



Under the patronage of  
Her Majesty Queen Rania Al Abdullah

High-Level Policy Forum on  
“Advancing Women’s Financial Inclusion in the Arab World”  
November 21-23, 2016 – Hashemite Kingdom of Jordan

Monday, November 21

14:00 - 17:00 Pre-Registration

18:00 - 19:00 Networking Reception hosted by Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH

19:30 Dinner hosted by H.E. Governor Dr. Ziad Fariz, on behalf of the Central Bank of Jordan (CBJ)

Welcome Addresses

- H.E. Dr. Ziad Fariz, Governor, Central Bank of Jordan (CBJ)
- Mrs. Nina Lutter, Development Counsellor, Embassy of the Federal Republic of Germany in Jordan

Tuesday, November 22

SESSION I 8:00 - 9:00 Registration

9:00 - 10:15 Opening Remarks & Introduction

- *Moderator:* Mr. Hayder Al-Bagdadi, Programme Coordinator, Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH

*Speakers:*

- H.E. Dr. Ziad Fariz, Governor, Central Bank of Jordan (CBJ)
- H.E. Dr. Abdulrahman Al-Hamidy, Chairman, Arab Monetary Fund (AMF)
- Dr. Jochen Salow, Head of Regional Department North Africa, Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH

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10:15 - 10:45

**Keynote Address:**

Madame Graça Machel, Founder of New Faces New Voices (NFNV) and Founder of Graça Machel Trust

10:45 - 11:30

**Networking Coffee Break / Walking Gallery**

SESSION II

11:30 - 12:45

**PANEL: Regulatory Barriers and Policy Changes to Enhance Women's Access to Financial Services**

This session will discuss the gender gap in financial inclusion and the regulatory barriers for women's access to financial services as well as the policy changes needed to address these barriers. The panel will look at the legal framework conditions for enabling an environment to advance women's financial inclusion globally with a focus on the Arab World. It will also discuss how policymakers and regulators in the region can leverage on the "Denarau Action Plan", to close the gender gap and reduce the number of unbanked women by promoting the development and implementation of smart policies and regulations.

*Moderator:*

- Dr. Alfred Hannig, Executive Director, Alliance for Financial Inclusion (AFI)

*Speakers:*

- Mr. Najib Choucair, Executive Director and Head of Banking Department, Banque du Liban
- Mrs. Lobna Helal, Deputy Governor, Central Bank of Egypt
- Dr. Monique Nsanzabaganwa, Vice Governor, National Bank of Rwanda
- Mrs. Sarah Iqbal, Programme Coordinator, Women, Business and the Law
- Mrs. Karyl Akilian, Head of Brands Management, Marketing Group, BLC Bank Lebanon

12:45 - 13:00

**Breakout Sessions Presentation**

Breakout session speaker (s) will briefly introduce her / his topic.

13:00 - 14:30

**Lunch**

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SESSION III

Breakout Sessions

14.30 - 15:10

**Solutions to Enhance Access to Finance for Women-Owned Businesses in the MENA Region**

**IFC and GBA**

Women face unique challenges to start and grow businesses. The presenters will offer insights of how leading banks created unprecedented value for women in their own markets by offering holistic value propositions they need to succeed; the business case for bankers and the roles of ecosystem stakeholders.

- Mrs. Manar Korayem, Women Banking Champions Program Lead in the Financial Institutions Group (IFC)
- Mrs. Inez Murray, Chief Executive Officer, Global Banking Alliance for Women

**Closing the Gender Gap by Addressing Social Norms**

**SANABEL and CGAP**

The *root causes* of the gender gap are social norms and regulatory barriers that enshrine these norms into law. This session will explore the norms that influence the opportunities & choices that women make, unpacking those that influence financial behavior and how to address them.

- Mrs. Sahar Tieby, Executive Director of the Microfinance Network of Arab Countries (SANABEL)
- Mrs. Mayada El-Zoghbi, Strategy, Research & Development Lead, The Consultative Group to Assist the Poor (CGAP)

15:10 - 15:15

End of session and move to next round of breakout sessions

End of session and move to next round of breakout sessions

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15:15 - 16:00

### Responsible Finance and Financial Education for DFS

#### GIZ and WWB

The session will present key principles of responsible digital finance and provide examples of current practice, as a basis for facilitating discussion with participants on challenges in the region, as well as the possible role(s) of policymakers and regulators.

