

# FINANCIAL INCLUSION SOLUTIONS FOR WOMEN IN TECH-ENABLED BUSINESS IN JORDAN

## Act for Impact: Women's Economic Empowerment & Equality (WE3) Small Grant

JORDAN FINAL REPORT | APRIL 2021

### Executive Summary

In December 2019, Mercy Corps' Gender Equality and Social Inclusion (GESI) and Financial Inclusion (FI) technical teams launched the Act for Impact: Women's Economic Empowerment and Equality (WE3) small grant program. Mercy Corps Jordan won a grant to pilot a digital financial inclusion assessment and support initiative under [Youth Impact Labs](#), a Google funded program catalyzing youth employment via sharing economy platforms. The WE3 project team focused on Bilforon and Carers, two platforms with majority female gig workers that were planning to integrate digital payment tools across their platforms. The Jordan proposal aimed to improve digital financial inclusion and literacy among female gig workers as a way to enhance economic agency, financial management, and business decision-making.

The project aimed to support the uptake and use of e-wallets among Bilforon and Carers workers, in parallel with the platforms' switch from cash transactions to digital payment systems. An assessment with 125 workers showed that women on both platforms had high rates of traditional account ownership, but were not incentivized to use e-wallets and did not see their value as compared to bank accounts. While Bilforon and Carers both planned to integrate e-wallets into their systems, as the COVID-19 pandemic restrictions took hold, both platforms lost business and suspended their planned integration of digital financial tools. So, to adapt the project to the changing context, the Mercy Corps team and gig companies decided to offer training support workers' improved financial literacy and provide an introduction to digital financial services, thus expanding the pilot focus beyond just e-wallet uptake and use.

Mercy Corps contracted Amman-based International Group for Training to develop and deliver a multi-day virtual training covering sales and marketing, financial management, and an overview of digital financial services. Almost 300 gig workers (294, almost all women) enrolled in the course; 71% completed the course, with a number of trainees requesting access to finance support for existing or new businesses and further business skills training.

### Key Findings

#### Among surveyed gig workers:

- **Women's financial inclusion - a marker of economic empowerment - was high:** 89% for Carers workers and 64% for Bilforon chefs, compared to just 27% of Jordanian females nationwide. However, 33% of Bilforon chefs (25 females, 1 male) had no account of any kind;
- **Financial inclusion was overwhelmingly via traditional accounts, not mobile money accounts.** Men and women said they would rather use a traditional account than e-



wallets, and found e-wallet registration difficult - consistent with a May 2020 joint ILO/Jordanian National Commission on Women poll;

- **56% of unbanked Bilforon chefs (all women) reported making financial decisions with others,** versus just 14% of chefs with an account.

**Among the trainee group:**

- Female trainees highly engaged and requested access to finance solutions, plus ongoing capacity building support.

## Key Recommendations

For Mercy Corps Jordan, and building on [Youth Impact Labs' impact evaluation recommendations](#):

- As a women's economic empowerment strategy, integrate financial inclusion into the outcome and output level of all livelihoods and micro/small/medium enterprise (SME) support programs;
- Integrate market-driven access to finance strategies into all livelihoods and SME support work;
- Gender and social inclusion strategy: use gender-intentional assessments and sex and age disaggregated data to identify and target vulnerable workers (e.g., unbanked female business owners and workers) with tailored support.

## I. Program Overview

In late 2019, the GESI and FI TSU teams jointly developed Mercy Corps' WE3 framework (see Figure 1) to guide approaches to women's economic empowerment (WEE) in new and existing programs. The TSU used the small grant activity to fund pilots in four areas linked to WEE outcomes: labour market development, interventions within markets in crisis, financial inclusion, and climate resilience and adaptation.

