

# ELAN JANUARY UPDATE

Share your ICT solutions in Nairobi; take advantage of new CaLP resources; and become our next research partner!

## CALL FOR SPONSORS, SPEAKERS AND EXHIBITORS: ICT4D CONFERENCE

Have you discovered an exciting ICT solution? Are you interested in sponsoring a conference track? The 2016 ICT4D conference brings together innovators from around the globe to learn how ICT is accelerating progress towards achieving the Sustainable Development Goals.

ELAN members may be particularly interested in the "Livelihoods and Financial Inclusion" track. Applications for speakers, exhibitors, and sponsors are now being accepted. Register for the event!

Where: Nairobi, Kenya

When: May 16-19, 2016. **Speaker application deadline Jan 22, 2016.**

For more information, visit [www.ict4dconference.org](http://www.ict4dconference.org) or email us at [ict4dmail@crs.org](mailto:ict4dmail@crs.org)

## NEW THIS MONTH: CALP RESOURCES AND MOBILE MONEY WORKSHOPS

- **New from CaLP: Urban cash transfers + protection tools**  
Urban cash transfer programs face different constraints than their rural counterparts. Find out why in CaLP's recently-released e-learning module, hosted on the [IFRC e-learning platform](#).

Want to mainstream protection in your cash program? Interested in using cash to reach protection outcomes? Take advantage of the tools and resources on CaLP's new [Cash and Protection](#) page, based on research from 12 countries.

- **Learning from West Africa: ELAN Mobile Money Workshop in Dakar**  
Representatives from MNOs, UN agencies, CaLP and the NGO community met last week to learn from mobile



Discussion in improving liquidity at the ELAN Mobile Money workshop.

money programs in West Africa. The lively group provided insights and concrete ideas for improving mobile money use in humanitarian programming. Participants in next week's workshop in Gisenyi, Rwanda, will build on their momentum. Stay tuned for an opportunity to review the tools developed based on these workshops.

## GET INVOLVED

### Research This! Can E-transfers Promote Financial Inclusion?

*It takes effort to set up your program participants' mobile money accounts. And then what? Are they abandoned at program end? Or are they heartily embraced?*

In 2016, the ELAN wants to understand how humanitarian cash transfer programs can create pathways towards financial inclusion. Our multi-country research project will explore how the design of e-transfer products and programs affects recipients' usage of new digital financial services.

We'll start in Bangladesh this spring and are excited to partner with ACF (and others).

*We're searching for partners in two more countries.*

If you're an e-cash program manager interested in taking part - get in touch! (Send a quick email to [Sara Murray](#).) Research is fully-funded by the MasterCard Center for Inclusive Growth. However, we will require time and logistical support from participating agencies.

### ASK AN EXPERT: ANISH JOSEPH - ECONET BURUNDI

Anish has about 18 years of experience in sales and distribution and been associated with the Telecom industry since 2009. He joined Econet Leo Burundi in July 2015.

#### How do humanitarian clients differ from your other bulk payment clients?

Other clients tend to be more regular in payments, both in terms of dates and payees. With NGOs, beneficiary lists can change with each disbursement. This requires more attention from our operations team, who plan and execute these disbursements with the help of the field sales team.

#### What's easy about working with us?



Anish Joseph, Head of Sales and Distribution for EcoCash. Almost 30% of Econet's 2.8 million clients use EcoCash, Burundi's first mobile money transfer platform.

NGOs are more organized and plan things well in advance. So, we generally have enough time to plan and execute any disbursement.

### **What's difficult?**

The majority of NGO beneficiaries are illiterate. We must train them on basics - like how to use handsets - so they're able to make transactions. NGOs need to prioritize this need and give us enough time to conduct trainings.

### **What services do bulk payment clients receive with their EcoCash account?**

The customer can benefit from money transfer, cash withdrawal, airtime purchase, bill pay, merchant pay, banking and wallet services. We are planning to launch insurance services soon.

### **Are bulk payments a potential entry point for new EcoCash customers?**

[They] can spread the word about mobile money services, [and] beneficiaries tend to spend the time and effort to learn about the technology. EcoCash also helps us increase our subscriber base, a way of increasing mobile penetration. Only 5% of Burundians have formal bank accounts, and mobile phone penetration is at 47%.

### **How are your agents incentivized and supported to participate in bulk payment activities?**

We have designed the system in such a way that we share 60% of the commission generated with our partners. While we keep the charges very low, we make a point of giving sufficient incentives to our partners. We also offer our best-performing agents the chance to visit Zimbabwe to see how EcoCash has transformed lives there, especially for similar agents.

### **Do you ever temporarily expand agent networks?**

We do not have temporary agents, but we try to co-ordinate with NGO partners to ensure that we have mobile agents [nearby]. We currently have 1,200 agents who have a presence in each of the 129 communes. Our goal is to achieve a minimum of one agent in each of the 2,639 collines, with a target of 3,500 agents by June 2016.

*Want to share what you love about e-transfers? Think your peers or colleagues should be profiled? Contact [Lily](#) or [Sara](#) to share.*

If you want to highlight e-transfers work by your team or partners for the monthly update, send these to [smurray@field.mercycorps.org](mailto:smurray@field.mercycorps.org) or [lfrey@mercycorps.org](mailto:lfrey@mercycorps.org).

The Electronic Cash Transfer Learning Action Network is convened by Mercy Corps, with support from the MasterCard Center for Inclusive Growth.



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for Inclusive Growth