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Does Market Systems Development Work for Women's Financial Empowerment?

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April 16, 2020 | 9 – 10 am (EDT)



Nandi Hall
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Sabal Majali
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- 1 Welcome and Agenda
- 2 Fiona Shera
- 3 Chloe Gueguen and Sabal Majali
- 4 Wrap Up and Closing



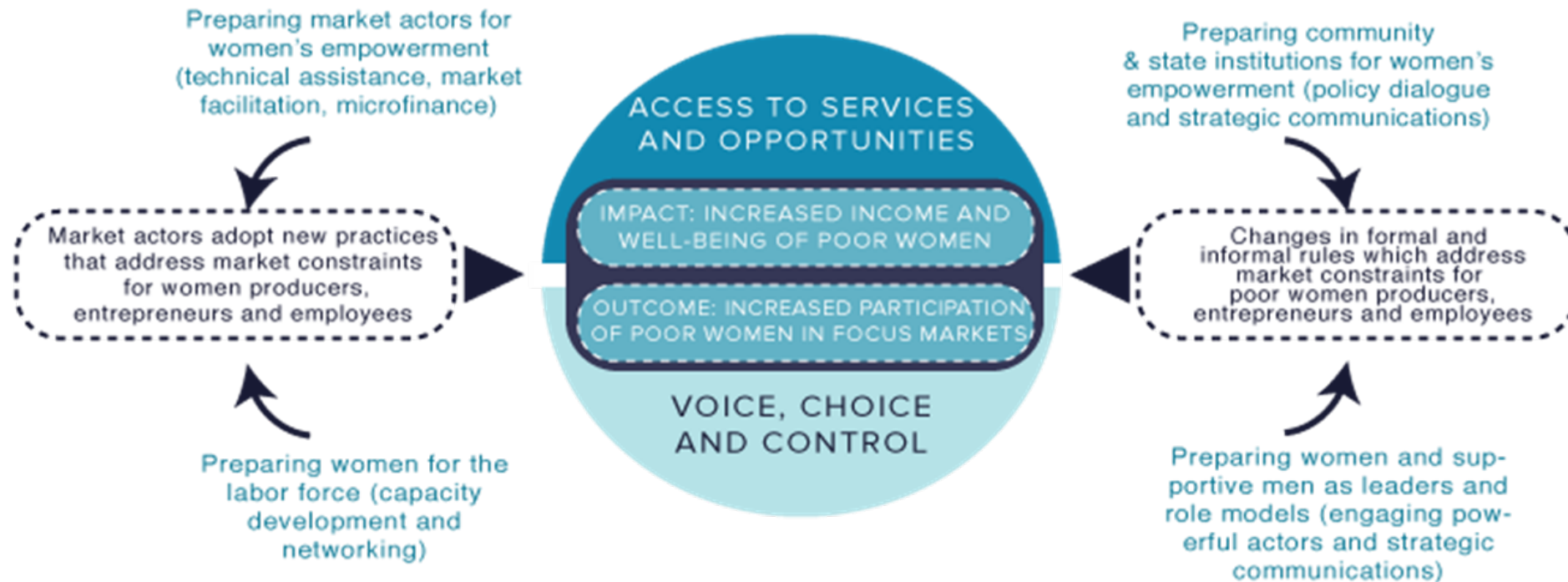
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How has AWEF applied an MSD-WEE approach?



- **Focused on sectors important to women as consumers, producers or employees**
- **Targeted critical market constraints facing women AND the private sector**
- **Developed interventions that are commercially viable AND improve access and agency for women**
- **Acted as “Facilitator”** – co-created market oriented solutions working THROUGH partners
- **Maintained a strong focus on systems change throughout implementation**

