

REVIEW ARTICLE

# Using design thinking and community development principles to optimise the interaction between informal and formal social protection systems\*

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## Abstract

Informal social protection systems (ISPs) continue to play a significant role where government-sanctioned social security measures do not reach vulnerable populations. Despite their essence and utility, they remain marginalised in social policy, theory, and practice, and thus many call for their integration. However, research has often overlooked factors embedded in the integration process particularly how these can affect the future performance of ISPs if they are to interact with formal systems. Adopting an argumentative conceptual approach, and a synthesis of social policy literature on ISPs, we provide a framework for managing relationships with actors to optimise the interaction between ISPs and formal social welfare systems through a conceptual framework that utilises design thinking and community development principles. We outline three essential conditions for effective engagement with ISPs to achieve social impact, urging government and others to engage with empathy; treat communities as equal collaborators; and keep a social justice focus.

**Keywords:** community development; design thinking; informal social protection; social policy; social welfare

## Highlights

- While informal social protection systems (ISPs) are limited in addressing covariate risks, they present the first line of response for many poor communities and hence can be leveraged as a point of entry to channel external support.
- If government and private role players are to learn from and build off ISPs, design thinking, and community development principles can be used to optimize the integration process while retaining important aspects of solidarity, kindness, and community cohesion embedded in ISPs.
- Adopting a genuinely collaborative approach based on empathy has the potential to introduce transformative innovations to ISPs without undermining the sociocultural basis that supports them.

## Introduction

Societies have long relied on cooperation to navigate challenges in life. For example, in traditional agrarian societies where agriculture is the main form of livelihood, Ukusisela – a process of lending animal/livestock to help others use draught power remains a norm in parts of the African continent

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(Temu and Hill, 1994; European Union, 2017). Labour sharing during harvest time is also common (Mahohoma and Muzambi, 2021) – an act popularly known as the *Meitheal* in Ireland, referring to a process where neighbours come together to assist in the saving of crops or other tasks. These informal and local assistance systems remain active and functional in many societies. *Isiphala seNkosi* or *Zunde RaMambo*,<sup>1</sup> a method of communal food reserve, is utilised by the Government of Zimbabwe as a channel to respond to El Nino-induced droughts (Chitumba, 2024). Religious practices continue to play a role, with charitable acts deeply rooted in teachings on kindness. *Zakat* (almsgiving), embedded in Islam faith, prevails in many countries (United Nations, 2015; Bilo and Machado, 2018; Ruhana, 2019), while a preferential option for the poor is also inherent in Christianity (Hopkins, 2002) and other religions. Research shows that these informal initiatives show strong promise in contributing to social cohesion, poverty reduction, and resilience (De Coninck and Drani, 2009; Mumtaz and Whiteford, 2021; Kim. et al., 2022b; Mumtaz, 2023; Mumtaz et al., 2024) in most societies in the Global South where the coverage and reach of government-sanctioned social security measures remains limited. Maxwell et al. (2016) note that locally organized groups and informal initiatives adapt and emerge as a first line of response to deteriorating conditions and distribute resources to vulnerable neighbours and displaced households in cases of disasters. Locally organized groups offer entry points for external support as they can channel external support through existing mechanisms such as savings groups and self-help groups (Maxwell et al., 2016).

Clearly, in many contexts, social policy instruments fail to effectively reach poor and vulnerable populations, making informal social systems a crucial safety net. Given this, Nordensvard and Ketola (2024) highlight that while informal and formal welfare systems are interdependent, they are not necessarily complementary. In many states, the former does not serve as a comprehensive solution for addressing welfare needs due to various factors, as outlined by (Gough et al., 2004; Wood and Gough, 2006). These include reliance on informal networks, community and family relationships, or clientelism, rather than ensuring individual, guaranteed, non-personal, and justiciable rights that are independent of birth, wealth, gender, status, and other ascribed characteristics.

While ISPs provide essential safety nets, they often perpetuate inequalities and power imbalances. Gough et al. (2004)'s "insecurity and welfare regimes framework" underscores that the reliance on informal security systems can be seen as both a source of resilience and a reflection of systemic vulnerabilities within the broader welfare landscape. This duality underscores the need for deliberate and equitable approaches to integrating formal and informal welfare systems. Informal systems do not need to promote accountability for the provision of social services to all, in contrast to social policy which is expected to ensure services are delivered with expected standards of quality, fairness, and transparency. Building on Wood and Gough's (2006) critique of *one-size-fits-all* policy solutions for poverty eradication, we argue that examining informal protection within its specific context in relation to welfare regimes can offer valuable insights for formal social protection systems. Apart from illuminating the utility of informal systems, authors have called for the incorporation, integration, and recognition of informal systems with-and-within formal systems to close coverage gaps. For example, Mumtaz et al. (2024) argue that integration is crucial for enhancing the overall efficiency of welfare systems, especially in the face of financial constraints experienced by both developing and less developed countries. In the same vein, proffering recommendations for bridging the divide between formal and informal social protection in South Africa, Dekker (2008) underlines that the starting point in efforts to strengthen informal systems is government recognition of and support for the fact that informal systems are providing social security for a large number of people (Dekker, 2008, p. 120). However, a more recent theorization by Mumtaz and Kühner (2025), offers valuable insights into the interplay between welfare state regimes and community-based welfare systems through a typological framework. Their typology identifies four types of welfare regimes, based on their formality and effectiveness – effective formal, effective informal, ineffective formal, and ineffective informal. Using this typology, Mumtaz and Kühner

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<sup>1</sup>The process involves a Chief/traditional leader setting aside a communal plot where all families work at least once a week. The produce from the communal plot is held by the chief in trust for the community and is intended to be used during disaster periods or special occasions. Priority is given to those disadvantaged. See: Lunga, W. and Musarurwa, C. (2016).

(2025) highlight the diverse roles that community regimes play in the welfare mix, emphasising that such interactions are complex and may yield both positive and negative outcomes.

Leveraging on this “incorporation, integration, and recognition” stream of literature, our article outlines a framework for practically and systematically assessing and managing relationships of actors involved in the process of integration of informal and formal social welfare systems (we focus specifically on social protection systems to address vulnerabilities and risk) and identifies different pressures that could impede the integration process. Noting that the theoretical relevance of informal social protection to social policy literature has already been outlined by (Stavropoulou et al., 2017; Mumtaz and Whiteford, 2021; Mumtaz, 2023; Gambaro et al., 2024; Mumtaz et al., 2024; Mumtaz and Kühner, 2025), our aim is to contribute to the social policy and practice debates. We note that whilst previous research has advocated for integration, it often overlooks the “*factors embedded in the integration process*,” e.g. the formalization ambition that drives most governments; technocracy that ignores “*other knowledges*”; globalizing forces that shape social policy; corruption and power dynamics – especially in volatile political regimes, and how these can affect the performance of informal social protection systems when attempts are made to integrate with formal systems.

