

Ethical Reflection

One of my ongoing personal projects is developing a WhatsApp-based *Chama* (informal savings group) Payment Reminder Bot. As this tool interacts with personal financial data and automates communication, adhering to ethical AI principles is essential.

To ensure ethical AI implementation, I will prioritize **data privacy and consent**. All users will be informed about how their data is stored, used, and for how long, with opt-in/opt-out options. I will follow local data protection regulations, including Kenya's Data Protection Act.

Fairness is another core concern. I will ensure the model doesn't unfairly flag or penalize specific users based on inconsistent behavior, using explainable logic for any automated actions. I will also implement **transparency** by clearly documenting how reminders are triggered and the AI's limitations.

Finally, I plan to include **user feedback mechanisms** so users can report issues or unfair treatment. This feedback will be used to continuously audit and improve the system.

By embedding these ethical principles from the design phase, I aim to build a system that not only solves a problem but does so responsibly.