

Alliance for Innovative Regulation

Gender-Disaggregated Data For Inclusive Regulation Playbook

From Gender Data to Regulatory Action

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1. INTRODUCTION

This playbook is designed to help financial regulatory authorities move from collecting and reporting gender-disaggregated data (GDD) toward using it more systematically in supervision, policymaking and market development.

It provides practical approaches, questions and resources that financial inclusion, supervision, policy, data and innovation teams can use to:

- understand their starting point and assess GDD readiness;
- identify the institutional and behavioral conditions affecting GDD use;
- navigate existing GDD tools, guidance and knowledge resources;
- define priority GDD challenges and develop practical responses; and
- assess what is needed to move promising solutions toward sustained use.

The playbook combines established GDD resources with practical lessons from AIR's work with regulators and ecosystem partners in Nigeria and Tanzania and through the Global Design Sprint.

How to use this playbook

You do not need to follow this playbook from beginning to end. Start with the section that best reflects your current need:

- **If you are assessing your starting point:** use Sections 2 and 3 to explore the foundations for effective GDD use and assess readiness.
- **If you need existing tools or guidance:** use Section 4 to identify resources relevant to your specific GDD challenge.
- **If you have identified a GDD challenge and want to develop a response:** use Section 5 to work through discovery, solution development and prototype advancement.
- **If you already have a potential solution:** go directly to the prototype advancement questions to consider relevance, ownership, feasibility, institutional change and sustainability.

Examples from AIR's work in Nigeria, Tanzania and the Global Design Sprint referenced throughout this playbook illustrate how these approaches can be adapted to different contexts.

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Moving from GDD collection to regulatory action

Collecting and reporting GDD is an important foundation, but its value ultimately depends on whether it informs decisions and action. Systematic use requires regulators to consider not only data availability and quality, but also the institutional and behavioral conditions that shape how people prioritize, trust, interpret and use data.

AIR's GDD for Inclusive Regulation Program has explored this challenge through global research and collaboration, country engagement, institutional assessment and solution development. The resulting approach complements established technical GDD frameworks by considering factors such as leadership, governance, incentives, capability, coordination and organizational culture.

The program draws on AIR's Innovation Elements Framework (IEF) and the COM-B model (Capability, Opportunity, Motivation) to identify institutional and behavioral barriers and opportunities for change, complementing established technical GDD frameworks.

Throughout this process, it is important to retain sight of the women behind the data. GDD can reveal patterns and gaps, while women's lived experiences help explain what those patterns mean in practice and why they matter.

A program grounded in collaboration

AIR's program builds on the substantial body of GDD guidance, data, tools and country experience already available. In Nigeria and Tanzania, national frameworks, institutional mandates and market evidence were combined with targeted research and consultation to identify opportunities for further action. The Global Design Sprint extended this approach internationally, bringing together regulators, financial service providers, researchers, development organizations, technologists and other experts to address common GDD challenges.

This principle of collaboration is explored further in AIR's blog Going Further, Together: Collaborating to Strengthen Gender-Disaggregated Data, which considers how existing initiatives, expertise and country experience can be connected to support stronger GDD systems and regulatory practice.

Three-phase approach

AIR's program is organised across three broad phases:

- Phase 1: Foundational Discovery and Landscape Mapping 🗺️
- Phase 2: Ideation and Development 💡
- Phase 3: Prototype Advancement and Targeted Acceleration 🛠️

Each phase seeks to strengthen the connection between data, institutional practice and regulatory decision-making, while retaining sight of the people and market experiences represented by the data.

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2. BUILD THE FOUNDATIONS FOR ACTION

Women's financial inclusion and economic empowerment

High-quality GDD helps regulators, policymakers and providers identify gender gaps and make better-informed decisions. Behind every data point is a woman navigating financial decisions within her household, livelihood and community. Keeping women's lived experiences in view helps ensure that better data leads to better outcomes.

Data alone, however, is not enough. In many markets, GDD remains concentrated in reporting and dashboards rather than systematically informing supervision, policy and regulatory decisions. The challenge is to create the institutional, behavioral and operational conditions that turn GDD insights into action - improving financial inclusion, financial health, consumer protection and economic opportunity for women.

The need for strong GDD foundations

GDD helps make women's experiences visible within financial systems. It enables policymakers, supervisors, and financial service providers to better understand who is being served, where gaps persist, and whether interventions are delivering results.

Start by looking beyond the data itself. Effective GDD use depends on an enabling environment that connects data with institutional mandates, people, processes and decision-making.

The 11 foundations below provide a practical framework for assessing this enabling environment. They can be used to identify existing strengths, barriers that may limit GDD use, and areas that may need further attention or investment.

🚀 **TAKE ACTION | Assess your GDD Foundations**

- Which foundations are already strong in our institution or market?
- Which are constraining our ability to collect, analyze or use GDD?
- Which can we influence directly, and which require wider ecosystem collaboration?
- Which should be prioritized given the regulatory or policy outcome we are trying to achieve?

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11 FOUNDATIONS OF A STRONG GDD ECOSYSTEM	**Legal & regulatory anchoring** Laws and regulations enable the collection, use and protection of GDD.	**Policy integration & strategic alignment** GDD priorities are embedded in national strategies, policies and institutional mandates.	**Institutional ownership & governance** Clear leadership, roles and accountability for GDD across institutions.	**Stakeholder coordination & ecosystem linkages** Strong collaboration across public agencies, private sector, and development partners.	**Data architecture & reporting processes** Standardised data definitions, collection methods and reporting processes.
Dashboard & analytics capabilities Tools and skills to analyse, visualise and interpret GDD effectively.	**Supervisory & market use** GDD is used to inform supervision, policymaking and market interventions.	**Industry engagement & incentives** Financial institutions and other data providers are engaged and incentivised to report quality GDD.	**Capacity & skills development** People have the right skills and knowledge to produce and use GDD.	**Transparency & accountability** Data is transparent, accessible and used to drive accountability and public trust.	**Sustainability & evolution** GDD systems are resourced, adaptable and continuously improved over time.

Together, these foundations create the enabling environment needed to move from data collection to meaningful action. They should not be treated as a checklist in which every element must be equally mature. Instead, use them to identify the particular institutional conditions that matter most for the GDD challenge you are trying to address.

✅ GOOD PRACTICE

Start with the regulatory, supervisory or policy outcome you want to improve, then consider which foundations are enabling or constraining progress. This helps avoid treating GDD as a standalone data initiative.

