

Gender Inclusive Financial Solutions: A Case Study about Garment Workers in Vietnam- English Transcript

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00:16

Hey everyone! Welcome to today's session on gender-inclusive financial solutions. I'm really excited to be here for Financial Inclusion Week. Today, we're going to explore how human-centered design can help connect financial services with the people they're meant to serve. We'll focus on the unique challenges that government workers in Vietnam, especially women, face and talk about how we can tackle some of those issues.

00:50

We're going to talk about how to tackle financial exclusion with a focus on gender. Throughout this hour, we'll share our approach to designing with gender in mind and introduce the framework we use, along with some insights from our work. We'll tell you how IDEO.org and Doodle Design collaborated with factory workers and local partners to create financially empowering solutions. There will be some interactive parts, and we'll ask you a few questions, so don't hesitate to chime in—we really encourage it!

01:22

"Feel free to share your thoughts and experiences in the chat. Hope you're ready to join in! But before we dive in, let me introduce myself. I'm Agnes, a business designer at IDEO.org. Basically, I work at the crossroads of business and design, making sure that what we create is not just innovative but also practical."

01:54

"It's also doable, it's financially sustainable, and it makes business sense. At IDEO.org, I've worked on a couple of really interesting gender projects. One was a gender innovation toolkit with UN Women, and another focused on building blocks for gender equality with the Kruma Collective. Through these projects, workshops, and webinars, I've been able to share these tools both with our team and with our clients and partners. So, that's where we are today."

02:23

I'm super excited to share what I've learned so far and talk about how we can create financial solutions that include everyone. So, a bit about me: I work at a nonprofit design

firm called IDEO.org. We're all about making a social impact and truly believe in the power of design to tackle some of the biggest challenges in the world. We always focus on centering the voices of the people affected by these issues. Over the past 15 years, we've been doing just that.

03:03

"We partnered with organizations in over 45 countries to create impactful solutions that have reached more than 64 million people. So, that's IDEO.org. I'll hand it over to Chris now to introduce himself and the design team. Thanks, Agnes. Hey everyone, I'm Chris Elkin, originally from Northern Ireland, but I've spent the last 25 years living in Southeast Asia, with the last 19 years in Vietnam. I've always been in the design field, focusing on design research and practical work. Let's move on to the next slide."

03:44

Let me give you some background on that. Over the past five years, I've enjoyed working on a running doodle design, and a big part of that is helping people harness the power of design thinking. We'll dive deeper into that, but the goal is to make sure we're getting some awesome results for the time people put in. Agnes, could you switch to the next slide, please? The reason we do this is that we want to share what created such great chemistry between us.

04:19

Agnes, the doodle team, and I are all about putting people at the center of what we do. We want to actively involve different stakeholders and the communities they're trying to help. Our goal is to really understand the main issues they face so we can come up with the best solutions. We're excited to share more about this, especially regarding garment factory workers. So, just to build on that, some of you might have used human-centered approaches.

04:54

"Before we dive in, let's talk about design—sometimes we call it design thinking. Some of you might be using it without even knowing! We really believe that design should be something everyone can enjoy. You'll see how we get communities and real people involved, working with organizations to understand what they think looks great. We're helping them find the right solutions that fit their needs. So, let's move on to the next slide."

05:35

"Human-centered design is super simple but really impactful. It's a framework that we'll explain more about soon. It helps us uncover and identify deep human truths—like barriers, strengths, needs, and potential directions. Sometimes, we call these unmet needs because they're not obvious until we engage with people through human-centered design to find out what really matters to them. More on that in a bit. So, to add to that, you can see..."

06:12

Here's a straightforward way to visualize what we've been doing with the Bright Futures program. We're using this circular, back-and-forth approach where we stay open-minded, even when figuring out the initial problem. We draw inspiration and identify key challenges and opportunities we want to tackle. Then, we quickly share our solutions to get feedback as soon as possible.

