Annotated Bibliography
Electronic Cash Transfer Learning Action Network (ELAN)
February 2015 - October 2018

The ELAN was a network formed to improve the efficiency and effectiveness of digital payments in humanitarian response. It was initially funded by the Mastercard Center for Inclusive Growth; in its final 18 months, it also received support from PayPal.

As part of ELAN close-out, we have collected key resource produced during the program's three years. The documents are grouped into three prominent themes: 1) product experiences and regulation; 2) financial inclusion; and 3) data management and protection. Most documents created by the ELAN are housed on Mercy Corps' Digital Library.

Key lessons and best practice uncovered by the ELAN were rolled into its online course Digital Humanitarian Cash: Extreme Operations, offered by the Digital Frontiers Institute. When the ELAN closed out in 2018, we produced two final documents: Delivering on Digital's Potential, our final report, and our final event report.

The ELAN was managed by Sara Murray, Lily Frey, and Bree Oswill.

PRODUCT EXPERIENCES AND REGULATION

Title	Publication Date	Description	Link
Cash Catalog	November 2016; retired 2018	An online marketplace to connect humanitarian clients with potential service providers offering digital payments, voucher, and database management solutions.	https://cashcatalog.org/
Cash Catalog bFailure Brief	November 2017	A case study on why the Cash Catalog failed - and what other organizations should do before investing in a	https://mcdl.mercycorps.org/gsdl/docs/FailureBriefCashCatalogELAN.pdf

		platform to match service providers with humanitarian clients.	
Mobile Money Assessment and Contracting Guide	2016	A toolkit designed to help humanitarian field teams understand how best to assess and evaluate mobile money service providers. Includes a glossary of key mobile money terms as well as a graphic of the mobile money process flow.	https://mcdl.mercycorps.org/gsdl/docs/Mobile MoneyAssessmentContractingGuide.pdf
Guide ELAN pour l'evaluation d'argent mobile et l'etablissement de contract	2016	The French translation of the" Mobile Money Assessment and Contracting Guide."	https://mcdl.mercycorps.org/gsdl/docs/Mobile MoneyAssessmentContractingGuideFrench. pdf
Mobile Money Transfers for Humanitarian Assistance and Development Programming: A Service Provider Perspective	February 2016	Research conducted on service providers' experience and perspective working with humanitarian bulk payment customers.Six service providers with operations in Africa were consulted.	https://mcdl.mercycorps.org/gsdl/docs/Mobile MoneyTransfersServiceProvidersResearch.p df
Seeking Solutions: New Roles for Technology in Cash and Voucher Programs	September 2015	This inspiration brief was developed to inspire new thinking about solutions, products, and tools that could support the use of cash and vouchers in humanitarian response.	https://mcdl.mercycorps.org/gsdl/docs/Seeki ngSolutionsTechCashVoucherProgELANMC .pdf
ELAN Mobile Money Workshop Report	April 2016	This report summarizes learning and recommendations from two mobile money workshops held in West Africa in early 2016. The events were held to: 1) improve understanding of minimum requirements for successful deployments of mobile money in humanitarian programs, and 2) build relationships between key actors.	https://mcdl.mercycorps.org/gsdl/docs/ELAN MobileMoneyWorkshopFinalRep.pdf
Partnering for	October	This report summarizes common challenges and learnings	https://mcdl.mercycorps.org/gsdl/docs/Partne

Success: E-cash Use in Humanitarian Programming	2015	from e-cash programs across a variety of geographies and delivery mechanisms. Both local and/or national financial service providers were used, as well as products offered by international providers.	ring4SuccessECashELAN.pdf
Prepaid Card Products for Humanitarian Programs: Actors, Insights & Recommendations	December 2016	A report summarizing findings from a workshop held in London in 2016 which brought together prepaid service providers and humanitarian actors. Includes a diagram and glossary of terms commonly used in both industries (and frequently confused.)	https://mcdl.mercycorps.org/gsdl/docs/ELANPrepaidCardsforPrograms.pdf
What to Know When Working with Humanitarians on E-cash Programs	October 2016	A primer for service providers hoping to work within the humanitarian sphere (or curious about the humanitarian industry.) Includes an introduction to the business case for partnering with humanitarians, humanitarian principles and standards, and program participant characteristics.	http://www.cashlearning.org/downloads/working-with-humanitarians---final-2.pdf
E-transfer Procurement: Learning and Good Practice	February 2017	Recommendations from a workshop held in September 2016 to improve procurement of e-transfer products used in humanitarian response.	https://mcdl.mercycorps.org/gsdl/docs/ETransferProcurementLearningGoodPractice.pdf
ELAN Humanitarian Know Your Customer (KYC) Case Studies: Uganda and the Philippines	October 2017	Case studies which explored the way in which KYC regulations in two countries impacted the speed with which humanitarian assistance could reach beneficiaries as well as the type of delivery mechanisms used. .	https://mcdl.mercycorps.org/gsdl/docs/ELAN-KYC-CaseStudyUgandaPhilippines.pdf