Mercy Corps Jordan won a grant to support digital financial inclusion among female gig workers registered on sharing economy platforms under the [Youth Impact Labs](#) program. The choice of financial inclusion reflected a Jordanian national priority, MC Jordan's strategic focus areas of tech-enabled employment, and the gender equality cross-cutting priority. The Jordan team proposed to partner with Bilforon, a platform for home-based chefs, and their preferred mobile payment service provider (PSP) Zain to help their predominantly female chef base register for and use an e-wallet as part of overall business support and financial management, plus potential growth in financial decision-making power.

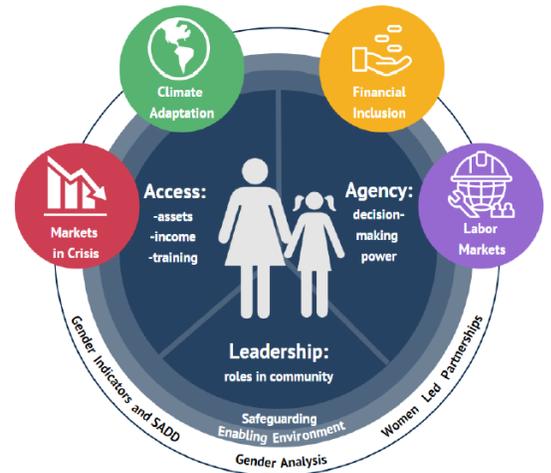


Figure 1 Mercy Corps' Women's Economic Empowerment and Equality Framework

# Relationship of Financial Inclusion to Women's Economic Empowerment and Gender Equality

As enshrined in [Sustainable Development Goal 8](#), improving access for households to appropriate financial services helps people save, make and receive payments, and manage risk. Growing global evidence also links women's financial inclusion (via bank accounts, mobile money, and other services) to economic and other benefits: own business growth, increased control of income, and greater decision-making authority regarding work, marriage, childbearing, and other life choices.<sup>1</sup>

Yet Jordan maintains a strong "culture of cash." Most Jordanian adults (67%) do not have a formal account. Among banked adults, women's financial inclusion has grown from 15.5% in 2014 to 27% in 2017, but still lags behind men's account use (37%).<sup>2</sup> Over half of unbanked adults surveyed by the Central Bank of Jordan (CBJ) and GIZ felt they had no need for an account and pointed to high account fees and complex bank procedures as secondary reasons for remaining outside the formal financial sector. The [Arab Women's Enterprise Fund](#) (AWEF) cites a mix of barriers for women in particular, including lack of perceived value of formal accounts, lack of financial capabilities, and insufficient, male-dominated financial agent networks for support and troubleshooting.<sup>3</sup>

## Goal and Activities

The Jordan team proposed to develop a **gender-sensitive assessment** of Bilforon chefs' financial inclusion knowledge, attitudes and practices, including financial decision-making and control; work with early adopter chefs to **develop and deliver e-wallet training and support services** to all Bilforon chefs; and collect **evaluation data to capture changes in mobile money use, time burden and financial control**.

## Adapting to changes in context

The MC Jordan team designed and fielded the assessment with 125 gig workers from both Bilforon and Carers, a sharing economy company that provides home-based care services. The assessment showed while very few had e-wallets, high percentages of women registered on both platforms did have traditional bank accounts, a distinct contrast to the national average. Most respondents said they did not see the benefit of e-wallet adoption unless Bilforon or Carers mandated that workers use a mobile money account for transactions. While Bilforon and Carers were slated to integrate a digital payment mechanism and require that workers use it, COVID-19 changed that. In the first few months of the 2020 pandemic, the Jordanian government mandated a curfew and put restrictions on travel, gatherings, and commerce, which severely disrupted business especially for SMEs. Bilforon and Carers both decided to postpone plans for full digital payment integration. Plus, Mercy Corps' proposed in person training and e-wallet enrollment days were no longer possible, nor did they fit the new needs of the companies or their workers. Instead, Mercy Corps, Bilforon, and Carers decided to offer multi-session online training to their workers covering financial literacy, business management, and an introduction to digital financial services.