06:51

We're looking at these early ideas, which we refer to as sacrificial concepts, and we'll explain more about that soon. Then there's the ultimate testing, where we're really collaborating with all the stakeholders involved—like hundreds of factory managers and the garment workers at N Factory—to find the best solutions, which we'll share with you shortly. If we break it down a bit more, you'll see how we've been working on this.

07:27

We're trying to find that perfect balance between what everyone wants and needs, so we can figure out sustainable and practical business paths for the future. This approach should benefit everyone in the long run and work well in various challenging situations, whether it's financial, technical, or any other constraints we have to deal with to make things actually happen.

08:07

We're going to look at three key ideas that have really helped us figure out the best, most sustainable, and impactful ways to move forward. I'll share more about that in a bit. Thanks, Chris! So, Chris has taken us through our human-centered design process, but we also put a big emphasis on considering gender in our work. So, why is this important? Why should we bother? Well, when we design without thinking about gender, we risk reinforcing harmful stereotypes.

08:44

Sticking to the way things are can hold us back, but when we look through a gender lens, we can discover new insights and tackle hidden issues, ultimately creating solutions that truly empower the people we're aiming to help. We all have our own gender biases and blind spots—I know I do. If we're not aware of them, it's super easy to accidentally weave these biases into our solutions. So, I'd like us to think about this: how has design ended up reinforcing harmful stuff? Feel free to share your thoughts in the chat!

09:20

"Hey everyone, Edwin's gonna drop a question in the chat for us. Feel free to share your thoughts and check out what others are saying. I want to bring up one example of what we've seen. You know how when people design stuff for women, they just think, 'Let's make it pink and smaller, and that'll do'? There was this big pen that got a ton of backlash for that. It was even featured on Ellen."

09:54

It was a clear example of how people often don't really get what women need, just making assumptions like all women love pink or that they only need smaller items than men. That mindset can lead to some real issues. I'm wondering if you have any examples from your everyday life or your workplace of solutions you've tried to implement, maybe with good intentions, but they didn't quite hit the mark.

10:26

Think about your biases for a second. You've created something that didn't really help the women you intended to support. Another question to consider is how design has changed gender narratives, norms, and inequalities—let's focus on the positive side of things. Feel free to share your thoughts in the chat; we'd love to hear your examples from the different contexts you work in!

11:01

Just in everyday life, there's this example of a bank in South Africa called Time Bank. They have about 51% of their customers being women, and they're really growing that base. It's mostly because they offer affordable checking and savings accounts and have taken the time to understand what women need. They've tailored their financial products to meet those needs, which I find really inspiring.

11:40

We focus on women, but it's also about making money. In our work, we break down gender considerations into four levels: gender negative, gender neutral, gender sensitive, and

gender transformative. The gender transformative solutions are all about changing the game. They tackle the root causes of gender inequality and push back against the norms in the societies or communities we're involved with. We use this framework internally to help guide our teams.

12:19

"Just help us out when we're building solutions and figuring things out. We use this to evaluate what we're creating and find ways to get it closer to what we want. We compare our solutions to this continuum and brainstorm ideas to really make them more transformative. So, with that in mind, this is how we approach gender in our projects."

12:57

Our design approach involves various projects, and I want to share this program we worked on in Vietnam called Bright Futures. The challenge we faced was figuring out how to provide long-term economic stability for factory workers there. Using human-centered design, we aimed to understand the real-life situations of these workers and tackle the financial exclusion they experience. Our journey actually started even before May, but that's when things got serious.

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"When we first started going out to the factories and talking to people back in May of last year, we spent time with garment workers and factory managers. We listened to their stories and tried to understand their challenges. We tested different solutions with them right there on the ground. This teamwork and back-and-forth really helped us fine-tune our ideas based on their feedback, which eventually led to a pilot program. We worked with various groups along the way."

14:00

We worked with factories all across Vietnam, and each one had its own set of challenges and insights for our research. I'll hand it over to Chris to dive deeper into where we went, how many people we talked to, and what the research involved. Thanks, Agnes. So, just to give you a broad overview, Vietnam has a population of around 90 to 100 million, and it's been growing at a pretty fast rate.

