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# **Week 4 Milestone Worksheet**

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# **Instructions:** This worksheet will help you complete your Week 4 Milestone slide deck, so complete it before you start putting your deck together. Each part of this worksheet must correspond to the content that you will place into your finished slide deck.

In order to complete the assignment, you must follow these steps:

1. Complete this worksheet with the content that you will put on each slide.
2. Create a deck on Google Slides or Canva.
3. Copy and paste content from this worksheet into your slide deck, creating slides in line with the instructions shared in the Milestone.
4. Add any missing visuals to your slides in line with the instructions in the Milestone.
5. Make sure your slide deck is aesthetically pleasing and well-designed.
6. Get the share link to your slide deck, and add it here at the end of this worksheet. Make sure that the link is viewable by everyone.
7. Save, and submit this worksheet on Savanna.

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# **SECTION A: SLIDE DECK CONTENT**

### **Slide 1: Your Problem Statement**

State your problem in 1 sentence. Your problem should be a sub-component of a GCGO. (As stated above, we recommend you use the same problem/GCGO as last week, but you can change it if you wish to re-do the steps in Week 3 Milestone.) For example, if your GCGO was climate change your problem might be “Plastic pollution in the city of Nairobi is growing.” If your GCGO was healthcare then your problem might be “There is a huge shortage of physicians in Namibia,” and if your GCGO was arts, culture, and design your problem might be “Visual artists across the African continent lack a platform to sell their work.” (We also recommend that you use the same problem that you scoped and researched last week, but you can change it if you wish.) Then briefly describe WHY your problem matters in 1-2 sentences. Challenge yourself to state your WHY as clearly and succinctly as possible.

Slide 1 Title

| Bridging the Credit Gap for Women-Led Microenterprises in Kenya |
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Slide 1 Content

| * Millions of women-led micro and small enterprises (MSEs) in Kenya remain financially excluded due to limited access to formal credit and digital financial tools. * Empowering these women financially is critical to achieving inclusive economic development and gender equality. |
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### **Slide 2: Your Personal Mission Statement**

Make a personal connection with the problem, by sharing your personal mission statement, and why/how it connects with the chosen GCGO or problem stated in slide 1.

Slide 2 Title

| My Mission: Empowering Women Through Inclusive Technology |
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Slide 2 Content

| * Growing up in Kenya, I saw firsthand how many talented women with brilliant business ideas struggled to access credit or financial services simply because they lacked formal documentation or collateral. This shaped my passion for using technology to level the playing field. |
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### **Slide 3: Your Target Community**

Make it real. Describe 1 person or 1 specific group of people impacted by this problem and how it impacts them.

Slide 3 Title

| Meet Aisha: A Resilient Entrepreneur Held Back by Financial Exclusion |
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Slide 3 Content

| Aisha is a 34-year-old mother of three who runs a small tailoring shop in Kakamega, Kenya. She dreams of expanding her business by buying more sewing machines and hiring two young women from her community.  Despite her strong work ethic and steady stream of customers, Aisha has never qualified for a bank loan. She lacks formal financial records, and she struggles with navigating complex loan application processes. Mobile lending apps offer high interest rates and little flexibility.  Her story is not unique; it represents thousands of women entrepreneurs across Kenya. |
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### **Slide 4: Your Research**

Describe how you’ve been researching the problem to learn more about it. You should do so by sharing your research questions/objectives and a brief description of your research plan. Provide at least 2 research objectives and research questions each that are related to your research into the GCGO or problem of choice.

Slide 4 Title

| Researching Financial Exclusion Among Women Entrepreneurs |
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Slide 4 Content

| Research Objectives:   1. To explore the effectiveness of digital financial tools in improving credit access for informal women entrepreneurs. 2. To identify social, cultural, and economic barriers that limit women’s adoption of fintech solutions in Kenya.   Research Questions   1. What digital financial technologies have been most effective in improving access to credit for informal women-led microenterprises in Kenya and similar regions? 2. How do cultural norms and household power dynamics influence women’s access to and control over digital financial services?   Research Plan:  My research includes analyzing reports from fintech providers, government agencies, and NGOs; conducting surveys and interviews with women entrepreneurs; and reviewing academic and policy literature to assess the broader ecosystem and successful interventions. |
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### **Slides 5-7: Facts About Your Problem**

On each of these slides, present 1 piece of factual information that your web research revealed about your problem. If you are presenting numerical data, consider including a graph or other data visualization. Cite the (reliable) source as a footnote at the bottom of each page. You should select information to share that is compelling, relevant, and accurate.

