HOW TO DESIGN AN E-TRANSFER PROGRAM FOR LASTING IMPACT

The digital delivery of humanitarian assistance can create opportunities to link recipients to additional financial services. ELAN-led research in Bangladesh, Ethiopia, and Zimbabwe uncovered four recommendations to promote uptake of new financial services:

1. **Assess Demand for Mobile Money Services**
   A 208% increase in person-to-person transfers in Zimbabwe demonstrated a clear demand for mobile money transfer services; in other countries, however, many users preferred informal options (such as livestock or savings groups) to mobile money.

2. **Support Mobile Phone Purchase If Ownership Rates Are Low**
   Phone ownership increased to 99% (from 10%) after program participants in Ethiopia were able to purchase subsidized phones with their transfer.

3. **Provide One-on-One Training and Opportunity to Practice**
   Over 80% of respondents in Bangladesh wanted “more training” to help them continue using their mobile wallets.

4. **Increase Transfer Frequency to Build Experience**
   In all programs, very few participants were able to independently complete mobile money transactions. Repeat transfers offer the opportunity for mastery.