14:37

"I've been here for 19 years, and to really understand what goes on in Vietnam, we had to take a good look at the whole country. It's long and narrow, stretching over 2,000 kilometers, so it was crucial to grasp the differences between the regions. Vietnam

typically splits into three parts: North, Central, and South. The research we focused on aimed to dig deeper into these areas, starting with some initial inspirational research."

15:15

We did some ethnographic research where we interviewed, surveyed, and observed people. We worked with eight factories across Vietnam and talked to about 60 respondents. After getting some inspiration and pinpointing the key issues—I'll get into that with Agnes in a bit—we took our early ideas, which we call life prototyping, and tested those hypotheses. We wanted to figure out if we were actually tackling the right problems with the right solutions, and we had over 145 participants involved in that process.

15:49

We're going to talk more later about these tier leaders—key people who played a leadership role in the factories. They acted as a link between our efforts to promote financial literacy and inclusion and the factory workers themselves. We worked with three factories, one in the South and two in the North, and we gathered more data and feedback from 44 factories and 44 respondents. Thanks, Agnes. Next slide.

16:26

We summed up what we call the financial realities we needed to think about, which helped us understand the challenges and explore different design opportunities. One thing that's common across Asia, but especially in Vietnam, is that we're not just dealing with individuals; we're talking to families. These people are always part of a multigenerational family that takes family considerations into account.

17:01

They often think about their own kids and parents, especially as they get older, and how it affects their finances. The truth is, we're talking to people with a limited and often unstable income, which can create what you might call a scarcity mindset. This means they tend to focus on short-term solutions and don't really see how they can plan for the future.

17:46

In a bigger community context, there are a lot of social pressures, both obvious and not, that we face in everyday life. Some of these pressures are expected, while others hit us completely out of nowhere. This could be anything from financial struggles to unexpected deaths or injuries. Sometimes, it involves family members or extended family who sadly get caught up in drugs, gambling, or other serious issues.

18:27

People, this isn't just about the individual; it affects the whole family and the community around them. We're still dealing with the fallout from the post-COVID world, especially since things have already started to change since we did this research last year. Obviously, COVID-19 had a huge global impact. Vietnam is one of the most export-oriented countries in the region, so a lot of its government workforce is affected when things happen abroad.

19:02

"That includes the global economy and various geopolitical issues, which has led to not just the people we've spoken with losing their jobs and facing income instability, but also having to support their broader social and family circles affected by these downturns. Another big factor, especially in Vietnam—more so than in many other countries—is the rise of the digital age. Unfortunately, there have been a lot of scams and issues affecting people."

19:40

People are losing money in all sorts of ways through online scams and predatory lending. This short-term scarcity mindset and volatility make folks really vulnerable, trying to get by in the short term, which makes them more susceptible to scams. It's a huge issue on social media, especially on platforms like Facebook and TikTok in this country.

20:21

You know, people can reach them through smartphones and stuff, and unfortunately, there are all sorts of ways to scam them out of their money. This limited access to formal banking means that workers are often at an even higher risk of being exploited by bad loan terms and scammers. Yeah, Agnes, we've got a few more insights to share on that. Agnes and I will go over it together.

21:02

What's really interesting is that, considering how overworked they are and how little time they have, these workers really want to be with their families and take a break. One key takeaway was that formal banking feels really distant and disconnected from their everyday lives. Even if they had the time to visit a bank branch, they didn't feel understood or cared for by the banks.

21:43

The branch staff often felt intimidated by the way people talked to them, like the tone and attitude they got because they were low-wage workers. This made them feel unvalued by the formal banking system, which led to some poor choices and pushed them to look for

help outside of traditional banking. Unfortunately, this made them vulnerable to loan sharks and scammers. Yeah, that's another important point we noticed.

22:25

What I've learned is that in a lot of Vietnamese households, women mainly handle the finances and make daily money decisions. This idea is really ingrained in the culture. I remember someone saying that men earn the money while women manage it. So, the belief is that men bring home the money, and women decide how to use it. Because of this, women actually have a lot of power when it comes to their family's financial health.