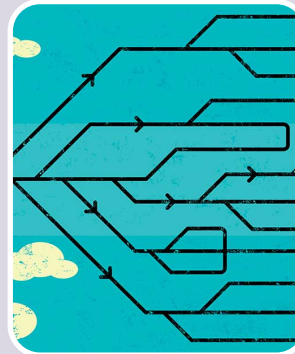
Theory of Change - MSD-WEE approach



Key Lessons – AWEF implementation



Right things
Right Sectors
with Right partners



Multiple pathways
to access & agency
Tailor TOC
to reflect market



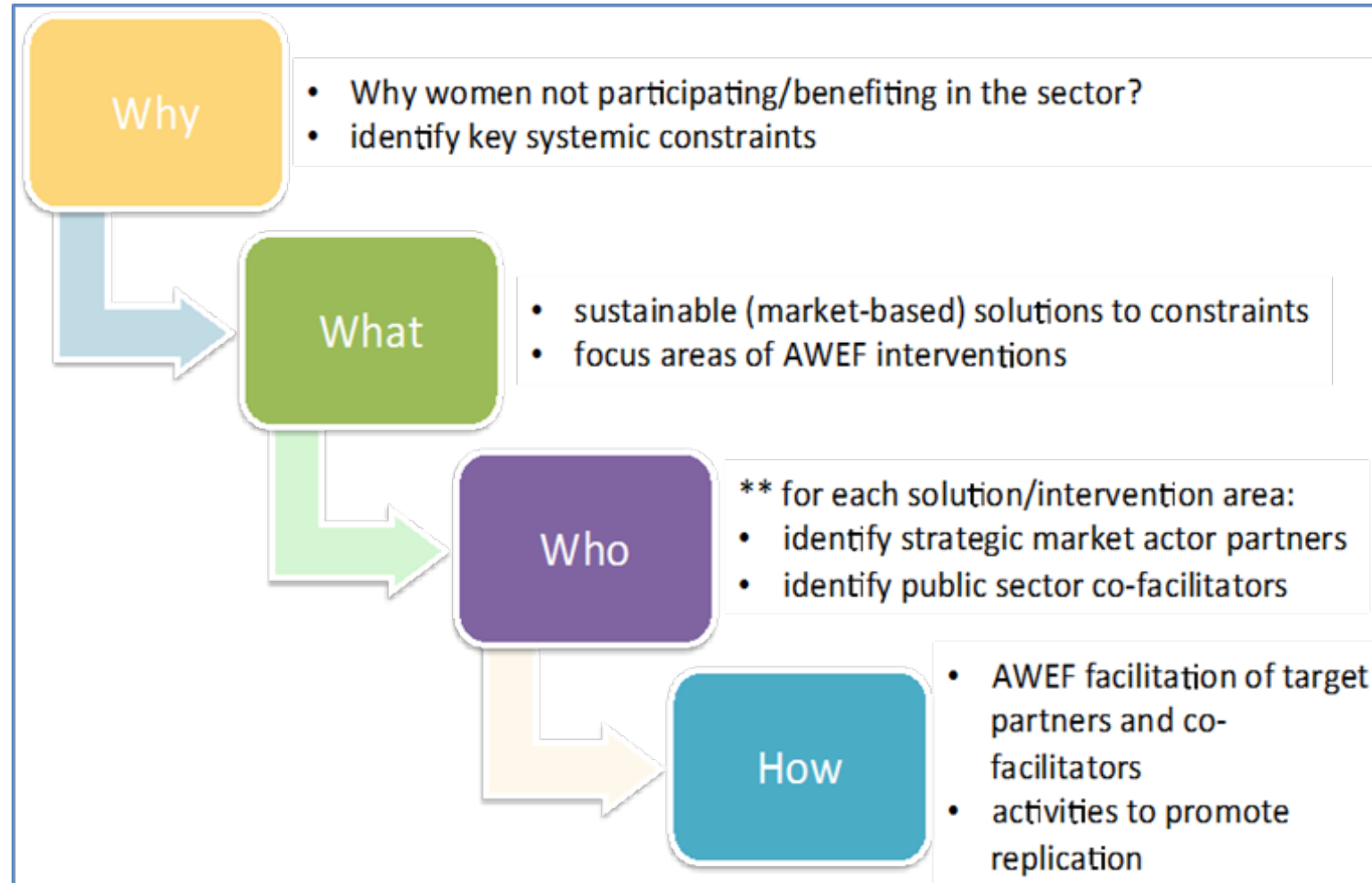
Learn & Adapt
Pilots

Drop Fast
Scale
What works



Chase sustainability
Scale Strategically
Look for Game Changers
Takes Time

Take time to identify the right interventions & partners



AWEF strives to move beyond impact to achieve lasting systems change

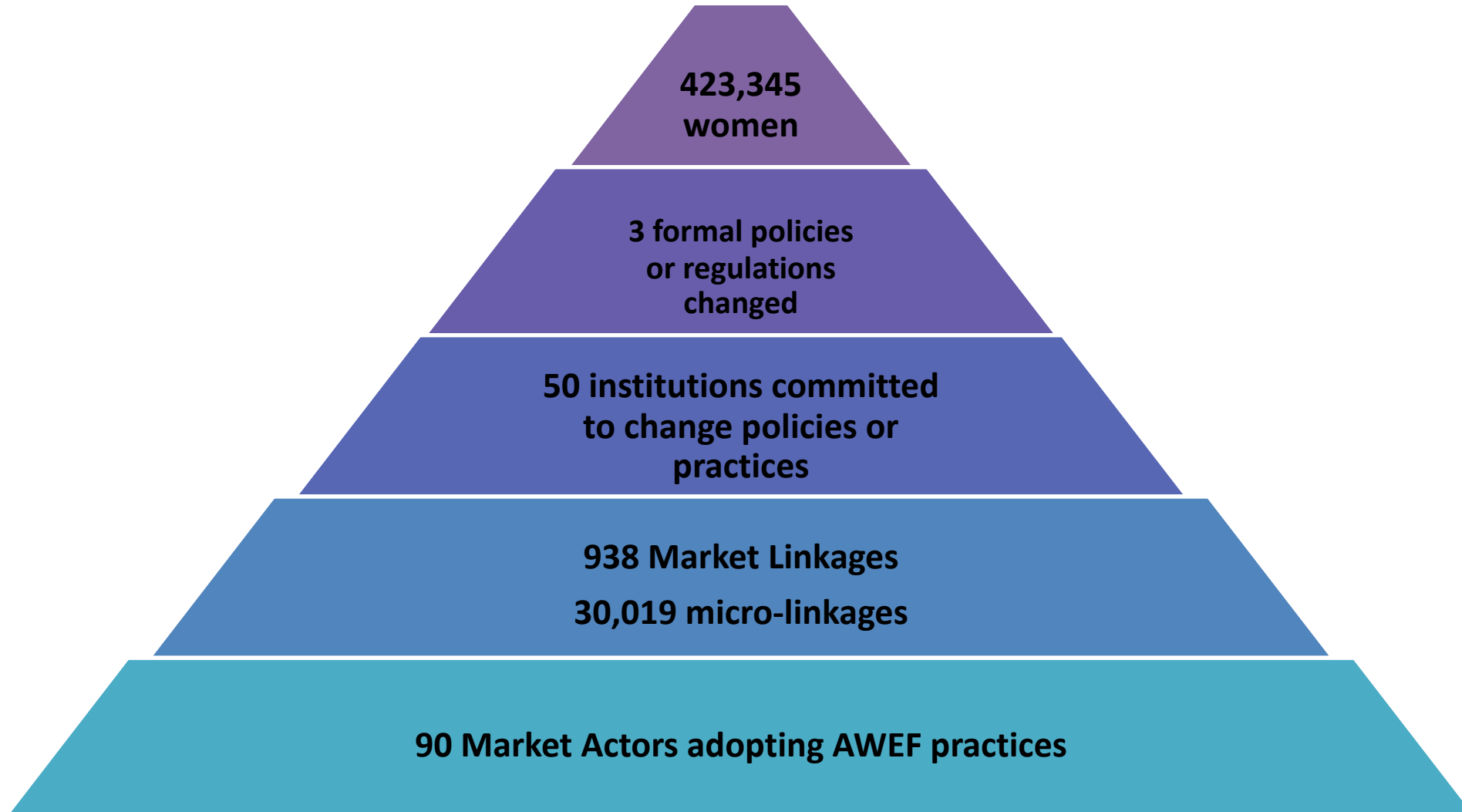
A change to the core structure of a system that leads to sustainable improvements for women

AWEF has developed a “bespoke” approach to assessing Systems Change

- **Scale: Market Actor Change** – level of disruption/scale of adoption across the market system
- **Depth: Informal Rules and Expectations** – creation of “new rules and norms” to catalyse change in a market
- **Effectiveness: Benefits to the Target Group** – positive impact on women reached - access/agency

- **Jordan – public and private sector collaboration**
 - Facilitated scaling of Women's Economic Empowerment Units + licensing/professionalisation of women owned HBB
