

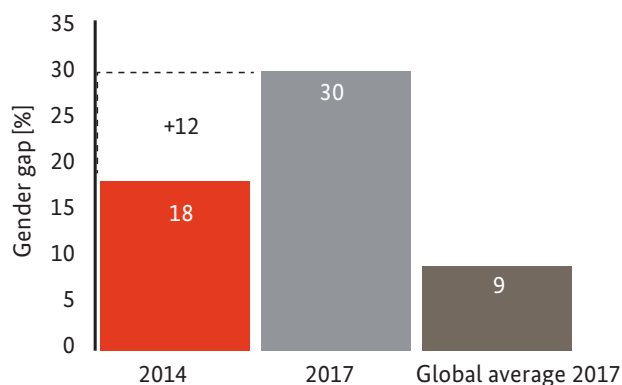
# Closing the Gap

## 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 is 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 mobile money agent network in for women in Jordan.

In the context of digital financial services, mobile money agents play a key role 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, as well as to 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 female 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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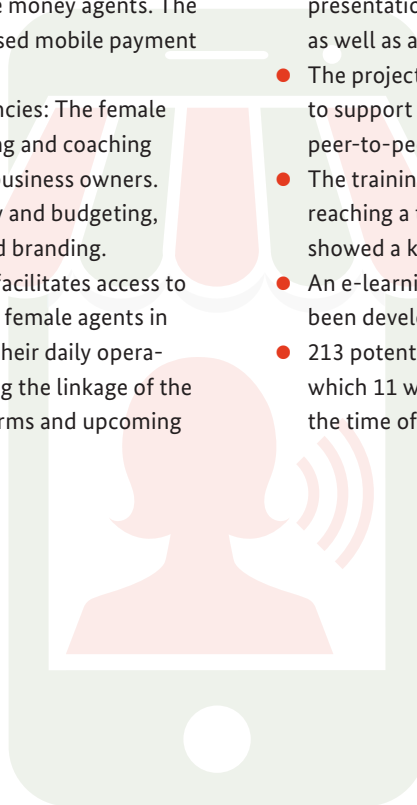
## The Approach

The project focuses on three main intervention areas:

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

## The Results

- An extensive financial literacy and agent banking training course tailored towards women businesses has been developed and implemented. The interactive training includes presentations, group exercises, short videos, success stories, as well as a practical toolkit.
- The project also identified and trained 40 women educators, to support the implementation of the trainings and to foster peer-to-peer learnings among women.
- The training was implemented 116 times across Jordan, reaching a total of 1,090 individuals. On average, participants showed a knowledge increase of 7.6 points (on a scale of 10).
- An e-learning course consisting of five training modules has been developed, reaching a total of 6,839 learners.
- 213 potential women agents have been identified, out of which 11 were contracted by a financial services provider at the time of writing.



### 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 these 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.poverty-inequality.com/inequality-challenge-projects](http://www.poverty-inequality.com/inequality-challenge-projects) or contact Maria Krisch, [fundmanagement@giz.de](mailto:fundmanagement@giz.de).

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