

# ELAN JANUARY UPDATE

New ELAN case studies on e-transfers and financial inclusion; principles released for effective public-private cooperation; and the future of ID: "We don't want to know who you are - we just want to make sure that at all times, you are still you."

## Can E-transfers Increase Financial Inclusion? Three New Case Studies

Last year, the ELAN undertook research to understand whether the use of mobile money influenced program participants' uptake of additional financial services. Focusing on emergency e-transfer programs in Bangladesh, Ethiopia and Zimbabwe, the research explored changes in savings, money transfer, and borrowing behavior.

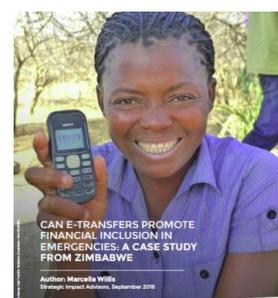
Key findings include:

- Participants in Bangladesh were unlikely to shift from traditional, informal financial mechanisms with limited exposure to mobile money. Read the full [Bangladesh study](#).
- Mobile phone ownership among Ethiopia participants increased to 98% (from 10%) when purchase was subsidized and cost spread out across multiple transfers. Read the full [Ethiopia study](#).
- Money transfer and savings behavior increased in Zimbabwe, but national liquidity issues also compelled participants to use mobile money services. Read the full [Zimbabwe study](#).

The ELAN thanks Marcella Willis from Strategic Impact Advisors, LLC, who led the research in Bangladesh and Zimbabwe. We are also grateful for the support, resources, and time given by Action Contre la Faim (ACF) and bKash (Bangladesh); Mercy Corps and the Somali Microfinance Institute (Ethiopia); and Save the Children and Econet (Zimbabwe).

In the coming weeks, the Overseas Development Institute (ODI) will release a synthesis of the studies, proposing policy and design recommendations based upon the findings.

## New This Month: Principles, Podcasts and Digital Payments



Check out the new ELAN case studies – cover images are linked.

## World Economic Forum (WEF) Releases Principles on Public-Private Cooperation

Better response requires better cooperation - and 18 global private sector and humanitarian organizations agree. The [six core principles](#) released by WEF are designed to "increase efficiency in digital payment delivery." The [press release](#) gives the Cliff Notes, or watch it all at the [press conference](#).

## Can a "Bank for All" Revolutionize Financial Access for the Unbanked? A Podcast

Rebank interviews [Balazs Nemethi](#), founder of [Taqanu](#), a "financial intermediary that aims to bank the unbanked." Focusing on Syrian refugees in Germany, they're working to smooth regulatory compliance questions and clarify identity, essentially outsourcing "the governmental identification [process]" with an open-source ID management system.

## Devex Features Cash: Digital Payments & Good Data

In "[When Aid Goes Digital](#)," Helen Morgan explores the benefits of digital payments in the context of Middle East humanitarian response programs.

[Good data](#) yields positive returns for WFP's cash transfer programs, as Amy Leiberman finds at the U.N. World Data Forum.

## Cash Defends Itself (Again)

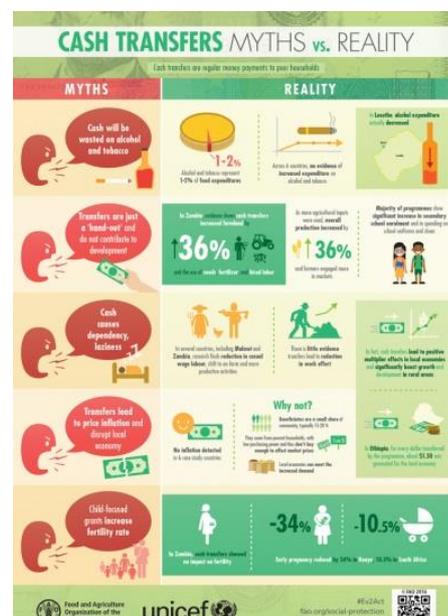
In the U.K., cash has had a hard run. December and January saw a slew of critical news pieces about cash. (Here's [an example](#).) While primarily directed at Pakistan's [Benazir Income Support Programme](#) - an e-transfer program which one MP equated to "exporting the dole" - they're an attack on aid writ large as much as its cash-based form.

CaLP released a [multi-agency response](#), and ODI corrected false assumptions in "[Five Myths about Cash Transfers](#)." And let's just throw in an awesome [infographic](#) for good measure.

## Get Involved

### Join Mercy Corps in Developing Inter-agency Payment Mechanisms Guidance

Mercy Corps is seeking participation in the development and review of payment mechanisms guidance to help agencies evaluate potential financial services. Reviewers will have the opportunity to influence the scope of work and shape tool testing. With funding from ECHO, the project is implemented in partnership with Save the



A new cash myths infographic from FAO and UNICEF (linked to full size version)

Children, CaLP, DRC, and OCHA. Contact Rebecca Vo ([rvo@mercycorps.org](mailto:rvo@mercycorps.org)) to participate.

## **Webinar Recording: Save's Use of Mobile Money in Liberia**

If you missed ELAN's recent webinar featuring Save the Children's use of mobile money during their Ebola response, fear not: we recorded it! Learn about creative ways to support rural agents and the importance of the banking system when considering mobile money.

## **ELAN Welcomes New (and Newish) Team Members**

The ELAN is proud to welcome Rebecca Vo as our new Electronic Cash Transfer Officer. Most recently Regional Asia Focal Point for CaLP, Rebecca will be supporting the ELAN through April while Sara Murray is on parental leave. Welcome, Rebecca!

Bree Oswill, our new Communications Manager, has been editing, writing, and promoting the serial comma (see!) for the ELAN for over half a year. She splits her time between the ELAN and Mercy Corps' cash team, and does not know how to use Twitter.