23:04

They also deal with a bunch of unique challenges. There aren't many chances for them to move up in their careers, plus they have extra responsibilities at home. So, even though they played a huge role and were really trusted, it was a lot to handle—especially for the family matriarchs. They had to manage their family's money and sometimes even help out with extended family finances, all while keeping the household running and maybe looking for little side hustles.

23:33

We wanted to figure out how our program could support and respect the roles within families while also addressing the stress that women often face as the main financial planners. Edwin shared a link to our white paper in the chat, where you can find a lot more insights. But for today's session, we just wanted to focus on those two points because they really stood out.

24:09

"Most of what's relevant in this competition is about you, Chris. Sorry, I had a little issue with my browser. Anyway, from those findings and insights, we figured out some guiding principles for how to move forward with potential solutions. One thing we noticed is that there's a real need to make financial learning light and engaging. A lot of people tend to just learn the usual ways of doing things."

25:03

They never really think about or have any formal training in financial planning, self-management, or family management; it all just happened informally. So, we had to break down what seemed like really complex financial ideas for them. To do that, we used humor, made it interactive, and kept the language casual and approachable, which made it way

less intimidating. I'll share more about that later. Another thing that was super powerful and really simple was using peer learning to empower them.

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We set up a safe space where the leadership from the garment factory and their close colleagues could share their thoughts and life stories. This helped everyone understand the context of what was being discussed, framed in a relatable way based on their personal experiences and the everyday challenges they face in Vietnam.

26:19

We'll talk more about the factory later, but this made us realize how important it is to normalize conversations about money. We found that there's a lot of taboo around money—like how it's managed, divided, shared, and who has it—whether it's men or women. We need to dive deeper into those conversations.

26:56

They're looking at financial health in ways they might not have thought about before, helping people figure out their own needs and goals more clearly. Then, we can shape the training around that. As we've mentioned before, it's all about prioritizing family-focused financial goals. It's important to remember that for every group we'll talk about later, financial decisions need to consider the well-being of the family.

27:31

Solutions should really back those family-oriented goals, which is super important. Agnus and Agnes, can you hear us? Sorry, I was muted. So, keeping those guiding principles in mind, we came up with a few concepts—six in total—and tested them out, looking at them from a few different angles, like Chris mentioned earlier.

28:19

We looked at how desirable, feasible, and viable our ideas were, and we considered their impact too. For everything we brainstormed, we tried to evaluate it using those criteria. There were four concepts we ended up dropping because they didn't score well across all those areas. But I still want to share some details about the other ideas we came up with and why we decided to let those go. One of those ideas was a...

28:50

It's a formal savings group that lets women, or folks living nearby, pool their money together and lend to each other. It's kind of like the Chamas in Kenya, where people save and borrow

money among themselves. These pooled resources can really help out during emergencies or for social events like weddings and funerals. But even though it was super popular, it wasn't really scalable if you consider the context.

29:25

The factory is mainly focused on regulatory challenges because it's puzzling why a factory would be involved in gathering money. Plus, with the really high turnover rates in some of these factories, it makes sense to have a system where people can pool their money and save together over time. The other part is a digital financial literacy course, which would kick off with a quick onboarding quiz to gauge people's financial knowledge and skills.

30:02

If they had the right knowledge, the content would be customized for them, and in the end, they'd get certificates. Everyone would have a unique experience based on their financial literacy and what they've gone through so far. One of the reasons we dropped this idea was that it had a really high upfront cost since it required factories to have laptops or tablets for the workers to use while going through this digital financial literacy course. Plus, on top of that, we...

30:43

We noticed that factory workers have different levels of digital skills, which made us think it would be tough to handle things given those varying skills. Another idea we had was to hold a fair—maybe quarterly or yearly—because we realized that financial service providers and factory workers are really disconnected. This could be a chance to bring them together in one place, start building trust, and offer some financial education too.