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3. GDD READINESS

A GDD initiative requires a clear understanding of the institution and wider ecosystem at the outset. The Financial Alliance for Women and Data2X Gender Data Playbook for Women's Financial Inclusion provides a useful framework for considering whether gender data is recognized as a priority, what data is available, whether it is sufficiently reliable, how it is reported and whether it informs decisions. The readiness levels are best used as a diagnostic framework rather than as a scorecard.

Readiness level	Primary question	Typical focus
RL1 - Awareness	Is gender data a recognized priority?	Build the case, clarify ownership and establish relevance.
RL2 - Availability	What data already exists?	Map coverage, identify gaps and reduce fragmentation.
RL3 - Quality	Can the data be trusted?	Strengthen definitions, validation, governance and consistency.
RL4 - Reporting	Is information produced and shared consistently?	Standardise reporting, dashboards and communication.
RL5 - Usage	Does GDD shape decisions?	Embed GDD in supervision, policy, market monitoring and strategy.

Source: Financial Alliance for Women and Data2X Gender Data Playbook for Women's Financial Inclusion

Readiness is rarely uniform across an institution. A regulator may have established reporting requirements and a dashboard while still strengthening the analytical capability, internal processes or incentives required to use those outputs consistently. In other cases, a strong policy mandate may precede the development of the supporting data systems. A readiness assessment therefore establishes a baseline from which priorities can be defined more precisely.

How to use the readiness framework

Use the readiness levels to structure discussion rather than to generate a single maturity score. Readiness may vary significantly across functions: for example, an institution may have strong reporting systems but limited analytical capability or limited use of GDD in decision-making.

The objective is to establish a practical baseline and identify priorities for action, not to achieve the highest possible rating across every dimension.

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? QUESTIONS TO ASK

What already exists? What is working? What is preventing further progress? Who owns this issue? What would meaningful improvement look like?

The objective is to establish a practical baseline and identify priorities for action, not to achieve the highest possible rating across every dimension.

Look beyond technical readiness

Readiness frameworks help assess the maturity of the data ecosystem, but they do not always reveal the institutional and behavioral factors that enable or constrain progress. A regulator may have relevant data, reporting requirements and analytical tools in place while still facing barriers related to ownership, leadership, incentives, staff capability, coordination or organizational culture.

To complement technical readiness with an assessment of these wider institutional conditions, AIR uses the Innovation Elements Framework (IEF) to explore how factors such as leadership, governance, incentives, people, technology, coordination, culture and learning influence an institution's ability to use GDD effectively and sustain change.

This institutional perspective also brings the human dimension into the analysis from the outset. A reporting requirement may be formally established, but its value depends on whether staff understand their roles, trust the data, recognize its relevance and have the capability and authority to act on the resulting insights. In Nigeria and Tanzania, AIR applied this lens alongside country research to inform program design and engagement, without treating the exercise as a public assessment of either institution.

Map the existing national architecture before creating something new

🚀 TAKE ACTION

Map the national architecture: identify existing mandates, reporting and data-governance arrangements, financial inclusion and gender commitments, innovation infrastructure and coordination mechanisms that could support GDD priorities.

GDD does not operate in isolation. Before developing a new intervention, map the legal, policy, regulatory and innovation frameworks that already shape financial inclusion, data governance, consumer protection, digital finance and institutional mandates.

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Look specifically for:

- existing mandates or strategies that provide authority for GDD work;
- current reporting requirements and data-governance arrangements;
- existing financial inclusion and gender commitments;
- regulatory or innovation infrastructure that could support delivery; and
- existing coordination mechanisms through which GDD priorities could be advanced.

This exercise can identify existing assets to build on, potential constraints and opportunities to integrate GDD into established processes rather than create parallel structures.

Tanzania - Examples of relevant regulations and policies for GDD

- Core regulations: Personal data protection framework; AML/CFT and KYC requirements; Bank of Tanzania consumer protection regulations; Microfinance Act, 2018; National Payment Systems Act, 2015; and guidance on strengthening gender representation and inclusivity in leadership roles for banks and financial institutions.
- National strategies: National Financial Inclusion Framework 2023–2028; National Financial Inclusion Framework 2018–2022; and the National Financial Education Framework.
- Gender policies: National gender policy architecture, complemented by financial inclusion frameworks that recognise women as a priority segment.
- Fintech and innovation: Bank of Tanzania FinTech Regulatory Sandbox and wider digital government, ICT and payments-modernisation initiatives.

These foundations do not determine, on their own, how effectively gender data will be used. They do, however, influence institutional ownership, available delivery channels and the scope for integrating GDD into existing processes.

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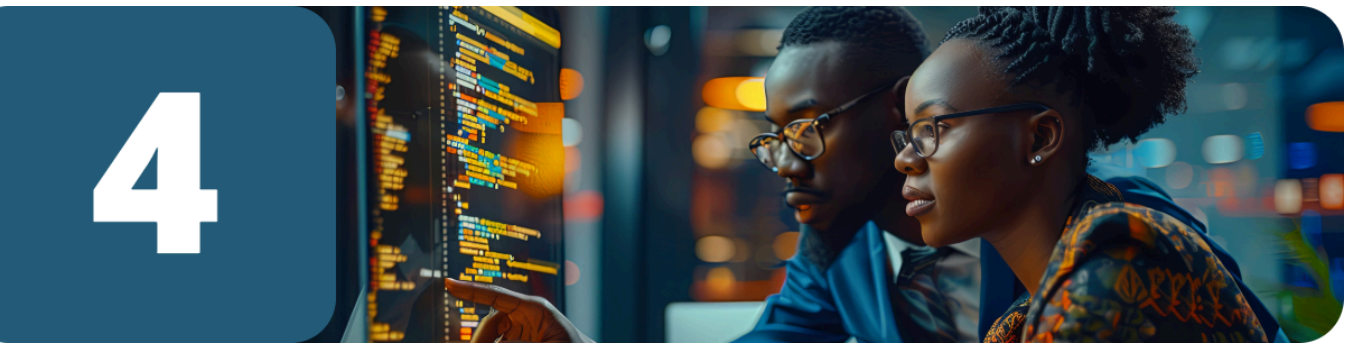
Nigeria - Examples of relevant regulations and policies for GDD

- Core regulations: Nigeria Data Protection Act, 2023; AML/CFT and KYC requirements; CBN Consumer Protection Regulations, 2019; and general prudential and statistical reporting requirements.
- National strategies: National Financial Inclusion Strategy (Revised 2018) and the National Digital Economy Policy and Strategy.
- Gender policies: National gender policy framework and the Framework for Advancing Women's Financial Inclusion in Nigeria.
- Fintech and innovation: National FinTech Strategy; CBN Regulatory Sandbox; and the Operational Guidelines for Open Banking in Nigeria.

