

# The Inequality Challenge

## Innovative Solutions to a Global Issue

### What is it about?

Despite significant progress in poverty reduction in the past decades, inequality has constantly risen. Even where inequality has been reduced, it remains on a considerably high level. This global trend threatens sustainable development in all its dimensions and the successful implementation of the 2030 Agenda.

Consequently, there is a crucial need for targeted measures in order to reduce inequality globally (SDG 10) and in a sustainable manner. The 2030 Agenda's principle 'leave no one behind' (LNOB) thereby puts the spotlight on those who have not yet been able to benefit from past progress.

In this regard, new challenges arise: How can international cooperation contribute to reducing inequalities and at the same time targeting the overarching principle of 'leave no one behind'? Which policies and strategies promise the highest leverage?

### The Inequality Challenge in a nutshell

Against this backdrop, the German Federal Ministry for Economic Cooperation and Development (BMZ) has initiated the Inequality Challenge – a fund that supports innovative approaches, methods and tools that focus on inequality and on the poorest and most marginalised people. The fund supports projects with up to 100,000 EUR in partner countries of German Development Cooperation.

Ultimately, the objective of the Inequality Challenge is to integrate and upscale innovative approaches for the reduction of inequality and the LNOB principle into German Development Cooperation's portfolio, as well as strengthening the mainstreaming of these subjects.

### The projects of the Inequality Challenge

The Inequality Challenge supports ten projects from all around the globe. The projects started in July 2018 and will run until September 2019.

#### LNOB Benchmarking (Mexico)

Implemented by GIZ, 2030 Agenda Initiative



The project aims at provoking a benchmark competition for the best LNOB-performance between local governments by developing and disseminating a digital platform, which allows the user to rate the LNOB performance of municipalities.

#### Fair Share (Brazil)

Implemented by Oxfam Brazil



The project will develop a tax calculator, which provides basic information on citizens' current tax burden and simulates fairer scenarios in connection with progressive tax reforms. By this means, the project seeks to sensitise the public for such tax reforms, thereby shifting the discussion from 'less taxation' to 'fair taxation'.

#### Gender Sensitive Theatre (Serbia)

Implemented by the Serbian Association for Reproductive Health and Rights (SRH)

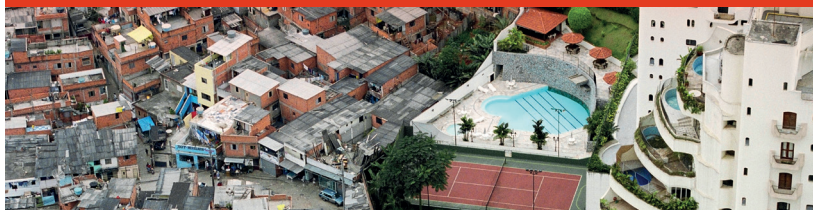


The objective of the project is to change discriminating gender related attitudes and behaviour among youth in an open, participative way by using theatre-based education. All female roles are played by men; all male roles by women.

◀ Locations of the Inequality Challenge's projects:

- 1 Mexico, 2 Brazil, 3 Serbia, 4 Jordan, 5 Nigeria,
- 6 Mauritania, 7 Mongolia, 8 Cambodia, 9 Bangladesh,
- 10 Bangladesh & India





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## Closing the Gap (Jordan)

Implemented by GIZ, Improving Access  
 to Remittances and other Financial Services



The project will form a network and train women to become mobile money agents and thereby giving more women the chance to gain access to finance and empower them to develop their own businesses.

## Narrative Geographies (Nigeria)

Implemented by Collaborative Media  
 Advocacy Platform (CMAP)



The project aims at mapping the slums of Port Harcourt and use specific places for radio dramas in order to give the marginalised waterfront communities a voice in urban development. It will also create a community space for discussions with local authorities.

## From Trash to Cash (Mauritania)

Implemented by GIZ, Financial Decentralisation Programme



By combining crowdsourcing and local economic development approaches, the project wants to improve the quality of local waste management and boost employment creation in poor communities of Mauritania.

## Better Access to Vocational Schools (Mongolia)

Implemented by GIZ, Cooperative Vocational Training in the Mineral Resource Sector



The projects aims at improving accessibility of vocational schools for people with disabilities. To reach this goal, it will develop a digital platform for schools to conduct a self-assessment and initiate a renovation competition ('Buildathon') among students.

## Disability Data App (Cambodia)

Implemented by GIZ, Social Health Protection Programme



The project will raise awareness about service utilisation and unmet needs of people with disabilities. It will develop an app together with Disabled People's Organisations to improve data collection and close the information gap, so these organisations can better represent the needs of people with disabilities.

## Accessible Health Loans (Bangladesh)

Implemented by BRAC University

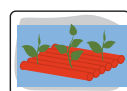


The project aims at expanding the existing Medical Treatment Loan Programme of BRAC. It will assess the current programme and test several new features to make it more inclusive and accessible for very poor and marginalised communities.

## Water Farming for more Resilience

(India/Bangladesh)

Implemented by South Asian Forum for Environment (SAFE)



The project's objective is to increase food security and sustainable livelihood for marginal indigenous communities inhabiting the floodplains of India and Bangladesh. The project will train farmers in hydroponic farming, crop cycle planning and fish farming.

## More Information

Please visit [www.inequality-challenge.com](http://www.inequality-challenge.com) for further information on the fund and the projects.

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# 'Leave no one behind' Benchmarking – Datamun

## The Inequality Challenge. Innovative Solutions to a Global Issue

### The Challenge

Although Mexico progresses towards the 2030 Agenda, it faces multiple challenges. One key issue relates to the implementation of the 'leave no one behind' (LNOB) principle, including addressing extreme poverty and income inequalities.

From a LNOB-perspective, there are several opportunities at a local scale for improved government action and enhanced public-sector accountability, particularly with respect to poverty and discrimination matters.

Project title	LNOB Benchmarking – Datamun
Commissioned by	German Federal Ministry for Economic Cooperation and Development (BMZ)
Country	Mexico
Implementing Organisation	National Council for the Evaluation of Social Development Policy (CONEVAL) and 2030 Agenda Initiative (GIZ Mexico)
Partner Organisations	Office of the Mexican President, National Institute for Social Development and National Institute for Federalism and Municipal Development
Duration	July 2018 – September 2019

### The Objective

In close coordination with the National Council for the Evaluation of Social Development Policy (CONEVAL) and the President's Office (OPR), the project will design and carry forward a comprehensive strategy to provoke a 'benchmark competition' for the best LNOB-performance between local governments.

It will do so by developing and disseminating a digital platform that will enable access to simple and comparable information between municipalities that share common traits. By these means, the project aims at making the LNOB performance of each municipality transparent and easily reachable, thereby enabling local governments to measure their performance and identify opportunities for improvement, and allowing citizens to compare outcomes and demand improved public services, especially for discriminated and vulnerable groups in Mexico.

### The Target Group

The digital platform will mainly address local decision-makers and citizens concerned with the performance of Mexican local

governments in LNOB-related issues. At the same time, it will work as a decision-making tool for municipalities and civil society organisations that advocate for or work with vulnerable groups (e.g. indigenous communities).

