

# ELAN OCTOBER UPDATE

ELAN hosts two days in London; Turkey hosts largest-ever CTP; and that guy from "10 Things I Hate about You" talks surveillance.

## ELAN hosts Payments Labs in London

Prepaid cards can (and do!) play a critical role in helping the more than 130 million people in need of humanitarian assistance around the world. Recognizing this, the ELAN hosted two "Payments Labs" in late September to improve prepaid card deployments and e-transfer procurement procedures. Forty-five participants from payment companies and humanitarian agencies gathered in London to scope out product requirements and suggest procurement improvements.

Key findings include:

- What constitutes an "attractive business opportunity" for a provider and how maybe humanitarians should pilot *just a bit less*.
- KYC interpretations may differ from provider to provider - asking the right questions early will help you avoid surprises during implementation.
- Procurement and contracting e-transfer products is hard - get help from industry experts, set more realistic time frames and consider working in consortia to reduce costs.

Keep an eye out in the coming weeks for the release of full reports and resources from both events.

## New This Month:

### Turkey home to largest-ever humanitarian e-transfer program

Turkey currently hosts over 3 million registered refugees; 90% live outside of camps and host communities are significantly impacted. To, "preserve the dignity of vulnerable refugees and empower them financially," the EU has signed the €348 million [Emergency Social Safety Net](#) (ESSN).

Financed by the EU and its Member States under the '[Facility for Refugees in Turkey](#)', this groundbreaking social assistance scheme aims to reach 1 million refugees by the first quarter of 2017. In partnership with the Turkish Red Crescent and the World Food Program, vulnerable refugee families will receive monthly e-cash transfers to help them feed and house their families, and attend school.

### ATM and POS data in Mexico shows how people prepare for - and recover from - disaster

In UN Global Pulse's [recent study](#), real-time financial transaction data allowed researchers to see how people prepared for and recovered from Hurricane Odile. Data was compared between Baja



ELAN workshop participants absorbing the procurement process.

California Sur, the Mexican state affected by the 2014 natural disaster, and other regions. Food and gasoline purchases increased by 50% as people anticipated the hurricane, and recovery times spanned two to 40 days. Studies such as this may help organizations design better economic resilience programs.

## Switch to e-vouchers increases participation by 500% in Uganda

A [recently-released study](#) by TOPS and Mercy Corps demonstrates that a switch from paper to e-vouchers yielded a 500% increase in voucher redemptions. Designed to increase purchases of high-yield, drought-tolerant seed in Karamoja, the GHG program originally started with a paper-based voucher model. When complaints came in from agro-dealers about payment processing and delays, the program switched to e-vouchers utilizing the MTN mobile network. Agro-traders were also able to quickly pay traders from mobile money accounts.

## National Cyber Security Awareness Month: Being Watched Over vs. Being Watched

For national Cyber Security Awareness Month, HitRECORD and the ACLU release [a two-minute video](#) showing what the world might feel like if someone were watching you all-day, every day. With changes in surveillance options and reductions in data storage costs, it's not an unlikely future. But do you believe that, "Technology is not destiny"? (Or that the "10 Things I Hate about You" guy *really* cares?)

## Get Involved

The GSMA wants to understand how it can best contribute to discussions about the digitization of humanitarian cash transfers. Take [their survey](#) to demonstrate humanitarian partners' current level of understanding of mobile money systems. The **survey is open until November 11th** and responses will be used to inform GSMA's future contributions in this space.

## Ask the Expert: Joel Urbanowicz - Catholic Relief Services

The ELAN sat down with Joel to talk privacy impact assessments, data rights philosophies, and hydrangea backdrops (you can't buy one: we tried.)

### 1. What role did you play in the [Data Protection Case Study in Nigeria](#)?

I was CRS's initial liaison in attempting to get a country program interested in participating. Nigeria made sense since Mercy Corps and CRS were doing a lot of similar work with Internally Displaced Peoples (IDPs) in the Northeast of the country. It was the perfect opportunity to deconstruct how each organization chose to implement the same [e-voucher] system, and how those decisions led to good or not-so-good data handling.

### 2. As you worked through that process, did anything surprise you?

Our project teams are very capable. They are constantly faced with obstacles in the delivery of their programs and come up with creative solutions to overcome them. I think many of us have an incorrect assumption that data protection is something that requires special resources and skills. To those who have worked in the field, it probably comes as no surprise that this assumption is largely false.



Joel Urbanowicz  
*Director, Information Security  
& ICT Process Governance,  
Global Knowledge &  
Information Management at  
CRS*

Given appropriate guard rails, for example the CaLP and ELAN guidance, our project teams can effectively incorporate data protection into programming. I think our workshop in Nigeria proves it.

### 3. Could teams work through this process *without* a data privacy expert in the room?

[Existing practical instruction](#) [created by CaLP and ELAN] ... is largely deployable without the need to engage a host of consultants. It is very actionable. I've actually suggested that we try it: Use the CaLP and ELAN body of knowledge and see how far teams get. If there is a gap in understanding – then that's good information to report back to the ELAN.

### 4. Did the case study itself reveal anything unexpected?

I suppose this is a side effect of being in Baltimore and not in the field... I did not think beneficiaries understood the concepts of data protection and data rights – as owners of their personal data, able to dictate what can and can't be done. I couldn't have been more wrong. Our beneficiaries know full well about the [data] risks, because of the contextual issues of Boko Haram, the government, etc. However, they often don't have a choice, since we're requiring them to provide personally identifiable information to register and receive services.

[They] do expect a certain level of protection, and if they had a mechanism to hold us accountable, they probably would.

### 5. What “if you do nothing else, do this” advice do you give your teams?

The privacy impact assessment and data mapping activities were very useful for the project team. Seeing it all written down in one place is more powerful than thinking about individual risks. Both teams acknowledged sub-optimal management of data, and I can speak for the CRS team: They fixed them immediately, and this had a pretty significant impact on decreasing the risks of their data flow.

If every team just did that – and baked this in with data protection design principles – that would be a pretty significant step forward.

### 6. How long did it actually take?

The workshop was two full days. All-in-all, it probably took the team 4-6 hours of total work to get to that end state. Could a project team sit down for two hours and knock through a privacy assessment? Sure.

I traveled a lot this year and it's fine for me sitting in my cubicle to say, “Hey, you all need to do this.” But when you spend a week in Port-au-Prince – what I'm saying they need to do is really not that high on their list. Their power keeps shutting off, there is no water... But data protection is really not something we're going to be able to ignore – the EU is the gold standard. As the African Union starts to organize, too, they're looking to Europe as a model.

### 7. Why is this significant?

Because the primary difference between Europe and US is that [Europe] is “opt-in” – you must say so unequivocally that your data can be shared. The US is “opt-out” – it is assumed that you do not want privacy. It is a pro-corporation approach to privacy versus Europe, which supports the individual's rights to their data.

If we don't get [data protection and privacy] under control now, one of us will have a catastrophic breach and we won't be able to respond appropriately. And what's going to happen is that all other NGOs will be punitively punished. Not to mention the potential for loss of life for the people associated with the data breach. The vulnerable populations we work with have their rights constantly violated on many fronts. We need to ensure we are not piling on by being cavalier with their right to privacy.