Our article focus is also underpinned by Olivier and Mpedi (2003)’s question “*under which conditions and in what manner should governments and private role players become involved in informal social security arrangements?*” To provide a guiding framework for aligning informal social protection and formal social policy, we sought guidance from both design thinking (DT) approaches and community development (CD) principles. Both processes encourage actors to come together to identify and address common needs, improve quality of life, and build communities. We hope to contribute to the refinement of debates regarding the concept of the welfare state co-existing with other actors and systems, providing a new perspective on how the welfare state can function in situations where governments are struggling with social spending and budget deficits, whilst still trying to put in place welfare programmes that reach all citizens equally. We also contribute by offering a methodology to understand the relationship between formal and informal welfare, examining where they may complement each other or where contradictions emerge (Mumtaz and Kühner, 2025). Applying this methodology could provide valuable insights into how formal welfare systems can be enhanced by drawing on the “moral good” elements that underpin informal welfare.

## Methodology and limitations

Building off from Olivier and Mpedi’s (2003) question, we sought to assess the current state of knowledge on the interaction and integration of informal and formal social protection systems. A major hurdle was to navigate the vast literature across social policy and theory, community development, and design thinking, hence a systematic review would have constrained our multidisciplinary exploration. A narrative review was considered appropriate due to the need to interpret and critique towards an authoritative argument based on published evidence (Furley & Goldschmied, 2021). Whilst, a limitation of narrative reviews is that methodological guidelines are not applied, Furley and Goldschmied (2021) argue that the difficulties in evaluating narrative reviews do not mean that systematic reviews are always appropriate or the superior form of literature review. With a narrative literature approach, we could be creative, innovative and cover a wider range of literature to develop an analytical framework for understanding the integration environment for ISP and SP (Figure 1) as well as outline principles for optimising government and other actor involvement in ISPs (Table 1).

## Understanding social protection: formal versus informal system

Social protection is defined in several diverse ways, yet all the definitions point to the support that people require to effectively deal with either covariate or idiosyncratic risks. Nigar and Qayyum (2021) conceptualise idiosyncratic shocks as socioeconomic shocks faced by households, e.g. health shocks

(*illness of a household member, death of a household head*), job loss, or business loss, while covariate shocks are faced by the community at large (*rise in prices, conflict, displacement, or asset damage due to floods*) (Nigar and Qayyum, 2021, p. 796). The Office of the United Nations High Commissioner for Human Rights (OHCHR) (2022) considers social protection to be a potent tool to combat discrimination, reduce poverty and promote social inclusion. The International Labour Organization (ILO) characterizes social protection as all measures for providing benefits whether in cash or in kind, contributory or non-contributory which are designed to secure protection across the lifecycle from lack of income caused by sickness, disability, maternity, employment injury, unemployment, old age, or death of a family member (ILO, 2014). UNICEF (2019) characterizes SP as a set of policies and programmes aimed at preventing or protecting all people against poverty, vulnerability, and social exclusion throughout their life course, with a particular emphasis on vulnerable groups. Considering social protection's role in promoting human dignity, a human rights-based argument has surfaced, mandating national governments to uphold their social-contract commitments through the provision of such entitlements, citing that SP should be enshrined in constitutions and backed by adequate legislative, regulatory and institutional frameworks that promote and facilitate its realisation (Sepúlveda & Nyst, 2012; Barrantes et al., 2019; Kaltenborn, 2020). At an international level, the right to social protection emanates from the ILO Social Protection Floor Recommendation; International Covenant for Economic, Social and Cultural Rights (ICESCR), and is included in Sustainable Development Goal (SDG) Target 1.3.

In general, definitions focus on formal social protection systems, as they refer to “policies, programmes, labour systems, and duty bearers (countries/states).” Indeed, Mupedziswa and Ntseane (2013) theorize that formal social protection programmes are based on statutory arrangements provided by the state through policies and legislation, a sentiment shared by Holzmann and Jørgensen (2001) who note that the concept of “formal social protection” derives from the government’s commitment to provide support to critically poor individuals, households, and communities to help them manage risk.

Even with the proliferation of formal social protection policies and programmes, their coverage remains low in the Global South thus informal support systems continue to be the key means of protection for most of the rural poor and vulnerable (De Coninck and Drani, 2009; Stavropoulou et al., 2017, p. 73; Dafuleya, 2018; Mumtaz and Whiteford, 2021; Dafuleya, 2023; Mumtaz, 2023; Surender, 2024). Asaki and Hayes (2011) argue that formal social protection mechanisms have so far proven inadequate to provide for the many people living in poverty, particularly in the developing world of Africa, Latin America, and Asia. A series of challenges inhibit the potential of formal SP systems, ranging from a lack of financial resources, up to what Norton et al. (2001) consider as deficiencies not just in financial resources but also in the institutional capacity and accountability necessary to deliver scarce resources to the poor (Norton et al., 2001, p. 12). Indeed, the ILO (2024) World Social Protection Report underlines that 52.4% of the global population was covered by at least one social protection benefit in 2023.

Rather than waiting for government assistance or advocating for its improvement, communities in poor societies continue to use their own innovative social protection mechanisms, which often foster economic growth and prosperity (Asaki and Hayes, 2011, p. 241). Describing informal social protection systems, scholars characterize them as a set of casual, informal, and private interventions aimed at supporting the poor and more vulnerable members in meeting their basic needs up to building their human capital (Oduro, 2010; Mumtaz and Whiteford, 2021). Mumtaz and Kühner (2025) further categorise welfare systems based on their effectiveness or ineffectiveness systems; however, in this article, we focus solely on the distinction between formal and informal. What makes ISPs unique is their embeddedness in people’s cultural beliefs, norms, and values (Mupedziswa and Ntseane, 2013), as well as values of solidarity and reciprocity (De Coninck and Drani, 2009). Calder and Tanhchareun (2014) reveal that ISPs usually manifest through (i) help rendered and or resources shared amongst immediate and extended family, and friends (ii) mutual assistance and informal cooperation popularly in livelihood and production practices such as agriculture, and (iii) kinship-based networks to support during major life crises (death, sickness) and transitions (unemployment, old age, etc.). Similar to formal social

protection, Mumtaz indicates that ISP can be described under three taxonomies, namely informal assistance, informal insurance, and informal labour market measures (Mumtaz, 2021). Informal assistance includes in-kind (childcare support, caring for the elderly) or cash assistance (remittances) and is considered an essential safety net for those unable to afford paid services when welfare is not available. Informal insurance is defined in relation to risk pooling networks and risk-sharing strategies enacted by households with little access to formal risk markets and can include work-sharing, burial societies, livestock lending associations, and rotating savings and credit associations (Tadesse and Brans, 2012; Mobarak and Rosenzweig, 2013). Informal mechanisms also include high-interest loans from local money lenders. Informal labour market measures have many definitions but generally include economic activities in unregistered enterprises (Munro, 2011).

### **The pros and cons of merging informal and formal social protection systems**

Given the limited scope of formal social protection in many developing countries and the existence of informal systems that work for many, there is a need to investigate how to best balance the benefits of both and strengthen linkages (Stavropoulou et al., 2017, p. 78). Discourse has grown over the years, with a study by Mumtaz et al. (2024) arguing for the inclusion of ISP in social policy theory and practice. Utilizing a case-study approach, Mumtaz et al. (2024) show that in certain societies in Pakistan and Nigeria, integrating ISP mechanisms with formal social protection holds the promise of: (i) significantly broadening coverage and reducing existing gaps, and (ii) promoting a more precise and targeted allocation of resources. Earlier theorizations by Stavropoulou et al. (2017) underlined that integration is of essence considering that (i) informal support systems are less able to cope with covariate or repeated idiosyncratic shocks, hence formal programming could be utilised to broaden their risk-pooling potential through expanding their membership or linking ISPs to commercial reinsurance markets; (ii) formal programming could be used to promote the inclusivity of informal networks and incorporate the most marginalised by increasing resource transfers and improving access to informal networks, and (iii) integration could enable informal systems to evolve and grow rather than fade away and thus contribute to a more robust and inclusive safety net adapted to the local context.

