



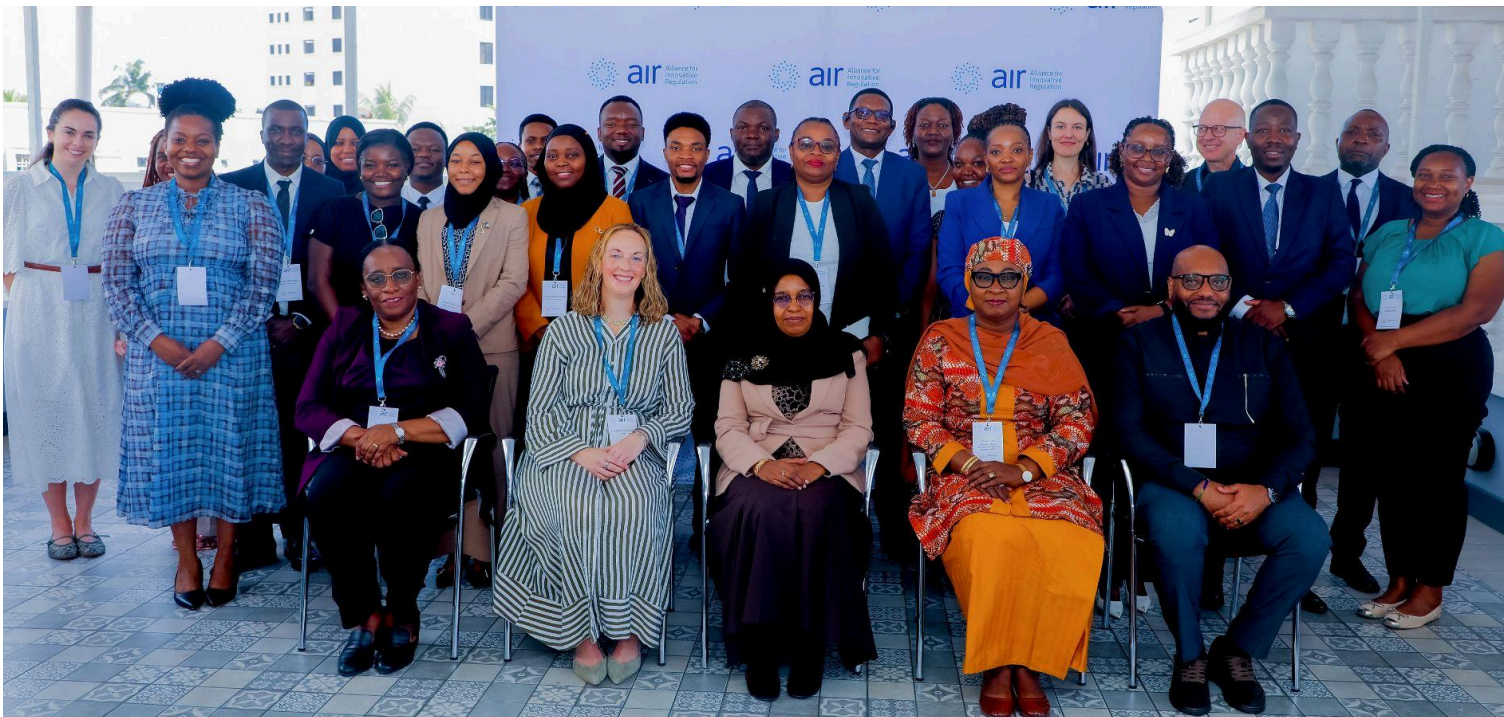
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AIR & BANK OF TANZANIA DESIGN SPRINT: ACTIVATING GENDER-DISAGGREGATED DATA FOR REGULATORY USE

