Project Impact Report: Democratizing Financial Literacy and Community Resilience in Mexico City

Executive Summary

Over a six-week Leadership in Action project in Mexico City, our team worked to address an important challenge: how financial education can be made more accessible, relevant, and empowering for women who may face barriers to traditional financial services and educational resources. Working in partnership with Genera Territorios and local stakeholders, we developed *Izcalli*, a low-barrier conversational learning tool designed to provide practical financial education through an accessible digital format.

The project was guided by a human-centred Design Thinking approach. Rather than beginning with technology and attempting to find a problem it could solve, we focused first on understanding the experiences and needs of the people the project was intended to support. This influenced both the content of the curriculum and the way in which users would interact with it. The resulting programme combined practical financial topics, such as saving, budgeting, debt and loans, with exercises encouraging participants to consider their personal, family and community goals.

A central element of the project was local participation. Three community volunteers from Mexico City contributed directly to the development process, helping us review ideas and create relatable video content for inclusion within the conversational learning experience. Their participation helped ensure that *Izcalli* was not simply a resource designed externally for a community, but one shaped through collaboration with people who understood the local social and cultural context.

The project also formed part of a wider commitment to sustainable development. Alongside our work on financial education, we participated in an environmental activity in Iztapalapa, planting native tree saplings and contributing to efforts to strengthen local green spaces.

Our work particularly contributed towards the United Nations Sustainable Development Goals (SDGs), most notably **SDG 5: Gender Equality** and **SDG 8: Decent Work and Economic Growth**. It also demonstrated how technology, when developed collaboratively and sensitively, can support social inclusion rather than creating additional barriers.

This report evaluates the outcomes of the six-week project against its SMART principles: ensuring that our objectives were Specific, Measurable, Achievable, Relevant and Time-bound.

It also reflects on the project's wider impact, limitations, lessons learned and potential for longer-term development.

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1. Project Context and Rationale

Financial literacy has implications far beyond understanding money. The ability to budget, save, assess debt, understand loans and make informed financial decisions can influence an individual's independence, resilience and ability to plan for the future. However, access to financial education is not equal.

The communities supported by Genera Territorios include rural and indigenous women, for whom economic participation can be affected by geographical isolation, limited access to formal financial institutions, unequal opportunities and other social or structural barriers. Traditional financial education programmes can themselves create obstacles if they require participants to attend lengthy sessions, download unfamiliar applications, understand specialist terminology or maintain reliable access to technology.

Our challenge was therefore not simply to create financial education content. It was to consider **how that content could be delivered in a way that felt approachable, practical and relevant to the people using it**.

We recognised that an effective intervention needed to accommodate real lives. Users may have responsibilities relating to employment, childcare, family or their communities. They may have limited time or inconsistent internet connectivity. Financial terminology can also be intimidating, particularly when educational resources assume existing knowledge.

This led us towards a conversational model in which learning could be broken into manageable interactions rather than presented as a traditional course.

The result was *Izcalli*: an AI-supported chatbot experience designed to guide participants through financial concepts in an accessible and conversational format. The objective was not to replace human financial education or community support, but to explore how technology could extend their reach and make learning more flexible.

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2. Project Objectives and SMART Goals

Our work was structured around objectives that reflected the SMART framework: **Specific, Measurable, Achievable, Relevant and Time-bound**.

Specific

The project had a clearly defined purpose: to create an accessible digital financial literacy curriculum that could support women in developing greater confidence and independence in relation to financial decision-making.

Rather than attempting to address financial exclusion in its entirety, we concentrated on areas in which practical education could make a meaningful difference. These included saving, budgeting, managing debt, understanding loans and identifying personal and collective financial goals.

We also established a specific method of delivery. The educational content would be incorporated into an AI-enabled conversational tool rather than delivered only through conventional written resources. This allowed the project to focus on accessibility, short learning interactions and conversational engagement.

A further specific objective was to incorporate local perspectives into the programme. Three community volunteers from Mexico City participated in the development process and contributed video content for the learning experience.

