

Situational Analysis of WFI in Nigeria



**Gender
Centre of
Excellence**



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This study provides an in-depth analysis of the state of women’s financial inclusion (WFI) in Nigeria and the progress made in implementing the FAWFIN

The Gender Centre of Excellence, in close collaboration with the Central Bank of Nigeria-Financial Inclusion Delivery Unit (FIDU) Gender Desk, has conducted a comprehensive situational analysis on Women’s Financial Inclusion (WFI) in Nigeria since the last assessment that was conducted in 2019. The study also took stock of progress made in the implementation of the Framework for Advancing Women’s Financial Inclusion in Nigeria (2020) mid-way to the target of 2024

Key elements of the study

 WFI Situation Analysis	To review the status of women’s financial inclusion in Nigeria (with a focus on both access and usage of financial services by diverse women demographics) since the last assessment conducted in 2019
 FAWFIN Midline Evaluation	Assess progress made in the implementation of the National Framework for Advancing Women’s Financial Inclusion in Nigeria (2020) to date (mid-term to 2024 target)
 Stakeholder Mapping	This component identifies all ecosystem actors that working in Nigeria to aid women have access to and use financial services. The stakeholders include all ecosystem actors. The stakeholder map is available through the WFI stakeholder dashboard
 WFI Case studies	Identify existing gaps and opportunities including promising approaches at global, regional and national level that can be adopted to accelerate women’s financial inclusion in Nigeria

APPROACH The study was carried out using primary and secondary research. Primary research involved extensive stakeholder interviews and FGDs

PRIMARY RESEARCH

Primary research involved stakeholder interviews with 36 experts and leaders across the verticals of FSPs/organizations playing in the women financial inclusion space in Nigeria. This is supported with three FGDs in the Northern part of Nigeria with 37 women and a quantitative survey of these women.

Organizations interviewed include:

**Banks and other
financial institutions**

**Fintechs, Incubators
and PSBs**

**Government
bodies**

**Donors
and NGOs**

**Other ecosystem
actors**

- The purpose of these interviews was to understand how the framework has been implemented, its performance, the successes, and challenges faced in implementing the framework, lessons learned, behaviour changes and observations of unintended changes halfway through the implementation of the framework.
- The KIIs were also used to unpack the framework's relevance, coherence, effectiveness, efficiency, and impact.
- In the interest of maintaining anonymity, the list of stakeholders consulted for this research has not been included in this document.

SECONDARY RESEARCH

Secondary research has involved data and literature review from existing surveys, reports, research papers, news articles, and opinion pieces available online to distil key insights into financial services for women.

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Situational Analysis of WFI in Nigeria at a glance

There are
53 million adult
Nigerian women, of which
 **33m (61%)**
live in rural areas

90%
of respondents make monthly
contributions to savings groups

25 million
adult women are formally
unbanked which represents
 **51% of women** 

Over
16 million
rural women
rely exclusively on informal
financial services


The value of loans borrowed from
formal institutions by women
decreases after they reach
the age of 45

Women are likely to choose more
accessible access points like
financial service agents.
Out of **700,000** registered
agents, **15%** are women

Gender gap of
10% in National Identity Number
(NIN) enrolment rates (2022)

8% gender gap in 2021



Gender gap of
5% 
in BVN enrolment rate (2021)
12% gender gap in 2020

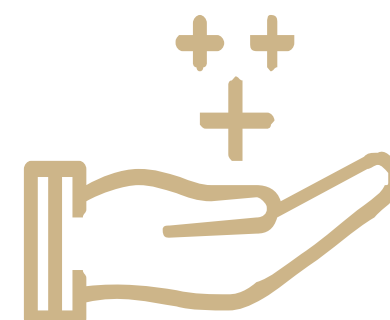
To comprehensively understand the state of women's financial inclusion in Nigeria, three major dimensions of financial inclusion were explored.



1. ACCESS

Access to financial services

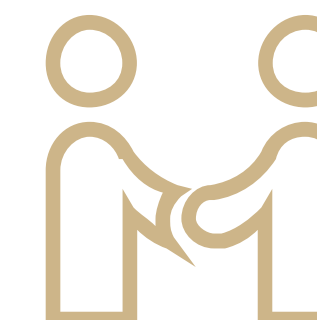
Refers to the **availability of formal financial products and services**. It includes the physical proximity of these services and measures the ability of women to reach financial services touchpoints or access products from financial institutions.



2. USAGE

Usage of financial services

Refers to the **utilisation of financial services**, its regularity, and frequency. This is the extent to which women use the products and services on offer, the rate and frequency of use, and the length of time that they continue to use the service.



3. QUALITY

Quality of financial services and service delivery

Refers to the **measure of the relevance of financial services or products to the needs of women**. One aspect is evaluated from the consumers' perspective, judging from their experience and the extent to which available services meet their needs. The other is determining the fit of financial products.

The diagnostic assessed the access and usage dimensions by examining their demand and supply side components while leveraging insights from stakeholders and other sources.

Dimensions	Components explored
Access and usage of financial services by women	<p>Access and usage were examined together in this diagnostic and divided into the three sections listed below:</p> <ul style="list-style-type: none">• Current status and trends: The current state of access and usage of financial services was explored, as it relates to women’s accessibility to financial access points, bank account ownership, use of financial products, and the frequency of product use.• Demand for financial services: Key factors driving and hindering women’s demand for access and usage of financial services were explored in this section.• Supply of financial services: Key factors driving and hindering FSPs from providing women with access to financial services and usage were examined in this section.
Quality of financial services and service delivery	<p>Seven levers were used to analyse the quality of financial services and service delivery in this diagnostic.</p> <ul style="list-style-type: none">• Affordability: Examined the cost of using financial services for women• Transparency in financial services: Focused on women’s access to all relevant information regarding their financial products• Convenience provided by financial services: Examined women’s perspective on the ease and comfort of accessing and using financial services• Fair treatment by financial service providers: Explored women’s perceptions of fair treatment at financial institutions• Consumer protection: Explored laws and regulations designed to ensure the rights of consumers are protected• Financial education: Measured the knowledge of basic financial terms and the ability of women to plan and budget their income• Choice of financial services: Looked at women’s agency to make financial choices

Women in Nigeria remain at a disadvantage in the society when compared to their male counterpart as it relates to literacy, business, and welfare.