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EXECUTIVE SUMMARY

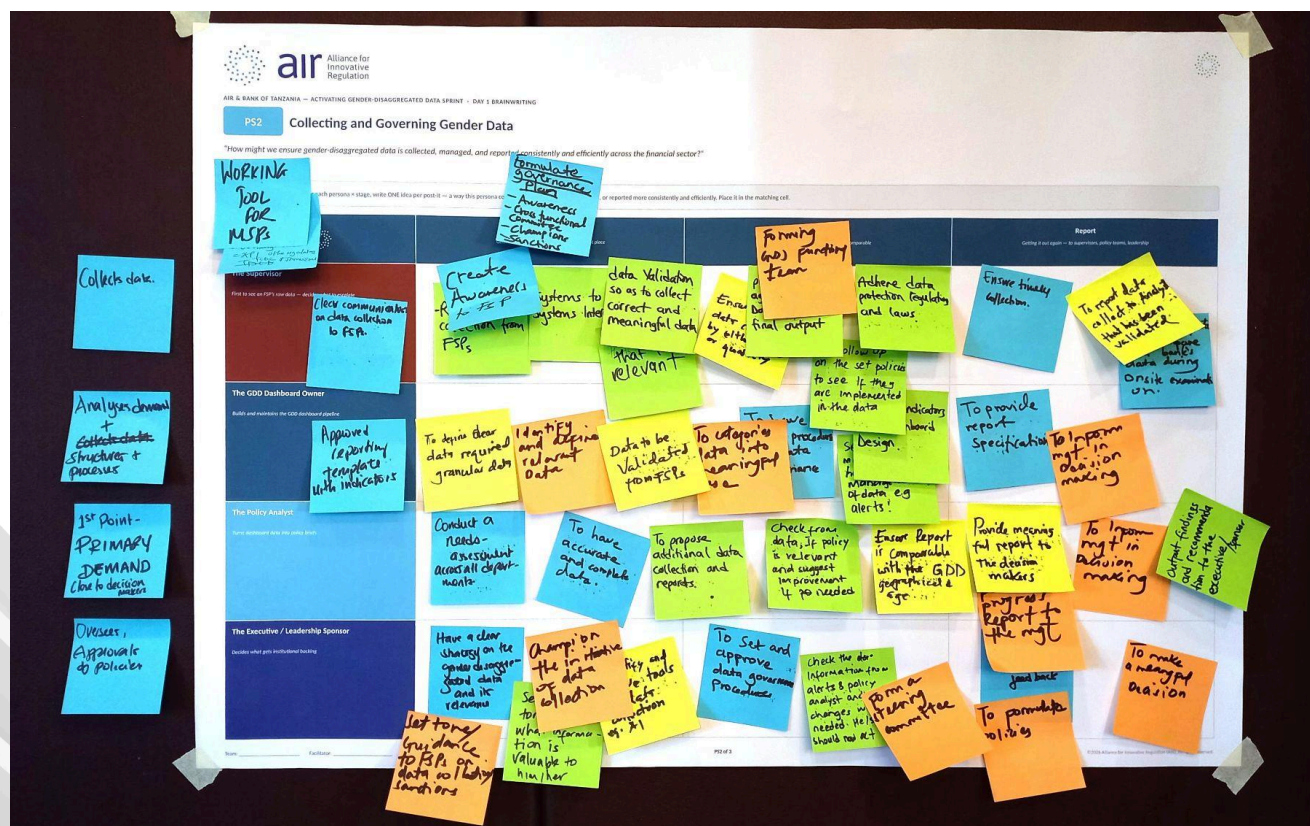
In August 2026, the Alliance for Innovative Regulation (AIR) and the Bank of Tanzania (BoT), with support from FSD Tanzania, convened a three-day Innovation Sprint to explore how gender-disaggregated data (GDD) can more effectively inform regulatory, supervisory and market development decisions. Bringing together colleagues from across BoT with ecosystem and technical experts, the Sprint built on Tanzania's existing gender-data foundations to identify practical pathways from data to action.

Building on a foundational phase of research, including BoT's deployment of [AIR's Innovation Elements Framework](#), the Sprint focused on three connected challenges: identifying the right gender data; collecting and governing it effectively; and translating it into regulatory action.

The Centralised Governance Hub was selected as the winning solution. Across all three concepts, participants identified a common implementation priority: effective GDD use requires not only data and infrastructure, but also clear institutional ownership, governance and pathways from insight to regulatory action.