Measurable

Within a social impact project, measurement is not limited to financial or numerical outputs. Nevertheless, it was important to establish tangible indicators showing what had been achieved within the six-week period.

By the end of the project:

- **1 comprehensive conversational financial literacy curriculum** had been established;
- **3 local community volunteers** had participated as co-creators;
- **3 structured collaborative development and review sessions** had been completed;
- practical learning content had been created covering key areas including budgeting, saving, debt, loans and goal-setting;
- locally produced video material had been incorporated into the learning approach;
- and the team had participated in a community environmental activity involving the planting of native tree saplings in Iztapalapa.

These outputs provided clear evidence that the project progressed beyond research and ideation into the development of a tangible intervention.

At the same time, we recognised an important distinction between measuring **outputs** and measuring **long-term impact**. Six weeks was sufficient to develop the intervention, collaborate with stakeholders and establish a foundation for implementation. It was not sufficient to determine whether participants would experience long-term increases in income, savings or financial independence.

For this reason, our immediate measurements focus primarily on development, participation and delivery, while longer-term financial outcomes should be assessed during future implementation.

Achievable

An important part of the project was ensuring that our ambitions remained realistic within a six-week timeframe.

Financial exclusion is a complex issue shaped by social, economic, geographical and institutional factors. It would have been unrealistic to suggest that a short project could resolve these structural inequalities. Instead, we identified an area where our skills and available resources could produce a practical contribution.

Developing a conversational curriculum was achievable because it combined our team's abilities in research, technology, communication and collaborative design. Dividing the project into stages also allowed us to move progressively from understanding the problem to designing and reviewing a solution.

The involvement of local volunteers was particularly valuable in keeping the project grounded. Their input helped us test whether ideas that appeared effective in theory also felt understandable and relevant in a local context.

The six-week limit encouraged disciplined prioritisation. Features and ideas had to be judged according to whether they contributed directly to the core objective. This prevented the project from becoming an overly complex technology exercise and kept our attention on the needs of users.

Relevant

The project was relevant both to the work of Genera Territorios and to broader challenges surrounding gender equality and economic inclusion.

Financial independence can play an important role in increasing women's ability to make decisions about their lives, families and futures. Providing accessible financial knowledge can therefore contribute towards empowerment even when education alone cannot remove the wider structural barriers women may experience.

The project was also relevant because of the growing role of digital technology in education and development. AI tools have considerable potential, but their value depends on how they are designed and deployed. A sophisticated digital product has limited social value if its intended users cannot access it, do not trust it or find it unnecessarily complicated.

Our focus on a low-barrier conversational interface was therefore deliberate. Technology was treated as a method of increasing accessibility rather than as the objective of the project itself.

Time-bound

The entire intervention was developed during an intensive **six-week period in Mexico City**.

This timeframe created a clear deadline for research, collaboration, design, content development and review. Rather than postponing implementation until every possible feature had been perfected, the team had to identify what could realistically be achieved within the placement.

By the conclusion of the six weeks, we had moved from understanding the challenge to establishing a working conversational curriculum and a foundation that could subsequently be developed, tested and expanded.

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3. Human-Centred Design and Co-Creation

One of the most important principles underpinning the project was the use of **Design Thinking**.

Development interventions can fail when solutions are created around assumptions rather than the experiences of the communities they are intended to serve. We therefore sought to understand potential barriers before deciding what form the final intervention should take.

Our approach considered factors such as digital confidence, time constraints, connectivity, language, financial terminology and the importance of culturally relatable communication.

This encouraged us to strip away unnecessary complexity. Instead of expecting users to navigate extensive menus or complete long modules, the conversational structure was designed around smaller interactions. Financial education could therefore feel more like a guided conversation and less like formal study.

Co-creation strengthened this approach.

Three active community volunteers from Mexico City contributed to the project, including participation in video examples incorporated into the chat sequences. This had both practical and symbolic importance.

Practically, locally produced material could make the curriculum feel more familiar and relatable. More broadly, it reflected a principle that communities should not simply be treated as passive recipients of development initiatives.

The volunteers were participants in the creation of the intervention.