### The Approach

The idea will be implemented through three components:

1. An interactive benchmarking digital platform: The digital tool will be simple, dynamic and attractive, allowing users to intuitively generate useful information. The benchmarking will enable comparing municipalities' performance with regard to a suite of indicators covering key LNOB figures. In order to ensure consistency, municipalities will be grouped into different 'families' which share certain characteristics (e.g. geographical location, sociodemographic indicators, digital capacities, etc.), so that the benchmarking leads to valuable learning regarding potential improvements in public services. The platform will allow to generate PDF reports on key selected indicators.
2. A communication campaign: This is the core component of the project and will serve to disseminate the core messages of the benchmarking. It will include practical information on the use of the platform and on how it can serve to voice citizens' concerns and demands before local governments. The campaign will be designed on two different formats: a





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digital front for maximising the reach of the platform and a physical format, addressing communities that lack access to information and communications technology. The project works together with the National Institute for Federalism and Municipal Development (INAFED), due to its convening capacities with respect to local governments, by means of which the LNOB Benchmarking will be shared and promoted among municipalities. Also, by collaborating with the National Institute for Social Development (INDESOL), the project has access to a nationwide network of thousands of civil society organisations that work directly with vulnerable or discriminated groups.

3. Peer-learning mechanisms. Several incentives will reinforce the project: First, relevant federal government agencies (e.g. INAFED and INDESOL) will provide support on the use and relevance of the tool to municipalities and civil society organisations. Secondly, the project will set up mechanisms for municipalities to systematically highlight best practices, enable a peer-learning process among local governments and promote public recognition.

When compared with similar platforms and digital tools, the LNOB Benchmarking outstands because of its simplicity and for specifically targeting vulnerable groups. Whereas existing tools offer unfiltered information whose relevance for non-experts can be difficult to understand, the LNOB platform is innovative due to the data rationalisation process supporting the selection of key indicators that present a succinct but illustrative overview of LNOB-performance at municipal level.

## The Milestones

Since August 2018, a steering committee consisting of the implementing and partner organisations has been working on the design of the digital tool. It has also been supporting the conceptual development of the communications campaign. In April 2019, an exchange with over 40 advocacy NGOs was held in order to gather their impressions and streamline the platform. During the summer of 2019, the communications campaign on the dissemination and use of the platform will be implemented. The facilitation of peer-learning mechanisms will take place at the beginning and end of the campaign.

The digital tool will be hosted by CONEVAL, with an explicit feature allowing its periodical update. By these means, it ensures the sustainability of the platform after the conclusion of the Inequality Challenge execution period. Additionally, CONEVAL incorporated the LNOB Benchmarking as a key component of a medium-term institutional strategy intended to improve its understanding of key performance indicators of local governments regarding social rights. The LNOB Benchmarking will therefore strengthen CONEVAL's capacities to advise municipalities' decision-making processes and policy actions in LNOB-related matters.

### About the Inequality Challenge

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# Fair Share

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### The Challenge

Brazil is the 9<sup>th</sup> most unequal country on the planet, according to UNDP (2018). Here, the richest 5% have 50% of the national income share, and six Brazilians have as much wealth as the bottom 50% of the population. There are several reasons that explain Brazilian inequalities. The country's tax system is one of the most important ones.

According to Oxfam Brasil's last calculations (2017), while the top 10% spend 21% of their average income on taxes, this share is 32% in the case of the poorest 10%. This occurs because of low income and wealth tax for the richest, as well as strong reliance on taxation on goods and services, which weighs heavily on the poorest and middle classes' pockets.

While the general population believes that 'tax is evil', very much so because of various campaigns against taxation in general, the real issue is the unfairness of the tax burden. The challenge is to expose it in order to empower the poorest Brazilians and change the narrative of the Brazilian tax system, from 'less taxation' to 'fair taxation'.

### The Objective

The main objective of the 'Fair Share' project is to start shifting the terms of the debate about taxation. Oxfam Brasil believes there is ground for improvements in that direction in Brazil and the project aims at making a difference in this process.

Project title	Fair Share Project
Commissioned by	German Federal Ministry for Economic Cooperation and Development (BMZ)
Country	Brazil
Implementing Organisation	Oxfam Brasil
Duration	July 2018 – September 2019

### The Target Group

This project addresses the most vulnerable people in Brazil, the bottom of the social pyramid that pay many taxes and depends most on public services. More specifically, the target group consists of the bottom 40% of the population, whose average incomes are no bigger than R\$ 577,00 (EUR 150) per month, less than the Brazilian minimum wage.

Among this group, poor black women are the majority. Two thirds of Brazilian black women are in the bottom 40% of the population.

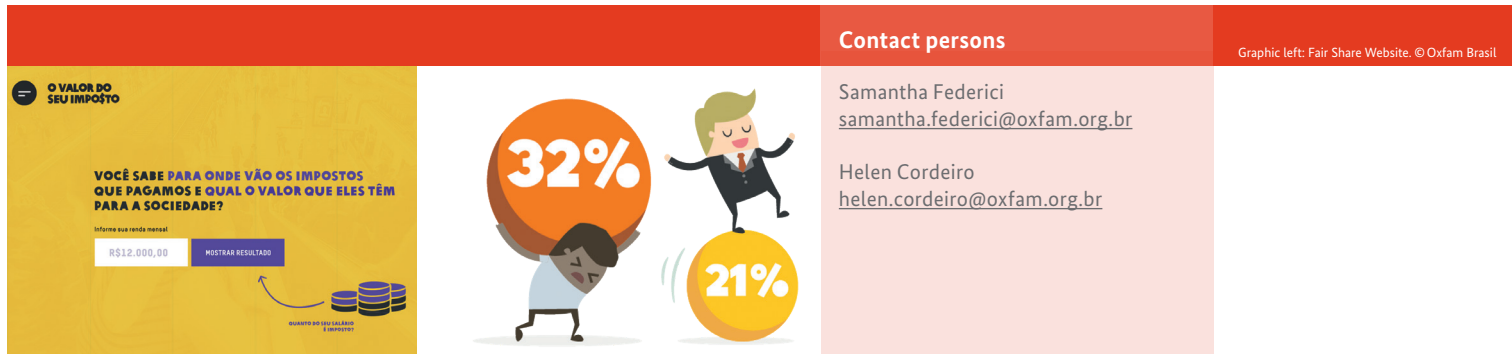
### The Approach

Oxfam Brasil's 'Fair Share' project is a fiscal calculator which will provide basic information on citizens' current individual position in the income distribution, their tax burden and the level of support to the Welfare State translated into concrete public services. It will do this through non-technical language that reaches the most vulnerable people.



◀ Location of the Inequality Challenge's project:  
● Brazil





The project is threefold:

1. It will develop a content background that will serve as a basis for the calculations and scenarios and will be transformed into a brief report;
2. It will create a detailed description of the methodology of the tool (to be used in other countries); and
3. most important and interesting – it will develop the tool itself! It will be available online and in an offline version (electronic scoreboard) to communicate and campaign with the public.

