



GENDERED DESIGN IN STEAM

Addis Ababa, Ethiopia

ID33

Improving Access to Financial Services to Enhance Women's Economic Empowerment in Ethiopia



Financial literacy is low amongst women in Addis Ababa, Ethiopia, resulting in increased poverty stemming from the lack of command over their own economic resources. This study investigated the financial literacy of women and explored the sociocultural and psychological factors that hinder or encourage utilization of financial opportunities open to women. In partnership with Enat Bank in Ethiopia, research was conducted to devise technological solutions, such as a prototype Chatbot application, to facilitate the ease of access to financial services and improve financial literacy.



Dr. Getachew Mengesha presenting a mobile application that will improve access to financial services for women in Ethiopia during a validation workshop held on September 23, 2021.

Team

Getachew Hailemariam Mengesha

Principal Investigator
PhD in Information Systems

Elefelious Getachew Belay

Co-Principal Investigator
PhD in Information Technology

Moges Ayele Asale

Co-Principal Investigator
PhD in Applied Developmental Psychology

Selalmawit Kassahun Rega

Junior Researcher
Bachelors in Information Systems

Dagmawit Mohammed Yimer

Junior Researcher
Masters in Information Systems

Mihiret Tibebe

Junior Researcher
Bachelors in Information Systems

Bitaniya Aliyu

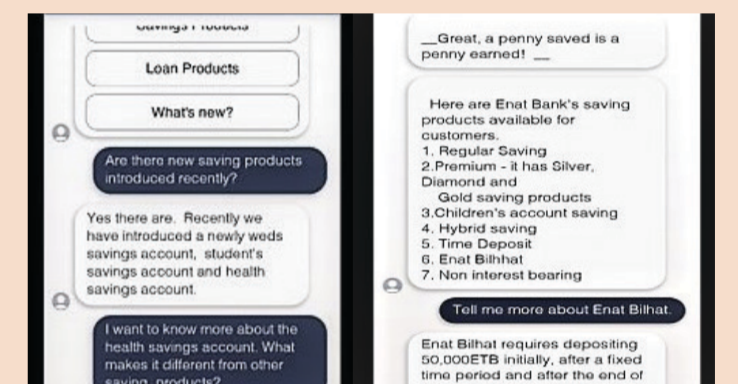
Junior Researcher
Bachelors in Information Systems

Institution

Addis Ababa University

Outcomes

- Partnership with Enat Bank was formed to conceptualize and develop a system based on gender analysis, gendered design and gendered innovation so as to improve women's access to financial services.
- Analysis of the data collected regarding the financial literacy of women in Ethiopia led to four published reports: 'Social cognitive theory and gender analysis framework', 'Overview of Ethiopian national culture', 'Gender roles and perspectives', 'Gender and financial inclusion', and 'Gender design issues and implications.'
- The data collected helped to identify important functional requirements for designing and developing a prototype. Chatbot application developed to allow women to easily access their accounts and any financial services that could benefit them. The application is undergoing security testing before officially being launched at banks in Ethiopia.



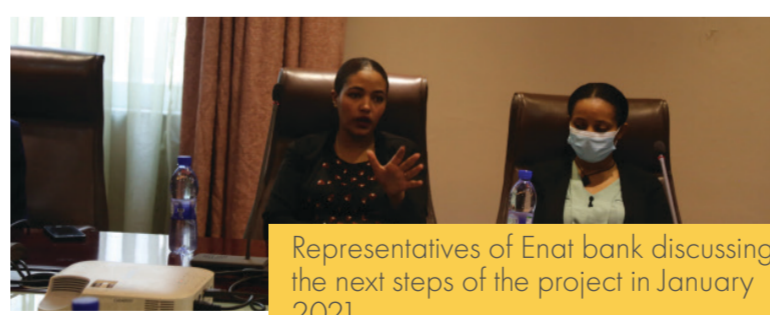
Top: Enat Bank building in Addis Ababa, Ethiopia. Bottom: Graphic of the prototype Chatbot application that allows the user to easily access their accounts and other financial services.

"If we just put something that really pushes information to women regarding financial issues, eventually women become more financially literate. Financial literacy is the basis to gain access to finance, to use that finance and improve livelihood."

— Getachew Mengesha

Methods

- A project inception workshop held November 28th-29th, 2020, at Adama city brought together the project team, gendered design experts and stakeholders who developed data collection instruments used for initial research into the issues of low financial literacy within Ethiopia.
- Data collection instruments were developed using Social Cognitive Theory (SCT) as a theoretical lens and Participatory Design (PD) as a methodological approach to identify gendered design considerations prior to producing a technological solution.
- Interviews were conducted with four departments of Enat Bank: Women Business Solutions, Business Development and Innovations, IT, and Credit and Lending. The partnership with Enat Bank provides a platform for creating a technological solution that allows women to access their accounts, access financial services, and improve their financial literacy.
- Results from the structured questionnaires, interviews and data analysis were incorporated into the design to develop a paper prototype of the Chatbot application which was further enhanced after users were able to evaluate the gendered design of the prototype firsthand.
- Chatbot application was developed from the paper prototype that addresses the concerns and desires of the intended users. The easy-to-use text application allows women to access their finances and learn more about financial services instantly.



Representatives of Enat bank discussing the next steps of the project in January 2021.

Lessons & Future Directions

- The Chatbot Application is currently undergoing a security evaluation before the product is able to launch in banks.
- The study has shed insight for reducing stereotypes developed over the years regarding women's level of participation in science and technology domains.
- The involvement of women researchers in this project has helped tremendously to articulate the challenges women face in Ethiopia, clarify misconceptions, and demystify the widely held view regarding women and computer systems development.

Learn more



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