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<sup>1</sup> Gammage, S., Kes, A., Winograd, L., Sultana, N., Hiller, S. & Bourguault, S. (2017). Gender and Financial Inclusion Brief: What do we know and what do we need to know? International Center for Research on Women.

<sup>2</sup> Hauser, P., Pavelesku, D., & Vacarciuc, A. Financial Inclusion Diagnostic Study in Jordan 2017, Synthesis Report. GIZ and Central Bank of Jordan.

<sup>3</sup> Kinahan, R., Al Majali, S., Lunberry, D., McVay, MP., & Hariharaswara, N. (2019). Banking on Women: Strategies to Increase Access and Engagement - SEEP Webinar. Retrieved from <https://seepnetwork.org/Webinar-Post/Banking-on-Women-Strategies-to-Increase-Access-and-Engagement-Webinar>

# I. Program Activities

## Activity 1. Collect Financial Inclusion Data with Bilforon and Carers Gig Workers

### Assessment Results

This section summarizes the results of a financial inclusion phone survey conducted in June 2020 with 125 sharing economy workers active on two Jordanian platforms: [Bilforon](#) and [Carers](#) (see Figure 2).

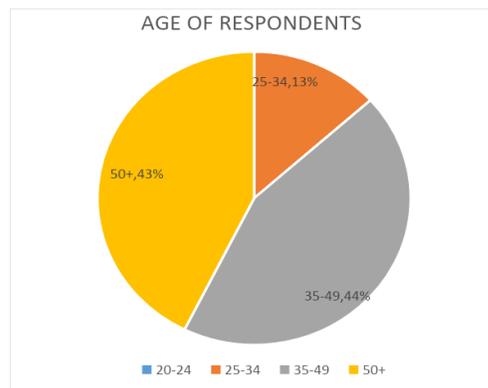
#### Figure 2. Sharing Economy Platforms participating in MC Jordan’s WE3 Pilot Program

**Bilforon** is a home-cooked food delivery application that provides a variety of home cooks food options through the pre-order option for high profile events, gathering or meetings as well as the daily dishes menu for employees and families. Bilforon still uses the cash on delivery payment method, which makes it hard for them to redistribute cash to different chefs and wastes time and resources. Digital financial integration will make the whole process of cash distribution more convenient for their chefs, employees as well as their customers.

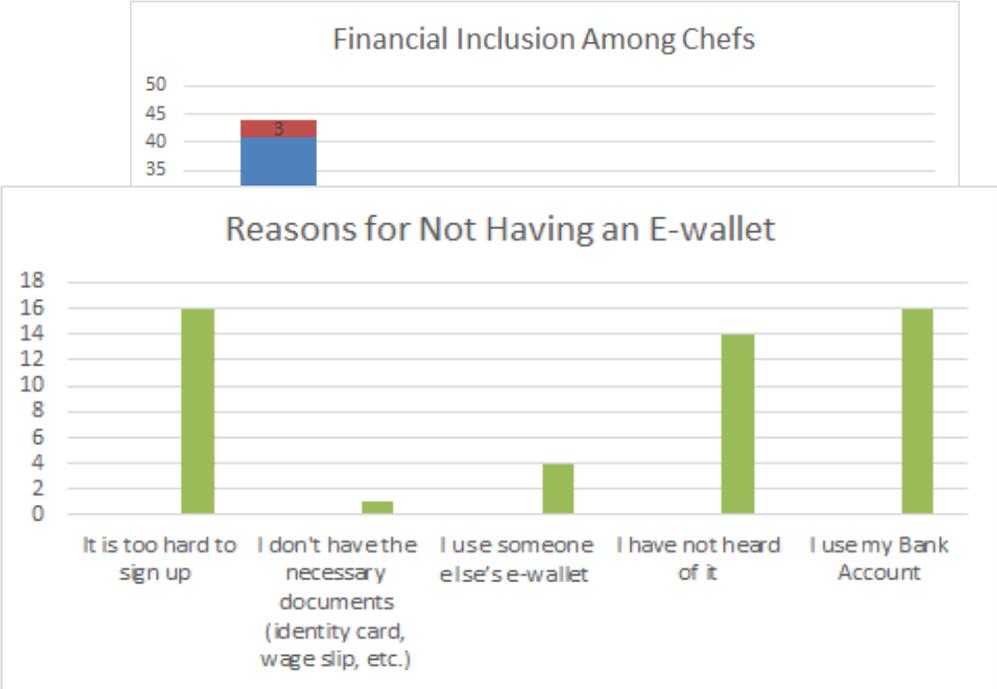
**Carers** is a family care marketplace dedicated to connecting households and caregivers based on their needs through the power of curating a wide range of caregivers (registered nurses, physiotherapists, child care specialists/babysitters), improving access, selection and continuity through technology, and creating a community of crowdsource feedback. The available payment method for Carer’s customers is currently only through cash, that is why they are eager to integrate a digital financial service to their application.

