

WATER INNOVATION TECHNOLOGIES PROJECT (WIT)

WHAT WAS THE IMPACT OF DIGITAL FINANCIAL SERVICES ON CBOs SERVICES AND PRACTICES?

JULY 2021



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ACRONYMS

A2F	Access to Finance
COVID-2019	Corona Virus 2019
DFS	Digital Financial Services
LMS	Loan Management System
MC	Mercy Corps
USAID	US Agency for International Development
WIT	Water Innovations Technologies Project
WST	Water-Saving Technology
WSD	Water-Saving Devices
WSP	Water-Saving Practices
CBOs	Community Based Organizations
MEL	Monitoring Evaluation and Learning
MSD	Market System Development
MOSD	Ministry of Social Development
JCC	Jordan Cooperative Corporation

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I. EXECUTIVE SUMMARY

The Water Innovation Technologies project (WIT), implemented by Mercy Corps, is a 5-year USAID-funded program designed to catalyze water conservation in Jordan. Jordan is the fifth most water scarce country on earth and urgent action is required to make better use of its existing water resources within the country's economic, populace, and climate pressures. WIT will contribute to the overall objective of conserving water in Jordan through the adoption of proven water-saving technologies (WST) and techniques; the project aims to achieve three integrated outcomes: 1) water-conserving technologies and behavioral changes are adopted at the agricultural, community and household levels; 2) access to financing for adoption of water conservation technology is improved; and 3) institutions are strengthened to support WST.

From WIT's baseline assessment conducted in 2017, the assessment revealed that challenges to achieving this goal are the affordability and accessibility (e.g., the capacity of CBOs in managing and monitoring funds) of the local communities to adopt WST and the lack of knowledge on WST and practices. In order to improve the affordability of water technologies and to accelerate their widespread adoption in target geographies, WIT dedicated a loan for qualified CBOs which demonstrated capacity to manage revolving loan funds and had financially sustainable cost-recovery practices. Furthermore, in collaboration with stakeholders, WIT facilitated access to appropriate financial services for those seeking to adopt new WST. Extra care was taken to ensure that loans for CBOs would not undermine parallel efforts made by formal financial institutions to serve similar markets in areas where proven demand for water-saving products exists.

During the past three years, the selected CBOs received several trainings and other assistance from WIT in: 1) technical support for revolving loan fund management; 2) digital financial service (DFS); 3) gender, communication skills, and financial responsibilities; 4) overall grant management; and 5) technical support on understanding and promoting household WST. WIT also collaborated with market actors to digitize the revolving loan funds for CBOs to provide access to finance for WST on the household level, where DFS such as e-wallets were used, and a digital loan management platform was deployed. The reason for deploying this digitized approach was to track, audit and have full reporting on the loan's cycle from each CBO and the total revolving loan fund of WIT. Additionally, this platform provides a database for all CBOs that apply to WIT and their activities to contribute to WIT's monitoring, evaluation and learning activities.

This report describes a learning activity aimed at capturing the impact of digitizing the revolving loans on the CBOs as a result of the facilitation/interventions introduced by WIT since 2018. By capturing the changes as well as identifying gaps and opportunities, this report will aid WIT management, Mercy Corps and USAID to tailor their current and future strategies to support the WST market.

This study utilized a mix of qualitative and quantitative research methods. Data was collected during the time period of May to June 2021. The study considered different inputs from a range of stakeholders who have relevant water-saving and DFS experience and knowledge. In total, 475 people were interviewed, including 16 WIT Champions, Dinarak, 433 loan recipients who adopted WST, 20 CBOs, the WIT-A2F team, and members from WIT partner Jordan River Foundation (JRF). The study explored sustainable options to strengthen critical DFS and encouraged accelerated adoption of WST and practices to support the WST market.

During the past three years, WIT played a major role in the targeted communities to promote financial literacy, establish trust among CBOs and communities in the financial system, and provide affordable financial services and products. Furthermore, since 2019, the project has introduced the basic mobile wallet instructions to CBOs and loan recipients in targeted communities to enable beneficiaries to open basic electronic wallets with simplified procedures to meet the skills and abilities of the local communities.

Overall, this report confirms that despite the challenges associated with the WST Market System Development (MSD) approach and the DFS introduction, the WIT interventions have resulted in various positive changes on the WST market and related support functions, rules, and norms. The effect of the interventions was measured through: 1) the number of partnership agreements signed with CBOs; 2) the number of loan recipients that converted to or adopted WST; 3) the number of loan recipients opening e-wallets; 4) the number of WIT Champions who participated in DFS; 5) the community behavioral changes and perceptions toward WST and DFS; and 6) the new relationships/dynamics formed between CBOs, service providers, WIT Champions, householders and community.

Results revealed that the selected WIT Champions proved to be efficient and demonstrated themselves as leaders among their communities. The WIT Champions revealed that they joined WIT to seek more knowledge and experience about WST, in addition to gaining more experience working with CBOs, LMS and DFS concepts. They elaborated that the given training covered all topics needed; however, it was recommended to extend the training period. All WIT Champions felt confident about the knowledge gained and skills developed, with a focus on the WST market, DFS services, community needs, and the need to conserve water.

The results showed that CBOs facilitated access to appropriate financial services for those seeking to adopt new WST. Further, results revealed that the revolving loan funds catalyzed adoption of water management equipment for greywater use, rainwater harvesting, and better household water demand management.

Loan recipients gained good experience concerning DFS; as a requirement for receiving a loan, clients had to attend a training and awareness session on WST provided by a staff member of the loan-offering CBO. Overall, clients felt positively about this experience and encouraged others to adopt WST at the household level.

The partnership between WIT and Dinarak, the payment service provider, led to the development of appropriate products. The partnership also built an agent network which thereby facilitated the uptake and usage of digital services by the targeted communities from

the supply side who did not have bank accounts. This partnership was successful in many aspects; Dinarak, through WIT, received support to develop its business strategy, enhance its internal capacity, advance its agent network to include women agents (WIT Champions), and signed agreements with 21 CBOs. Not only this, but around 500 loan recipients have opened a Dinarak mobile wallet. WIT had also developed specialized awareness sessions on access to finance, training, and marketing materials on digital financial literacy showing the importance and how to use DFS. In partnership with local CBOs in the targeted areas, WIT conducted more than ten training workshops in which more than 300 individuals were trained, while the awareness campaigns reached around 500 individuals through activities such as awareness sessions, events, and social media awareness campaigns.

Despite WIT's substantial achievements during the past three years in supporting financial inclusion, enhancing the WST affordability and access to finance, this report came out with a list of recommendations for further improvement and support to the WST market.

The study proposed some recommendations per participant category. For WIT Champions, it was strongly recommended to support them in establishing their own business e-wallets; extend the LMS and DFS training duration; engage them more with the stakeholders; and ensure they are part of the changing process and sustaining the project activity after completion. For the CBOs, it was highly recommended to promote financial literacy training among all segments of the society at an early stage. Furthermore, it is also recommended to work with cooperative CBOs when it comes to creating job opportunities and project sustainability. For loan recipients, it was recommended to conduct more awareness and outreach campaigns on DFS. As for Dinarak, a mobile payment service provider, the recommendation was not to grant any exclusive agreements with DFS providers. Instead, these activities should be open to the market to create competition among various digital financial institutions and encourage cooperation between CBOs. Moreover, the activity would be much stronger if the DFS providers had an agent in each community.

2. INTRODUCTION

Domestic water use in Jordan is among the lowest in the world, barely meeting basic household needs for sanitation, cooking, and cleaning. Annual water consumption in Jordan still exceeds the renewable supply, and groundwater aquifers are being depleted at an alarming rate. Increasing the amount of water supply might be difficult due to the increasing demand as a result of rapid population growth, socio-economic development, refugee influxes, etc. However, improving water use efficiency and practices, changing consumers' behaviors, introducing water-saving technologies (WST), reducing water losses, recycling water, harvesting water, and increasing community involvement in managing demand are all still possible through the adoption of new WST and practices.

In 2017, Mercy Corps started a USAID-funded Water Innovation Technologies project (WIT) to support the national efforts in conserving water resources by enabling and supporting households and communities in adopting more water saving technologies and practices at household level. Based on WIT's baseline assessment conducted in 2017, the assessment revealed that part of the challenges to achieving this goal was the affordability and accessibility

(e.g., the capacity of CBOs in managing and monitoring funds) of the local communities to adopt WST and the lack of knowledge on water-saving practices. Figure 1 below illustrates the Household (HH) WST Market System core functions, supporting functions, and rules and norms.

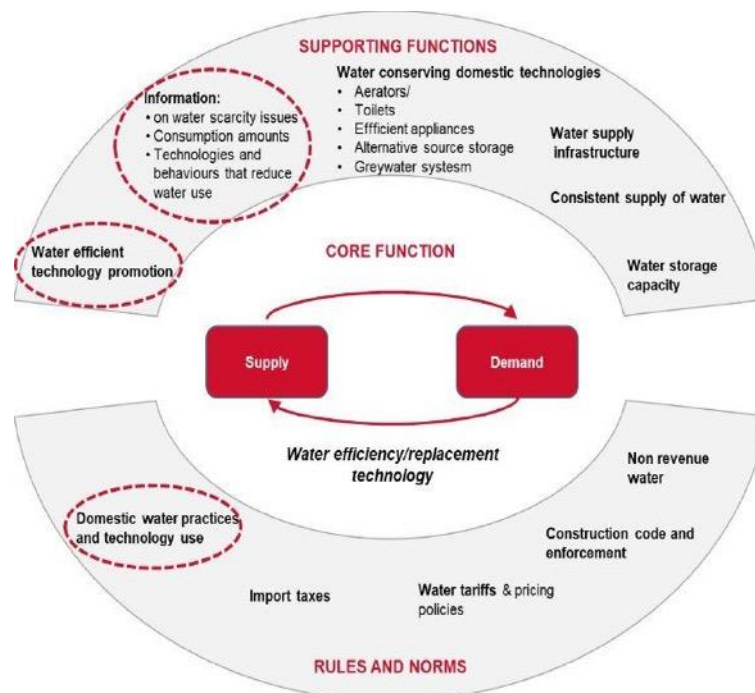


Figure 1 The HH WST Market System Diagram.

Based on evidence through conducting the market assessment in 2017, affordability was one of the main constraints that prevented households from adopting WST. Lack of affordable financing schemes prevented households from accessing financial services within WIT's targeted areas. Accordingly, WIT designed the revolving loan activity based on lessons learned from the USAID Community Based Initiative for Water Demand Management (CBIWDM) project implemented by Mercy Corps from 2006 to 2013. Figure 2 shows the theory of change that WIT adopted to achieve its outcomes using the Market System Development (MSD) approach.



Dialogue Session for Facilitating Access to Finance for Water Demand Management Projects (WDM)

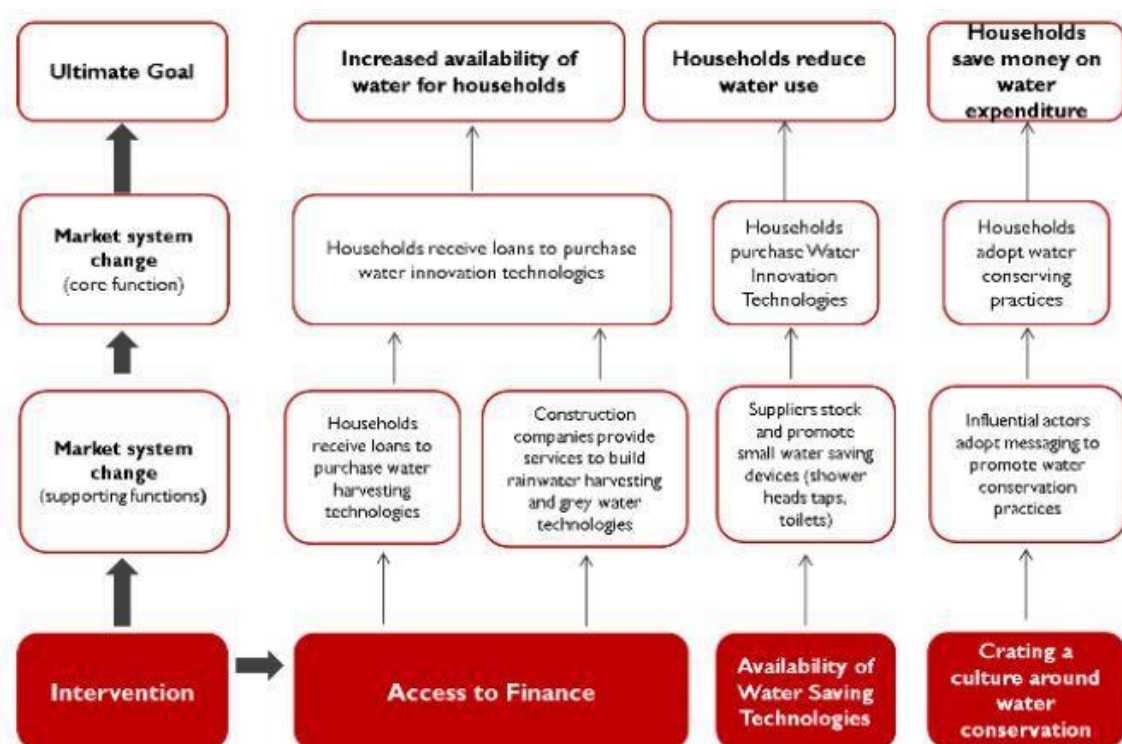


Figure 2 Household Component Results Chain (WIT Project, 2018-2019).