Other researchers have argued that even though ISPs continue to coexist with formal systems, once established, formal social protection systems should replace non-formal ones (e.g. Nhabinde and Schoeman, n.d. cited in Mupedziswa and Ntseane (2013). However, evidence from Botswana (Mupedziswa and Ntseane, 2013); South Africa (Olivier and Mpedi, 2003); Nigeria and Pakistan (Mumtaz et al., 2024), shows that due to limited resources, developing countries cannot afford to discard informal social protection systems as they serve as the mainstay source of assistance for the majority of ordinary people. A study by Amdissa et al. (2015) estimated that about 90% of the Ethiopian population belonged to at least one informal support system in 2015. Remittances to low- and middle-income countries, another form of ISP, were estimated to have reached \$669 billion in 2023 (World Bank, 2023).

Kim. et al. (2022b) highlight that leveraging and strengthening informal support systems is an untapped opportunity and resilience imperative for aid actors to maximize impact as they can do more with less. For Kim. et al, working with and through informal support networks provides critical opportunities for aid actors to programme their responses more effectively, noting in particular complex environments like South Sudan and Yemen (Kim. et al., 2022b, p. 2). An Ethiopian case study provides a practical example, where, in response to the food security crisis, an NGO tested the effectiveness of delivering emergency assistance through 230 self-help groups. An impact evaluation conducted by Zischka (2017) found that using self-help group networks to transfer cash provided financial opportunities to individuals and households that would have been otherwise inaccessible. Opportunities to link and integrate formal and informal social protection are thus beneficial, with integration processes necessary (Dafuleya (2023).

A selling point for proponents of integration is that it can improve formal social protection systems, particularly their targeting, as integration builds on deeply rooted understandings of poverty, local



contexts, and realities, resulting in higher levels of community trust and satisfaction (Mumtaz et al., 2024; Stavropoulou et al., 2017). Moreover, integrationists argue that as informal systems are bottom-up approaches and local, they are well positioned to engender participation and foster legitimacy – critical for the uptake of new programmes (Stavropoulou et al., 2017, p. 78). De Coninck and Drani (2009) argue that instead of designing externally inspired social protection initiatives, policymakers could strengthen, build on, or scale up these localized ISPs as they are culturally driven, and are sustained by solidarity mechanisms and values, rather than starting afresh. Their view is based on observations in Ghana, where informal social protection mechanisms continue to show resilience, adaptability, and a degree of inclusiveness even though they appear insufficient to address all economic and social challenges faced by the extremely poor in some scenarios. Others argue that instead of commencing with formalization, government policies should endeavour to maintain or improve the capacity of informal social protection mechanisms (Olivier and Mpedi, 2003; Dekker, 2008) which is important for countries facing financial constraints (Asiamah, 2024). Such a process requires a focus on social capital, which encompasses the value embedded in social relationships, networks, and institutions that facilitate cooperation, trust, and reciprocity among individuals and groups (Putnam, 2000).

However, the backdrop of the call for integration is an oversimplification of the integration process, as scholars overlook the influence of actor intentions, behaviour, power dynamics, and pressures/factors. We argue that if integration is to be implemented, questions around who drives the process, their beliefs/ideologies and interests' matter. This requires us to confront the discussion of optimising the involvement of the government and other players engaged in the process of integrating formal and informal forms of social protection. Within the literature, the effects of government and other actors' involvement in informal social protection systems still remain poorly understood. Stavropoulou et al. (2017), indicate that most of the global and national poverty reduction strategies have paid little attention to informal security mechanisms. Ali and Hatta (2014), assessing the level of recognition of and utilisation of zakat in Islamic countries observed that zakat formalisation was different across the countries. They found that the planners of poverty alleviation strategies, both in the public and private sectors lacked proper Islamic understanding and faith in zakat, and their perceptions regarding religious ideas as “non-progressive” inhibited the integration process (Ali and Hatta, 2014, p. 65). Indeed, the dilemma facing ISPs is that when they are acknowledged, the conversations tend to note their rapid decline, their replacement by formal social protection or their potential to expand with limited interest in understanding how and when this can happen (Stavropoulou et al., 2017, p. 77).

Formal social protection programmes can have a positive or negative effect on informal support mechanisms (Stavropoulou et al., 2017, p. 77; Mumtaz, 2023, pp. 1–2). Ali and Hatta's (2014) study found that incorporating zakat into Indonesia's poverty reduction strategy sparked public outcry due to corruption in intermediaries tasked with the collection and distribution of Zakat, causing citizens to abandon their services. The same was observed in Bangladesh where private sector groups were found to be operating without transparency. In comparison, in Malaysia, a robust arrangement for the collection of zakat was found (Ali and Hatta, 2014). Whilst avoiding clientelism, the process of integration must garner support and confidence from communities (Wood and Gough, 2006, p. 28). In studying the effects of formal services on informal care in Germany, using the crowding-out hypothesis, (i.e. when state-supported provision develops, informal exchanges decline) panel data results from Gambaro et al. (2024) showed that the expansion of formal childcare was not matched by a corresponding decline in informal childcare. The conclusion was that policy and practice ought to be attuned to these findings given the role that informal childcare plays in the lives of families.