## The Milestones

Following the initial steps taken at the end of 2018 (talks with partner organisations and social movements to set political ground and reach target audiences), Oxfam Brasil and the economists hired by it developed the content background needed for the calculator (an unprecedented set of databases that were put together to serve as a basis for the calculator) and hired an amazing agency, which is already working on an inspiring platform. With them, we've advanced in the visual proposal of the tool and defined the concept to be worked out to pass the central message of the project – the need for a fair and solidary tax reform to adjust the tax collection in Brasil, and to point out

to Brazilians the real value of taxes, how they contribute to the provision of essential public services to the country's poorest and most vulnerable population.

Oxfam Brasil, in turn, began producing content for the website (texts, photos and videos of animation) that complement in a simple and didactic way the central message. We also organised three working meetings to refine the concept, message and approach of the project: the two initial ones between us, the representatives of the creative agency and the statistical specialists, and a third one with partners such as the Institute of Socioeconomic Studies (INESC), the Institute of Fiscal Justice (IJF), the National Campaign for the Right to Education, the #DireitosValemMais coalizion, the National Association of Auditors (Anfip) and the National Federation of State and District Tax Authorities (Fenafisco), as well as Oxfam representatives from Latin America and the Caribbean.

We're now set to make the final adjustments so we can go live next month. The timing for the launching is very fortunate: after months of debate around the pension reform, the federal government is now preparing to send a tax reform bill to Congress, which will open space in the public debate for the exact issues we are exposing through the Fair Share project.

### About the Inequality Challenge

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# Gender Sensitive Theatre

## The Inequality Challenge. Innovative Solutions to a Global Issue

### The Challenge

There are no formal or legal obstacles to practicing gender equality in Serbia in full. Different laws, strategies or programmes tackle this issue. Nevertheless, what prevents these efforts to be truly effective is that these documents and public policies do not question nor address the structural causes of the given situation, such as patriarchy. Furthermore, gender divisions in Serbia are well established due to the lack of will and opportunities to see the perspective of others. This is especially true for the traditionally 'stronger' masculine gender.

Serbian youth has grown up in turbulent times and in a cultural and economic isolation, which additionally strengthened the gender gap and male domination. However, gender issues are graver within Roma youth and Roma returnees due to the replication of cultural patterns that traditionally marginalise women. There is also a considerable amount of child marriages, which strongly perpetuates gender-based violence and has grave effects on women's life experience.

### The Objective

The project aims at encouraging youth from vulnerable population groups in Serbia, especially Roma and returnee population, to challenge and question traditional gender roles. By doing this, the project focuses on changing adopted gender-related attitudes, expectations, norms and behavioural patterns. It does so by bringing people closer together to eventually overcome re-produced conservative power relations and to enhance non-stereotypical, non-discriminative and non-violent relationships.

Project title	Tackling gender inequality through theatre-based education among most vulnerable groups in Serbia
Commissioned by	German Federal Ministry for Economic Cooperation and Development (BMZ)
Country	Serbia
Implementing Organisation	Serbian Association for Sexual and Reproductive Rights (SRH)
Partner Organisations	Roma Association Zaječar, Association Ternipe Pirot, Humanitarian Centre Rom Obrenovac, Alternative Centre for Girls Kruševac and Research and Educational Centre Vršac
Duration	August 2018 to September 2019

### The Target Group

The main target group of the project are young Roma between 14 and 27 years of both genders.

In the first phase, SRH Serbia will be working with them directly in four cities across Serbia (Vršac, Kruševac, Zaječar, Pirot) and in the capital Belgrade covering most of Serbia's administrative territory and reaching out to young Roma people through an existing network of civil society organisations and individuals, SRH Serbia already works with. This makes it possible to cover a variety of Roma settlements and communities with different cultural patterns, different traditions, religious denominations and family structures, reaching a diversified group of young people.

In the south of Serbia, Albanian youth will be involved, including Albanian returnees who returned to Serbia under the EU Readmission Agreement. In the north of Serbia, the project will focus on young people from Hungarian and Croatian minorities as well as other vulnerable population groups.



◀ Location of the Inequality Challenge's project:  
● Serbia



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## The Approach

The project engaged young people in a guided discussion about gender roles through participatory theatre. Therefore, the project used an original stage play and scenarios produced by SRH Serbia in cooperation with an experienced professional playwright. The storyline follows real-life situations and problems (such as parents' reactions on marriage between Roma person and person from the majority population) and directly allow participants to express deep emotions and actively involve them in the process of learning and empowerment. To boost this effect, men play all female roles and women will play all male roles. This role reversal has the potential to galvanise the young audience into questioning stable and deeply rooted gender-based stereotypes.

Trained professionals moderate discussions on gender roles and the gender mainstreaming approach for the entire duration of the plays. They are also measuring the impact of participatory theatre on gender role perception as well as on reproductive health and sexual practices knowledge. Furthermore, the subsequent guided discussions about the plays and the video recording of these discussions allows further exploration of gender roles and responsibilities and act as a learning opportunity for both immediate participants and future viewers.

The project aims to involve additional 6,000 young people through online platforms and convey messages to improve understanding of gender-related issues.

## The milestones

In the period from August to October 2018, the stage plays were developed and the terms of reference for partnering organisations were created. Moreover, SRH Serbia developed and adjusted evaluation tools for the project. It also selected local NGOs as partnering organisations and organised a seminar where SRH Serbia introduced partner organisations to the theatre concept, its methodology and the technical issues related to the project.

The above mentioned plays' performances started in early December and continued in the following months. At the same time, SRH Serbia starts mapping different online platforms in order to being able to engage additional 6,000 young people and present them with challenging notions on gender roles as well as traditional responsibilities and encourage further discussion with their peers. After four plays project involved 5,000 young people through online platforms and convey messages to improve understanding of gender-related issues.

At the end of the tour, the project team will make a short movie composed of a substantial body of collected reactions, feedback and attitudes of young people discussing gender roles.

Results challenged conservative gender-related attitudes and behaviour among youth with the ultimate goal to change them. The project managed to increase knowledge and change notions of 'others' in terms of genders, ethnicity or cultures. Moreover, the project increased capacity of local, partnering NGOs.

### About the Inequality Challenge

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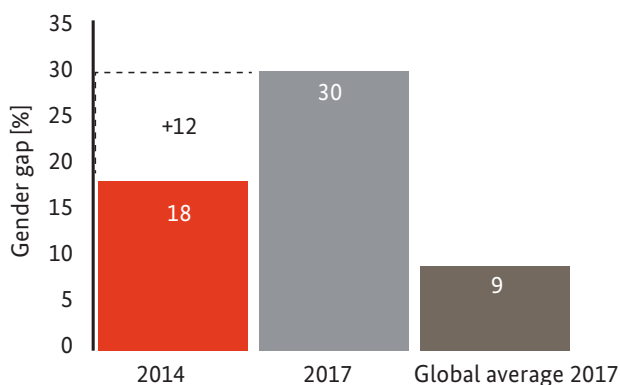
# Closing the Gap

## The Inequality Challenge. Innovative Solutions to a Global Issue

### The Challenge

In Jordan, less than one in three women have access to a bank account. In comparison, just above half of all Jordanian men are financially included. With an average of 42%, financial inclusion in this lower middle income economy stands below the global average of 69% (Global Findex Database 2017).

