

ELAN JULY UPDATE

Fund your e-transfer preparedness, learn about digital identity and more!

New RFA released: Institutional preparedness for digital cash transfers

USAID, NetHope and the the Global Broadband and Innovation Alliance (GBi) have issued a [Request for Applications](#), planning to offer two fixed amount subawards for institutional preparedness to use digital cash transfers in humanitarian response.

Applications are due by August 22, 2016. Questions or submissions should be sent to paymentinnovations@nethope.org. We look forward to learning from the successful initiatives.

JULY DEVELOPMENTS

Call for submissions: humanitarian technology

What technology does **to** humanitarian action (not what technology does **for** humanitarian action) is the subject of a future edition of the Journal of International Humanitarian Action. Your submissions on topics ranging from technology ethics to humanitarian use of state security technologies, biometrics and drones are encouraged. Read more about the guidelines for submission [here](#).

What is digital identity? Is there a way to craft it while maintaining privacy?

A new publication from Consult Hyperion introduces the concept of digital identity - why is it so important and what are some of the choices we face in creating a framework for its use? Find the [executive summary](#) or the [full report](#) or join our next webinar on this topic, featuring one of the authors (stay tuned for details).

#DigitalPreparedness on center stage in NYC

In July in New York, IRC and UNCDF hosted a live and [webcast](#) event to launch [new resources](#) on digital cash transfer preparedness. A wide array of organizations, including ELAN, spoke about the drivers and limitations of digital preparedness. Next up, IRC will host a series of webinars offering practical guidance on laying the groundwork for rapid and scaled-up cash transfer programming ahead of crises. Stay tuned for dates & details!



Program participants receive e-voucher cards - Yemen/Mercy Corps

Host a mobile money workshop in your country or region

Earlier this month, the ELAN finalized and shared the [materials](#) used in our mobile money workshops in January. If you are interested in hosting a discussion with your national or regional stakeholders, you can adapt these materials. [Contact us](#) if you would like help adapting these materials for your gathering.

Mobile money developments in the Philippines: it's not just mobile!

Learn about innovations from two Philippines-based mobile money providers in a blog series from GSMA. You may be surprised that payment cards are an important ingredient! In [part 1](#), we learn how SmartMoney has moved away from a SIM-based platform to a SIM-agnostic system whereas GCash's Mynt focuses on additional financial services. [Part 2](#) explores the differences between the same two systems' companion cards linked to mobile money accounts.

Ask the Expert: Linda Raftree - Independent Data Security Consultant

Linda Raftree specializes in data protection and privacy issues, most recently working on the digital safeguarding policy for Girl Effect Mobile. She thinks we're a bit like OkCupid. We think she may be right.

Are there particular challenges humanitarians face with regards to data protection?

Yes. One of the big problems is that as soon as there is a rapid onset disaster, everyone wants to send you the latest, greatest technology innovation that they developed. There's an opportunism that you find less of in development work. For me, it can be really hard to sort through what the motivations are of the companies offering solutions – and it's pretty well-documented that crisis is the worst time to introduce new behavior.

In a conflict or disaster setting, you don't have the time to lay out the structures or processes that you would in a development setting. If you cut corners – this is when the different kinds of risks come in if you're using digital data.

What's the solution?

I think more and more – especially in the situations we're seeing now – it's going to be important for organizations to deploy a person who can do a security assessment and look at the types of digital systems and protections that will need to be put in place.

I learned this when I was just starting out with integrating mobile phones into development work [in a former job]: I felt quite comfortable doing a participatory risk assessment with community members. But I had a very limited understanding of the systems I was using and what specific digital security holes might be present and create risks.

How do you convince someone who's never thought about the digital privacy of beneficiaries that it's important?

elan

The Electronic Cash Transfer
Learning Action Network



Linda Raftree specializes in data protection and privacy issues. Check out her [blog](#) or follow her on [twitter](#).