SOCIOECONOMIC STATUS OF NIGERIAN WOMEN AT A GLANCE

Population

There are 53 million adult Nigerian women, of which 33m (61%) live in rural areas.

Literacy

- The net enrolment rate at the primary school level is 56% for girls and 61% for boys
- 39% of women have some secondary education
- 8.3% of women are enrolled in post-secondary education
- 49% of women are in the labor force
- Nigerian women earn 42% less than men
- 53% overall literacy rate for women (34% for rural women); 71% for men

Business

- Nigerian women's entrepreneurial activity outpaces that of men by 4%
- 22% women own sole proprietorships as share of total businesses
- 82% of working women work in the informal sector

Welfare

- 19% of Nigerian women are exposed to cultural discrimination and domestic violence
- 5% are exposed to early marriages
- 2% experience unequal family inheritance

Women are good for business, and are good in business. Women make great customers. They are diligent in their savings, they are even more diligent in paying back their loans. There is a level of efficiency, profitability and stability that we see in corporate organizations where women are at the helm.

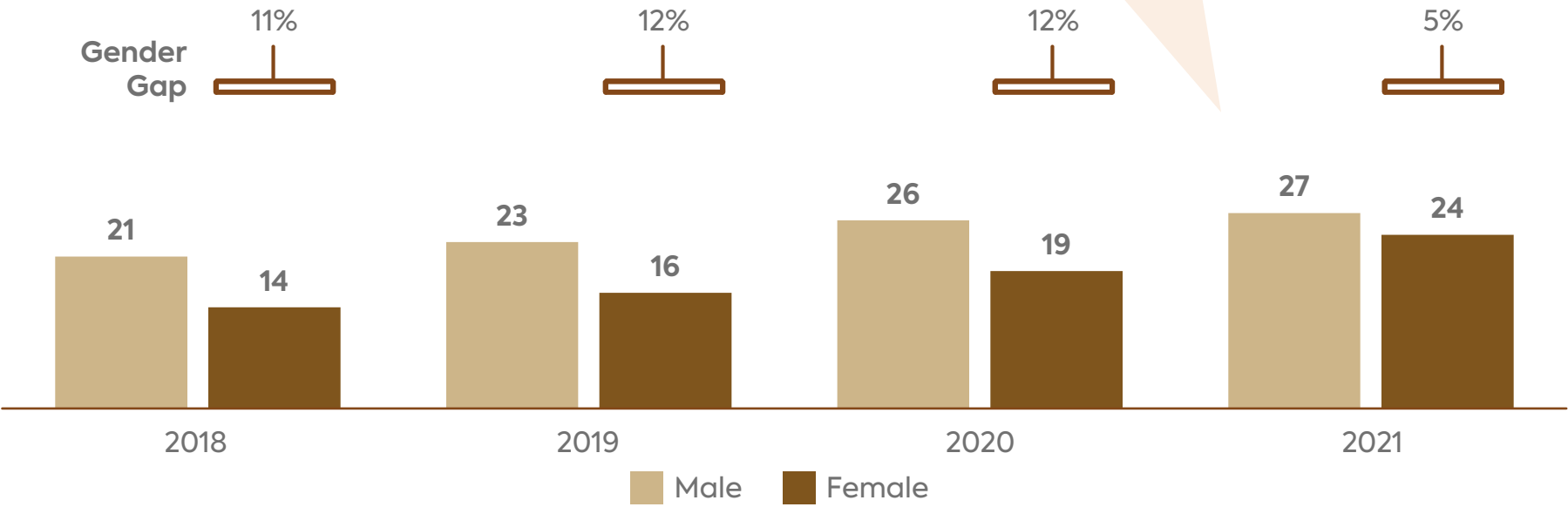
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Donor staff

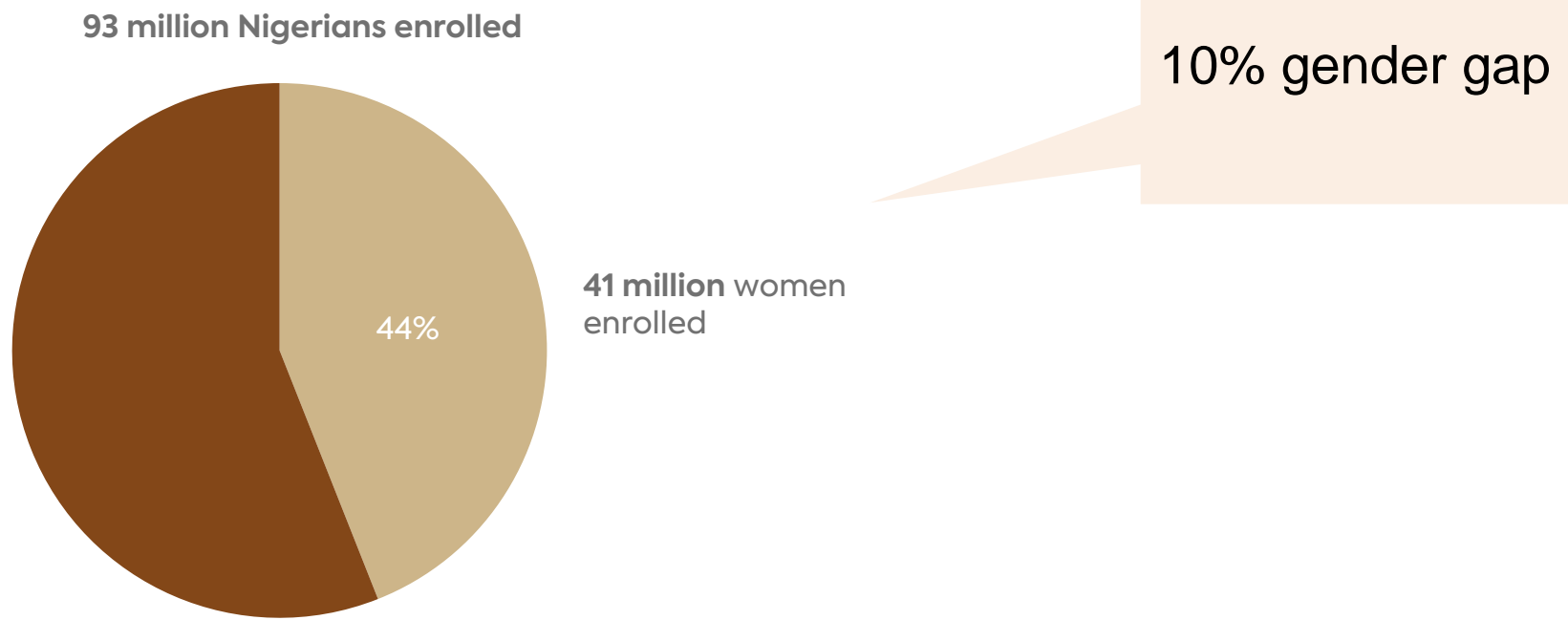
Over the past four years, the BVN enrollment grew by 9% CAGR. Furthermore, there was a significant drop in the 2021 BVN gender gap to 5% largely due to an increase in access points and social investment and economic empowerment programs targeting women.