### Bilforon

Seventy-nine chefs who were registered with Bilforon in Amman, Irbid, and Balqa governorates completed the survey. **The majority of respondents (95%) were women and four (5%) were men.** Seventy-two (91%) of the chefs were Jordanian and seven (9%) were Syrian. The average age of the respondents was 47; 44% were between 35 - 49 years of age, while 43% were above 50 years old. Only 13% of respondents were between ages 25 and 34. The majority of respondents were married (77%), while 22% were either single, widowed, or divorced.



**Chefs had a higher rate of traditional financial inclusion than the Jordan average:** 56% of respondent chefs had personal bank accounts that they used to make financial transactions for their businesses. Eight chefs had both an e-wallet account and a bank account. Seven chefs, all female, had only e-wallet accounts and they used them for paying both their business and personal expenses and transactions. **A full one-third of the respondents (33%, 25 females and one male) had no financial account of any kind.**



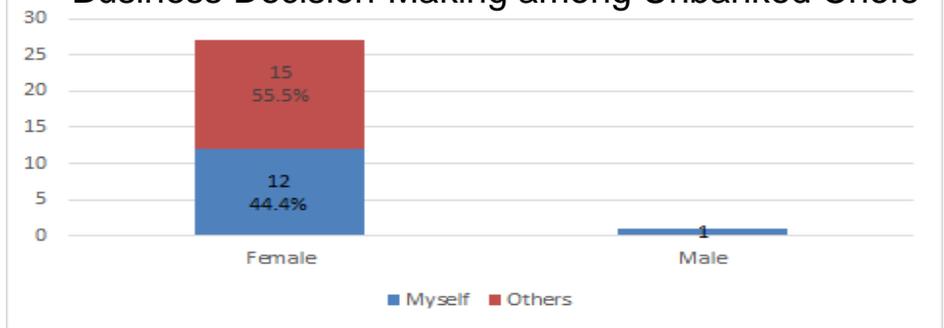
The 64 chefs without e-wallets gave varying answers as to why they did not use the digital tool. **The chefs who had bank accounts did not see the need for an e-wallet since they relied on their bank accounts.** The same number also said that e-wallets were simply too difficult, mirroring a May 2020 Facebook poll by the ILO and Jordan National Commission on Women (JNCW) showing widespread problems with e-wallet registration.<sup>4</sup>

The majority of chefs (62%) who completed the survey reported making business decisions, including financial decisions, by themselves. **Disaggregated by account ownership, 86% of surveyed chefs with their own financial account also reported making their own financial decisions,** while 14% of those with accounts reported making those decisions with others.