31:19

We wanted to include some entertainment and interactive stuff, but honestly, when we thought about how feasible it was, it turned out to be super expensive. It required a ton of work to find the right partners, and we weren't really confident about how much of an impact it would actually make. The last idea we were really excited about but ended up dropping was a comedy show or a skit. We heard a lot that we need to make financial education fun and engaging.

31:53

We got some great feedback from factory workers about how much they enjoyed comedy shows and using theater to teach lessons. These performances were a fun way to learn about finances, making it a great activity for factory workers and their families to enjoy

together. We were really excited about it, but unfortunately, we had to let it go because it was pretty expensive to produce, and there were some concerns as well.

32:26

So, basically, these comedy shows and others like them can really nail the details needed to effectively teach financial literacy and personal finance management. As we worked on developing these shows and tested them out a bit, it helped us fine-tune our approach and zero in on creating solutions that really hit the mark, just like Chris mentioned earlier.

33:01

Both Desir and I think this is not only desirable but also doable and has a significant impact. So, what we came up with was the Bright Futures program. It consisted of peer groups where each group had a peer leader. The peer leader wasn't necessarily a financial expert; they were just someone who volunteered to help facilitate learning within their group. These peer leaders had a support system and would meet regularly with someone from the program.

33:44

Every now and then, we were providing support to this peer leader. The toolkit, for instance, was packed with resources and conversation starters. It included questions like, "If someone asks this, here's how you might respond," and tips on how to support someone. It also had suggestions for when and how to meet up, plus different ways to gather as a group. All of this was aimed at helping the peer leaders.

34:15

"Do their job as peer leaders well and with confidence, and in the end, everyone in the program got a guidebook. This guidebook had five chapters: one on understanding yourself, one on setting goals—financial goals for you and your family—one on saving, one on loans, and the last one on social insurance. Each peer group could choose how often they wanted to meet."

34:47

For instance, if they met every week, they'd go over the material together. Each chapter had a few questions, prompts, and activities to do as a group. There were also some prompts you could take home to do with your family and questions to ask them at the end. Then, the next week, the group would review everything and move on to the next chapter. To make this process more personal and really tailor the financial education experience, we came up with...

35:16

We came up with money personalities based on different people we talked to. These were basically types that showed how people handle their money. One type was anxious, another was more laid-back, one was super into saving and played it safe, and another was really aggressive with their investments. These different money personalities helped the factory workers understand themselves better and see how they relate to money.

35:49

It's better to have the language to discuss some of the choices and money habits people have. It was really interesting to see how different workers embraced these money personalities and made them their own. Some would say things like, "Right now, I'm a B, but two years ago, I was an A for whatever reason," or "I see myself as a mix of this personality and that one," or "I think I'm this personality."

36:19

"My wife and husband are like different sides of my personality, and now I get why we sometimes clash when it comes to money decisions. But I also see how we can really team up and make things work. Each personality has its ups and downs, which helps people figure out what they can take advantage of based on who they are, and what they need to improve. So, the Bright Futures program goes through these five stages, starting with..."

36:50

It started with peer leaders bringing new workers into the program, and it wrapped up with a fantastic graduation celebration. Everyone who participated got a certificate and received a big round of applause for taking this step towards financial education. Since joining the program was completely voluntary, people only signed up if they were genuinely interested. That was basically the whole structure of it.

37:22

They really focused on people learning together and building a sense of community. They encouraged workers to share what they were learning, even outside the factory. There were groups with folks close to retirement and others just starting their first job, and these dynamics really allowed for a lot of sharing. It brought together people who normally might not interact in the factory. Those are some of the things that stood out to the factory workers.

37:54

At the end of the program, they told us how much they appreciated it. These are people I usually see but never get to talk to, and now we're actually having conversations. We've had some deep talks about money—why we make certain decisions with it and what we want for our future and our families. It really helped strengthen some of our relationships.

38:25

On the screen are some quotes from participants at the end of the program, and I really want to highlight the first one. It said that knowing my money personality made me feel like I understand myself better. For me, that was a big “aha” moment at the end of this work. It was a reminder that money is super personal. Financial education and learning how to manage your money isn't just about the money itself; it's about your goals and your life.