Perhaps most strikingly, the gender gap in access to finance in Jordan currently stands at 30% – three times higher than the global average. And even more alarmingly, this gap has been growing over the last few years!



Growing gender gap in Jordan

Project title	Closing the Gap: Women Empowerment through Digital Financial Services in Jordan
Commissioned by	German Federal Ministry for Economic Cooperation and Development (BMZ)
Country	Jordan
Implementing Organisation	Improving Access to Remittances and other Financial Services through Digital Solutions (GIZ Jordan)
Duration	July 2018 to June 2019

### The Objective

The project 'Closing the Gap: Women Empowerment through Digital Financial Services in Jordan' aims to tackle the gender gap in financial inclusion by developing a women mobile money agent network in Jordan.

In the context of digital financial services, mobile money agents are key in engaging customers and bringing them into the formal financial system. Agents function as 'human touch points' between financial service providers and their customers. Contracted by the mobile payment service providers, the agents' primary role is to register individuals, and facilitate deposits and withdrawals in and out of their customers' mobile wallets.

### The Target Group

The project aims to engage with female micro, small and medium entrepreneurs in Jordan. Research shows that women are more likely to interact with other women when it comes to personal money management. To-date, the number of women agents in Jordan is minimal, possibly hindering the uptake of digital financial services by more women. As such, increasing the number of skilled female mobile money agents will play a catalytic role in increasing financial inclusion among women in Jordan.





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## The Approach

The project focuses on three main intervention areas:

1. Identify and train mobile money agents: Members of the agent network will be women entrepreneurs, who will receive extensive training as mobile money agents. The project will facilitate their linkage with the licensed mobile payment service providers.
2. Build entrepreneurial skills and competencies: The women agents will engage in multidisciplinary learning and coaching sessions to enhance their capabilities as business owners. Preliminary topics identified include financial literacy and budgeting, communications and sales, marketing and branding.
3. Facilitate access to markets: The project will facilitate access to new market opportunities, and assist the women agents in integrating digital financial services into their daily operations. In particular, the project is exploring the linkage of women businesses to e-commerce platforms, and upcoming fairs.

Extensive awareness raising and informational materials including short videos and brochures have been deployed to introduce the concept of mobile money and the roles and responsibilities of a mobile money agent.

In addition, the project has developed an in-depth training course that further explains the importance and potential benefits of becoming a mobile money agent. The interactive training course is complemented by an agent kit, which provides practical information and tools such as a commissions calculator, a goal setting exercise, as well as FAQs. Through a train-the-trainer approach, the project is in the process of rolling out the training to women-owned businesses.

Interested training participants are connected with the mobile payment service providers, and receive additional one-on-one training sessions. The project is also supporting them with awareness raising and activation activities to help the new women agents attract mobile money customers.

The project has also been conducting numerous stakeholder engagement meetings with mobile payment service providers and international and local aid organisations to identify areas of collaboration between projects.

## The Milestones

The project aims to advance the financial and economic inclusion of women in Jordan through digital solutions. To achieve this goal, the project is working on different fronts:

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# Narrative Geographies

## The Inequality Challenge. Innovative Solutions to a Global Issue

### The Challenge

By 2050, being a young, disenfranchised slum dweller will be Nigeria's core urban condition. The future Nigerian city will be both demographically and infrastructurally young. The young are shaping the face of cities across the continent, but are politically under-represented, largely excluded from non-violent political processes in Nigeria and lack spaces for creative civic participation.

### The Objective

'Narrative Geographies' is a collaboration between Chicoco Maps, Chicoco Radio and Google Street View Special Collections team. It addresses core drivers of inequality in Nigeria's oil capital, Port Harcourt: the urban majority's lack of voice in municipal decision-making and their underrepresentation in urban planning.

Developing a programme to connect a community media initiative and a participatory mapping project, the project allows residents of the city's informal settlements to voice their experience and put themselves on the map.

### The Target Group

This project aims to directly engage young slum dwellers, particularly young women who live in Port Harcourt's informal waterfront settlements. These areas are typically 5m – 15m lower than the rest of the city: low-lying, flood-prone and with poor access, their geographical situation is indicative of their social vulnerability and marginalisation.

Project title	Narrative Geographies
Commissioned by	German Federal Ministry for Economic Cooperation and Development (BMZ)
Country	Nigeria
Implementing Organisation	Collaborative Media Advocacy Platform (CMAP)
Duration	September 2018 – September 2019

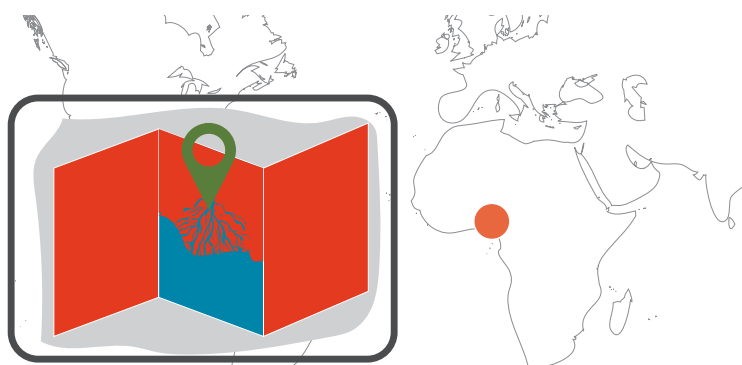
This extreme social and spatial inequality means that young residents in waterfront communities experience disproportionately difficult access to educational and employment opportunities, to health services and to platforms of public media production. These reinforcing inequalities are deeper still for young women and ethnic minorities in already marginalised communities.

### The Approach

Today over 70% of Nigeria's city dwellers live in slum conditions. Growing inequality and exclusion in Nigeria's cities leave millions behind, lacking access to services essential to their basic needs and freedoms. If the struggle to overcome deepening social and spatial inequality is to succeed in Nigeria, it must succeed in Nigeria's slums.

The project sets out to change the negative and exclusionary narratives that shape perceptions and policies affecting informal settlements in Port Harcourt, by allowing residents of these communities to gather accurate and appropriate data and to share their own stories.

The project innovates by combining community media and participatory mapping approaches to establish a catalytic relationship between the creation of open public discourse and the co-production of public space. Mapping allows for an evidence-based discourse of engagement, while the community media initiative amplifies that discourse citywide.





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The project is creating a radio drama and discussion series set in the waterfront slums. The series explores residents' everyday experiences of urban design and urban violence, particularly the tensions between state planners and ordinary people who built the communities in which they live, as well the everyday challenges faced by young women in their neighbourhoods.

The mapping team will produce Google Street View maps of communities the drama is set in. Data from mapping will feed into story development. In turn, scenes for the series will be performed and recorded in the streets being mapped and embedded in the Street View archive.