 - Facilitated innovative Market Linkages to expand HBB access to new buyers – dairy sector, embroidery
 - Tested/proved feasibility of flexible-remote working business model
- **Egypt – Driving Change through lead market actors**
 - Facilitated adoption of new inclusive working practices in RMG and Citrus sectors
- **Regional – Financial Inclusion**
 - Promoted women-centred business models to facilitate digital financial inclusion in Jordan and Egypt

On track to improve access/agency for 150,000 women



- **AWEF has successfully tested a new innovative MSD-WEE approach** - impressive results at output level and...
- **Signs of Impact and Systems Change are there** - AWEF has **changed rules of the game in key areas** – WEE Units, licensing, Financial Inclusion
- **Key to success - putting women at the centre of design**, tailoring interventions & making the business case for change to the private sector
- **Lessons and approach can be applied to other MSD or WEE initiatives in the region and more widely**
- **Scope to build on models/approaches tested in Jordan and Egypt**

Making Digital Finance Work for Women in MENA



Chloe Gueguen

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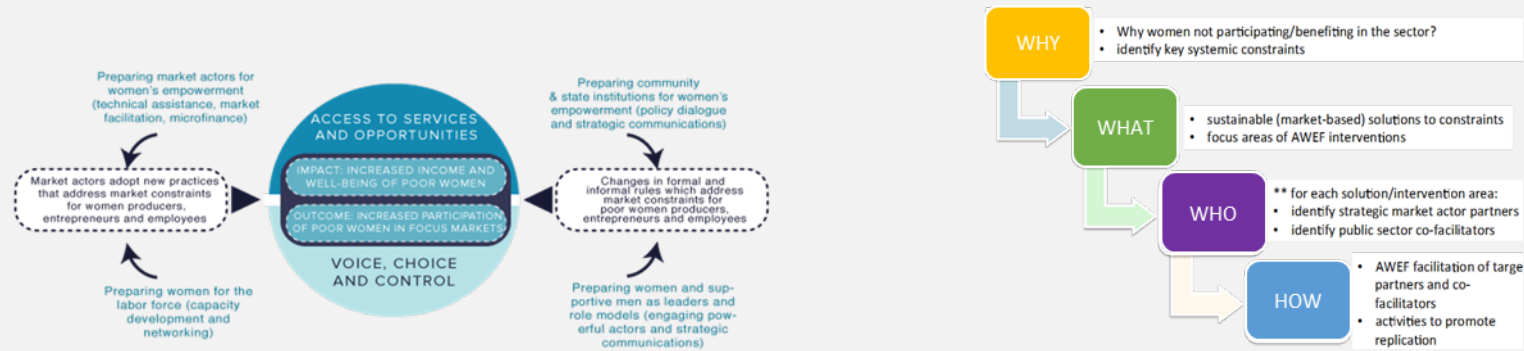


