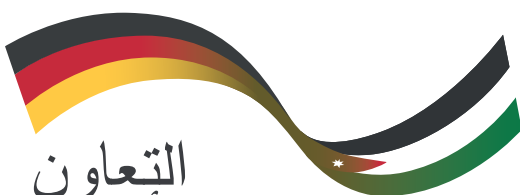


Mobile Wallet User Journeys and Potential Products for Refugees and Women in Jordan

July 2022

Photo by: GIZ



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All photos used in this report are credited to 17 Triggers unless otherwise stated.



About GIZ Digi#ances

The “Improving Access to Remittances and Other Financial Services Through Digital Solutions in Jordan” (Digi#ances) project was launched in 2015. It is commissioned by the German Federal Ministry for Economic Cooperation and Development (BMZ) as part of the special initiative, “Tackling the Root Causes of Displacement, Reintegrating Refugees.” The project partners with the Central Bank of Jordan (CBJ).



About 17 Triggers

17 Triggers is a global behaviour change lab that uses human-centered design (HCD) to solve real problems. The team has been operating in Southeast Asia and Africa since 2010 to design solutions that improve the lives of people at the base of the economic pyramid. The team thrives on working with clients to tackle these challenges and to ensure that innovative solutions achieve measurable results and outcomes.

www.17triggers.com



Acronyms

ATM	Automated Teller Machine
DFS	Digital Financial Services
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ)
JOD	Jordanian Dinar
JoMoPay	Jordan Mobile Payments
JoPACC	Jordan Payments & Clearing Company
JRF	Jordan River Foundation
MFW.....	Microfund for Women
NAF	National Aid Fund
NGO.....	Non-Governmental Organisation
NRC	Norwegian Refugee Council
PSP	Payment Service Provider
SME	Small and Medium-Sized Enterprises
UNHCR.....	United Nations High Commissioner for Refugees
WFP	World Food Programme

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Background

Jordan is host to 761,000 refugees and asylum seekers, of whom 675,000 are Syrian.¹ Only 7.5% of refugees in Jordan held bank accounts in 2017, limiting their access to formal financial services such as deposits, loans, and insurance.² Among low-income Jordanians, this figure was higher but still low, with less than 20% holding a bank account in 2017.³ Yet, in the same period, mobile phone usage was high in Jordan, with SIM card penetration at 85%. The expectation was that, with the launch of mobile money in Jordan in 2016, refugees and low-income Jordanians would have greater access to financial services.⁴

However, the uptake of mobile money has been slow. In 2020-2021, there was an increased uptake of electronic mobile wallets (e-wallets) in Jordan, driven in part by the digitalisation of National Aid Fund (NAF) transfers during the COVID-19 pandemic. However, of the 1.5 million registered e-wallets, only about 300,000 were actively used (i.e. used once within the last 90 days) as of December 2021. Furthermore, by the end of 2021, only 28% of e-wallet users were female, and 5.8% were refugees.⁵

When women and refugees receive humanitarian cash assistance or grants for their home businesses via an e-wallet, their current behaviour is often to cash out. This causes them to miss out on the potential benefits of digital financial services (DFS), such as safely storing money, developing a credit history, accessing new payment channels, securing financing to start a new venture, or insuring themselves to better protect against financial shocks. Existing e-wallet products and services are often not targeted at women and refugees and, thus, do not reflect their needs and circumstances.

From December 2021 to July 2022, GIZ engaged behavioural research and design firm, 17 Triggers, to better understand the current user experience surrounding e-wallets, as well as the barriers and motivations that women and refugees face in using e-wallets. Using learnings from research, the project team designed and tested prototypes for potential new products and services that could better align with the financial needs and behaviours of women and refugees in Jordan. The resulting product concepts and recommendations for implementation are shared in this report.

PROJECT GOAL

We want women, especially female refugees, **to** increase their use of digital financial services, **so that** they can improve their livelihoods.



¹ UNHCR 2022. ² GIZ and CBJ 2017. ³ GIZ and CBJ 2017. ⁴ Kumar and Halaby 2019. ⁵ JOPACC 2021.

Approach

The project team used human-centred design principles and behaviour change frameworks in order to develop recommendations for DFS products and product features that can drive increased customer usage of e-wallets. When designing solutions, 17 Triggers follows a three-phase process: *Explore*, *Experiment*, and *Pilot*. These phases are anchored by three moments of alignment with project stakeholders: *Problem Alignment*, *Strategy Alignment*, and *Solution Alignment*, as illustrated below. This project covers only the first two phases, and this report contains solutions – product concepts and recommendations – that can be carried forward to the *Pilot* stage by e-wallet ecosystem actors.

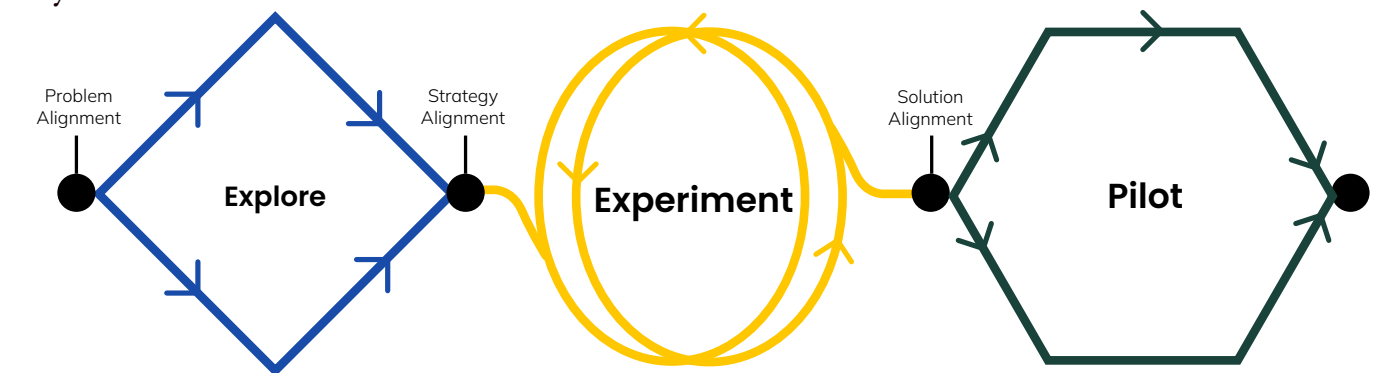


Figure 1. 17 Triggers' Approach

Project Stage	Objectives
Problem Alignment	The project team aligns stakeholders on the objectives of the project and collectively determines the project goal.
Explore	The project team identifies the target end users and conducts design research to better understand them, their rational and emotional decision making, and environmental and contextual factors that affect their behaviour.
Strategy Alignment	The project team shares research findings and aligns stakeholders on areas of focus for the <i>Experiment</i> phase.
Experiment	The project team and stakeholders generate ideas, develop these ideas into prototypes, and then test prototypes with users. Iterations are made to the design in multiple rounds of testing in order to arrive at solutions which are most desirable for the target end users.
Solution Alignment	The project team assesses the solutions and synthesises learnings from testing to develop recommendations on high potential solutions to carry forward.

As part of its human-centred design approach, the project team employed a wide range of methodologies to uncover new insights on the lives of their target end users and capture feedback on solutions which may unlock increased e-wallet usage.

During field research (*Explore* phase), the project team engaged with target users in a variety of formats including: open-ended individual interviews, focus group discussions, observations at key user touchpoints within the e-wallet ecosystem, and home and business visits. Within focus group discussions, the team leveraged a

variety of human-centred design tools to help participants feel more comfortable sharing sensitive information about their financial realities. The project team began sessions with a *persona building exercise*, asking groups to draw a woman who represented themselves and describe her daily routine, her communities and networks, her aspirations, and the challenges she faces. The project team then did *financial flow mapping*, asking the group to list the monthly earnings and outgoing expenses of their persona and identify her seasonal financial high points and pain points.

In all focus group discussions, the team distributed perception cards to better understand women's perspectives on e-wallets and DFS. Each woman was given two cards with "agree" and "disagree" on them and would hold up one of the cards in response to statements like, "I believe my money is safe in e-wallets." For those women who had experience with e-wallets, user journey mapping was used to make a step-by-step diagram of their experiences navigating certain key processes in their user journey.

For ideation (*Experiment* phase), the project team used participatory workshops with "*how might we*" questions as starting points to generate ideas. Then, a variety of brainstorming exercises were used to encourage participants to build out their ideas and apply elements from existing companies to the Jordanian e-wallet context. Ideas were then filtered down and grouped into different themes, based on five key needs, ultimately resulting in 14 distinct concepts. The concepts were taken and developed into prototypes — potential solutions that are introduced to target users for feedback — that increased in fidelity with each round of testing.

For the initial prototypes, rapid pitch tests were carried out through 5-10 minute conversations with individuals in public places where target users frequent. This allowed the project team to quickly and easily sense-check early ideas.

For the second round of prototypes, the project team used the most promising concepts from round one to develop posters, which could simply convey the concepts through a product name, a graphic, and a tagline.

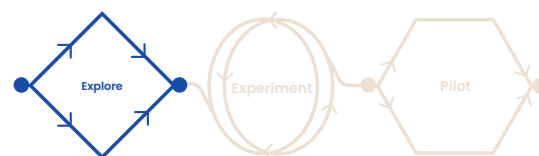
Perception cards again helped gauge women's reactions to each concept before (i.e. on the basis of the poster alone) and after receiving an explanation. During this round, the project team also gathered detailed feedback to understand the likes, dislikes, and confusion points for each concept, and participants did a product ranking exercise to identify their individual top two concepts of the four to five concepts they were introduced to. This gave the project team an idea of which concepts were favoured and how they could be improved for further testing.

In the third and final round of prototypes, the two most popular concepts were built out further. For one product, the project team carried out a week-long mini-pilot to gather experiential feedback. For the other product, the team developed a click-through prototype, which is a mock-up of an interactive user interface, and observed how users interacted with the product when presented with different scenarios.