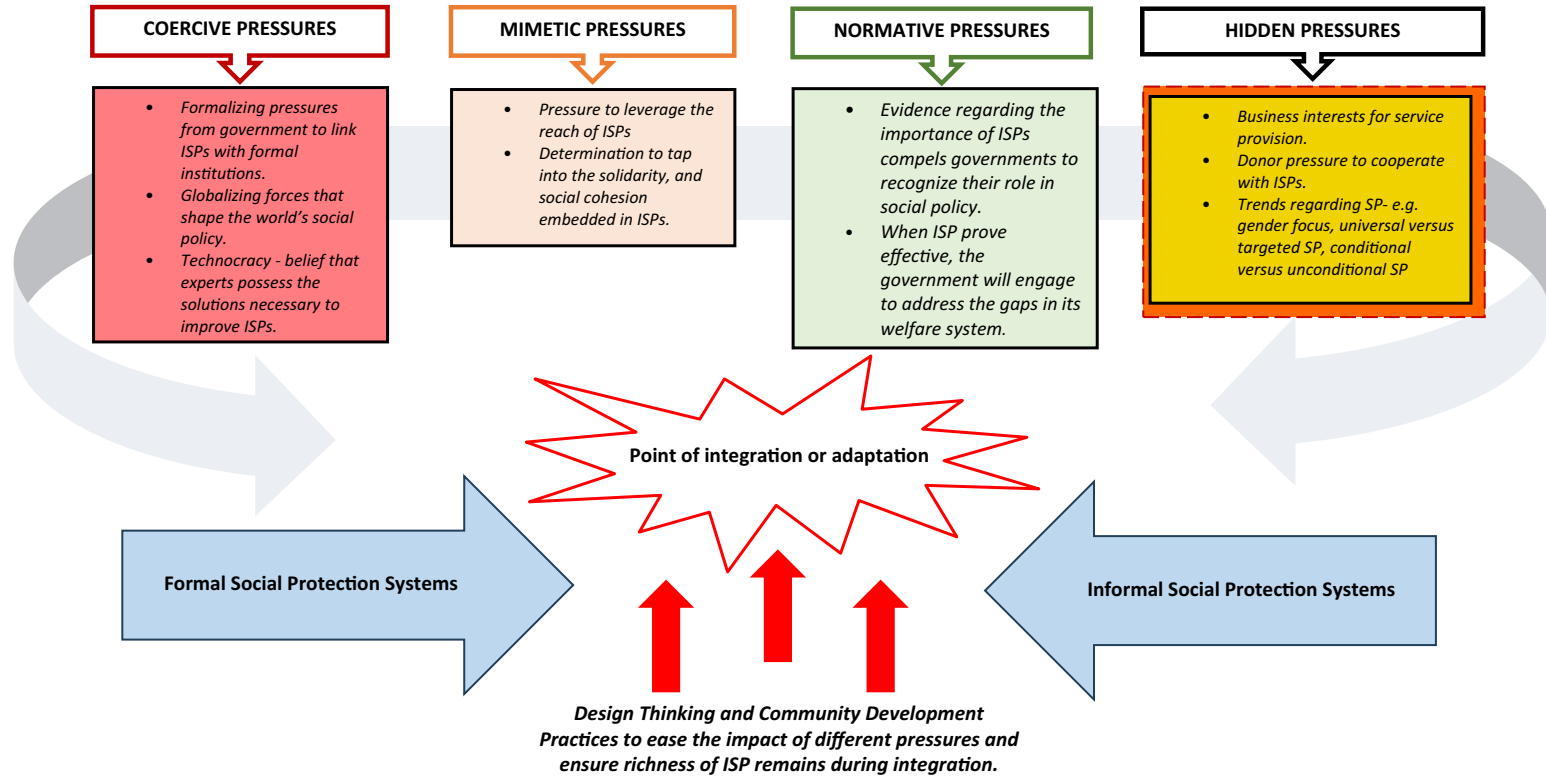
While previous research (Olivier and Mpedi, 2003; Dekker, 2008; De Coninck and Drani, 2009) recommends that government and other actors should recognise the role and utility of ISPs and has called for integration (Mumtaz and Whiteford, 2021; Mumtaz, 2023; Mumtaz et al., 2024), there is a methodological paucity on how government and other actors should do this without undermining the principles inherent in ISP. Our article attempts to fill this gap.

## Conceptual arguments and key principles for aligning formal and informal social protection systems

Wood and Gough (2006) challenged the dominant concept and typology of welfare state regimes, which was largely based on Esping-Andersen (1999), by extending it to the Global South. They also highlighted how informal and community-based forms of social protection interact with state-based welfare regimes. Our framework for aligning ISP and SP provides a new perspective on how to consider existing systems, and how to reimagine and optimise from both traditional and formal systems. We also contribute to debates on how the welfare state can address inequality highlighting some issues related to justice and intersectionality in access to social protection in informal systems. To situate our argument, we applied design thinking (DT) and community development (CD) principles to demonstrate how the state and other actors can learn systematically from on-the-ground realities, moving towards an active role in welfare. By engaging with communities involved in informal social protection and incorporating these approaches into the formal social welfare system, the State can ensure that they are expanding coverage to basic needs and a basic income. However, we are not naïve in our understanding of solidarity in “communities,” acknowledging that all types of social cooperation involve some degree of power and inequality with communities also giving rise to groups who undermine social cohesion and contribute to harmful dynamics within communities. As Mumtaz and Kühner (2025) argue, the interaction between welfare state regimes and community regimes can take various forms and does not always yield positive outcomes. In their typology of the interplay between the community welfare regime and overarching national welfare regimes, they highlight several dominant relationships that emerge from these interactions. They emphasise the importance of understanding these dynamics, because of the role they play in shaping the overall welfare landscape. In this article, we aim to contribute to discussions on how the welfare state can coexist with other actors and systems. We present our framework, which operationalises the theorized role of community in the welfare mix, as highlighted by (Mumtaz and Kühner, 2025). Our innovative perspective is particularly important in contexts of limited social spending and budget deficits, where there is a need to balance equitable welfare programmes. In doing so, we offer insights that contribute to a more nuanced debate on privatisation versus public welfare debate.

As a process where people concerned with social justice act together as engaged and active citizens, community development adopts an all-inclusive approach that is embedded in principles of empowerment, human rights, inclusion, social justice, self-determination, and collective action (Kenny and Connors, 2016; Ardle and Murray, 2020). By starting from “where people are at now,” not where outsiders think they should be (Twelvetrees, 1991; Gilchrist et al., 2022), CD considers community members to be experts in their lives and communities, and thus values community wisdom and ability to plan their future (Australian Institute of Family Studies, 2023). This approach is known as a “bottom-up” and contrasts with “top-down” models where the agenda is set by external targets, area programmes, or funders’ priorities (Gilchrist et al., 2022, p. 83). CD recognises that the “poor” possess innovative local knowledge that can serve to improve their situations – seen in the existence of ISPs (Chambers, 1997; Renner et al., 2018). Several factors determine the level to which communities can participate in shaping how outsiders view and collaborate with them. Community interaction with the outside world presents several pressures. DiMaggio and Powell (1983) cited in Gilchrist et al. (2022) identify three forms of pressure: *coercive pressures* which are imposed by resource providers; *mimetic pressures* which emanate from organizations/communities copying other organizations that are seen to be successful, thus adopting what is considered “best practice”; and *normative pressures* that derive from following professional or group norms and values. We outline these pressures in Figure 1 in the context of the interaction of formal and informal social protection systems.

Formalizing an informal social protection measure often exerts mimetic pressures on informal systems, prompting the existing system to adopt similar mechanisms and structures. This can result in the borrowing of elements from formal welfare programs, such as digital payment services, “advanced bookkeeping methods,” or using formal governance structures. However, these mimetic pressures may lead to unintended consequences, such as new forms of exclusion and discrimination, which could undermine the effectiveness and sustainability of informal social protection systems rather than enhancing them. Gilchrist et al. (2022) add that while communities need to recognize these pressures,



**Figure 1.** Framework for understanding the integration environment for informal social protection and formal systems.  
Source: Authors, adapted from (DiMaggio and Powell, 1983; Gilchrist et al., 2022; Mumtaz et al., 2024).



they do not have to succumb to them. Design thinking (DT) provides a structured, human-centred approach to problem-solving, emphasising that solutions should be defined with the user in mind (Aulet, 2017) – here, communities who rely on ISPs. Like Community Development, DT starts with people and delves deeply into their lives and challenges before proposing solutions (Liedtka et al., 2018). Its five stages – empathy, define, ideate, prototype, and test (Dam and Siang, 2020; Murtell, 2021) facilitate equal community engagement and foster conversations that lead to generating solutions that can be shared and tested (Hasso Plattner Institute of Design, 2010; Liedtka et al., 2018). Murray (2005) notes that DT counters the assumptions of experts by forcing them to engage directly with the community. This is crucial as discussions about integrating ISPs with formal systems often overlook grassroots perspectives in favour of technocratic views.