Sometimes I'll use examples from our lives in US, like the [OkCupid article](#).

Tell me about that.

Well, when you sign up for OkCupid, there are a series of highly personal questions the site asks you – for example, how many times a week you have sex, questions about drug use, religious beliefs, etc. The “carrot” is that if you fill out these questions, you'll find love. And people using OkCupid assume this information is being used by the site to better match them to other people.

Then a researcher in Denmark went in and scraped data from the site – information from something like 70,000 profiles – and opened it up on an open science site. But people were giving that data to OkCupid for a *purpose*. No one gave their consent for their own personal data to be used in that way by a third party researcher or to be made open.

When I think about the way we collect data from vulnerable people – who feel that, “I need to give this data to get access to A, B, C, D life saving services” – well, it's similar to the OkCupid situation: “You're not going to find love unless you give us your data.” And then when that data gets opened up – and we ask about health status, financial income, we ask very, very personal questions – then it's sometimes questionable whether we're thinking about privacy and protection. How would we feel if this was our own data?

For me this is related to the value we put on “us” vs. “them” – “they don't understand, they're poor, they're desperate, so they won't care if we use their data.” Those are the kinds of attitudes that are still present. I would like to see that change – not just because of privacy, but because of humanity.

What challenges do organizations face when they attempt to build policy around data protection and privacy?

There's a capacity challenge. I also think it's taken awhile for people to see this as something to care about: “We have all these other massive problems going on and you're worried that this person's *data* might be hacked into?!” Qualifying and quantifying [data protection risks] for the humanitarian space is important, as well as developing policies.

And policy development must be very participatory – you can't hire someone to write something and hand it over. It needs input from different parts of the organization and from different people who have seen the actual challenges on the ground versus basing policy only on theoretical problems. And then you need to make sure there is funding to actually roll it out and hold people accountable to it.

How do you frame it to get people's attention?

I might talk about it in terms of rights – but to message leadership, you might need to talk about liability.

The commitment really has to come from the top – and in terms of leadership, a lot have been slow in seeing it as a concern, although people on the front lines may really worried about it. If you don't have that support from the top to do something about it and get the training the organization needs, then it's hard.

The ELAN is a network of people working on e-transfers in particular – do you see any gaps or areas that should be a focus of a group like this?

I was reading a CGAP paper that was talking about aspects of trust in using e-payments and mobile money systems. Digital privacy and security are very linked to trust – even the way a system works is related to trust: if you think you've sent a transfer through and your network goes out and you don't know if it was completed – how do you get in touch with someone? What is the complaint mechanism? How willing are the private sector companies to provide good customer service to their lower income clients? Trust is important on so many levels.

And now - whitesave.me?

This just came about because I get frustrated by techno-utopianism – “there won't be any bureaucracy, we'll eliminate government” – all because of new technology. It also came about when the #BlackLivesMatter movement was gaining traction – and there was a spike in concern about how people of color are treated by institutions in the US. We wanted to show how institutional racism is really engrained and refute this wider idea that tech and Silicon Valley are going to save things that they are really not able to fix.

People often build applications that claim they'll fix some huge issue when really what is need is deep-seated change, political change, cultural change....an app won't do that.

So why do we fall so hard for digital saviorism?

That's a whole other conversation! I think people are looking for an easy solution, and Silicon Valley has sold us on this. We even call them “solutions” when we're trying to develop something.

Like the idea that “if these poor disadvantaged kids just knew how to code they'd easily be able to get jobs.” Well, maybe that's a piece of it, [but it's so much more](#). If you want to do something that's worthwhile, you have to go up against power structures.

Get Involved

Catch up on the blockchain webinar

If you missed the webinar discussing the potential applications and current state of blockchain technology for e-transfers you can view the recording [here](#). Participants raised good questions about identity and authentication, so the next webinar will focus digital identity. Keep an eye out for an email from us with more details about this session.