FINANCIAL INCLUSION

Title	Publication Date	Description	Link

Financial Services Primer for Humanitarians	Sept 2015	A primer designed to help humanitarians understand what financial services are, why they are critical to consider in emergencies, and how they can amplify the impact of cash transfer programs.	https://mcdl.mercycorps.org/gsdl/docs/FinancialServicesPrimerELANMC.pdf
Infographic: How to Design an E-transfer Program for Lasting Impact	March 2017	An infographic that condenses the key findings from the ELAN's research into uptake of financial services in Bangladesh, Ethiopia, and Zimbabwe.	https://mcdl.mercycorps.org/gsdl/docs/InfographicDesignETransferforLastingImpact.pdf
Can E-transfers Promote Financial Inclusion in Emergencies: A Case Study from Bangladesh	September 2016	A research study conducted by Marcella Willis, on behalf of the ELAN, which explored whether program participants in Bangladesh continued to use new digital financial services after emergency programs ended.The study looked at both barriers and opportunities to uptake.	https://mcdl.mercycorps.org/gsdl/docs/ETransfersFinInclusionCaseStudyBangladesh2017.pdf
Can E-transfers Promote Financial Inclusion in Emergencies: A Case Study from Ethiopia	September 2016	A research study conducted by Sara Murray which explored whether program participants in Ethiopia continued to use new digital financial services after emergency programs ended. The study looked at both barriers and opportunities to uptake."A Bank in my Pocket" [below] provides additional data one year later.	https://mcdl.mercycorps.org/gsdl/docs/ETransfersFinInclusionCaseStudyEthiopia2017.pdf
Can E-transfers Promote Financial Inclusion in Emergencies: A Case Study from Zimbabwe	September 2016	A research study conducted by Marcella Willis, on behalf of the ELAN, which explored whether program participants in Zimbabwe continued to use new digital financial services after emergency programs ended. It study looked at both barriers and opportunities to uptake.	https://mcdl.mercycorps.org/gsdl/docs/ETransfersFinInclusionCaseStudyZimbabwe2017.pdf
Policy Brief: Electronic Transfers in Humanitarian Assistance and Uptake of	March 2017	A commissioned brief by the Overseas Development Institute on the common barriers to uptake of financial services in emergency programming. This 4-page brief is a companion piece to the longerm "Electronic transfers in humanitarian assistance and uptake of financial services: a synthesis of ELAN case studies" [below].	https://mcdl.mercycorps.org/gsdl/docs/ETransfersinHumanitarianAssistanceFinancialServicesBrief.pdf

Financial Services			
Electronic Transfers in Humanitarian Assistance and Uptake of Financial Services: A Synthesis of ELAN Case Studies	March 2017	A commissioned synthesis by the Overseas Development Institute on the common barriers to uptake of financial services in emergency programming. This synthesis looked at research findings from the ELAN case studies in Bangladesh, Ethiopia, and Zimbabwe and attempted to draw conclusions common to all three contexts.	https://mcdl.mercycorps.org/gsdl/docs/ETransfersinHumanitarianAssistanceFinancialServices.pdf
A Bank in My Pocket: Revisiting Ethiopia's Mobile Money Drought Reponse	November 2017	Research conducted one year later on the sustained use of digital financial services post-emergency response. This study was conducted with a subset of program participants from the research captured in "Can E-transfers Promote Financial Inclusion in Emergencies: A Case Study from Ethiopia."	https://mcdl.mercycorps.org/gsdl/docs/ABankinMyPocketEthiopiaResearchUpdate.pdf
Seven Practical Research Tools for E-transfers and Financial Inclusion	October 2016	The research tools used in the Bangladesh, Ethiopia, and Zimbabwe studies exploring uptake of digital financial services.	http://www.cashlearning.org/downloads/seven-practical-research-tools-for-e-transfers-and-financial-inclusion.zip

DATA MANAGEMENT AND PROTECTION

Title	Publication Date	Description	Link
A Data Starter Kit for Humanitarian Field Staff	May 2016	An online set of resources to help humanitarian field staff manage the collection, sharing retention, and archiving of sensitive data. Includes recommendations for conducting a Privacy Impact Assessment (PIA).	http://elan.cashlearning.org/

(electronic version)			
The Data Starter Kit (PDF version)	May 2016	A PDF-version of the seven tip sheets available from the online Data Starter Kit for Humanitarian Field Staff.	https://mcdl.mercycorps.org/gsdl/docs/DataStarterKitforFieldStaffELAN.pdf
Data Protection Case Study: Nigeria	March 2016	Results and recommendations from a workshop that brought together two INGOs utilizing the same e-voucher service provider in Nigeria. Recommendations were focused on creating a culture of data protection and privacy.	https://mcdl.mercycorps.org/gsdl/docs/DataProtectionCaseStudyNigeriaELAN.pdf

MISCELLANEOUS

Title	Publication Date	Description	Link
Monthly Newsletters	N/A	The ELAN produced monthly newsletters highlight key resources, topics of interest for members, and featuring interviews with industry experts.	[All monthly newsletters are part of the program file and can be shared upon request]
Partnering with FSPs to Deliver Cash in Nepal: Top Considerations	May 2015	A brief produced to help agencies responding to the earthquake better assess payment providers in Nepal.	https://mcdl.mercycorps.org/gsdl/docs/PartneringwFSPsCashinNepalELAN.pdf
ELAN Workshop Report: E-transfers in Iraq and Syria	June 2016	Documentation from a workshop designed to help implementing agencies in Iraq and Syria work through common e-transfer challenges. Includes action items related to that specific context.	https://mcdl.mercycorps.org/gsdl/docs/ELAN2016WorkshopReportIraqSyria.pdf