



air Alliance for
Innovative
Regulation



Central Bank of Nigeria

AIR & CENTRAL BANK OF NIGERIA DESIGN SPRINT: ACTIVATING GENDER-DISAGGREGATED DATA FOR IMPACT

Recap Report • September 22-24 2026 • Lagos, Nigeria





EXECUTIVE SUMMARY

How can regulators and financial service providers (FSPs) turn gender-disaggregated data (GDD) into decisions that improve women's financial inclusion? This question was at the heart of a three-day [Design Sprint](#) co-hosted by the Alliance for Innovative Regulation (AIR) and the Central Bank of Nigeria (CBN) in Lagos from 22–24 September 2026. Bringing together regulators, financial institutions, fintechs, researchers and development partners, the Sprint focused on translating existing gender data into actionable insights, policy responses and financial solutions.

Nigeria has important foundations for gender-responsive financial inclusion, including national policy frameworks, gender-related reporting requirements, the Women's Financial Inclusion Data (WFID) Dashboard and demand-side research. The opportunity is to translate this existing evidence into decisions that better address women's financial needs. Building on AIR's earlier diagnostic and discovery work with the CBN, the Sprint explored how data could be used more effectively to identify underserved women, inform policy and product development, and measure whether these interventions lead to meaningful change.

Working in ten cross-organizational teams, participants developed prototype solutions addressing three connected challenges: identifying underserved women and market opportunities; encouraging the use of gender data in policy and financial product decisions; and measuring whether data-driven insights lead to action. The solutions ranged from alternative approaches to assessing women's creditworthiness to data platforms, incentive mechanisms and accountability tools. Together, they provide a starting point for further assessment and potential development by the CBN and wider financial ecosystem. Following the presentation of the Sprint's findings at [Financial Inclusion Week](#) in October 2026, AIR and the CBN will commence a focused assessment with ecosystem partners to assess the prototypes, identify complementary ideas and explore which solutions may warrant further development or piloting.

Co-created with the Central Bank of Nigeria, the Sprint explored the incentives, infrastructure and shared accountability regulators and market actors need to turn gender data into action.

SPRINT AT A GLANCE

100+ Applications	65 Team participants	19 CBN colleagues	40 Organizations
10 Demo Day teams	5 Senior judges	5 Mentors	5 Guest speakers



The Sprint convened a range of public and private sector colleagues, representing commercial and microfinance banks, fintechs and payment infrastructure providers, consultancies, civil society organizations, universities and research institutes, development finance institutions and other government bodies. Working in mixed, cross-organizational teams, regulators and market actors brought together perspectives on the GDD journey that usually sit in different institutions: what the data shows and where it falls short, who acts on it, what motivates its use, and how to measure its impact.

"Aggregate numbers mask disparities between men and women. But disaggregated data helps policymakers identify barriers to access, usage, quality, and outcomes. That is to say, better data enables better regulation, better products, and better customer outcomes. So you see that gender-disaggregated data is not merely a reporting exercise; it is a decision-making tool."

Dr. Aisha Isa-Olatinwo, Director, Consumer Protection & Financial Inclusion Division, Central Bank of Nigeria

FROM COUNTRY DIAGNOSIS TO ACTION

GDD can reveal where women face barriers to accessing and using financial services, but its value depends on how institutions respond to those insights. AIR's [GDD program](#) focuses on closing the gap between evidence and action, helping regulators and financial sector stakeholders identify where data can inform policy, supervisory approaches and market decisions that advance women's financial inclusion.

The Nigeria Sprint was co-hosted by AIR and the CBN, placing local ownership at the center of the process. It built on Nigeria's established GDD foundations, including the [National Financial Inclusion Strategy \(NFIS\)](#), with a new strategy currently under development, the [Framework for Advancing Women's Financial Inclusion](#), gender-related reporting by financial institutions, the [WFID Dashboard](#), and the [Access to Financial Services in Nigeria \(A2F\) survey](#) by Enhancing Financial Innovation & Access (EFInA). Recognizing that the effective use of gender data depends on decisions made both by regulators and by FSPs, AIR and the CBN designed the process to involve stakeholders from across the financial ecosystem. This approach enabled participants to consider not only what the regulator needs from the market, but also what financial institutions need to translate gender data into commercially viable and inclusive products and services.

