.

### **Innovate Responsibly:**

Use blockchain analytics and AI to detect suspicious activity. Offer preferred financing rates for entities which demonstrate strong human rights due diligence.

### **Support Survivor Inclusion:**

Develop survivor-inclusive financial products and ethical services. Hire survivors as paid consultants and thought leaders.

### **Ensure Ethical Supply Chains:**

Conduct human rights due diligence and integrate trafficking prevention. Implement responsible recruitment practices.

### **Create Inclusive Pathways:**

Offer employment, entrepreneurship, and financial literacy programs for survivors.

### **Panelist Insight:**

*"Are we okay with accepting the slavery discount? Every billion tells a story—of dignity or exploitation."*

– Sharon Prince, CEO and Founder, Grace Farms's Design for Freedom movement

## • Cross-Cutting Policy Recommendations by Stakeholder Group



### GOVERNMENTS & REGULATORS: SETTING THE ENABLING CONDITIONS FOR CHANGE

Governments and regulators play a decisive role in shaping policies, legal frameworks, and financial systems that determinewhether exploitation is prevented or enabled. Their leadership is essential to embed anti-modern slavery priorities into national strategies, regulatory oversight, and sustainable-finance agendas. These are two priority recommendations to strengthen the enabling environment for systemic, long-term change.

#### **Strengthen Inclusive, Rights-Based Financial Frameworks**

Develop regulatory environments that support ethical, survivor-centered social finance and human-rights-aligned debt instruments, including peace-positive financing in fragile contexts. Expand financial access for vulnerable populations, integrate anti-trafficking measures into national risk assessments and financing strategies, and channel recovered illicit assets into survivor reintegration and sustainable development initiatives.

#### **Advance Digital Finance and Public-Private Collaboration**

Embed digital payments, wage digitization, digital IDs, and mobile banking into national strategies, prioritizing underserved and high-risk populations. Invest in interoperable, privacy-protective systems and regulatory sandboxes while fostering secure data sharing, cross-border cooperation, and impact monitoring to detect exploitation, ensure accountability, and track progress on SDGs.



## DEVELOPMENT AGENCIES & CIVIL SOCIETY: ADVANCING STRUCTURAL AND SURVIVOR-CENTERED SOLUTIONS

Development agencies and civil society play a vital role in advancing structural, survivor-centered solutions within financial systems. Through their convening power, technical expertise, and trusted community relationships, they help ensure that financial policies and tools promote inclusion, accountability, and protection from exploitation. The following recommendations outline key areas where these actors can strengthen survivor outcomes while reinforcing the social dimension of finance.

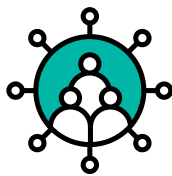
### **Advance Survivor-Centered and Inclusive Financial Systems**

Promote accessible and ethical financial services including financial literacy, alternative and flexible credit building, digital payments, ID recovery, and unrestricted cash support while ensuring survivors are meaningfully engaged, compensated, and supported in the co-design, testing, and oversight of financial products and programs.

Development agencies and civil society are well positioned to champion inclusive financial ecosystems that reduce structural vulnerabilities and elevate survivor leadership in policy, product development, and community-level implementation.

### **Strengthen Accountability and Build Capacity to Prevent Exploitation**

Support independent impact assessments, survivor informed and community feedback mechanisms, and research partnerships to ensure financial tools and policies meet real survivor needs and prevent misuse. Development agencies and civil society are encouraged to strengthen the capacity of regulators, financial intelligence units, and law enforcement through cross-border collaboration, training, and targeted technology investments to detect emerging threats—including online exploitation, scams, and financial crimes that misuse survivor identities.



## MULTISTAKEHOLDER ACTION: MOBILIZING COLLECTIVE IMPACT ACROSS SECTORS

Preventing modern slavery and human trafficking requires coordinated action that transcends institutional silos and aligns incentives across sectors. Multistakeholder partnerships create the shared vision, resources, and accountability needed to drive systemic, scalable change. Here are three recommendations to strengthen cross-sector collaboration and maximize collective impact.

### **Build and Scale Cross-Sector, Survivor-Centered Financial Ecosystems**

Mobilize collective efforts across governments, financial institutions, civil society, and survivor-led organizations to integrate modern slavery prevention into sustainable-finance frameworks.