<sup>4</sup> Difficulties in obtaining e-wallet financial accounts could jeopardize workers' wages. [https://www.ilo.org/beirut/media-centre/news/WCMS\\_745948/lang--en/index.htm](https://www.ilo.org/beirut/media-centre/news/WCMS_745948/lang--en/index.htm)

A much higher percentage of unbanked chefs reported making financial decisions with others than in the financially included group. Fifteen chefs - all women - reported making financial decisions with others; that was **56% of the total of unbanked respondents compared to just 14% of banked respondents.**

**Business Decision-Making among Unbanked Chefs**

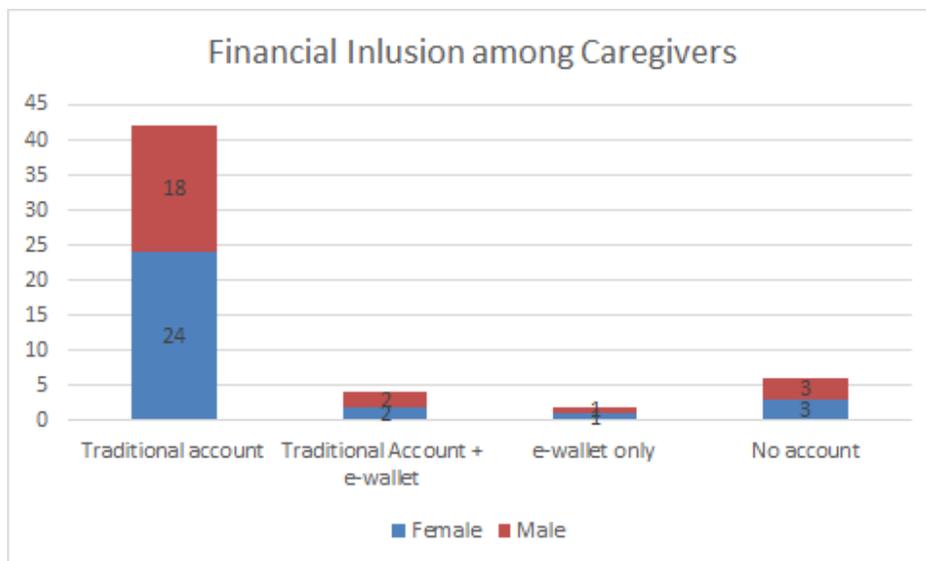


### Carers

Mercy Corps reached **50 Carers workers** in Irbid and Amman, all registered as nurses, babysitters, physiotherapists, and clinical lab technicians. **The majority were women (56%) while 44% were males. The average age of the respondents was 34 years; 54% were between 25-34 years old.** Among them, 62% were single and 38% were married. All were Jordanian except for two Syrians.

**The vast majority of care professionals surveyed were banked:** 84% had a traditional bank account that they used for business. Four caregivers had both an e-wallet and a bank account. Two caregivers had only e-wallets that they used to pay business and personal bills. Only six caregivers had no financial account of any kind. Responses were split almost equally between males and females.

**Financial Inclusion among Caregivers**



The 44 caregivers without e-wallets gave varying answers as to why they did not use the digital tool, but the main reason was that **having a bank account negated the need to open an e-wallet.**

**Almost all Carers respondents (96%) reported making their own business decisions.** Only 1 female and 1 male said they made business decisions with others. All but one caregiver stated that they had their own mobile phone and did not share it with anyone, or give others access to their applications.

### Financial Inclusion Patterns among Gig Workers

For gig workers with Bilforon or Carers, financial inclusion was notably higher than the Jordanian national average. A full 88% of surveyed Carers workers and 65% of surveyed Bilforon chefs had a traditional bank

account or an e-wallet, versus just 33% of Jordanians overall.<sup>5</sup> **Women’s financial inclusion - a marker of economic empowerment - was high among surveyed gig workers:** 89% for Carers workers and 64% for Bilforon chefs, compared to just 27% of Jordanian females nationwide.<sup>6</sup>

But the similarities between the two groups ended there. The Carers respondents were younger, almost 50/50 men and women, more banked, and had more individual control over their business decisions and mobile phones (a key productive asset for gig workers). Bilforon chefs (95% women) reported much higher rates of mobile phone sharing and shared financial decision-making than Carers respondents. One-third of the chefs had no financial account of any kind. **This suggests that Bilforon chefs (predominantly female) may have a lower level of control and final decision-making power over productive assets linked to managing and growing their businesses and income** than workers on the Carers platform. **This finding may be most strongly correlated to age and sex, as 87% of surveyed chefs, almost all women, were above 35 years of age.**

