



Frontiers symposium

Engineering
inclusive economies

12 to 14 October 2022 | Addis Ababa, Ethiopia



Royal Academy
of Engineering

Introduction to the Frontiers symposia

The Frontiers symposia bring together around 70 of the best early- and mid-career researchers and practitioners from industry, academia, non-government organisations (NGOs), and the public sector in multidisciplinary workshops that address fundamental development challenges.

The symposia's objectives are to encourage collaborative work that addresses international development challenges and to promote cross-disciplinary thinking among the next generation of engineering leaders.

Competitively allocated seed funding is available to strengthen the collaborations developed at the symposia.



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Symposium

Delegates met for three sessions over 2.5 days interspersed with networking opportunities, receptions, and dinners, held at the United Nations Economic Commission for Africa in Addis Ababa, Ethiopia.

Frontiers insights: engineering inclusive economies

The Frontiers event took place in Addis Ababa, Ethiopia between 12 to 14 October 2022. The event saw 67 delegates from different disciplines, fields, and countries come together to discuss how to create economies that embrace innovation while fostering greater inclusivity. The event was co-chaired by Dr Mike Short FREng and Dr Joyce Mwangama.

The promise of modern technology to improve lives is great – from optimised supply chains to community-tailored infrastructure, remote healthcare, and more. However, there are already indications of a growing technological gap. For instance, though 95% of the world lives in range of a mobile broadband network, only 60% use it – and 96% of those still offline live in low- and middle-income states. This digital divide leaves the world's most vulnerable and marginalised excluded from the socio-economic benefits of new technology.

As Dr Short asked, “How do we create new opportunities to build a more inclusive world?” To combat poverty while building digital and financial inclusion, the world needs collaborative and multidisciplinary solutions.

In addition to exchanging ideas for improving economic inclusion, participants of the symposium previewed the promising future of engineering, technology, and inclusion in Ethiopia. Participants visited STEmpower, an Ethiopian organisation working to deliver science, technology, engineering, and mathematics (STEM) education to the next generation through interactive tools and modules. In addition, the group received a tour of the newly-opened Science Museum in Ethiopia where locally-developed technologies and start-ups are showcased – from inclusive social media platforms to interactive multimedia education and artificial intelligence (AI)-enhanced healthcare tools.

The symposium brought an interdisciplinary approach to discussions on financial inclusion by convening engineers and non-engineers from a wide range of backgrounds and sectors. The event was centred around three sub-themes: inclusive economic infrastructure and financial services; technology-driven jobs and capacity building; and technology for an inclusive and sustainable society. This report summarises the wide range of expertise and insight from the discussions and activities that took place at the symposium.





**Dr Mike Short FREng, Chief Scientific Adviser,
UK Department for International Trade (DIT)**

After 30 years with Telefonica, **Dr Mike Short FREng** joined the UK DIT as its Chief Scientific Adviser in 2017. He ensures that DIT policy is informed by the best science, engineering, and technical advice. He provides guidance on the technical aspects of international trade deals, supports inward investment and engineering collaboration, and works with the UK's research, innovation, and academic communities to boost scientific and engineering exports. Mike is interested in the promotion of international technical standards in mobile and digital technology.



Dr Joyce Mwangama, University of Cape Town

Dr Joyce Mwangama has been a lecturer at the University of Cape Town in the Department of Engineering since 2015. She lectures on a variety of courses including network engineering, mobile broadband, and wireless networks. Her research interests include 5G and 6G network architectures and services, digital health, and telemedicine. Joyce advises the Independent Communications Authority of South Africa 5G Forum on the research and development of 5G and 6G.