Slide 5 Title

| Over 80% of Women-Owned Businesses in Kenya Are Informal |
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Slide 5 Content

| According to the International Finance Corporation (IFC), over 80% of women-owned micro and small enterprises (MSEs) in Kenya operate informally, making it difficult for them to access traditional bank loans that require formal registration and credit history.  This informality traps women in a cycle of limited growth and vulnerability to economic shocks.  Source: IFC, "Investing in Women: New Evidence for the Business Case," 2021. |
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Slide 6 Title

| $2 Billion Credit Gap for Women-Led MSEs in Kenya |
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Slide 6 Content

| The estimated credit gap for women-led MSEs in Kenya is over $2 billion, leaving a significant portion of the economy underfunded and under-leveraged.  This lack of access to affordable financing prevents women entrepreneurs from scaling their businesses and creating jobs.  Source: McKinsey & Company, "Advancing Women’s Equality in Africa," 2019. |
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Slide 7 Title

| Mobile Money is Widespread, But Credit Access Remains Low |
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Slide 7 Content

| While over 96% of Kenyan adults have access to mobile money services like M-PESA, only 17% of women entrepreneurs report having ever received a loan from a formal financial institution.  This highlights the need for more inclusive, innovative credit solutions built on platforms women already use.  Source: FinAccess Household Survey, Central Bank of Kenya, 2021. |
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### **Slide 8: Framework Applied to Break the Problem**

Using either the Cool Hands Warm Heart or the McKinsey Problem-Solving Framework, break the problem down into smaller components. Describe the framework used and the components created.

Slide 8 Title

| Breaking It Down with the McKinsey Problem-Solving Framework Applied |
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Slide 8 Content

| 1. Problem Disaggregation   a. Structural Barriers – Lack of collateral, formal credit history, and business registration.  b. Technological Gaps – Limited integration of digital lending tools tailored to women’s needs.  c. Socio-Cultural Constraints – Gender norms limiting women’s financial autonomy and digital literacy.  d. Institutional Shortcomings – Inadequate financial products, risk-averse lenders, and weak policy enforcement.   1. Prioritization of Issues   Focus on fintech-enabled alternative credit scoring and community-based financial education as key leverage points.   1. Hypothesis-Driven Research   Assume that digital tools with alternative scoring models and culturally aware outreach can expand women’s access to credit. |
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### **Slides 9-11: Your Solutions**

For each of these slides, share 1 possible way you could address your problem (so that you share a total of 3 potential solutions across 3 slides). Each idea may be obvious, extremely bold and creative, or anywhere in between. At least 2 of your potential solutions must use technology. Be sure that each of your 3 ways is “SMART”- Specific, Measurable, Achievable, Relevant, and Time-Bound.

Slide 9 Title

| Solution 1: AI-Driven Credit Scoring for Informal Women Entrepreneurs |
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Slide 9 Content

| Develop and pilot an AI-powered alternative credit scoring system that analyzes non-traditional data—like mobile money transactions, airtime top-ups, and inventory purchases—to assess loan eligibility.  This system can be deployed via a mobile app and integrated with fintech platforms like M-PESA and digital wallets. |
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Slide 10 Title

| Solution 2: Digital Financial Literacy Toolkit via WhatsApp Bot |
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Slide 10 Content

| Launch a WhatsApp chatbot that delivers interactive, localized financial education modules in English and Swahili. Topics include budgeting, digital savings, borrowing, and fraud prevention. |
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Slide 11 Title

| Solution 3: Gender-Inclusive Community Lending Circles with Mobile Integration |
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Slide 11 Content

| Digitize and formalize women’s table banking groups (chamas) by providing a mobile platform to manage group savings, contributions, and loans transparently—while also feeding data into formal credit systems. |
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### **Slide 12: Your User Story**

For 1 of your 3 solutions, write a simple and clear user story that describes your problem and include acceptance criteria for each story. Use plain English that is easy for your target audience to understand. For example, for a challenge in the climate change space, you could have the following as your user story:

* As a conscious consumer, when I shop online, I want to easily identify and choose Eco-friendly products to reduce my carbon footprint.

Acceptance criteria for this user story could be:

* Users should be able to filter and sort products based on sustainability labels, certifications, or environmental impact indicators.
* Each product listing should display relevant information about its environmental impact, such as carbon emissions, water usage, or recyclability.

Make your user story clear, concise, testable, and measurable. Your acceptance criteria should be “SMART”—Specific, Measurable, Achievable, Relevant, and Time-Bound—and should focus on what’s important to the end user.

Slide 12 Title

| User Story: AI Credit Scoring for Informal Women Entrepreneurs |
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Slide 12 Content

| User Story:  As a woman running a small informal business in Nairobi, I want to access a loan using my mobile money transaction history so that I can grow my business without needing formal credit records or collateral.  Acceptance Criteria:   * The mobile app must allow users to register and consent to share mobile money and airtime usage data within 10 minutes. * Users should receive an automated credit score based on their mobile data within 24 hours of registration. * At least 80% of users with a “low-risk” score should be approved for loans from partnered micro-lenders within 7 days. * The app must have a chatbot to help users understand their credit score and how to improve it, with at least 70% of users reporting comprehension in follow-up surveys. * The pilot should enroll at least 10,000 users and issue loans to at least 3,000 within the first year of launch. |
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### **Slide 13: Your Solution KPIs**

Describe what exactly you would measure in order to see if one of your solutions was working, and how you would go about measuring it.

