



ICT-Supported Financial Literacy Workshops for Savings Account Adoptions Among Low-Income Households in Ethiopian Urban Areas: A Methodological Approach

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Abstract

The need for financial literacy education has grown in response to increasing economic disparities among low-income households in urban areas of Ethiopia. A mixed-methods approach combining quantitative surveys with qualitative interviews was employed, ensuring data reliability through triangulation techniques. The workshop series achieved a 30% increase in participants' understanding of financial management concepts, as measured by post-workshop assessments. These findings suggest that ICT can be an effective tool for enhancing financial literacy among urban low-income households. Future studies should consider scaling up interventions and exploring longer-term impacts on savings account adoption rates. Model estimation used $\hat{\theta} = \operatorname{argmin}\{\theta\} \operatorname{sumiell}(y_i, f\theta(\xi)) + \lambda lVert\theta rVert^2$, with performance evaluated using out-of-sample error.

Keywords: *African Geography, Quantitative Methods, Qualitative Research, ICT Integration, Data Analysis, Ethnographic Study, Socioeconomic Factors*

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