CHAPTER 1

Explore



After aligning with stakeholders on the goal of the project, the team began the *Explore* phase. This included background research and 11 interviews with experts from payment service providers (PSPs), UN agencies providing cash assistance to refugees, the National Aid Fund, NGOs, and government and multilateral policymakers. The information was then analyzed to identify the emotional, rational and environmental barriers and motivators that might affect low-income Syrian and Jordanian women's uptake and usage of e-wallets. The project team tested these assumptions of barriers and motivators through qualitative design research.

What follows in this section are the main findings from this design research, including four personas developed to reflect target users, eight insights regarding the financial realities of refugees and women, the different stages of the e-wallet user journey, and recommendations that could increase women and refugees' understanding and trying out of e-wallets.

Field Research

In February 2022, focus group discussions and individual interviews were conducted with 92 participants in the capital Amman, the northern cities of Irbid and Mafraq, and Zaatari and Azraq camps (carried out remotely due to COVID-19 restrictions). In total, the project team spoke with 38 Jordanians and 54 Syrians. This included:

- 52 women who received humanitarian cash assistance from the United Nations High Commissioner for Refugees (UNHCR) and/or the World Food Programme (WFP), and women who received Jordanian social assistance from the National Aid Fund (NAF)
- 12 Syrian and Jordanian women who received business grants from the Jordan River Foundation (JRF) and ran home businesses
- 12 women who were part of savings groups
- 8 women who had taken an e-wallet training
- 8 e-wallet agents and refugee shopkeepers who ran mobile phone or printing shops in the camps and served e-wallet users, most of whom were male.

The bulk of the research sample focused on women receiving cash assistance, as they were the focus of this project.

Personas

Throughout field and design research, key distinguishing features and traits of the target users were identified and used to develop archetypal users or “personas.” Personas bring user needs to the forefront and are a tool that helps the project team define and design products with a specific user in mind. Before conducting field research, the project team assumed that the most relevant differentiating factors between target users would be nationality, age, and where they live. But, during the *Explore* phase, the project team identified six traits and attitudes that served as greater distinguishing factors between users. These included: to what extent the user is a tech adopter, whether she has a positive outlook, is socially connected, aid reliant, a household leader, and whether she is entrepreneurial.

Integrating these distinguishing factors, the project team developed the following four personas: **Sabah**, representing the dependent and social user; **Manal**, representing the risk-averse and positive user; **Haya**, representing the outgoing and tech-savvy user; and **Amal**, representing the entrepreneurial and settled user.

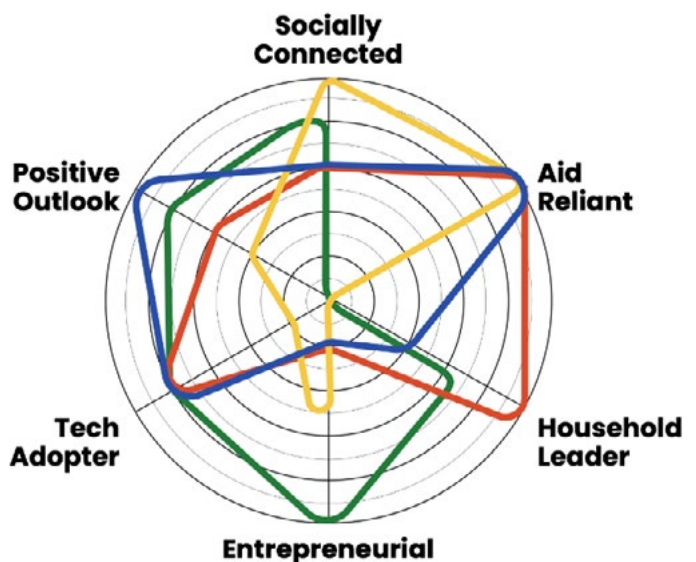


Figure 2. Mapping six determining factors of e-wallet uptake and usage across personas



MEET SABAH

Dependent & Social

Age: 47 | Nationality: Syrian | City: Azraq

Widow living in Azraq camp. Her husband died young and she never remarried. She used to live with her brother and his family, but has now moved in with a group of other single women.



Financial Behaviours

She receives monthly WFP assistance for food and quarterly UNHCR assistance for gas at the camp. The women she lives with help each other out. She wants to work and earn money, but it is hard to find anyone to hire her at her age.



Frustrations

She feels resigned about life; things in Syria were better. However, she can't imagine leaving the camp as it would be hard for her to survive



Experience With E-Wallets

Her brother bought her a smartphone, which she loves playing games on, and she has started receiving assistance in her e-wallet, but is illiterate. She gets her niece to help her with the e-wallet if she needs.

MEET MANAL

Risk-Averse & Positive

Age: 29 | Nationality: Syrian | City: Irbid

Her husband came to Jordan two years before her and she followed with her 5 kids. Her husband is the household leader, though she is head of household on their papers.



Financial Behaviours

Her household mostly relies on WFP assistance. Her husband is a daily-wage worker, though work is irregular, which makes it hard to plan. By the end of each month, she often has to take out credit with her local shopkeeper and pays him back when her assistance arrives.



Frustrations

She feels stuck in a cycle of borrowing and paying back. She also thinks that the way assistance is allocated to refugees is not fair or transparent.



Experience With E-Wallets

She heard about e-wallets from her neighbour (who is also a Syrian refugee) who attended a training, but she has not used one herself.





MEET HAYA

Outgoing & Tech-Savvy

Age: 30 | Nationality: Jordanian | City: Mafraq

Divorced mother of 3 living in Mafraq, with family in Amman. She lives alone with her kids who are her world — she would do anything for them.



Financial Behaviours

NAF is her main source of income and she gets private support for her kids' school fees. She is thinking about a home business and loves going to NGO trainings; they help her feel empowered and connected to other women.



Frustrations

She feels ashamed as a young woman collecting her NAF “salary” amongst older and needier people. She fears that her assistance would be taken away if she gets a formal job.



Experience With E-Wallets

She has her own smartphone and bought another for her kids' schooling during COVID-19. She downloaded an e-wallet during COVID-19 and pays her utility bills on eFAWATEER.com.

MEET AMAL

Settled & Entrepreneurial

Age: 34 | Nationality: Syrian | City: Amman

She came to Jordan from Damascus legally with her husband and 4 kids nine years ago. She's lived on the outskirts of Amman for six years and knows many of her neighbours.



Financial Behaviours

Her family doesn't receive any assistance. Her husband works as an interior decorator and they manage his income together for the household. She takes photos for events and made a Facebook and Instagram page for her business. She recently applied for and received a grant for her business. Her earnings are not high, but she feels proud of herself and appreciates the independence her home business gives her.



Frustrations

She would love to buy a car and a house in Jordan, but she can't as a Syrian. A car would help her get to photography jobs.



Experience With E-Wallets

She received a grant of 1300 JOD through her e-wallet but withdrew the grant as cash. She would ideally like to take payments through her e-wallet to save time collecting them in person.



Financial Realities of Refugees and Women

The following eight insights emerged about the financial behaviour and pain points of low-income Jordanian and Syrian women during qualitative design research.

Income is highly irregular and seemingly never enough.

Amongst the most dependent, income is predominantly limited to aid, with little perceived ability to generate additional earnings. Many women do not work, but those who do prefer home-based work and are driven by the need to provide for their families.

Each month, households rotate through a constant cycle of debt.

The middle and end of the month are particularly painful, with people putting off bills and/or borrowing to make ends meet.

Seasonal cycles also create periods of financial pain.

Winter is the toughest time of year because job opportunities for daily-wage workers are lower. Winter cash assistance from UNHCR helps, but many use it to pay off debts. The beginning of the school year is another pain point. On the other hand, spring and summer bring more income and lower expenses, as there is more work and no heating costs. Ramadan is also a time of charity and abundance.

Informal borrowing is an important coping strategy.

People typically borrow small amounts from sources they trust (e.g. friends, family, Jordanian neighbours, grocery stores). Small amounts (25-50 JOD) are borrowed to cover food, rent, and utilities, while bigger amounts are sought for unexpected health expenses, school fees, and family emergencies. Borrowed money is also often used to cover debts from a previous source. Money is rarely borrowed from formal institutions — banks are not seen as “for them,” though some women pretended to have a home-business project to get a microfinance loan for consumption expenses.

Husbands and wives share in managing household finances.

Household income is usually transparent regardless of who earns it. Wives often manage the expenses, and both spouses share in the responsibility for filling in the gaps (i.e. through borrowing).

It is hard to plan long term in the face of uncertainty.

Refugees face several restrictions (legal and psychological) that limit their ability to grow businesses, invest in assets, and build a more certain financial future. Jordanian women and Syrian refugees receiving assistance often make decisions that prioritize continuing to receive aid but, in turn, stunt their opportunities to generate their own income.

Saving feels impossible for most people.

Most Syrian refugees and Jordanians receiving NAF assistance do not have any extra money to save. Women who save primarily do so through a savings group, where they might save 0.5-2 JOD a week. The face-to-face time of savings groups is an important time for socialisation. Back in Syria, saving was typically done through gold, property or livestock.