In both Nigeria and Tanzania, AIR's discovery work treated existing national frameworks as assets and examined how they connected with data practices, institutional responsibilities and decision-making.



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4. NAVIGATE THE EXISTING GDD ECOSYSTEM

✅ GOOD PRACTICE

Start with the problem, not the resource.

Regulators can draw on a substantial body of existing GDD guidance, tools, datasets and implementation experience. In many cases, the challenge is not a lack of resources but identifying which resource is most relevant to the problem at hand.

The tables in this section provide a practical starting point. Identify the use case closest to your current challenge, begin with the suggested core resource and use the additional materials where deeper or complementary guidance is needed.

Before developing a new tool or methodology, check whether an existing resource can be adapted to your context. This can reduce duplication and allow limited resources to focus on implementation, institutional adoption and gaps not addressed by existing approaches.

Key GDD resources by use case

The Gender Data Playbook outlines a step-by-step path from awareness to action: 1) diagnose data gaps, 2) raise awareness and build institutional buy-in, 3) develop data systems to improve data availability and quality, 4) build capability for analysis and reporting, and ultimately 5) use data to spur action, informing supervision, policy, and decision-making. We have used this structure to create a non-exhaustive list of useful resources around specific use cases below.

Diagnose data gaps

The first step is to understand what gender-related data is available, what is missing, and where important blind spots remain. A systematic assessment helps identify priority gaps that may limit evidence-based decision-making and effective policy interventions.

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🎯 If you are...	🔎 Focused on	1️⃣ Start with	2️⃣ Then explore
A regulator just beginning to assess gender data availability	Understanding what data exists and where the gaps are	🔗 UNCDF Gender Disaggregated Data Mapping Tool	🔗 AFI Guideline Note #26 – Sex-Disaggregated Data Toolkit
A Financial Inclusion team seeking to benchmark national outcomes	Identifying gender gaps in financial access and usage	🔗 World Bank Global Findex Database	🔗 IMF Financial Access Survey (FAS) – Gender Series
A regulator reviewing the MSME finance ecosystem	Understanding data gaps affecting women-owned businesses	🔗 WE Finance Code – Data & Implementation Guidelines	🔗 AFI Gender-Responsive Toolkit for MSME Data Ecosystems
A bank or financial institution exploring a women's market strategy	Assessing availability of customer gender data	🔗 Financial Alliance for Women: Collecting and Using Banking Data on Women Businesses	🔗 CGAP Supply-Side Gender Disaggregated Data for Advancing Financial Inclusion (2024)

Raise awareness and build institutional buy-in

Building awareness among leaders and staff creates a shared understanding of why gender data matters. Securing institutional support is essential for sustaining efforts to improve data collection, analysis, and use.

🎯 If you are...	🔎 Focused on	1️⃣ Start with	2️⃣ Then explore
A regulator building support for a gender data initiative	Demonstrating why gender data matters for policy outcomes	🔗 UNSGSA Collecting and Using GDD for Financial Policymaking	🔗 Data2X & FAW Gender Data Playbook for Women's Financial Inclusion
A regulator seeking examples from peers	Learning how other authorities have implemented GDD	🔗 AFI Knowledge Hub	🔗 AIR Global Design Sprint on GDD – Recap Report
A policymaker engaging multiple stakeholders	Building a common evidence base for action	🔗 ConsumerCentriX – Driving Women's Financial Inclusion Through Better Gender Data	🔗 WE Finance Code Implementation Guide
A financial institution building internal support	Making the business case for investing in gender data	🔗 Financial Alliance for Women Knowledge Hub	🔗 Women's World Banking Policy Handbook for Women's Financial Inclusion

Develop data systems to improve data availability and quality

Strong data systems enable organizations to collect, store, and manage GDD consistently and reliably. This step strengthens processes, standards, and infrastructure to improve data quality and accessibility.

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🎯 If you are...	🔎 Focused on	1️⃣ Start with	2️⃣ Then explore
A Prudential Supervision team establishing reporting requirements	Standardizing collection of sex-disaggregated data	🔗 AFI Guideline Note #39 – SDD Report Templates	🔗 WE Finance Code – Data & Implementation Guidelines
A regulator strengthening national gender data infrastructure	Building sustainable gender data systems	🔗 Data2X & FAW Gender Data Playbook for Women's Financial Inclusion	🔗 PARIS21 ADAPT Tool (Gender Module)
A regulator improving demand-side data collection	Integrating gender into surveys and diagnostics	🔗 World Bank Gender-Sensitive Survey Design & Implementation Guidance	🔗 FinMark Trust WEE-FI Gender Data Guidelines
A financial institution embedding GDD into operational systems	Capturing and managing customer gender data	🔗 ADB Steps for Integrating SDD Data in a Financial Institution	🔗 Financial Alliance for Women: Collecting and Using Banking Data on Women Businesses
A financial institution establishing data governance processes	Improving consistency and quality of gender data	🔗 CGAP Advancing Women's Financial Inclusion – Guidelines for Financial Institutions	🔗 Data2X & FAW Gender Data Playbook for Women's Financial Inclusion

Build capability for analysis and reporting

Collecting data creates value when institutions can analyze and interpret it effectively. Analytical skills, tools and reporting practices help turn data into meaningful insights for decision-making.

🎯 If you are...	🔎 Focused on	1️⃣ Start with	2️⃣ Then explore
A regulator designing gender-disaggregated reporting templates and indicators	Developing standardized reporting frameworks for regulated entities	🔗 AFI Guideline Note #39 – SDD Report Templates	🔗 WE Finance Code – Data & Implementation Guidelines
A regulator beginning to analyze sex-disaggregated data	Producing meaningful indicators and trends	🔗 AFI Guideline Note #26 – Sex-Disaggregated Data Toolkit	🔗 IMF Measuring Financial Access: 10 Years of the FAS
A regulator developing dashboards and monitoring tools	Turning data into actionable insights	🔗 ConsumerCentriX – InBrief: Building a National Gender Data Dashboard	🔗 AIR & Bank of Tanzania Design Sprint Report
A Consumer Protection team seeking to identify gender-specific risks	Improving analysis of outcomes and market trends	🔗 UN Women Counted and Visible Toolkit	🔗 PARIS21 Gender Statistics Resources

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A financial institution analyzing women customer performance	Using gender data to guide business decisions	🔗 Financial Alliance for Women Knowledge Hub	🔗 CGAP Supply-Side GDD for Advancing Financial Inclusion (2024)
A financial institution reporting progress to stakeholders	Building gender-focused reporting frameworks	🔗 Building a National Gender Data Dashboard	🔗 Women's World Banking Policy Handbook for Women's Financial Inclusion

Use data to spur action

The ultimate goal is to use gender data to inform supervision, policy development, program design and strategic decisions. Embedding data in decision-making helps drive measurable outcomes, strengthen accountability, and improve financial inclusion for women.