Sabal Majali

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From Theory to Practice...

Applying the MSD-WEE Theory...



...To Make Digital Finance Work for Women



1 **WHY** focusing on the digital finance subsector?

2 **WHAT** lessons to make digital finance work for women?

3 **WHO** started to innovate in the region & **HOW**?

WHY focusing on Digital Finance for women in MENA?

Digital Finance Opportunities in MENA

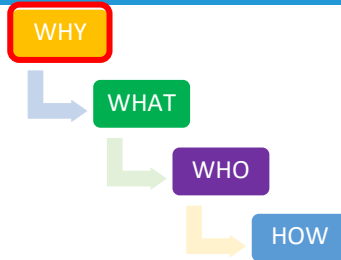


- 1 Dynamic ICT Markets
- 2 Governments' focus on Digital Financial Inclusion
- 3 Growth of E-commerce & Social Media
- 4 Migrant population & demand for remittances

Egypt MOIC's COVID-19 Response:



- 1 Mitigate impact on an un-organized labor force through employment protection legislation and unemployment benefits.
- 2 Putting forward a social protection & social safety agenda.
- 3 Expediting the financial inclusion & digital reform agenda.



WHY focusing on Digital Finance for women in MENA?

WHY

WHAT

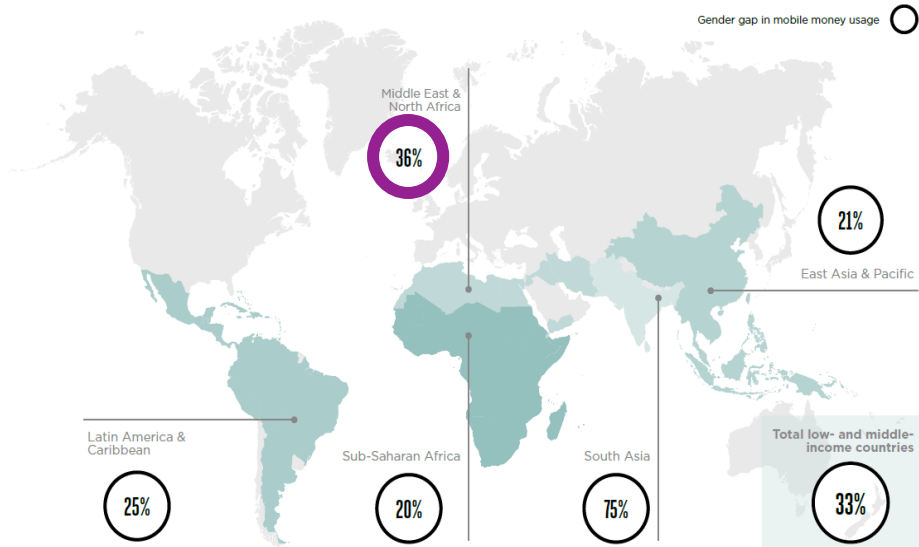
WHO

HOW

Challenges for Women's Inclusion




Gender gap in mobile money usage in low- and middle-income countries

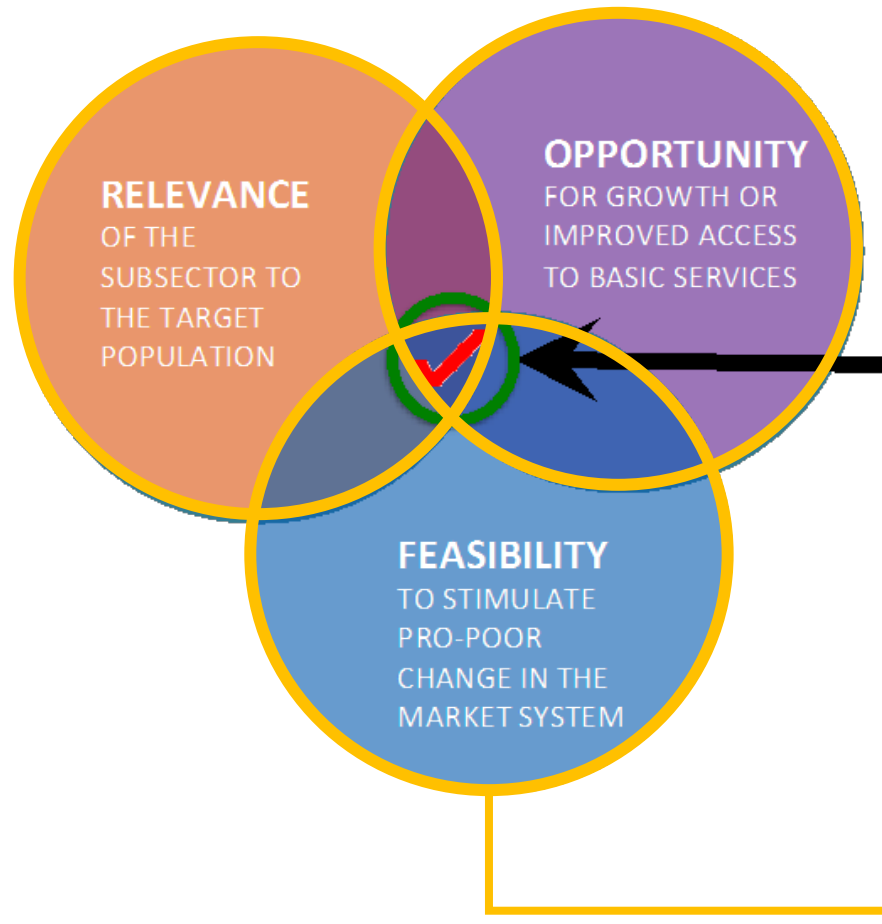


Source: 2017 Global Findex database, ages 15+. The gender gap refers to how less likely a woman is to report using mobile money than a man.

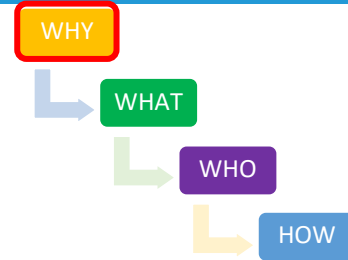
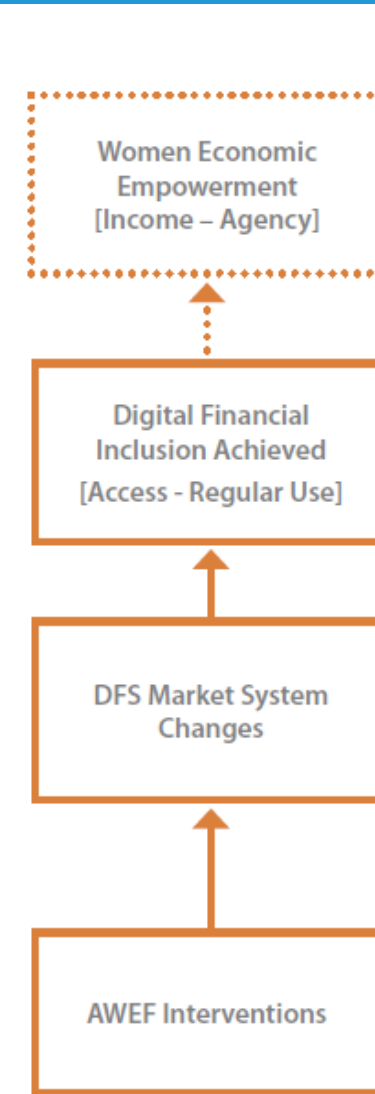
- 1 Gender gap in mobile phone ownership