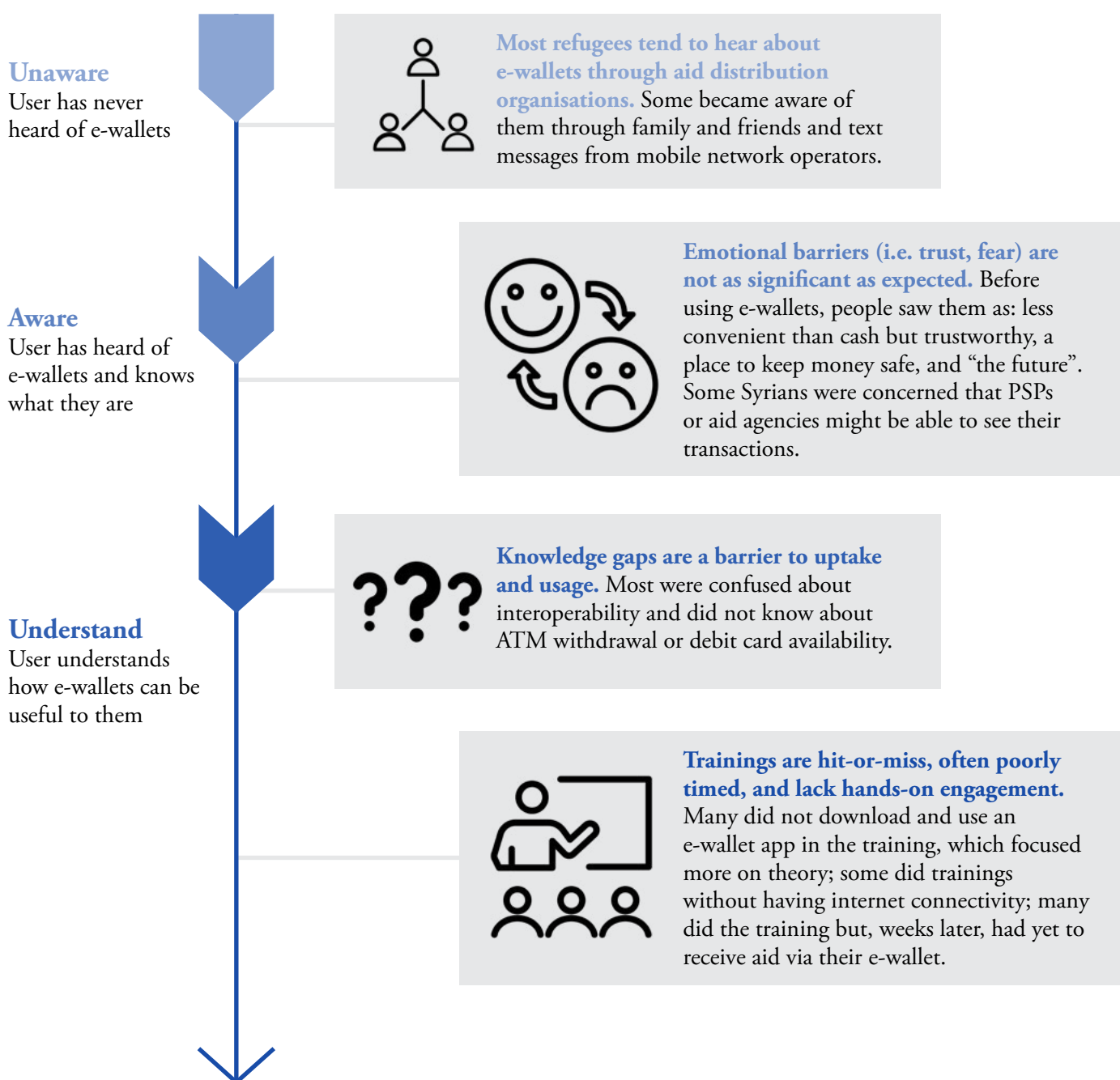
Regular remittances are rare among Syrian refugees.

Outbound remittances go to Syria through informal channels or by hand. They are often one-off remittances to cover emergencies. Inbound remittances come from relatives abroad, for instance in Turkey, Canada or Germany, and are sent via formal exchange houses (which are generally well-regarded).

E-wallet User Journey

By leveraging a framework developed by GSMA that illustrates the typical evolution of an e-wallet user⁶ and applying it to research findings, the project team was able to more clearly understand how Syrian and low-income Jordanian women are progressing along their own user journey. The framework also shed light on what the behavioural barriers and opportunities are to becoming more regular users.

Most women and refugees are still at the *Unaware*, *Aware*, or *Understand* stages of e-wallet use. As WFP and UNHCR shift to providing assistance via e-wallets, many users will increasingly shift to having *Registered* and *Tried* an e-wallet. The project team met a few *Regular Users* and *Power Users*, who did transactions on behalf of family members, bought a sewing machine via e-wallet, and lent money to university students via e-wallets, but these users were rare.



⁶Tappendorf, Pheasant, & White 2020.

Registered

User has registered for an e-wallet



Women and refugees are motivated to register for e-wallets by several factors.

Main motivations include: receiving assistance, receiving compensation for a training, receiving a small business grant, and acting as an agent (e.g. camp shopkeepers).



New users often experience anxiety about choosing which e-wallet to register for.

They relied on recommendations (even implicit recommendations) from aid providers, their community, friends, and family, often hearing conflicting recommendations.



Many users turned to others to get help to download and register for an e-wallet.

They asked relatives, exchange shops, or mobile shops to help them download and register their e-wallet — with mixed results.

Tried

User has made at least one transaction on an e-wallet



Many of the pain points of receiving aid still remained.

Recipients of assistance still had to travel to a location to cash out, queue at payout locations like mobile shops and exchange houses, and faced liquidity challenges. NAF recipients said the shame/social stigma was lower but others said that, in some cash-out locations, aid recipients would be asked to form a separate queue.



The first use of an e-wallet to receive assistance was generally positive.

Recipients noted feelings of “elation,” with one user expressing that it’s “like I’m winning the lottery.”



Users were often fearful during their first transaction.

They feared losing their money during transactions (e.g. transfers, deposits or bill payments) or feared sending it to the wrong person.

Regular User

User has made more than one e-wallet transaction in the last 3 months



Assistance received on e-wallets is typically cashed out immediately.

This is used to repay debts and cover expenses because most food shops do not accept e-wallets.



There are currently few use cases for e-wallets for women and refugees.

The main use cases shared during field research were: 1) eFAWATEERcom utility bill payments and phone recharging, 2) transfers between cities or neighbourhoods where it was more convenient or cheaper than physically travelling with cash (person-to-person and home businesses using delivery services to sell products) and 3) online shopping. These use cases are not a priority or not commonly used by most refugees and women, who wanted to know where they could make purchases using their e-wallets.

Power User

User has made at least five e-wallet transactions in the previous month

Agent Interactions

- Refugees and women had mixed experiences with e-wallet agents. Some were indispensable, others were unhelpful. In camps, shopkeepers are vital sources of information and enable e-wallet usage.
- Agent regulations are a barrier to refugee businesses. Requirements to have business registration documents and a bank account are prohibitive for refugee-owned businesses, and even many Jordanians.
- Agent networks do not have significant advantages over more formal financial institutions. While well-distributed, mobile money locations were not advantageous to customers, especially those in more rural or sparse areas.



User Journey Recommendations

Subsequent project activities focused on developing products that increase e-wallet usage and improve the livelihoods of low-income women and refugees. The team, therefore, concluded the *Explore* phase by surfacing some additional opportunities for ecosystem actors to facilitate the progression of women and refugees along the earlier stages of their e-wallet user journey (i.e. from *Unaware* to *Tried*).

Develop strategies to create clear and consistent knowledge of e-wallets.

These could take the form of communication campaigns, centralised information sources, or key partnerships with organisations linked to users' first exposure to e-wallets (i.e. aid distributors). Key knowledge gaps to overcome include:

- 1) How e-wallet features like debit cards and ATM withdrawals can solve frustrations by allowing users to withdraw money easily and with less shame
- 2) Interoperability
- 3) How to select an e-wallet provider
- 4) Use cases for e-wallets (i.e. payments online and in stores, etc.)

Use messaging relevant to users to encourage usage beyond receiving assistance.

Refugees receiving cash assistance are already largely aware of e-wallets. However, most lack an understanding of how e-wallets are relevant to them and lack the knowledge to make transactions by themselves. Two potential messaging campaigns to guide users in their e-wallet user journey and drive customers could be:

- 1) *No Bank, No Problem*: Refugees are acutely aware of the challenges they face without the ability to open bank accounts. Ecosystem actors should highlight that e-wallets can unlock opportunities like getting a debit card for online purchases, building a financial history that may help unlock access to future financing, and accessing new markets to grow one's business
- 2) *So Many Uses*: As the ecosystem of merchants grows over time, ecosystem actors and PSPs should illustrate and incentivize the ways in which the target users can use their e-wallets for regular day-to-day purchases. While the CBJ and JoMoPay have previously developed use

cases and core messages,⁷ the examples of usage should be relevant and realistic in the daily life of the target users. Feedback from focus group discussions on other digital products indicated that the target users could be motivated by promotions and incentives that encourage them to try out e-wallets for things like paying for groceries, utilities, rent, and more. As consumers see the potential to keep their assistance within the e-wallet ecosystem, they are less likely to immediately withdraw it.

Strengthen training content and delivery methods.

Current trainings on e-wallets delivered to potential users by organisations in Jordan seemed to have mixed results at best, based on what the project team heard from participants during the in-person field research (no publicly available written evaluations of the effectiveness of these trainings could be found). One of the biggest barriers to usage after a training was that women had not downloaded or practically tried to use an e-wallet during training. Training should focus on hands-on practice and "learning by doing" to build greater comfort with using e-wallets.

Another strategy that could support more interactive training is to strengthen support for new refugee and female e-wallet users across key touchpoints of the value chain, such as exchange houses, mobile phone shops, and informal agents in their community. Recent research shows that women may need assistance from agents, which takes more time. Ecosystem actors should explore more interactive training methods that include both potential e-wallet users as well as the key touchpoints in the value chain where users get their information.

⁷CBJ and GIZ 2018.

Help to reduce the perceived risk users feel when taking the next step in their e-wallet user journey.

A considerable number of refugees experienced barriers in opening or actively using e-wallet accounts because: (1) they were paralysed with anxiety, confusion, and worry about choosing the “right” e-wallet or (2) they had previously opened an e-wallet account but couldn’t remember their account details and were, thus, locked out of opening future accounts without considerable administrative work. Consider eliminating the two-wallet limit so that users can test out different e-wallets and find the best option for them.

In a 2015 GSMA survey, 42% of women (compared with 19% of men) said they were “worried about making a mistake and losing money” when using mobile phones and mobile internet.⁸ Fear of losing money or making a mistake is a barrier prior to the first few customer-driven transactions. Consider how customers might be allowed to practice using the interface with less (perceived) risk.

