Ethiopia Financial Inclusion Interim Analytical Report

Data Enrichment & Exploratory Analysis

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1. Data Enrichment Summary

This interim report is based on an enriched version of the Ethiopia Financial Inclusion unified dataset. The enrichment process focused on improving analytical depth, temporal coverage, and interpretability.

A new observation was added capturing the percentage of adults actively using mobile money in 2023. This indicator was sourced from GSMA Mobile Money Metrics and explicitly distinguishes between registration and actual usage, a critical gap in many financial inclusion datasets.
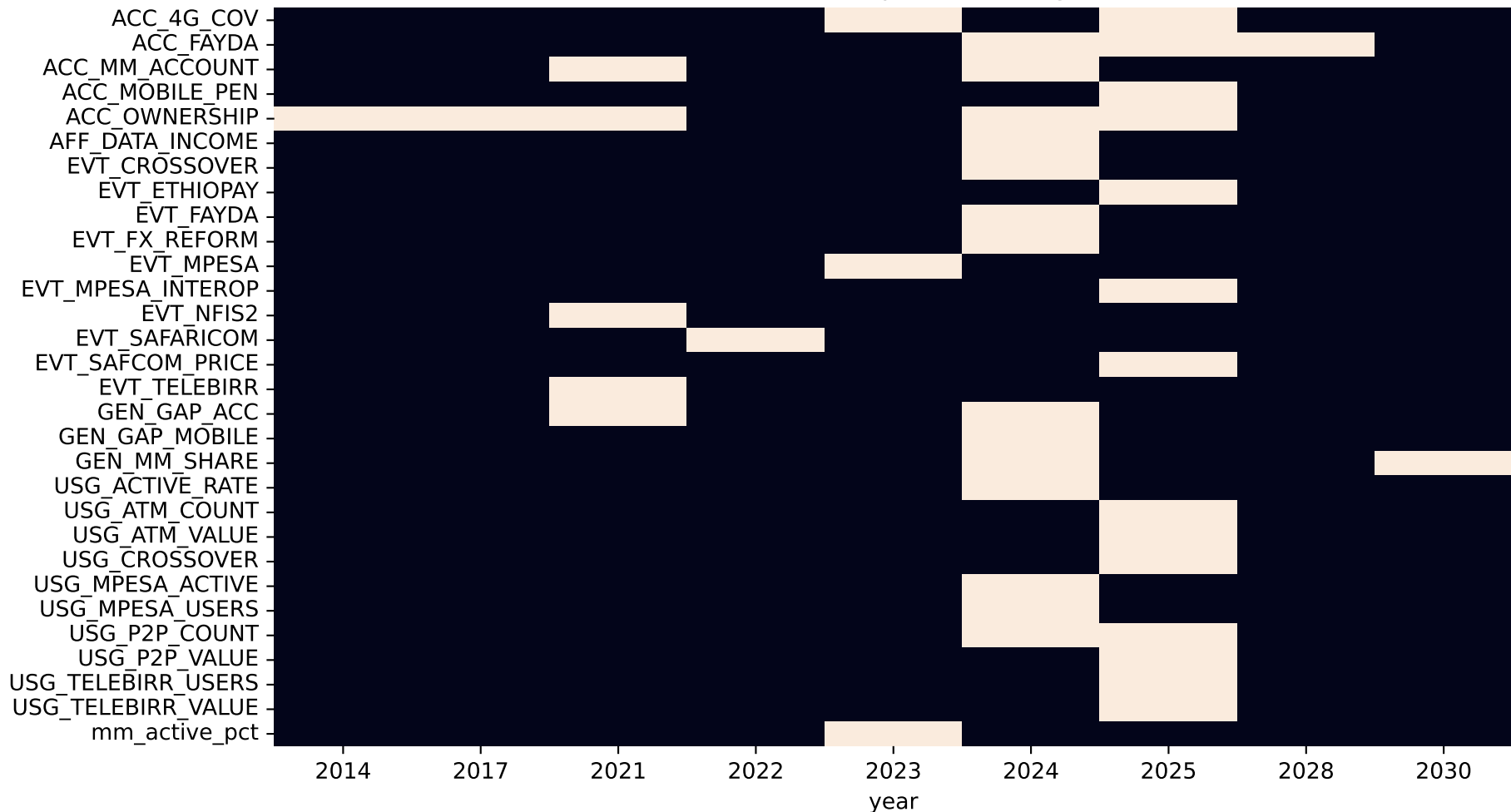
Impact linkage records were preserved as a separate sheet to maintain causal narratives between events and indicators without contaminating numeric time series.

