



# DFS Awareness & Literacy Roadmap

It's become much easier! *صارت أسهل بكثير*

## Context

Although access to financial services plays a critical role in sustainable development and the reduction of inequality and poverty, 58% of Jordan's adult population have no access to financial services, the gender gap in financial inclusion is among the highest in the world, and literacy and awareness of financial services in general and digital financial services in particular are extremely low.

Therefore, the Central Bank of Jordan and GIZ Digi#ances Project jointly developed a roadmap for increasing the awareness and literacy of potential users of digital financial services, which will be implemented through collaborative action to achieve the maximum benefit for potential service users. A group of 20 governmental, non-governmental, and private sector organizations with access to the target groups and good reasons to increase their financial literacy and awareness and their leverage on synergies have therefore come



A group of trainees at the TOT session on mobile wallets

<b>Project name</b>	Digi#ances: Improving Access to Remittances and other Financial Services through Digital Solutions
<b>Commissioned by</b>	German Federal Ministry for Economic Cooperation and Development (BMZ)
<b>Partner</b>	Central Bank of Jordan
<b>Objective</b>	Jordanians without access to bank accounts, refugees, and women make use of digital financial services for national money transfers
<b>Location</b>	Jordan
<b>Contact</b>	Katharina Braun Botão Head of Project katharina.braun@giz.de +962 65563 382 <a href="http://www.giz.de/de/weltweit/38566.html">www.giz.de/de/weltweit/38566.html</a>

together to sign an MOU committing them to the implementation of the roadmap.

“ After the training I will do budget planning for me and my husband and I will commit to do it.”  
– *Hiba AlKwaja, a Jordanian woman*  
October 18, 2018 in Amman



Two women inquire about mobile wallets



An agent of a payment service provider in a village near Irbid

## Objective

The objective of the roadmap is to provide individuals with no current access to financial services in Jordan with the knowledge 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, and help to foster their financial inclusion through hands-on training in this new service.

The activities under the DFS Awareness & Literacy roadmap are targeted towards unbanked low-income Jordanians and Syrian refugees and other non-nationals residing in Jordan, with an emphasis on women and youth. The target group will learn about the opportunities that digital financial services offer, how they can use DFS for savings and budgeting, and what their rights and responsibilities are.

## Contribution of Digi#ances

The Digi#ances Project has developed two implementation pillars. The first is a set of materials for awareness-raising campaigns and measures; including videos for social media outreach, information brochures, leaflets and posters, and a mobile app, as well as awareness events and festivals. The second pillar includes 4 training modules explaining what an e-wallet is and how an account can be opened,

what it can be used for, how e-wallets can be used for savings and budgeting, and what the user's rights and responsibilities are. The modules are delivered by local trainers who have been trained in the content material as well as in the trauma sensitive approach.

## Impact

ToT trainings have taken place in three governorates (Irbid, Mafrq and Amman) and hundreds of Jordanian and Syrian individuals have been trained to use digital financial services. The Digi#ances Project and the roadmap's stakeholders intend to train 10,000 beneficiaries on DFS by the end of 2019.

### FACEBOOK PAGE:

[www.facebook.com/financialliteracyjo](http://www.facebook.com/financialliteracyjo)



I never heard there is such thing in Jordan, I would love to get my e-wallet."

– Samer Qasem, a Syrian man  
October 17, 2018 in Irbid

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