1 BVN enrollment 2018 - 2021¹
(‘millions, gender gap in %)

~25 million adult women are formally unbanked and representing 51% of women

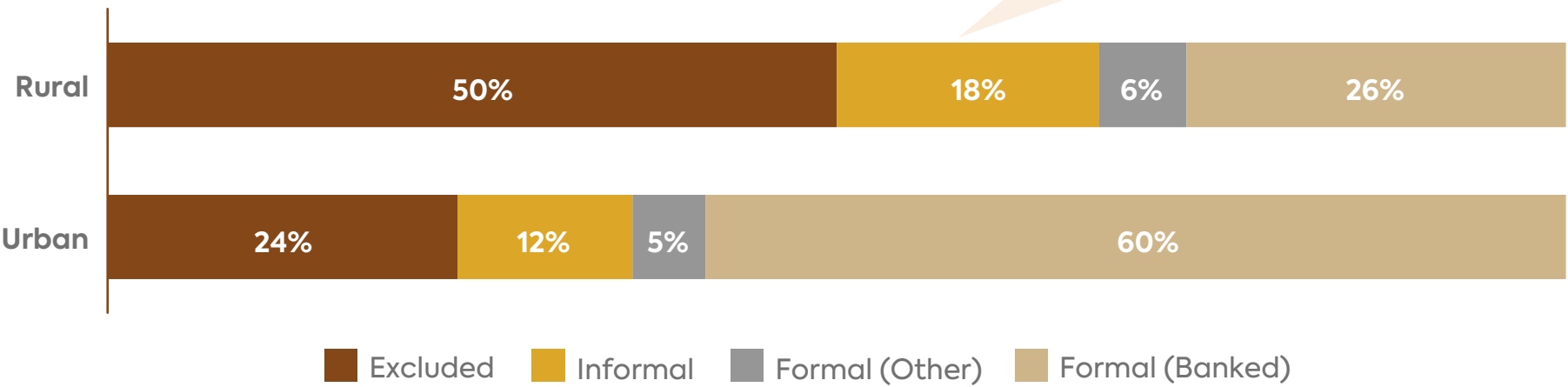


3 National Identity Number enrollment, 2022³

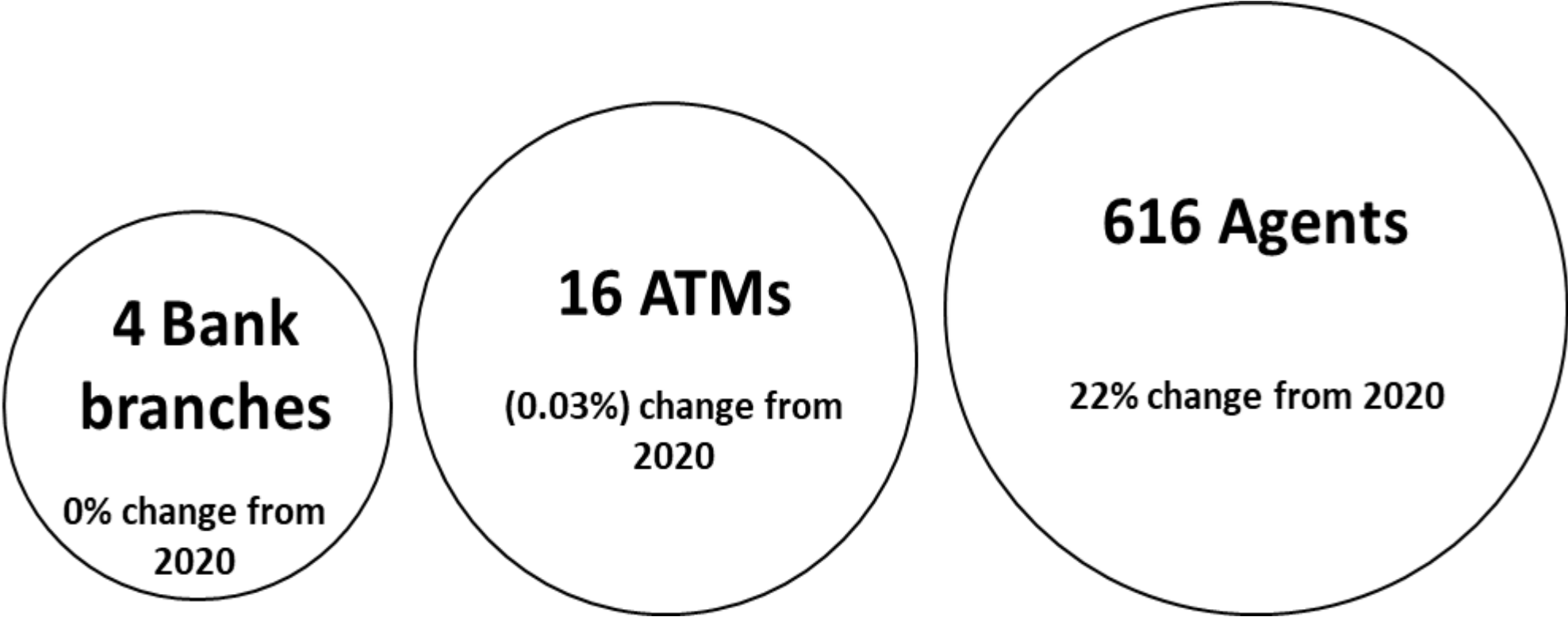


2 Banking, 2020²

~16 million rural women rely exclusively on informal financial services.