🎯 If you are…	🔎 Focused on	1️⃣ Start with	2️⃣ Then explore
A Financial Inclusion team designing targeted interventions	Using evidence to address identified gender gaps and monitor inclusion targets	🔗 Gender Intentional Monitoring, Learning, and Evaluation Toolkit	🔗 AIR & Central Bank of Nigeria Design Sprint Report
A Prudential Supervision team using gender data in supervisory processes	Assessing portfolio performance and informing supervisory dialogue	🔗 CGAP Using Disaggregated Regulatory Data to Support Financial Policy and Supervision	🔗 ConsumerCentriX Georgia WSME GDD Dashboard
A Digital Finance team seeking to close adoption and usage gaps	Using gender data to inform digital financial inclusion strategies	🔗 GSMA Mobile Gender Gap Programme	🔗 UNCDF Policy Accelerator – Gender Data Modules
An MSME Finance team supporting women-owned businesses	Monitoring access to finance and informing ecosystem reforms	🔗 WE Finance Code – Data & Implementation Guidelines	🔗 Financial Alliance for Women Building a National Gender Data Dashboard
A financial institution designing products for women customers	Translating gender insights into business strategy	🔗 Financial Alliance for Women: Collecting and Using Banking Data on Women Businesses	🔗 Women's World Banking Action & Policy Recommendations to Collect Sex-Disaggregated Targets

The resources highlighted in this document, together with the AIR Global Collaboration Platform and the Gender Data Playbook readiness framework, provide practical guidance for stakeholders at every stage of their gender data journey, from identifying gaps to driving meaningful action and impact. AIR's blog Strengthening Existing Gender Data Systems for Financial Inclusion summarises the GDD foundations and resources through country examples.

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Map who needs to contribute, own and use GDD

🚀 TAKE ACTION

Map the actors who collect, govern, analyze, interpret and use GDD, including what information they hold, the decisions they influence and where ownership or coordination is unclear.

Effective GDD systems depend on coordination across the actors who collect, govern, analyze, interpret and use data. Before establishing a new coordination mechanism, identify the structures and relationships that already exist.

Map relevant actors across the regulatory authority and wider ecosystem, including financial inclusion committees, statistics agencies, supervisory and policy teams, industry reporting forums, financial service providers, consumer organizations and development partners.

For each actor, ask: **What information do they hold? What role do they currently play? What decisions could they influence? What would they need from others? Where is ownership unclear?**

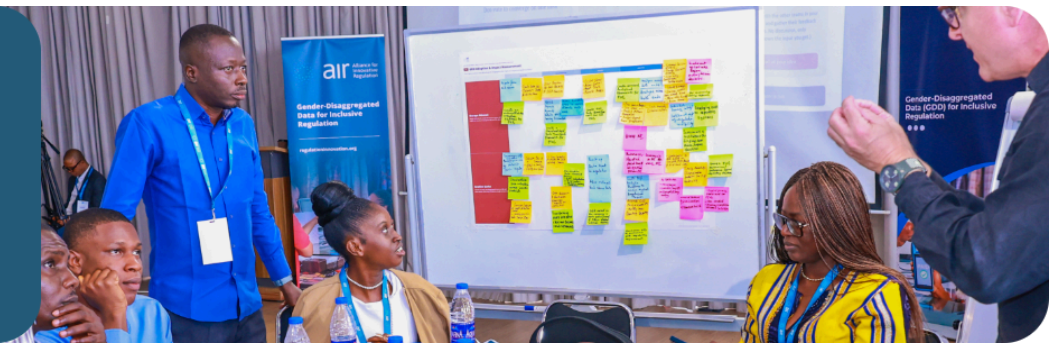
This can reveal existing delivery channels, duplication, coordination gaps and the actors who will ultimately need to own or use any resulting intervention.

AIR's Global Advisory Group connects the program with organizations working across financial inclusion, gender data, women's entrepreneurship, regulation and market development. Members have contributed relevant tools, country examples and implementation experience, helping the program build on established practice and reduce duplication.

At the country level, the same principle applies to existing coordination mechanisms. Financial inclusion committees, statistics agencies, internal cross-department working groups, industry reporting forums, consumer organizations and development partners may already hold relevant expertise or responsibilities. Mapping these relationships during the discovery process can identify both practical delivery channels and the actors who will ultimately need to interpret, own or use the data.

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5. FROM DIAGNOSIS TO ACTION: A PRACTICAL APPROACH

This section sets out AIR's three-phase program approach for moving from GDD diagnosis toward practical solutions and sustained use.

🗺️

Phase 1: Foundational Discovery and Landscape Mapping

Build the evidence base by understanding regulatory needs, local context, existing initiatives and institutional conditions to identify priority challenges and opportunities.

💡

Phase 2: Ideation and Development

Translate evidence into solutions by bringing together regulators and diverse experts to rapidly ideate, develop and test practical responses to priority challenges.

🛠️

Phase 3: Prototype Advancement and Targeted Acceleration

Advance solutions toward implementation by refining and validating promising prototypes and strengthening the partnerships, ownership and enabling conditions required for sustained use.

Phase 1 - Discover: understand the context and define the right problem

Begin by building an evidence base around the GDD challenge. Combine research and landscape analysis with institutional and stakeholder perspectives to understand what exists, how GDD is collected and used, and what is preventing better outcomes.

? QUESTIONS TO ASK

1. **What already exists?** Map relevant data, tools, policies, reporting arrangements and initiatives.
2. **How is GDD currently used?** Understand where data enters, or fails to enter, supervision, policy and market decisions.
3. **What is getting in the way?** Identify technical, institutional, behavioral and ecosystem barriers.
4. **What problem are we solving?** Translate the evidence into a clearly defined challenge that can guide subsequent solution development.

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Review and research

🚀 TAKE ACTION

Build the evidence base before defining the solution.

Discovery begins by examining what already exists. AIR conducted a global review of GDD frameworks, tools, datasets, dashboards and approaches to data collection and use, alongside country-level analysis of relevant policies, strategies, reporting arrangements, market evidence and stakeholder initiatives.