- 2 Low levels of financial & digital literacy
- 3 Social norms, mobility issues & limited collateral
- 4 Private sector failing to see women as a business opportunity
- 5 Relatively nascent & fragmented DFS ecosystems
- 6 Uneven internet connectivity

WHY focusing on Digital Finance for women in MENA?

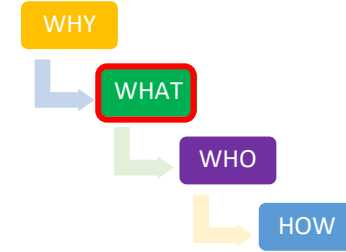

In MENA, only **35%** of women have a financial account
vs. **52%** for men



**POTENTIAL FOR
CATALYSING
BENEFITS FOR
POOR WOMEN**



WHAT lessons to make Digital Finance work for women in MENA?



LESSON 1

Build a holistic understanding of women's needs and preferences as users of DFS



LESSON 2

Make DFS accessible by building inclusive distribution networks



LESSON 3

Integrate Non-Financial Services into DFS Delivery



LESSON 4

Build upon what women already trust and digitise traditional finance models to scale-up their impact



LESSON 5

Encourage the development of a solid DFS ecosystem with relevant use cases for women



LESSON 6

Expand access to universal digital identities to help low-income women build their credit history across borders



LESSON 7

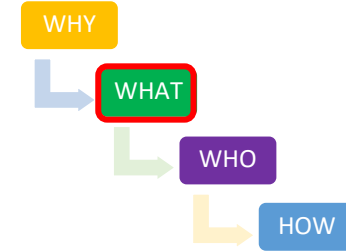
Leverage e-commerce and female consumers' appetite for social media



LESSON 8

Invest in sex-disaggregated data analyses to monitor progress and build the DFS for Women Business Case

WHAT lessons to make Digital Finance work for women in MENA?