Inclusive economic infrastructure and financial services

Session chairs

Ronald Rwakigumba,
Mercy Corps Ventures

Professor Meryem Duygun,
Nottingham University Business School

Jack Farren, Rural Inclusion

Presentations

1. Unpacking financial inclusion (FI) nuances, facets, and challenges

Ronald Rwakigumba

2. Digital financial services with a focus on insurance: examples from India and Indonesia

Professor Meryem Duygun

3. Innovation and technology as a driver for financial inclusion through effective education initiatives in Africa

Jack Farren

Key takeaways:

- Financial inclusion is a tool to build resilience and reduce poverty.
- For innovations to have the biggest impact, there must be an enabling environment – from regulations to infrastructure and open communication with target populations.
- Insurance technology – or insurtech – can help overcome challenges in providing insurance to rural, remote, and impoverished populations.
- Building a community's financial literacy can improve the effectiveness of innovations and programmes.
- Tailoring innovations to suit a community while also building capacity is critical for long-term success.

Promoting financial inclusion across marginalised communities comes with many challenges, from lack of infrastructure to limited financial education and more. However, innovations can help address these multifaceted challenges to ultimately reduce poverty and increase sustainable development across the globe. Recent research shows that access to financial services can contribute to inclusive economic growth by helping people to accumulate savings, raise their incomes, and better cope with shocks, for example. As Ronald Rwakigumba summarised, “Financial inclusion is a means to an end.”

This session delved into the complexities of financial inclusion and examples of effective financial services for marginalised populations. Together, participants brainstormed different ways to address financial exclusion in rural contexts.



Presentations

Unpacking financial inclusion (FI) nuances, facets, and challenges

Ronald Rwakigumba, Mercy Corps Ventures

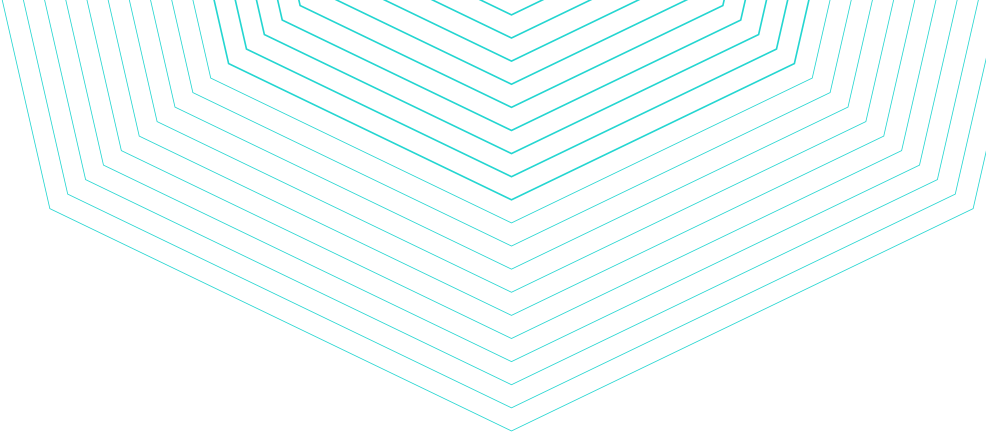
Ronald Rwakigumba opened the session by asking: “What are the pathways towards financial inclusion? Where do the Sustainable Development Goals (SDGs) and financial inclusion roads meet?”

Across the SDGs, tackling poverty is critical. For instance, SDG 1 outlines targets for eliminating poverty in all forms. However, with the confluence of crises of the last several years, this issue is on the rise across the globe. In fact, more than four years of progress has been erased by COVID-19 alone. To address poverty, financial inclusion is key.

Financial inclusion can be split into three parts ownership of, usage of, and access to capital. When working to bolster financial inclusion though, local realities must be considered. For instance, there has been a recent push to promote bank accounts worldwide, but this does not necessarily suit each community. In some cases, there is a lack of reliable access to banks or the money stored there, such as in countries with fragile or unstable governments or remote communities. In other cases, marginalised groups such as women cannot access the capital stored in the accounts. In sum, solutions for financial inclusion must be tailored for their target population.