By combining community development and design thinking principles, the pressures outlined in Figure 1 can be effectively challenged, thereby moderating their impact. We note that if principles of DT processes and CD principles are adopted as a framework for practically and systematically guiding government and other actors in their engagement with ISPs, communities can have the power to challenge/question prevailing assumptions or blueprint ideas that are usually introduced to promote the efficiency of traditional approaches. We provide a framework for moving forward with integration in Table 1. Table 1 highlights how both DT and CD processes promote participatory engagement, comprehensive problem analysis, and solutions driven by the community. DT explores solutions at the intersection of business and society, while CD draws inspiration from people's resourcefulness (Dalberg Group, 2017). Olivier (2003) stresses that transforming ISPs should build on existing mechanisms rather than impose disruptive changes that alienate traditional support mechanisms.

**Table 1.** Principles for the practical and systematic integration of informal social protection and formal social protection

	Application of design thinking to informal social protection systems informed by community development principles	Design thinking in practice
<b>Phase 1 Empathy</b>	During this stage, design teams set aside their own biases and work to gain a deeper understanding of users and their needs often through direct observation and engagement (Dam and Siang, 2020). The empathy stage aligns with empirical studies (Asaki & Hayes, 2011; Devereux and Kapingidza, 2020; Schubert, 2020; Sweetman, 2011) on how social protection programmes are usually a result of design teams/experts rather than expressions of beneficiaries. Empathy enables government and private role players to appreciate the worldview of those involved in informal social protection systems. In this scenario, empathy also helps private role players to understand the feelings, and sociocultural context of local communities (Kennedy, 2021), which De Coninck and Drani (2009) refer to as “cultural mainstreaming” in social protection.	<i>“As a design thinker, the problems you are trying to solve are rarely your own—they are those of a particular group of people and to design for them, you must gain empathy for who they are and what is important to them”</i> (Hasso Plattner Institute of Design, 2010, p. 1). Conduct community investigations grounded by the principle of participation in community development to ensure everyone's voice is heard through public forums and needs assessments. Through utilising empathy workshops from design thinking, harvest the community's needs and experiences based on their understanding of issues and lived experiences. Different tools can be used in the empathy stage such as interviews, surveys, questionnaires, observations, and empathy maps used to carry out the process.
<b>Phase 2 Define</b>	In this phase, government and private role players analyse the data gathered during the empathy stage to identify and define the issue with a clear and concise problem statement. The problem must have been identified by the community through participatory approaches. Problem statements outline the challenges that the community faces, and the community's perspective must remain at the centre (as opposed to that of private role layers or governments).	<i>“Insights do not often emerge suddenly; rather they emerge from a process of synthesizing information to discover connections and patterns. The defined mode is about sense-making”</i> (Hasso Plattner Institute of Design, 2010). Collaborate with the community to produce a problem statement so solutions are relevant and meaningful to the community. Together and with the community leading, facilitate community leadership, and identify local resources, knowledge, and expertise within the community as this strengthens the community's ability to analyse social challenges.

(continued)

Table 1. Continued

Application of design thinking to informal social protection systems informed by community development principles		Design thinking in practice
<b>Phase 3 Ideate</b>	<p>The ideation stage is where government and private role players start to explore solutions. Ideas in this stage will become prototypes that can be tested with a target community (e.g. a selected savings group that has adopted mobile money platforms for saving their money). Gupta (2023) considers that in this stage, design teams should not concern themselves with technical details like budgetary constraints or feasibility but rather focus should be on being creative, outside-the-box thinking so to develop creative solutions.</p>	<p>Harness the collective perspectives and strengths of the community and those of your organization/ government department, including what existing whilst moving beyond obvious solutions, and allow innovation potential.</p> <p>Organize structured brainstorming sessions with community members, stakeholders, and experts to generate a wide range of ideas for enhancing informal social protection systems. Facilitate creativity and consider unconventional approaches. Mind maps, flow Charts and SWOT analysis are used to identify the strengths, weaknesses, external opportunities, and threats (SWOT) of an idea.</p> <p>Facilitate co-creation workshops where community members actively participate in the design process (prototyping, scenario planning, and role-playing) to explore diverse perspectives and co-create solutions that resonate with the community's needs. Encourage divergent and convergent thinking to generate a wide array of ideas (divergent thinking) followed by the critical evaluation and selection of the most promising concepts (convergent thinking).</p>
<b>Phase 4 Prototype</b>	<p>Teams will create prototypes of the ideas they generated in the previous stage. Prototypes are meant to convey a solution, not deliver it. Sketches, models, and digital renders are all examples of prototypes. With minimal effort, prototyping can reveal whether the proposed systems or product will work, whether it is technically feasible, and what challenges may be faced. Examine informal social protection setups to consider who is involved, and their sustainability and viability from both financing and administrative.</p> <p>Government and private player actors have the opportunity to uphold social justice values embedded in community development by critically examining the factors that may hinder accessibility and inclusivity in the proposed interventions, therefore addressing the root causes of poverty, marginalization, and exclusions while equipping previously excluded community members with knowledge, skills, and resources for their empowerment (Hasan, 2022).</p>	<p><u>Prototyping</u>: Create low-cost prototypes of the proposed solutions, which can range from physical models or images that provide a tangible representation of the ideas generated during the ideation phase. Prototypes should be designed to allow for interaction and feedback from the community.</p> <p><u>Visualization</u>: Use visual aids, such as sketches, diagrams, or storyboards, to illustrate how the prototypes would function in real-world scenarios, allowing community members to visualize the potential impact of the solutions.</p> <p><u>User Engagement</u>: Engage community members in the co-creation and testing of the prototype of ideas or products, seeking their input and involvement in the refinement process. Encouraging active participation from the community ensures that the prototypes reflect their real-life experiences and challenges.</p> <p><u>Iterative Development</u>: Embrace an iterative approach to prototype development, refining and improving the prototypes based on ongoing feedback and insights from the community.</p> <p><u>Accessibility and Inclusivity</u>: Ensure that the prototypes are accessible and inclusive, considering diverse needs, capabilities, and perspectives. Consider factors such as language, cultural appropriateness, and usability.</p>

(continued)

Table 1. Continued

	Application of design thinking to informal social protection systems informed by community development principles	Design thinking in practice
<b>Phase 5 Test</b>	<p>Testing is the chance to refine your solutions and make them better. Sometimes testing reveals that not only did you not get the solution right, but also that you failed to frame the problem correctly or as how the community see the problem. Testing reveals what is or is not working (e.g. using mobile money may not work in remote rural areas even though it may improve security). User feedback will determine changes. Changes might require government and private role players to restart the testing phase. Feedback might also inspire new solutions. Testing may relate to piloting a social protection programme in three districts rather than the entire country and having feedback loops and evaluations. Government and private role players observe how communities interact with the adaptations and gather feedback about the experience.</p>	<p><b>Prototype Testing:</b> Conduct testing of prototypes with community members to gather feedback on usability, functionality, and relevance.</p> <p><b>Feedback Collection:</b> Collect feedback through surveys, interviews, focus groups, or observation sessions to capture community members' perspectives on the prototypes. This feedback can help validate assumptions, identify potential issues, and refine the solutions based on user insights.</p> <p><b>Iterative Design:</b> Employ an iterative approach to design by refining and iterating on the prototypes based on the feedback received.</p> <p><b>Pilot Implementation:</b> A pilot can help validate the solutions under real conditions and gather additional feedback from the community.</p>