A series of market assessments helped in forming a comprehensive understanding of the overall WST market. The assessments focused on the water-saving market in terms of the: behavioral status; usage of water-saving devices and technologies; financial capabilities of the local communities; knowledge of using up-to-date financial services; and proper understanding of the supply side. Since 2019, WIT has partnered with 23 Community Based Organizations (CBOs) in five northern governorates (Azraq, Mafra, Irbid, Jerash, Ajloun)¹ to implement the "Revolving Loan" initiative for the purpose of WST. The project granted funds to CBOs and supported their financial services by developing a Loan Management System (LMS) to help CBOs manage loans provided to households. The LMS integrated mobile wallet technology through Dinarak, a local payment service provider, to facilitate financial transactions such as loan disbursements and repayments. The transactions are monitored and reconciled through the LMS.

When Digital Financial Services (DFS) were introduced early in 2019, the adoption rate was very low, and the ecosystem was not fully developed. However, WIT managed to successfully develop and encourage the usage of DFS by empowering and building the capacity of CBOs in the targeted areas to enable them to use DFS. The development of DFS was an essential tool in supporting the national efforts in reaching a wider number of beneficiaries and an effective tool to manage DFS.

In late 2019, the first Households Access to Finance Assessment was implemented, aiming at achieving a better understanding of the financial barriers and gaps that prevented the local community from adopting WST and assessing the gaps in the current revolving loan activity.

¹ These high-potential communities were selected using three basic criteria: water security risk due to groundwater depletion; potential for realizing water efficiency benefits; and feasibility of the WIT project intervening and successfully stimulating sustained behavior change.

This assessment helped in identifying access to finance, available opportunities, and addressing the barriers and challenges facing local communities in the selected targeted areas (Mafraq, Azraq, Ajloun, Jerash and Irbid). Throughout the past three years, the project has worked on raising the community level of knowledge and awareness about WST and supporting them in adopting water-saving devices (WSD), such as water-saving toilets, showerheads and aerators, alongside other WST, such as rainwater catchment and greywater reuse, while providing them with the proper financing methods in order to achieve the project's long-term goals and objectives. The assessment results revealed the following findings:

- The monthly payment for the targeted beneficiaries should not exceed JOD 70 per month, even though the technology proposed are advanced and complicated.
- Pear-shaped wells are the most preferable WST.
- CBOs are considered the strongest influences in the local community.
- Microfinance institutions (MFIs) have a bad reputation within the local community.
- Beneficiaries have low financial literacy and knowledge.

To respond to the above-mentioned constraints, the following interventions were prioritized by WIT in 2019:

- Design small-loan products to facilitate purchasing WSD packages.
- Develop medium-loan products to facilitate implementing rainwater harvesting systems, including pear-shaped wells and greywater systems.
- Consider JOD 70 as the maximum repayment amount.
- Extend the loan period to decrease the monthly repayment.
- Include financial literacy in the new CBO training program.

However, by the end of 2019, there was no demand on revolving loans from the local community due to the high repayment rate and the limited list of technologies provided by WIT. WIT conducted a second assessment in early 2020 to assess the households' financial needs. Based on the analysis, the following actions were recommended:

- Take into consideration the payment ability of 70 JOD per month for loans above 5,000 JOD and 50 JOD for medium loans.
 - Expand the repayment time over 36 months when necessary so the monthly payment will not exceed 70 JOD per month.
 - Expand the list of technologies to include RO filters, plastic tanks, pear-shaped wells and WSD including toilets.
- Type.

Based on the assessment's recommendations, WIT applied corrective measures on the approach by modifying the monthly payment to not exceed JOD 50 per month, introduced the pear-shaped well as it is the most preferable WST, and introduced plastic tanks as an alternative to pear-shaped wells depending on the soil characteristics.

Through this initiative, WIT was able to connect a large segment of the underprivileged rural population to DFS and managed to build their knowledge and capacity on how to use the latest DFS and LMS (Table I). Through WIT, the CBOs underwent several training programs

(Table I) to ensure they were empowered on how to use the Financial Technology Services. The CBOs were then able to transfer this knowledge to the communities and beneficiaries (loan recipients) to support build their capacity on financial knowledge, especially on the use of the e-wallets.

Table I Number of CBOs, loan recipients, champions and training delivered per each governorate.

Governorate	#Of CBOs	#Of Loan Recipients	#Of Champions	#Of trainings
Irbid	11	274	6	2
Jerash	1	9	0	2
Ajloun	5	202	5	2
Azraq	2	9	1	2
Mafrq	3	81	4	2
Total	23	575	16	10

In 2020, WIT initiated the WIT Champions aspect to ensure the sustainability of the revolving loan activities introduced by WIT in 2019. The initiative encouraged the trained CBOs and youth workers to support the implementation of the LMS and the DFS.

The initiative had a positive socio-economic impact by creating new job opportunities for the youth in WIT Champions; there were also positive behavioral changes toward water conservation within the targeted communities. The local communities now have a more solid understanding of LMS, DFS, financial inclusion, and the importance of protecting the natural water resources and fighting against water scarcity in Jordan.

3. STUDY OBJECTIVE

The DFS were introduced for the first time by WIT in early 2019 in two governorates (Ajloun, Mafrq). In early 2020 it was introduced to another three governorates (Jerash, Irbid, Azraq). Since then, using DFS has had a positive impact on Dinarak, loan recipients, CBOs, WIT Champions, and the overall targeted communities. Specifically, the DFS impact effects various aspects such as: access to finance; financial inclusion; job creation; and accessibility. Therefore, this study aimed at investigating the changes in the targeted communities as a result of WIT interventions and activities with the Dinarak, CBOs, and WIT Champions. Moreover, it measured the impact of the DFS initiatives on the target group (loan recipients) in terms of local economic development, behavior change and financial inclusion.

4. LEARNING AGENDA QUESTIONS

This assessment answers the learning agenda questions: “What was the impact of introducing Digital Financial Services on the household water-Saving technologies market?” and “How do WIT’s interventions to introduce WST-specific loan products and lower-cost WSTs affect affordability as a primary constraint to household adoption of WSTs?”

There was a particular focus on measuring the impact on the following stakeholders: (1) Dinarak; (2) CBOs; (3) Loan Recipients; and (4) WIT Champions.

5. RESEARCH METHODS

This assessment study adopted an exploratory, descriptive, and explanatory approach to investigate the following two learning questions:

1. What was the impact of introducing Digital Financial Services on the household water-saving technologies market?
2. How do WIT’s interventions to introduce WST-specific loan products and lower-cost WSTs affect affordability as a primary constraint to household adoption of WSTs?

The assessment employed a mix of qualitative and quantitative research methods. For the purpose of this study, the team conducted semi-structured in-depth interviews with WIT Champions, CBO managers, loan recipients, and Dinarak (Table 1 illustrates the study participants). The study team was forced to interview participants over the phone due to COVID-19 restrictions.

Table 2 Study Participants.

Participants	Geographical Location						Total Number
	Azraq	Mafraq	Ajloun	Irbid	Jerash	Amman	
WIT Champions	1	4	5	6			16
CBOs	2	3	5	9	1		20
Loan Recipients	8	49	153	223			433
Dinarak						1	1
Total Number of Participants							470

Data Collection

The survey and interview questions were developed by Monitoring, Evaluation and Learning (MEL)/Access to Finance (A2F) teams. The process was as follows:

- The questions were developed by the A2F team.

- The questions were then reviewed and evaluated by IWMI and the MEL Manager to ensure the questions effectively captured the topic under investigation.
- The questions were pre-tested to evaluate whether the questionnaire would cause problems for respondents (e.g., unwarranted suppositions, awkward wordings, or missing response categories, etc.).
- The questions were revised based on feedback received.
- The questions were reviewed and approved by the WIT team.
- The study population was tested.

The data was collected from May to June 2021 in Arabic from participants using semi-structured interviews and surveys. The data was then translated into English. In addition, the team conducted a literature review and included field observations from the A2F team to support participants' input where possible. Table 2 below outlines the data collection method(s) per participant.

Table 3 Participants and Data Collection Method.

Participants	Data Collection Method
WIT Champions	Field observation; semi-structured interviews (Phone calls)
Loan Recipients	Semi-structured interviews, survey (Phone calls)
CBOs	Field observation, semi-structured interviews, survey (Phone calls)
Dinarak	Semi-structured interviews (Phone call)

Data Analysis Procedures

In this study, qualitative and quantitative data analysis procedures were applied. First, there was a qualitative descriptive analysis using data collected from previous reports, documents, interviews, and observation. Then the responses were coded, data was translated from Arabic into English, entered into an Excel sheet, and separated into categories. Interviews were then transcribed according to the categories. Codes from the transcripts were developed to create units of meaning to form themes/categories for the study findings as illustrated in the result sections. Second, the interviews' descriptive analysis was supported by the quantitative data derived from the survey.

Data Quality Assurance/Data Validation

A number of quality assurance procedures were implemented before, during and after data collection. These procedures were used to ensure that the study results were reliable and verifiable, thereby allowing WIT to capture what was happening in the market and if there was any change as a result of WIT interventions. These procedures included:

- Field observation collected from the A2F and HH teams.
- Cross referencing of data.

- Consulting with IWMI to refine the measures and to ensure that the study covered all related aspects; and
- Data cleaning and follow-up questions with CBOs.

6. RESEARCH FINDINGS

The research findings are divided per participant categories as follows: (1) WIT Champions; (2) CBOs; (3) Loan Recipients; and (4) Dinarak. Below is a summary of the team's findings under each category.

6.1. WIT Champions

Since 2020, WIT has cooperated with qualified individuals from the targeted communities. These individuals were selected by the WIT Access to Finance component (A2F) with specific criterion through a competitive process. The selected individuals had acquired the necessary competencies and expertise to lead as WIT Champions as they have received all the necessary training by the project. The WIT Champions' main role is to provide technical support to the CBOs that have signed sub-award agreements with WIT. These agreements are in the areas of DFS and LMS. The WIT Champions played a major role in facilitating the dynamics, communications, and reporting between WIT, CBOs and Dinarak.

WIT Champions Profile

The study team interviewed the 16 WIT Champions via phone, 11 of which who are female (63%) and five who are male (38%) as illustrated in Figure 3. Nine (56%) of the WIT champions were within the age category of 18-29 years old and the remaining seven (44%) were within the age category of 30-49 years old as illustrated in Figure 4.

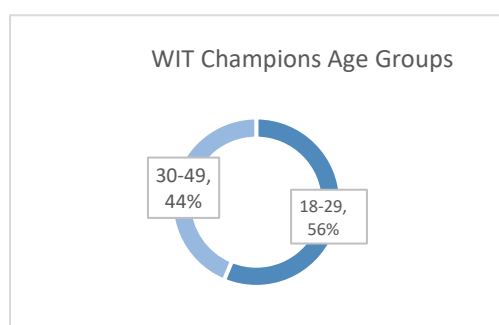


Figure 3 WIT Champions Age Group.

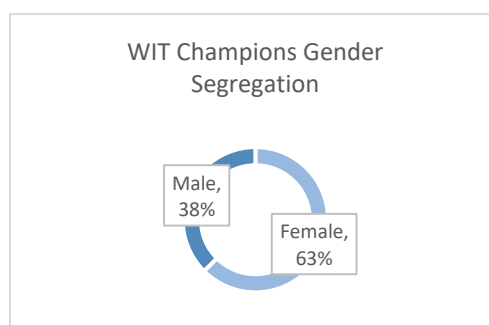


Figure 4 WIT Champions Males and Females %.

The WIT Champions were located in four governorates. Six (38%) are located in Irbid, five (31%) are located in Ajloun, four (25%) are located in Mafrak and one (6%) is located in Zarqa as illustrated in Figure 5. The study participants' ages range from 25 to 42 years old. The participants' educational levels range from elementary school (one participant), various bachelor's degrees (four participants) and bachelor's degrees in agriculture engineering (seven participants).

