Register for January’s webinar on mobile money learning! Until then, enjoy an interview with the greatest in-kind distribution manager we know.

**The Cash Catalog Is Here - Now We Need You!**

You asked for solutions to get to know e-transfer providers so we built you an online Cash Catalog! We’re currently in the beta testing phase, so there are just a few provider entries, but we need more user feedback to make this tool work for you. So take it for a spin, browse the categories and search functions and then share your feedback with us.

If you are an e-transfer provider and want to share your product with early users, create your login, then add information about your product. If you have any questions about the registration process, email us. And then give us a piece of your mind!

**New This Month:**

**Fast Company Profiles the IRC’s Cash Work in Afghanistan**

Cash - and the IRC’s work in Afghanistan - gets a shout-out from Fast Company as an “Innovation Agent” in December’s issue. Writer David Zax explores the IRC’s use of both M-Pesa and hawalas to meet cash distribution needs in the volatile country.

**Are Diamonds Blockchain’s Best Friend?**

Blockchain technology is more than Bitcoin. And certain industries, like Everledger, know it: The London-based start-up uses blockchain to help track diamonds - and cut into the £45M lost annually to insurance fraud.

In Blockchain for the Humanitarian Sector: Future Opportunities, Vanessa Ko and Andrej Verity turn the lens on the humanitarian sector. Following an intro to the concept of blockchain, they examine its potential use in:

- data sharing
- supply chain tracking and transparency
- ID and documentation
- humanitarian financing and more.
Blockchain’s benefits? Its traceability, lower transactions times, and others. It’s challenges? Darn that Bitcoin association.

Responsible Data Reflection Stories: Learning from Our Mistakes

The Responsible Data Forum - with support from Hivos - uses real-life situations to highlight unforeseen challenges and (occasionally) negative consequences of using technology and data for social change.

Presented together, their nine Reflection Stories move beyond “war story” swapping to provide a chance to reflect upon, and improve, our strategies for engaging with technology.

Get Involved

Webinar on Jan 17: Save the Children’s Use of Mobile Money in Liberia

Join ELAN for our first 2017 webinar to learn about how Save the Children used mobile money for emergency food assistance to households affected by Ebola. Tuan Doan and Zubahyee Joejoe from Save the Children and Hamilton McNutt from Strategic Impact Advisors will share learning from the program including:

- The importance of banking sector strength when considering mobile money,
- Introduction to superagents and creative ways support to rural agents, and
- Changes in handset ownership and attitudes about mobile money over the course of the program.


RSVP for the webinar.

Ask the Expert: Santa Claus - COO of Christmas

ELAN: So Santa, arguably, you run one of the largest in-kind distributions in the world. Have you thought at all about how trends in cash transfer programming might be applied to your operations?
Santa: You mean Christmas?
ELAN: Yes, I mean Christmas.
Santa: [With a glimmer in his eye…] But kids love toys!
ELAN: They do, they do. But look at my purple sparkle cardigan. Look at this. Do I love this cardigan? No.
Santa: Well, you aren’t exactly my target audience.
ELAN: Santa, there’s no need to be rude. And I do get that…. [pause.] Let’s take this from a different angle: Your targeting criteria. “Naughty” versus “nice.” Is this really capturing the level of nuance you’re looking for?
Santa: Of course it is. It’s quite simple to judge, and –
ELAN: [ELAN interrupts.] Is it, Santa? Fine, let’s leave that alone. But then where are you storing all of your beneficiary data?
Santa: Beneficiary? [Santa looks puzzled.]
ELAN: Kids, Santa, kids. Where do you keep all this information about kids?
Santa: I don’t keep it anywhere.
ELAN: Santa, that can’t be possible. What would you do if you had an audit? Have the - “kids” as you call them – given their consent?
Santa: Their consent?
ELAN: You’re collecting data, Santa, and storing it who-knows-where. Do you inform the children what you’ll be doing with their data before you collect it?
Santa: Well, they just write me letters, or visit me at the mall, or –
ELAN: Do all kids have access to the mall?
Santa: No, of course not.
ELAN: Exactly. Is it possible you’re missing out on a huge swath of eligible Christmas beneficiaries precisely because they cannot access you at the mall? Have you seen those wait times? What about the cost of postage, Santa?
Santa: I never thought about it like that, but –
ELAN: Thank goodness we caught you when we did.
[Santa whimpers.]
[ELAN offers a tissue.]
ELAN: I’m sorry. I know this is a busy time of year for you. And we’re not trying to criticize you here. We’re just looking for some low hanging fruit, some opportunities for right-sizing, a chance to drill down, take a deep dive and come up with mutually-beneficial solutions for enhancing productivity.
Santa: Do you mean “improvements”?
ELAN: Yes.
Santa: Well, we have started producing toys at the North Pole a bit earlier this year…
ELAN: But Santa – your production is all concentrated in one location, your storage costs are high, I mean – what must your electricity bill be in the North Pole!? Don’t get me started on sourcing reindeer with red noses….And then, to top things off, you have to run this massive distribution of things on One. Single. Night.
Santa: Isn’t it amazing? [Santa looks wistful.]
ELAN: It’s ludicrous! Can’t you at least stagger the distributions?
Santa: Absolutely not.
ELAN: Even extend it to the 26th?
Santa: No.
ELAN: Fine, Santa, fine. But what about the risks to you? If you just gave kids cash, they could buy whatever they wanted and then you’d avoid the perilous journey down every single chimney on the planet.
Santa: Stop being paternalistic.
ELAN: Touché.
Santa: Plus, kids don’t want cash. [He brightens.] We have started to incorporate gift cards…
ELAN: Are they a featured product on our upcoming Cash Catalog?
Santa: [blank stare]
ELAN: Get on that, Santa. It’s never too late to start preparing for 2017.