The Sprint also strengthened cross-departmental collaboration, bringing together BoT perspectives across policy, supervision, financial inclusion, research and technology around a shared GDD agenda. AIR, BoT and FSD Tanzania are now assessing the three concepts for regulatory relevance, technical feasibility, institutional fit and implementation viability, with the aim of identifying which elements should be refined, combined and advanced toward pilot planning.

Co-created with the Bank of Tanzania and FSD Tanzania, the Sprint brought global learning into a locally owned process focused on practical regulatory use and implementation.





SPRINT AT A GLANCE

>40	14	3	3
participants & contributors	BoT departments represented	days of collaborative solutioning	prototype solutions

The Sprint brought together colleagues from 14 BoT departments spanning financial inclusion, financial stability, payment systems, consumer protection, research, markets, planning, audit, technology, supervision, licensing and policy. This cross-functional participation enabled teams to connect different parts of the GDD journey that are often addressed separately in day-to-day work and develop solutions from a broader institutional perspective.

"The ultimate objective is not simply to close a statistical gender gap. It is to create an environment where women, youth and MSMEs can use financial services to start and grow businesses, create employment, manage financial shocks, build assets and improve their livelihoods."

Sauda Kassim Msemu, Deputy Governor, Financial Stability and Deepening, Bank of Tanzania

FROM COUNTRY DIAGNOSIS TO ACTION

GDD can reveal gaps in financial access, usage and outcomes, but evidence creates value only when it informs decisions. AIR's [GDD programme](#) therefore focuses on connecting gender data to specific regulatory, supervisory and market-development decisions.

The Tanzania Sprint was co-hosted by AIR, the Bank of Tanzania and FSD Tanzania, placing local ownership at the centre of the process. It built on Tanzania's existing GDD foundations, regulatory priorities, reporting arrangements and work toward a Gender Data Dashboard. The aim was to develop locally grounded responses with the BoT teams responsible for using, owning and advancing them.

"Our goal is to contribute to a financial system where gender-disaggregated data is not simply collected or reported, but understood, applied and translated into better regulatory, supervisory and policy decisions helping improve financial inclusion outcomes for women, particularly women-owned and women-led MSMEs."

Eric Massinda, CEO, FSD Tanzania

Ahead of the Sprint, the Bank of Tanzania [deployed AIR's Innovation Elements Framework](#) (IEF) as part of the programme design phase. The IEF is an institutional diagnostic that examines the conditions enabling an organisation to access, interpret and use evidence effectively. It considers dimensions including leadership and governance, culture, learning, methods and tools, strategic positioning, ecosystem engagement, system



conditions, and talent and capability. For the Tanzania engagement, it provided a structured lens for considering a practical question: what needs to be in place for GDD to influence decisions within BoT?

The exercise complemented AIR's wider landscape and data work and helped connect institutional considerations to the design of the Sprint. Rather than treating GDD solely as a data challenge, the discovery process examined three questions: who needs to use the data and for what decisions; how priority data should be accessed and governed; and where resulting insights could enter existing policy, supervisory and financial-inclusion workflows. This helped shape the three linked Sprint problem statements without predetermining the solutions participants would develop.

Three challenges, one GDD journey

Challenge	Problem statement
1. Identifying the Right Gender Data	How might we prioritize the GDD that would have the greatest impact on supervision, policy, and market development decisions?
2. Collecting and Governing Gender Data	How might we ensure GDD is collected, managed, and reported consistently and efficiently across the financial sector?
3. Using Gender Data for Action	How might we turn GDD into insights that drive better supervisory, policy, and market outcomes?
Identify the right data → Collect and govern it well → Use it for action	

FROM GLOBAL INSIGHT TO PRACTICAL SOLUTIONS

Over three days, participants combined expert input and local context with human-centred design methods to develop, test and pitch potential solutions. It opened with remarks from Ms. Sauda Kassim Msemu, Deputy Governor, Financial Stability and Deepening at the Bank of Tanzania, alongside Mr. Eric Massinda, CEO at FSD Tanzania and Ms. Beng'i Issa, Chairperson of the Women's Affairs Committee for Financial Inclusion (WACFI), signalling strong senior-level support for the work. Cross-functional participation connected perspectives from data, supervision, policy and market development. FSD Tanzania brought technical and ecosystem expertise, while the Bank of Tanzania's GDD team maintained strong ownership throughout the programme, from problem framing and preparation through team participation, facilitation and Demo Day.