When they were asked about family support to join WIT Champions, only one out of the 16 champions (as Illustrated Figure 6) reported that she didn't receive support from her family to join the WIT Champions initiative. The lack of support was due to the participant being assigned to work in another governorate and needing to travel using public transportation every day, which was difficult for her to manage due to limited public transportation facilities and budget constraints.

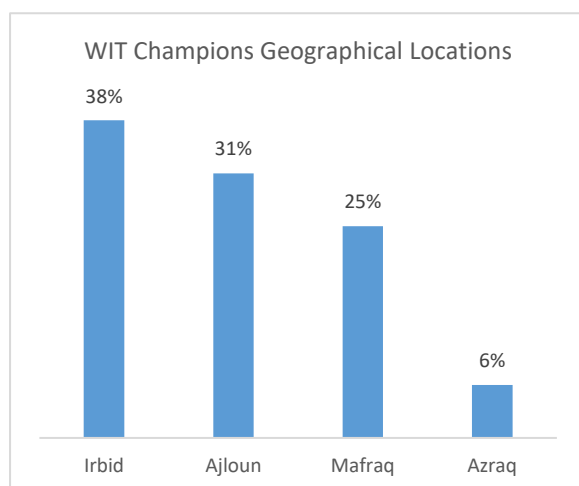


Figure 5 WIT Champions Geographical Locations.

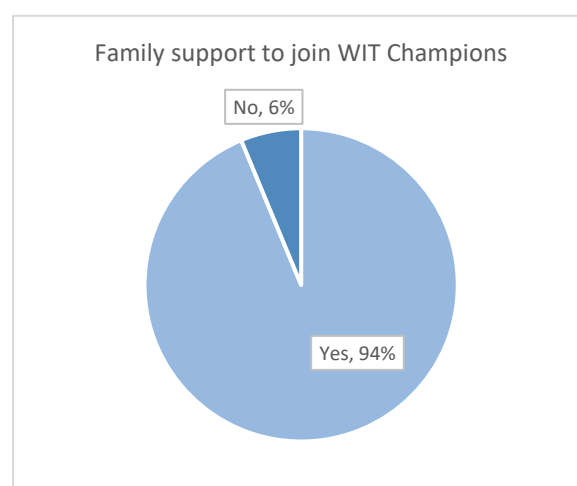
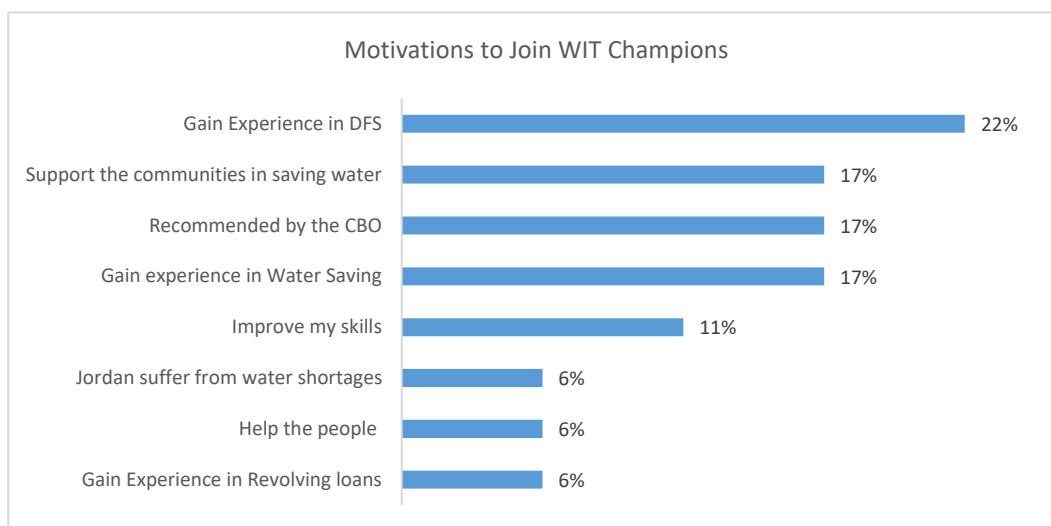


Figure 6 Family support to join WIT Champions.

Motivation to Join WIT Champions Initiative

All WIT Champions felt positively about their experience with WIT. When they were asked about their motivation to join the WIT Champions initiative, 22% of the participants revealed that they wanted to gain more experience in DFS, and 11% of the participants expressed their interest to improve their skills in both DFS and LMS. By working with DFS, they can become experts in LMS, and they will be able to help and support the charity CBOs, Ministry of Social Development (MoSD) and Dinarak in using the LMS after the end of the project.

Among the other answers, applicants joined to support communities in saving water; gain experience in water-saving; and followed a recommendation by CBOs, with each of these categories comprising 17% of responses. Further, other groups applied due to Jordan's water shortage, to help people, and to gain experience in revolving loans, with each group of these responses comprising 6%, as illustrated in Figure 7.



In **Figure 7 Motivations to Join WIT Champions.** terms of gender-disaggregated data, most female Champions were motivated to join the WIT Champions as they wanted to gain more experience in DFS and water-saving. On the other hand, most of the male Champions answered that they aimed to improve their related skills and some of them applied to follow recommendations by CBOs.

Knowledge Gained

The participants were asked to list and elaborate on the experiences/knowledge they gained from the WIT Champions initiative. The results revealed that 28% of the participants gained knowledge in community work, therefore increasing their awareness about water scarcity, WST, and community needs. 7% of the participants gained knowledge in revolving loans, 7% of the participants gained knowledge in communications skills, 24% of the participants gained knowledge in water-saving topics and another 25% gained knowledge in DFS. 3% of the participants gained knowledge in time management and another 3% gained knowledge in reporting skills, as illustrated in Figure 8.

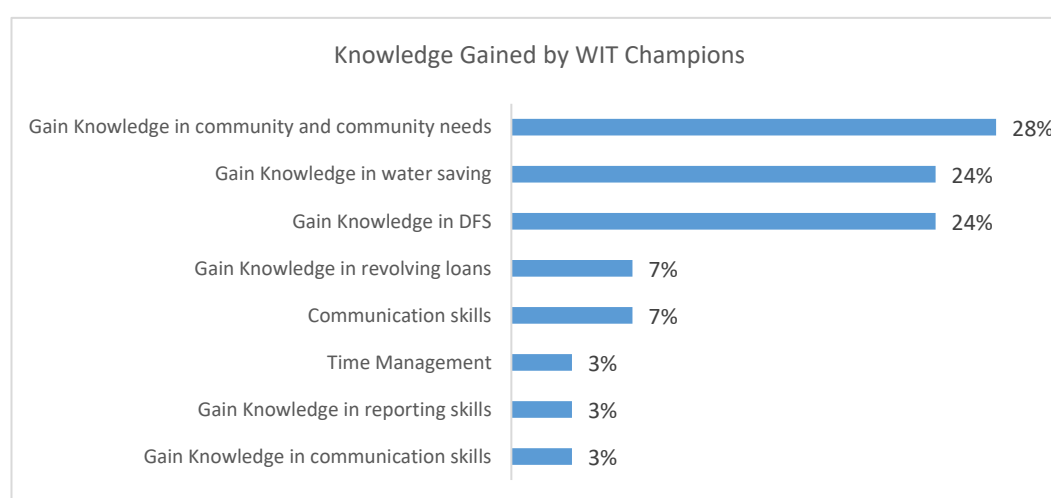


Figure 8 Knowledge Gained by WIT Champions.

When disaggregating the data by gender, most female Champions revealed that they gained knowledge about community needs. The majority of male Champions revealed that they gained knowledge about WSDs and DFS.

When participants were asked if they were planning to apply for a job in the DFS sector after the project ends, fifteen out of sixteen participants answered they were planning to apply and only one of the Champions was not planning to apply as illustrated in Figure 9. Overall, the WIT Champions are satisfied in their new assigned job in DFS. Furthermore, 50% of the participants revealed that they had previous experience in DFS as illustrated in Figure 10.

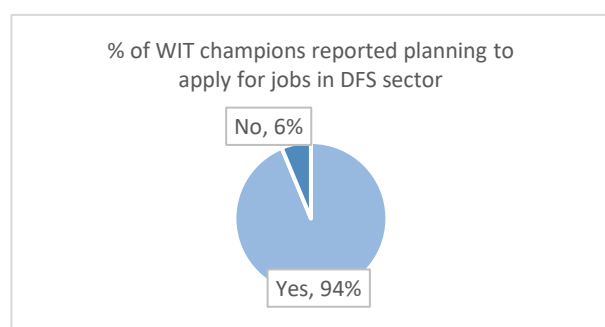


Figure 9 WIT Champions Planning to Apply a Job in DFS Sector.

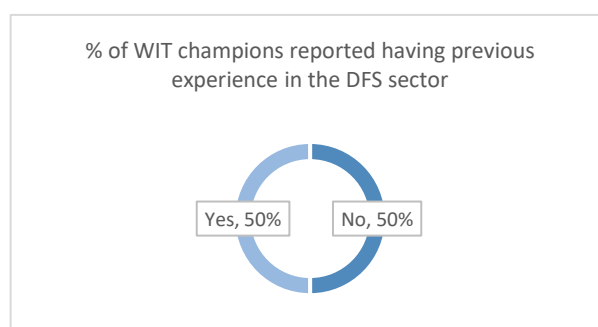


Figure 10 WIT Champion with Previous DFS Experience.

WIT Champions Perceptions about the LMS/DFS

When participants were asked about their perceptions about the Loan Management System (LMS) and if it was an added value to the CBOs they were affiliated with, half of the participants (50%) answered that LMS enhanced the CBOs' daily work and procedures (e.g., project/loans management, project implementation, and an increase in the CBOs' income), whereas 30% of the participants revealed that it reduced paperwork (e.g., loan recipients began paying loan payments through e-wallets), 15% of the participants revealed that the LMS increased the numbers of CBO customers/beneficiaries, and 5% of the participants revealed that the LMS enhanced the CBOs' financial systems as illustrated in Figure 11. According to the interviews, the CBOs were very satisfied with the LMS as it enhanced their daily work, reduced paperwork, increased the number of customers and improved their financial systems. However, it was challenging when the LMS was first introduced, in terms of acceptance from the communities, lack of expertise, lack of knowledge, and absence of service providers in the communities.

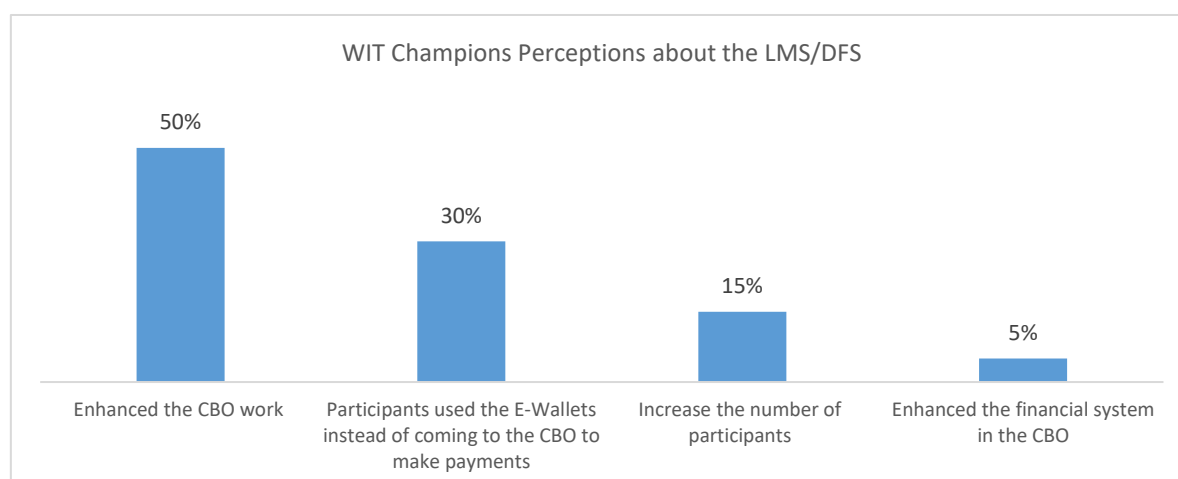


Figure 11 WIT Champions Perceptions about the LMS/DFS.

6.2. Community Based Organizations (CBOs)

During the past three years, WIT has been providing loans to households to purchase water-saving technologies (WST). The revolving loans flow through community-based organizations (CBOs), in which they manage loan approvals, disbursements, and repayments. The original process involved payments through physical cash, but WIT helped CBOs digitize loan payments through e-wallets in partnership with Dinarak, a payment service provider (PSP). Further, through the e-wallets, WIT supported the on-boarding of CBOs as mobile money agents. The initiative has been important for demonstrating how Digital Financial Services (DFS) can increase transparency and efficiency of the payment process, as well as support livelihood development by providing small businesses, such as the CBOs, with an additional income stream.