Date fields were standardized to enable time-series analysis, trend visualization, and correlation studies.

Overall, the enrichment improves policy relevance by allowing clearer interpretation of adoption gaps, infrastructure constraints, and behavioral barriers.
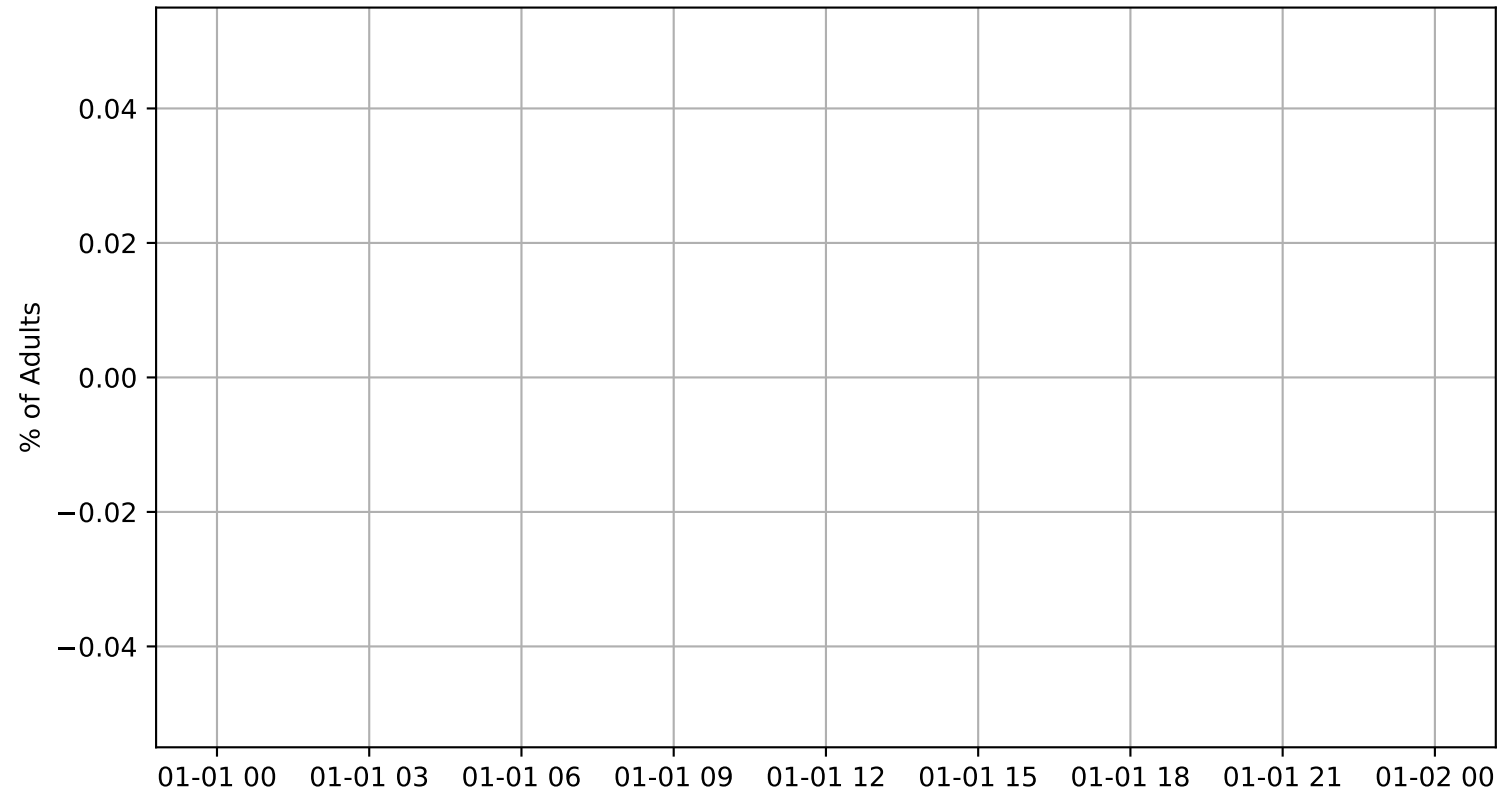
Indicator Temporal Coverage

2. Key Insight 1 – Uneven Temporal Coverage

The dataset exhibits uneven temporal coverage across indicators. Core access indicators such as account ownership have long historical depth, while usage and infrastructure indicators appear sporadically or only in recent years.