4 Access Points, 2021 (per 100,000 individuals)⁴



Source: 1. CBN data | 2.EFIa Access to Financial Services in Nigeria, 2020 Survey | 3. NIMC database | 4. IMF data, Nigeria’s National Strategy Leveraging Agent Networks for Women’s Financial Inclusion, 2022

The key factors that are driving access and uptake of financial services include increased mobile penetration, a growing network of agents and regulation.

Drivers of access and usage

- **Increased mobile phone penetration is making it easier for women to engage with financial service products.** In 2021, 88% of the nation’s adult female population owned mobile phones, out of which 32% of them had smartphones. All the women surveyed indicated that they own at least one mobile phone, whether it was a smartphone or a standard phone
- **Nigeria's growing agent network has become a crucial distribution channel for financial services to women.**They offer an alternative channel to reach women who find themselves unable to access core banking services, especially those in peri-urban and rural areas.
- **The emergence of female agents is resolving the issue of trust women face and boosting financial access.** As women often face a lack of trust and a level of stigma when meeting with men outside of the home, they are far more likely to seek out financial services that are offered directly through another woman.
- **The mandate to stop old currencies from being used as legal tender following the redesign and distribution of the new currency is driving bank account opening and usage.** Women in the rural areas who save their money at home in piggy banks, are having to open bank accounts to deposit and save their old naira notes because the old notes will no longer be viable.

Stakeholder insights

Mobile phone ownership among women respondents¹



"The POS is everywhere and even if you have an emergency at the hospital, you can rush to the POS agent."
FGD respondent

"Some women are not allowed to interact with the opposite gender, except the people they are married to or related to. In such circumstances, we have found that female agents are able to engage them better."
PSB staff

"A lot of women are breaking their piggy-banks in order to deposit their money at the banks."
PSB staff

"Sometimes, when I have cash at hand, I end up using it on unnecessary things like shoes."
FGD respondent

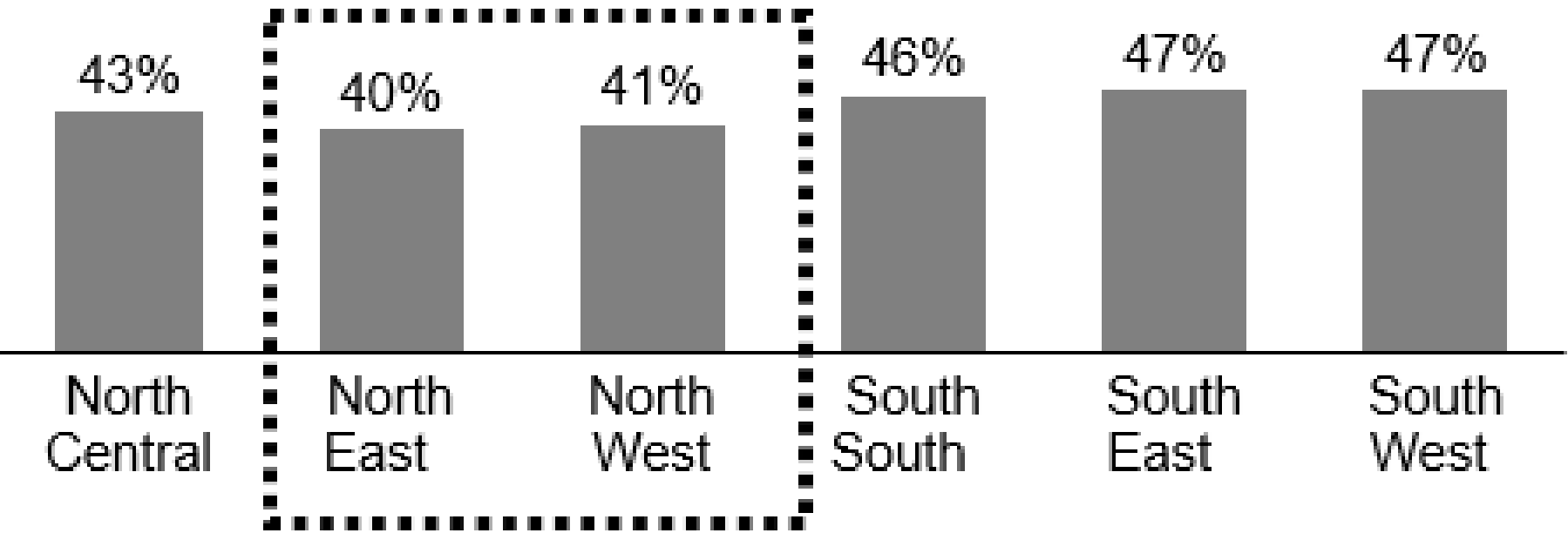
Source: 1. Genesis Analytics, 2022

Low and irregular disposable income, lack of mobility, high levels of informality, and low financial education are some of the key factors hindering access and usage. (1/2)