In Nigeria and Tanzania, this research was complemented by engagement with central banks, financial service providers, development partners and other ecosystem actors. The objective was not simply to identify gaps in available data, but to understand how existing information is collected, shared and used, where established initiatives can be strengthened and where further intervention could add value.

Tanzania project - GDD landscape review summary

Starting point: Tanzania already had GDD foundations, including the National Financial Inclusion Framework III, supervisory reporting systems and established demand-side datasets.

What discovery revealed: Opportunities remained to strengthen connections between supply- and demand-side data, improve consistency in definitions and reporting, and ensure analytical outputs were designed around regulatory and market needs.

How this shaped action: The findings led to three priorities: identifying the GDD with greatest value for supervision and policy; strengthening its collection and governance; and translating it into actionable regulatory insight.

Transferable lesson: A strong existing data ecosystem does not necessarily mean creating more data. Discovery can reveal opportunities to connect, standardise and make better use of what already exists.

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Nigeria project - GDD landscape review summary

Starting point: Nigeria already had an established GDD ecosystem, supported by national financial inclusion and women's financial inclusion frameworks, gender-related reporting requirements and multiple supply- and demand-side data sources. Existing infrastructure included Central Bank of Nigeria (CBN) supervisory returns, NIBSS payments data, BVN-based identity linkage and the Women's Financial Inclusion Dashboard, alongside demand-side evidence from EFInA and the Global Findex.

What discovery revealed: The landscape review identified an opportunity to focus on activating and extending the use of existing GDD. Priorities included harmonising gender definitions and reporting practices, strengthening analytical links across datasets, connecting supply- and demand-side insights, and increasing the use of gender insights by financial service providers.

How this shaped action: These findings focused the Nigeria Sprint on three practical opportunities: turning GDD into actionable market insight; strengthening policy and incentives for its use; and understanding and measuring how GDD is adopted in institutional decision-making.

Transferable lesson: Where substantial GDD and supporting infrastructure already exist, the priority may be to strengthen the use of existing data rather than collect more, improving how data is connected, interpreted and translated into institutional and market decisions.

This work also drew on the expertise of AIR's Global Advisory Group and the wider GDD ecosystem. The resulting evidence base helped ensure that the program built on existing resources and country priorities rather than developing parallel approaches.

Looking beneath the visible data challenge

? QUESTIONS TO ASK

What is preventing GDD from being used effectively in practice? Look beneath the visible data challenge.

In Nigeria and Tanzania, AIR strengthened the research through application of the Innovation Elements Framework (IEF). While the landscape analysis provided insight into the GDD ecosystem, the IEF helped examine the institutional conditions that influence whether gender data can be used effectively in practice.

This distinction is important. A regulator may have relevant data, reporting requirements and analytical tools in place while still facing barriers to their effective use. These may relate to institutional ownership, leadership, incentives, staff capabilities, coordination between departments, technology or organizational culture. The IEF therefore complemented the technical analysis by examining the institutional and behavioral environment surrounding GDD.

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Institutional dimension	Questions for reflection
Leadership and governance	Who owns the objective? How are priorities set and decisions made?
Motivation and incentives	Why does better GDD matter to the people expected to collect, analyze or use it?
People and capability	Do teams have the confidence, skills and role clarity required to act on the data?
Data and technology	Do systems support consistent collection, validation, access and analysis?
Coordination	Can departments and external actors exchange information and resolve issues effectively?
Learning and culture	Are teams able to test, learn from experience & adapt practices over time?

Combining research and institutional analysis provided a more complete picture of the challenge. It helped distinguish visible data gaps from the underlying conditions that may prevent existing data from influencing supervision, policy or market development.

> ✅ **GOOD PRACTICE**
>
> Avoid jumping from an observed data gap directly to a technical solution. Ask what behavior, process or institutional condition is producing the gap. Addressing the underlying constraint may be more effective than introducing another tool or dataset.

From evidence to defined GDD challenges

The research and institutional analysis informed the development of problem statements for the three Design Sprints delivered under the GDD program. Program partners, participating central banks and subject-matter experts helped develop and refine them. Rather than treating the Sprints as standalone innovation exercises, the problem statements connected solution development to challenges identified through the wider discovery process.

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Tanzania project - Problem statements

In Tanzania, the problem statements addressed three interconnected aspects of strengthening GDD for regulatory use, from identifying priority data to improving its governance and translating it into actionable insight:

- PS1 – Identifying the Right Gender Data: How might we prioritize the GDD that would have the greatest impact on supervision, policy, and market development decisions?
- PS2 – Collecting and Governing Gender Data: How might we ensure GDD is collected, managed, and reported consistently and efficiently across the financial sector?
- PS3 – Using Gender Data for Action: How might we turn GDD into insights that drive better supervisory, policy, and market outcomes?

Nigeria project - Problem statements

In Nigeria, the problem statements focused on strengthening the use of existing and emerging GDD to generate market insight, inform policy and business decisions and understand whether those insights are being applied in practice:

- PS1 – GDD Activation & Market Insight: How might we help users identify underserved female segments and unmet market opportunities?
- PS2 – Policy & Incentive Alignment: How might we encourage the active use of GDD as actionable market intelligence for strategic decision-making targeted at women, including policy and product design?
- PS3 – GDD Adoption & Impact Measurement: How might we measure how GDD insights are efficiently used and applied in practice?

Global Design Sprint - Problem statements

At the global level, the Sprint explored three complementary dimensions of the challenge: using emerging technology to strengthen GDD analysis, bringing women's experiences into the interpretation of data and translating GDD into market action:

- PS1 – AI for GDD: Exploring how AI and emerging technologies can strengthen the analysis and practical use of GDD.
- PS2 – Human Stories Behind the Data: Exploring how qualitative insights and women's lived experiences can complement quantitative GDD and strengthen decision-making.
- PS3 – Market Action: Exploring how GDD can be translated into practical action by financial institutions and other market actors.

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Taken together, the three engagements illustrate how a common discovery approach can lead to different priorities depending on the institutional and market context. The Global Design Sprint considered the challenge through technology, human experience and market action; Nigeria focused on activating GDD for market insight, decision-making and measurable use; and Tanzania addressed the progression from identifying priority data to strengthening its governance and applying it to regulatory decisions.

🚀 TAKE ACTION

Before moving into solution development, test your problem statement.

A useful GDD problem statement should:

- be grounded in evidence rather than an assumed solution;
- connect to a regulatory, supervisory, policy or market outcome;
- identify who experiences or is affected by the problem;
- be specific enough to guide solution development without predetermining the answer; and
- be understood and supported by the stakeholders who will need to act on it.