This limits long-term causal inference and highlights the need for consistent annual measurement.
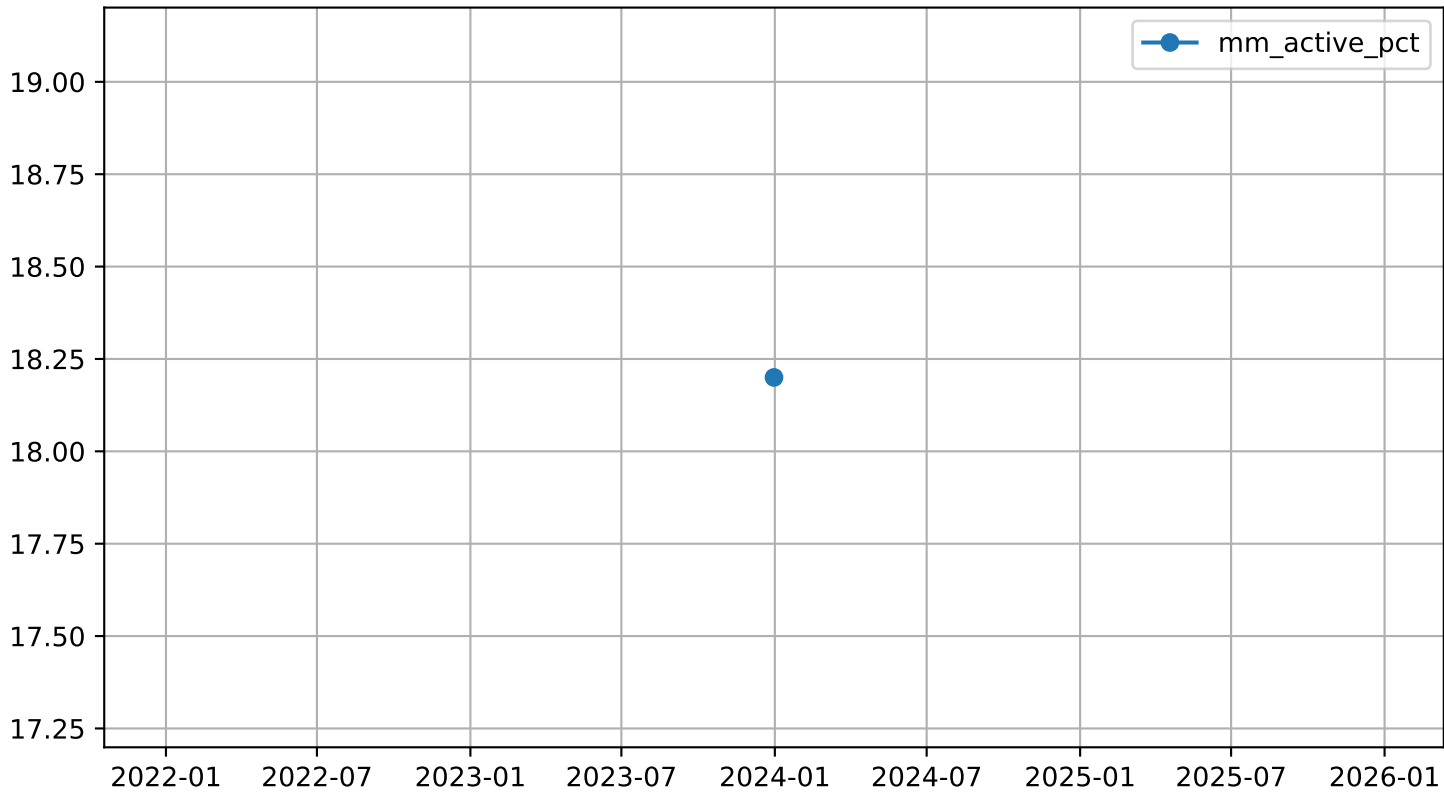
Account Ownership in Ethiopia

% of Adults

3. Key Insight 2 – Sustained Growth in Access

Account ownership shows a clear upward trend over time, indicating successful expansion of basic financial access in Ethiopia.