CBOs in Jordan operate under either of the following two legal umbrellas:

1. Cooperative under Jordan Cooperative Corporation (JCC).
2. Charity under Ministry of Social Development (MoSD).

Through WIT, both types of CBOs were engaged in managing the WST revolving loans. The below sections report the main findings related to the CBOs.

CBOs Profile

A total of 20 CBOs were surveyed: nine CBOs in Irbid (45% of the sample), five CBOs in Ajloun (25% of the sample), three CBOs in Mafraq (15% of the sample), two CBOs in Azraq (10% of the sample), and one CBO in Jerash (5% of the sample) as illustrated in Table 4, Figure 12, and Figure 13.

Table 4 Number of CBOs per Governorates.

Governorates	Number of CBOs
Irbid	9
Jerash	1
Ajloun	5
Azraq	2
Mafraq	3
Total	20

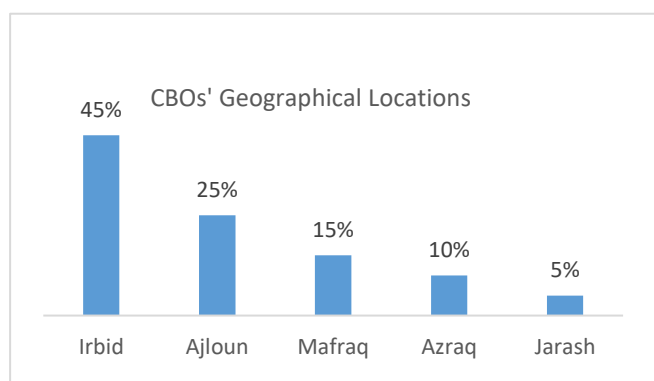


Figure 12 CBOs Locations.

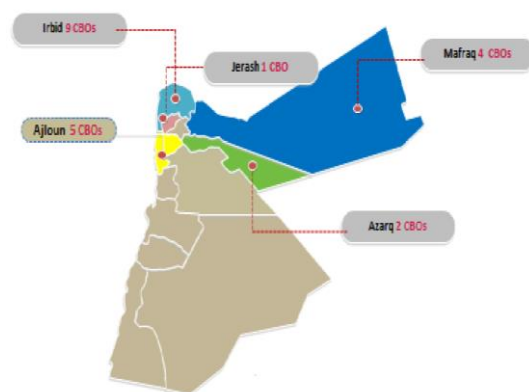


Figure 13 Jordan Map illustrating the location of the CBOs (Source: WIT Report 2020)

Profile of Respondents

The study team interviewed 20 representatives from CBOs' management teams via phone, with the respondents composed of ten females (50% of the sample) and ten males (50% of the sample) as illustrated in Figure 14. All participants were CBO employees from the local community.

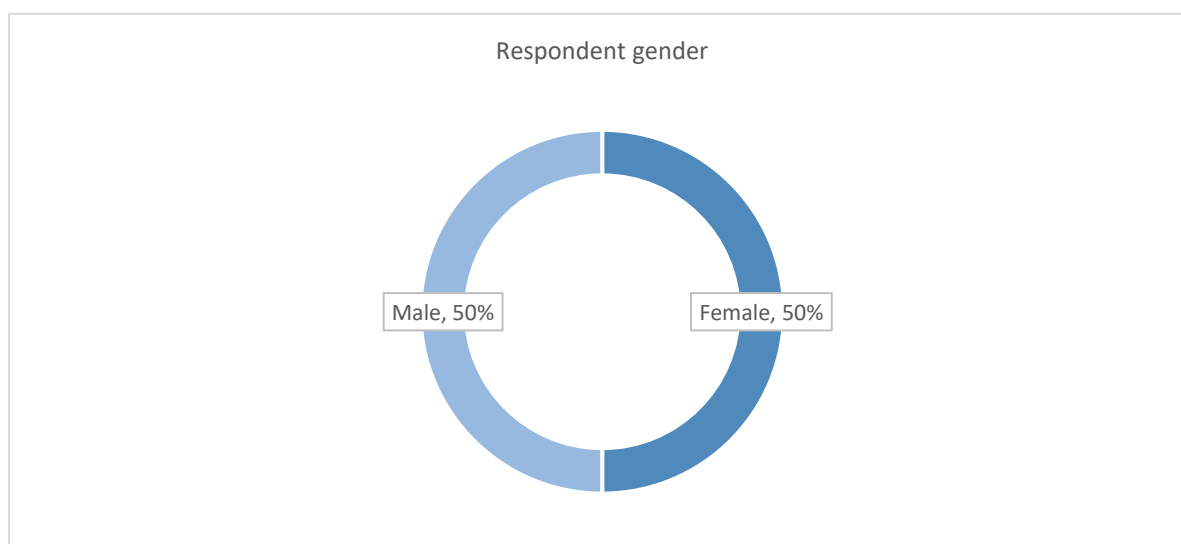


Figure 14 CBO's Participants Gender.

CBOs Feedback on the LMS/DFS Training

WIT provided several training sessions to the CBOs on financial literacy, focusing on making responsible financial decisions and enhancing CBOs' overall financial knowledge (e.g., financial terminologies, proper financial evaluation of the services, how to manage an individual's indebtedness). Furthermore, the CBOs were provided with training focused on LMS and DFS throughout the past three years. When participating CBOs were asked about the WIT-provided DFS training, all respondents (100%) revealed that the given training was useful, and the time allocated for these trainings was sufficient and enabled them to use DFS easily during their daily work as illustrated in Figure 15.

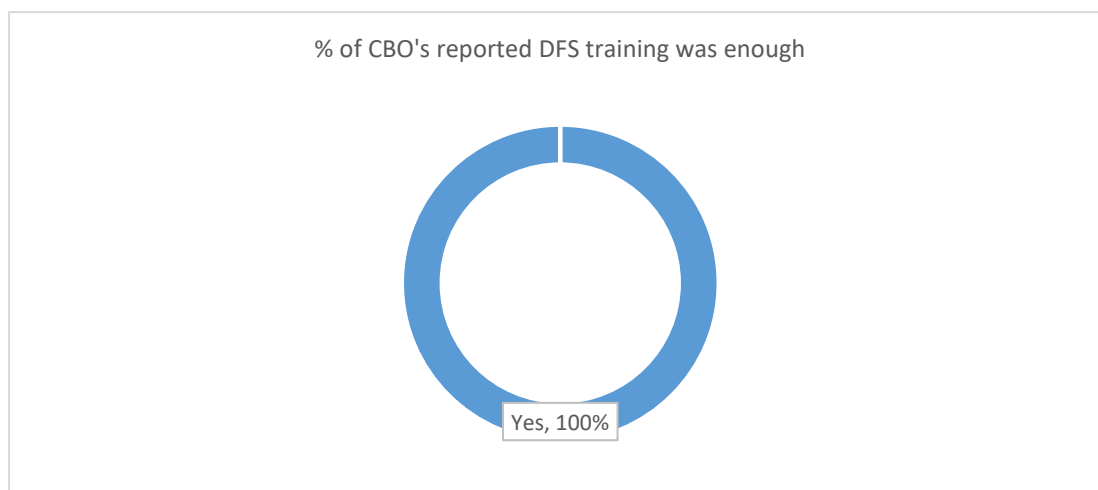


Figure 15 CBOs response on DFS Training.

LMS/DFS Impact on CBOs

When participants were asked if the LMS was useful in terms of time saving, improved skills and less paperwork, the majority of the respondents (95%) declared that it was useful and only 5% stated that it was not useful as illustrated in Figure 16. When participants were asked if DFS were useful, 95% stated that DFS were useful and only 5% stated that they were not useful as illustrated in Figure 17. Most CBOs revealed that at the beginning it was challenging to adopt the LMS and DFS, as they lack capacity and expertise. Further, there was push back from community members and resistance to change and new ways of doing business. Plus, some of the CBOs did not have a positive experience working with Dinarak, elaborating that Dinarak's responses to calls and requests were slow, and they did not receive the sufficient service they expected.

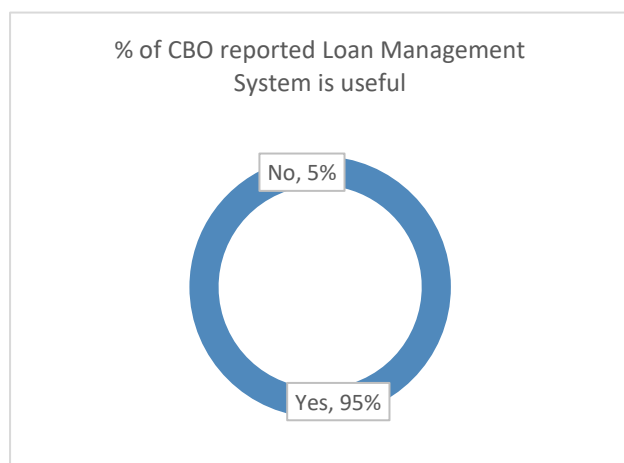


Figure 16 CBOs Feedback on LMS.

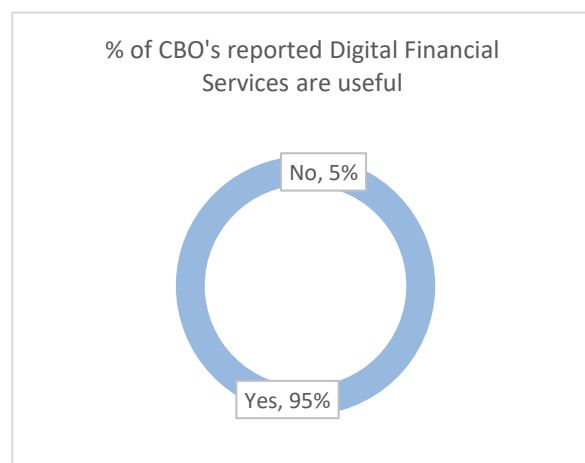


Figure 17 CBOs feedback on DFS.

When participants were asked about the impact of the LMS on the CBO's financial management, 80% stated that it enhanced the CBO's work, 15% stated that there was no impact and 5% stated that the impact was positive as illustrated in Figure 18. Also, when participants were asked about the impact of DFS, 90% of the sample answered that DFS

contributed to a higher repayment rate while 10% did not report any tangible impact as illustrated in Figure 19.

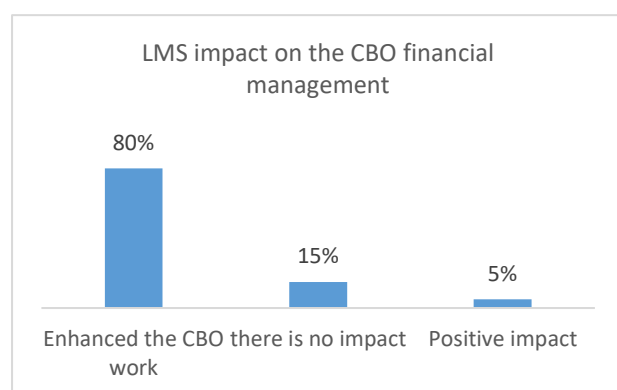


Figure 18 LMS Impact on CBOs.

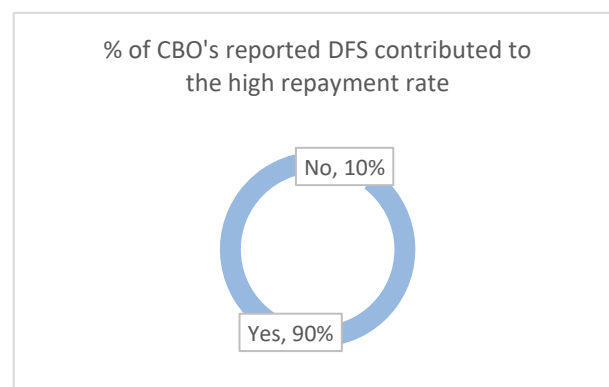


Figure 19 Impact of DFS on CBOs.

When participants were asked about the acceptance of DFS by the local communities, 35% of the participants revealed that the acceptance among the local communities was still low, 30% of the participants revealed that they faced some challenges and resistance at the beginning, 20% of the participants revealed that the community accepted the DFS, and 15% of the participants revealed that there were challenges, especially with elderly people, as illustrated in Figure 20. Further, the WIT-A2F team revealed that there was a difference in the acceptance level among different communities. For example, there was a higher percentage of acceptance in Irbid, as the community was more open to change, and the CBOs' staff level of education was higher. Behind Irbid, the community acceptance rates, from highest to lowest, were Mafraq, Ajloun, Jerash and Azraq.