## Activity 2. Develop and Deliver Training and Other Support Services for Gig Workers

### Adjusting to COVID-19

The assessment findings around high rates of traditional bank account ownership and scepticism about mobile money, plus the impacts of COVID-19 on Bilforon and Carers’ digital payment system plans, caused Mercy Corps to shift to different gig worker support activities. Mercy Corps, Bilforon, and Carers decided to offer an online, comprehensive business skills and financial literacy training, including an introduction to e-wallets, to meet a broader array of needs. Mercy Corps contracted a training company to co-develop a multi-session virtual training to be delivered via Zoom. In December 2020, all of the gig platforms incubated by Youth Impact Labs advertised the free training to their registered workers via social media and What’s App.

### Financial Literacy Training: Content and Results

**In total, 294 people (almost all women) enrolled and were split into 12 groups.**<sup>7</sup> Each group received the same three day, eight hour training via Zoom between late December 2020 and early January 2021.

The five training modules started with an introduction to the environment for small and home-based businesses in Jordan and their link to women’s economic empowerment, then moved into sales and marketing, financial management, plus digital financial services and mobile money (see Figure 3).

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<sup>5</sup> <https://www.cbj.gov.jo/EchoBusv3.0/SystemAssets/PDFs/2018/The%20National%20Financial%20Inclusion%20Strategy%20A9.pdf>

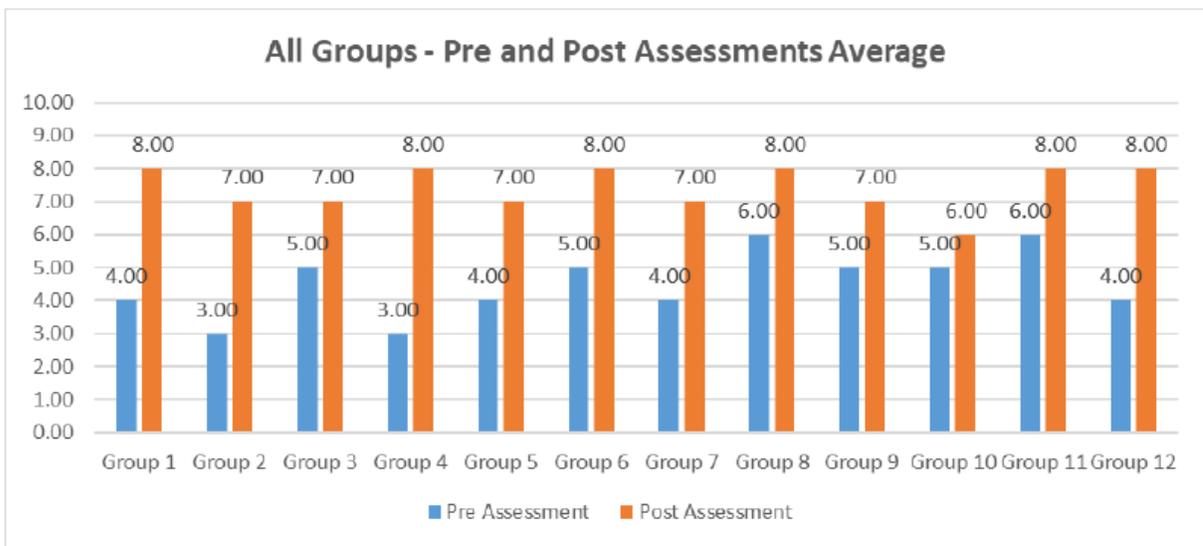
<sup>6</sup> Ibid

<sup>7</sup> The training data had limitations: it was not disaggregated by sex or age, although a review of names showed that all but one or two trainees were female. Also, the training contractor did not collect data on trainees locations or affiliation to one or more of the gig platforms.