For refugee populations, there has been a push towards cash assistance, allowing them to have agency of their financial decisions and support their local economies. Cash transfers can improve financial inclusion, but this is not a comprehensive solution by itself. There is a need for an enabling environment, especially in a humanitarian context. In other words, the service providers and regulations must adapt to fit the needs of the community. For refugee populations, an ever-present challenge is the lack of legal identity. For example, giving Venezuelan refugees’ official identification documents enabled them to create and use debit cards to manage their money. According to Ronald, when there is strong understanding of the client population and enabling regulations that allow refugees and disenfranchised communities to own their accounts and resources, there is opportunity for big impact.





Digital financial services with a focus on insurance: examples from India and Indonesia

Professor Meryem Duygun, Nottingham University Business School

Viewing insurance through an inclusive lens means understanding the challenges to delivering it to marginalised and underrepresented people, including women, rural communities, and low-income groups. Often, insurance providers face significant obstacles due to a lack of information on, and access to, consumers, varied needs, and consumer inexperience with formal financial services. In her presentation, Meryem Duygun outlined the potential for insurance technology – or insurtech – to help overcome these challenges. In India, for instance, insurance providers used digital tools to reach consumers, overcoming access issues in 2,000 rural areas.

As a part of the wider financial technology field, insurtech employs technology such as digital platforms to better reach communities and

address their specific needs. Mobile phones, for example, can be utilised to deliver information and services in remote areas. In recent years, emerging technologies have also been employed, from blockchain to robotic process automation.

Meryem underlined the need for enabling policy and technology to support this field of insurtech. Furthermore, she emphasised the importance of understanding different communities across regions to better meet their needs: “Design the right product for the right segment. I strongly believe in the power of using the right technology for the betterment of our societies.”





Innovation and technology as a driver for financial inclusion through effective education initiatives in Africa

Jack Farren, Rural Inclusion

To open his presentation, Jack Farren posed a problem to the symposium participants: innovators and engineers are designing many interesting financial products, but target audiences are not informed on how to use them, or they lack financial literacy. As a result, the tools cannot confer long-term benefits. Critical to addressing this knowledge gap, and a big barrier to financial inclusion, is financial literacy, especially in Africa. Financial literacy is the awareness, knowledge, skills, attitudes, and behaviours necessary to make good financial decisions.

Only 33% of adults worldwide were found to be financially literate, according to an S&P study¹. In Africa, levels varied from the global total: for example, Somalia and Uganda reached 15% and 16%, respectively. Traditional methods of financial education are not working in Africa. This is due to several reasons. These programmes are often delivered by NGOs and financial institutions, but their delivery is not typically standardised across projects. They often employ booklets, for instance, but if a community is largely illiterate, they cannot make use of these tools. Furthermore, there is a lack of impact evaluation.

Despite these challenges, there are many organisations working to deliver effective financial education in the region. Hey Sister Show Me the Mobile Money² is a tool that provides lessons in financial literacy for women through toll-free phone calls. The platform is available in different African languages to improve uptake, having already reached 750,000 people over three years. Jack's own project, Ostrii, is delivering financial literacy to smallholder farmers using different tools such as radios to worksheets. In his experience, the most effective method has been using educational cartoons with local characters experiencing local challenges in local languages.

The platform has reached more than 1,400 farmers. Most impactful so far in changing the farmers' financial inclusion was improved understanding and access to crop and livestock insurance.

After the presentations, participants were divided into groups to discuss financial inclusion in challenging contexts: they were told to imagine themselves as a task force in a remote community meant to create strategies to improve financial inclusion. This involved considering the different customer groups, the barriers those people or groups were facing, and possible solutions.

Participants highlighted the wide spectrum of customers needing improved financial inclusion that can exist in one remote community – from women to informal workers, farmers, youth, traders, tourism workers, and more. Consequently, these groups face an array of barriers. For example, lack of collateral can prohibit people from borrowing money or accessing financial tools. Social norms may prevent groups from being involved in finance at all, such as women.

