

# Digital Financial Literacy Training and Awareness for Bangladeshi Migrant Workers in Jordan

Enhancing financial inclusion for Bangladeshi workers through a pilot in the Garments' Sector of Jordan



<b>Project name</b>	Improving Access to Remittances and other Financial Services through Digital Solutions (digi#ances)
<b>Commissioned by</b>	German Federal Ministry for Economic Cooperation and Development (BMZ)
<b>Implementing organization</b>	Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH
<b>Project region</b>	Host communities in northern Jordan (Irbid, Mafraq and Amman governorates)
<b>Lead executing agency</b>	Central Bank of Jordan (CBI)
<b>Co-financed by</b>	Swiss Agency for Development and Cooperation (SDC)
<b>Objective</b>	The objective of Digi#ances project is to facilitate access for Bangladeshi migrant workers who have little access to digital financial services in Jordan through providing the knowledge they need and creating a remittance corridor to use digital financial services responsibly.
<b>Duration</b>	October 2015 - October 2023
<b>Volume</b>	10.69 million euros

## Context

Recent developments in the remittances and financial services industry have been encouraging and could eventually lead to a

breakthrough in the financial inclusion of migrants. Leveraging the high penetration of mobile phones in the country, seven mobile payment service providers (PSPs) – supervised by the Central Bank of Jordan (CBI) – are currently offering digital financial services. In 2019, the Swiss Agency for Development and Cooperation (SDC) decided to join hands with the BMZ funded project “Improving Access to Remittances and other Financial Services through Digital Solutions (Digi#ances) to finance work stream on the development of digital remittance channels and remittance-linked financial products particularly for the Bangladeshi population residing in Jordan aiming to increase the financial inclusion of the migrant residents of the country.

Numerous other players, such as digital remittance and mobile banking providers, and new technologies are disrupting the market and creating competition. Innovations linked with Blockchain technology and digital identity, development of the applications into native languages other than Arabic and English have the possibility to unlock access to the financial services for migrants. The shift away from cash-based systems and the creation of new systems that bypass banks and traditional money transfer operators is a tremendous opportunity for reducing remittance transfer costs in the medium-term.

## Objective

The objective of Digi#ances project is to provide individuals who have little access to digital financial services in Jordan with the knowledge they need to use digital financial services responsibly. Through jointly designed and developed materials and trainings, stakeholders will be able to reach the target group with consistent, neutral, and credible information on digital financial services,



Migrant women participating in a training for DFS Literacy



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and help to foster their financial inclusion through hands-on training in this new service. Activities under the Digital Financial Services (DFS) Awareness & Literacy are targeted towards Bangladeshi women migrant workers employed in the garments' sector in Jordan who receive their salaries largely via cash and/or have access to bank accounts. The target group will learn about the opportunities that digital financial services offer, how they can use DFS to carry out remittances to their home country in a simple and convenient way.

## Digi#ances project contribution

Under the co-financed component by Swiss Agency for Development and Cooperation (SDC) has developed three broad implementation pillars. The first is to collaborate with a local PSP, Dinarak to develop a cross border remittances (CBR) feature and test the e-wallet application in Bangla Language to carry out transfers with the users.

The second is a set of materials for awareness-raising campaigns and measures which includes videos for social media outreach, information brochures, leaflets, flyers and posters in Bangla Language.

The third pillar includes the development of 5 training modules explaining what an e-wallet is and how an account can be opened, how e-wallets can be used for savings and budgeting, for transferring remittances to their home country and what the user's rights and responsibilities are.

In order to reach the Bangladeshi migrants, Digi#ances signed an MoU with the Jordan Garments' Association for Trade and Exports (JGATE) to gain access to Bangladeshi citizens who are predominantly employed by this sector to carry out the training and awareness activities.

## Impact

Trainings have taken place in two industrial areas (Ad Dulayl Industrial Park and Irbid Industrial zone) The target for this pilot is to reach 2000 Bangladeshi majority of whom are women through training activities and 5000 Bangladeshi citizens through the awareness campaign.

The modules have been customized specifically towards the target group and the industry that they are employed in are delivered by local trainers who are accompanied by translators who have both been trained in the training material to succeed in carrying out this pilot project.

Through these activities we aim to start the dialogue between workers and management alike towards a mindset shift to consider DFS as a way forward for accessing and managing money in a safe and reliable fashion. Through this experience we aim to further the abilities of these workers to be more efficient in dealing with their money and learn about the concerns of the end-users to bring information to the financial markets on ways to strengthen their services.

This project is part of SDC's Global Programme on Migration and Forced Displacement (GPMFD) which aims to improve labour governance while enhancing the productive potential of labour migration and the wellbeing of migrant, refugee and national workers. In Jordan, the focus was on increasing the benefits of labour migration through improving access to digital financial services including remittances for migrant workers.

Published by  
German Federal Ministry for Economic  
Cooperation and Development (BMZ)

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Edited by  
Deutsche Gesellschaft für  
Internationale Zusammenarbeit (GIZ) GmbH

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As at  
November 2021  
(15.4069.9)