The project mobilises a network of Chicoco Radio community correspondents to gather information around issues of tenure security, community infrastructure, service provision and personal security. This network engages communities in ways state agents cannot. Information is used to make radio programmes that air the views of residents on how their communities are represented in development processes. This information is also analysed by the mapping team and forms the basis of a design brief for a safe, green and inclusive community public space intervention.

Street View provides an ideal platform for the project's goals, seamlessly connecting places with immersive experiences in an intuitive and ubiquitous system. Anyone anywhere in the world will be able to take a virtual tour of the Port Harcourt waterfront communities, bringing greater visibility to the lives and homes of the people there.

## The Milestones

So far, the project has achieved the following outputs:

- Cohort of young waterfront residents trained in mobile- and web-based data collection applications and data entry;
- Geo-referenced base maps of five waterfront settlements created by community mapping team;
- 15-part radio drama focused on raising awareness on gendered dynamics of waterfront communities women written by women-led team of waterfront residents;
- Capacity building programme for community-led cohort of actors, directors and technical production team in preparation for radio drama production.

Until the end of the project, the following outcomes are expected:

- A community-based mapping and planning team with improved operational capacity to provide research and design services. Young participants gain geo-spatial mapping skills, as well as audio-visual production skills;
- Demonstration of an effective participatory design process that takes into account community needs and priorities and provides inclusive spaces to gather all residents;
- Production and dissemination of a radio drama that improves operational capacity and increased listenership of a community radio enterprise;
- Production of a micro-site with immersive media and data useful to a range of city stakeholders. Launch a platform and learning ground for a research, visioning and design process that will lead to the production of a City Development Strategy.

### About the Inequality Challenge

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# From Trash to Cash

## The Inequality Challenge. Innovative Solutions to a Global Issue

### The Challenge

Tagant, the pilot region for the 'From Trash to Cash' project, is located in the rural centre of Mauritania and characterised by desert climate, low population density and harsh living conditions. It is comprised of ten municipalities which accommodate its population of 82,000 people. Tagant belongs to Mauritania's poorest regions with a percentage of 60 – 70% of its population living below the poverty threshold.

As one of Mauritania's poorest regions, the overall household income is amongst the weakest in the country. The revenue base in the municipalities is low and local authorities are barely able to mobilise their own financial resources. As consequence, the quality and quantity of local service delivery, in particular basic services such as waste management, are insufficient.

### The Objective

The main objective of the project is to improve the quality of local waste management and at the same time make women-led *Haratin* households less vulnerable to extreme poverty. In order to reach this goal, the project aims at increasing the income of 30 selected households in its three pilot municipalities, Tidjikja, Rachid and Tamourt N'aaj. It moreover tackles the municipalities' capacity to improve public waste management through engaging citizens and relieve the local expenditure budgets.

### The Target Group

The population of the *Haratin*, former slaves or descendants of slaves, constitutes 40% of the overall population. After the abolishment of slavery in Mauritania in 2007, they were partly



Project title	From trash to cash – through crowdsourcing and local economic development to social inclusion of marginalised groups in Mauritania
Commissioned by	German Federal Ministry for Economic Cooperation and Development (BMZ)
Country	Mauritania
Implementing Organisation	Strengthening Decentralization and Public Finances Programme (GIZ Mauritania)
Partner Organisations	Mayor's Association of Tagant for Development
Duration	August 2018 – August 2019

released into liberty but are still structurally marginalised in the political and economic life throughout the country.

*Haratin* women and in particular women-led *Haratin* households are most affected by discrimination, a low quality of local service delivery and extreme poverty. Many of those women do not have any education and therefore no viable alternative livelihoods except farm work on the lowest income bracket. In addition, unmarried *Haratin* women with children are socially and legally stigmatised due to Mauritania's Sharia-based law system.

Most of those women-led *Haratin* households are extremely poor, which also has a negative impact on access to education for their children, migration, crime and fundamentalism.

### The Approach

During the Habitat III conference in 2016, Smart Cities received a particular role for a sustainable and inclusive development of urban spaces. More than ever Smart Cities are considered a sustainable model to react to economic, social and political challenges of our society in the new millennium. The proposed project targets four levels of smartness: Smart Economy, Smart People, Smart Environment and Smart Living.

The 'From Trash to Cash' project seeks to address the challenges of both women-led *Haratin* households as well as Smart Cities





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through combining two approved approaches into an innovative novelty: crowdsourcing meets local economic development.

Crowdsourcing is a problem solving oriented production model, which outsources deliverables through the public or the private sector to a network of people through an open call. Members of the public, the so-called 'crowd', submit their solutions to the problem. The contributor of the solution will receive a monetary compensation.

Local economic development seeks to improve the comparative advantage of cities, strengthens investments and encourages a sustainable use of resources. Local economic development can be an instrument for strengthening local business cycles, creating employment and reducing inequality.

The 'From Trash to Cash' project intends to initiate a change process by crowdsourcing waste management to citizens, which is an innovative approach to public-private partnerships, to overcome the public sector's incapacity to deliver services and goods. It creates a large win set between a local government and its citizens by enhancing the quality of service delivery, creating employment, boosting the local economy and improving social inclusion.

In a first step, the target group elaborates and selects the best ideas on how to generate income from waste recycling through

an idea competition and innovation contests. In a second step, the selected ideas will be coordinated with the local authorities, women's cooperatives and the target group so that they contribute to the quality of local waste management. During the third step, the target group defines a number of value chains for the processing of waste. In the fourth step, the target group elaborates a simple plan on how to implement their business ideas. During the fifth and final step, material for implementing the business plan needs to be acquired and business owners receive training in how to bring their ideas efficiently into action.

## The Milestones

So far, 30 women have been selected throughout an innovation contest in the three municipalities Tidjikja, Rachid and Tamourt N'aaj. In each municipality 10 women each founded altogether three cooperatives which started to grow agricultural produce. All women have been professionally trained on how to use farming methods based on recycled material such as used plastic bottles. All cooperatives developed business plans which help assure the economic sustainability of the micro-enterprises.

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# Improving the Accessibility of Vocational Schools

## The Inequality Challenge. Innovative Solutions to a Global Issue

### The Challenge

Out of Mongolia's three million inhabitants, over 100,000 live with some type of disability. One-third of them live in the capital Ulaanbaatar, which also hosts the only Technical and Vocational Education and Training (TVET) school that provides programmes to people with disabilities in six to eight occupations in a rather non-inclusive setting.

The other 85 TVET schools in the country do not provide such programmes nor is the accessibility for people with disabilities ensured at these schools. Due to lack of accessible school buildings, the majority of them currently do not have proper access to formal quality vocational education and, as a result, they are not able to benefit from employment opportunities or fair participation in the Mongolian value chains.

In addition, external experts and Disabled People's Organisations currently conduct accessibility assessments (of buildings) with a paper-based approach.

