

ELAN FEBRUARY UPDATE

Design a catalog for cash transfer tech products; learn about ACF's KACHE; complete our member survey; and became a Mercy Corps pre-qualified supplier.

TECH CATALOG NEXT AFTER SUCCESSFUL MM WORKSHOPS!

January's ELAN Mobile Money (MM) Workshops brought together representatives from 16 humanitarian organizations, 11 private sector companies and seven countries. What did we learn?

- **Only 10%** of workshop participants were "**very satisfied**" with how **mobile money** currently meets humanitarian program needs.
- Beneficiary satisfaction, reduced security risks and improved program impact were the **top three priorities** for humanitarian actors using mobile money.
- Areas prioritized for improvement include:
 - **strengthening beneficiary capacity** to use MM products
 - **improving liquidity** management
 - **increasing transactions** within MM wallets,
 - and **demystifying** business processes for both groups.

To address the need highlighted in the MM workshops for early and regular discussions between humanitarian organizations and private sector - and with support from USAID's TOPS program, Oxfam, NRC and Strategic Impact Advisors - we will produce a much-demanded cash transfer technology catalog.

Join us at our catalog design sessions!

- **London**, March 16th [RSVP HERE](#)
- **Washington, D.C.**, March 24th [RSVP HERE](#)



Discussions and strategizing at the ELAN Mobile Money workshop in Gisenyi, Rwanda.

NEW THIS MONTH

- **ACF KACHE Program - "Where there are no other means to deliver"**

ACF's KACHE (Kit for Autonomous Cash Transfers in Humanitarian Emergencies) program successfully completed its first phase in Mali (see the [final report](#).) Using the Red Rose One System, ACF achieved their **ease of use, speed, security, autonomy and reliability** objectives for the kit.

The final report shares ACF's lessons learned through the development and testing of KACHE, with ideas for agencies seeking to develop or deploy similar tools, including procurement suggestions, troubleshooting tips and notes on internal management of such a project.

- **Shape our Community! ELAN Member Survey**

Please share 10 minutes of your time to help us understand how the ELAN can better meet your needs. Take our 15-question survey. Thanks!

- **Jargon of the Month: Aggregators**

You've probably heard the word "aggregator", but what does it actually mean? New resources from CGAP explain: "[Aggregators] can be thought of as the glue that helps many parts of the digital financial services ecosystem to work together. They allow payment instrument providers (like MNOs...) to easily integrate with entities that want to send money to or receive money from end customers...[such as] companies who want to receive payments, businesses who want to pay salaries or donors who want to pay recipients."

- **Mercy Corps Seeks to Pre-qualify E-voucher Suppliers**

Mercy Corps seeks to identify vendors offering electronic voucher solutions for a pre-qualified supplier list. To be placed on the pre-qualified supplier list, applicants must meet the minimum specifications detailed in the announcement.

Mercy Corps field programs seeking to distribute humanitarian assistance to program participants in electronic-voucher form may contact suppliers on the pre-qualified list to submit a bid or a proposal, in response to specific program needs.

You can find the full specifications and application

instructions here. Please direct any questions to elevatetenderquestions@mercycorps.org.

ASK AN EXPERT: LISA NASIBU – TIGO DRC

Lisa Nasibu coordinates Tigo Cash clients from the company's HQ in Kinshasa. The ELAN caught up with her to hear about her experience working with Mercy Corps' e-cash program in eastern DRC.

Was the Mercy Corps program Tigo's first humanitarian program?

It was the first time we had worked with an NGO. We had done a large bulk payments program for the government earlier - a program to pay teachers' salaries in the west of the country.

What worked well in the partnership with Mercy Corps?

They have great expertise in their field and have helped us a lot in knowing more about certain areas and their population. [Partnering] helped us get into these new areas and improve our services.

What was surprising?

Theoretically, the idea is that you use the mobile money and then you become a regular subscriber. But with the way [the program] unfolded, it took a lot of effort for beneficiaries to understand mobile money. And then we weren't making multiple payments in one village – we might be in one village once or twice, and then we would change locations. It wasn't easy to do follow up in [target] areas, because these areas can be difficult to access. And we were dealing with a population that was focused on their primary needs and did not necessarily have the purchasing power to think about purchasing other products.

Have you experienced uptake of additional financial products in other programs?

With the first project with the government, yes. We saw that it took about a year-and-a-half for people to be comfortable with the services. There, we were paying the same villages over and over, and they became used to our e-cash service. After that, they became more curious about other services.

What advice would you give to humanitarian agencies working with the private sector?

Be kind and be open. Mobile financial services are really new in DRC - we only have four years of experience! - so anything related to technology [will be] harder to explain and take longer to be understood.



Lisa Nasibu, Mobile Financial Services
Corporate Coordinator
Tigo DRC

And what about to the private sector in working with NGOs?

Be truthful and keep your word. If you say you are able to [make payments] in a certain area, you make sure you have gone to that area, made the tests, and you are really sure of the service – the distribution part, the network part, the cash part. So when you come to them and say “yes,” it’s the truth...Our motto was even if it’s small, we do it very well.

What do you like most about your job?

I love meeting people! This job has allowed me to meet all kinds of people, from very different cultures - and also from different cultures within my own country.

Want to share what you love about e-transfers? Think your peers or colleagues should be profiled? Contact [Lily](#) or [Sara](#) to share.

If you want to highlight e-transfers work by your team or partners for the monthly update, send these to smurray@field.mercycorps.org or lfrey@mercycorps.org.

The Electronic Cash Transfer Learning Action Network is convened by Mercy Corps, with support from the MasterCard Center for Inclusive Growth.

