

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:



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.



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.



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.



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.