- Mr. Saliya Kanathigoda, General Knowledge Management, Digital Financial Services, Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH
- Ms. Karen Miller, Chief Knowledge and Communications Officer, Women's World Banking

### Sex-disaggregated Data: Understanding the Demand-side Barriers

#### CGAP and Reserve Bank of Zimbabwe

Building on data from the region and on the experience from the central bank of Zimbabwe, this session will showcase gender-specific data drawn from national surveys, discuss perceived barriers to women's access to financial services, and present policy measures to address them.

- Mrs. Nadine Chehade, MENA Representative, The Consultative Group to Assist the Poor (CGAP)
- Dr. Charity L. Dhliwayo, Deputy Governor, Reserve Bank of Zimbabwe

16:00 - 16:30 **Networking Coffee Break (including Gallery Walk)**

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**SESSION IV** 16:30 - 17:45 **PANEL: Innovative Financial Solutions and Digital Financial Services for Women**

The session will discuss innovations as well as opportunities in reaching out to women through digital financial services and the role of service providers. It will also showcase successful experiences, where policy makers have been able to drive digital financial inclusion for women through policy strategies that have created a conducive regulatory environment.

*Moderator*

- Mrs. Nomsa Daniels, Chief Executive Officer, Graça Machel Trust

*Speakers*

- Mrs. Maha Bahou, Executive Manager of Domestic Payments & Banking Operations Department, Central Bank of Jordan (CBJ)
- Dr. Natu Mwamba, Deputy Governor, Bank of Tanzania
- Mrs. Mayada El-Zoghbi, Senior Financial Sector Specialist, The Consultative Group to Assist the Poor (CGAP)
- Mrs. Muna Sukhtian, Managing Director, Microfund for Women
- Mrs. Katharina Braun Botao, Programme Coordinator, Digi#ances - Improving Access to Remittances and other Financial Services through Digital Solutions in Jordan, GIZ

17:45

**Moving Forward Towards Commitments and Actions**

- Message from H.M. Queen Máxima of the Netherlands, UN Secretary-General's Special Advocate for Inclusive Finance for Development  
To be read by Mrs. Maha Bahou, Central Bank of Jordan
- H.E. Andrea Matteo Fontana, Ambassador and Head of Delegation, Head of EU Delegation to Jordan
- Madam Graça Machel, Founder of New Faces New Voices (NFNV) and Founder of Graça Machel Trust

20:00

**GALA DINNER HOSTED BY** Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH.

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**Wednesday, November 23**

**AFI-GIZ Capacity Development Programme**

**Advancing Women's Financial Inclusion in the Arab World**

**(Closed Session – by invitation only to Arab Policy Makers members of AMF)**

**8:30 - 9:15 Opening Remarks**

*Speakers:*

- Mr. Yisr Barnieh, Chief of Financial Markets Division, Arab Monetary Fund (AMF)
- Ms. Maha Bahou, Executive Manager, Domestic Payments & Banking Operations Department, Central Bank of Jordan (CBJ)
- Dr. Alfred Hannig, Executive Director, Alliance for Financial Inclusion (AFI)

*Keynote Address:*

- Dr. Tukiya Mabula, Deputy Governor, Bank of Zambia and Chair of AFI's Gender and Women's Financial Inclusion Committee

**SESSION 1 9:15 - 9:25 Introduction and Expectation Setting**

*Moderator:* Mr. Hayder Al-Bagdadi, Programme Coordinator, Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH

**SESSION 2 9:25 – 9:50 Women's Financial Inclusion: What are the barriers in MENA?**

In the MENA region, only 9% of women has access to a bank account compared to 19% of men. This session will look at legal and regulatory barriers that prevent women in accessing finance and participating in economic activities in general. It will provide the global context with specific focus on the MENA region.

*Speaker:* Ms. Sarah Iqbal, Programme Coordinator, Women, Business and the Law

**SESSION 3 9:50 - 10:05 The Case for Sex-Disaggregated Data**

This introductory session will look at the importance of collecting sex-disaggregated data for both, supply and demand-side data. It will then look into availability of global supply-side data such as the Financial Access Survey as well as examples of countries that are collecting supply-side sex-disaggregated data. This session will help to prepare participants for the following group discussion.