Gamify and/or incentivise certain e-wallet behaviours.

Rather than telling people the features and functionalities of e-wallets, give them opportunities to practise and use these key features. PSPs and organisations providing humanitarian and social assistance could incentivise a user’s first ATM withdrawal with bonus cash or give a discount on the first purchase made via their e-wallet Visa card. PSPs could leverage gamification elements such as badges, rewards, and titles to help users feel like they are taking steps and making progress, developing habits and mastery, and “learning by doing” in a supportive environment.⁹ These gamification elements could also be used to encourage the success of agents and ambassadors. Gamification has been used by *Boost*, a Malaysian e-wallet,¹⁰ while *Shesha games* by South Africa’s Absa Bank promoted customer behaviours like depositing cash in an ATM or swiping their card at a merchant.¹¹

Change requirements to facilitate the expansion of the agent ecosystem.

Refugee businesses and women working from home as agents could help significantly grow e-wallet usage and create a stronger ecosystem, due to the trusted positions they hold in their community. But, because of licencing restrictions, they cannot currently register as agents. Research shows that enabling regulation, such as giving mobile money providers flexibility on the regulatory process they follow to appoint individual agents, leads to increased usage of e-wallets, particularly among women and underserved groups like refugees.¹²

Actively include low-income women and refugees in the agent ecosystem.

In order to strengthen the value-add of e-wallets, explore strategies for expanding agents beyond urban locations and beyond mobile phone shops and exchange houses. Research shows a causal relationship between expanding agent networks and faster uptake and usage of e-wallets. It also shows that, in rural areas, agents should be more accessible to customers and more people should be able to serve as agents.¹³

In both urban and rural areas, and in camps, consider how existing refugee businesses and women based at home might serve as formal or informal agents. Agents (and ambassadors who act as informal agents) are the representative faces of e-wallets and are key to registering, supporting, and educating new users. Evidence suggests that above gender and liquidity, women seek agents that they can trust — namely, family members, neighbours, or someone who is known in their community. Mobile phone shops in refugee camps were already playing this role in their communities,¹⁴ with existing e-wallet users seeking them out for technical support and future users seeking advice on which e-wallet to download. Meanwhile, the women who participated in the *E-wallet Ambassador* mini-pilot registered family members and neighbours first and spent a large portion of their time answering questions and sharing information about e-wallets. Consider how mobile phone shops, print shops, other businesses using e-wallets in camps, and women working from home might be better enabled and empowered to act as agents. Onboarding, training, promotion, marketing, and identification materials, for instance, would help support female ambassadors and refugee businesses to better serve target users.

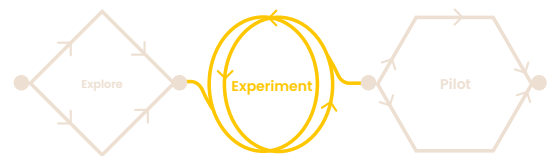
Expand and promote the merchant ecosystem among merchants that are relevant to low-income women and refugees.

“Where can I pay with my e-wallet?” was one of the most frequently heard questions during field research. The areas where the target users live seemed particularly underrepresented in regards to e-wallets linkages to merchants. In order to drive additional use cases for e-wallets, PSPs and other ecosystem actors should develop strategies for shifting merchants onto the platforms. Merchants relevant to refugees and low-income women should be targeted, such as Sameh Mall (where they might buy their essentials each month), Istiklal Mall, grocery shops and other shops in their neighbourhoods. Discounts, offers and rewards in the e-wallet should be tailored by locality and relevance to users, which would benefit business owners and e-wallet users alike.

⁸GSMA 2015. ⁹Koning 2015a. ¹⁰Fintech News Malaysia 2019. ¹¹Koning 2015b. ¹²Lopez 2021. ¹³Hernandez 2019. ¹⁴IDEO.org and Bill & Melinda Gates Foundation 2021.



CHAPTER 2



Experiment

After analysing research findings, the project team and GIZ decided to strategically focus the *Experiment* phase on developing prototypes that would help women and refugees become *Regular Users* and *Power Users* in their e-wallet user journey. The team felt that they could add more value with prototyping and testing in these later stages of the e-wallet user journey, and decided not to focus on the earlier stages (opportunities for the earlier stages are outlined in the previous section).

What follows in this section are overviews of the ideation and testing process, along with the 14 product concepts that were tested with users. The section ends with overarching product recommendations that emerged based on user feedback and the project team's analysis. The top 10 concepts that were identified and iterated during testing — along with research findings and tips for implementation — are detailed in the [Annex](#) at the end of this report.

Ideation

Using the biggest pain points identified in the design research, the project team crafted the following “*how might we*” questions to facilitate open-ended ideas for solutions that would support users to become *Regular Users* or *Power Users* of e-wallets:

- *How might we* better support women receiving assistance to manage their finances throughout the month/year?
- *How might we* use e-wallets to help women to generate more income at home?
- *How might we* use e-wallets to improve sales and delivery possibilities for home-based businesses?
- *How might we* use e-wallets to help women invest together to grow a business?
- *How might we* use e-wallets to better support Syrian women to pay for health emergencies?

The project team then used these “*how might we*” questions and the four personas as starting points to generate ideas during ideation sessions.



In March 2022, the team held three ideation sessions with ecosystem stakeholders, 17 Triggers colleagues, and five refugee designers. These groups had different levels of familiarity with the subject matter and brought different perspectives that could generate a diverse range of ideas for solutions.

Throughout the course of the project, a total of 14 product concepts were developed that the project team felt would increase e-wallet usage and meet refugee and low-income women’s financial needs to better support their livelihoods. The project team synthesised these ideas by grouping them around the following **five key needs** that could drive value for target users:



Earning money



Filling financial gaps



Reducing the pain of expenses



Small business support



Financial wellness

Testing

The project team tested product concepts in three rounds of testing.

First, in April and May 2022, the project team conducted 51 rapid pitch tests of approximately 5-10 minutes per concept on the street, in malls, and via community organisations. During the pitch tests, the project team shared simple illustrations with individuals to explain a financial problem and how the proposed prototype solved the problem. Initial reactions and feedback during pitch tests informed the project team on the usefulness and desirability of the product concepts. Each concept was pitch-tested with at least three people. After the pitch tests, the project team put four concepts aside (3 *Financial wellness* concepts and 1 *Small business support* concept), and focused their attention on the remaining eight concepts.

For the second round, in May 2022, the project team tested expanded prototypes through twelve focus group discussions that lasted 1.5-2 hours each. These focus group discussions were carried out with 53 refugees (most of whom received assistance), NAF recipients, and women with home businesses for in-depth feedback on product concepts. Having seen few differences during field research between women in urban areas in Mawfraq, Irbid, and Amman, the team decided to conduct most of the focus group discussions in Amman. Three focus group discussions and two interviews were also held in Zaatari and Azraq camps, including with shopkeepers.



Through the testing process, the team noted user enthusiasm for pay-as-you-go concepts that addressed the need for *Reducing the pain of expenses*. In response, two additional pay-as-you-go utilities concepts were developed during this round, ultimately resulting in 10 top product concepts that were tested with users in the second round.

For the third round, at the end of May 2022, the project team did further prototyping and testing on the top two concepts. This involved a week-long mini-pilot of the *E-wallet Ambassador* concept. During the mini-pilot, seven women were paid small amounts to register new e-wallet users (1 JOD per person) and could charge a fee of their choosing to complete an e-wallet transaction for others (such as paying bills). The team also built a click-through prototype for the *Borrow & Lend* concept and observed five women trying out the interactive user interface mock-up.



Concepts



EARNING MONEY

E-wallet Ambassador

Women can use their e-wallet to create their own home-based income stream by offering services to their friends and neighbours, such as registering a new e-wallet account, selling airtime, or helping others to pay bills and send money.

Gig App for Daily-Wage Workers

Daily-wage workers can create a profile on the *Gig App* indicating what type of work they do. When ready to work, they mark themselves as “Available”. Those needing work done can log onto the app, select an available daily worker, and share instructions. At the end of the day, the daily wage is paid into the worker’s e-wallet, and both workers and gig work employers rate each other.



FILLING FINANCIAL GAPS

Assistance Advance

Assistance recipients can request an advance of 20% of their next assistance payment, 10 days before they are due to receive it. They’ll get their requested amount into their e-wallet immediately. The advance is deducted from the next month’s assistance payment.

Borrow & Lend

If in need of money, users have two options: 1) *Request a donation*- input the amount needed, the reason for the need, and send the request directly to someone they know, or post in the “Charity” section of the app to allow anyone to read their story and consider donating; 2) *Request to borrow*- input the amount needed, select who they’d like to request from, choose when they think they’ll be able to pay back, and send the request to someone they know. If lenders approve the request, the money transfers immediately. The borrower gets reminders to pay back the lender. Users will be able to see who they lent to and borrowed money from.



REDUCING THE PAIN OF EXPENSES

Buy Now Pay Later

Users can make large purchases (e.g. home goods worth 200-300 JOD) in instalments over 2-12 months, with no interest. Each month, users will be sent reminders on their phone to pay the monthly instalment amount via e-wallet. The merchant receives the full amount up front. The more they use their e-wallet, the higher the amount users can qualify for with the “Buy Now Pay Later” feature.

PAYGO GAS

Users sign up and get a smart metre and gas cylinder for no upfront cost. On their e-wallet, they can add as little as 1 JOD to their *PAYGO Gas* account. The metre will indicate how much gas has been unlocked with the payment. The service refills the cylinder free of charge with the amount that has been purchased when the metre level is low.

PAYGO SMARTPHONE

Users pay an upfront deposit of 30 JOD to get a top-of-the-line smartphone, then they pay 0.5 JOD per day for 10 months through their e-wallet to keep their phone unlocked and get 50 MB of data daily. If they can't pay, the phone locks and they can only access the e-wallet when they pay again. Once users pay the full 10 months, the phone will permanently unlock and is theirs to keep.