39:00

The future is all about who you are and the choices you make. I think getting to know yourself through these personality traits was super helpful. It's really about being a people person and making money talk a bit less awkward. So, while this project wasn't just about designing for women, it was crucial for us to keep all the factory workers in mind since they're part of the mix too.

39:38

"Men and women, we get that gender really shapes how people learn about money, what they know about it, how they make financial choices, and how they see the different financial options out there. Some solutions are available to them, and some aren't. So, we made it a point to think about gender at every step of our process. From the research phase, we made sure to involve both men and women at various levels in the factories to ensure we covered all bases."

40:14

We were listening to our diverse group and getting a variety of viewpoints. We noticed different behaviors among the genders in the factories. We had several research goals, but one big one was to figure out how gender affects people's experiences, decision-making, and views on money. This goal really helped us grasp the unique challenges and opportunities that different genders face.

40:49

We always kept gender in mind, even though this wasn't just for women or men—it was about everyone. We really thought about the different challenges people face based on

their gender. When we were coming up with our solutions, we made sure to consider those differences.

41:19

"Guys earn the money, and gals handle it, so we really wanted to come up with solutions that help everyone get a grip on finances and build their financial knowledge. It was super important for us to meet people where they're at. Some folks might have zero experience with money management, while others might have a ton of experience depending on their background. But there's always something new to learn, so meeting people where they are is key."

41:54

We also need to respect the different cultural values and principles in their communities while ensuring that whatever we build is truly inclusive. Another way we made sure to consider gender was during the selection of peer leaders. It was really important for us to have a gender balance among them, so both men and women were represented. This helped us capture a wide range of experiences.

42:27

We had different group discussions, and it really boosted the overall learning experience. Over to you, Chris. Thanks, Agnes. So, looking back at where the program stands now, we need to see this as the first step. What we've clearly identified is that there's a big need for financial inclusion among these garment workers. The good news is that we've been inspired and validated that need.

43:09

"We've done research and proven that this works for thousands of people, especially in northern Vietnam and around Ho Chi Minh City in the south. So, what we're hoping for—maybe some of you can help with this—is to keep engaging the partners behind this project, like Premark and Standard Chartered. We're also looking to connect with potential training partners who can use all the knowledge and tools from Bright Futures."

43:47

Let's take this to the next level beyond the main factories we've been working with. We've been co-creating, testing, and bringing this to life, and that's where we currently stand. We've impacted thousands of people, but we definitely want to reach even more. We don't want this effort to go to waste, and we believe there are many others beyond Vietnam, in

the region, and who knows where else, that could really benefit from this. We see a lot of valuable lessons and perspectives that can be shared.

44:25

"Here are some potential solutions that could work in other places too. We'll get back to that in a bit. Agnes, that sounds great! To wrap things up, I just want to share some reflections with you. We had a few questions in mind that we want to talk about. First off, how can we ensure that the voices of the people we're designing for are not just heard, but really help shape the solutions we come up with in the work you're doing? Are there ways to make that happen?"

44:56

"Let's make V's design way more connected to the solutions we need and the decisions about what those solutions should be. Another thing is figuring out how we can spot and tackle any gender stereotypes and biases that might sneak into our designs without us even realizing it. Are there ways we can take this a step further so that what we create is more inclusive and empowering, and doesn't carry some of those biases?"

45:25

These unintended consequences come from some biases that we didn't mean to include in our solutions. We need to make sure that what we're building doesn't just tackle the immediate issues but also works to challenge and change the underlying structures and norms that keep gender inequality going. These are the kinds of solutions we need for real gender transformation. I know that sometimes when we go out into the field...

46:00

By doing research, we can clearly see what people need right now, and it's crucial to tackle those needs. But how can we go beyond just meeting those immediate demands and actually challenge and change some of the systems and norms? As we think about creating solutions for financial inclusion, I'd like to leave you with this question: how can we really make financial education simpler?