### The Objective

The project aims at improving accessibility of vocational schools in Mongolia. As a result, people with disabilities will have a better chance of receiving a formal quality vocational training in an inclusive training setting and, thus, improving their employment options and living standards. Additionally, the planned activities help to increase public awareness and strengthen social inclusion of people with disabilities.

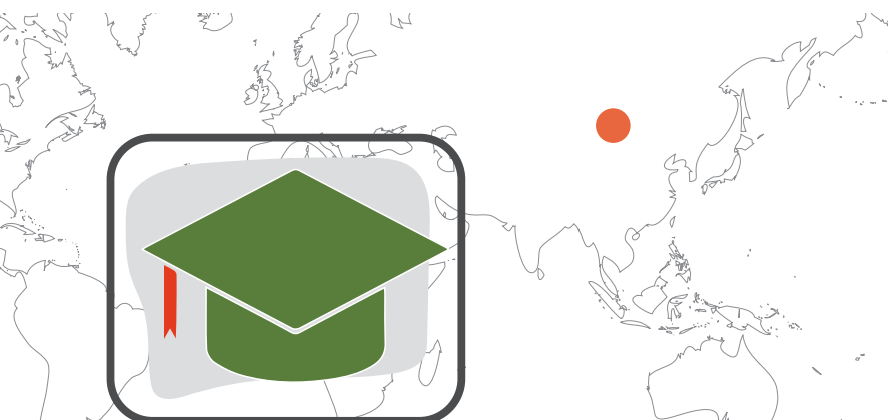
Project title	Improving the Accessibility of TVET Schools in Mongolia
Commissioned by	German Federal Ministry for Economic Cooperation and Development (BMZ)
Country	Mongolia
Implementing Organisation	Cooperative Technical Vocational Education and Training Programme (GIZ Mongolia)
Partner Organisations	Vocational Education and Training Partnership NGO
Duration	1 August 2018 – 1 September 2019

### The Target Group

The project targets (young) people with disabilities. Additional beneficiaries are university and vocational students from the construction sector as well as unemployed citizens who will improve their employability through increased practical skills in the process of construction and renovation measures to increase the accessibility of selected vocational school(s).

### The Approach

To increase transparency and enable vocational schools to perform self-assessments, the project will develop an 'Accessibility Platform' in form of a mobile application and a website. The digitalisation of the current paper-based assessment process will not only simplify the process and increase public awareness of vocational schools' accessibility issues, it will also serve as a verification tool for external accessibility assessors.



◀ Location of the Inequality Challenge's project:  
● Mongolia



## Contact person

Photos: left: TVET teachers practice sign language, © GIZ/CVT-Programme; right: getting a glimpse on the occupation of bricklaying, © GIZ/CVT-Programme

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The project will initiate a joint renovation competition (a 'Buildathon') among university students from the fields of Architecture and Civil Engineering to develop technical drawings and models for the required accessibility improvements based on needs as identified in the self-assessment of selected TVET school(s) using the Accessibility Platform. Students of vocational schools will then implement the selected improvement solutions as a form of practical training together with local unemployed citizens, for whom this will be a short-term skills training.

Upon successful external assessment of those improvements, the Ministry of Labour and Social Protection (MLSP) in partnership with the relevant Disabled People's Organisations will award the selected TVET school(s) with an Accessibility Certification.

The Accessibility Certification, along with the promotion of the 'Buildathon' competition through social media and the involvement of university and vocational students, as well as unemployed citizens, increase awareness of accessibility issues among

a broader public and thereby contribute to strengthen social inclusion of people with disabilities.

## The Milestones

- **February 2019:** UNELGEE ("Assessment") mobile application was successfully used to assess the accessibility of 4 TVET schools as well as public areas as part of the preparations for Mongolia hosting the 4th Annual Asia-Pacific Community Based Inclusive Development Congress in July 2019.
- **April – May 2019:** BUILDATHON Competition was successfully organised.
- **May 2019:** Accessibility improvements based on technical drawings from the winners of the BUILDATHON Competition have been started at the Construction Polytechnic College in Ulaanbaatar.
- **June 2019:** INCLUSION DAY to launch the Accessibility Platform and to announce Buildathon competition winners.
- **July 2019:** ASSESSMENT mobile application will be presented as a good practice tool at the 4th Annual Asia-Pacific Community-Based Inclusive Development Congress 2019.

### About the Inequality Challenge

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# Disability Data App

## The Inequality Challenge. Innovative Solutions to a Global Issue

### The Challenge

According to the 2014 Cambodia Demographic and Health Survey, 10% of the Cambodian population experience at least some degree of difficulties in performing basic functions. Although Cambodia has ratified the Convention on the Rights of Persons with Disabilities and is committed towards building an inclusive society, persons with disabilities still face major inequalities. Exclusion of persons with disabilities from participating equally in society makes them invisible. Absence of Sustainable Development Goals' data about persons with disabilities makes it difficult to effectively advocate for inclusion, actively target them by government and civil society and to measure change.

Persons with disabilities (mobility, sensory, intellectual, mental, health impaired) are a very heterogeneous group. Due to their different functional limitations and environment they live in, they have different (un)met needs and barriers to overcome in order to claim and obtain their human rights and to ensure they are not left behind.

### The Objective

The ultimate long-term goal is to leave no one behind, including persons with disabilities, in order to enable them to participate and benefit equally and equitably in a more inclusive society.

The specific objective of the project is to empower the disability movement in Cambodia by using self-collected data for awareness raising and advocacy to influence service providers as well as local and national decision makers in all sectors.

Project title	Disability Data Application (DDA)
Commissioned by	German Federal Ministry for Economic Cooperation and Development (BMZ)
Country	Cambodia
Implementing Organisation	Social Health Protection Programme (GIZ Cambodia)
Partner Organisations	Cambodian Disabled People's Organisation (CDPO)
Duration	July 2018 – September 2019

### The Target Group

The ultimate target group are persons with disabilities living in Cambodia. In order to improve their quality of life, Cambodian society has to become more inclusive and the environment more accessible as there are still many barriers causing exclusion.

Within the timeframe of this project, Disabled People's Organisations are the primary target group, representing persons with disabilities in their catchment area. The Cambodian Disabled People's Organisation (CDPO) is the national umbrella organisation, which represents 75 Disabled People's Organisations, around 1,000 persons with disabilities Self Help Groups and over 20,000 individual persons with disabilities in Cambodia.

### The Approach

The project, in collaboration with CDPO, wants to tackle the exclusion of persons with disabilities by involving the disability community in collecting relevant data to fill the information gap. The data collection will act as an advocacy tool according to the 2030 Agenda's principle 'Leave No One Behind'.

To reach this goal, the project will develop a mobile Disability Data Application to collect data on disability from multiple perspectives and allow Disabled People's Organisations to collect data from the perspective of persons with disabilities.







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The Disability Data App makes data collection easy and manageable through tablets. The app enables Disabled People's Organisations to map the profile of persons with disabilities' and actively raise awareness at all levels about service utilisation and unmet needs, barriers, priorities and potential solutions. It will therefore advocate for inclusion by influencing local and national plans and decision taking processes.