PAYGO ELECTRICITY

Users pay an upfront deposit to gain access to a compact at-home solar kit including a panel, battery, lightbulbs, and fan. A small daily amount unlocks the kit, providing electricity to the devices. When the kit is fully paid off after 1-2 years, it remains unlocked and the property of the user.



SMALL BUSINESS SUPPORT

MERCHANT DIRECTORY

A virtual directory to find all businesses that allow users to pay for goods and services via their e-wallet. Businesses that offer e-wallet payments can feature or promote themselves on the directory.

BUSINESS WALLET

Small business owners can request customer payments via e-wallet, easily generate QR codes for payment links, and view their sales history. They can also learn tips on social media marketing to boost their business. It simplifies sales transactions and spending, to maximise home business income.

WHAT'S MINE IS YOURS

A platform to connect lenders and borrowers of assets and equipment. Users can list items they have available to rent out (i.e. sewing machines, tools, etc) and can also request and pay for items they need via e-wallet. Transactions are protected by insurance.



FINANCIAL WELLNESS

FAMILY WALLET

Users can connect their e-wallet to their husbands' and share some of their finances in a "household" balance. Spouses can then view their shared balance and transaction history, to better track their shared income and spending. It simplifies managing household expenses.

BUDGETING TRACKER

25% of assistance is unlocked each week so that it is not spent right away. Spending is tracked and users receive reminders of any big upcoming expenses. They also receive a monthly Spendings & Earnings Report. It helps users to better manage their finances.

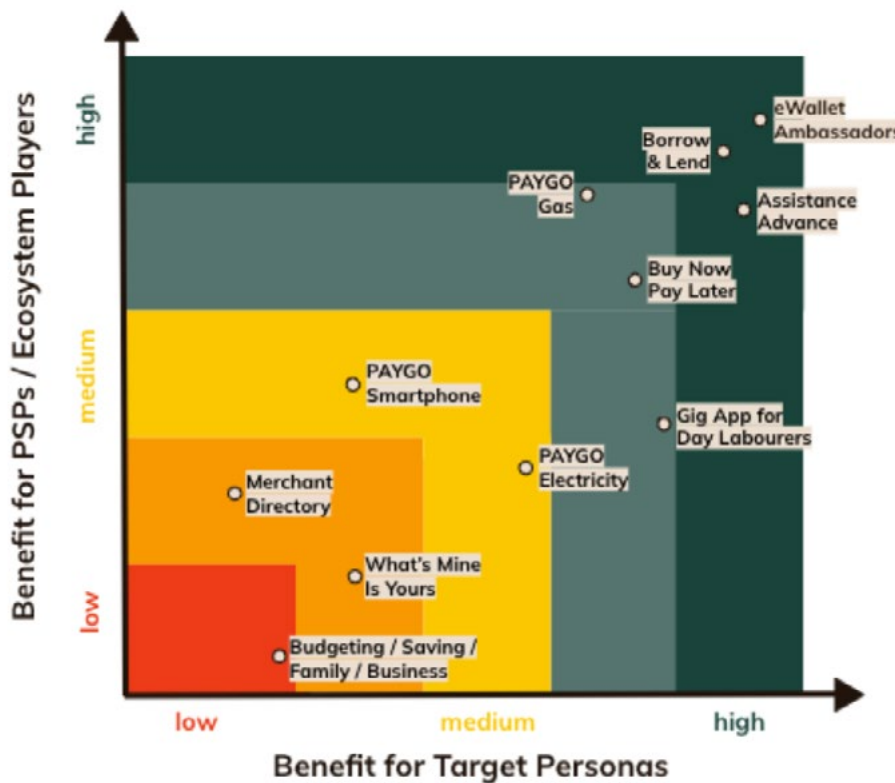
SUPER SAVER

Users choose a savings purpose and target amount and select how much will be set aside each month. Users receive motivational messages and see how much closer they are to their goal each month. It helps users save more easily.



Product Recommendations

After gathering testing feedback, the project team qualitatively assessed the overall potential of each product concept by looking at the anticipated benefit for the target users in terms of usefulness (x-axis), as well as the benefit for PSPs and ecosystem actors in terms of potential to drive uptake, transaction size and frequency, and potential for scale (y-axis).



Through this analysis, the project team gained valuable insights that helped identify the following opportunities and product recommendations:

Products that help source funds have the highest potential.

During testing, concepts that help users with *Earning money* and *Filling financial gaps* were met with the “excitement factor” – people immediately wanted to know more and expressed a desire to start using them “now!” These concepts were: *E-wallet Ambassador*, *Borrow & Lend*, *Assistance Advance*, *Gig App*, and *Buy Now Pay Later*.

Amongst these, *E-wallet Ambassador* stands out as it also drives awareness and uptake of e-wallets, in addition to facilitating greater usage. This concept is perhaps the strongest win-win for both the target users and PSPs: while a key segment of target users gain the ability to

generate their own income as ambassadors, PSPs likewise benefit from personalised messengers in key communities to help grow their customer base.

It should be noted that different products may be best suited for different types of financial gaps. For instance: small gaps can be met by *Assistance Advance*; medium gaps by *Borrow & Lend*; while large gaps can be met by *Buy Now Pay Later* and *Borrow & Lend*’s “Receive Donation” function.

Pay-as-you-go utilities meet basic daily needs and can therefore drive frequent engagement.

Recent research from GSMA has shown that *PAYGO Electricity* in various markets has played a significant role in driving e-wallet uptake and usage, in addition to generating other financial benefits for PSPs like increased mobile voice and data consumption¹⁵. Although tried and tested in East, West, and Southern Africa, pay-as-you-go utilities are new in Jordan and would require sensitisation before widespread adoption and scale can be achieved.

Linking with other platforms may better support small and medium-sized enterprises (SME), rather than e-wallets offering SME products themselves.

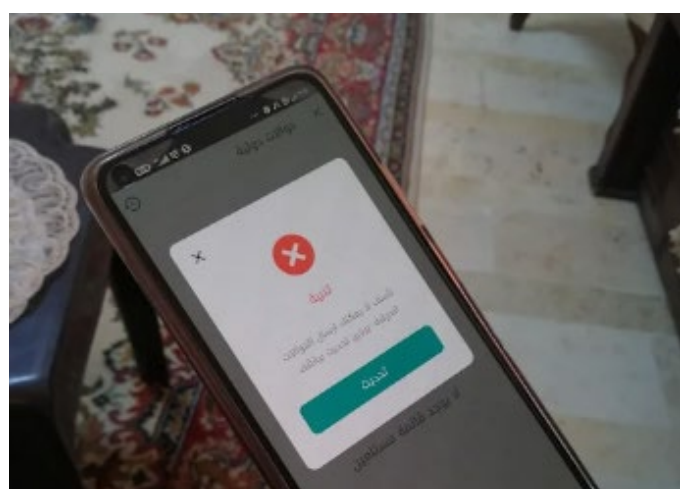
Although testing results from the *Merchant Directory* and *What's Mine is Yours* did not indicate the greatest potential to increase e-wallet usage, these product concepts may be more useful and feasible if embedded within other existing services with which the target users already engage (i.e. Facebook Marketplace, OLX, Tip n' Tag, etc.).



¹⁵Snel 2020.

Products and features that address financial wellness issues and home businesses are nice-to-have but seem unlikely to drive large-scale increases in e-wallet usage amongst the target users.

When testing, the concepts that revolved around budgeting or saving were not poorly regarded but, rather, seemed at odds with the target users' financial realities of not having any extra money to save. *Family Wallet*, which offers a shared household account, and *Business Wallet*, with special features for SME, were well-regarded overall but did not seem important enough to change e-wallet behaviour. Instead of directly leading to increased e-wallet usage, these features may serve as key differentiators for PSPs within the crowded market when convincing users to sign up for one e-wallet over other available options.



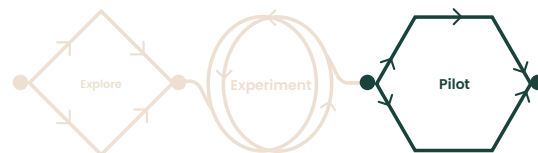
Ecosystem actors should develop diversified product portfolios.

When considering which product concepts to take forward to the *Pilot* stage, ecosystem actors should seek to provide a range of ways for people to use their e-wallet, balancing products that create both:

1. **Regular and Frequent Use** - including products that meet basic needs and require low transactions with daily or weekly use, which will maintain customer engagement, increase familiarity with the service, and keep money within the digital ecosystem. These products include: *PAYGO Gas*, *E-wallet Ambassador*, and *Gig App*
2. **Aspirational and Infrequent Use** - including products that are rarely used but help meet substantial financial needs and goals and help improve livelihoods, which may help increase the perceived value of e-wallets. These products include: *Borrow & Lend*, *Assistance Advance*, and *Buy Now Pay Later*.

CHAPTER 3

Pilot



The project team conducted design research in the *Explore* phase and developed, tested, and iterated a total of 14 product concepts in the *Experiment* phase, but the scope of this project ended there. As a next step, it is GIZ and the project team's hope that PSPs and other ecosystem actors will select from the product concepts presented in this report, build prototypes out further, and pilot them in a longer trial with users. In this section, the project team, therefore, provides guidance for the *Pilot* phase.

Recommendations For Piloting Products

Keep target users front and centre.

Design products and features with specific users (i.e. personas) in mind. By meeting one person's needs, another person's needs may not be met, but this is preferable to developing a product which does not meet the pain points of any user group. Offers and marketing promotions should be relevant to target users. For instance, show users the businesses nearby them that accept e-wallet payments; offer promotions on transactions for basic necessities like rice and oil at the time their assistance arrives; and offer bonuses for using e-wallets on social media marketing or integrating delivery services for home business owners.

Do no harm.

Sense check that the products you are offering are not promoting harmful behaviours that could increase precarity and worsen the livelihoods of low-income Jordanian and refugee women. Mitigate for risks which can have serious harms, such as the risk of being in debt that can lead to going to prison.