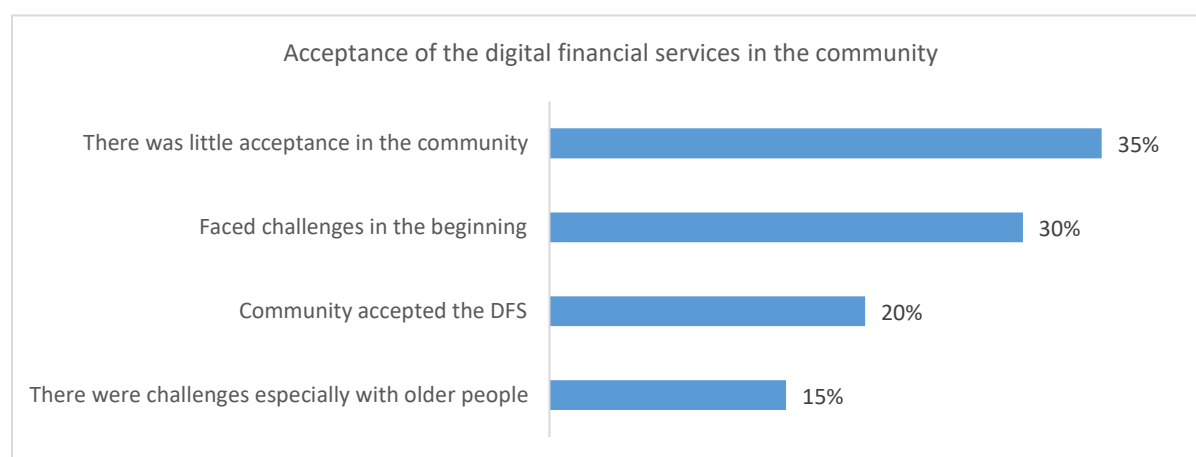


Figure 20 DFS Acceptance by the Community.

When participants were asked about the impact of DFS during COVID-19, most participants (85%) revealed that they had benefited from DFS as it saved them time, effort, and money during the COVID-19 period, 10% of the participants revealed that there was no impact, and 5% of the community members used DFS to pay bills as illustrated in Figure 21.

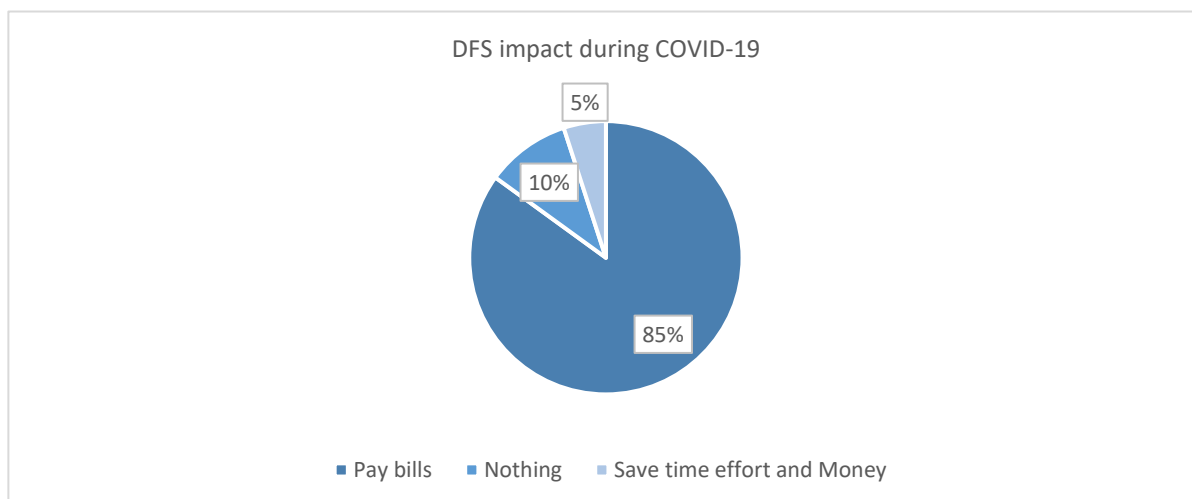


Figure 21 DFS Impact During Covid-19.

Affordability of Water Saving Technologies

When participants were asked about how WIT helped the community in finding alternative cost-effective water harvesting systems, 86% of the participants revealed that WIT helped in providing loans without an interest rate, as they only paid maximum JD 50 charged to each loan as CBO management fees. 14% of the participants revealed that the project helped them by building their capacities in DFS as illustrated in Figure 22.

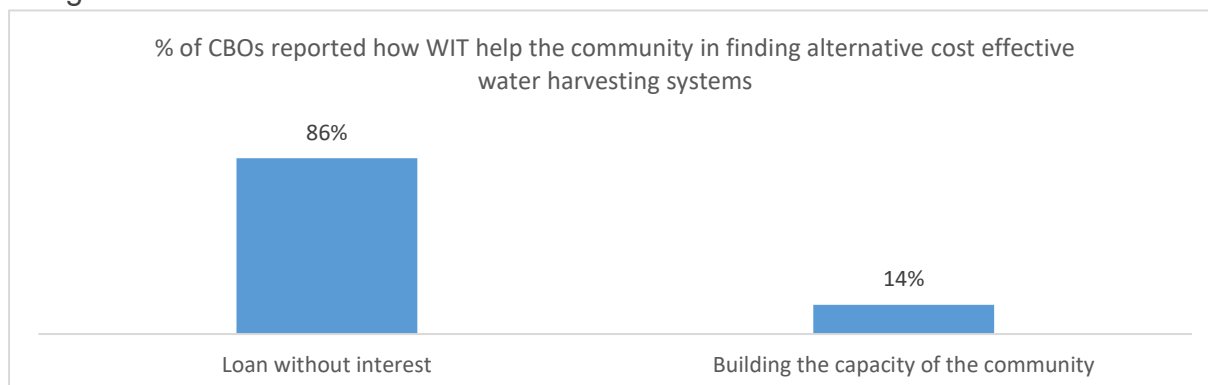


Figure 22 % of the CBOs reporting on the Affordable Solutions.

When participants were asked about the most adopted water harvesting systems introduced by WIT, most participants (85%) revealed that their communities adopted pear-shaped wells. When participants were asked about the motivation to adopt the pear-shaped wells, 62% of the participants revealed that their choice was based on the rocky soil characteristics which is more suitable for pear-shaped wells due to a more common digging technique. 35% of the participants revealed that the pear-shaped wells had a more affordable cost as illustrated in Figure 23. However, WIT believes that participants preferred pear-shaped wells because the well:²

- Saves the cost of purchasing water from private sellers (water tanks).
- Is the most suitable technology for the area's geographic properties.

² Assessment of the Effectiveness, Learning and Impact of WIT's Revolving Loans (Mercy Corps, 2020).

- Is solid and therefore lasts longer.
- Does not pollute stored water.
- Has the highest capacity to store water compared to other technologies.
- Is the best value for money.
- Is the best option for households/area that are not connected to the municipality's water network or who receive water intermittently.
- Is highly recommended by the CBOs.
- Does not take up space and can be stored under the ground.

However, 15% of the participants revealed that their communities adopted plastic tanks³ as illustrated in Figure 24 because the soil characteristics in the surrounding areas (either loose soil or basalt rocks) was not suitable for pear-shaped wells. When participants were asked if the project responded to the affordability gap identified by the community as a constraint for WST, 94% indicated yes and 6% responded not as illustrated in Figure 25.

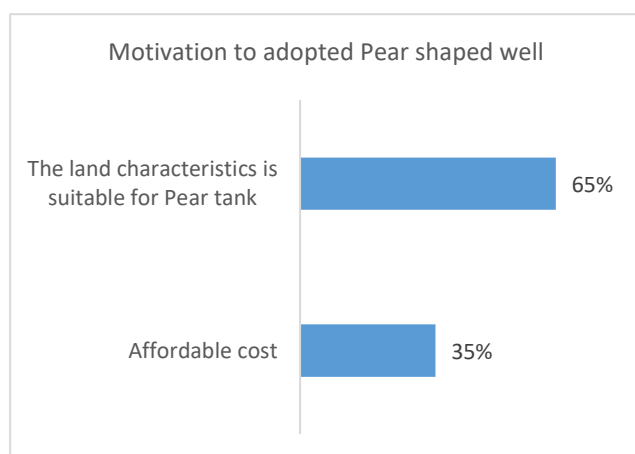


Figure 23 Motivation to adopted Pear shaped well.

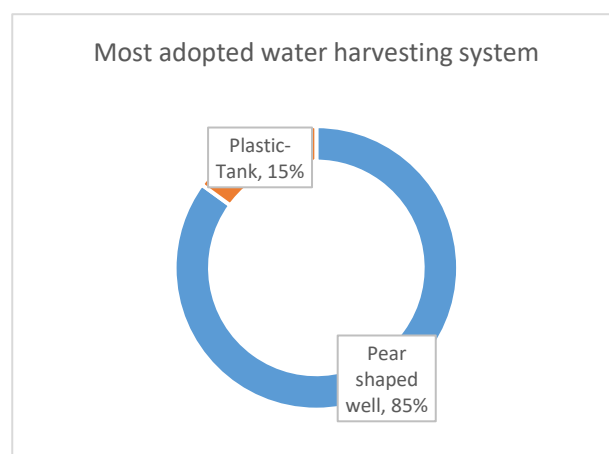


Figure 24 Water Harvesting Systems.

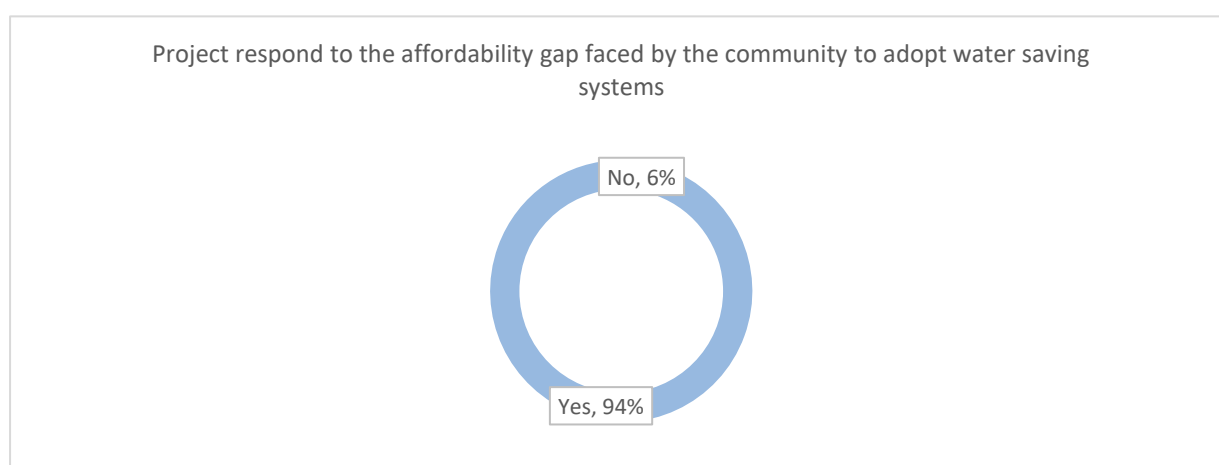


Figure 25 Affordability Gap to Adopt Water Saving Systems.

³ In total the project supported installation of 15 plastic tanks installed in Mafraq and Azraq. WIT supported 50% of the price. According to the WIT-A2F team, no negative comments were received till the moment of the Plastic Tank.

When participants were asked how well they believe that the incentives provided by WIT increased the water harvesting systems adoption, responses were rated from 1 to 5 with 1 being the lowest and 5 being the highest. 44% of the participants rated the project 5, 39% of the participants rated the project 4, and 17% of the participants rated the project with 3 as illustrated in Figure 26. When participants were asked about the community acceptance of the plastic tanks, 83% of the community did not accept the plastic tanks and only 17% accepted the plastic tanks as illustrated in Figure 27. The participants stated that the plastic tanks were not accepted by the communities as it was not common and had never been used before; therefore, the community members were not sure about the tanks' durability or how such technology would affect water quality by time. Alongside this, most community members were historically used to pear-shaped wells.