### Examples of government and other stakeholders' involvement in ISP

Governments offering social protection frequently implement pilot programmes in partnership with NGOs and collaborate closely with the private sector to formalize strategies. Calder and Tanhchareun (2014) observe that donors, NGOs, and governments from different Southern African countries are building on indigenous practices to support the poor. Mupedziswa and Ntseane (2013) caution that while the role of such actors is noble in scaling up ISPs, it is important to ensure that their integrative roles do not destroy the cultural basis of informal social protection systems, because ordinary people are likely to resist them (Mupedziswa and Ntseane, 2013, p. 93). De Coninck and Drani (2009) found that in Uganda, government initiatives would be more effective if they clearly reinforced existing informal, family- or community-based mechanisms (De Coninck and Drani, 2009, p. 6). In this section, we identify selected case examples of government and private role players' involvement in informal social protection systems, and the outcomes of such engagement. Our objective here is to juxtapose how different outcomes may be possible if the ethos of design thinking were applied in line with community development principles.

#### Asset transfer programmes

The Rwandan government through the President's Office, established Rwanda's Girinka ("One Cow Per Poor Family") programme in 2006 in collaboration with NGOs as intermediaries. This programme was an adaptation of an informal arrangement known as *indagizanyo* or *Girinka* which involves the sharing of livestock through "social relations" (Ezeanya, 2014; Kim et al., 2022a).<sup>2</sup> Argent et al. (2014) reveals that the implementation of the programme differed across intermediaries, with some giving beneficiaries a cow and training. Beneficiaries were trained in animal husbandry, building sheds for cows, feeding cows, and disease identification and manure making. Those who received the livestock transfers faced financial challenges associated with veterinary services, underscoring the need for empathy in programme design

<sup>2</sup>Girinka is an approach to malnutrition and poverty reduction in Rwanda that gives a cow to the less privileged, See: Ezeanya, C. (2014). *Indigenous Knowledge, Economic Empowerment and Entrepreneurship in Rwanda: The Girinka Approach*. *The Journal of Pan African Studies*, 6(10), 241–263. <https://www.jpnafrican.org/docs/vol6no10/6.10-19-Ezeanya.pdf>.

and a lack of consultation with local communities regarding preferred livestock breeds. There were differences in resources provided by intermediaries to support the programme. As argued by Argent et al. (2014) what determined whether training was provided or not, was the intermediaries' philosophy (*as in, what they perceived to be local knowledge of cows and the necessity of training or not*). Some service providers believed that animal husbandry was deeply rooted in the Rwandan culture, and thus farmers possessed local knowledge. Argent et al. (2014) note that while that might have been the case for traditional breeds, local knowledge did not apply to the exotic cow breeds distributed (*which were also unsuitable breeds*) (Ezeanya, 2014). There was assumption that government veterinarians were available to assist farmers. Argent et al. (2014) found that travel times to the nearest government vets entailed additional costs.

An analysis of Argent et al. (2014)'s results shows that the ideation stage was not undertaken for the Girinka program. During ideation (Phase 3 in DT), actors harness the collective perspectives and strengths of the community while stepping beyond obvious solutions and also increase the innovation potential (Hasso Plattner Institute of Design, 2010). Based on Argent's study, the assumptions held by intermediaries who did not provide training are reflective of a lack of harnessing the community's perspectives on what it would mean to own an exotic cow. This lack of perspective is what Liedtka (2013, p. 21) refers to as cognitive bias, while Blomkamp (2018) characterises it as "risks associated with expert-driven processes" that perpetuate biases and filter out knowledge which could contribute to innovative solutions. Structured sessions with community members, stakeholders, and experts, using community development processes would have led to different perspectives and other solutions. In retrospect, if cow distributors had not assumed that a body of local knowledge existed among farmers and that government veterinary services were accessible, all beneficiaries would have gained equally from the training thus benefitting from high milk yields which were only recorded for beneficiaries who had received training. We note that in this case, if well applied and aligned with community development processes, design thinking had the potential to provide a standardized way in which governments and those implementing programmes interact with informal social protection systems.

In a case study from Zimbabwe, an NGO launched a Small Livestock Transfers programme based on an informal social assistance scheme called "Ukuisisela", which provides calves to those without cows (Koenane, 2014; Lombo, 2017). This programme aimed to distribute small livestock (chickens, guinea fowl, goats) through direct transfers or livestock trade fairs (Ellis et al., 2009). However, beneficiaries reported losing monetary support from wealthier relatives upon joining the scheme, and some had to sell assets for vaccines for their new livestock, resulting in little overall gain. Ellis et al. (2009) noted that the project may have caused social friction, with non-beneficiaries feeling equally deserving of support. Had the principles of design thinking – particularly empathy and ideation – been applied, a fairer process could have emerged. Effective design requires understanding the community's true priorities, as demonstrated by the failure to involve them in replicating Ukuisisela, which ultimately weakened solidarity and social cohesion.

### ROSCAS – VSLAs – Savings groups

Rotating Savings and Credit Associations (ROSCAs) are self-selecting groups, where each member saves a fixed amount, and the total sum is given to one member in rotation (Allen and Panetta, 2010; Hossein and Christabell, 2022). In essence, people come together to pool money into cooperative-like institutions. ROSCAs are known by different names due to adaptations and innovations e.g. the Village Savings and Loans Associations (VSLAs). ROSCAs have attracted the attention of external actors, with banks targeting potential bankable clients, governments seeing ways to tax them, and telecommunication companies viewing ROSCAs as potential clients for digitalized forms of banking (Nelson and Gash (2016). Integrating ROSCAs requires recognizing and understanding the intentions of the actors involved, especially the level of their engagement. Nelson and Gash (2016) observe that:

"While the traditional Savings Group model is simple, enabling member-controlled, community-based financial services, the current state of practice, however, is characterized by innovation,

growth, and controversy. It is a dynamic time as traditional stakeholders -NGOs, donors, and the groups themselves have been joined by financial service providers (FSPs), telecommunications companies, and government agencies. Savings Groups are a new target market for banks and microfinance institutions (MFIs), and they are an increasingly important component of integrated development programmes and efforts to reach the ultra-poor (Nelson and Gash, 2016, p. 3)."

Evidence on the performance of these village savings groups after the involvement and introduction of innovations by external actors remains scarce. Where available, such evidence is either inconclusive, mixed, or conflictual. For example, reports published by Murray and Rosenberg (2006) and Thompson (2008) on the performance of Kupfuma Ishungu programme in Zimbabwe<sup>3</sup> present conflicting information. Murray and Rosenberg (2006) concluded that externally funded Community-Managed Loan Funds (CMLFs) have a poor track record, and thus funders were advised to discontinue using them as a means of providing finance to low-income communities. Murray and Rosenberg (2006) argue that after observing two-thirds of the groups disband following their loan disbursement, the NGO ceased providing further capital to the groups. They concluded that Kupfuma Ishungu failed due to the concept of "cold money." Cold money refers to external capital from donors or governments, which lacks the emotional connection of locally generated savings or "hot money." Cold money was treated with less respect, compared to hot money where defaulting was stealing from neighbours, and without community pressure to repay, borrowers were less likely to prioritise repayment, even if it affected future access to the fund (Murray and Rosenberg, 2006, p. 6).

