

# Accelerating Women's Digital Financial Inclusion

Date: November 11, 2018

Time: 9:30 – 10:30 am (EST)

## SPEAKERS

**Chloé Gueguen**, Consultant in Digital Financial Inclusion, *Arab Women's Enterprise Fund*

**Diana Boncheva Gooley**, Strategic Advisory, Digital Financial Services, *Women's World Banking*

**Rebecca Harrison**, CEO, *African Management Initiative*

## MODERATOR

**Basma Ghanem**, Lead Market Analyst, *Arab Women's Enterprise Fund*

## QUESTIONS

### Diana's Presentation

Q: Because of the JazzCash Initiative in Pakistan, what were the measured changes regarding growth for women businesses?

A: Women who became JazzCash agents were adding to their income on average USD\$30/month from Jazz commission.

Q: Is there any other evidence present regarding the “business” case for Financial Service Providers (and other service providers) to invest in the marketing, distribution, and product adaptation necessary to reach more women?

A: FSPs do not have to develop products just for women, but what works for women, works for men. In terms of distribution, having women agents is not always necessary – only a few markets exhibit conditions for that. Messaging/marketing efforts are minimal as well i.e. in the Jazz Intervention – the women centered language had positive impact on both genders. Jazz also has one ATL campaign per year with main character being female- so there may be small initial investment to serve women better but the impact is positive on both genders. The downside of not investing in serving women is that only men will be engaged, missing on 50% of the market opportunity.

### Rebecca's Presentation

Q: Do you recommend a specific provider/service? If so, how do you help ensure quality, reliability, and affordability of the services provided?

A: No, we don't recommend a specific provider or service, as our course aims to be neutral, and was designed to be transferable to different markets. We don't vouch for the quality of the service, however we do provide participants with tools to help guide them on choosing a provider, for example the reach of the agent network as well as fees charged.

Q: Since there are variety of digital financial services, how do you select the ones the training courses or tools?

A: In the course we focus primarily on mobile money and e-payments, based on the needs identified in the needs analysis of the target group.

Q: Are the learning materials in other languages and are they sharable? How do the entrepreneurs access material?

A: The materials are available in English and Arabic. They are accessed through the AMI platform on web or mobile, as part of a broader learning program delivered by AMI and its partners. AMI engages with a variety of different partners to design and deliver practical learning programs for entrepreneurs, businesses and young people. We are always open to discussing new partnership opportunities. Please get in touch with Rebecca at [rebecca@africanmanagers.org](mailto:rebecca@africanmanagers.org)