Other barriers highlighted include lack of financial literacy, geographic barriers, unreliable or unaffordable internet connection, poverty, and climate change. Despite this, participants created solutions that could improve financial inclusion. For example, utilising a collective impact model could ensure multiple perspectives for greater impact. It places a bank or NGO in the position of a convenor for several multidisciplinary players, including academia, government, and insurance professionals, to collaborate on the best solutions for a community. Other solutions included targeted training programmes, using group-based collateral, improved access to mobile banking, and developing network systems to build resilience against shocks.

¹ gflec.org/wp-content/uploads/2015/11/3313-Finlit_Report_FINAL-5.11.16.pdf

² www.siaedge.com/show-me-the-mobile-money

³ www.ostrii.com/

Technology-driven jobs and capacity building

Session chairs

Catherine Wanjoya, Silmak Genesis Care

Wossen Ayele, Pariti

Dr Lebework Negash,
Addis Ababa University

Presentations

1. Scale of the jobs challenge, and better livelihoods for women harnessing new technology

Catherine Wanjoya

2. Size of the innovation, technology, and job opportunity around gig economy

Wossen Ayele

3. Broad issues with meeting this opportunity: adaptation and capacity building in AI for improved productivity

Dr Lebework Negash

Key takeaways:

- Gender discrimination affects women's access to financial tools, education, and resources.
- New types of work – including freelance, remote, and gig economy jobs – can confer benefits for workers in low- and middle-income countries (LMICs) such as increased flexibility and access to higher paying jobs. However, they also bring new problems such as increased competition and unpredictability.
- Creating new technology-driven jobs requires consideration of the impacts on local communities.
- Collaboration across sectors can ensure local needs are met while also promoting economic development long-term.

Session chairs kicked off the discussion on technology-driven jobs and capacity building by querying how effective these have been in addressing the youth unemployment gap in Africa. Participants provided several examples, including the 'Hustlers Plan' in Kenya, which helps young people start businesses, and job search assistance in India that could be applied in an African context. They also highlighted private sector led solutions such as innovation competitions for youth to participate in and incubator programmes.

Though participants agreed that the effectiveness of many of these projects varied, the discussion set the scene for examining the potential of technology to help address the youth employment gap.

Presentations

Scale of the jobs challenge, and better livelihoods for women harnessing new technology

Catherine Wanjoya, Silmak Genesis Care

Opening her presentation, Catherine Wanjoya reflected on a young woman who had to drop out of school after becoming pregnant. Thanks to a scholarship, she was able to re-enrol and eventually go to college, providing opportunities for a better future. Despite the huge contribution women make to economies – as entrepreneurs, employees, unpaid care workers, and more – they face a wide array of challenges in the jobs market. Disparities begin in education, as often boys can stay in school longer. Women also face exploitation and discrimination at home and at work. Catherine underlined that investing in women's economic empowerment can not only help reduce poverty, but can confer wider benefits to communities.

Driven by the desire to help women overcome these challenges, and inspired by her own experiences, Catherine started her menstrual product company, Silmak Genesis Care. One in ten girls in sub-Saharan Africa⁴ miss school during their menstrual cycle, with some countries reaching three in ten. This amounts to over a month of school time missed annually. To address this, Silmak Genesis Care produces sanitary pads and dispensers that accept mobile money transactions for universities and businesses. Disposal of menstrual products can also be difficult, so the company provides an incinerator to dispose of the pads. Revenue is shared with the women who produce the products.

Size of the innovation, technology, and job opportunity around gig economy

Wossen Ayele, Pariti

Wossen Ayele set the stage for his presentation by summarising the current field of venture capital investment in Africa. On the continent, there is less venture capital investment than in other regions. In many cases, companies who can raise venture capital funding use it to employ workers: according to Pariti's research of 14,000 different companies in Africa, as much as 70% of the funds that are raised go to hiring talent. This roughly translates to 100,000 jobs being created each year. If this is the case, Wossen underlined, there is huge potential to generate more of these jobs.