The failure of Kupfuma Ishungu may be because of a failure to align with socio-cultural dynamics (Phase 1 – Empathy) or true partnership and solidarity as espoused by the principles of community development. As argued by Sikhosana (2001), some external interventions fail in African communities due to the strong sense of pride, especially in rural communities where pride is hinged in local traditions and functioning of the communities. This often leads to resistance to changes imposed from outside which do not come from the communities themselves (Sikhosana, 2001) cited in (Olivier and Mpedi, 2003). "Outsiders" need to demonstrate respect for local culture. Indeed, VSLA methodology is usually presented through language which undermines the functionality and relevance of the traditional model of the savings group, overlooking that VSLAs are an adaption of ROSCAs. Whilst economists have predicted the end of ROSCAs, evidence shows that as "enduring and self-sustaining economic systems" rooted in reciprocity, solidarity, community, and self-help, ROSCAs are showing a reverse trend, demonstrating their continued relevance in modern times and indicating that they are here to stay (Hossein and Christabell, 2022).

The digitizing of savings groups – introducing mobile technology to provide members with access to formal accounts and information – is gaining traction. Whilst digitization offers benefits such as reduced meeting times and fewer record-keeping errors, Nelson and Gash (2016) argue that technology's impact is not uniform for all members, raising concerns about the potential exclusion of those who do not understand or trust digital tools. Thus, it is crucial to apply a design thinking approach to create innovations that address the community's accessibility, and inclusivity needs.

As Rutherford (2001) cautions that while refining ISPs, we must consider whether they address the diverse needs, capabilities, and perspectives of the community, including cultural appropriateness, and usability for different demographic groups. There is often scepticism towards private sector partnerships, and in many Global South countries, private player efforts to digitalize savings groups may not succeed with a one-size-fits-all approach. Naghavi (2020, p. 33) emphasises that digital savings products should be designed with the socio-cultural context of local communities in mind. Empathizing helps build a customer base while allowing actors to meet both business and social objectives.

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<sup>3</sup>An adaptation of the traditional ROSCA/Informal Savings Group.

## Discussion

Whilst researchers argue that the role of informal SP needs to be acknowledged and incorporated into social policy theory, development, and analysis (Mumtaz et al., 2024), Figure 1 and Table 1 present a conceptual approach for doing so. Extremely poor people usually fall between the cracks as informal insurance mechanisms (mutual insurance) usually exclude those who are chronically poor (De Coninck and Drani, 2009; Oduro, 2010; Santos and Barrett, 2011; Dafuleya, 2023). As a result, governments and private role players have designed different interventions aimed at remedying some of these gaps, albeit based on expert-driven approaches that may have carried biases and filtered out local evidence and knowledge (Blomkamp, 2018). Yet, from the reviewed literature and case examples, we note that integration efforts that are implemented from unstructured government and private actor involvement may be deleterious to informal social protection systems. To summarise, three key conditions for successful integration have been identified: engaging with empathy; treating communities as equal and active collaborators; and maintaining a focus on social justice and the well-being of the community. Each is elaborated below.

### *Condition 1: Engagement with empathy*

Highlighting the importance of social empathy in policy design, Lian (2015) notes that a key challenge in social policy-making is helping those who have no firsthand experience or insights on what it means to be discriminated or grow up in poverty to truly grasp what it is like to live in such conditions. To overcome this challenge in social policy and practice, Sabates-Wheeler and Roelen (2011) suggest that social protection should be understood beyond the narrow narratives of mere provision of forms of social assistance and insurance but should encompass “careful design and delivery in a pro-poor and inclusive development approach.” To achieve such ‘carefully designed, pro-poor and inclusive development approaches’ requires practicing empathy (Roelen, 2025) – which Allio (2014) defines as the capacity to understand and imaginatively enter into another person’s feelings in order to learn and gain new insights.

Leveraging tenets from community development that underscore community agency, self-determination, and collective action, we note that for governments and private role players to become involved in the process of integrating or incorporating informal social protection systems with formal systems, their engagement should be guided by empathy. As highlighted in the case examples above, there is a potential danger in imagining what a community’s challenges are without engaging with genuine empathy – a process that requires community participation and engagement. Sweetman aptly captures this:

“To analyse the extent to which a particular social protection programme enables socially marginalised groups to gain what they need to live a decent, dignified, and fulfilling life; requires a focus on the extent to which the programme enables its beneficiaries to assert their rights to the resources they lack (Sweetman, 2011, p. 172).”

By engaging with empathy, policy designers can better analyse social problems and develop policies that are grounded in the lived realities of marginalised communities (Lian, 2015) hence identifying the resources they lack. Indeed, developing empathy is about bringing public administrators outside their office; confronting them with real-life situations, and helping them directly grasp users’ challenges and expectations (Allio, 2014, p. 8). Empathy bridges the gulf between the regulators/service providers and the users. Empathy helps clarify the distinctions between users’ “needs” and “wants”. This understanding is essential, particularly during the integration process, as it enables various actors to align their expectations regarding integration and achieve the best from the welfare mix.

### *Condition 2: Treat communities as equal and engaged collaborators*

There is increasing recognition of the essential role that informal social protection instruments play. This awareness arises from various pressures placed on formal social security systems including evidence of the effectiveness of ISPs; acknowledgement of their reflection of local culture and practice; and the perception



that they can serve as a bridge between state and society. Informal institutions may improve public service delivery; help stimulate investment; and facilitate the transition to more inclusive, rules-based governance (Haider and McLoughlin, 2016; Mumtaz et al., 2024). Yet in practice, these informal institutions and systems face the challenge of being crowded out, undermined or replaced (Stavropoulou et al., 2017). A key factor is mitigating these negative outcomes through collaborating with communities as equal partners, respecting their diverse views, knowledge, skills, and lived experience.

In the case of Bangladesh (*as articulated* in Ali and Hatta (2014)), we noted that the challenges faced in operationalising the integration of zakat with formal institutions stemmed from a failure to effectively engage communities as equal and engaged collaborators, where formal institutions took the lead while discarding the cultural relevance of zakat. As highlighted in Table 1 (Phase 2 – ideation), it is necessary to collaborate with the communities to produce problem statements so that the solutions developed are relevant and meaningful to the community as well as respectful of local traditions, beliefs, and customs. General assumptions often influence work on informal systems. Engaging communities in defining problems is an effective way to understand the causes of exclusion. Applying design thinking can promote a collaborative approach in which governments and NGOs act as partners rather than replacements for the ingenuity and resilience of informal social protection systems, thereby leveraging the resourcefulness of the community.

### *Condition 3: Keep the focus on social justice and the good of the community*

The integration of formal social policy into informal social protection systems must be based on a commitment to social justice. This is challenging to enforce in practice. Mumtaz and Kühner (2025) describe “institutional logics” as the systems of values, norms, and rules that guide the actions and interactions of actors within a particularly social domain, including bureaucratic logic. They also outline how “path dependency” – where past events shape a system – often creates structural constraints that are difficult to deviate from. Path dependency therefore can stand in the way of achieving social justice. A key challenge in integrating the informal system with formal structures is ensuring equal access to resources and services. Informal systems often operate on close personal relationships and mutual obligations, which may sometimes conflict with more universal, rights-based approaches characteristic of formal social protection. During integration, it is important to create mechanisms that prevent the exclusion of specific groups from formal social protection benefits. This requires careful consideration of the ethical implications of the integration process, in particular emphasising that outcomes are beneficial to all members of the community.