46:35

We want to make sure that the content is easy to understand and fun for learners, while also being effective enough that they actually remember it. It's a tricky balance, but I believe we can make it happen. We just need to find different ways to show the long-term economic benefits of supporting and serving.

47:15

You mentioned earlier that financial service providers often view certain groups, like government workers, as not being very profitable to focus on. So, how can we show the benefits of serving these communities and get policymakers to prioritize them? And how can we create financial products and services that truly support the communities we're aiming to help?

47:51

"So, basically, we're making sure that financial institutions get value too. This means that because our services are sustainable, they're also affordable and accessible to users. Plus, they offer benefits to the financial institutions we're trying to sell to. Anyway, I'll stop here since Chris and I have been chatting for a bit. I'd like to open it up for any questions. Let me check the chat to see if there are any questions we need to tackle. Ed, any questions in the chat?"

48:36

I see people are looking for the guidebook, so yeah, we'll have more with you. I noticed someone mentioning how unexpected consequences have led to more unpaid care for women, and that's true. Honestly, the toughest part is that as a wife, you really need to get a handle on all this stuff—keeping track of bills and due dates. If there's a shortage, it's often the wife who has to step up. I totally agree that the value of care and domestic work is significant. Hey, this is George. The value of unpaid care and domestic work can be as high as 9% of the local GDP.

49:33

"That's crazy! Women's contribution is about 6.6% of GDP, which is just mind-blowing. I've noticed a lot of people are shocked to hear that too. I'm really interested in your question about how we can tackle not just the immediate issues but also the deeper, structural problems. It's definitely something we're all grappling with. A lot of the time, when we come up with solutions, we do our research and head out to the field, trying to figure out how we can make things better."

50:12

It's about figuring out how we can address the issues we've pinpointed right now. But when we think about the long term, the real question is: what can we keep building to make a real difference? Challenging gender norms and the longstanding structures around them is tough and takes time and a lot of effort.

50:45

It requires teamwork from various people, and I believe it's important to play the long game while building whatever you're working on. Think about how you can keep improving what you have to achieve those big goals. That's my suggestion, but honestly, we're all still trying to figure that out. Thanks for the question, Crystal! Now, about how we tackle societal norms that disadvantage women...

51:26

The lower level is pretty similar to what should guide a gender policy for my institution. This is from Abdulai, and it's an interesting question, but I think it's a bit outside my area to answer because it's really broad. I'd suggest having a dedicated gender expert in your organization who can really help you think through the gender policy for your institution. Sorry I can't give you a better answer to that. My only other comment is...

52:14

"That would be to look at the steps and the process we shared with you about what's worked for dealing with similar issues for garment factory workers in Vietnam. The cool thing about the human-centered design approach is that it's a method you can use for any challenge. So, what I'd suggest is to identify the stakeholders in your organization who have a role, influence, or interest in solving this."

52:52

Your challenge is to find ways to go out, observe, research, and talk to those stakeholders about what worries them. Work with them to come up with potential solutions that could help shape your policy. The answers usually lie with the people in your organization and those you're trying to help. So, using the same steps we've shared with you—research, testing techniques—you can definitely reuse what we've provided.

53:31

"Tailor it to the specific challenges your organization faces, whatever they may be. Sorry, we can't go into more detail than that, but I hope that gives you some context. Again, check out the white paper for a deeper look at the process, and that might help you figure out what direction to take. Sorry, but that's helpful, thanks, Chris. There's a question here that says I really appreciate that you mentioned how money talk isn't transparent among these workers."

54:04

In their family, can you explain what led you to this insight? Can you share some stories about it? Sure! It's an interesting situation because money is a family resource. For

instance, when someone earns money, they often give it to their mom. Let's say there are several siblings; they all contribute their earnings to her. The mom then decides how that money gets spent in the family, which influences how people handle their finances.

54:40

Surface-level chats about money usually go like, "Here's my cash" or "This is what I'm putting in." But we've heard tons of stories where people say, "I give this much to my mom, but I don't tell her what I make," or "I hand my mom some cash, but we never really talk about how it gets spent, so I don't have a say in it." And then there's always that one family member who knows a bit about finances, but talking about money can get awkward.

