APRIL UPDATE

Take the Digital Impact Alliance's survey to help improve ICT4D! (An extra-hearty invitation is extended to colleagues in MENA, South America, and Asia!)

Afterwards, sit back for a wild ride with smart cards, service providers, and smartphone studies.

New Tools to Assess the Payments Landscape

You must like digital payments or you wouldn't be here. So here's a new toolkit for you. Use it to assess the payments landscape as a single agency, or better yet, on behalf of the cash community of practice.

The toolkit was developed by a consortium focused on increasing multipurpose cash capacity (with support from ECHO).

The toolkit includes:

- Details to look for through desk research
- Stakeholder matrix template
- Key informant interview guides
- Delivery mechanism report outline
- Tips on provider introduction meetings and requests for information (RFIs)
- Program requirements worksheets
- Recommendations for preparing procurement materials

Read it, mix it up, adapt it, tear it apart. Whatever you do, we hope you find it interesting. And while you're at it, check out the other tools from the consortium's work.

New This Month

The Guardian: Facebook Has Nothing on US Internet Providers

Sure you can delete Facebook in protest after Cambridge Analytica accessed data from more than 87 million users. But you can’t delete your internet service provider. Salome Viljoen underscores how little choice actually exists in the US (and likely in other places too) - and the breadth of data providers can now access. "Your provider can see where you shop, what you watch on TV, where you choose to eat dinner, what medical symptoms you search, where you apply for work, school, a
Your “Wallet in One Card” Has a Serious Flaw
The Fuze smart card sounds pretty great: It contains a re-writable EMV chip that can support multiple cards and payment information. Unfortunately, two researchers independently identified a flaw that would allow anyone with brief physical control of the card to download all the data it stores. Fuze has promised to fix this in an update, but as writer Dan Goodin points out in Ars Technica, "The vulnerability is a reminder that sound security often works at cross purposes with the type of convenience Fuze is promising."

Insights from Global Findex Database
Published every three years by the World Bank, the Global Findex Database provides information about the use and reach of financial services.

Lisa Cornish, in Devex, explores the highlights. What's new? Five hundred fifteen million more adults have opened a financial service account. But growth in account ownership has not benefited all groups equally: "Globally [...] a gender gap of approximately 7 percentage points exists." Some countries - like Bangladesh, Pakistan, and Turkey - significantly exceed this.

Insights from Global Findex Database
It's not all new, but it's topical: We're pulling together additional resources to complement this month's interview with Samia Ibtasam and Lubna Razaq.

How to Bring More Women into Mobile Money: On the Microfinance Gateway, Alexandra Fiorillo highlights learning from her research into user experience (UX) and user interface (UI) with smartphone app design in Pakistan.

Mobile Money Tipsheet: Bridging the Mobile Financial Services Gender Divide: mSTAR and FH1360 - with support from USAID - put forward solutions to bridging the mobile FS divide in Bangladesh, where only 13% of women report using mobile money.

CaLP's Gender, Protection and CTP thematic area: Includes six key action areas discussed during their recent symposium in Nairobi.

Banking on Biometrics in India
Expanding financial services in India depends heavily on the state Aadhaar ID system. Vinay Singh at LiveMint argues this is better than PINs for illiterate populations, but should it be mandatory to use biometrics to access account(s)?
The GDPR Is Here – Are You Ready?
Wondering why you keep getting so many emails about updated terms of service from your favorite sites? Interested in what steps your organization is taking (should be) to prepare for the EU General Data Protection Regulation (GDPR), which goes into effect May 25?

The Engine Room has a handy blog post and overview guide for you. What’s more, the European Payments Council produced this infographic.

Ask the Experts: Samia Ibtasam and Lubna Razaq
Samia Ibtasam is a Computer Science PhD student in Paul G. Allen School of Computer Science at the University of Washington, Seattle. Lubna Razaq is the founding Director of the ITU Fintech Center at Information Technology University in Lahore, Pakistan.

This discussion is based upon their paper from ICTD 2017 An Exploration of Smartphone Based Mobile Money Applications in Pakistan and “Knowledge, Access, Decision Making: Women’s Financial Inclusion In Pakistan,” which was recently accepted into ACM COMPASS 2018.

What were you trying to understand with this research?
Samia: My initial goal was to see if a user can pick up a system and start using it without any assistance. My hypothesis was that financial transactions are really personal – details like transaction recipients and amounts have to be revealed to seek assistance. In the ICTD field, users who help other new users are called “intermediate users,” and there are a lot of conversations about the costs of intermediation.

You focused on “initial learnability” of smartphone systems. Why?
Samia: Within the HCI community, there’s no agreement on what “learnability” is. In general, initial learnability is the ability to pick up a [new] system and start using it without any external help. I was focused on when you’re shifting from one thing to another, you’re questioning, “What is the utility? Is there actually any benefit for me to continue to experiment with this?”

If users aren’t comfortable, they will revert to what is easier, which is cash in our case.

Many times when humanitarians look at design and user experience, we’re reminded that feature phones – rather than smartphones – still dominate the landscape. But in Pakistan you chose to explore smartphone applications. Why?
Lubna: In Pakistan, smartphone penetration is really increasing, with a lot of inexpensive $30-40 models imported from China. Interactive
Voice Response (IVR) call costs are really high, so researchers at ITU are also trying to figure out if these IVR can be transitioned to smartphones.

Also, some users - despite having smartphones - really aren't using them beyond making calls.

**What were the top user design tips you uncovered?**

Samia: One thing that seems obvious: If users don’t have any idea how financial transactions work – secret codes, etc. – they were unable to map what was going on with the financial transactions in the app. This makes sense, since we map new knowledge against existing knowledge.

Another core finding was how women started interacting with the phone. Suddenly they realized that – on their own – they could transact without depending on their husbands. (This was especially true for transactions that required mobility, often restricted for sociocultural reasons.) And this is what led me to work on gender.

**What surprised you when you started to explore gender?**

Lubna: With phone ownership, Pakistan is slightly worse off in terms of gender gap. When we started talking to women specifically, there were a lot of social constraints on single women having phones.

For example, when we asked a girl to try a prototype out, she said afterwards, “Well, if I had had a phone, then I would have known better how to use this prototype.” We discovered that her brothers were making decisions about who could have a smartphone [in the family.] Both of them (one older and one younger) had smartphones, but they wouldn’t let her have one.

**Why not?**

Lubna: The fear is that young women would get into contact with unknown men. They pitch it as though the girl may not be able to differentiate between predatory men or safe men.

Samia: So the same notion of segregation of gender in the physical space is replicated in the segregation of gender in the digital, or social, space.

**Based on your gender research, what recommendations do you make to overcome this gender divide?**

We recommend designing for both genders – rather than just one – and also taking into account male decision makers and their comfort level. Also, we propose designing for the situations and places women currently find themselves, rather than waiting for all women to be equally empowered.

**Get Involved!**
Take Part in the First Global Digital Ecosystem Survey

The Digital Impact Alliance (DIAL) is trying to understand and measure how ICT for development (ICT4D) can advance and improve. Their new survey explores perspectives on the reality of delivery services to vulnerable populations in emerging markets using digital. They are particularly interested in hearing from colleagues in MENA, South America, and Asia, and government officials in host countries.

Share your thoughts in their 15-20 minute survey.