

Digital Financial Literacy (Awareness Campaigns and Training)

صارت أسهل بكثير! It's become much easier!

Jordan



Project name	Digi#ances: Improving Access to Remittances and other Financial Services through Digital Solutions
Commissioned by	German Federal Ministry for Economic Cooperation and Development (BMZ)
Partner	Central Bank of Jordan
Objective	Jordanians without access to bank accounts, refugees, and women make use of digital financial services for national money transfers
Location	Jordan
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services in general and digital financial services in particular are extremely low. The Central Bank of Jordan and GIZ- implemented Project "Digi#ances" have therefore jointly developed a roadmap to increase 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. As of 2020 a group of 20 governmental, non-governmental, and privatesector organisations with access to the target groups and good reasons to increase their financial literacy, awareness and lever- age on synergies have therefore come together to sign an MOU which commits them to implementing the roadmap.

Objective

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

Activities under the DFS Awareness & Literacy are targeted towards low-income Jordanians and Syrian refugees and other non-nationals residing in Jordan who do not have bank accounts, 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.

Context

Although access to financial services plays a critical role in sustainable development and the reduction of inequality and poverty, 58.5% of Jordan's adult population still 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





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Digi#ances project contribution

The Digi#ances Project has developed two implementation pillars. The first is a set of materials for awareness-raising campaigns and measures which includes 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 both the content material and the trauma sensitive approach*.

**Since it is likely that many of the target population, particularly refugees, will have suffered traumatic experiences, the modules are delivered by local trainers who have been trained in both the content material and the trauma-sensitive approach.*

Impact

ToT trainings have taken place in three governorates (Irbid, Mafraq, and Amman) and 17,528 Jordanians and Syrians have been trained to use digital financial services. The Digi#ances Project and the roadmap stakeholders intend to train 20,000 beneficiaries in DFS by the end of 2021.

Digi#ances have customized the training materials to be more suitable for the target group (ex: we have developed training materials targeted only for women).

The project is part of the BMZ special initiative 'Tackling the Root Causes of Displacement, Reintegrating Refugees', which provides short-term support to refugees and their host communities. In the long term, sustainable measures are designed to eliminate the structural causes of displacement, such as social injustice and food insecurity. This particular project promotes equality and social and economic development for refugees and low-income Jordanians.

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