Across the continent there are several emerging challenges and trends in employment. For example, as in many places in the world, remote and freelance work is on the rise. This can create more flexibility, but also more intense competition, connecting African workers to higher-paying short-term projects from across the globe while still living in their home country. The emergence of the gig economy – which offers flexible but unpredictable work – is also being felt in the region. As the technology and innovation field grows worldwide, it will be critical to provide capacity and skill building opportunities while also developing solutions to create more jobs.



⁴ blogs.worldbank.org/education/globally-periods-are-causing-girls-be-absent-school

Broad issues with meeting this opportunity: adaptation and capacity building in AI for improved productivity

Dr Lebsework Negash, Addis Ababa University

Building on Wossen's presentation, Lebsework Negash highlighted the way work is changing, emerging challenges, and potential for the future. Currently, short-term jobs are on the rise, with many people taking on a second job in addition to their permanent ones. Many fields are becoming increasingly driven by data and algorithms, replacing positions traditionally held by people.

However, there is an opportunity to use technological advancement to reduce unemployment, leverage data to make working more efficient, and create more flexible working arrangements to accommodate those who are caretakers or students. To help independent and gig economy workers make the most out of the world of work today, Lebsework offered some practical tips: create a routine for your workday, determine your rates, organise your finances, and improve time management skills.

After the presentations, participants engaged in an interactive group activity based on two hypothetical scenarios: precision agriculture solutions in Ethiopia and technology development in Zanzibar. Participants were asked to evaluate the different benefits, challenges, stakeholders, and solutions to help build their designated fields in the two locations.

The groups examining technology development in Zanzibar found that a 'Silicon Valley' could help improve the job market in the country, especially to champion local solutions to local problems – from infrastructure to tourism. Groups also highlighted how this could help support other sectors to grow in the area. At the same time, developing a tech hub in the country presents many challenges, such as convincing companies



to move, the need to scale infrastructure, the risk of displacing local populations, and an increased wealth gap. Together, participants brainstormed different ways to unite the involved stakeholders and address the challenges. Proposed solutions included upskilling local workers, utilising human-centric design when creating new infrastructure, and improving links between sectors to minimise negative impacts across the local economy.

Participants agreed that advancing precision agriculture in Ethiopia has many strengths. It could help people avoid transmitting plant diseases from one field to the next, improve food security and productivity, and increase both the number of jobs in the industry and incomes. However, furthering precision agriculture would require adequate policies for privacy and data collection, potentially high initial costs, and manufacturing capacities for the technology. Participants also underlined the cross-sectoral nature of the scenario. Solutions would need input from not only farmers and government, but also data analysts, agronomy experts, communications systems, and local communities. To help address the issues, participants agreed that developing academies to train farmers, analysts, manufacturers, and agricultural experts could be a solution.

Closing the session, Mike reminded the group that, "it is as much about people as it is the place." In other words, solutions cannot be only technology-driven, there must be a full understanding of the local community and its needs. Investment and capacity building are key to developing long-term and inclusive technology.

The way forward: technology for an inclusive and sustainable society

Session chairs

Professor Melissa Mather,
University of Nottingham

Dr Benjamin K Addom,
Commonwealth Secretariat,
Agriculture and Fisheries Trade Policy

Mahmoud Mahfouz, J.P. Morgan

Presentations

1. AI in Africa for sustainable economic development

Mahmoud Mahfouz

2. Enabling digitalisation for sustainable agriculture and inclusive growth

Dr Benjamin K Addom

3. Democratizing healthcare technology: from innovation to adoption

Professor Melissa Mather

Key takeaways:

- AI and technology can complement human work to better deliver impacts across a wide range of sectors.
- To optimise the use of technology in fields such as agriculture, there is a need to collate and collect data.
- Strong government policy is needed that both protects consumers' privacy and enables data collection to inform decision making.
- In healthcare, emerging economies can leapfrog their high-income counterparts by encouraging and adopting innovation.
- Connecting with local leaders can ensure solutions are well-suited for a community and encourage uptake.