Figure 3. WE3 Jordan Financial Literacy Training Modules



The training consultant administered a 10-question, multiple choice pre and post-test that covered core training concepts. Across groups, participants showed an average 30% increase in knowledge from pre to



post (see Figure 4).

**More significant was the trainees' sustained engagement in the course:** 207 gig workers (71%) attended over 75% of the 3-day, eight hour training course. Feedback through MC's community accountability and reporting mechanism (CARM) came in from participants in Amman, Mafrq, Irbid, Jerash, Karak, and Zarqa. **Requests were primarily around access to finance for new and existing small and home-based business, plus more training opportunities.**

The fact that the WE3 training reached and engaged almost 300 female gig workers across the north and middle regions of Jordan, and that trainees requested access to finance and continued capacity support, suggests that **cultivating female entrepreneurs' peer networks may be a sustainable women's economic empowerment strategy.** When combined with umbrella interventions such as decent work creation and financial inclusion schemes, **women's collectives that build networks, have a business focus, and connect members to financing can accelerate women's economic empowerment.**<sup>8</sup>

## Limitations of the Training Activity

Jordan's WE3 gig worker support and training activity had limitations and missed opportunities. First, the Mercy Corps team and gig partners did not work to connect the unbanked survey respondents to an account solution. The training itself did not offer follow on referrals for business management or access to finance, which were trainees' main requests. Also, the training consultant did not collect key demographic data from almost 300 trainees, including age, sex, business location, or affiliation with a gig platform. The missing data made it impossible to do further analyses and generate recommendations for individual gig platforms and their workers.

## Activity 3 Dissemination of Project Results

For previously stated reasons, the MC Jordan team shifted the WE3 pilot away from a focus on uptake and use of digital financial services (DFS) among female gig workers and to more general financial literacy and business management skill building. The team's original intent was to disseminate findings on the impact of DFS support for female gig workers to groups like [GSMA Middle East & North Africa](#) or the [SEEP Network](#); however with the shift in activities, the team will focus dissemination on the following internal targets:

- Mercy Corps SME support programs that may want to use the assessment and/or training materials with Arabic-speaking business owners and employees;
- Teams designing Youth Impact Lab follow on concepts and programs;
- Mercy Corps GESI and Employment TSU teams via a follow-on blog to the [Youth Impact Labs blog](#), linked the YIL recommendations on gender mainstreaming and ecosystem engagement.

## II. Recommendations

For Mercy Corps Jordan:

- As a women's economic empowerment strategy, integrate financial inclusion into the outcome, output, and activity levels of all livelihoods and micro/small/medium enterprise (SME) support programs, per Mercy Corps' WE3 model

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<sup>8</sup> Bill and Melinda Gates foundation. Women's Economic Empowerment Theory of Change: Accelerators. <https://www.gatesfoundation.org/equal-is-greater/accelerators>

- Integrate market-driven access to finance strategies into all livelihoods and SME support work
- Gender and social inclusion strategy: use gender-intentional assessments and sex and age disaggregated data to identify and target vulnerable workers (e.g., unbanked female business owners and workers) with tailored support
- Do further assessments with female-led SMEs to gauge interest in forming peer networks (sometimes called self-help groups) that combine business problem solving, network building, and access to finance
- In the push for mobile-money uptake and digital financial services in Jordan, don't overlook the needs of workers and entrepreneurs for continued capacity building in business processes and financial literacy

## CONTACT

Khaleel Najjar  
Senior Advisor, Private Sector Engagement | Mercy Corps Jordan  
[knajjar@mercycorps.org](mailto:knajjar@mercycorps.org)

### ABOUT MERCY CORPS

Mercy Corps is a leading global organization powered by the belief that a better world is possible. In disaster, in hardship, in more than 40 countries around the world, we partner to put bold solutions into action — helping people triumph over adversity and build stronger communities from within. Now, and for the future.



45 SW Ankeny Street  
Portland, Oregon 97204  
888.842.0842  
[mercycorps.org](http://mercycorps.org)