

ELAN JUNE/JULY UPDATE

Research tools, rap, and Reid (Kyla) from GSMA.

Financial Inclusion Research - Seven Practical Tools

Are you interested in exploring when and how e-transfer recipients interact with new digital financial services? Would you like to do so without building a set of new tools from scratch? [Take ours!](#) (They're the last bulleted item under the "Financial Inclusion" sub-section on our "Resources" page.)

The seven tools used for the ELAN's financial inclusion research include:

- an overview of the tools and suggestions for their use
- a household survey
- key informant interview questionnaires for e-transfer recipients, service providers, agents, and program staff

Much like the reminder to fasten your seat belt before take-off: please adjust these tools to your local context.

New This Month

GSMA Ecosystem Accelerator Innovation Fund - apply by 16 July 2017

[Applications are now open](#) for the second round of the GSMA Ecosystem Accelerator Innovation Fund. The Fund provides select start-ups in Africa and Asia Pacific with grant funding, technical assistance, and the opportunity to partner with mobile operators in their markets to help scale their products and services in sustainable businesses with positive socio-economic impact.

Does That Mobile Money Investment Product Look Too Good? It Probably Is.

The growth in mobile money products has a dark parallel: a rise in fraudulent mobile money activity that affects both consumers and agents. Mobile money subscribers may make payments into non-existent insurance schemes or be lured into "investing" in Ponzi-type pyramids that later collapse. In [Innovations in Mobile Money - What Are the Risks](#), Mercy Buku lists seven steps that MNOs and banks can take to mitigate risks and educate consumers, and clarifies the important role regulators play when overseeing new product launch.

It's Hard to Rap about KYC. That Didn't Stop Trulioo.

For all "the playboys in Panama", are you [down with KYC](#)?



[Seven practical research tools](#) for e-transfers and financial inclusion.

The Guardian's "Secret Aid Worker" Wishes We Took Data Protection Seriously

Painting a hypothetical picture of a suspicious state using our unencrypted and unanonymized beneficiary data against the very populations we're trying to help, this month's [secret aid worker](#) argues that while data protection isn't a sexy issue, "it's an urgent one."

CGAP Blog: Can Emergency Cash Transfers Lead to Financial Inclusion?

In Matthew Soursourian's [new CGAP blog](#), he cites the ELAN's research - thanks, Matthew! - and adds four more recommendations to help forge a stronger link between humanitarian cash transfers and financial inclusion. They are: 1) take measurement seriously and grow an evidence base, 2) partner with the right providers or help partners improve, 3) address misperceptions about poor customers, and 4) remove policy constraints.

Ask the Expert: Kyla Reid – GSMA



Kyla Reid, Head of Digital Identity and Disaster Response
GSMA

The ELAN sat down (virtually) with Kyla Reid, Head of the GSMA's Digital Identity and Disaster Response Teams, to learn what mobile operators have to do with birth registration and how they've committed to closing the gender gap.

What issues are the Disaster Response and Digital Identity teams tackling?

The Disaster Response team works to prepare mobile operators to better respond in a crisis: we look at network resilience, do a lot of cross-operator knowledge-sharing, and explore how to work better with the humanitarian community to improve preparedness. We created the [Humanitarian Charter](#) in 2015, and now have signatories in 77 countries, representing 108 mobile operators in total. We are seeing momentum in new services and partnerships that support humanitarian needs.

One of the challenges in accessing mobile services, particularly for vulnerable populations, is a lack of proof of identity. Our Digital Identity team looks at the different way mobile operators can support efforts to close the ID gap. We approach this in three ways: through research, through policy and regulatory engagement, and through catalyzing new innovations and approaches that leverage mobile operator assets to support digital identification in developing

countries.

What solutions for digital identity can mobile technology provide?

Mobile technology is relevant across the identity life-cycle, from registration through to authentication. A great example comes from Pakistan where [Telenor and UNICEF](#) are working on a digital birth registration platform that's had really great results in its pilot phase. They've developed a mobile-based solution that addresses some of the key barriers preventing parents from registering children at birth, including travel time and lag time in receiving the actual paperwork.

One of the current hot topics in this space is around how digital identification could improve beneficiary registration and service delivery for refugees. There are also strong links between identification and mobile financial services, so I expect we'll see developments in these areas in the coming months.

What barriers exist to some of these solutions?

One of the key barriers relevant to both the humanitarian and identity context is long-term partnership development and defining the roles and responsibilities of the different stakeholders. Both require investment, capacity and new models. In a sudden on-set emergency, this can be difficult to achieve, and in the identity context, defining where and how the private sector will play vis-à-vis government is taking shape differently, depending on the country.

Importantly, improving our understanding of end-user perspectives on things like privacy, trust and accessibility will be critical to ensuring that these different partnerships yield mobile services that have utility and longevity. In the identity context, this could involve looking beyond the issuance of digital credentials to thinking about how those can be used in a wider eco-system for accessing a variety of life-enhancing products and services. In the humanitarian context, this means considering how these tools can lead to more efficient and dignified assistance.

At the Humanitarian ICT forum – and in [GSMA research](#) - you highlighted a number of barriers women face in accessing mobile technology, and you pointed to the disparity as a market failure. What is the GSMA doing to address the gender gap?

We have a program called [Connected Women](#) which is focused on reducing the gender gap in mobile internet and mobile money services in low- and middle-income countries. The first step was to highlight that this is a real issue – 200 million fewer women than men own a mobile phone in low- and middle-income countries. It will take concerted action from the private sector, the development community and policy makers to address their barriers to access such as affordability, accessibility and digital literacy.

The Connected Women program also launched a Commitment Initiative where operator partners set concrete targets to reduce the gender gap in mobile internet and mobile money which is supported by 29 mobile operators.

Are there any simple or surprisingly solutions to the gender gap you've come across?

One of the most obvious things is looking at gender disaggregated data. It's not the case that every operator will be collecting and analyzing data with a gender lens, so it's hard to understand the problem if you don't have data to analyze. This may be difficult – but as a general best practice, collecting and understanding gender disaggregated data is a relatively easy step.