While technology is, in many cases, addressing problems across sectors and disrupting the labour market, it can also further widen inequalities. To ensure that the benefits of these technologies reach the greatest number of people and the most vulnerable, there must be collaborative efforts by all stakeholders.

Underlining the connection between food, health, and wealth, the session chairs utilised a triangle model to show how the different elements contributes to the others. The session chairs delved into how each of the three elements can inform and benefit from technology now and in the future to build inclusive economies.

Presentations

AI in Africa for sustainable economic development

Mahmoud Mahfouz, J.P. Morgan

While the use of AI is growing across sectors, its potential to aid sustainable development in Africa is less prominent in discussions. In his presentation, Mahmoud Mahfouz explained the different applications of the technology in finance.

AI is a branch of computer science concerned with building machines to complete tasks, such as language processing, that would typically be done by a person. In situations where data is lacking – whether it be because there are regulatory restrictions, missing information, or data without long-term results – using AI is difficult. To overcome this, synthetic data generation can fill gaps based on the existing information. In finance, AI is being used to detect fraudulent transactions. While the process can reduce the burden of individual inspectors, there are many cases of false positives. In Mahmoud's work at J.P. Morgan, they have developed an algorithm to help balance the human

and AI efforts to minimise errors. In other words, the system helps to best allocate human and computer resources.

In the breakout session, participants brainstormed the various challenges that AI could help address. Across the different groups, financial inclusion, climate change impacts, and health systems were identified as some of the most pressing issues. In terms of financial inclusion, they felt that AI could help overcome a lack of data for unrepresented and underserved populations – such as women – to better inform policies for finance. They also felt that AI could help improve understanding of land use in agriculture and the impacts of climate change long-term. For example, it could help inform an early warning system for drought. In healthcare, AI could be used to identify oncoming pandemics on a wide scale or assist physicians in diagnostics.



Enabling digitalisation for sustainable agriculture and inclusive growth

Dr Benjamin K Addom,
Agriculture and Fisheries Trade Policy,
Commonwealth Secretariat

Digitalisation can help drive sustainable growth in agriculture, especially in Africa. Across the continent, there are many different digital technologies, but a continuous challenge is understanding the full breadth of the field. In his presentation, Benjamin Addom outlined his work, examining digital technologies in agriculture to boost trade. His project identified more than 400 platforms of digital agriculture in Africa. These resources are helping to increase production and income and improve market access for farmers. When combined, they confer even wider impacts. For example, they reduce the number of farmers for which each extension agent is responsible. These are the people who meet with farmers to share best practices, inputs, and services.

While the numbers on the platforms were promising – registering a total of 23 million farmers – a new challenge became evident: only 11 million of the farmers were engaged in the platforms' services. Benjamin underlined the need for a holistic approach to reduce the gap between reach and use. For instance, digital technology must consider what farmers will use and the required data infrastructure needed to reach them consistently. While there are hundreds of platforms generating data, they do not communicate with each other. Additionally, governments do not always have the newest technology. Filling in these gaps is critical for building digital technologies in the field that can help build inclusive growth, as Benjamin underlined: "Data is the bedrock for the digital agriculture services."

In the breakout session, participants considered who should be responsible for agricultural data and how it could help foster sustainable and inclusive growth. The groups agreed that governments must establish regulations around data and privacy. At the same time, cross-sector collaboration is needed between them, technology firms, academia, and farmers to ensure data is accurate and transparent. Furthermore, researchers can help develop solutions based on the data collected and build local capacity.