Integration can have negative outcomes if not centred on social justice, equity, and an understanding of redistribution. Figure 1 emphasises pressures such as the *formalisation overdrive that drives the national policy landscape*; *globalizing forces that shape global social policy*; and *technocracy* which may undermine social justice gains and community cohesion. As informal social protection systems often act as a lifeline for those excluded from the state’s social safety net, any effort to integrate both systems should be guided by an emphasis on compassion and human-centred problem-solving which we believe can be achieved through a combination of design thinking and community development principles. Social justice is also deeply tied to transparency and accountability in decision-making processes. As formal systems begin to integrate and incorporate with ISPs, it is important that power dynamics are recognised and that mechanisms for holding all actors accountable are put in place. This is essential in insecurity regimes where the integration process can be hijacked by politicians and powerful individuals (Wood and Gough, 2006). Without transparency, the risk of perpetuating power imbalances is apparent. The use of community-driven monitoring and evaluation processes can help mitigate this risk. Design thinking’s iterative approach, which values *feedback and constant refinement*, aligns well with the need for continuous community engagement in evaluating the impact of integration efforts. By enabling communities to participate in monitoring the integration policies, those who wish to integrate ISPs with SP can ensure that the benefits of integration are felt equitably with adjustments made in response to real-time challenges.

### Additional considerations

This article proposes a framework that can create conditions under which governments and private role players can become involved in informal social security arrangements. As we explore the broad and multidimensional area involving the integration of ISPs and formal SP, the roles of private actors and government, with the application of design thinking and community development principles, we acknowledge that our discussion is not exhaustive, given the limited number of case examples we have examined.

We note that while a design thinking approach holds the potential for establishing the much-required structure to inform the involvement of government and non-state actors in informal social protection systems, we acknowledge that it does not entirely address power dynamics that are inherent in insecurity regimes (Gough et al., 2004) as well as gaps that exist in different community social protection typologies such as ineffective informal (Mumtaz and Kühner, 2025). Therefore, emphasising power dynamics in community development serves as a complementary perspective. Another point to note is that DT assigns a strong emphasis on empathy and understanding of community needs, but there are inherent ethical considerations when designing interventions that affect the lives of vulnerable individuals. Balancing the interests of different stakeholders while ensuring the protection and dignity of participating communities requires careful consideration and may not always align with the iterative, experimental nature of design thinking (Lewis et al., 2020). Given that design thinking relies on collaboration and stakeholder alignment (Lewis et al., 2020), achieving consensus amid ideological stalemates from stakeholders with different agendas can be challenging. This may result in tokenised participation or further impoverishment of communities if external players avoid the iterative processes of DT. Thus, we advocate for integrating DT with community development principles.

Considering that our research focuses on ISPs, which usually thrive in countries and contexts where resource constraints are common (Dafuleya, 2023), cost-benefit considerations may pose a major barrier to adopting design thinking approaches as governments may have limited budgets, resources, expertise, and capacity for innovation (Partl and Hussein, 2023). Conducting cost-benefit analyses may be necessary, as investments in design thinking processes must demonstrate tangible returns in terms of improved outcomes and efficiencies in social protection delivery.

On its own, design thinking may overlook existing inequalities within communities, where informal social protection systems function. For example, women may not be able to attend brainstorming meetings as these take a long, thus conflicting with their household and care responsibilities. Marginalized populations and groups may not have the capacity to be involved in the DT process due to existing exclusionary systems even if the programmes being deliberated directly affect them. We therefore emphasize the need for inclusion and respect, which are fundamental to community development approaches. Monitoring gender dimensions throughout the process is strongly encouraged.

### Conclusions

Researchers have found a disconnect between social protection innovations and the communities they target (Asaki and Hayes, 2011; Holmes et al., 2011; Sabates-Wheeler and Roelen, 2011; Sweetman, 2011). In this article, we stress that informal social protection systems will continue to have a significant and positive impact in offering immediate relief to communities and ensuring that no one is left behind, considering the limited reach of formal systems. While the resilience of ISPs is evident, there is a burgeoning interest in understanding how they can be integrated with formal systems or be disbanded in favour of formal systems. ISPs are rooted in community solidarity, social cohesion, reciprocity, agency but also clientelism. Recognising that governments may wish to enhance their role in providing welfare and services to address poverty and inequality within a Welfare State, we see that many are struggling to balance budget deficits with social spending. Integrating informal social protection systems in the welfare mix may help ensure that funds are allocated effectively to strengthen welfare programs, yet caution should be practised as some ISPs can fall into the ineffective informal threshold of Mumtaz and Kühner

(2025)'s typology, underscoring the complexity of the interaction between formal and informal social protection systems. The process of formalising SP is shaped by various pressures, including coercive, mimetic, normative, and hidden influences.

Involvement from the private sector and NGOs has become essential, driven by the need to expand outreach. However, there is limited understanding of how NGOs, governments, and other external organisations can collaborate to fulfil social welfare functions ethically and respectfully, without undermining the sociocultural bonds that have supported informal social protection systems for years. We provide a framework in response to Olivier and Mpedi's (2003, p. 29) question regarding when and how governments and private role players should become involved in informal social security arrangements. Our approach builds on both design thinking and community development theory and practice, aiming for policy improvements in countries where SP coverage is limited (Table 1). DT grounded in CD principles can ensure innovative solutions that are community-owned are offered. While DT focuses on innovation and learning, both DT and CD are valuable for addressing the pressures ISPs face during integration. Governments and non-state actors can leverage design thinking by grounding it in core community development principles. Our article presents a middle ground whereby, the state can learn in a structured way from what is happening on the ground and use it to continue to play an active welfare state role. Learning from and building on informal social protection on the ground, and understanding the different pressures influencing integration can help to ensure that the state is still responsible for ensuring all citizens have access to basic needs and a basic income. If interactions between ISPs and private role players and governments continue, design thinking reinforced by community development principles and approaches can be used to systematically and practically manage the integration process to safeguard the interests and rights of communities as equal collaborators in the co-creation of solutions to problems affecting them.

Apart from providing a guideline that sets the stage for the actions of actors involved in the integration process, our article suggests three caveats for government and private actor players if considering becoming involved in informal social protection systems. These three caveats are that government and other actors should (i) *engage with empathy to ensure that interventions are sustainable and feasible based on community resources and knowledge*; (ii) *treat communities as equal and engaged collaborators to promote partnership*; and collaborate and (iii) *keep the focus on social justice and the good of the community at the centre*. While we advocate for design thinking underpinned by community development principles as a framework for achieving these conditions, we recognize limitations, particularly when confronted with resources for implementation. By applying a design thinking approach informed by community development principles, we find that interventions by external actors can more realistically use available resources to meet community needs and challenges. We contend that by acknowledging these weaknesses and developing strategies to address them, there are opportunities for design thinking to enhance engagement with informal social protection.

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