One of the main results through training will be the improved capacity and empowerment of the disability movement at local and national level to collect and analyse data about persons with disabilities and to advocate for inclusion. Disabled People's Organisations will be able to express, in quantitative and qualitative terms, where persons with disabilities live, the diversity of their unmet needs, challenges, barriers and priorities in their lives from a personal perspective.

By using self-collected data and profiles, CDPO and the other Disabled People's Organisations will be able to make well planned, targeted and evidence-based awareness raising campaigns and advocate for change towards inclusion at local and national level. This will also help them to influence local and national service providers and decision makers, including development partners, in all sectors.

## The Milestones

So far, the Disability Data Application project has reached the following milestones and results:

- Involvement of 13 Disabled People's Organisations, representing all types of disability to participate in the data collection.
- Development of a questionnaire with questions about socio economic status, functional limitations, assistive devices, health care utilisation, environmental factors, wellbeing and priority needs.
- Training of 21 interviewers who collect data through the KoboCollect app at tablets.
- Approval for data collection from the Ministry of Social Welfare.
- Orientation workshop for 70 stakeholders from the government and NGO's in the disability sector.
- Collecting data from 3,000 persons with disabilities.
- Creating 25 Interactive Dashboards in PowerBI with disability related information about disability for evidence base awareness raising and advocacy.
- Integration of the application in new funding proposals.
- Interest from International NGOs in the disability sector.

After data collection of 4,000 persons with disabilities all the involved Disabled People's Organisations will organize disability awareness and advocacy meetings at local level and national level for the inclusion of persons with disabilities to reduce inequality.

### About the Inequality Challenge

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# Accessible Health Loans

## The Inequality Challenge. Innovative Solutions to a Global Issue

### The Challenge

Due to lack of access to formal credit and insurance, the poor, working and living in less healthy conditions, facing the risk of falling into illness driven financial catastrophe.

Being at the forefront of innovation in poverty reduction since 2013, BRAC offers Medical Treatment Loans (MTL) to its micro-credit clients who are mostly poor by international standards. Despite its success in the first implementation phase, the general demand of MTL remains low due to several access barriers and limitations in the product design.

Providing loan to the poor to prevent catastrophic expenditure is a novel approach. BRAC is implementing it for the first time in Bangladesh, and until now, there has been no research within the framework of any MTL programme.

### The Objective

The project aims to improve the existing MTL programme through designing an innovative product as well as developing a decentralised and digitised implementation protocol that allows better access for the vulnerable clients and better monitoring of impacts by BRAC.

The project is expected to produce a measurable increase in (a) MTL uptake and equitable inclusiveness into the programme; (b) formal healthcare service utilisation among the target population; and (c) micro-credit repayment rates and its productive usage.

Project title	Assessing BRAC's Innovative Health Loans in Protecting the Poor against Health and Asset Vulnerability in Bangladesh
Commissioned by	German Federal Ministry for Economic Cooperation and Development (BMZ)
Country	Bangladesh
Implementing Organisation	BRAC James P. Grant School of Public Health (BRAC JPGSPH), BRAC University with support from consultants at Heidelberg Institute of Global Health, Germany and at University of Dhaka, Bangladesh
Partner Organisations	BRAC Microfinance Programme
Duration	July 2018 – September 2019

### The Target Group

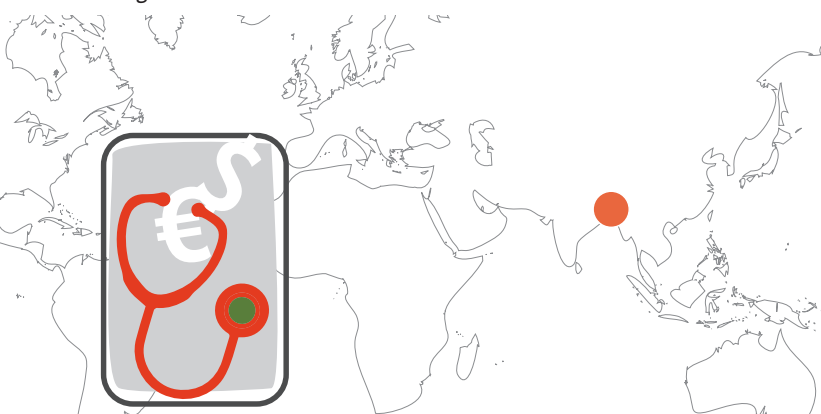
The target population of this project is the pool of existing micro-credit clients of BRAC.

BRAC is the largest non-governmental development organisation in Bangladesh and its microfinance programme covers all the districts of the country. The bulk of its microcredit clients are poor people who currently constitute about one quarter of the population.

MTL provides an immediate Leave No One Behind (LNOB) solution for people in poor communities to tackle the lack of access to medical care and ensure financial protection. However, to avoid misuse of MTL, potential clients need to go through a complex medical verification process, which often makes the disbursement procedure lengthy. Hence, the current MTL protocol discourages poorer, illiterate and remotely located households from MTL uptake.

### The Approach

In collaboration with BRAC microfinance programme, the project will develop a revised MTL approach incorporating both demand and supply-side barriers. Moreover, it will conduct a rigorous process evaluation to investigate successful implementation





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strategies for the revised programme. The project will apply a mix-method research design to identify and document the unexpected effects of the proposed innovations within the MTL programme.

Primarily, the project enhances equitable inclusion in the programme and increase speed of reimbursements. This includes (a) modifying the verification procedure in such a way that ensures easy access yet avoid misuse; (b) integrating enrolment and disbursement procedures in the existing BRAC digital information system, through the implementation of pre-enrolment procedures based on existing BRAC client data, and (c) assessing the feasibility to replace the current procedure of making loan disbursement conditional on individual eligibility to a group eligibility assessment procedure.

## The Milestones

The project objectives work in two phases. In the first phase (July to December 2018), BRAC James P. Grant School of Public Health (JPGSPH) with the support of BRAC Microfinance division conducted formative research to understand the current demand- and supply-side barriers and designed a revised MTL programme (MTL+). Then, BRAC JPGSPH placed a detailed proposal to the BRAC Microfinance Management Committee (MFMC) to adopt and test run the MTL+. The project experienced an unnecessary delay in getting the approval from MFMC due to some unexpected operational constraints faced by BRAC Microfinance and also due to the 2019 national election of Bangladesh.

However, BRAC Microfinance has started piloting the MTL+ in 12 randomly selected branches of Rangpur district from May 2019.