LESSON 1

Build a holistic understanding of women's needs and preferences as users of DFS



LESSON 5

Encourage the development of a solid DFS ecosystem with relevant use cases for women

JOPACC
WE INNOVATE & CONNECT
DIGITAL PAYMENTS

البريد الأردني
JO POST

awef
Arab Women's Enterprise Fund
صندوق مشاريع المرأة العربية



LESSON 2

Make DFS accessible by building inclusive distribution networks



LESSON 6

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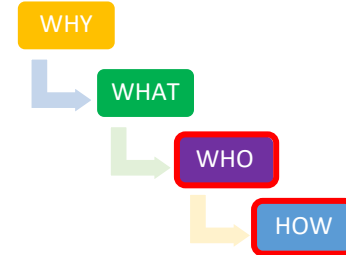
WHAT

WHO

HOW



WHO started to innovate in the region & HOW?



CASE STUDY 1: « Nafaqa », Egypt's first digital social benefits disbursement program



BEFORE

National alimonies disbursed in cash:

For beneficiaries:

- Time lost
- Harassment risk
- Opportunity cost

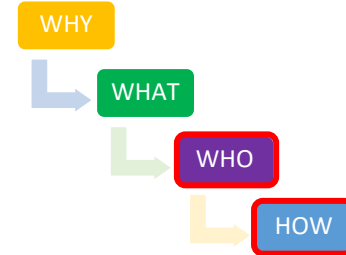
For NSB:

- Cost of cash
- Human errors
- Fraud risks

WHO started to innovate in the region & HOW?



CASE STUDY 1: « Nafaqa », Egypt's first digital social benefits disbursement program



AFTER

National alimonies disbursed via e-wallets

- | | |
|---|--|
| <p><i>For Beneficiaries (15k):</i></p> <ul style="list-style-type: none"> • Time saved • Increased safety • Increased privacy • Business continuity | <p><i>For Partners</i></p> <ul style="list-style-type: none"> • 1st national e-wallet use case • Successful public-private partnership |
|---|--|

BEFORE

National alimonies disbursed in cash:

- | | |
|---|--|
| <p><i>For beneficiaries:</i></p> <ul style="list-style-type: none"> • Time lost • Harassment risk • Opportunity cost | <p><i>For NSB:</i></p> <ul style="list-style-type: none"> • Cost of cash • Human errors • Fraud risks |
|---|--|

KEY LESSON



LESSON 5
Encourage the development of a solid DFS ecosystem with relevant use cases for women

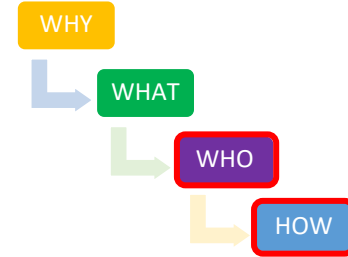
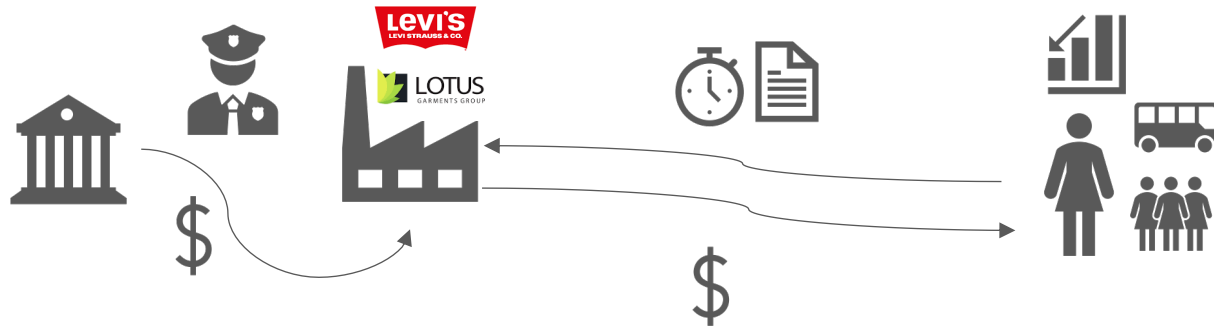


COVID-19: Disbursement of social safety nets via e-wallets?

- Takaful & Karama beneficiaries (9M+)

WHO started to innovate in the region & HOW?