This shifted our own understanding of leadership. Leadership within an international development setting does not necessarily mean arriving with the answers. It can instead involve creating the conditions in which different forms of knowledge are valued, listening to local expertise and adapting ideas in response to feedback.

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4. Financial Literacy and Women's Economic Empowerment

The central social objective of *Izcalli* was to increase access to financial knowledge, particularly for rural and indigenous women.

The curriculum therefore focused on financial concepts with direct relevance to everyday decision-making.

Budgeting can help individuals understand where money is being spent and identify opportunities to manage limited resources more effectively. Saving can increase resilience against unexpected expenses. Understanding debt and loans can support more informed borrowing decisions and reduce vulnerability to unsuitable financial products.

However, we also recognised that financial education should not consist solely of calculations.

The programme incorporated reflection on current and future goals, including individual and collective aspirations. This was important because financial decisions are rarely disconnected from people's wider lives. Money may relate to children's education, starting a business, improving housing, supporting relatives, preparing for emergencies or contributing towards community ambitions.

Connecting financial concepts with meaningful personal objectives can therefore make financial education more relevant.

The project also incorporated elements relating to confidence and self-worth. Economic empowerment is not simply the possession of information; it can also involve developing the confidence to apply knowledge and participate in decisions.

In this respect, *Izcalli* was intended to provide both practical information and a supportive learning environment.

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5. Contribution to the UN Sustainable Development Goals

SDG 5: Gender Equality

The project most directly contributes towards **SDG 5: Gender Equality**.

Women experiencing economic exclusion can face reduced access to financial services, education, employment opportunities and independent decision-making. These inequalities may be particularly pronounced where gender intersects with rurality, indigenous identity or socioeconomic disadvantage.

By designing *Izcalli* specifically around the needs of women who may experience these barriers, the project sought to strengthen economic agency.

Accessible financial education cannot independently eliminate gender inequality. Nevertheless, knowledge of budgeting, saving, debt and financial planning can provide practical tools that support greater autonomy.

The project's emphasis on accessible micro-learning was also significant. Educational opportunities that fail to account for women's time, caring responsibilities or access to technology can unintentionally reinforce exclusion. Designing a resource that can be accessed through shorter conversational interactions represents an attempt to reduce those barriers.

SDG 8: Decent Work and Economic Growth

The project also contributes towards **SDG 8: Decent Work and Economic Growth**, particularly its emphasis on inclusive economic participation.

Financial literacy can support people's ability to manage income, plan expenditure, evaluate borrowing and develop more resilient livelihoods. These capabilities become particularly important for people operating small businesses, participating in informal economies or managing irregular income.

By increasing access to practical financial knowledge, *Izcalli* has the potential to strengthen the foundations from which users make economic decisions.

The project therefore approaches economic growth at an individual and community level. Sustainable economic development is not simply measured through national growth figures; it also depends on whether individuals possess the capabilities and opportunities required to participate in economic life.

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6. Environmental and Community Contribution

Although financial literacy represented our principal area of work, the project also encouraged us to consider sustainability more broadly.

As part of our activities in Mexico City, we participated in planting native tree saplings in **Iztapalapa**.

Urban tree planting can contribute towards stronger green spaces, biodiversity and efforts to mitigate some of the effects associated with urban heat. Participating directly also provided a useful reminder that sustainable development is interconnected.

Economic resilience, social inclusion and environmental sustainability should not be viewed as completely separate challenges.

For our team, the activity provided an opportunity to contribute physically to the community in which we were working rather than limiting our engagement to digital development.

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7. Project Outcomes and Impact

The most immediate outcome of the six-week project was the creation of a tangible financial education intervention.

We successfully transformed an initial social challenge into a structured conversational curriculum with the potential for continued development and implementation. This involved combining financial education content, digital technology, local video contributions and human-centred design.

The involvement of three local volunteers represented another important outcome. Their participation demonstrated the value of co-creation and helped us move away from a model in which international project teams independently determine what local communities require.

Three structured development and review sessions created opportunities for collaboration and iteration. Feedback was therefore treated as part of the design process rather than something collected only after the intervention had been completed.