The format deliberately alternated between inspiration and application. Technical videos drawing on expert contributions developed through the [Global Design Sprint](#) were projected during the Tanzania Sprint, connecting global learning directly into the country process. These were complemented by peer and local perspectives, including contributions from the State Bank of Pakistan, CGAP, UNCDF and the Tanzanian market, before teams returned to their problem statements to develop and test solutions. Pitch rehearsals with AIR colleagues and experts provided a structured iteration point before Demo Day.

The Global Design Sprint broadened the ideas, tools and expert perspectives available to participants; the Tanzania Sprint enabled teams to test and adapt them to BoT's regulatory environment, systems and priorities.

From challenge to prototype

Participants used a set of practical facilitation tools to move from understanding the challenge to developing and pitching solutions. Personas representing different BoT perspectives helped teams consider who would, or could, use GDD and for what decisions. Creative matrices and structured brainwriting then supported rapid idea generation, while a concept template helped teams define the user need, stakeholders, features, ownership, resources and pathway to pilot. Teams used pitch templates and pre-pitch feedback to turn those concepts into concise final presentations.

1	2	3	4	5
Problem statements & personas	Creative Matrix & brainwriting	Concept development	Prototype & pitch template	Pre-pitch feedback & final pitch

"When data is fragmented, decisions are also fragmented. [Through our prototype] we are aiming for one standard, one source, and one story for gender equality."

Team Two BoT participant





PROTOTYPES

Each team developed a prototype in response to one of the three challenges, together spanning the journey from data definition and reporting through governance to regulatory action.

Prototype	Concept
Team 1: Standardised Reporting Templates & Dashboard	Combines standard GDD definitions and reporting templates with a central dashboard designed to improve data consistency, visibility and identification of underserved groups.
Team 2: 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.
Team 3: 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.

Across the three prototypes, a common learning emerged: Tanzania has a strong foundation for advancing data-driven supervision, with the opportunity now to build on that foundation beyond the technical capabilities of a dashboard.

The prototypes highlighted the value of further strengthening data standards and governance, deepening the connection between data and regulatory decision-making, reinforcing institutional ownership, and creating clear pathways for insights to translate into action.

Demo Day and jury feedback

On August 27, the three teams presented their prototypes to a jury chaired by Shelley Anderson, Chief Development & Impact Officer EMEAA at AIR. The judging panel included senior leaders: Paul Damocha, Country Coordinator at UNCDF, Sylvia Meku, Research Technical Expert, retired National Bureau of Statistics, and Isabelle Carboni, Senior Programme Officer, Women's Financial Inclusion at the Gates Foundation.

The **Centralised Governance Hub** was selected as the winning solution. Across all three pitches, jury discussion highlighted that the viability of each concept depended on the conditions for adoption: data sources and validation, senior sponsorship, ownership, training, workflow integration, resourcing and sequencing.

The prototypes also gave teams a concrete way to explore the institutional questions behind implementation: Who owns this? Where does it sit? What existing system should it build on? What needs to change for staff to use it?



SPRINT OUTCOMES

Beyond the prototypes, the Sprint helped build a shared understanding of GDD challenges across BoT functions, strengthen connections between data and regulatory decisions, and make questions of ownership and implementation more concrete. The combination of BoT leadership, cross-departmental participation and external expertise helped move the conversation from identifying gaps toward what could realistically change in practice.

Outcome	What it created
Three locally grounded prototypes	Combines standard GDD definitions and reporting templates with a central dashboard designed to improve data consistency, visibility and identification of underserved groups.
Cross-functional understanding	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.
Strong implementation focus	Early discussion of ownership, workflows, approval, training, resources and integration with existing systems.
A bridge to further testing	A clear basis for technical assessment, solution refinement and initial implementation planning.

KEY LEARNINGS FROM TANZANIA

Activating GDD does not necessarily require collecting more data. The immediate opportunity may lie in connecting, standardising and making better use of data that already exists.