CASE STUDY 2: BSR's HerFinance Digital Wages Program



BEFORE

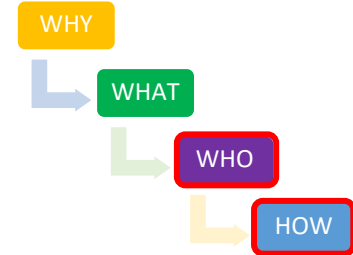
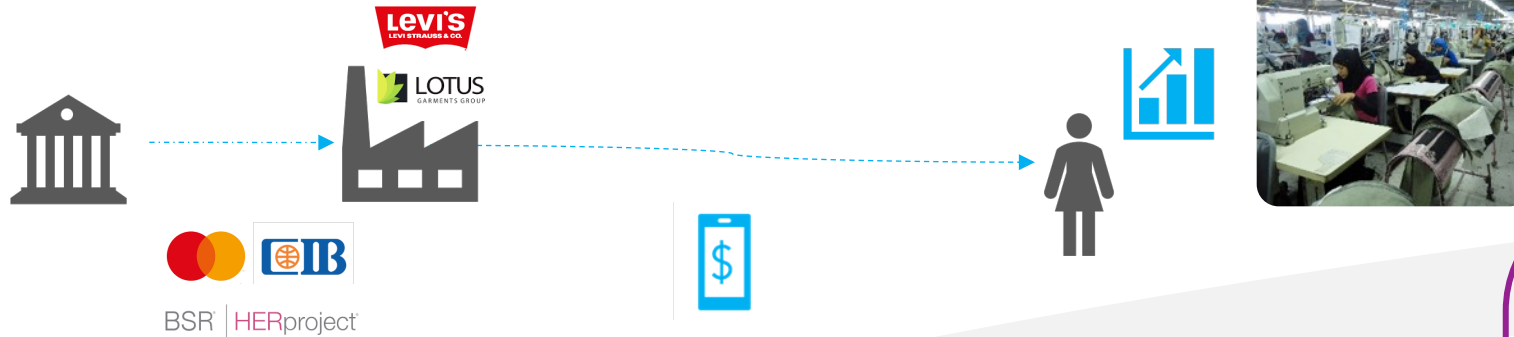
Salaries disbursed in cash:

- | | |
|--|---|
| <i>For workers:</i> | <i>For the factory:</i> |
| <ul style="list-style-type: none">• Time lost off the production Line• Harassment risk• Risk of theft & Loss | <ul style="list-style-type: none">• Security costs• Opportunity costs• HR Admin costs |

WHO started to innovate in the region & HOW?



CASE STUDY 2: BSR's HerFinance Digital Wages Program



BEFORE
Salaries disbursed in cash:

<i>For workers:</i>	<i>For factory:</i>
<ul style="list-style-type: none"> • Time lost off the production Line • Harassment risk • Risk of theft & Loss 	<ul style="list-style-type: none"> • Opportunity costs • HR Admin costs • Security guards costs

AFTER
Salaries disbursed digitally:
(bank or e-wallet accounts)

<i>For workers (5k):</i>	<i>For the factory:</i>
<ul style="list-style-type: none"> • Access to FS for the 1st time (savings) • Increased safety • Increased control & privacy 	<ul style="list-style-type: none"> • Efficiency (Admin staff time) • Accuracy • Cost Savings

KEY LESSON

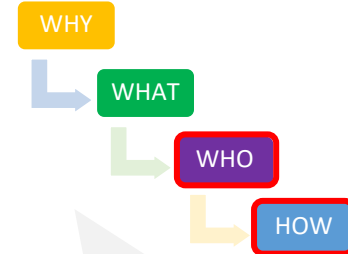
LESSON 5
Encourage the development of a solid DFS ecosystem with relevant use cases for women

COVID-19: Digital wages for garment workers or other sectors?

WHO started to innovate in the region & HOW?



CASE STUDY 3: JOPACC's Digital Experiments



BEFORE
Limited understanding of the drivers to e-wallet usage among women

- Limited e-wallet adoption in Jordan
- Limited sex-disaggregated data among PSP

AFTER

Two Digital Experiments to investigate e-wallet usages among women

- 1 Digitisation of microfinance loans**
→ 18% of the audience (females) opened e-wallets
- 2 Loyalty Program**
→ +14% in usage among female clients

KEY LESSON

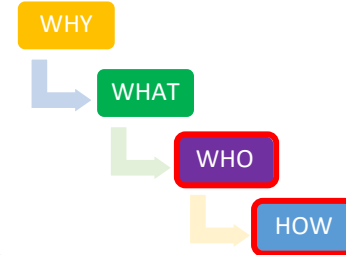
LESSON 1
Build a holistic understanding of women's needs and preferences as users of DFS

LESSON 8
Invest in sex-disaggregated data analyses to monitor progress and build the DFS for Women Business Case


Create the DFS For Women Business Case

WHO started to innovate in the region & HOW?

