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Communiqué on financial inclusion for refugees in Jordan

29 November 2022

We are joining together to express our vision for the financial inclusion of refugees of all nationalities in Jordan.

We affirm the right of every person, in particular women and other underserved groups, in Jordan to have access to financial services. We hold the ambition that refugees in Jordan should be increasingly financially resilient and independent, with access to financial services, including their own personal mobile wallets, as a foundation for future financial autonomy.

We believe that mobile wallets not only provide a way of transferring funds to refugees, but also set them on a path to financial independence with the potential to access digital financial services including insurance, bill payments, savings, transfers and remittances. In the longer term, we believe that mobile wallets can help to provide a pathway for refugees to obtain a credit rating and take out loans to promote business development.

The Central Bank of Jordan (CBJ) is currently putting together the first building blocks for the new National Financial Inclusion Strategy in 2023. We believe that the strategy should continue to identify refugees as a priority group. CBJ is willing to establish a consultative working group dedicated to the financial inclusion of refugees. This working group will bring together relevant institutions to ensure the refugee lens in all the strategy pillars. We also encourage the financial services industry to develop new products and applications that will serve the needs and priorities of refugees.

As a result of our deliberations, we propose the following actions as part of a national approach to promote financial inclusion for refugees:

- Expand stakeholders' knowledge and awareness of the benefits of financial inclusion by targeted communications
- Make mobile wallets a comfort zone for refugees by engaging them directly in awareness raising and addressing their fears, including lack of trust in digital systems
- Enable free access to mobile wallets, particularly where there is limited internet access, to promote inclusion and wider use of mobile wallets
- Create pathways for refugees of all nationalities to open mobile wallets. Give particular access and information to excluded groups, including non-Syrian refugees, the elderly, the illiterate and those with disabilities
- Establish a challenge fund to promote innovative financial services products and solutions for refugees

- Make it easier to register agents, by lowering documentation requirements and allowing agents to register on a pilot basis, regardless of nationality
- Expand the digital payments ecosystem in camps by incentivising shops to become merchants
- Enhance the financial sustainability and liquidity of the mobile payments system, including mobile payment service providers, agents and merchants

We urge organisations and individuals to express their support for this vision and to work to achieve genuine financial inclusion for all refugees in Jordan.

Communiqué developed by the participants at the Financial Inclusion for Refugees conference held in the St Regis Hotel, Amman, 29 November 2022. This communiqué does not necessarily represent the views or policies of any of the participating organisations.