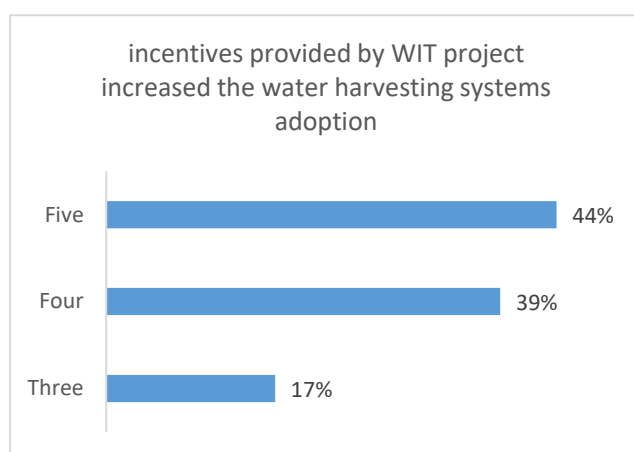


Figure 26 Incentives Provided By WIT

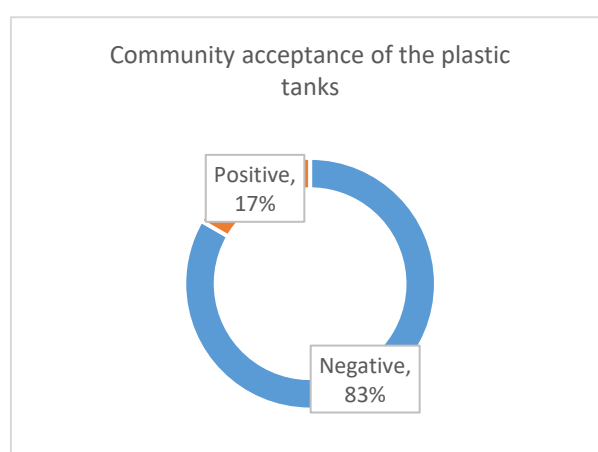


Figure 27 Community acceptance to plastic tanks.

When participants were asked about recommendations and suggestions to improve the services, 38% of the participants suggested that Dinarak should provide the CBO with a monthly statement, 19% of the participants proposed that Dinarak should enhance their system and respond faster to their inquiries, and 13% of the participants suggested an increase in the loan amount. Among the other answers, the participants suggested to speed up the process of the project (by Dinarak); develop an online system to create E-Wallets; train loan recipients on E-Wallets (by Dinarak); have more than one service provider (by WIT); and speed up the approval procedures (by WIT) for the loans. 6% of respondents comprised each of the last suggestions as illustrated in Figure 28.

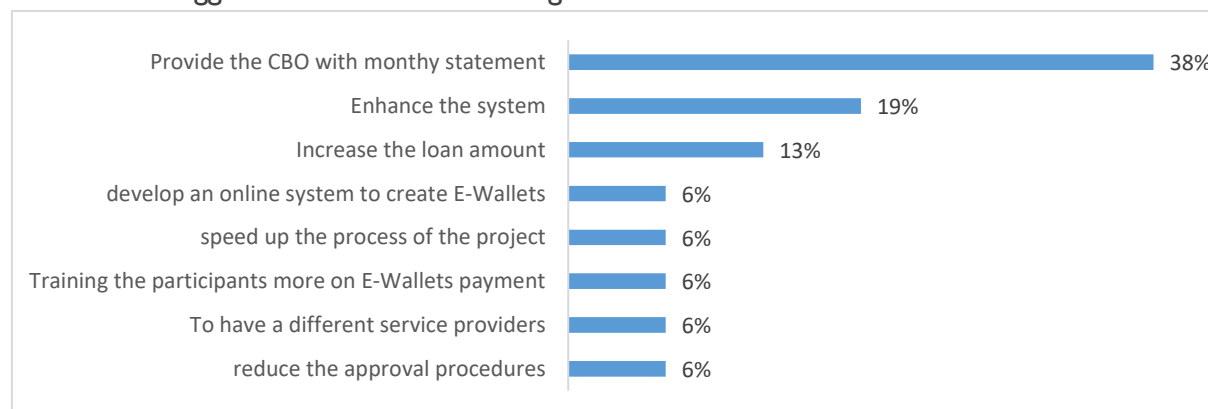


Figure 28 CBOs suggestions to improve LMS services.

The CBOs' feedback can be summarized in the below Figure 29 in terms of what is still needed from Dinarak as service providers:

- Dinarak to offer regular follow-up services,
- To train more people from the CBOs to empower them,
- Increase the days of trainings, and
- Scaling up the LMS experience to new CBOs.

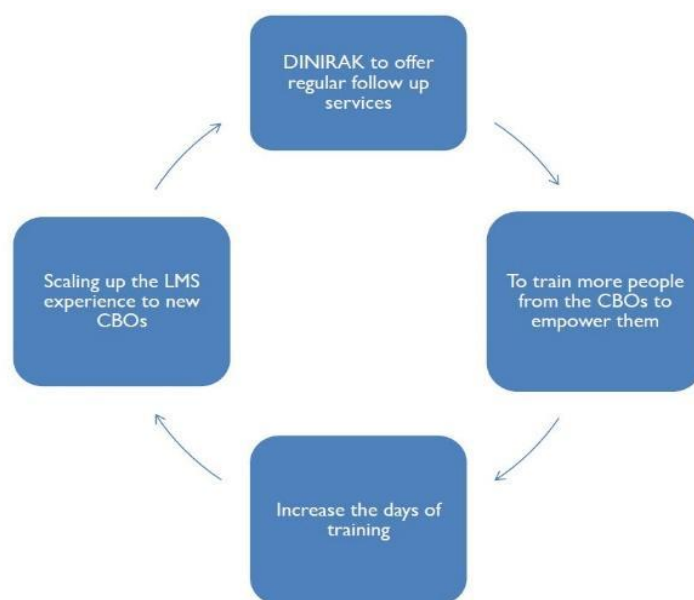


Figure 29 Follow-up actions required by Dinarak.

6.3. Loan Recipients

Respondent Profiles

The study team shared an online survey with loan recipients and gathered their responses through WhatsApp. The project team received 433 respondents: 120 females, comprising 28% of the sample, and 313 Males, comprising 72% of the sample as illustrated in Figure 30.

The overall loan recipients' ages range between 20 to 81 years old. Forty-two (10%) of the recipients were within the age category of 18-29 years old and 243 (56%) were within the age category of 30-49 years old. The remaining 148 (34%) were more than 50 years old as illustrated in Figure 31.

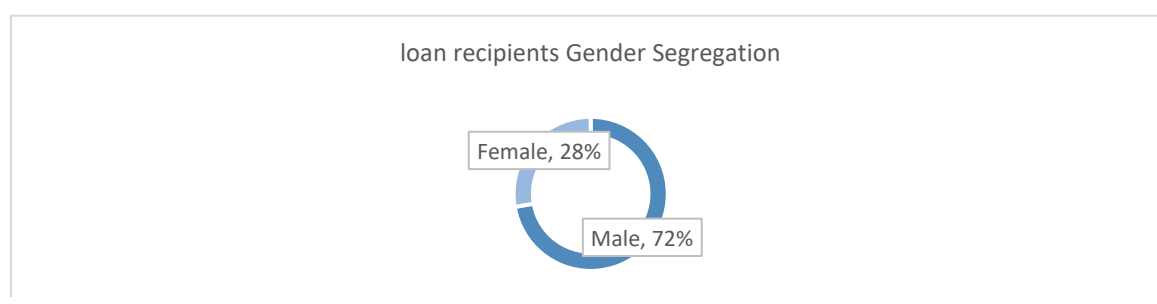


Figure 30 Loan recipients Males and Females %.

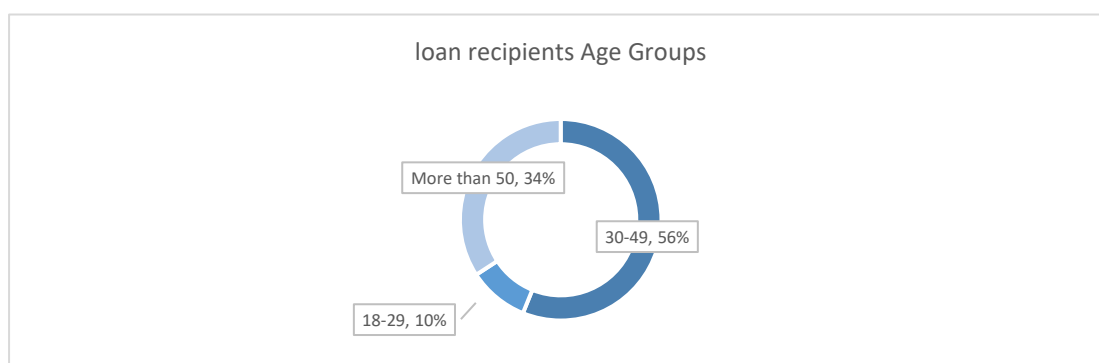


Figure 31 Loan recipients age groups.

The loan recipients who responded to the survey were located in four governorates. 223 participants (52%) were located in Irbid, 153 participants (35%) were located in Ajloun, 49 participants (11%) were located in Mafraq, and 8 participants (2%) were located in Zarqa as illustrated in Figure 32.

When participants were asked about their income source, 235 of the participants (54%) indicated that they own a private business, 129 of the participants (30%) stated that they do not work and they depend on their spouse's businesses as a source of living, 17 of the participants (4%) indicated that they own a business and depend on their spouse's business, 16 of the participants (4%) selected other income sources. 9 of the participants (2%) indicated that they do not work and depend on a family business, 8 of the participants (2%) indicated they don't work and depend on a family business and their spouse's business, 8 of the participants (2%) own a business and depend on a family business, 7 of the participants (2%) own a business and depend on a family business, 7 of the participants (2%) own a business and depend on family and their spouse's businesses, 3 of the participants (1%) indicated they don't work and depend on their spouse's business and they have other income sources, and one participant owned a business and had another income source as illustrated in Figure 33.

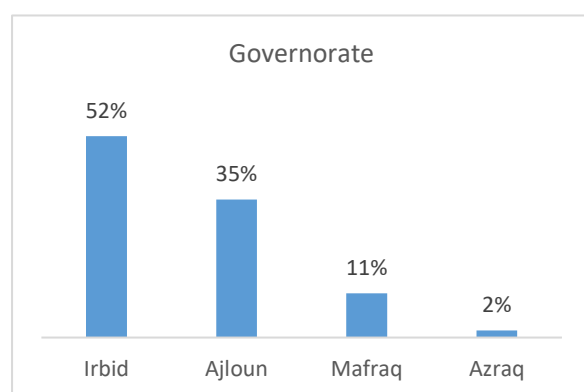


Figure 32 Loan Recipients Geographic Distribution

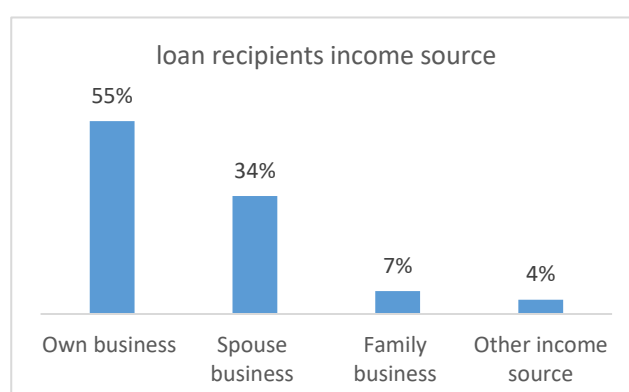


Figure 33 Loan Recipients Income Source

Sources of Information about the Revolving Loans

When participants were asked about how they heard about the WST revolving loans that were introduced by WIT, 49% of the participants said they knew about the loans from CBOs, 38% of the participants knew about the loans from friends/word of mouth, 7% of the

participants knew about them from family members, 6% of the participants knew about them from social media and 1% of the participants knew about the loans from other sources as illustrated in Figure 34.

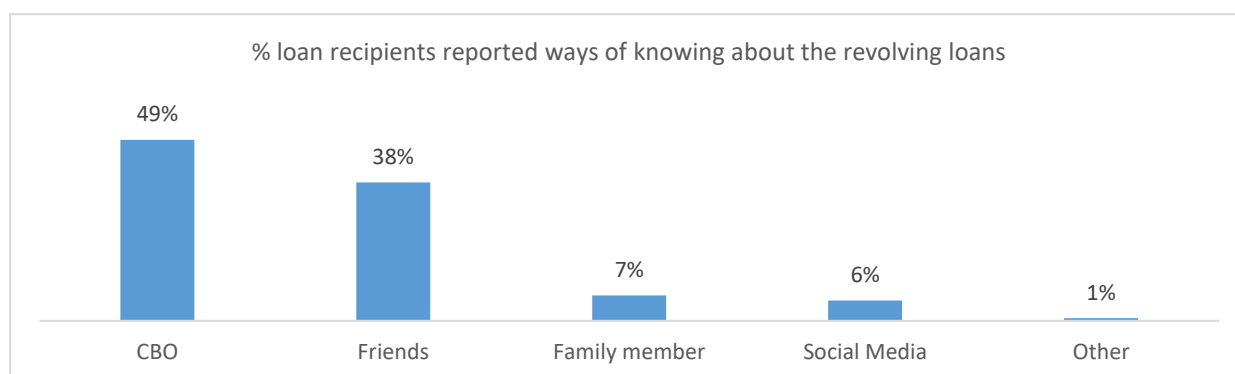


Figure 34 Ways of how Loan Recipients know about the Revolving Loans.