CASE STUDY 4: The Post Office expanding access to e-wallets in Jordan



BEFORE



Weak agent network


AFTER

Female personnel at Jordan Post office act as agents- pilot started in Jerash



KEY LESSON

LESSON 2
Make DFS accessible by building inclusive distribution networks

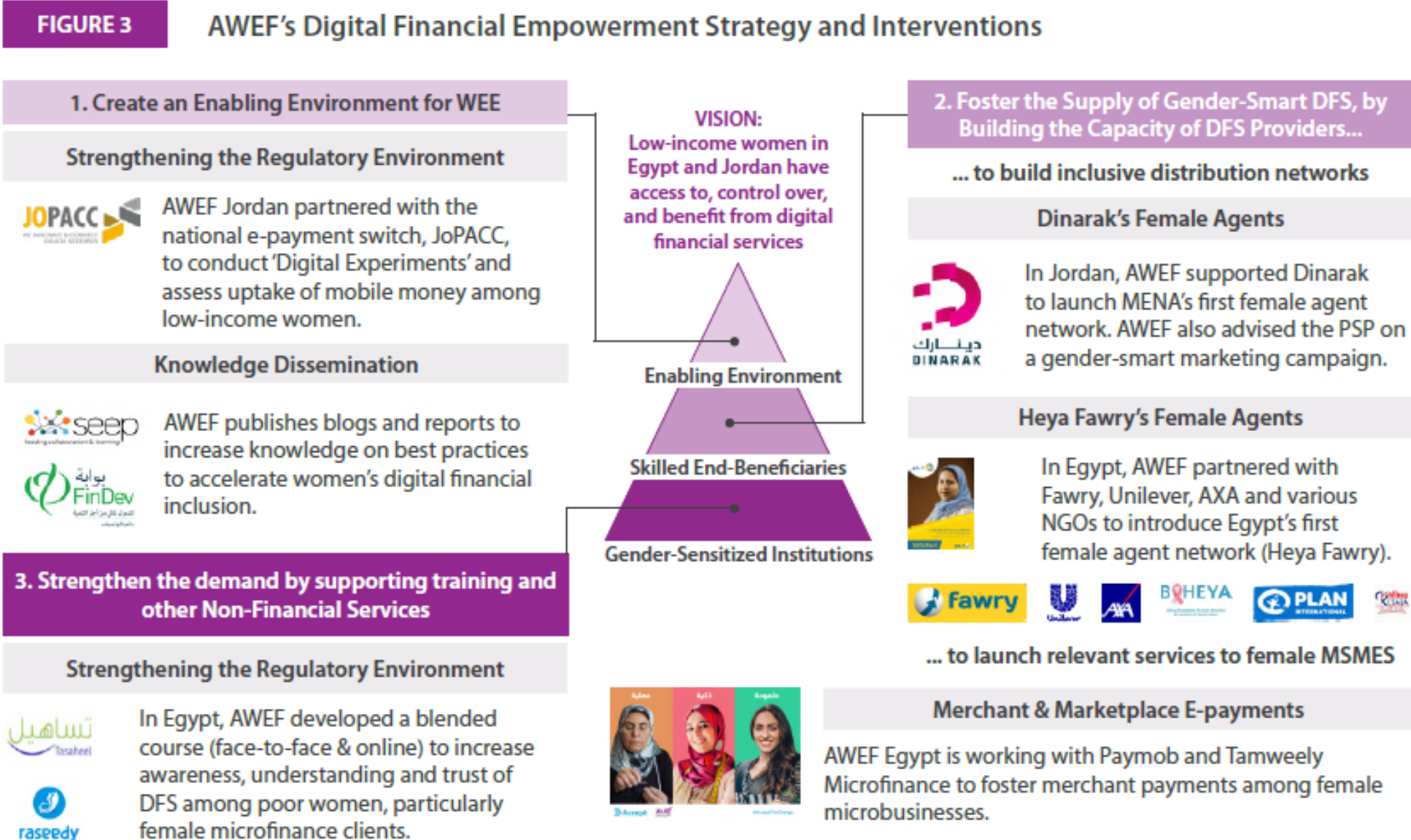


277 branches across Jordan

AWEF would like to thank all the institutions who contributed to this Practitioner Learning Brief:



ANNEX – AWEF’s Women Economic Empowerment Strategy and Interventions



Q & A



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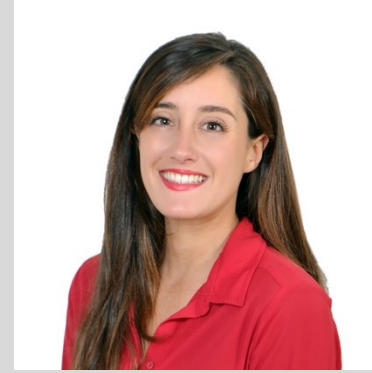
Thank You!



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For more information about the AWEF Learning Series,
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Resource Spotlight



Upcoming Webinars

MERS Guidance in Response to COVID-19

April 22, 2020

**How to Address and Prevent Sexual Harassment
in the World of Work**

May 7, 2020

Blog Spotlight

**Making Digital Finance Work for Women in the
MENA Region: 8 Lessons from the Field**