Challenges to access and usage

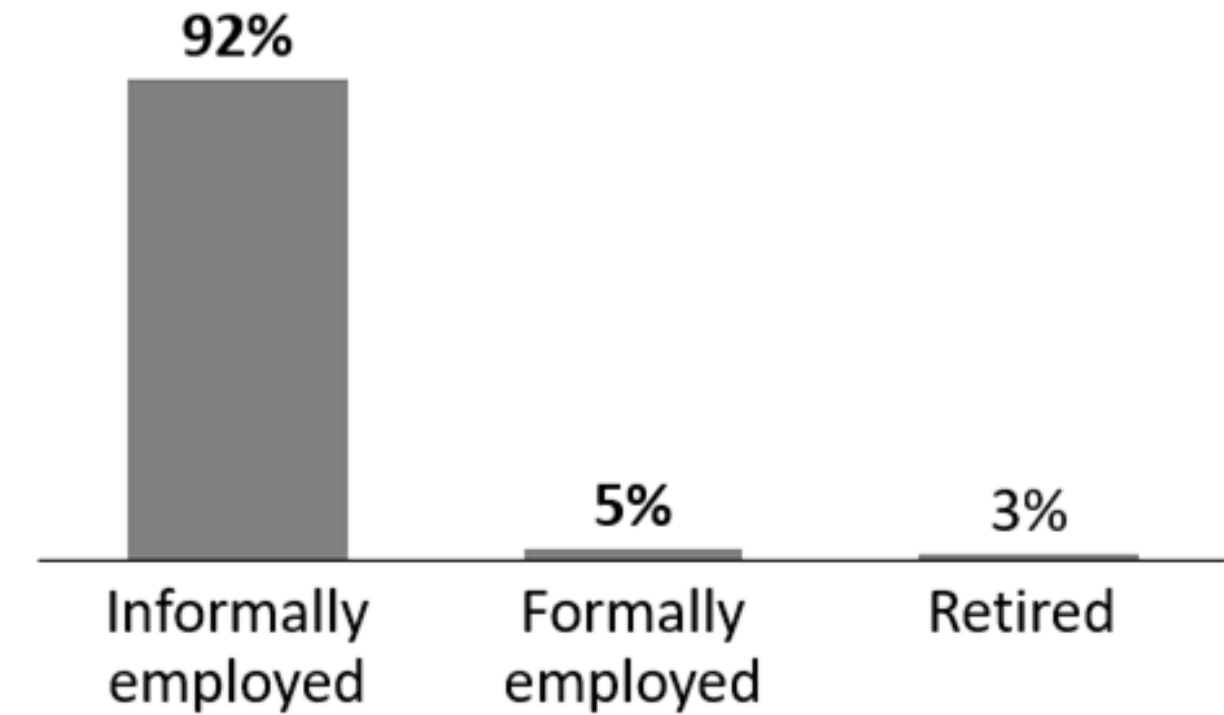
- **Women are disproportionately affected by the lack of mobility to financial service access points.** Further exacerbating the problem is the fact that women are mostly tied to household responsibilities, making it difficult for them to travel to access these services.
- **Lack of income:** Most women in rural areas do not feel they have enough disposable income to open or maintain bank accounts
- **The requirement to provide identity documents for account opening can be a major barrier for women in rural areas.** Women are less likely to have official identification documents required to open a bank account
- **Low levels of exposure and education may hinder women’s financial literacy.** The net enrolment rate at the primary school level is 56% for girls and 61% for boys. The gender gap for completion widens from 9% in primary school to 14% in secondary school.
- **Due to low financial education, women are less aware than men of financial products.** Women have lower financial knowledge than men in a large number of countries, both developed and developing ones, including Nigeria.
- **Informality:** Women make up a sizable portion of MSMEs and farmers, two groups whose informal nature may contribute to financial exclusion. 90% of the FGD respondents are informal traders who indicated that they deposit their revenue in their personal bank accounts rather than business accounts.

% of women enrolled in NIN database by region



NIMC enrollment dashboard as of November 2022¹

Employment status of FGD participants ²



Source: 1.Source: NIMC enrollment dashboard as of November 2022 | 2. Genesis Analytics FGD Insights

Other key factors hindering access and the uptake of financial services by women include lack of trust, social perceptions, connectivity issues and strict collateral requirements. (2/2)

Challenges to access and usage	Stakeholder insights
<ul style="list-style-type: none">• Trust deficiency: The trust of many women in the financial system has been eroded over time due to factors like discrimination by financial service providers.• Culture and societal perceptions can limit economic opportunities for women. These perceptions shape women’s access to and control over resources and consequently their ability to access financial products and services.• Strict collateral requirements: Women may struggle to provide collateral given the preference of lenders for fixed assets and their limited ownership in this area as only 10% of land owners in Nigeria are women• Heavy reliance on agency banking: Although agency banking is driving the use of financial services, the heavy reliance on agents may weaken confidentiality and make women more susceptible to fraud.• Some women abandon products after sign-up due to a lack of understanding on how to use them. Materials which promote and explain financial services are commonly written in English, which is not easily understood in a country where most rural women are illiterate. They, therefore, rely on family and friends for information.• Connectivity Issues: Connectivity infrastructure issues such as network challenges sometimes inhibit them from using digital financial services.• Product differentiation: Lack of product differentiation remains a prominent factor for low adoption rate of financial service products by women.• Cash payments of social grants: Payment of social grants in cash over-the-counter may encourage the usage of cash instead of digital financial services.	<p>“When bank officials discover that we are displaced women, they occasionally push us aside. Usually, they would take care of the wealthy people before us.” FGD respondents</p> <p>“POS agents take advantage of us, they steal from us sometimes when we give them cash to deposit.” FGD respondents</p> <p>“The mantra or the norm has been about dressing products up in pink and just making them female products or sort of launching them around the International Women's Day celebration events. This is why I said the understanding is changing because more people are realizing that pink washing doesn't really work.” Research Institute staff</p>