Avoid: "How might we build a GDD dashboard?"

Prefer: "How might we make priority GDD easier for supervisory teams to access and use in decision-making?"

The second framing leaves open whether the appropriate response is a dashboard, a change to reporting processes, new analytical capability or another intervention.

Phase 1 does more than produce a landscape assessment. It builds a strong enough understanding of the data, ecosystem and institutional environment to define the right problems for the next stage. These problem statements bridge into Phase 2 – Ideation and Development, where evidence is translated into practical solutions.

Phase 2 - Ideation and Development: translate evidence into possibilities

Once the problem is sufficiently understood, bring together the people who understand the data, the institutional context, the market and the experience of end users to develop and test possible responses. The objective is not to generate as many ideas as possible, but to develop responses that address the evidence-based problem identified during discovery and have a realistic pathway to institutional use.

Design Sprints and TechSprints offer one way to do this. They are short, time-bound and facilitated, with regulators, data specialists, technologists and market participants working in small mixed teams on a clearly defined problem statement. The value comes less from the format itself than from what it makes possible.

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Participants build a shared understanding of the problem, hear perspectives they may not usually encounter and leave with a prototype they can test rather than another report.

Solution development

> 🚀 **TAKE ACTION**
>
> Prepare for collaborative solution development.

Effective solution development depends on the foundations established during Phase 1. Research, institutional analysis, expert input and stakeholder engagement give participants a shared understanding of the challenge and reduce the risk of developing solutions before the underlying problem is properly understood.

The approach is adapted to each context. In Tanzania, cross-functional participation connected perspectives from data, supervision, policy and market development. In Nigeria, wider ecosystem engagement brought insights into how GDD is generated and used across the financial sector. The Global Design Sprint extended this model internationally, drawing on expertise from different jurisdictions and disciplines.

Sprints can operate at very different scales, from a focused internal session with a single department, to a multi-day event with external participants from several countries. Whatever the scale, the Sprints in this program followed the same broad structure:

Before the sprint

- **Write a clear problem statement.** It should come straight out of discovery and be specific enough to act on. If it's too narrow, the sprint will have limited impact. If it's too broad, teams will struggle to produce anything actionable.
- **Curate mixed teams deliberately.** Each team should combine people who know the data, people who know how decisions get made inside the institution, and people who bring a market or technical perspective. Avoid teams drawn mostly from one department or organization.
- **Develop personas from the evidence.** Personas help teams connect GDD challenges to the women ultimately affected by them. One might be an ambitious micro-trader trying to grow her business despite everyday financial constraints. Another might be a woman farmer managing seasonal income and looking for more reliable livelihood opportunities. Build them from discovery findings, such as patterns in GDD, survey results or insights from organizations working directly with women, so teams design for realistic circumstances and not assumptions.
- **Prepare participants.** A short briefing or boot camp covering the discovery findings, the available data and the personas means teams start from common ground instead of spending the first day catching up.

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- **Agree ownership early.** Decide before the event who will own the outputs and what happens to promising ideas afterwards.

During the sprint

- Keep the work time-bound and focused on making something. That could be a prototype tool, a process map, a draft governance model or a mock-up of a report.
- Keep the people you are designing for in view throughout. Use personas in problem framing, ideation and prototype testing, with teams regularly asking: Would this solution respond to this person's reality, needs and experiences, and contribute to better outcomes for them?
- Use regular check-ins to surface blockers early, without trying to solve every problem in the room.

After the sprint

- Have teams present to the decision-makers who would need to adopt their solutions, and use the persona question as one of the criteria when reviewing them.
- Debrief on what worked, what didn't and which ideas deserve further development.
- Give the strongest solutions a named owner and agree on next steps, so they move into institutional processes and don't stay on a sprint slide.

From challenges to prototypes

The three Sprints show how this approach can produce different types of solutions. Prototypes ranged from data and technology tools to governance models, operational frameworks and human-centered approaches. This range matters because stronger GDD use does not necessarily require a new dataset or dashboard. Depending on the underlying challenge, the solution may involve improving existing systems, changing institutional processes or creating a clearer connection between evidence and decision-making. Treat prototypes as early versions to test and refine within the institution, and identify from the outset who will take them forward.

💡 EXAMPLES FROM PRACTICE

Global Design Sprint: different problems require different types of response

The Global Design Sprint generated solutions across the AI for GDD, Human Stories Behind the Data and Market Action tracks. Five solutions were recognised at Demo Day:

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EquiPass **1st Place**	A credit passport and lender-matching solution that brings together financial and business information to provide women-owned SMEs with a richer, portable picture of their creditworthiness.
Value for Women **Joint 2nd Place**	A tool that connects existing portfolio, KYC and legacy data to help financial institutions identify and better understand women-owned MSMEs within their portfolios.
CERISE **Joint 2nd Place**	A decision-support extension to CERISE's SPI Online Gender tools, combining gender-performance diagnostics, behavioral analysis and tailored recommendations for financial institutions.
OkHi **3rd Place**	A digital address-verification solution exploring whether traditional proof-of-address requirements may create disproportionate onboarding barriers for women.
Voice2Impact **People's Choice**	An approach combining quantitative GDD with consent-based stories and lived experiences from rural women MSMEs.

The solutions illustrate the breadth of the original problem statements. Some use technology to address specific data and access barriers, while others focus on how institutions interpret existing information or connect quantitative evidence with women's experiences.

Tanzania Sprint - Prototypes

The Tanzania Sprint produced three prototypes corresponding directly to the three challenges identified with the Bank of Tanzania. Together, they address different parts of the pathway from identifying relevant GDD to strengthening its governance and ultimately using it in regulatory decision-making.

Standardised Reporting Templates and Dashboard	Combines standard GDD definitions and reporting templates with a central dashboard designed to improve data consistency, visibility and identification of underserved groups.
Centralised Governance Hub	Creates a common governance framework for the GDD lifecycle, including shared standards and quality rules, a central repository, differentiated submission routes, and defined steering, technical and data-steward roles.
Operational Manual for GDD	Provides a repeatable route from a policy need through data selection, validation and analysis to accountable decision-making, action and monitoring.

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Nigeria Sprint - Prototypes

The Nigeria Design Sprint brought together the CBN, AIR and a diverse group of financial ecosystem stakeholders to translate GDD challenges into practical, user-driven solutions, generating five winning solutions from ten prototypes and a clear pathway for further assessment and implementation.