As part of the preparation, AIR and the CBN used AIR's [Innovation Elements Framework \(IEF\)](#) to examine the institutional conditions needed to turn gender data into action. The framework helped structure discussions about how data is used, where institutional responsibilities sit, and what capabilities and incentives could support more effective decision-making within the CBN and across the financial sector.

Drawing on the IEF and discovery findings, AIR and the CBN co-developed three linked problem statements, framed broadly for both the regulator and market actors to address.

A pre-Sprint workshop with a diverse range of CBN colleagues tested and confirmed the areas of focus. Participants mapped how gender data moves through the CBN, from collection to use, including where the WFID Dashboard fits, and identified strengths, opportunities, gaps, and unclear ownership. They also



developed regulator and FSP personas to enable Sprint teams in Lagos to approach each challenge from both the regulator's and the market's perspective. The problem statements are outlined in the table below:

Three challenges, one GDD journey

Challenge	Problem statement
1. GDD Activation & Market Insight	How might we help users identify underserved female segments and unmet market opportunities?
2. 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?
3. GDD Adoption & Impact Measurement	How might we measure how GDD insights are efficiently used and applied in practice?
Identify underserved women segments and market opportunities → Align policy and incentives → Measure use and impact	

FROM GLOBAL INSIGHT TO PRACTICAL SOLUTIONS

Over three days in Lagos, participants combined expert input, local context and human-centred design methods to develop, test and pitch potential solutions. The Sprint opened with a keynote from Dr. Aisha Isa-Olatinwo, Director, Consumer Protection and Financial Inclusion Division at the CBN, followed by a welcome from Ms. Shelley Anderson, Chief Development & Impact Officer EMEAA at AIR. The CBN's Financial Inclusion Division led discussions throughout, from problem framing and participant selection through team participation, co-facilitation, daily framing sessions and Demo Day.



The Sprint connected directly to the [AIR Global Design Sprint](#). In a fireside chat moderated by Ms. Temitope Akin-Fadeyi, Deputy Director, Financial Inclusion Division at the CBN, two Global Sprint teams shared their journey from idea to prototype: Ms. Bukola Gentry of OkHi (third place) and Mr Paulinus Ugwu of the Enterprise Development Centre, Pan-Atlantic University (People's Choice). This showed participants what they could expect to produce.

Five mentors from Women's World Banking, the World Bank and Innovations for Poverty Action were available to provide support to teams through providing expertise, challenging assumptions and sharpening use cases. On Day 2, teams pitched to each other in pairs and received feedback from peers and from Ms. Omei Bongos of Gatefield, a public strategy and media group, before refining their concepts. On the morning of Day 3, the AIR team and the mentors provided roving support as teams finalised their pitches for Demo Day. While the jury deliberated, a cross-problem-statement panel with the World Bank and the



Development Bank of Nigeria, moderated by Ms. Sophia Abu, Head, Gender and Special Segments at the CBN, reflected on adoption and impact across all three challenges.

The Nigeria Sprint built on learning from AIR's Global Design Sprint while grounding the design process in Nigeria's specific regulatory environment, financial inclusion priorities and market conditions. This connection between international experience and locally led problem-solving is central to AIR's approach: adapting promising ideas to the institutions, incentives and practical constraints that shape implementation.

From challenge to prototype

Using human-centred design methods, teams examined the needs, incentives and constraints of both regulators and FSPs. They explored who would use gender data, which decisions it could inform, and what would encourage institutions to act on the resulting insights. Through structured feedback from peers and mentors, teams refined their ideas into prototypes for presentation on Demo Day.