Solve a pain point.

Consider how products can solve a pain point for low-income Jordanian and refugee women. For instance, the *Buy Now Pay Later* service offers more flexible repayment terms and is open to all nationalities, and *Assistance Advances* offers a quicker, easier, and less shameful way to get just enough money to make it to the next month. Understand how products can be immediately useful to users over existing alternatives.

Consider feasibility.

As part of product development, conduct extensive scoping and research on existing, alternative, and failed product ideas, and their challenges.

Partner outside the e-wallet ecosystem.

Consider how products might integrate with existing services outside the e-wallet ecosystem. Women with home businesses, for instance, may want to purchase social media ads with e-wallets; or an e-wallet option could be available on OLX for refugees and women renting out equipment. Several of the product concepts developed as part of this project have a physical component (e.g. *PAYGO* models, *What's Mine is Yours*) which would likely entail collaboration with delivery services.

Be open to other payment types.

Some products may need to take more than one payment type (i.e. beyond e-wallets) but can shift to e-wallets over time through promotions.

Develop creative business models.

For almost all users, interest-based models are not acceptable in Islam, and in culture more broadly, and should be strongly avoided. In order to generate product revenues, PSPs should explore creative business models. For instance, PSPs may want to consider offering a particular product service for free to refugees (such as no-cost cashing out on *Assistance Advance*) to gain goodwill, but could use this product as a basis to develop similar products where they could charge a fee, such as Remittance or Salary Advances.

Create flexible options in products.

Lower-income Jordanian and refugee women often face uncertain income flows and unexpected financial shocks, and may need to access flexible options for repayment or occasional negative balances on *PAYGO Gas*.

Test automating payments further.

For the product concepts, the team received mixed feedback on automatically deducting payments and late-payment penalties in e-wallets. This may encourage or discourage usage depending on the user and the product. Test user perceptions of automatically deducting payments and late-payment penalties before using them in a particular product.

Make concepts easy to understand.

Simplify concepts as much as possible, and frame them in ways that are easily understandable or more relatable to target users. For example, calculate their 20% *Assistance Advance* into the amount they would actually receive or, when explaining *PAYGO Gas*, describe that paying for *Y* amount of gas is equal to *Z* hours of cooking/heat.

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Annex

This annex provides detailed information on the top 10 product concepts that were iterated and tested with users in the second round of testing.

DETAILED PRODUCT CONCEPTS:

E-wallet Ambassador

Gig App for Daily-Wage Workers

Assistance Advance

Borrow & Lend

Buy Now Pay Later

PAYGO GAS

PAYGO Smartphone

PAYGO Electricity

Merchant Directory

What's Mine is Yours

E-wallet Ambassador



What is it?

Women can use their e-wallet to create their own home-based income stream by offering services to their friends and neighbours, such as registering a new e-wallet account, selling airtime, or helping others to pay bills and send money.

Who might use it?

Socially connected, entrepreneurial, tech adopter women who are outgoing, ambitious, community leaders, or natural salespeople — women who are most likely to have a “go-getter” attitude. Relevant personas are Haya and Amal.

What pain point does it solve?

- There are few ways to generate income, especially from home.
- Most formal jobs don't offer flexible hours for women.
- Some women report feeling a lack of a sense of accomplishment.
- Nearly all e-wallet agents are currently men.

Need Met: Earning money



Potential Impact: VERY HIGH

Usefulness to users	High	This solution creates an opportunity for women to earn income without having to leave the house. It's simple and can help women feel like they are also benefiting their peers, friends and family.
Customer Acquisition	High	A number of participants said they would be more encouraged to open an e-wallet or start using theirs more often if a service like this one existed to generate income. Moreover, the nature of the service encourages women to help others open accounts, thereby being one of the more impactful concepts for growing uptake.
Transaction Frequency	Medium	Pilot testers expected they would be able to do five or more transactions per month.
Transaction Size	Low	Transactions will likely be small weekly amounts of 3-5 JOD.
Scale	Medium	It takes a certain type of person to engage others about e-wallets; thus, not everyone would be well-suited to serve as an ambassador. Ambassadors are incentivised to onboard others to e-wallets, meaning it can drive significant scale among users who are not yet being reached by PSPs.

E-wallet Ambassador



What Worked?

"I liked feeling that I had a job and saying that I was an ambassador."

Women preferred learning about e-wallets and getting support from someone they know or relate to, and ambassadors enjoyed feeling they are helping other women.

It was attractive as a product that was "by women, for women".



What Didn't Work

"It's not easy to talk with random people about their financial situation. Helping them do e-wallet transactions feels like you're violating their privacy."

"Setting my own commission amount is a little bit tricky because I might feel ashamed or shy to ask people for a percentage."

If her e-wallet balance was low, the cost of going to the exchange shop to add to the balance was greater than the payment for the transaction she might be asked to do.

Tips for Success:

- Offer training to ensure each woman is confident in her ability to use e-wallets and convey their benefits. It could be a starter pack or a network where they can share ideas. Make sure support is not too top-down to allow space for creativity.
- If the ambassador is going to offer a service to others, it needs to be done through her own e-wallet. She should not have to see or engage with her peers' e-wallets, which creates privacy concerns.
- Gamify to help grow transactions and help users mature as ambassadors by using badges, titles, etc.
- Give branded materials (e.g. hijab) for agents to identify themselves.
- Based on message testing by *E-wallet Ambassador* pilots, some of the top messages that may help ambassadors to convince users of e-wallet usefulness include:
 - *No Bank, No Problem* - highlight the doors e-wallets unlock
 - *So Many Uses* - highlight how you can use your e-wallet in daily life
 - *Safe and Secure* - highlight that e-wallets are private and reliable
- Create pathways to women who are formalising their businesses.

Gig App for Daily-Wage Workers



What is it?

Daily-wage workers can create a profile on the Gig App indicating what type of work they do. When ready to work, they mark themselves as “Available”. Those needing work done can log onto the app, select an available daily worker, and share instructions. At the end of the day, the daily wage is paid into the worker’s e-wallet, and both workers and gig work employers rate each other.

Who might use it?

Syrian, Egyptian, Jordanian and Palestinian men who are daily-wage workers and have a smartphone. The husband of persona, Manal, would be among the target audience for this product.

What pain point does it solve?

- Daily-wage workers currently wait at certain roundabouts and street locations to find work. It’s costly to travel there and wait if no one hires them during the day.
- After work is completed, gig work employers may try to pay daily-wage workers less money than promised, or delay payment.
- Refugees without bank accounts are unable to use other existing gig work apps that require digital payments.

Need Met: Earning money



Potential Impact: VERY HIGH

Usefulness to users	High	If the app is successful in helping daily-wage workers find work and generate income, then it is meeting a critical need for workers and their households.
Customer Acquisition	Medium	Creating earning opportunities is one of the most powerful ways to help build perceived value of e-wallets. If the service takes root, word of mouth could spread and bring on new users to e-wallets.
Transaction Frequency	High	Jobs and payments would occur daily, providing a strong, recurring value proposition for e-wallets.
Transaction Size	Medium	Payments for daily-wage work are a substantial contributor to a household’s overall income.
Scale	Medium	Daily-wage work is one of the main sources of non-assistance income for refugees. If the model becomes successful, it may have moderate scale.

Gig App for Daily-Wage Workers



What Worked?

"I like the profile part because I can request higher prices with proof of my high quality work"

It's clearer upfront what work is being requested and what amount is being paid.

Daily-wage workers liked that payment would be guaranteed and on time after work is completed.

The 5-star rating system was popular.



What Didn't Work

"We already post on other websites but we still come here and wait for work"

Similar apps and approaches already exist— most workers currently post on OLX and Facebook.

There is concern that gig work employers will request to shift work outside the app after the first gig.

Limiting payments to only e-wallets will make the gig work employer user base on the app too small.

Tips for Success:

- Allow daily-wage workers to show their previous work through pictures and client testimonials.
- Offer other payment methods (i.e. credit/bank cards) in addition to e-wallets. E-wallets are not yet pervasive enough to expect gig work employers to use them widely. Other options are needed for critical mass. Aim to shift gig work employers from credit cards to e-wallets over time through promotions.
- Consider feasibility. Questions to ask include: Why have other gig work platforms matching employers and workers failed to take hold? What is the differentiator to competitors like [Weedo](#), [Aoun](#), and [Twig](#)? How can you keep transactions on the app, rather than going offline after the first engagement between a daily-wage worker and gig work employer? What advantage does the app offer the gig work employer compared to street recruitment?
- There are also possibilities to offer gig work categories more relevant for women making an income from home (i.e. cooking, sewing, etc).

Assistance Advance



What is it?

Assistance recipients can request an advance of 20% of their next assistance payment 10 days before they are due to receive it. They'll get their requested amount into their e-wallet immediately. The advance is deducted from the next month's assistance payment.

Who might use it?

Refugees living outside of camps and receiving assistance from UNHCR and/or WFP, as well as Jordanians receiving NAF assistance. Relevant personas are Manal and Haya.

What pain point does it solve?

- Women and refugees often run out of money in the last few days of the month. Assistance recipients typically borrow or take store credit to make it through until their next assistance, then pay back what they owe.
- Small, unexpected and urgent costs can come up at the end of the month, such as medicine for the kids. Ordinarily, people borrow from others to cover this, but it takes time and effort to do so. *Assistance Advance* offers instant access to small amounts of cash.
- It prevents users from incurring debt to individuals and helps them avoid the shame of borrowing.

Need Met: Filling financial gaps



Potential Impact: VERY HIGH

Usefulness to users	High	This was one of the most popular concepts because it provides instant access to funds to cover small, immediate costs, and tides over to the next month.
Customer Acquisition	Low	This product is for people already receiving assistance via e-wallet, so there would be low uptake of e-wallets overall, but could have an impact on the type of e-wallet chosen.
Transaction Frequency	Medium	<i>Assistance Advance</i> is a monthly transaction, which people may cash out directly to pay for an urgent need; however, it may encourage greater comfort with using the e-wallet for other transactions.
Transaction Size	Low	Transactions would likely be small-medium amounts, depending on assistance (10-42 JOD).
Scale	Medium	There is potential for high adoption among hundreds of thousands of NAF, WFP, and UNHCR assistance recipients.