1. Start with the institutional decision, not the dashboard

Indicators and analytical outputs become actionable when they are designed around specific users and decisions. The dashboard and reporting concepts became more actionable when teams considered the specific supervisory, policy and market questions behind them.

"Let us move from asking 'What do we think is happening?' to asking 'What does the evidence tell us, and what action should we take?'"

Ms. Beng'i Issa, Chairperson, Women's Committee for Financial Inclusion (WACFI)



2. Governance is part of the solution

The winning Governance Hub made ownership, standards, coordination and decision rights visible alongside technology. Jury feedback reinforced that technical and decision-making structures need to work together, with senior approval routes clarified early.

3. Cross-functional collaboration is part of GDD activation

Bringing together teams from financial inclusion, supervision, technology, research, planning and consumer protection helped make the links between data collection, governance, analysis and regulatory use more visible and reinforced that GDD activation is a cross-functional task.

4. Adoption has to be designed, not assumed

Each prototype exposed the same implementation challenge: a dashboard only creates value if it is used, a governance model only works if someone is accountable for it, and a manual only matters if it is embedded in real workflows.

"If the data shows a gender gap, can we point to exactly who will act and by when? This is the gap our manual is designed to close."

Team Three BoT participant

5. Human-centred methods help make institutional problems tangible

Personas and problem statements gave teams a shared starting point and were consistently referenced during solution development. As the prototypes become more technical and implementation-focused, future iterations should continue testing them against the needs of their intended users.

FROM PROTOTYPE TO IMPLEMENTATION

The three prototypes now provide a foundation for further testing and refinement. AIR, the Bank of Tanzania and FSD Tanzania are progressing a technical assessment of the concepts and the institutional conditions required for their effective and sustained use.

The assessment considers six dimensions: regulatory relevance and user need; data readiness and technical feasibility; institutional ownership and operational fit; implementation viability; stakeholder alignment and partnerships; and impact and learning potential.

SPRINT

TECHNICAL
ASSESSMENT

REFINE / COMBINE

IMPLEMENTATION
ROADMAP

PILOT / IMPLEMENT

The assessment will feed into a consolidated report and inform an initial implementation proposal, building on ongoing indicator and dashboard work, data mapping and ownership discussions, relevant peer learning



and potential technical support. The purpose is to identify which elements of the three prototypes should be refined, combined or advanced toward pilot planning and implementation.

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?

AIR presented its GDD program at the [Financial Inclusion Week 2026](#), highlighting the three Design Sprints and the GDD Playbook. Albert Mkenda, Tanzania's Ministry of Finance, formerly of the BoT, and Sophia Abu, Central Bank of Nigeria shared lessons from the Sprints and explored opportunities to put the solutions into practice and scale their impact.

CONCLUSION

The Tanzania Sprint demonstrated that activating GDD is as much an institutional challenge as a data challenge. Moving from gender data to regulatory action requires clear ownership and governance, cross-functional coordination, and explicit links between evidence and decisions.

The three prototypes now provide practical starting points for testing how those conditions can be strengthened within BoT. The next phase will assess, refine and, where appropriate, combine the strongest elements of the three prototypes to develop an actionable implementation roadmap.

ACKNOWLEDGMENTS

The Tanzania Innovation Sprint was made possible through the close collaboration of the Bank of Tanzania and FSD Tanzania, and the active engagement of everyone who contributed to its preparation and delivery. We extend particular thanks to the Bank of Tanzania leadership and GDD team for their ownership throughout the process, and to colleagues from across the Bank who brought their experience and perspectives into the Sprint. We also thank FSD Tanzania for its partnership, facilitation and technical expertise, as well as the external experts and speakers who contributed insights throughout the programme. Our thanks also go to WACFI and to the Demo Day judges representing UNCDF, the National Bureau of Statistics and the Gates Foundation for their time, expertise and feedback on the three prototype solutions. Most importantly, we thank all Sprint participants for the energy, openness and collaboration they brought to the three days, and for turning the challenges identified through the preparatory work into practical ideas that can now be explored further.

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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