

# ELAN AUG-SEPT UPDATE

New mobile money and data protection case studies, papers, and guides!

## MOBILE MONEY ASSESSMENT AND CONTRACTING GUIDE

What questions are best for understanding your mobile money operator's capacity? Is contracting with mobile money providers getting you down? Have we got a guide for you!

The new [ELAN Mobile Money Assessment and Contracting Guide](#) includes descriptions and questions to assess your operator's field and technical capacities and guidance for developing a strong service delivery contract. Use it now!

## AUGUST-SEPTEMBER DEVELOPMENTS: OXFAM CASE STUDY, DATA PROTECTION RECOMMENDATIONS, AND MORE

### Oxfam Releases Case Study on E-transfers in the Philippines

In responding to Typhoon Haiyan (Yolanda) in the Philippines, Oxfam collaborated with Visa to use prepaid debit cards. Their newly-released [case study](#) details their partners' roles, the card's product specifications, and the steps they took to launch the program.

### New Paper on Data Protection from Segovia

In their new [white paper](#), Segovia argues that now is an opportune time for the humanitarian sector to embrace data management and protection best practices. Why? To save us from the inevitable: lost time, money, and worse (data breaches!) from a patchwork of poorly-designed systems. Learn about their proposed data security framework for the humanitarian sector (or get the background info in [Devex's recent article](#).)

### New ELAN Case Study: Data Protection in Nigeria

In addition to the general guidance on data protection, we wanted to



Check out the new ELAN Mobile Money Assessment and Contracting Guide [here](#).

spend some time specifically with field teams that are currently struggling with these challenges and see what they prioritized. Back in March, CRS and Mercy Corps field teams got together for a workshop on data management and protection. You can learn more about the exercises they went through, the risks they identified and some recommendations from their learning in [this case study](#).

## **Solving Other People's Problems with Technology**

We loved [this article](#) from the Atlantic, which argues that trying to solve other people's problems elegantly can dramatically miss the mark. As author Ethan Zuckerman states, "...it's rare that technology provides a robust solution to a social problem on its own." Instead he laments how hard - yet essential - it is to make sure solutions are co-designed.

## **Coming Soon: A catalog of e-transfer technology**

Oxfam and ELAN have been busy building our new e-transfer product site. Testing has begun with a few volunteer users, and we look forward to a formal public launch in the coming months!

## **ASK THE EXPERT: SYED HASHIM ALI – TELENOR PAKISTAN**

Syed Hashim Ali, Team Lead, is part of the Business-to-Business team at [Telenor Pakistan](#), working on collaboration with the government, humanitarian, and corporate sectors. The ELAN took time to learn more about his experience. All responses are his personal opinion.

### **What do you do at Telenor Pakistan?**

We enable organizations to reach out to people across Pakistan in a convenient and accessible manner by devising cash disbursement solutions which cater to their requirements.

### **What prompted Telenor Pakistan to work with humanitarian agencies?**

We provide the power of digital communication, enabling everyone to improve their lives, build societies, and secure a better future. The vision of the company is to empower societies, and it is a clear call to action.

### **What was surprising for you working with humanitarian agencies?**

The humanitarian agencies in Pakistan are working tremendously well in almost all the aspect where they can add value.

The most surprising part for me was related to cash transfers: Most of the agencies were disbursing fund through direct cash or banking instruments such as cheques, etc. These mechanisms involved extensive paperwork, which resulted in difficulty reconciling data, additional operational work and resources, issues with transparency etc. It also meant that project beneficiaries often spent a large portion of their cash transfer commuting to the distribution location or to the nearest bank branch.



Syed Hashim Ali, Team Lead -  
Financial Services Sales at  
Telenor Pakistan

### **What's the one piece of advice you'd give to humanitarian organizations when they work with the private sector?**

Most organizations are already well aware of the market situation and actively work to partner with the private sector. However, my piece of advice to them would be to work with organizations which aim to facilitate change in society – not simply those which are around just for the sake of doing business.

### **What do you like about your job?**

My passion is financial inclusion for the unbanked. The thing I like the most about my job is that it enables me to work within my passion and collaborate with organizations wanting to do the same.

### **What is the most satisfying project you've worked on and why?**

The most satisfying project was our project with FDMA (Fata Disaster Management Authority). This project helped TDPs (Temporarily Displaced People) resettle in their native communities after a successful operation by Pakistan Army to eradicate terrorists from these areas. We not only helped them receive their cash grants in a convenient manner; we also brought them into the circle of financial inclusion. Mobile accounts were opened for all beneficiaries, who now utilize them to manage their day-to-day finances as well.

## **GET INVOLVED**

### **Listen to the Digital Identity Webinar**

If you missed the webinar on digital identity and e-transfers, [view the recording](#) or download the presentations. Representatives from MasterCard, Consult Hyperion and ID2020 introduced this fast-approaching and challenging topic. Thanks again to all who participated!

### **Take our Survey to Strengthen Humanitarian Procurement**

Share your experience with e-transfer procurement (click below)! The ELAN is looking for insights from [private sector partners](#) who have experience with humanitarian procurement process and [operations and finance staff](#) who have been part of e-transfer procurement. (Program people - we love you, too! But we're looking for some non-program experiences this time around.)

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



Mastercard Center  
for Inclusive Growth