Knowledge, Practices, and Attitude

When participants were asked if they had ever used DFS, the majority of the respondents (70%) had never used DFS before WIT intervention. The remaining 30% of the respondents were familiar with DFS before as illustrated in Figure 35. When participants were asked if they had received any training on DFS before, 51% of the participants revealed that they had not received any training on DFS while 49% of the loan recipients answered that they had received training on DFS as illustrated in Figure 36.

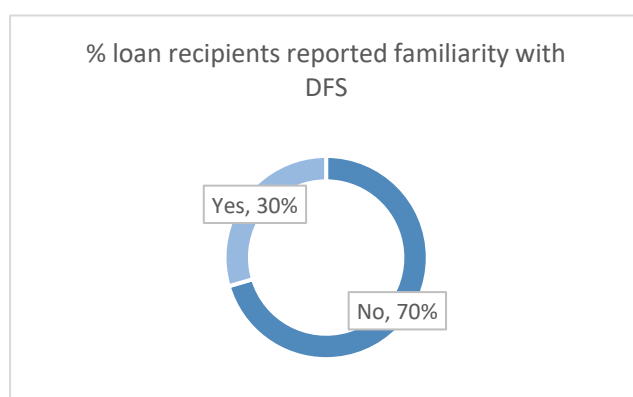


Figure 35 Loan recipients reported familiarity with DFS.

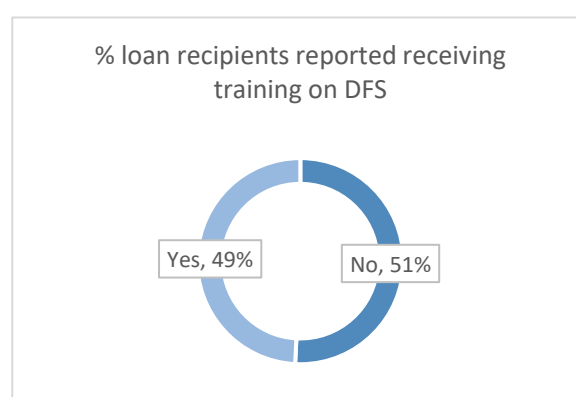


Figure 36 Loan Recipients received / did not received training on DFS.

When loan recipients were asked if they had taken any kind of revolving loans before, the majority of the respondents (68%) reported that it was their first time; however, 32% of the respondents reported that they had taken out a loan before as illustrated in Figure 37.

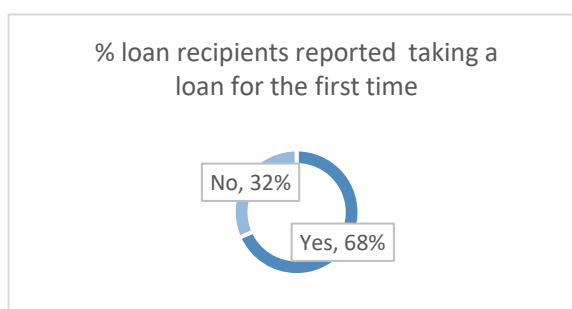


Figure 37 loan recipients reported taking loans for the first time.

When loan recipients were asked about which DFS they have used, 51% of the respondents revealed that they had received a governmental transfer before, 19% of the respondents revealed that they were currently using debit cards, 22% of the participants revealed that they were using the internet to pay bills, and 22% stated that they have sent or received domestic payments as illustrated in Figure 38.

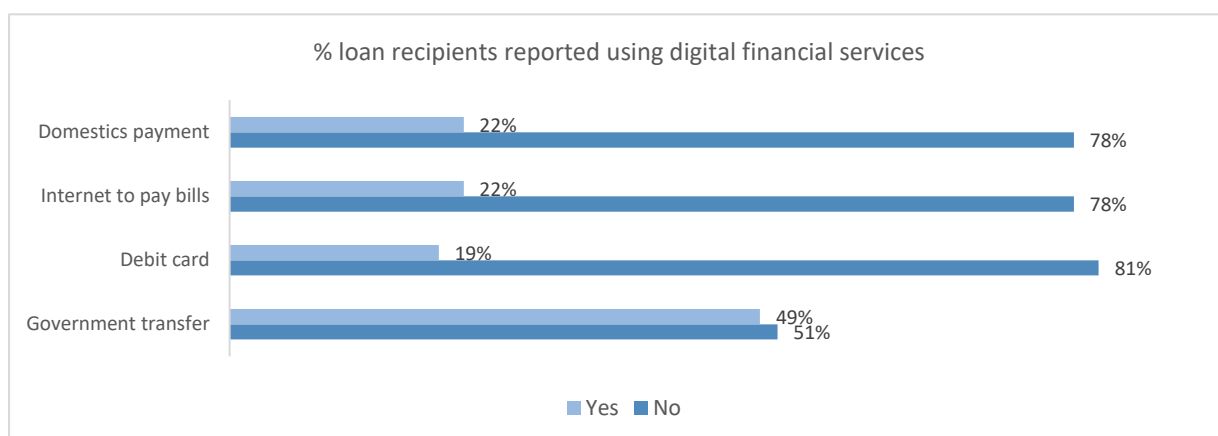


Figure 38 loan recipients using digital financial services.

For loan recipients, using E-wallets was an advantage for the reasons listed below:

- **Lower Costs:** The usage of digital wallets removes the cost of transportation from/to CBOs.
- **Saves Time:** Using digital payments reduces the amount of time recipients spent to go to CBOs and follow up with their application.
- **Accessibility:** Households are able to complete a purchase in seconds anytime with a simple tap of their mobile device.
- **Convenience:** Using digital platforms makes it easier and quicker to purchase WST and make repayments.
- **Safety:** Paying for goods through E-wallets makes consumers feel safer as they do not have to carry a large sum of money to purchase an asset or make a repayment.

When participants were asked if they had communicated their DFS experience with friends or family members, the majority of the participants (76%) revealed that they told friends and family members about DFS and 24% of the participants revealed that they did not as illustrate in Figure 39.

When participants were asked if they faced issues while using the E-wallet, the majority of the respondents (82%) answered that they did not face any issues; however, 18% of the participants revealed that they faced some issues, such as the loan recipients having to close any old/existing E-Wallets to issue one under the new service provider, Dinarak. Furthermore, at the beginning, the Dinarak system faced operational troubles which required enhancement. Dinarak had changed their work procedures and instructions several times which also affected the E-Wallet users as illustrated in Figure 40.

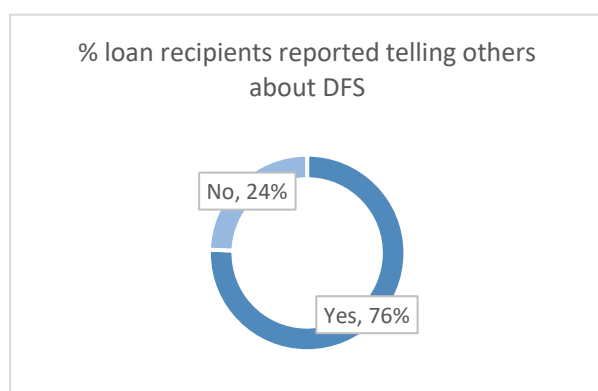


Figure 39 loan recipients reported telling others about DFS

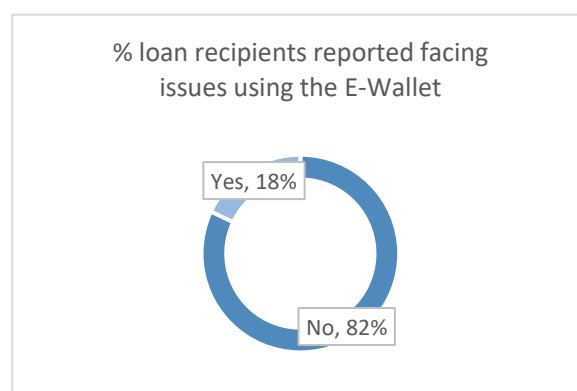


Figure 40 loan recipients reported facing issues using the E-Wallet.

Water Saving Technologies

When participants were asked about the adopted WST/devices after receiving the loan, 89% of the participants revealed that they adopted pear-shaped wells, 9% of the participants revealed that they installed RO filters, and only 1% of the participants revealed that they adopted plastic tanks and 1% of the participants revealed that they installed a greywater system as illustrated in Figure 41.

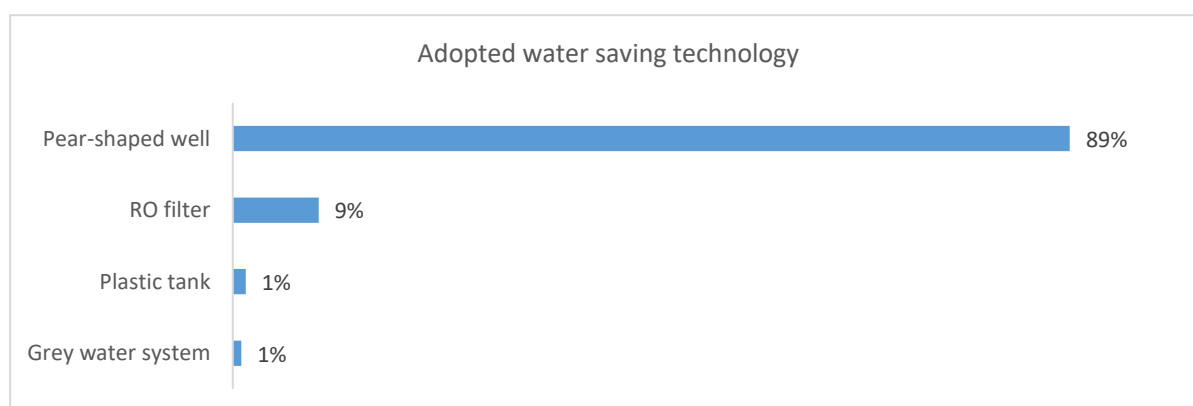


Figure 41 Adopted water saving technology.

Participants were asked about what motivated them to apply for the loans. 55% of the participants responded that they applied because the loans were water-saving, 26% of the participants answered that their motivation was saving money, 14% of the participants responded with other financial motivations, 3% of the participants revealed that it was because of the zero interest rate, since the loan only included management fees, and 2% of the participants answered because there is a water shortage in the area and they took the loans to increase their access to water as illustrated in Figure 42.

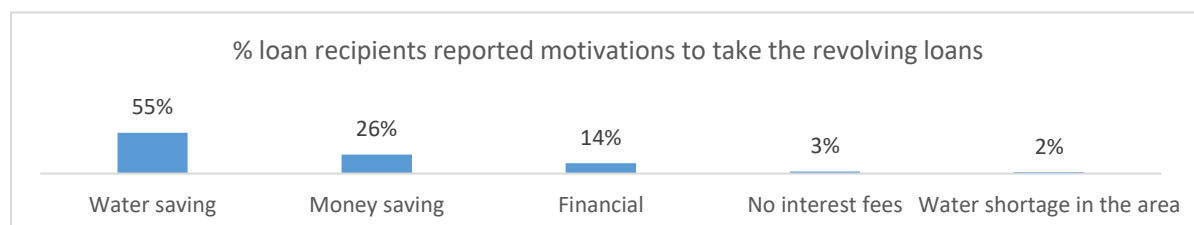


Figure 42 loan recipients' motivation to take revolving loans %.

Impact of Covid-19

Most of the respondents (78%) stated that the DFS had a positive impact and was very useful during the COVID-19 period, while 22% of the respondents stated that DFS did not have any impact as illustrated in Figure 43. However, in a 2020 assessment, 81% revealed that they never used E-Wallets for paying the monthly installments.

Also, when participants were asked if they will continue using DFS after finishing the loan payment, the majority of the respondents (74%) revealed that they will continue using DFS in their daily life and their transactions while 26% of the respondents revealed they will not be using DFS after finishing the payment as illustrated in Figure 44.