PROTOTYPES AND WINNING SOLUTIONS

The Sprint resulted in ten prototype concepts designed to address practical barriers to the use of GDD. The ideas ranged from improving access to market intelligence and identifying women underserved by traditional credit assessment, to strengthening incentives for financial institutions and tracking how data informs decisions. While still at an early stage, the prototypes demonstrate different ways regulators and market participants could work together to translate existing gender data into action.

Problem statement 1: GDD Activation & Market Insight

Team	Solution
Team 1: 360GIL	A platform to help policymakers identify financial inclusion gaps across Nigerian states and develop targeted responses. It would combine data analysis, policy forecasting and progress tracking, linking recommendations to measurable indicators and responsible institutions. The concept also includes a digital address-verification tool, AdresX.
Team 2: CreditHer - Alternative Credit Scoring 🏆	Alternative credit scoring solution combining GDD with records from Village Savings and Loans Associations (VSLAs), savings behaviour and seasonal cash flows. It helps FSPs assess women's creditworthiness and design products around how women actually earn, save and transact.
Team 3: NWFID Shared Data Platform 🏆	Shared data platform combining a common GDD dictionary backed by the CBN with a national gender data warehouse, role-based dashboards and a matchmaking engine linking FSPs with NGOs. It connects grassroots field data with banking data to generate market and supervisory insight.
Team 4: ScoreHer	An alternative credit scoring concept designed to help assess the creditworthiness of women participating in informal savings groups, including ajo, adashi and esusu. It proposes using a structured questionnaire, verified by field agents and savings group treasurers, to generate a score that could supplement traditional credit assessments.



Problem statement 2: Policy & Incentive Alignment

Team	Solution
Team 5: GDD Policy for Impact	A proposed policy toolkit exploring how incentives could encourage financial institutions to better serve women and underserved communities. The concept includes approaches to expanding agent networks in Northern Nigeria, supporting lending to micro, small and medium enterprises, encouraging digital financial service usage, and increasing financing for women-led businesses. A performance scorecard would help assess progress and inform decisions on whether to continue, adapt or discontinue incentives.
Team 6: HerLens	A proposed dashboard to help regulators and financial institutions understand gender gaps in financial inclusion and monitor policy effectiveness. It would combine regional data on account ownership, comparisons of financial service provider performance, a policy impact indicator and AI-generated briefings to support more informed decision-making.
Team 7: Gender Data to Action Hub 🏆	Decision and accountability layer built on the existing WFID Dashboard. It pairs compliance requirements (certified returns, institution scorecards, evidence-backed incentives) with rewards (a data quality mark, priority access to funds, fast-track approvals) so that insights from GDD lead to policy and product action that can be tracked.
Team 8: InsightHer - Gender Intelligence Hub 🏆	Closed-loop intelligence hub where FSPs submit standardized GDD. FSPs get back market intelligence and a business case for serving women, and the CBN gets decision-ready evidence of whether its policies change provider behaviour. An incentive framework with a four-level adoption ladder rewards the move from reporting data to using it.

Problem statement 3: GDD Adoption & Impact Measurement

Team	Solution
Team 9: GDD Impact Loop	A monitoring platform to help the CBN and FSPs assess how effectively gender data is being reported and used. The concept would track data quality and the journey from insights to institutional decisions and outcomes, combining financial institutions' self-assessments with regulatory verification to strengthen accountability.
Team 10: GDD2Action Tracker 🏆	A digital tracking platform that transmits data from collection points to use in real time, eliminating delays in policy action.

Across the ten prototypes, teams converged on the same insight: Nigeria already has strong GDD foundations, and the opportunity now is to make data-driven decisions. Several solutions built directly on the WFID Dashboard, and many paired technology with incentives, compliance and accountability mechanisms that give both the regulator and FSPs reasons to act.