Embed survivor participation in the governance, design, and evaluation of financial instruments, policies, and (digital) tools.

### **Expand Flexible, Long-Term, and Inclusive Financing for Survivors**

Scale unrestricted, low-barrier funding such as cash assistance, survivor-led economic initiatives, and trauma-informed debt and digital-finance products that accommodate documentation gaps, financial-abuse histories, and diverse paths to economic independence.

### **Foster Public–Private Partnerships**

Strengthen structured collaboration between governments, regulators, financial institutions, technology providers, civil society, and survivor-led organizations to accelerate prevention, detection, and remedy. Enable secure data sharing between law enforcement, regulators, and financial institutions, and support joint investigations, typology development, and cross-border collaboration to disrupt trafficking networks. Expand partnership models that co-design financial products, digital tools, and reintegration pathways, ensuring they are ethical, survivor-safe, and scalable across markets and jurisdictions.



## Conclusion

The 2025 FAST Dialogues reaffirmed that finance, when designed with purpose and accountability, can be a decisive lever for preventing modern slavery and human trafficking. Stakeholders agreed that the path forward requires embedding human rights into financial decision-making, innovating with survivor-centered financial instruments, harnessing digital technologies responsibly, and reinforcing regulatory and corporate safeguards. Above all, collaboration across governments, financial institutions, private sector actors, civil society, and survivor-led organizations will be critical.

By translating these commitments into action, finance can move beyond short-term gains to serve as a catalyst for freedom, resilience, and systemic change. This is not only central to advancing SDG 8.7, but also essential to achieving the broader vision of the 2030 Agenda—ensuring that prosperity is built on dignity, justice, and inclusion for all.

## Annex

Synthesis of all recommendations by stakeholder and financial mechanism:

Stakeholder	Financial Mechanism	Key Recommendations
<b>Financial Institutions &amp; Investors</b>	Social Finance	<ul style="list-style-type: none"> <li>- Embed human rights due diligence in lending/investment</li> <li>- Expand impact investing, microfinance, social bonds</li> <li>- Leverage technology responsibly for marginalized communities</li> <li>- Enhance financial literacy and tailored products</li> </ul>
	Debt Instruments	<ul style="list-style-type: none"> <li>- Structure thematic/social bonds with survivor-centered KPIs</li> <li>- Integrate trafficking risk indicators into AML &amp; compliance systems</li> <li>- Partner with CSOs and survivor-led organizations</li> </ul>
	Digital Payments & Finance	<ul style="list-style-type: none"> <li>- Use alternative credit scoring for unbanked populations</li> <li>- Bundle digital access with savings, insurance, financial literacy</li> <li>- Integrate trafficking risk typologies into AML/CFT</li> <li>- Ensure survivor-safe access (biometrics, community onboarding)</li> </ul>
	Enhancing Financial Transparency / Combating IFFs	<ul style="list-style-type: none"> <li>- Embed MS/HT risk indicators in transaction monitoring, blockchain analytics, AI</li> <li>- Conduct risk-based client &amp; supply chain due diligence</li> <li>- Develop survivor-inclusive financial products with safeguards</li> </ul>
	Sustainable & Digital Finance / Business Case	<ul style="list-style-type: none"> <li>- Embed MS/HT risk indicators in monitoring &amp; compliance</li> <li>- Use AI &amp; blockchain to detect suspicious activity</li> <li>- Develop survivor-inclusive products &amp; hire survivors as consultants</li> </ul>
<b>Governments &amp; Regulators</b>	Social Finance	<ul style="list-style-type: none"> <li>- Strengthen regulatory frameworks for ethical social finance</li> <li>- Promote inclusive policies for microfinance, social bonds, and survivor programs</li> <li>- Encourage disclosure of MS/HT risk exposure</li> </ul>
	Debt Instruments	<ul style="list-style-type: none"> <li>- Develop rights-based financing frameworks aligned with SDG targets</li> <li>- Promote inclusive finance in fragile/conflict regions</li> <li>- Reinvest recovered assets into survivor reintegration &amp; development</li> </ul>
	Digital Payments & Finance	<ul style="list-style-type: none"> <li>- Integrate digital payments, wage digitization, digital IDs in anti-trafficking plans</li> <li>- Ensure interoperable, rights-based regulatory frameworks</li> <li>- Subsidize digital infrastructure in high-risk areas</li> <li>- Mandate disaggregated data collection</li> </ul>