A further outcome was the development of our own capabilities as a team.

Working across cultural and organisational contexts required communication, adaptability and collaboration. Developing the chatbot also strengthened our technical skills and our understanding of how AI and conversational technologies can be applied to social challenges.

Perhaps most importantly, the project changed our understanding of what constitutes effective technological innovation.

The most impressive solution is not necessarily the one containing the greatest number of features. In contexts where accessibility is essential, simplicity can itself represent innovation.

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8. Challenges, Limitations and Lessons Learned

The six-week timeframe was both useful and restrictive.

It forced the team to prioritise, make decisions and produce tangible outputs quickly. However, meaningful behavioural and economic change cannot be accurately evaluated over such a short period.

Our reported metrics therefore demonstrate project delivery rather than proving long-term financial impact.

Future evaluation should examine questions such as whether participants complete the curriculum, whether their confidence in managing money increases, whether financial knowledge is retained and whether participants subsequently change behaviours relating to budgeting, saving or borrowing.

Digital accessibility also remains an important consideration.

Although conversational technology can reduce some barriers, it cannot eliminate challenges such as limited connectivity, device access or differences in digital confidence. Future development should therefore continue to test the intervention with intended users and avoid assuming that a digital solution is automatically accessible.

A further lesson concerned cultural context. Working in Mexico as an international team required us to recognise the limitations of our own assumptions. Local knowledge was essential, and continued co-creation should remain central if *Izcalli* is expanded.

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9. Sustainability and Future Development

The value of the project should ultimately be judged not only by what was completed during six weeks, but by whether the work provides a useful foundation for future impact.

The conversational curriculum was designed with this longer-term potential in mind.

Future iterations could incorporate feedback from a larger group of users, expand the range of financial topics covered and evaluate learning outcomes more systematically. The programme could also be adapted to reflect differences between communities rather than assuming that one version will work equally well everywhere.

A future impact framework could track indicators such as curriculum completion rates, changes in financial confidence before and after participation, knowledge retention, reported saving behaviour and confidence in assessing financial products.

This would allow the project to progress from measuring outputs towards measuring outcomes.

Continued collaboration with local organisations will be essential. Technology can help extend access, but trusted community organisations and volunteers provide contextual understanding, relationships and credibility that a digital tool alone cannot reproduce.

The strongest future model for *Izcalli* is therefore likely to combine scalable digital education with continued human and community involvement.

Conclusion

Over six weeks in Mexico City, our team sought to answer a practical question: **how can technology make financial education more accessible without making it less human?**

Our response was *Izcalli*, a conversational financial literacy curriculum developed through human-centred design and local collaboration.

Against the SMART framework, the project established a **Specific** objective focused on accessible financial education and women's economic empowerment; created **Measurable** outputs including one conversational curriculum, three local co-creators and three structured collaborative sessions; established an **Achievable** intervention appropriate to the skills and timeframe available; addressed a highly **Relevant** challenge connected to gender equality and economic inclusion; and delivered its core outputs within a **Time-bound six-week placement**.

The project directly supported the principles of **SDG 5: Gender Equality** and **SDG 8: Decent Work and Economic Growth**, while our environmental activity in Iztapalapa reinforced the wider importance of sustainable and community-centred development.

The experience also demonstrated that social innovation does not come simply from introducing new technology. It comes from understanding the people who will use that technology, recognising local knowledge, removing unnecessary barriers and designing around human realities.

Our most important achievement was therefore not simply creating a chatbot.

It was developing an approach in which technology became a tool for accessibility, education and empowerment rather than an end in itself.

The project's immediate quantitative outcomes — **three local volunteers, three collaborative development sessions and one comprehensive conversational curriculum** — provide evidence of what was accomplished during the six-week period. Its longer-term value, however, lies in the potential for that foundation to be tested, refined and expanded.

Through a combination of empathetic technology design, grassroots co-creation, financial education and community engagement, the project reinforced a central lesson from our

Leadership in Action experience: sustainable impact is strongest when solutions are created **with communities rather than simply for them**.