Demo Day and jury feedback

On 24 September, the ten teams presented their prototypes to a jury chaired by Ms. Temitope Akin-Fadeyi, Deputy Director, Financial Inclusion Division at the CBN, supported by Ms. Shelley Anderson, Chief Development & Impact Officer EMEAA at AIR. The judging panel also included Ms. Amrita Vir, Senior Program Officer, Inclusive Financial Systems at the Gates Foundation; Mr Emezino Afiegbe, Gender Centre of Excellence Lead at Enhancing Financial Innovation & Access (EFInA); and Ms. Modupe Ladipo, Founder and Managing Director of Prosperar Consulting. Judges assessed each solution on desirability, feasibility and viability, and participants voted for a People's Choice Award.

- 🏆 **1st Place:** InsightHer - Gender Intelligence Hub (Team 8)
- 🥈 **Joint 2nd Place:** Gender Data to Action Hub (Team 7) and NWFID Shared Data Platform (Team 3)
- 🥉 **3rd Place:** CreditHer - Alternative Credit Scoring (Team 2)
- 🏆 **People's Choice Award:** GDD2Action Tracker (Team 10)

Across all ten pitches, jury discussion highlighted the strongest solutions built on what already exists, especially the WFID Dashboard and the Framework for Advancing Women's Financial Inclusion, rather than creating parallel systems. Judges also noted that viability depended on conditions beyond the technology: a clear institutional owner, data-sharing agreements with FSPs, incentives strong enough to change FSP behaviour, and a realistic path to funding.

SPRINT OUTCOMES

Beyond the ten prototypes, the Sprint demonstrated the value of bringing regulators and market participants together to address challenges that no single institution can resolve independently. The process highlighted institutional responsibilities, incentives for data use, opportunities to build on existing infrastructure, and the conditions required to move promising ideas towards implementation. These insights provide a foundation for continued collaboration between the CBN and Nigeria's wider financial ecosystem.

Outcome	What it created
Ten locally grounded prototypes	Concepts spanning data standards, insight hubs, incentive and compliance mechanisms, alternative credit scoring and impact measurement.
Regulator-market collaboration	Mixed teams connecting CBN colleagues with banks, fintechs, consultancies, civil society, researchers and development partners.
Focus on incentives and accountability	Early designs for rewards, scorecards and escalation routes that give both the regulator and FSPs reasons to act on GDD.
Building on existing infrastructure	Solutions extending the WFID Dashboard and national data systems rather than creating parallel tools.



Outcome	What it created
A bridge to implementation	A basis for further assessment with the CBN and relevant ecosystem partners, including opportunities to refine and combine promising solutions.

KEY LEARNINGS FROM NIGERIA

The Nigeria Sprint highlighted a critical lesson for regulators seeking to advance women's financial inclusion: collecting GDD is only the starting point. Turning that data into action requires incentives, institutional ownership and collaboration across the financial ecosystem. Building on learning from AIR's GDD program, the Nigeria experience illustrates the importance of engaging the market actors whose decisions ultimately influence financial products, services and outcomes for women.

1. Incentives matter as much as infrastructure

Access to gender data does not automatically translate into its use. Several teams explored how incentives, including recognition for data quality, access to useful market intelligence and links to existing policy mechanisms, could encourage financial institutions to move beyond reporting requirements. The lesson is that effective GDD strategies need to address not only the availability of information, but also the institutional and commercial motivations for acting on it.

2. Value has to flow both ways

Solutions that asked FSPs to submit data were strongest when they also gave something back: market intelligence, a business case or benchmarking. A closed loop between the CBN and FSPs was a recurring design choice, including in the winning solution.

3. Build on existing rails

Nigeria's WFID Dashboard, national frameworks and payments infrastructure gave teams a strong base, and the strongest solutions extended them rather than recreating them. Concepts that duplicated existing dashboards struggled to show what they added.

4. Accountability needs names, not just numbers

Measurement solutions went beyond tracking indicators to assign each insight to a named owner, with escalation routes when nothing happens. Knowing whether GDD makes a difference depends on knowing who is responsible for acting on it.

