

Use Case: Rapid Financial Aid Delivery in Wildfire Recovery – Maui, Hawaii

Client/Partner: Maui Rapid Response (Emergency Response NGO)

Sector: Disaster Recovery & Humanitarian Aid

Location: Maui, Hawaii

The Challenge

In the wake of devastating wildfires across Maui, thousands of residents faced immediate displacement, loss of homes, and disruption to basic services. Traditional aid methods—vouchers, goods distribution, and slow manual processing—could not meet the needs of individuals and families in crisis. Aid needed to be **flexible, continuous and data-driven**, especially as survivor needs evolved.

The Solution

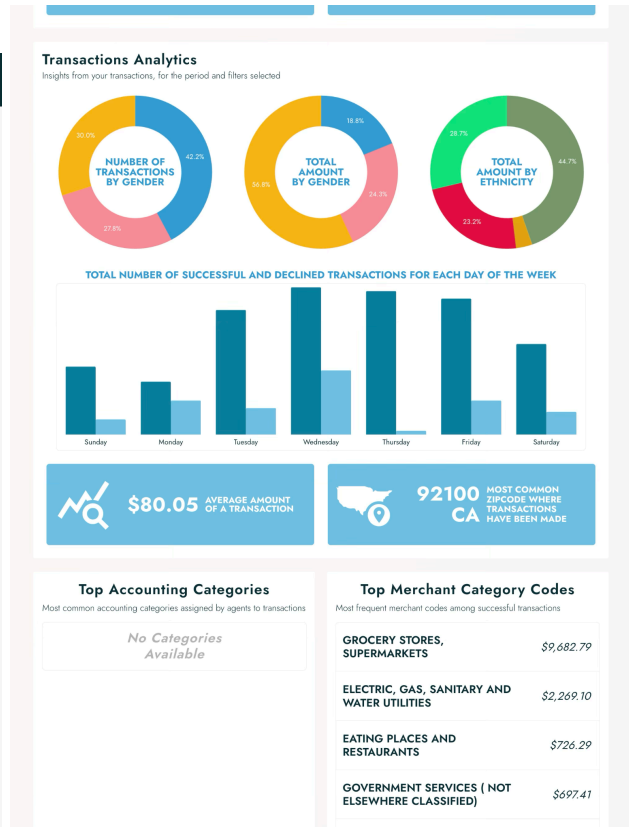
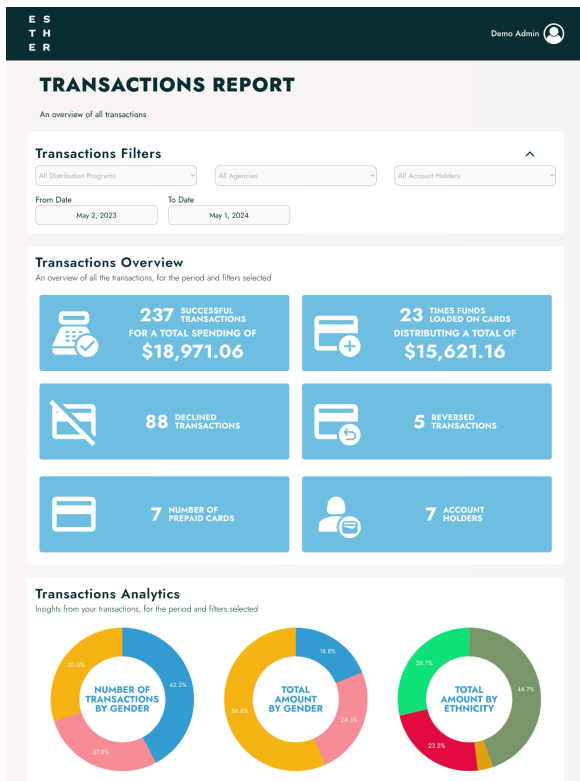
ESTHER International partnered with **Maui Rapid Response** and **Visa** to launch a **pilot program that delivers direct, continuous financial aid to wildfire survivors** using preloaded Visa Debit cards issued through the ESTHER platform.

Cards are tailored with program-specific restrictions to ensure funds are used appropriately while preserving recipient autonomy. Survivors can purchase **exactly what they need, when they need it**, whether that's fuel, groceries, baby supplies, or temporary housing.

On the back end, ESTHER's platform captures **real-time, anonymised transaction data** to provide insight into:

- **Spending behavior by category and demographic**
- **Trends in evolving survivor needs**
- **Geospatial patterns of fund use (by ZIP code, merchant type, etc.)**

This data is aggregated and used to inform **more efficient resource allocation**, both during the response and for future planning.



Results & Impact (expected outcomes post-pilot)

- **Continuous Aid Disbursement:** Funds delivered to survivors are reloaded on monthly basis per acceptance criteria
- **Autonomy Restored:** Survivors choose how to manage their own recovery without administrative delays
- **Operational Efficiency:** NGOs save hours in administrative overhead and reporting requirements
- **Data-Driven Insights:** Stakeholders receive reports showing what works—and what doesn't—in recovery efforts
- **Scalability Demonstrated:** Pilot designed to be replicated in other climate-related or recover crises

Why It Matters

The Maui pilot is a model for how humanitarian organizations can leverage **fintech infrastructure and both financial and demographic data** to improve speed, transparency, and dignity in aid delivery. It shows that **technology and empathy can co-exist**—and even reinforce each other—in times of crisis.

Key Technologies Used

- ESTHER Aid Distribution Platform
- Visa Prepaid and Debit Infrastructure
- Transaction Analytics
- Demographic and 'soft' data
- Insights on Aid Utilization and Evolving Needs

Contact:

www.esther.international