However, access alone does not guarantee meaningful usage or economic impact.
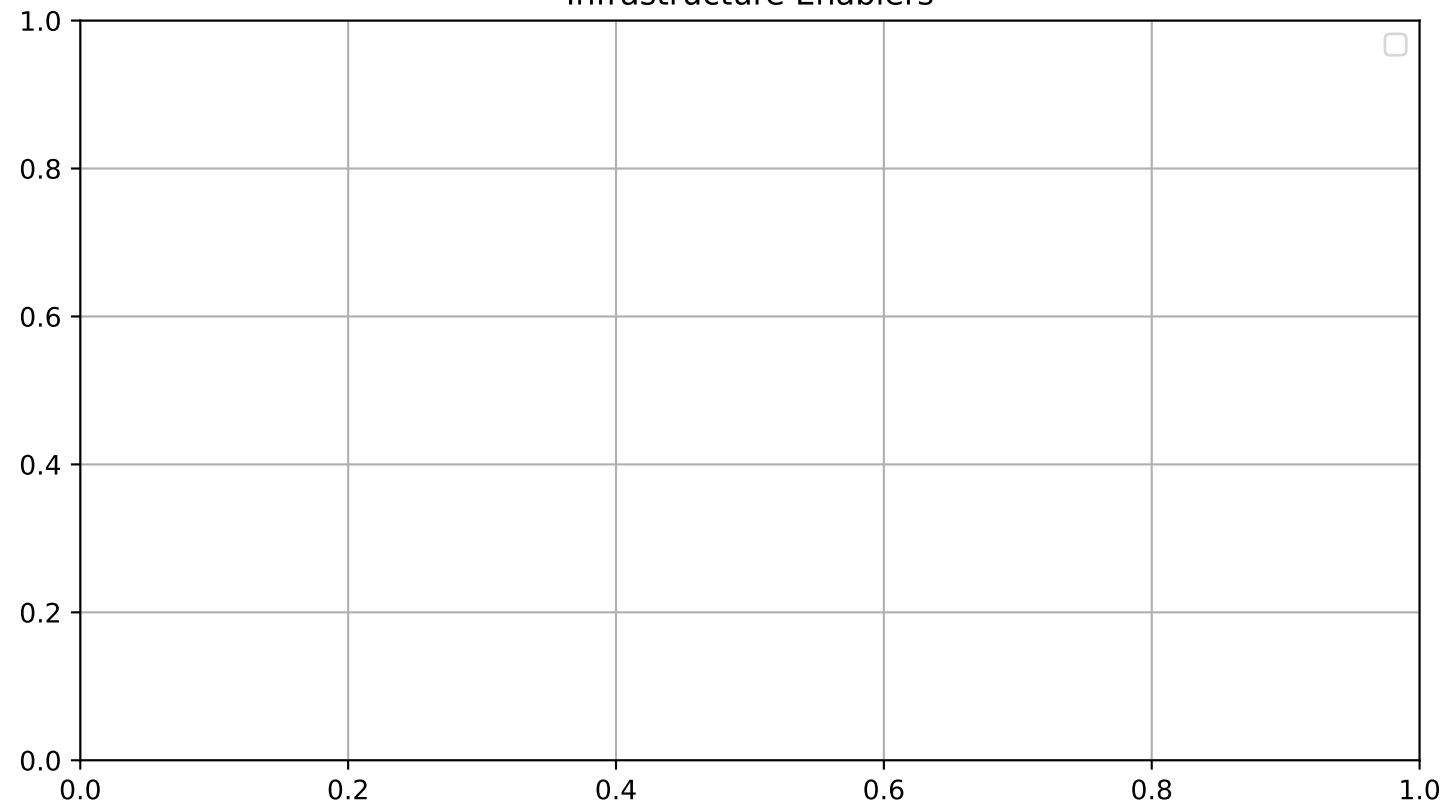
Mobile Money: Registered vs Active

4. Key Insight 3 – Registration Does Not Equal Usage

A substantial gap exists between registered and active mobile money users.