Gender Intelligence Hub	Standardised GDD hub giving FSPs market insights and CBN evidence of policy impact, with incentives rewarding progression from data reporting to use.
Shared DataPlatform	CBN-backed GDD warehouse combining banking and grassroots data, with shared standards, dashboards and FSP–NGO matchmaking
Gender Data to Action Hub	WFID-based accountability layer linking GDD compliance and scorecards with incentives to drive and track policy and product action.
Alternative Credit Scoring	Alternative credit scoring solution combining GDD with records from VSLAs, savings behavior and seasonal cash flows. It helps FSPs assess women's creditworthiness and design products around how they actually earn, save and transact.
GDD2Action Tracker	A digital tracking platform that transmits data from collection points to use in real time, eliminating delays in policy action.

✅ **GOOD PRACTICE**

Moving from gender data to action requires more than technical infrastructure. Solutions need to respond to the specific problem identified during the discovery process and account for the people, processes, incentives and institutional arrangements that will determine whether they are ultimately adopted and used. This provides the basis for Phase 3 – Prototype Advancement and Targeted Acceleration, where promising solutions are further assessed, refined and prepared for implementation.

Phase 3 - Prototype Advancement: create the conditions for sustained use

A prototype provides a basis for testing an idea, but it is not the same as implementation. Prototype advancement assesses the solution's relevance and feasibility, alongside the conditions required for sustained use.

At this stage, the institutional findings from discovery become particularly important. A technically feasible solution may still have limited impact if ownership is unclear, users do not trust the output or relevant

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teams lack the authority or capability to act on it. Prototype advancement therefore examines the solution and the conditions required for its sustained use.

? QUESTIONS TO ASK

What is the pathway from prototype to implementation, and where does it best align with existing initiatives or warrant a new strategic pathway?

Following the country Sprints, AIR conducts technical assessments of the prototypes with identified national and international experts. These assessments consider five core questions:

Question	What it helps establish
Is the concept relevant to the identified need and the women it ultimately aims to support?	Connection to a validated regulatory, supervisory, policy or market need and to the experiences and outcomes of the women affected.
Who will use and own it?	Demand, accountability and a practical home for the solution.
Can it work in the current environment?	Feasibility across data, technology, operations, governance and skills.
What must change around it?	Behavioral, workflow, policy or coordination changes needed for value to materialise.
Can it be sustained?	Resources, maintenance, feedback and accountability beyond the initial project.

From global insights to institutional application

In parallel, prototypes from the Global Design Sprint are considered alongside the country-level solutions to identify common challenges, complementary approaches and opportunities for useful alignment. Where relevant, global solutions and expertise can therefore inform or support the further development of country prototypes.

💡 EXAMPLES FROM PRACTICE

Connecting Sprint learning with the wider ecosystem

Post-Sprint engagement can help test emerging approaches with the wider ecosystem, connect solutions with existing initiatives and expertise, and identify partnerships that can support implementation and scale. Sharing Sprint learning through established sector forums also creates opportunities for regulators and practitioners in other markets to consider what could be adapted to their own contexts. Following the Global, Tanzania and Nigeria Sprints, AIR connected Sprint learning and solutions with the wider GDD and financial inclusion ecosystem through several international forums:

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Datasphere Initiative – Unlocking Gender Data for Equality in Africa:

Shared learning from the three Sprint models and explored how GDD solutions connect with wider questions of data governance, institutional change and practical application.

WE Finance Code Global Forum:

Connected the program and Sprint learning with regulators, Code stakeholders and implementation partners, while strengthening relationships that could support country implementation and future GDD work.

Financial Inclusion Week – From Sprint to Scale:

AIR, the Central Bank of Nigeria and Bank of Tanzania shared country Sprint prototypes and lessons, exploring what can transfer between markets, what needs to be adapted, and what it takes to move from a GDD challenge to regulator-owned implementation.

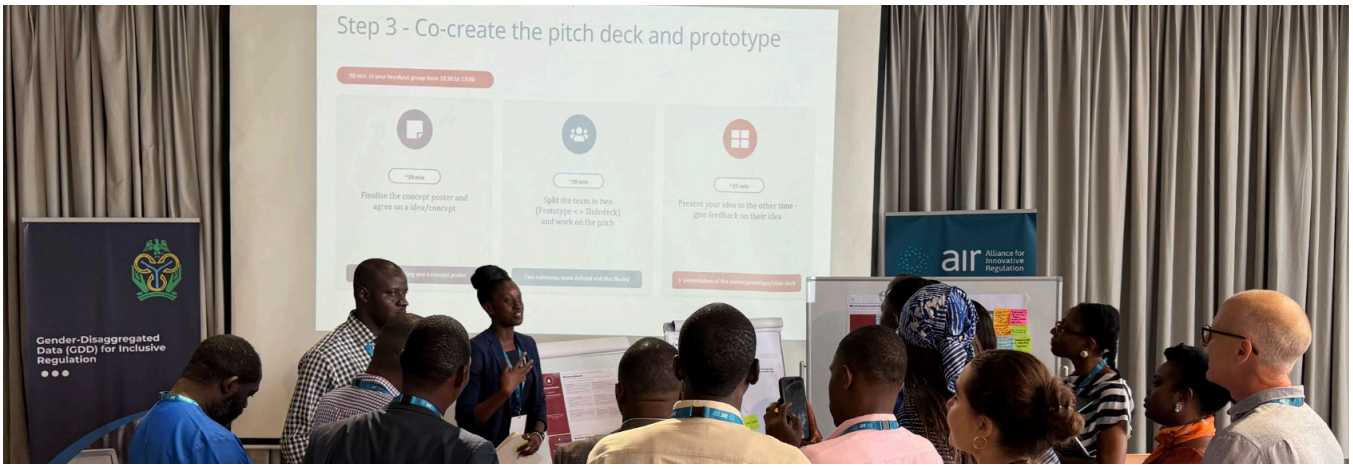
Prototype advancement also provides an opportunity to revisit the original GDD readiness baseline and assess whether new tools, practices and behaviors are strengthening the institution's capacity to use GDD in decision-making.

"[Our next focus is] to identify the priority areas for refinement, to establish the dependencies, potential ownership and partnership arrangements and, therefore, have a realistic pathway towards piloting and further development."

Albert Mkenda, Senior Principal Officer, Bank of Tanzania

"At the end of the work that we are doing with AIR, the key questions for us are 'how do we take the strongest ideas, turn them into sustained market and policy actions? […] How are we now able to leverage and assess them and, more importantly, connect them with existing tools and platforms?'"