Assistance Advance



What Worked?

"I prefer this over borrowing from my neighbour. She would spread the word that I'm in debt."

"No Jordanian can keep his money until the end of the month."



What Didn't Work

"They [WFP] only give us 23 JOD per person. What advance am I supposed to ask for?"

"If I withdraw a tiny amount from this, I would have nothing left the next month."

This product would be less relevant for refugees in camps that are receiving UNHCR assistance every three months, unless they begin receiving the monthly WFP assistance through e-wallets too.

Tips for Success:

- Keep a limit on the advance amount (20%) and fixed timeframe (last 10 days before monthly assistance) to prevent people from getting into difficult financial situations the next month.
- Automatically calculate 20% of *Assistance Advance* available in the user interface.
- Consider offering information about how assistance is determined and calculated and why it changes. Many people had fears that their assistance would be cut next month; this uncertainty was a barrier to using the product.
- Don't charge a fee for UNHCR and WFP recipients (though some NAF recipients were open to a 1 JOD fee).
- There is potential to scale to other users by offering similar Advance products such as Salary Advance, Remittance Advance, and Scholarship Advance, where a fee could potentially be charged.

Borrow & Lend



What is it?

If in need of money, users have two options: 1) *Request a donation*- input the amount needed, the reason for the need, and send the request directly to someone they know, or post in the “Charity” section of the app to allow anyone to read their story and consider donating; 2) *Request to borrow*- input the amount needed, select who they’d like to request from, choose when they think they’ll be able to pay back, and send the request to someone they know. If lenders approve the request, the money transfers immediately. The borrower gets reminders to pay back the lender. Users will be able to see who they lent to and borrowed money from.

Who might use it?

A wide range of users, across different economic strata (people receiving assistance and those who are not). Low-income users would use it to borrow or crowdfund, while high-income users would use it to give charitable donations. Relevant personas are Manal, Amal, Haya, and possibly Sabah.

What pain point does it solve?

- Most users borrow to cover small everyday expenses. It takes time to go to friends and neighbours to individually ask to borrow money.
- Users often need help to raise money for large expenses like school and university fees, as well as health costs.
- It helps users identify individuals in need where their donation will make an impact.

Potential Impact: VERY HIGH

Usefulness to users	High	It has a range of uses, from covering small urgent expenses to raising funds for big expenses. Other users can lend by sending money through the e-wallet normally.
Customer Acquisition	Medium	The appeal of crowdfunding and receiving donations, and the potential to borrow in a streamlined and easier way, might encourage some to start using e-wallets to access this product.
Transaction Frequency	High	People borrow at least monthly, so it is likely that transactions will be frequent.
Transaction Size	High	Transactions will range greatly, from small amounts to large amounts.
Scale	High	The product is applicable to everyone as borrowers/crowdfunders or as lenders/donators.

Borrow & Lend



What Worked?

"This is better than taking from Microfund for Women (MFW). My friend had to pay 150 JOD in interest to MFW for a loan she took for her son's surgery. She knew this was haram¹⁶ but she had to do it anyway."

"It's better than begging for money in the streets."



What Didn't Work

"I don't like to borrow. And if I have to, I prefer it to be face-to-face."

"If I lend to someone, how can I guarantee they will pay it back? Dealing with organisations is more reliable than dealing with people."

"Some people might misuse this and exploit the charity option."

Tips for Success:

- It must be open to all nationalities.
- Make it possible to receive donations internationally.
- Add an endorsement element for the crowdfunding/donation feature. People wanted evidence but noted that documents could be faked, so they preferred some kind of guarantee or endorsement from a hospital or organisation.
- Make clear that there is no interest. Test the name and messaging, which received mixed feedback. Some people thought "ضرتق و ضررق"¹⁷ was a nice name and reacted positively, others assumed from the name that there would be interest.
- Simplify as much as possible (the different options of borrowing/receiving charity and lending/donating were complex to explain).
- Mitigate risks to users that arise from making debt formal (i.e. risk of imprisonment if they can't repay)
- Offer an option to delay or reschedule repayment, in case their income or circumstances change, instead of a fixed payment schedule.
- Consider guaranteeing repayment.
- Consider auto-deductions, which would reassure lenders.
- Do not use suggested amounts, as users thought they were limited by this amount.
- Make penalties optional and determined by the lender and borrower.
- Allow users to send a message, as it helps them to save face if they deny the request.

¹⁶Haram- "forbidden by Islamic law"; ¹⁷āqrđ wāqrđ (transliteration) - "Lend and Borrow"

Buy Now Pay Later



What is it?

Users can make large purchases (e.g. home goods worth 200-300 JOD) in instalments over 2-12 months, with no interest. Each month, users will be sent reminders on their phone to pay the monthly instalment amount via e-wallet. The more they use their e-wallet, the higher the amount users can qualify for with the “Buy Now Pay Later” feature.

Who might use it?

Non-Jordanians with some disposable income; people who don't have a bank account and/or don't receive a regular salary (i.e. they cannot access existing “Buy Now Pay Later” options); women seeking to start up or expand a home business; refugee shopkeepers in Zaatari and Azraq camps. The most relevant persona is Amal; Manal and Haya are secondary personas for this concept.

What pain point does it solve?

- People may not have the full amount (200-300 JOD) for big items like fridges, washing machines, furniture, or medical devices. To afford them, they likely need to borrow from others, which is time consuming and embarrassing for some.
- Women wanting to set up home businesses may not be able to buy equipment like sewing machines or cooking tools without a grant, which would delay starting their business.
- Refugees need guarantors, who are hesitant to lend, fearing imprisonment for debt.

Potential Impact: HIGH

Usefulness to users	High	This product is useful to most of the personas as it spreads a large cost over a longer period. It can potentially unlock income opportunities or be a more convenient way to purchase a home good than existing alternatives. It was easy to understand and requires less hassle and risk than asking for Jordanian guarantors if non-Jordanian.
Customer Acquisition	Low	It could lead to e-wallet uptake in some rare instances, but is more likely to be a useful feature for existing e-wallet users.
Transaction Frequency	Medium	Repayments would be monthly, and it's like that users would make “Buy Now Purchase Later” purchases yearly or at a maximum of a few at a time so that they can afford repayments.
Transaction Size	High	For a 300 JOD fridge, repayment amounts could be 20 JOD over 12 months or 100 JOD over 2 months.
Scale	Low-medium	It would not be applicable for everyone, as it requires extra income to pay it back.

Buy Now Pay Later



What Worked?

"Sometimes, if I need to buy something really important, I end up borrowing money from my neighbour. This is the same thing except it's better because my neighbour might not have the amount I need."

"This would really help me because now, for me to buy on credit, I have to give my ID card or passport as a guarantee until I pay the full amount. Or I have to get a Jordanian sponsor who signs a paper and legally guarantees, but they need a bank account and formal job."



What Didn't Work

"I don't even have money, how would I ever pay back?"

"I would never stop thinking about debt if I buy in debt."

It doesn't work for the poorest users or those without some kind of income beyond assistance.

Tips for Success:

- It must be open to all nationalities.
- E-wallets should offer the possibility of building up a good credit history through e-wallet transactions like paying bills, rent, or making other purchases.
- Offer flexible payment plans as income will vary for refugees and those without a fixed salary. This could be varied amounts each month or 12 instalments over 18 months.
- Charge a low fee (e.g. 3-5% of the product) but not interest.
- Market to merchants in camps to help them access stock and sell products.

PAYGO

Gas



What is it?

Users sign up and get a smart metre and gas cylinder for no upfront cost. On their e-wallet, they can add as little as 1 JOD to their *PAYGO Gas* account. The metre will show how much gas has been unlocked with the payment. The service refills the cylinder free of charge with the amount that has been paid for when the metre indicates the level is low.

Who might use it?

Both assistance and non-assistance recipients. Though targeted at low-income users, high-income users might also use it for the smart metre and automated delivery. The most relevant persona is Haya, while Manal and Amal are secondary personas for this concept.

What pain point does it solve?

- People may not have the full cost (7-10 JOD) for a new cylinder when needed, forcing them to either go without heating or cooking gas or asking others to borrow from.
- Currently, users cannot see when the gas canister is low, which causes them to run out of gas in the middle of cooking or heating.

Need Met: Reducing the pain of expenses



Potential Impact: VERY HIGH

Usefulness to users	High	The product is useful to all the personas, but gas is not the most urgent problem. It spreads a cost that is normally for 3-4 months at once across that same period.
Customer Acquisition	Medium	Because the concept is new, it needs to take root before it would be expected to massively impact e-wallet adoption. It could lead to e-wallet uptake beyond those who receive assistance.
Transaction Frequency	High	Cooking/heating gas is a daily need. If e-wallets can play a role in a daily need, the frequency of potential new e-wallet transactions is high.
Transaction Size	High	Transactions would likely be small amounts (1-10 JOD).
Scale	High	Everyone uses gas, both refugees and Jordanians, and people with low income and high income. If a <i>PAYGO</i> system catches on, the potential for scalable impact is high.

PAYGO Gas



What Worked?

"This helps you manage with whatever money you have, and it's nice to not run out."

"Sometimes in winter, I go through days when I can't afford the full gas cylinder."

"It's easier to find 1-2 JOD rather than the amount for the full cylinder."



What Didn't Work

"The idea feels too good to be true. I'm sure someone is benefitting from this. What if I don't get as much gas as I used to for the same cost?"

The concept of *PAYGO* utilities is new, so it takes some explanation for people to understand.

There was concern about how much gas 1 JOD can buy, and whether it might be more expensive than a normal cylinder.