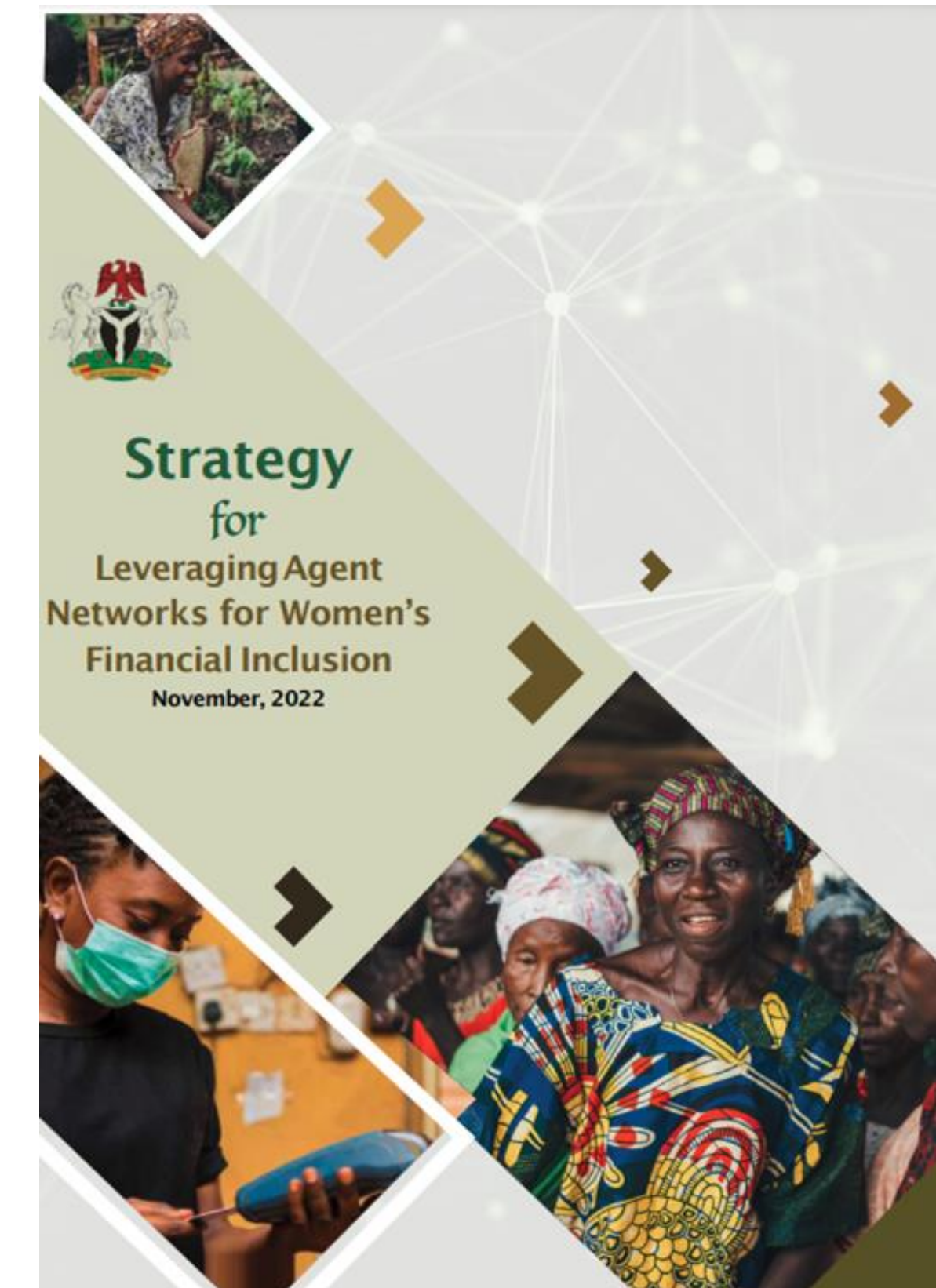
The key factors that drive the supply of financial services to women include the emergence of digital technologies, alternative credit scoring options and agency banking.

Drivers of the supply of financial services to women

- **Digital technologies:** These are lowering the costs of providing financial access by maximising economies of scale and increasing the speed, security and transparency of transactions and allowing for the development of sustainable financial products tailored to the needs of women with low and unstable incomes.
- **Agency banking:** Financial institutions have expanded their geographical footprint by focusing on agent banking which has become a crucial distribution channel for financial services to women.
- **Past efforts of FSPs:** The combined efforts of FSPs , including commercial banks, microfinance banks and PSBs to promote financial literacy through awareness campaigns and initiatives in rural areas have made reaching these areas easier for other FSPs.
- **Alternative credit scoring:** Alternative credit scoring options are allowing financial service providers to reach thin-file and new-to-credit women customers. These women, and other consumers who may be underrepresented in financial markets and traditional credit bureaus, particularly benefit from new sources of data that can be leveraged for financial analysis.

“The collective body of work by FSPs in the underserved segments has generally made it easier for other FSPs to penetrate the space. I wouldn't say it's one particular entity that achieved that over the years, it has been the collaborative effort of different entities in the industry.”

PSB staff



The cost of lending to low-income women and the lack of insight from gender disaggregated data are some of the factors hindering supply.

Challenges to the supply of financial services to women

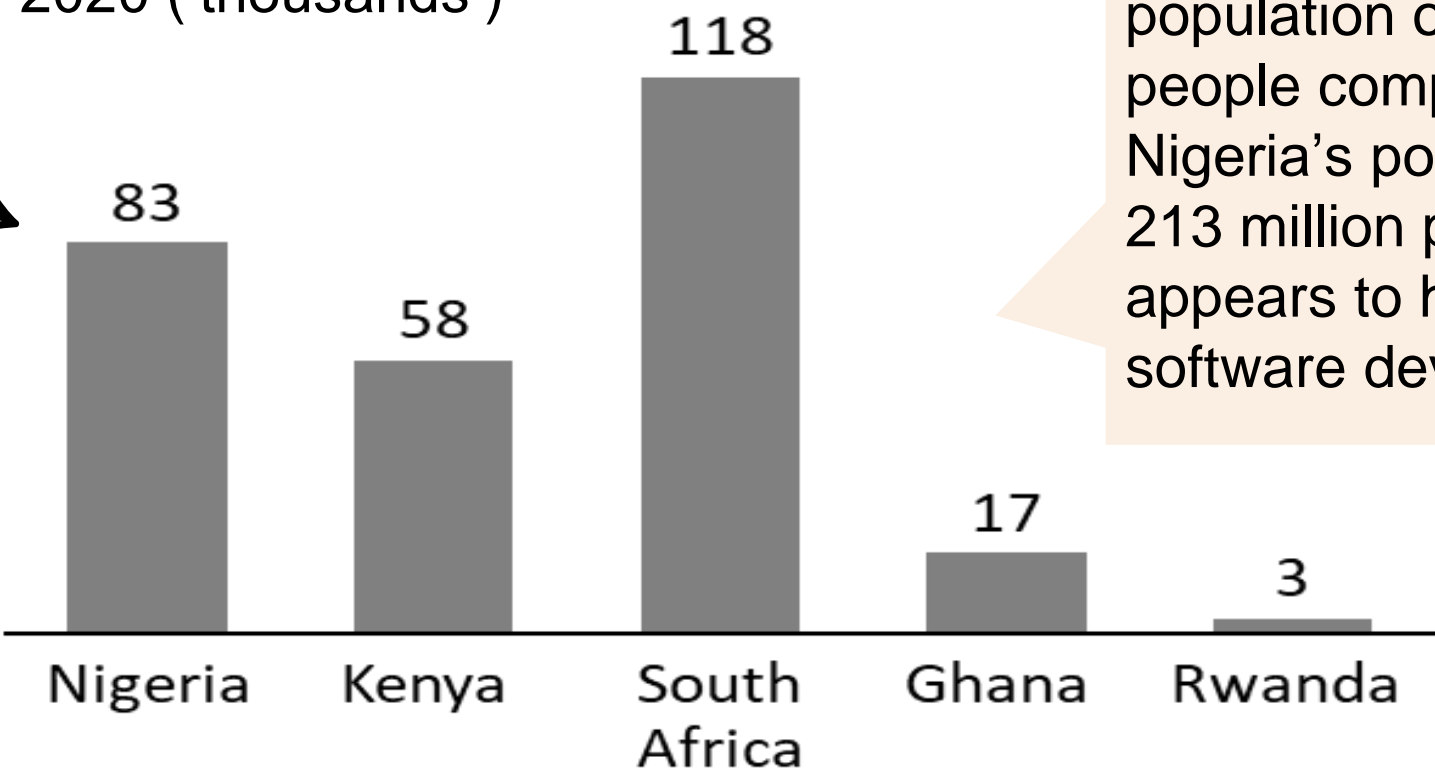
- **Cost-to-serve:** There is a higher cost-to-serve for FSPs in rural areas due to the lower density of high-value/volume customers. The primary reason the majority of the underserved population remains financially excluded is largely economic: they are costly to serve from the FSP’s point of view.
- **The unit cost of lending is relatively high, which may be a deterrent to providers looking to serve low-income women especially.** To be able to provide lending services, credit providers in the market must cover a number of costs. These include the cost of integrating with bureaus, credit assessment, collection costs, etc.
- **Arbitrary regulations:** Despite consultations by regulators, when new laws are introduced, service providers are often unprepared and required to quickly comply, leading to an unstable environment that can impede growth. An example of a recent regulation that has impacted FSPs is the Naira Currency Exchange. Despite efforts to ensure widespread availability of cash, some members of the society have sabotaged these efforts eroding the trust of consumers in FSPs. FSPs were seemingly unprepared to handle the surge in digital transactions this led to consumer panic, ultimately reducing trust and confidence in the financial system.
- **Lack of gender-disaggregated data within the industry:** FSPs have inadequate gender-disaggregated data which limits access to insight for product development.
- **Talent shortage for product development:** Despite the fintech industry being one of the fastest growing sectors post-pandemic, there are still substantial recruitment hurdles to face. Due to the undersupply of talent, providers are often met with staffing shortages for product development. This is further exacerbated by the growing migration of technical talents out of Nigeria.