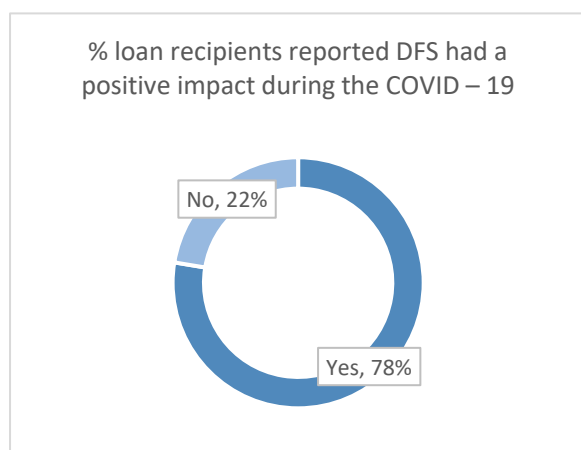


Figure 43 loan recipients DFS had positive impact.

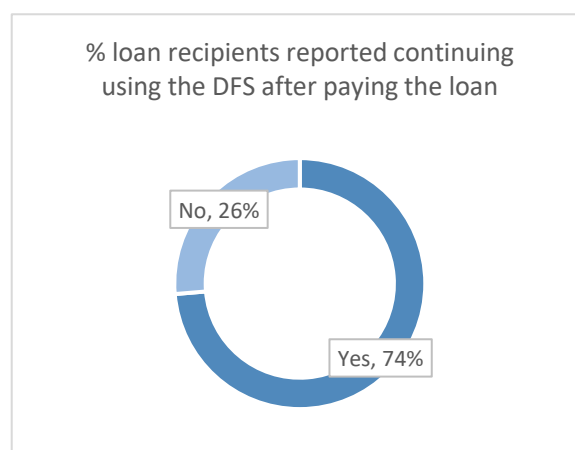


Figure 44 loan recipients continuing using DFS.

6.4. Dinarak

The study team interviewed one member of the Dinarak team via phone call to obtain insight about their experience with WIT, CBOs, and WIT Champions. Answers were captured

where applicable. A follow-up communication was made by email and phone to validate the answers with the Dinarak team. The interview questions were as follows:

1. What do you think of the partnership with WIT?
2. What drives Dinarak to partner with WIT?
3. How did this partnership contribute to enhancing your business?
4. What indicators do you capture when evaluating the partnership?
5. In your opinion is the local community accepting using DFS?
6. How do you describe your relationships with the CBOs?
7. Are you willing to continue the partnerships with the CBOs after WIT?
8. What were the main challenges and how did Dinarak overcome them?
9. What were the main lessons learned?

The answers are structured below in response to the above 9 questions:

Dinarak and WIT partnership: Dinarak believes that its partnership with WIT is very fruitful. It contributed to the economic, social, and environmental development of Jordan, particularly the rural areas. Dinarak via Mercy Corps gained the support from the Commercial Bank of Jordan (CBJ) and funding under the Mobile Money for Resilience Initiative. Dinarak gained this support as a result of their work with CBOs while under WIT. The contract between Dinarak and CBOs revealed a good example of cooperation by providing incentives and awards to the CBOs and its champions. Furthermore, it provided the CBOs with required training and awareness, as well as marketing materials. Dinarak believes that they have achieved outstanding success as a result of this partnership. Below are some examples of the benefits derived from the Dinarak and WIT partnership:

- Introduced CBOs across Jordan to DFS that contribute to financial inclusion.
- Provided awareness and training for DFS for local people including women and youth.
- Built trust between Dinarak and CBOs and local people.
- Changed attitudes and behavior about DFS.
- Provided hands-on training for Dinarak services.
- Created a system that provides loans and repayment services for beneficiaries through Dinarak.
- Contributed to the WST market in Jordan by elevating beneficiaries' ability to pay.

What drives Dinarak to partner with WIT: Dinarak was established in 2014 to become a licensed payment services provider under the Central Bank of Jordan's innovative 'JoMoPay' system. When they had an opportunity to partner with WIT, the management believed that such a partnership would be of great value to them. WIT and Dinarak shared the same vision about supporting social-economic and environmental development at the local level. Furthermore, both aimed at creating a positive impact among local communities. Mercy Corps had already established strong ties with CBOs in various geographic areas in Jordan and have a very good reputation, so this has paved the way for Dinarak to enter these communities easily and they were welcomed in the targeted communities. Dinarak believes in the local communities' word of mouth and in building trust within the CBOs and their customers. This partnership has assisted Dinarak in building solid connections with local CBOs and helped them in reaching new customers. Moreover, WIT has assisted Dinarak in providing digital financial literacy knowledge to beneficiaries, activating wallets, strengthening their agents

network in different locations, and overcoming the cultural and trust barriers in these conservative communities.

How the WIT and Dinarak partnership contributes to enhancing Dinarak's business: The partnership supported Dinarak's business growth and provided them with an opportunity to be exposed to new communities in which they had never worked before. Furthermore, WIT introduced them to CBOs and helped the organization in expanding their network. In addition, WIT supported Dinarak with WIT Champions whom they considered as agents in the field. All the support and collaboration with WIT was reflected in the number of new and active E-Wallets, number of loans for the WST, an increase in awareness, alongside the Ministry of Social Development (MoSD) policy reform allowing CBOs to use E-Wallets. As a result, Dinarak partnered with the water utilities to use QR coding for water bills, so invoice recipients can scan the QR code quickly and easily. Also, end-users engage more with the DFS platform so they can perform one-to-one transfer, pay their bills, pay at merchant networks, and save their money safely. Overall benefits include water conservation, with an increase in CBOs' collection rate and an increase in active wallets.

What indicators does Dinarak use to evaluate the partnership with CBOs: For Dinarak, it is important to measure the impact of this service for continuous enhancement of their system when needed. Therefore, they use the following indicators to evaluate the partnerships: (1) number of active wallets, (2) number of beneficiaries inactive and active customers opening a new Dinarak Wallet, and (3) number of beneficiaries who got loans.

How do local communities accept using DFS: Dinarak revealed that at the beginning, the communities showed low interest in DFS. However, currently, they believe that there is a noticeable acceptance from the local community. After using the DFS, customers did not want to return to paperwork since they had witnessed the smooth flow of access to finance. Dinarak elaborated that, in the latest conducted meeting during May 2021 between the CBOs and Dinarak, the majority of CBOs had requested some technical improvements in the system, claiming that they do not want to use paperwork anymore and requested the system to complete the cycle, a noticeable behavioral change.

Dinarak relationships with the CBOs: Dinarak considers CBOs as their agents and now they are representatives in the field/community. For example, recently Dinarak had extended many contracts with CBOs and provided some with monthly incentive schedules and prizes to motivate them to keep using the DFS. Dinarak revealed that currently they are expanding their services all over Jordan and more CBOs have been motivated to join Dinarak.

Dinarak plans to continue the partnerships with the CBOs after WIT: According to the Dinarak team, they confirmed that they will continue to enhance the relationship and partnerships with CBOs after WIT ends. For example, Dinarak extended some contracts with some CBOs, hired WIT Champions, and provided incentives to the CBOs and Champions, and included price schedules offered for CBOs on a monthly basis.

Main challenges faced by Dinarak and how they overcame them:

Challenges	Solutions
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<p>CBOs always kept asking for more time for Dinarak's applications on the following trainings:</p> <ul style="list-style-type: none"> - One-day theoretical training. - One-day practical training. 	<p>Dinarak prepared a booklet with details on how to use the application to support the CBOs.</p>
<p>CBOs should be always up to date with the latest DFS.</p>	<p>WIT helped CBOs and Dinarak by hiring the WIT Champions to be responsible for the system at the local level.</p>
<p>Not all of the CBOs have proper knowledge in computer skills.</p>	<p>WIT provided training on using Word and Excel.</p>
<p>Resistance from the loan recipients and community to use DFS, and low community acceptance due to the culture and limited knowledge and awareness.</p>	<p>More outreach campaigning, training and awareness sessions were provided.</p>
<p>At the early stage, the system had some technical issues and required some amendments.</p>	<p>Dinarak enhanced the system.</p>
<p>The existing E-Wallet regulations.</p>	<p>Dinarak worked hard with the central bank and government to ease the regulations.</p>

Main lessons learned by Dinarak:

- CBOs recognized the benefits of DFS and LMS as well as the benefit of paperless work and the smooth process; they want to continue the process after WIT ends.
- Regarding the change management style, DFS helped the CBOs in changing their management performance into a more modern and digitized way, causing a behavioral change.
- COVID-19 had a positive impact on increasing the use of DFS and it encouraged the local communities to use it more frequently.
- The system settled down and employees requested technical enhancements to complete the cycle as there would have been a paperwork rejection if the cycle was not completed.
- Working closely with CBOs is the success factor.
- Using WIT Champions is a great approach to sustain the project activities in access to finance.

7. CONCLUSIONS

- I. Despite the challenges associated with the WST MSD approach and the DFS introduction, the WIT interventions have resulted in various positive changes on the WST market and related support functions, rules, and norms. This was demonstrated by: the number of partnership agreements signed between WIT and CBOs; number of loan recipients that

converted or adopted WST; number of loan recipients opening E-Wallets; number of WIT Champions participating in DFS; community behavioral changes and perceptions toward WST and DFS; and new relationships/dynamics formed between CBOs, service providers, WIT Champions, households, and communities.

2. The WIT Champions intervention proved to be a good sustainability mechanism to ensure the continuity of the CBOs and DFS service providers' activities after WIT completion. The WIT Champions proved how efficient they can be and demonstrated themselves as leaders among their communities.
3. The CBOs succeeded in facilitating access to appropriate financial services for those seeking to adopt new WST. Further, the revolving loan funds catalyzed adoption of water demand management equipment for greywater use, rainwater harvesting, and better household water demand management.
4. Loan recipients gained substantial experience in DFS through the WIT interventions. As a requirement for receiving a loan, clients must attend a training and awareness session on WST provided by a staff member of the CBO offering the loan. Overall, it was a positive experience for the loan recipients, and they encouraged others to adopt WST at household level.
5. The partnership between WIT and Dinarak, the payment service provider, led to the development of appropriate products, built an agent network, and thereby facilitated the uptake and usage of digital services by the targeted communities without bank accounts from the supply side. This partnership was successful in many aspects; Dinarak, through WIT, received support to develop its business strategy, enhance its internal capacity, advance its agent network to include women agents (WIT Champions), and signed agreements with 21 CBOs; alongside this, over 500 loan recipients have opened a Dinarak mobile wallet. WIT has also developed specialized awareness sessions on access to finance, training, and marketing materials on digital financial literacy showing the importance and how to make use of DFS. In partnership with local CBOs in the targeted areas, WIT conducted more than ten training workshops in which more than 300 individuals were trained, while the awareness campaigns have reached around 500 individuals through awareness sessions, events, and social media awareness campaigns.



Loan Management System (LMS) Design Session.

8. RECOMMENDATIONS

The report proposed recommendations as follow:

Study Participants	Recommendations
WIT Champions	<ul style="list-style-type: none"> - In the future, introduce the Champions earlier in the process to maximize their input and contribution to the CBOs and local communities. - Extend the LMS and DFS training duration. - Engage Champions with the stakeholders as early as possible to ensure they are part of the process, and they gained the required knowledge. - Establish networks and connections to sustain the activities after the WIT project completion. - Create an online/offline platform for Champions to share experiences and good practices with CBOs regarding the digitalization of CBOs' payments. - Support Champions in creating their own business E-Wallets so they can play an active role in the market dynamics. The support can be provided through mentoring and advance training.
CBOs	<ul style="list-style-type: none"> - As a first step, it is highly recommended to promote financial literacy among all segments of the society at an early stage. - When it comes to creating job opportunities and sustainability, it is preferable to work with cooperative CBOs. - During the CBO selection for the revolving loans, the project should consider the following factors: (1) the level of education, (2) previous knowledge with INGOs, (3) number of full-time staff working in the CBO, and (4) previous knowledge and experience in doing business.
Loan Recipients	<ul style="list-style-type: none"> - More outreach campaigns are needed on DFS which can be conducted by WIT Champions. - More awareness sessions are needed on DFS topics. This training can be done by the CBOs targeting loan recipients.

Dinarak

- It is strongly recommended by the WIT-A2F team to have no exclusive agreements with DFS providers. Opening these activities to the market is better to create competition among various digital financial institutions. Encourage cooperation between CBOs and other DFS providers that would allow healthy competition in the market.
- It would be stronger if the DFS providers have an agent in each community.
- Dinarak should have on-site and off-site supervision services to the CBOs and respond quickly to the CBOs' needs and support their work.
- Dinarak needs to enhance its internal capacity, advance its agent network, and develop awareness and marketing materials.
- Dinarak should negotiate with other service providers and market actors through their corporate social responsibilities to support WIT Champions to become active local agents.



LMS Training for CBOs.

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