The project is now on its second phase (May to September 2019) and BRAC JPGSPH has started conducting the process and outcome evaluation. To assess the fidelity, adaptation, and feasibility of the revised MTL programme, along with the continuously updated programme data, researchers are conducting mix-method studies in 24 branches of Rangpur (12 treatment and 12 control branches) currently serving approximately 36 thousand microcredit clients. The following research activities have been conducted until date:

1. Conducted field visits and observed BRAC's MTL programme activities to understand the current implementation challenges and to identify possible demand-side barriers.
2. Organised a research workshop to share the findings with BRAC microfinance, and national and international consultants of the project. During the workshop, participants discussed current barriers and possible reasons for low uptake.
3. Conducted several meetings with BRAC microfinance programme to assess the feasibility of revising different components of the current MTL programme and designed a Revised Medical Treatment Loan (MTL+) for BRAC.
4. Presented a detailed proposal to adopt and pilot the MTL+ in several MFMC meetings. Although secured their approval. However, few of the suggested modifications were not approved by the committee.
5. Assisted BRAC Microfinance to administer the preparatory activities and train their regional and local offices.
6. Trained selected agents of 1440 village organizations to collect data on the illness incidents from the approximately 36 thousand microcredit clients. To assess the potential development contribution of MTL+, currently, BRAC JPGSPH is preparing to conduct a survey among the microcredit clients who will develop healthcare financing need.

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Division 2030 Agenda for Sustainable Development; reducing poverty and inequality

# Water Farming for more Resilience

## The Inequality Challenge. Innovative Solutions to a Global Issue

### The Challenge

Many people live in agrarian marginal communities close to the floodplains of the major rivers Ganga, Brahmaputra and Padma in South Asian countries India and Bangladesh. They have been facing recurring floods and environmental hazards over centuries that have also changed the geomorphology of the arable land area, which is now highly vulnerable to inundation and erosion.

Every year, more than one third of the land is completely submerged and about a quarter of it remains partially submerged by floodwaters for five to seven months. In Majuli River Island alone, 77% of agrarian land is flooded, which forced two thirds of the indigenous marginal community to migrate temporarily. This renders to livelihood vulnerability, social distress and poverty owe to the scarcity of food, employment and social security. The inhabitants have no alternatives for survival, no opportunities to combat the impacts of climate change and succumb to societal disintegration.

Affected people are in crucial need of an alternative flood resilient farming practice for food and social security that constitutes the present challenge.

### The Objective

The main objective of the project is to...

- Train farmers in hydroponic farming and aquaculture as an integrated climate adaptive agricultural practice (ICAAP) for promoting flood resilience.
- Ensure sustainable livelihood and food security for marginal farmers and raise awareness about community level disaster preparedness.

Project title	Water Farming for Climate Resilient Agriculture and Disaster Preparedness in India & Bangladesh
Commissioned by	German Federal Ministry for Economic Cooperation and Development (BMZ)
Country	India & Bangladesh
Implementing Organisation	South Asian Forum for Environment (SAFE)
Partner Organisations	ICAR & NABARD (India), BARCIK (Bangladesh)
Duration	July 2018 – September 2019

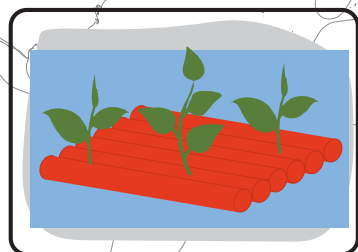
- Promote inclusive growth through financial inclusion and develop market linkage of young farmer's groups (Joint Liability Groups).

### The Target Group

The target group in India comprises of marginal communities in the east of Majuli River Island of Assam, 63% of them are agrarian farmers or fishers, 16% are labourers and 21% are non-workers. The populace comprises of nine indigenous communities and two displaced hill tribes, who are still excluded from mainstream development. These communities are highly vulnerable to natural disaster. About 85% of the inhabitants survive below poverty line and mostly consist of indigenous groups like Mishing and Aapatani tribes.

The other location in East Saharsa district in Bihar bordering Nepal is known for severe flood devastations, the tribal communities living in the area, like Musahar and Madhesi, survive in acute poverty.

The community in Bangladesh is based in Shyamnagar, Satkhira district of Khulna division, which is often inundated by sea storms and losing its habitat to rising sea level in the face of climate tragedies. In the sub-district Shyamnagar upzila, people mainly live on agriculture, however only one third of them engage in subsistence agriculture. The others do not have fixed occupations, which makes them even more vulnerable to climate and societal risks.





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## The Approach

In order to provide a local sustainable solution, the project introduces flood resilient hydroponic farming practice in connection with aquaculture of fish through capacity building and technology transfer. Moreover, local institutions are strengthened by forming community groups called 'Joint Liability Groups' who work collectively and have a common banking account for earned revenues.

Float farming originally comes from the deltaic districts of Bangladesh, wherein the float bed of rotten biomass is loaded with soil for farming. The project improves this concept, making innovative changes in the design, material, size and capacity of each float, to place it as a livelihood unit for the indigenous farming households. The project uses hydro-foam and sponge for the hydroponic circulation of water and builds the flood resilient structure from locally available non-timber forest products. The farming medium comprised of proportionate amount of vermicompost, coco peat, biochar and sand.

The project team trains young and motivated rural farmers and fisher folk in raft making, cultivation techniques, weed and pest management and post-harvest management of the rafts. The crop cycle planning is a participatory process, wherein the beneficiaries decide which crops are to be planted. The farmers are also introduced to fish cage and pen culture along with disseminating small hatchery management techniques.

An integrated placement of rafts and fish cages substantially augments the flood mitigation potentials and disaster preparedness of the community. A sustainable and circular economic

paradigm of conserving the habitat and agro-biodiversity could thus ensure food security, social assurance and economic wellbeing.

## The Milestones

The three sites, Majuli and Saharsa in India and Shyamnagar in Bangladesh are all set to face the ensuing monsoon and extreme weather events of Bay of Bengal with hydroponic float farming and integrated livelihood promotions. We could achieve the following milestones:

1. 38 villages in India and Bangladesh with nearly 3,200 direct beneficiaries could be reached out for training and induction. They have been formalised into 110 Joint Liability Groups for practicing integrated float-farming.
2. A total of 485 floating trays and 123 Fish Pens covering an area of 70 Hectares are under integrated float farming now. Ready to reap their products in end June. This will sustain 570 households in days of distress.
3. Float farming is now a mainstream practice in Majuli, supported by department of agriculture in the district.

Important learning:

- a. The floats though survived the super cyclone 'Fani' on 3<sup>rd</sup> and 4<sup>th</sup> May 2019, but smaller batches of 5 to 7 trays were more enduring than batches of 20 to 25. We have split the rest into smaller batches, keeping the cropping area same.
- b. Integrating livestock rearing like duckery and piggery with float-farming has enhanced returns on investments and augmented social security as well. 25 Joint Liability Groups have been given bank loans for livestock rearing.

### About the Inequality Challenge

*The Inequality Challenge supports innovative approaches that tackle inequality and the 'leave no one behind' principle of the 2030 Agenda with the ultimate goal to integrate and upscale those approaches into German Development Cooperation's portfolio. Initiated by the German Ministry for Economic Cooperation and Development (BMZ), it supports ten projects in India, Bangladesh, Cambodia, Mongolia, Jordan, Serbia, Nigeria, Mauritania, Brazil and Mexico with up to 100,000 EUR.*

*GIZ manages the Inequality Challenge. For further information, please visit [www.inequality-challenge.com](http://www.inequality-challenge.com) or contact Tiffany Sacher, [fundmanagement@giz.de](mailto:fundmanagement@giz.de).*

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