Stakeholder insights

“Serving the underserved is an expensive venture, the infrastructure required to engage them is daunting because it requires a lot of in field engagements.”
PSB staff

“The CBN recently issued a consumer protection regulation to ensure that institutions don’t harass their customers unnecessarily. Although this is advantageous, there is a drawback for FSPs because customers are abusing the privileges by failing to make timely payments, which is beginning to make debt recovery a problem for FSPs.”
Commercial Bank staff

Total number of developers per country, 2020 (‘thousands’)¹



South Africa has a population of 59 million people compared to Nigeria’s population of 213 million people, but appears to have more software developers.

Women generally feel protected by their banks, but they want bank branches to be more accessible and bank fees to be lower.

Quality of financial services (Rating key)

1 - Does not fit the context of their lives	2 - Poorly fits the context of their lives	3 - Moderately fits the context of their lives	4 - Adequately fits the context of their lives	5 - Completely fits the context of their lives
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In order to understand the perspectives of women as it relates to how they view the quality of financial services available to them, ratings were provided using the key below for each of the levers based on their experiences and the extent to which the available services meet their needs and fit the context of their lives.

Affordability

The majority of women in low-income communities earn below ~700 Naira (\$1.8) per day. The minimum initial deposit required to open an account in Nigeria ranges between ~ 0 - 10,000 Naira (\$0 - \$23) and the minimum operating balance required ranges between \$0 to \$5 which can be considered expensive compared to the earnings of low-income women.

Due to the multiple charges associated with banks, women choose alternative financial solutions like mobile money which are relatively new and are yet to be fully regulated by the CBN. **Based on this, affordability was rated a “poor fit”.**

Transparency

FGD respondents indicated that they trust their banks and feel protected by their banks. They generally feel that the information they receive about bank charges, etc., are clear, unambiguous and easy to understand. The more illiterate respondents, however, stated that they rely on family and friends for information to be translated. **Transparency was rated a ‘moderate fit’.**

Convenience

As mentioned in previous sections, women are disproportionately affected by the lack of mobility to financial service access points such as bank branches. Although agency banking is convenient, it might not be able to offer the complete range of required financial service offerings. Women are also less likely to have official identification documents required to open a bank account. **Convenience received a “poor fit” rating.**

When it comes to making choices about products or services, women indicated that they are typically not well informed about banking products to make a choice.

Quality of financial services (Rating key)

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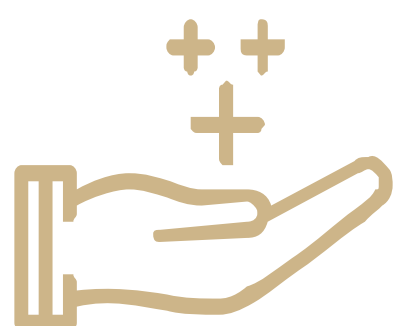
Fair treatment	Marginalised women reported that they had faced some form of discrimination or mistreatment while trying to access financial services. They are sometimes ignored or pushed aside by banking agents. Inadequate time is also spent on explaining financial goods and services and other situations to them. Based on this, fair treatment was rated a “poor fit”.
Consumer protection	In recent times, there have been allegations of unethical collection practices by some digital lenders. Having heard stories about this form of harassment by providers, women are often hesitant to accept credit from providers. Providers have been alleged to use customer information to reach out to friends and family of the consumer to intimidate them into paying. Women are often hesitant to accept credit from these providers, citing unethical practices as the main reason for this. Consumer protection received a "poor fit" rating.
Financial education	FGD respondents believe that they have basic information about their bank accounts. They stated that bank officials explained the basic workings of their accounts, but, however, failed to go into details. They indicated that they are open to learning more about financial services such as a pension, health insurance etc. and how mobile banking works to lessen their reliance on POS agents. Financial education was rated a “moderate fit”.
Choice	Women in rural communities are often times not well informed about banking products to make choices. Women surveyed stated that they chose their banks because (i) the majority of the people in the community use the bank, (ii) someone made a recommendation, (iii) they were approached by the bank, (iv) an NGO helped them pick out the bank. Choice was rated a "poor fit" as a result.

