

# ELAN NOVEMBER UPDATE

Light a candle for the Cash Catalog; use data responsibly in Bangladesh; and register for the Collaborative Cash Forum by November 24th!

## R.I.P Cash Catalog

Well that didn't work.

We prototyped, held webinars, wireframed, and harassed you by email. All in the name of connecting financial service providers (FSPs) to potential humanitarian clients. And you know what? We couldn't make it happen.

Last November, the [Cash Catalog](#) was launched as an online marketplace to help FSPs showcase their cutting-edge tech solutions and humanitarians leisurely shop while still in their PJs. (Well not exactly, but....) When only four - count 'em four - providers registered to profile their products, we knew we'd misfired. So we're retiring the Cash Catalog. And we're sharing with you what went wrong in our [Failure Brief](#).

In short:

- We didn't fully explore our FSP user needs.
- The roll-out was inconsistent and suffered under competing priorities. Our messaging also wavered.
- Industry terminology is not standardized, and the technology changes rapidly.
- We had too many filters.

## New This Month

### Irresponsible Data: The Risks of Registering the Rohingya

In IRIN, [Zara Rahman](#) from The Engine Room walks us through the pressing and extreme data protection concerns underlying the massive registration push in Bangladesh. As the country collects biometric data on a marginalized group, Rahman cautions that what might be viewed as an exercise in efficiency could have widespread negative consequences, supporting voluntary or forced repatriation or discrimination.

### Four Reasons South Africa's G2P is Not Yet Driving Financial Inclusion

Digitizing government payments to South Africa's vulnerable populations reduced the burdens of queuing and the risk of robbery after the payment was received. But it hasn't supported financial inclusion. Originally people assumed it was because the infrastructure wasn't in place. But [recent research](#) in urban



You were beautiful, [Cash Catalog](#), but no one visited.

areas, "throws this assumption on its head." Instead, recipients were unlikely to leave money in their mobile wallets or top-up because they:

- feared no longer qualifying for the assistance,
- were limited by wallet functionality,
- did not trust the service in light of other predatory practices targeting these groups, and
- were blocked from certain services as a (temporary) fraud prevention measure.

If these improvements are made, the authors argue, G2P can still provide, "a major opportunity to grow access to financial services."

### **Merchant Payments: What about the Customers?**

In CGAP's ongoing blog series on merchant payments, [Peter Zetterli and Rashmi Pillai](#) explore the role end customers play in deciding the fate of merchant payments. The authors suggest a few avenues - including loyalty rewards schemes, which are popular addition to digital wallets marketed in the US. They also argue that increasing the amount of money in wallets is important and see digital payroll - while not "the sexiest topic in the DFS space" - as an important one.

Alongside these topics, they also broach the possibility of increasing credit products offerings, tempering this suggestion with the sobering admission that, "concerns around cost and over-indebtedness are real and serious - particularly if such a product were coupled with loyalty rewards schemes."

### **US Government Accountability Office Releases Report on Assistance to Syrian Refugees**

The US Government Accountability Office (GAO) released [a new report](#) on assistance to Syrian refugees. The report highlights electronic cash assistance and biometric authentication used in some neighboring countries and encourages USAID and US Department of State staff to enhance financial oversight of refugee assistance programs.

### **CGAP Webinar Recording: Agent Networks - What's Working? What Can We Do Better?**

In early October, CGAP presented the latest research and thinking on [how to strengthen agent networks](#). When your holiday dinner drags on, slip away to watch this instead.

## **Get Involved!**

### **Invitation to Participate in a Forum: the Collaborative Cash Challenge**

Scheduled to take place in **San Francisco on December 5 to 7, 2017**, the *Collaborative Cash Challenge* forum aims to create a space for the private sector and humanitarian agencies to brainstorm and identify potential solutions to some of the most pressing global issues affecting the delivery of cash assistance in crisis. The event will strive to advance the ability of humanitarian agencies in working collaboratively to exchange and use information to serve people better. To produce practical results, the event will identify potential solutions, create

partnerships, and develop action plans, which can be further resourced to cultivate tangible products and results. Additional resourcing will be available in 2018 and will aim to support legal, technological, policy and other types of initiatives, which will be derived through this consultative forum. [Learn more about the forum.](#)

The forum is presented by CARE on behalf of the CCD (Collaborative Cash Delivery) Platform.

If you are interested in participating, [please register](#) by **Friday, November 24**. Please note, the number of spaces is limited.

Please contact Elizabeth Horinek ([Elizabeth.Horinek@care.org](mailto:Elizabeth.Horinek@care.org)) with any questions you might have.

### **Upcoming Webinar: Save the Children Somalia - More Phones, More Transfers**

On **November 28** at 6PM Somalia and Kenya/3PM London/10AM DC, join ELAN and Save the Children's Suleiman Abdi and consultant Holly Radice to learn about their recent research on the secondary benefits of using mobile money in food assistance programs. The study looked at the extent to which mobile money increased digital awareness, person-to-business transfers, and expanded access and/or engagement with financial services, such as savings. [RSVP for the webinar](#) to receive the login details.