

ELAN MAY UPDATE

Mobile money blossomed this month - with insights from CGAP, GSMA, My Oral Village and Microsave, and more!



Financial Inclusion Research - in Friendlier Formats

You came, you saw, you wore stickers.

A hearty thanks to everyone who joined us in Washington, D.C., in early May to learn firsthand about our financial inclusion research results, and a big high five to our presenters Marcella Willis, Thea Anderson, Brian Hunter, and Silvia Baur and facilitator Chrissy Martin. We appreciated everyone's thoughtful questions and good spirit.

For those who missed us, [we recorded it](#). (We love you, too.)

For those with short attention spans, we also [infographic-ed it](#).

New This Month:

The Role of Financial Inclusion in Humanitarian Crises

Forced displacement is becoming more common and crises are lasting longer. Financial inclusion is one potential opportunity to support people affected by crises, but barriers still exist.

CGAP's recent blog, [The Role of Financial Inclusion in Humanitarian Crisis](#), argues for prioritizing investments in the systems and capabilities of countries affected by crisis by leveraging financial systems. Changes could be made in customer due diligence requirements and agent and e-money regulations to simplify financial access. Donors could also build deliberate bridges between humanitarian and development efforts by embedding financial service objectives into emergency programming.

Actuellement Disponible en Français (Now in French)

For French speakers interested in assessing mobile money options, Mercy Corps Mali has translated the [Mobile Money Assessment and Contracting Guide](#). (Thanks!)

How Do Mobile Money Fee Structures Impact the Poor?

Innovations for Poverty Action looked at 21 pricing models for mobile money and found the majority are "slab-based," where specific transactions cost a set fee. In their [CGAP blog](#), they note that while each pricing structure has its tradeoffs, the regressive pricing structure of most mobile money products may limit its benefit for the poor.



[Top line findings](#) from our financial inclusion research. Laminate them for a unique (and educational!) placemat.

Devex: Have You Received the Data Call?

Catherine Cheney tackles data security and the humanitarian sector in her recent [blog on data protection](#). Mastercard's Paul Musser's recent talk at the Humanitarian ICT Forum sets the stage, and Cisco's Rakesh Bharania reminds us, "If your mandate is to protect people in the physical space, that mandate extends to the electronic space as well."

If you think your organization could be doing data better, remember our [Data Starter Kit](#).

GSMA Landscape Report: Mobile Money, Humanitarian Cash Transfers and Displaced

Populations

GSMA's Disaster Response and Mobile Money programs examine constraints and enabling factors to the use of mobile money in their newest [Landscape Report](#). Focusing on programs targeting displaced people in Haiti, Rwanda and Pakistan, lessons learned include:

- the need for regulatory reform
- the recognition that true preparedness requires ongoing collaboration between NGOs and MNOs
- and that the phases of displacement require different design solutions.

Design Challenge Accepted: A Mobile Wallet for Oral People

My Oral Village and Microsave teamed up to build a conceptual wire frame of a mobile wallet for "oral people" or those uncomfortable with written numbers. The design emphasizes usability and opportunities for learning new skills. [Their findings slide deck](#) includes insights on icon design, intuitive usage of colors, substitutions for the place value of digits, and much more. Fascinating stuff for all those thinking about user challenges with mobile money and the effects on financial inclusion goals!

Think Twice about Going Cashless

Satyajit Das is skeptical about the push towards demonitization. In his [Bloomberg blog](#), he lists how governments and banks can benefit from eliminating cash, including through increased consumption, closing consumers' ability to circumvent [negative rates](#), and the scale of personal information states would have access to. "The anonymity of cash is useful to everyone, not just tax cheats and criminals." He argues that nations should be clear about their intentions when proposing such a shift. "The intrusion of the state on this scale is an explosive social or political issue rather than an arcane economic matter."