Democratizing healthcare technology: from innovation to adoption

Professor Melissa Mather,
University of Nottingham

In her presentation, Melissa Mather examined the use of technology in healthcare and how to ensure it is deployed in an inclusive way. At least half the world's population lacks access to health services. The world's most vulnerable across low-, middle- and high-income economies (LMICs and HICs) are the most affected by this gap. For example, the current disease burden outpaces the resources available in Africa, but merely increasing resources is not a solution. In countries where resources are available, problems in access still exist. Melissa summarised the issue: "It's about the deployment of resources and technology in the right way. It's about identifying and engineering the right solutions."

In many cases, completely new technology is not needed, but rather innovation to build impact using older systems. For instance, in Kenya, there is a demand for trained nurses, especially in remote communities, but proper training is often inaccessible. Online learning is helping to deliver training to fill the resource gaps. Melissa also offered the example of drone blood delivery, as using the remote technology can help ensure access to critical supplies.

Digital healthcare is also growing to fill an array of needs in the sector, from education on prevention, to identifying access points for services. Telemedicine, too, can have a profound impact on emerging economies. In South Africa, an innovative programme establishes local mothers living with HIV as community-based frontline workers. The women share healthcare education with other mothers, which both improves health in their community and provides them with employment.

Closing her presentation, Melissa underlined the opportunity for emerging economies to leapfrog high-income states in healthcare. Where more established healthcare systems make adopting new technology difficult, emerging economies have the agility to embrace innovation.

Following the presentation, participants were asked to consider how the world can create accessible and sustainable healthcare for those living in poverty. Across the groups, participants emphasised the opportunity for telemedicine and digital tools such as mobile phones to improve access to healthcare, especially for remote communities. They highlighted communication as a continuous challenge: there is a need for tools to be adapted to local languages, cultures, and capacities. Several groups proposed engaging local leaders to champion programmes and tools to help connect with the community and build trust.



Myriam Said

Government of Ethiopia

Science, technology, and collaboration are key to improving people's lives. With a background in system integration, Myriam Said co-founded one of the first digital finance services in Ethiopia that aimed to reach the country's most vulnerable populations and now works in the Office of the Prime Minister of Ethiopia, advancing the digital economy. In the past, Ethiopia faced a lack of infrastructure to support digital finance, but the country is now embracing a digital transformation. The recently launched Digital Ethiopia 2025 aims to streamline the country's economy, promoting the digitisation of sectors such as agriculture and manufacturing. Telecommunications has been a key focus area recently as the industry has been liberalised.

Myriam emphasised the importance of collaboration and partnership in driving innovation. A concerted effort from academia, as well as both the public and private sector, is needed to form an inclusive economy. Additionally, young people need access to education and digital skills which are crucial to employability in the future.

Before closing her speech, Myriam underlined the importance of working together and forming synergies to create an impact amongst people. She also underlined the potential of technology in driving social development and warned that failure to adapt to technological advances could widen the gap between the rich and poor and create inequalities.



Yared Seid

Tony Blair Institute

"Most of the development challenges we hope to address are quite tough and that's why we need a sustained and concerted effort from people like you."

Yared Seid, an economist by training, has had extensive experience in both the private and public sectors addressing development challenges in Africa, and has also worked as an economic advisor for the Ethiopian government. In his keynote speech, Yared highlighted the urgent need to support youth with better social, political, and economic infrastructures to boost growth.

Ethiopia has a large population – the second largest in Africa – with nearly two-thirds of residents under the age of 30. This has provided an immense opportunity for the government to invest in its human capital and infrastructure. Though the government has driven growth in the past, the private sector in Ethiopia will be critical to helping the country become a middle-income economy and a manufacturing hub in Africa. Telecommunications, e-commerce, energy, transport, and housing, specifically, are growing sectors in the country as the government has opened them up to private and foreign investment.

With questions from the participants, Yared emphasised the importance of backing small- and medium-sized enterprises and women-led businesses with tangible support. A new proclamation by the Ethiopian government has made it easier for small businesses to start, but they will need better access to credit to sustain operations.





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Erik Hathaway (Unsplash)

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