This suggests behavioral, trust, literacy, or infrastructure barriers that prevent registered users from fully adopting digital financial services.
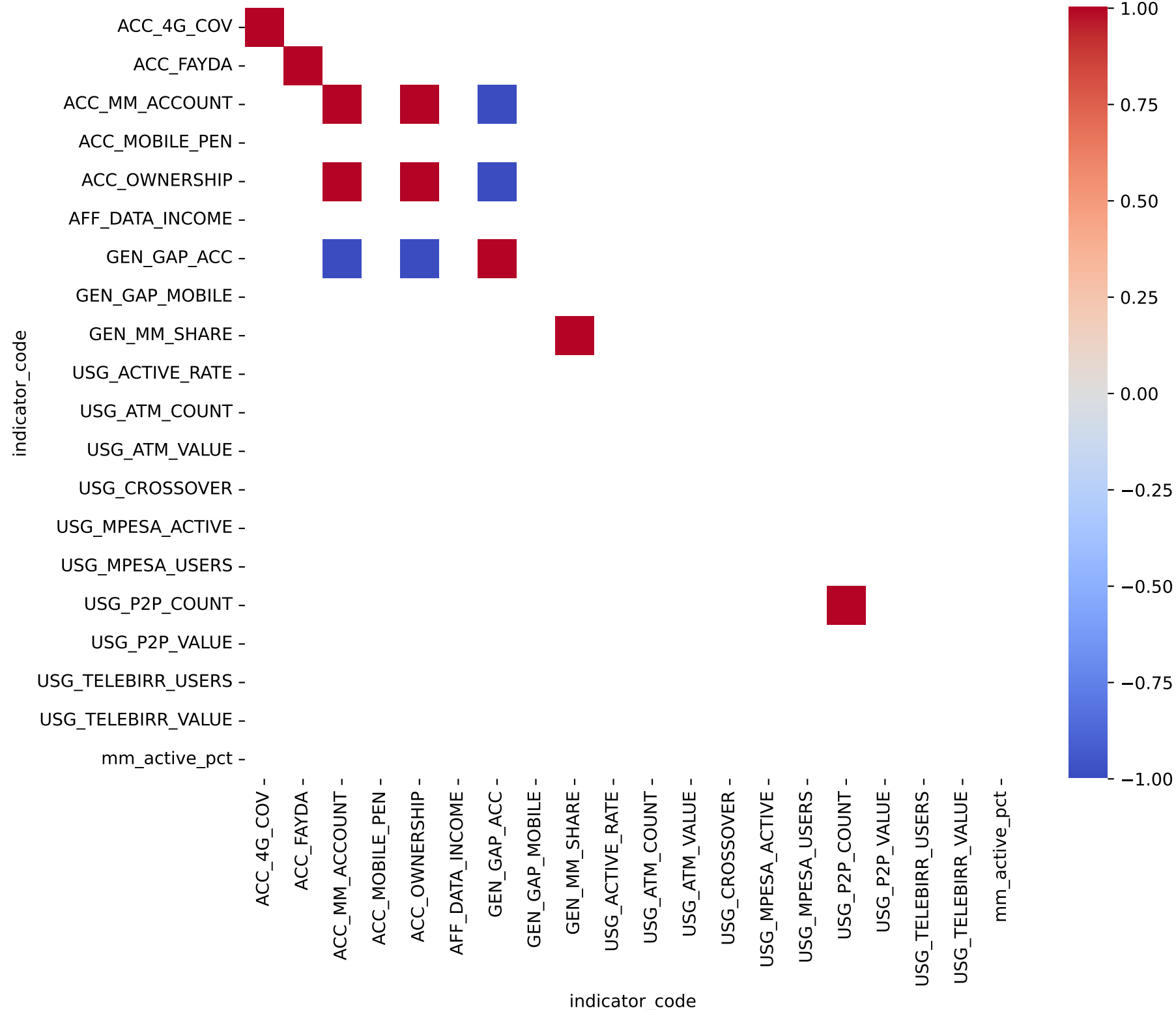
Infrastructure Enablers

5. Key Insight 4 – Infrastructure as a Binding Constraint

Digital financial inclusion is closely tied to infrastructure availability. Electricity, smartphone penetration, and mobile broadband coverage move together with usage indicators.

Infrastructure gaps likely slow the transition from access to active usage.

Indicator Correlations

6. Key Insight 5 – Strong Structural Correlations

Correlation analysis reveals strong associations between infrastructure indicators and usage metrics.

While correlation does not imply causation, the consistency of these relationships supports infrastructure-first policy sequencing.

7. Preliminary Event–Indicator Relationships

Policy and regulatory events appear temporally aligned with shifts in access and usage indicators.

However, the current dataset does not yet allow for rigorous causal attribution due to sparse event timestamps and lack of counterfactuals.

Future work should apply event-study or difference-in-differences methods once richer event data is available.

8. Data Limitations

Several indicators suffer from missing years, limiting time-series continuity.

Usage metrics are under-reported relative to access metrics, reducing insight into real economic impact.

Event data lacks standardized dates and quantitative intensity measures.

Confidence levels vary by source, and some indicators rely on secondary estimates.