

Kenya Financial Inclusion Statistics Conference

The Role of Sex-Disaggregated Data promoting WFI

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Emphasis on Measuring Women Financial Inclusion and the Gender Gap



(Theory of Change of Financial Inclusion) **Access to Financial Services** represent a potential means allowing women:

- + Reliable and efficient transfer of value (economic transactions)
- + Increase economic wellbeing (financial health) by smoothing financial flows, encouraging resilience, and achieving goals
- + A catalyzer towards additional independence: women economic empowerment and self decision-making



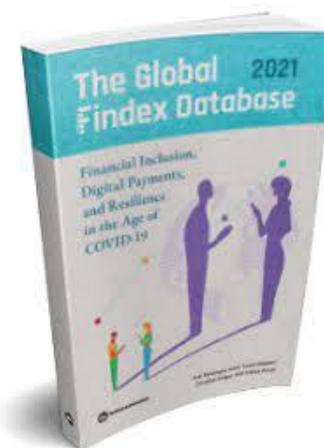
- Women Financial Inclusion (WFI) is therefore an important component contributing to the financial wellbeing, empowerment and independence of women and society. Hence...
- **WFI should be measured:** we cannot manage what we do not measure



The Global Context: Financial Inclusion and Women's Financial Inclusion



	Account Ownership	Financial Institution Account Ownership	Mobile Money Account Ownership	Made or Received Digital Payments	
2021					
World	76%	74%	10%	64%	% Adults age 15+
Women vs Men	74% vs 78%	72% vs 76%	8% vs 12%	61% vs 68%	% adult women vs % adult men
Gender Gap pp	4 pp	4 pp	4 pp	7 pp.	percentage points
Developing	71%	69%	13%	57%	% Adults age 15+
High income	96%	96%	na	95%	% Adults age 15+
Sub-Saharan Africa	55%	40%	33%	50%	% Adults age 15+
Women vs Men	49% vs 61%	34% vs 46%	30% vs 36%	44% vs 56%	% adult women vs % adult men
Gender Gap pp	12 pp	12 pp	6 pp	12 pp	percentage points
2014					
World	62%	61%	2%	44%	% Adults age 15+
Women vs Men	58% vs 65%	58% vs 65%	2% vs 3%	41% vs 47%	% adult women vs % adult men
Gender Gap pp	7 pp	7 pp	1 pp	6 pp	percentage points
Developing	55%	54%	2%	35%	% Adults age 15+
High income	93%	93%	na	88%	% Adults age 15+
Sub-Saharan Africa	34%	29%	12%	28%	% Adults age 15+
Women vs Men	30% vs 39%	25% vs 33%	10% vs 13%	24% vs 32%	% adult women vs % adult men
Gender Gap pp	9 pp	8 pp	3 pp	8 pp	percentage points



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Source: Global Findex, 2014, 2021

Define the Approach

Make an assessment of data needs and then of available data disaggregated by sex, including public and private databases, surveys, and data collection systems to identify the data gaps.

- Identify data requirements first;
- Start measuring and sharing SxDD with different stakeholders;
- Establish an action plan to develop data not yet available



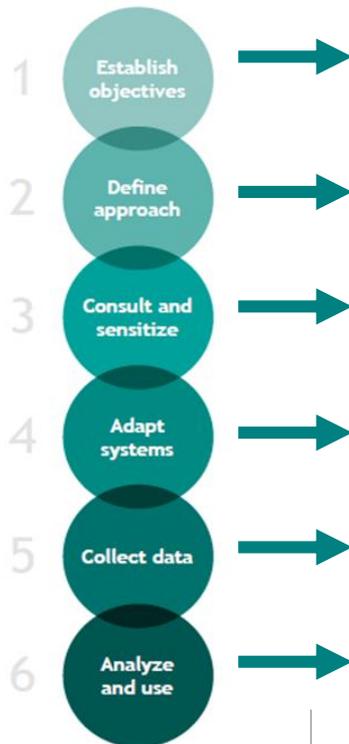
Considering the policy objectives and priorities and the availability and feasibility to collect and use data allows policymakers to define the appropriate approach.

Emphasis on Women Financial Inclusion

Measuring sex-disaggregated data and challenges involved



[AFI Guideline Note N. 26, 2017](#)



- Link key indicators to country context avoiding duplicity
- Agree on tools to collect and use data
- Involve other regulators and data reporters / sources
- Address challenges to adapt reporting systems
- Pilot, validate, safeguard, and use data
- Collect quality data (reliable, complete, timely) and do something about it



Share key insights and connect the dots!

Case Studies

Rwanda - The National Bank of Rwanda has used sex-disaggregated data to identify barriers to women's financial inclusion and established initiatives to address these such as a Women's Guarantee Fund. The WGF provides credit through a 50% guarantee individual project and 70% guarantee to project run under women's association facility to give access to credit to economically active women with no collateral and no credit record.



More recently NBR has trained its Data Science Team on Big Data to extract more granular information from their Electronic Data Warehouse including more granular SxDD

Mexico - Measuring the loan behavior in a sex-disaggregated data can create opportunities: for instance, recently [Mexican authorities have been able to lower capital requirements to women-owned loans](#) based in evidence from Credit Risk Stress Testing leveraging in additional loan SxDD.



More recently, CNBV has published its first diagnostics on financial institutions incorporation of gender perspectives. [Link](#)





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