Sophia Ojoma Abu, Head of Gender & Special Segments Office, Central Bank of Nigeria



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6



6. CONCLUSION AND NEXT STEPS

From gender data to regulatory action

This playbook brings together established GDD frameworks and resources with practical lessons from AIR's work in Nigeria, Tanzania and the Global Design Sprint. Across these engagements, one lesson is consistent: strengthening GDD is not only about collecting more or better data, but about creating the conditions for data to inform decisions and action.

The program has combined GDD readiness and existing technical resources with institutional analysis, collaborative solution development and prototype advancement. This approach recognizes that leadership, ownership, capabilities, incentives, coordination and user needs can be as important as data and technology in determining whether GDD becomes embedded in supervision, policy and market development.

The Sprints translated this evidence into diverse potential solutions, from reporting and governance models to decision-support tools, technology solutions and human-centered approaches. The next stage is to identify which solutions offer the strongest basis for further development and create the conditions for implementation.

Putting the playbook into practice

There is no single starting point for strengthening GDD. The appropriate next step depends on the institution's existing data, mandates, capabilities and priorities.

As a starting point:

1. **Define the outcome you want GDD to support.** Identify the regulatory, supervisory, policy or market decision you want better evidence to inform.
2. **Assess your starting point.** Use the foundations and readiness questions to identify existing strengths, gaps and institutional constraints.
3. **Build on what already exists.** Map national frameworks, existing data, initiatives, partners and available ecosystem resources before developing something new.
4. **Define the problem before the solution.** Combine technical, institutional and user perspectives to identify the underlying challenge.
5. **Develop and test responses collaboratively.** Involve the people who will ultimately own, use or be affected by the solution.

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6. **Create the conditions for sustained use.** Assess ownership, feasibility, workflows, capability, incentives, resources and accountability before moving toward implementation.

Progress does not necessarily mean collecting more data or introducing new technology. In many contexts, the greatest opportunity may lie in strengthening how existing GDD is connected, interpreted and used.

ABOUT THIS PLAYBOOK

This playbook has been developed as part of the Alliance for Innovative Regulation's (AIR) Gender-Disaggregated Data for Inclusive Regulation Program, which works with financial regulators and ecosystem partners to strengthen the collection, analysis and use of gender-disaggregated data (GDD) for more inclusive regulatory, supervisory and policy decisions. Drawing on AIR's work across global and country-level engagements, the playbook brings together practical learning, tools and approaches to support regulators in moving from gender data to action. The playbook was authored by Sulita Levaux (Program Manager, AIR), with technical review from Shelley Anderson (Chief Development & Impact Officer, EMEAA, AIR), and Lauren Cassells (Director of Programs & Impact, EMEAA, AIR).

About AIR

The Alliance for Innovative Regulation (AIR) is a nonprofit, non-membership organization working to make the financial system fully inclusive, fair and resilient through responsible use of new technology. By connecting regulation, finance, technology and society, AIR drives global innovation and collaboration to address rapid technology change. Learn more at regulationinnovation.org.

Connect with AIR

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APPENDICES

Appendix 1 - GDD knowledge hubs

Use this directory when you need to explore ecosystem resources in more depth.

The organizations and knowledge hubs below provide established guidance, data, tools, methodologies and implementation experience across different aspects of GDD. Rather than treating the list as a recommended sequence, use it alongside the resource navigator in Section 4 to identify organizations and materials relevant to your particular challenge.

This ecosystem will continue to evolve. Regulators should therefore consider these resources a starting point and look for the latest guidance and country experience available from each organization.

GDD KNOWLEDGE HUBS	
AIR (Alliance for Innovative Regulation) Resources, research and practical tools to help regulators assess GDD readiness, address institutional barriers and translate gender data into action.	AFI (Alliance for Financial Inclusion) Regulatory guidance, toolkits, country case studies, and policy experiences related to collecting and using gender-disaggregated financial inclusion data.
CGAP Making Finance Work for Women Publications and research that map existing gender data initiatives, identify data gaps, and provide insights on women's financial inclusion.	ConsumerCentriX Gender Data Page and Library Gender data dashboards, diagnostics, case studies, and practical resources for advancing gender-inclusive financial services.
Data2X Global gender data methodologies, resources, research, and cross-sector guidance on strengthening gender data systems and closing data gaps.	Financial Alliance for Women Knowledge Hub Tools, reports, implementation guides, and best practices for financial institutions serving women customers and entrepreneurs.
FinEquity Practitioner-focused research, tools, peer-learning resources, and knowledge products on women's financial inclusion and gender data.	FinMark Trust / FinScope Financial inclusion survey methodologies, datasets, and country-level insights on gender gaps in financial access and usage.
GSMA Mobile Gender Gap Programme Research, data, and evidence on digital inclusion, mobile phone ownership, internet use, and mobile money gender gaps.	IMF Financial Access Survey (FAS) Global supply-side financial inclusion indicators, including GDD on access to and use of financial services.
PARIS21 Resources on gender statistics, national data system strengthening, and capacity building for producing and using GDD.	SME Finance Forum Knowledge Platform Research, tools, data, and case studies focused on GDD and women's access to SME finance.
UN SDG Database Global gender and development indicators aligned with the Sustainable Development Goals, enabling cross-country comparisons and trend analysis.	UNCDF Policy Tools and Guides Policy tools, diagnostics, guidance notes, and frameworks for GDD collection and analysis in inclusive finance.
WE Finance Code Knowledge Portal	Women's Financial Inclusion Data (WFID) Hub

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Policy commitments, gender data frameworks, implementation guidance, and monitoring resources related to women-owned SMEs.	Country dashboards, practical implementation examples, and resources supporting the collection and use of gender-disaggregated financial inclusion data.
Women's World Banking Insights Policy papers, toolkits, research, and country insights on integrating gender perspectives into financial sector policy and regulation.	World Bank Global Findex Global demand-side data on financial inclusion, including gender-disaggregated indicators on account ownership, payments, savings, borrowing, and financial resilience.

Appendix 2 - AIR resources referenced in this playbook

- Gender-Disaggregated Data for Inclusive Regulation Program
- Going Further, Together: Collaborating to Strengthen Gender-Disaggregated Data
- Strengthening Existing Gender Data Systems for Financial Inclusion
- Seeing the Gaps: Gender Data and the Future of Inclusive Finance
- Innovation Elements Framework
- Global Design Sprint: Harnessing Gender Data for Inclusive Regulation
- Activating Gender-Disaggregated Data for Impact Design Sprint

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