5. Alternative data can widen the view of women's creditworthiness

Two teams explored how records from informal savings groups, including ajo, adashi, esusu and VSLAs, could provide additional evidence of women's financial behaviour where conventional credit histories are limited. These concepts illustrate the potential for alternative data to support more inclusive credit



assessment. However, any further development would need to address data privacy, informed consent, fairness, potential bias and appropriate consumer safeguards.

6. Mixed teams bridge the regulator-market gap

Working in teams that combined CBN colleagues with FSPs, researchers and civil society helped participants see each other's constraints and design solutions that neither side would have reached alone.

FROM PROTOTYPE TO IMPLEMENTATION

The ten prototypes provide a foundation for further testing and refinement. A first step was completed on 8 October with a dedicated session at [Financial Inclusion Week](#). AIR presented its GDD program, covering the Global, Tanzania and Nigeria Sprints, alongside the GDD Playbook. Ms. Sophia Abu, Head, Gender and Special Segments at the CBN, and Mr. Albert Mkenda of the Tanzanian Ministry of Finance, formerly of the Bank of Tanzania, joined AIR to draw out insights across the three Sprints and discuss whether these approaches could scale in their own markets.

The next phase will focus on assessing the feasibility, relevance and potential impact of the prototype concepts. AIR and the CBN plan to engage relevant ecosystem stakeholders to explore which ideas could be refined, combined or taken forward for further testing, taking account of institutional priorities, technical requirements and potential implementation partners.

The proposed assessment will consider six practical questions: Does the solution address a priority regulatory or market need? Is the necessary data and technology available? Who would own and operate it? What would encourage institutions to adopt it? Which partnerships would be required? And how could its impact on the use of gender data and women's financial inclusion be measured?

SPRINT	TECHNICAL ASSESSMENT	REFINE / COMBINE	IMPLEMENTATION ROADMAP	PILOT / IMPLEMENT
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Because many prototypes address overlapping parts of the GDD journey, a key aim is to identify complementary elements that could be combined into stronger, jointly owned solutions, building on existing infrastructure such as the WFID Dashboard.

Prototype advancement asks five practical questions: Does it address a priority need? Who will use and own it? Can it work within existing systems? What needs to change for adoption? Can it be sustained?



CONCLUSION

Nigeria's experience reinforces an important lesson for financial regulators and the wider financial sector: the value of GDD lies not simply in its collection, but in the decisions it enables.

By bringing the Central Bank of Nigeria together with financial institutions, fintechs, researchers and development partners, the Sprint created an opportunity to explore how existing data can be translated into more responsive policies, products and services for women.

The ten prototype concepts provide a foundation for further assessment and learning. As AIR and its partners consider potential next steps, the wider lesson is clear: advancing women's financial inclusion requires more than better data. It requires institutions with the incentives, capabilities and shared commitment to act on what the evidence reveals.

ACKNOWLEDGMENTS

The Nigeria Sprint was made possible through close collaboration with the CBN. We thank Dr. Aisha Isa-Olatinwo and the CBN's Financial Inclusion Division for their ownership, and CBN colleagues for the perspectives they brought to the Sprint teams. We also thank our mentors from Women's World Banking, the World Bank, Innovations for Poverty Action and Gatefield; our speakers and panellists; the Demo Day judges; the Nigeria Advisory Committee; and AIR's Global Advisory Group. Most importantly, we thank all Sprint participants for the energy, openness and collaboration they brought to the three days.

ANNEX 1: RELATED AIR RESOURCES

-  [Activating Gender-Disaggregated Data for Impact Design Sprint](#)
-  [Gender-Disaggregated Data for Inclusive Regulation Program](#)
-  [Global Design Sprint: Harnessing Gender Data for Inclusive Regulation](#)
-  [Going Further, Together: Collaborating to Strengthen GDD for Inclusive Regulation](#)
-  [Strengthening Existing Gender Data Systems for Financial Inclusion](#)
-  [Seeing the Gaps: Gender Data and the Future of Inclusive Finance](#)

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](https://www.regulationinnovation.org).

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