

Digital Financial Literacy (Awareness Campaigns and Training)

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
Co-financed by	Swiss Agency for Development and Cooperation (SDC)
Location	Jordan
Contact	Kathrin Damian kathrin.damian@giz.de Commission Manager +962 65563 382 www.giz.de/de/weltweit/38566.html

Context

Although access to financial services plays a critical role in sustainable development and the reduction of inequality and poverty, 66.12% of Jordan's adult population still have limited 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.

The Central Bank of Jordan and GIZ- implemented Project



Participants in a training for DFS Literacy

"Digi#ances" had therefore jointly developed a roadmap to increase the awareness and literacy of potential users of digital financial services, which implemented through collaborative action to achieve the maximum benefit for potential service users.

Objective

The objective of the Digital Financial Literacy was 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 was able to reach the target groups with consistent, neutral, and credible information on digital financial services, and helped to foster their financial inclusion through hands-on training in this new service.

Activities under the DFS Awareness & Literacy were targeted towards low-income Jordanians and Syrian refugees and migrant workers in Jordan who do not have bank accounts, with an emphasis on women and youth. The target group learnt about the opportunities that digital financial services offer, how they can use DFS for savings and budgeting, and what their rights and responsibilities are.

Digi#ances project contribution

The Digi#ances Project developed two implementation pillars. The first was a set of materials for awareness-raising campaigns and measures which included videos for social media outreach, information brochures, leaflets and posters, outdoor campaigns, POS, as well as awareness events and festivals. The second pillar included 4 training modules explaining what an e-wallet is and



Kathrin Damian
kathrin.damian@giz.de

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 were delivered by local trainers who had been trained in both the content material and the trauma sensitive approach. Since it is likely that many of the target population, particularly refugees, suffered traumatic experiences, Digi#ances had tailored its training materials to better cater to a diverse range of target groups, including individuals with disabilities, women, couples, those with low literacy levels, and home-based business owners. Additionally, in 2023, rural areas were incorporated as a newly targeted focus for DFS training.

Focus on Women

Diverse learning methods were employed to ensure inclusivity across education levels, cultural backgrounds, age, gender, and geographical locations. Specialized training techniques, such as the kitchen training method and female ambassadors, were used to focus on women, while couples' training sessions garnered support from men and proved highly effective.

Awareness

The DFS awareness campaign made a significant impact, reaching a total of 1,612,619 individuals, among which 304,063 were of Syrian refugees, and an impressive 810,098 were women. Various communication tools and channels were employed to effectively raise awareness about Digital Financial Services (DFS). These outreach efforts encompassed 29,268 individuals through social media, 3,925 through YouTube, with 568 ambassadors contributing to the cause. Additionally, 989,696 people received informative SMS messages, while 265,979 10th-grade school students

were educated on DFS. To further engage the audience, videos were used to reach out to 2,000 individuals, and 16,260 printed materials were distributed, collectively ensuring a comprehensive approach to DFS awareness.

Impact

Training of Trainer had taken place in three governorates (Irbid, Mafraq, and Amman) and 29,277 Jordanians and Syrians have been trained to use digital financial services of which 63% women. The Digi#ances Project and the roadmap stakeholders intended to train 24,000 beneficiaries in DFS by the end of 2023.

Sustainability

To enhance the sustainability of our training initiatives, we introduced an E-learning tool that includes online training modules, enabling stakeholders to educate individuals in rural areas and those unable to attend physical sessions. This tool also encompasses a wide range of training materials that NGOs and PSPs can utilize to educate their beneficiaries.

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

Published by

Deutsche Gesellschaft für
Internationale Zusammenarbeit (GIZ) GmbH
Registered offices Bonn and Eschborn, Germany

Digittances- Improving Access to Remittances and
other Financial Services through Digital Solutions
Iritiria Street, Vista Complex 3, Um Uthaina
Amman 11190 Jordan
+962 6 5563382
www.giz.de/de/weltweit/38566.html

Author: Mais Al Khayyat

As at October 2023
GIZ is responsible for the content of this publication.

In cooperation with



On behalf of

Federal Ministry for Economic Cooperation and Development (BMZ)
Division Middle East

Addresses of

BMZ Bonn
Dahlmannstraße 4
53113 Bonn, Germany
T: +49 (0)228 99 535-0
F: +49 (0)228 99 535-3500

BMZ Berlin
Stresemannstraße 94
10963 Berlin, Germany
T: +49 (0)30 18 535-0
F: +49 (0)30 18 535-2501

poststelle@bmz.bund.de
www.bmz.de