## Annex

Stakeholder	Financial Mechanism	Key Recommendations
	Enhancing Financial Transparency / Combating IFFs	<ul style="list-style-type: none"> <li>- Classify trafficking as predicate offense in national risk assessments</li> <li>- Include virtual assets/digital finance risks in frameworks</li> <li>- Enable secure public-private data sharing &amp; joint investigations</li> <li>- Strengthen oversight of crypto-assets &amp; cross-border transactions</li> </ul>
	Sustainable & Digital Finance / Business Case	<ul style="list-style-type: none"> <li>- Embed trafficking into national risk assessments &amp; financing strategies</li> <li>- Foster secure cross-border data-sharing &amp; collaboration</li> <li>- Fund survivor-inclusive initiatives &amp; ethical recruitment programs</li> </ul>
<b>Private Sector &amp; Employers</b>	Social Finance	<ul style="list-style-type: none"> <li>- Develop survivor-inclusive employment and entrepreneurship programs</li> <li>- Commit to ethical supply chains and financing models</li> </ul>
	Digital Payments & Finance	<ul style="list-style-type: none"> <li>- Implement digital wage payments in supply chains</li> <li>- Deploy smart contracts to enforce ethical procurement &amp; timely payments</li> <li>- Design inclusive fintech platforms (low literacy, multilingual, offline)</li> <li>- Measure social ROI alongside financial return</li> </ul>
	Digital Payments & Finance	<ul style="list-style-type: none"> <li>- Create inclusive hiring pathways with financial literacy &amp; credit access</li> <li>- Conduct human rights due diligence &amp; integrate trafficking prevention</li> </ul>
	Sustainable & Digital Finance / Business Case	<ul style="list-style-type: none"> <li>- Ensure ethical supply chains &amp; responsible recruitment</li> <li>- Provide employment, entrepreneurship, and financial literacy programs for survivors</li> </ul>
<b>Development Agencies &amp; Civil Society</b>	Social Finance	<ul style="list-style-type: none"> <li>- Use social finance to address structural vulnerabilities</li> <li>- Provide tailored financial services for survivors (alternative credit, cash transfers)</li> <li>- Foster multi-stakeholder partnerships to scale impact</li> </ul>
	Debt Instruments	<ul style="list-style-type: none"> <li>- Ensure accountability via independent impact assessments</li> <li>- Expand access to credit, ID recovery, tailored financial services</li> <li>- Advocate for ethical capital flows</li> </ul>

## Annex

Stakeholder	Financial Mechanism	Key Recommendations
	Digital Payments & Finance	<ul style="list-style-type: none"> <li>- Lead participatory fintech design &amp; testing</li> <li>- Provide digital and financial literacy training for survivors</li> <li>- Establish feedback loops for accountability</li> <li>- Collaborate on longitudinal impact studies</li> </ul>
	Enhancing Financial Transparency / Combating IFFs	<ul style="list-style-type: none"> <li>- Promote survivor-centered inclusive financial ecosystems</li> <li>- Build capacity for regulators, FIUs, law enforcement</li> <li>- Support survivor-led initiatives with long-term funding &amp; technical assistance</li> </ul>
	Sustainable & Digital Finance / Business Case	<ul style="list-style-type: none"> <li>- Promote survivor-centered financial ecosystems</li> <li>- Build capacity for regulators, law enforcement, FIUs</li> <li>- Ensure compensation and long-term support for survivor-led initiatives</li> </ul>
<b>Multi-Stakeholder</b>	Debt Instruments	<ul style="list-style-type: none"> <li>- Align debt financing with anti-trafficking goals</li> <li>- Promote survivor inclusion in governance &amp; investment planning</li> <li>- Foster public-private partnerships bridging policy and practice</li> </ul>
	Digital Payments & Finance	<ul style="list-style-type: none"> <li>- Develop shared impact measurement frameworks aligned with SDGs</li> <li>- Scale survivor-centered solutions via public-private partnerships</li> <li>- Leverage digital infrastructure for inclusion and protection</li> <li>- Build regional knowledge hubs for replication</li> </ul>
	Enhancing Financial Transparency / Combating IFFs	<ul style="list-style-type: none"> <li>- Scale cross-sector collaboration: shared indicators, joint training, data-sharing protocols</li> <li>- Develop long-term, flexible funding models for survivors</li> </ul>