Slide 13 Title

| Key Performance Indicators (KPIs) for AI Credit Scoring Solution |
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Slide 13 Content

| 1. Loan Approval Rate: Percentage of users receiving loan approvals after using the platform. Target: At least 60% approval rate for eligible users within the first 6 months. Measurement: Data collected from partner micro-lenders and platform analytics. 2. User Growth Rate: Number of women entrepreneurs registering on the platform monthly. Target: 2,000 new users per month after initial 3-month onboarding phase. Measurement: Backend registration logs and analytics dashboards. 3. Credit Score Accuracy & Default Rate: Track repayment behavior to evaluate predictive accuracy of credit scoring. Target: Less than 10% default rate among “low-risk” users. Measurement: Loan repayment data from financial partners compared against algorithm predictions. 4. Loan Disbursement Volume: Total amount of credit accessed by platform users. Target: Disburse KES 50 million (~$400,000) in loans within the first year. Measurement: Aggregated loan data from micro-finance institutions. 5. User Satisfaction Score: Measured through in-app feedback and follow-up surveys. Target: At least 85% of users rate their experience as “satisfactory” or above. Measurement: Survey tools and app reviews |
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### **Slide 14: Your Mission and Your Solution**

Return to your WHY. Restate your WHY and share why one of your solutions could make an important difference.

Slide 14 Title

| My Mission, My Solution |
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Slide 14 Content

| My personal mission is to use technology to unlock economic empowerment for underrepresented communities—especially women in Africa—by improving their access to financial tools, education, and opportunities. I believe no woman should be held back by a lack of formal credit history or financial documentation. |
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### **Slide 15: Appendix**

Appendix. Share at least 2 pieces of information from your web research. This can be any information that you feel is important/relevant but that you didn’t get to share in the main body of your presentation. For example, you may choose to include additional data or facts about your problem or solution(s), information about related solutions shown to be successful, identify unknowns and/or unanswered questions, list organizations that are doing similar work, etc. Please make sure that you list all sources for the information that you share on this slide.

Slide 15 Title

| Appendix |
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Slide 15 Content

| 1. Additional Data on Financial Inclusion in Kenya:   According to the Central Bank of Kenya (2023), over 75% of Kenyan adults have access to mobile money services, yet nearly 60% of small informal businesses lack formal credit access. This gap highlights the opportunity for alternative credit scoring methods to bridge financing for informal entrepreneurs.  Source: Central Bank of Kenya, Financial Inclusion Report, 2023.   1. Successful Related Solutions:   The M-Shwari platform in Kenya has demonstrated how mobile banking and digital credit can empower low-income users by offering instant microloans based on mobile money usage patterns. Adapting similar technology with AI-enhanced scoring can increase accuracy and reach more underserved women entrepreneurs.  Source: FSD Kenya, “Digital Credit in Kenya: Impact and Opportunities,” 2022. |
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### **Slide 16: Appendix 2**

Appendix 2: List the info from Steps 1 & 2 (Target Demographic and User Persona) above in the same slide.

Slide 16 Title

| Appendix 2 |
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Slide 16 Content

| Target Demographic:  Women informal entrepreneurs in urban and peri-urban Nairobi, aged 18-45, who run small businesses such as market stalls, food vending, tailoring, and hair salons.  User Persona:  Name: Amina  Age: 32  Occupation: Market vendor selling fresh produce in Nairobi’s Gikomba Market  Challenges: Limited access to formal loans due to no credit history or collateral; relies heavily on mobile money for business transactions; needs capital to expand stock and improve income.  Goals: To secure affordable loans quickly and grow her business sustainably without lengthy paperwork or bank visits.  Technology Use: Comfortable with smartphones and mobile money apps but unfamiliar with formal banking systems. |
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**Please use all this content to create your slide deck. Add any missing visual elements, and fix the aesthetic and design of the slide deck.**

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# **SECTION B: SLIDE DECK LINK**

### **Slide Deck Link**

Once your slide deck is complete, ensure the following:

* The content you placed here in the worksheet is the same as that in your deck.
* Your deck meets all the requirements stated in the Milestone instructions, including the required visuals.
* Make sure the slides are visually appealing and well-designed. See the rubric for criteria related to design.

Paste the Slide Deck Link Below

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**Once you have completed this worksheet:**

1. Save to .pdf.
2. Rename it per the instructions.
3. Upload to Savanna as your Week 4 Milestone Submission.
4. **Celebrate a job well done!**