55:09

You know, when it comes to talking about money, it can feel a bit weird. A lot of people keep that info to themselves. If someone needs cash, they'll just send it over, but otherwise, they don't really discuss it. If I need to pitch in for my family, I'll do it, but there's more to it. We're trying to get people to talk about money in a way that goes beyond just how much each person will chip in. We want to open up discussions about making decisions together, like pooling our resources as a family or community. For instance, if we're all putting our money together...

55:40

"Maybe we should all have a better understanding of how we use money and where it's saved, especially considering our investments. Those were the kinds of things we wanted to encourage. There weren't many talks about why people make certain financial decisions, and that's something else we aimed to promote. So yeah, those are some of the stories we came across. For instance, we heard about someone who gives their money to their mom to save for them, but they have no clue why it's being saved."

56:14

They don't really pay attention to how much I'm giving her or how much it should be. I'm not sure if it's being saved in the right spot, if I'm getting good interest, or if it's super risky. We just wanted to open up those conversations a bit more. Let me think... yeah, feel free to jump in. Those talks were really important. Plus, it helped, as you'll see in the program guide we'll share the link to later.

56:57

It's not just about teaching factory workers how to manage their money; it's also about helping them figure out who they are and what their problems are. They need to ask

themselves the right questions, like "Who am I?" and "What matters to me?" Plus, as Agnes mentioned, it's important for them to ask their family members these questions too, but in a thoughtful way. Having that knowledge and those questions is really valuable for them.

57:37

We've given them booklets, knowledge, and templates, plus the chance to jot down their thoughts and journal. They can collect their ideas, questions, and feedback from their family. That really helped me understand and made them feel empowered, giving them the ability to take steps to manage their money better and avoid debt traps or whatever issues they might face.

58:12

That might keep going in their family if they didn't have this knowledge, you know? Sorry, without going into too much detail, the other thing is that a lot depends on the financial literacy of the wider family or the parents of these young workers. It's really different for someone whose parent is a gambler or has no financial knowledge at all, or who's inheriting bad money habits from previous generations, compared to those who come from families that are in debt.

58:46

"Being relatively debt-free is a big challenge. We need to help them ask the right questions and have better conversations with their families to break those cycles. Thanks, Agnes. I know we're running out of time, so let's just tackle one more question. Chris, I think this one is good for you. It's from someone in Vietnam who works in finance, not directly with government workers."

59:21

"We do use a human-centered design approach in our work, but we often run into challenges when it comes to finding solutions or getting concrete results. The collective voice can have its downsides. Do you have any tips for running HCD sessions in the future that could lead to more clear and tangible outcomes? Hey everyone at Care Vietnam, it's great to see some familiar faces! So, I think with a human-centered approach, we need to stay open-minded about what the solutions could be and try to avoid..."

01:00:02

We need to recognize our biases and focus on what future users of our financial solutions actually need. We've done well with bright FES in quickly exploring a variety of potential solutions rather than sticking to just one. Our goal is to present these options to people and

see how they interact with them, how they understand them, and whether they truly address those more complex needs that are currently unmet.

01:00:43

You've got to find ways to really understand how people use your designs, not just by asking them what they think. Watch them and see what they get and how they interact with your solutions. This way, you can tweak, refine, or even drop ideas early on without spending too much. Only move forward with the solutions that clearly resonate with users, that they find engaging and want to recommend.

01:01:18

You can measure all those things to make sure there's a real solution that's created together with the people who need it, not just by someone in a different place guessing what they want. There are all sorts of tools in human-centered design that we can use for that. Do you want to add anything? No, not really, since we're out of time and the next session is probably starting soon.

01:01:57

"Thanks a lot for joining us! It's been a really great chat. I'm super excited about the work we're doing in this area, and I appreciate all of you for being here and getting involved today. Have a great day, and I hope you enjoy the rest of the financial inclusion discussion!"