Tips for Success:

- Be clear that this device works with existing cooking and heating gas appliances.
- Consider highlighting the safety of this solution – gas safety was a concern for many mothers.
- Since this is still a foreign concept for many users, perhaps an ambassador model for sales and distribution will be helpful to slowly convince people of this concept, as they will learn about it from a trusted neighbour.
- Allow users to go into "negative" balance at times.
- Send notifications to users' smartphones when the gas canister is low.
- Frame gas amount through comparisons (e.g. 1 JOD = 20 hours of cooking).

PAYGO Smartphone



What is it?

Users pay an upfront deposit of 30 JOD to get a top-of-the-line smartphone, then pay 0.5 JOD per day for 10 months through their e-wallet to keep their phone unlocked and get 50 MB of data daily. If they can't pay, the phone locks and they can only access the e-wallet when they pay again. Once users pay the full 10 months, the phone will permanently unlock and is theirs to keep.

Who might use it?

People without smartphones, or who wish to upgrade to a more expensive phone; women who want/need a phone for their children or other household members; daily-wage workers whose phones are damaged due to the nature of their work. Haya is the most relevant persona.

What pain point does it solve?

- A smartphone is a large one-off expense. Few non-Jordanians are able to buy on credit and, when this option is available, it requires people to leave their ID/passport at stores as a guarantee.
- With a smartphone, a user can more fully take advantage of e-wallet products.

Need Met: Reducing the pain of expenses



Potential Impact: MODERATE

Usefulness to users	Low	As nearly all women the team met had smartphones, there are very few currently who urgently need a device. Nevertheless, there is a narrow audience for whom a smartphone could unlock new value.
Customer Acquisition	Low	Because the concept is new, it needs to take root before it would be expected to massively impact e-wallet adoption. Those who most need the service may overlap with those already onboarded to e-wallet via aid.
Transaction Frequency	High	Cooking/heating gas is a daily need. If e-wallets can play a role in a daily need, the frequency of potential new e-wallet transactions is high.
Transaction Size	Low	Likely small amounts; 1-10 JOD
Scale	High	Everyone uses gas, both refugees and Jordanians and people with low income and high income. If a PAYGO system catches on, the potential for scalable impact is high.

PAYGO Smartphone



What Worked?

"I think it's a good idea for kids to encourage them to save money and then pay the daily instalments to unlock it."

"I always have 0.5 JOD, but don't always have repayments if I buy on credit."

Having the phone lock if you don't make payments is advantageous compared to buying on credit or taking a loan. It protects the user from going into debt if they can't pay.

Some women saw this as a product that could help families get second or third phones for household members, especially their kids.



What Didn't Work

"If a company can lock/unlock my phone, can they also see what I'm doing on my phone?"

The concept is new. There was confusion between *PAYGO* smartphones and pay-as-you-go airtime. Nearly all of the women the project team met already had (quality) smartphones.

Tips for Success:

- Reassure users of their privacy when using this service.
- Highlight that this allows users to control their phone use/cost, rather than having to take a loan or borrow.
- Avoid fees and interest and communicate this clearly to users.
- Similar *PAYGO* models could also work for tablets and laptops.
- Consider partnerships with schools where parent-purchased devices are used in the curriculum.

PAYGO Electricity



What is it?

Users pay an upfront deposit to gain access to a compact at-home solar kit including a panel, battery, lightbulbs, and fan. A small daily amount unlocks the kit, providing electricity to the devices. When the kit is fully paid off after 1-2 years, it remains unlocked and the property of the user.

Who might use it?

Camp dwellers who have some disposable income. Sabah is the most relevant persona.

What pain point does it solve?

Electricity in refugee camps is off for extended hours every night meaning:

- Houses become very hot, which is particularly challenging for small children.
- There are no lights for nighttime studying.
- Users must buy perishable items on a daily basis because food spoils overnight without electricity for the fridge.
- Those with health conditions or who need to move at night are particularly vulnerable.

Need Met: Reducing the pain of expenses



Potential Impact: MODERATE

Usefulness to users	Medium	This product is useful to those with the relevant pain points, but many people already have solar panels. Usefulness would increase if solar panels could also power more devices (like refrigerators).
Customer Acquisition	Low	As camp dwellers are those who are likely to find value in this product, they're likely to have already been introduced to e-wallets via assistance providers.
Transaction Frequency	High	Electricity is a daily need. Payments would likely occur multiple times per week.
Transaction Size	Low	Transactions would likely be small daily or weekly amounts of 0.5-3 JOD.
Scale	Low	This solution is unlikely to be relevant outside of camps where electricity is more consistent. With only 20% of refugees living in camps and many of those already having solar panels, adoption of this product is likely to be limited.

PAYGO Electricity



What Worked?

"Electricity is the most important thing in the world."

"My daughter needs oxygen at night. Because we don't have electricity then, we end up calling emergency services to take her to the hospital."

Camp residents face powercuts but want electricity 24/7.



What Didn't Work

70% of Zaatari camp residents already have solar panels.

Some respondents in camps feel electricity should be provided by UNHCR and not paid for by residents.

Tips for Success:

- Solar panels that can support appliances that are necessary for the heat, like refrigerators and fans, will be most useful.
- Explore models where solar panel users can sell electricity to their neighbours. This creates an income opportunity which greatly increases the value to users.
- Refugee camps are dusty places. Consider the environmental impact of users regularly needing to wash the dust off their solar panels every three days.
- Rather than solar panels, consider the possibility of allowing camp dwellers to pay-as-you-go for existing electricity connections. As the nightly power cuts are due to a lack of funding, consider whether residents could help foot the bill by paying for their nighttime electricity.

Merchant Directory



What is it?

A virtual directory to find all businesses that allow users to pay for goods and services via their e-wallet. It also allows businesses that offer e-wallet payments to feature or promote themselves.

Who might use it?

A wide range of users, mostly urban e-wallet aid recipients and businesses who sell items that refugees regularly buy with their e-wallet aid. Home-based businesses and online businesses that would benefit by dealing less in cash would also use it.

What pain point does it solve?

- It's hard to find ways to spend money via e-wallet.
- Cashing money out means paying fees for the transaction.
- It's hard to convince businesses that they should offer e-wallets as a payment option.

Need Met: Small business support



Potential Impact: LOW

Usefulness to users	Low	There is limited use; it would primarily be for those who are most determined to pay via e-wallet. It is not solving a major pressing problem for the personas.
Customer Acquisition	Low	It may drive limited usage but not uptake. Existing users might use this feature to help keep a big payment safe, but are not likely to encourage new users to adopt e-wallets.
Transaction Frequency	Low	Once the user finds a business that offers e-wallet payment options, they might stick with it and not re-engage with this product.
Transaction Size	Medium	Users could be making transactions to pay for products and services for almost everything. From 1 JOD to 500 JOD or more.
Scale	Low	It's a limited solution for users who are very determined or really want to pay with an e-wallet. Although it could save the user time or cost by finding a business that accepts e-wallets, people were not currently eagerly looking for places to spend their e-wallet balances.

Merchant Directory



What Worked?

"It's easy and saves time. I would just do on this platform what I already do on Facebook, without calling stores to find whether they accept e-wallets."

"It's a good way to market my products and offer promotions."



What Didn't Work

"Everybody knows everybody here in the camp; there's no need for this."

"I prefer not to share my prices online; I don't want my competitors to see what I charge."

Tips for Success:

- Share offers from businesses and services that mostly serve the target users.
- Leverage user-generated data and feedback (i.e. "this business accepts e-wallets").
- This could apply to an existing service like OpenSooq or Facebook Marketplace (e.g. "filter by e-wallet payment" feature).
- Consider this for marketing: "10 ways to use your e-wallet," highlighting nearby businesses that accept e-wallets with offers or deals. Use geo-targeted deals that are relevant to customers. For instance, send notifications of 10% off rice or cooking oil in Hashemi at the same time when people receive their assistance.

What's Mine is Yours



What is it?

A platform to connect lenders and borrowers of assets and equipment. Users can list items they have available to rent out (i.e. sewing machines, tools, etc) and can also request and pay for items they need via e-wallet. Transactions are protected by insurance.

Who might use it?

Small business owners and self-employed daily-wage workers who need costly tools to do their jobs. Relevant personas are Amal and Manal's husband.

What pain point does it solve?

- Small business owners and self-employed daily-wage workers need tools or equipment that are too expensive to buy when they only use them a few times.
- Expensive items, like sewing machines, kitchen equipment, or vinyl cutter tools, are sometimes purchased, but unused much of the time.

Need Met: Small business support



Potential Impact: LOW

Usefulness to users	Medium	This product may help people secure items they can use to generate an income, but this is largely already happening offline (and via cash) and likely would not impact a sizeable segment.
Customer Acquisition	Low	It's unlikely to drive new e-wallet users to the platform.
Transaction Frequency	Low	Most people the project team tested with do not frequently look for items to rent.
Transaction Size	Medium	Transaction sizes will depend on the product offered and might range from 5-50 JOD depending on the cost of the item and how long it is being rented for.
Scale	Low	It's not relevant in camps, where people are already renting equipment (e.g. speakers) for cash, as they know where to look for tools and they prefer for this transaction to take place face-to-face. In urban areas, there are existing services for finding and renting equipment, such as OLX. Transportation of items would also be a barrier to scale.

What's Mine is Yours



What Worked?

"I thought of lending my sewing machine out since I haven't been using it for a long time but didn't know where to advertise about it or if anyone would be interested in such a deal."

Insurance on the items was perhaps the most popular feature when testing this concept.



What Didn't Work

"I'm concerned about transportation cost and getting my tools damaged in a way that the insurance amount won't be enough to cover it."

Tips for Success:

- Deduct penalties from e-wallets directly in case of damaged goods or late returns.
- Users should pay borrowing fees directly from their e-wallet to guarantee payments.
- Items that work best are small, transportable, and ones that will only be used once or twice.
- Consider integrations with existing services e.g. Careem Box,¹⁸ Facebook Marketplace, or larger businesses.

¹⁸Careem Box is a delivery service operated by Dubai-based ride-hailing platform Careem, which was bought by Uber in January 2020.



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