*Moderator:* Mr. Charles Marwa, Alliance for Financial Inclusion (AFI)

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#### SESSION 4 10:05 - 10:35 **Supply-side Data: What are the Challenges and Gaps?**

This session will discuss global demand-side data indicators and allow participants to identify gaps in the collection of supply-side data of their own country. It will also discuss challenges in collecting such data.

Moderator: Ms. Jane Duasing, Alliance for Financial Inclusion (AFI)

#### 10:35 - 10:50 **Coffee Break & Networking**

#### SESSION 5 10:50 - 12:00 **Collecting Sex-Disaggregated Demand-side Data**

Collecting sex-disaggregated demand-side data is crucial for policy makers and financial regulators to better inform policy strategies and interventions. This session will highlight current initiatives by the AFI Financial Inclusion Data (FID) Working Group to promote sex-disaggregated data, the demand-side surveys at the global level; such as Global Findex, and experience from countries that have conducted national level surveys. Participants will have the opportunity for Q&A session at the end.

*Moderator*

- Mr. Charles Marwa, Alliance for Financial Inclusion (AFI)

*Speakers*

- Dr. Charity Dhlwayo, Deputy Governor, Reserve Bank of Zimbabwe
- Dr. Tukiya Kankasa-Mabula, Deputy Governor, Bank of Zambia
- Mr. Yisr Barnieh, Chief of Financial Markets Division, Arab Monetary Fund

#### SESSION 6 12:00 - 12:40 **Enabling Environment: Financial Infrastructure and Product Designs to Support Women**

This session will highlight the roles of policy makers in creating an enabling environment by supporting innovation for the development of financial infrastructure and product offerings to support women's financial inclusion. It will highlight several country-level examples that have developed infrastructure such as credit bureaus, alternative collateral registries and other technology-driven infrastructure. It will also highlight successful programs by financial service providers in targeting women consumers.

*Moderator:* Ms. Inez Murray, Global Banking Alliance for Women

*Speakers:*

- Ms. Karen Miller, Chief Knowledge and Communications Officer, Women's World Banking
- Ms. Nadia Al Saeed, Chief Executive Officer, Bank al Etihad

#### 12:40 - 13:50 **Lunch Break**

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**SESSION 7** 13:50 - 15:45 **Policy Setting Strategy and Prioritization**

Setting priorities is important in designing national financial inclusion strategies, given the limited resources available to policymakers. This session will discuss factors that should be considered by policy makers in setting the priorities. Participants will have the opportunity for Q&A at the end.

Speaker/Moderator: Dr. Nimal A. Fernando, Consultant

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**15:45 - 16:00 Coffee Break & Networking**

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**SESSION 8** 16:00 - 17:00 **Integrating Policies for Women's Financial Inclusion into National Strategies**

This session will highlight several examples of countries on challenges, policy interventions and lessons learned on how financial policy makers and regulators support women access to financial products and services. Successful programmes and financial products targeting women by financial service providers will also be highlighted. It will also shed light on findings from the recent survey conducted among AFI members on barriers to women's financial inclusion and initiatives by AFI member institutions to support women's financial inclusion.

*Moderator:* Mr. Robin Newnham, Alliance for Financial Inclusion (AFI)

*Speakers*

- Ms. Maha Bahou, Executive Manager, Domestic Payments & Banking Operations Department, Central Bank of Jordan (CBJ)
- Ms. Nangi Massawe, Assistant Manager, Real Sector and Financial Inclusion, Bank of Tanzania
- Ms. Inez Murray, Chief Executive Officer, Global Banking Alliance for Women

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**SESSION 9** 17:00 - 18:00 **Implementation of Financial Inclusion Strategies**

Building on the presentations, discussions and case study throughout the day, this session will provide opportunity for participants to discuss measures that need to be undertaken to implement financial inclusion strategies. Critical measures such as coordination structure, tools and resources for implementation, action plans as well as monitoring aspects will be discussed. Adapting to the current developments or emerging issues will also be examined.

*Facilitators:* Mr. Robin Newnham & Ms. Jane Duasing

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**18:00 - 18:10 Closing Session**

- **Workshop Evaluation**
- **Closing Remarks**

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