Despite progress in access, usage and quality of financial services for women, improvements are needed in service delivery, financial education, consumer protection, and product design.



ACCESS

- Access is considered a binding constraint to the inclusion of women in financial services. Nigerian women remain underrepresented among the banked and formally served with limited access to service points. Agents appear to be the most accessible service point, particularly in rural areas where the scarcity of ATMs and bank branches are more common.
- Overall, women are able to access financial services fueled by a number of supply and demand enablers.
- However, this diagnostic revealed that a lot of work still needs to be done around mobility, trust, cost financial education, mobility and other cultural constraints to improve access.



USAGE

- Women who use their bank accounts use them for a variety of reasons, with saving money being the most prominent. In rural areas, women tend to use their bank accounts as mailbox accounts where money is deposited into the account and funds are withdrawn immediately thereafter.
- Nevertheless, digitalization accelerated by the Covid-19 pandemic among other factors has created a conducive environment for the usage of financial services. However irregular income, the cost of usage, heavy reliance on cash, connectivity issues still strifles women's usage of financial services.



QUALITY

- The quality dimension of financial inclusion can be affected by a number of factors, such as the cost of services, consumer awareness, the effectiveness of redress mechanisms, consumer protection services, transparency and competition in the market, and even intangible features like consumer trust.
- Insights from the FGDs carried out show that women generally understand the fundamentals of an account but are unaware of the full range of financial services available to them, such as a pension, health insurance, mobile banking features, and so on. Services are also considered expensive when compared to rural women's wages/earnings. Although they have a high level of trust in their banks, they do experience some discrimination.

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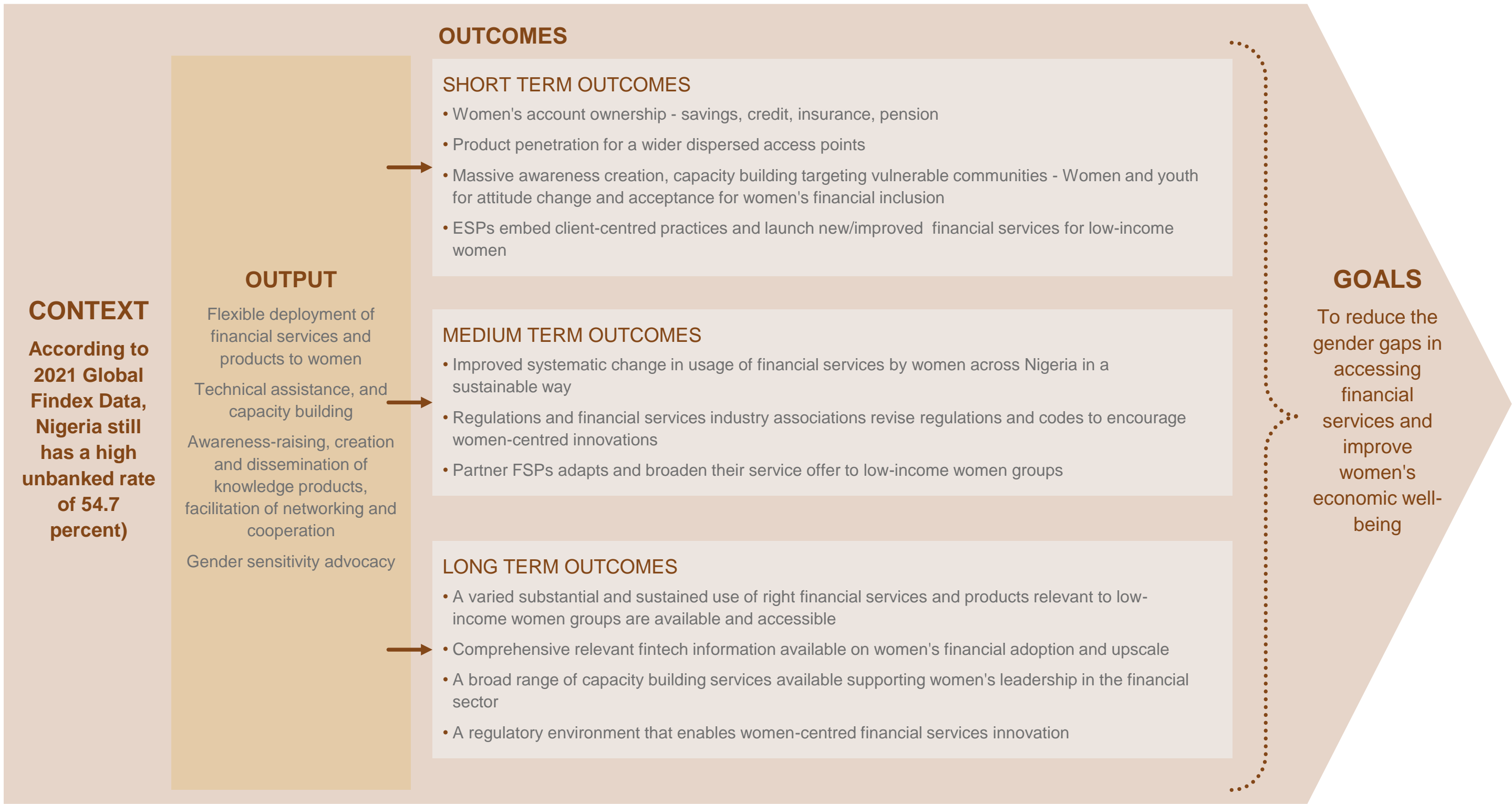
FAWFIN includes 8 strategic imperatives and 49 recommendations aimed at advancing women financial inclusion in Nigeria.

The FAWFIN identifies critical barriers to access to finance by women and provides 8 Strategic Imperatives and recommendations to drive improved uptake of financial products and services by low-income unbanked women with the aim of closing the 8% gender gap in financial inclusion.

FAWFIN Strategic Imperatives



FAWFIN Theory of change



The purpose of the midline evaluation is to understand the extent to which the FAWFIN is achieving its expected results and objectives and to unpack the key lessons learned thus far.

Midline Evaluation objectives	Midline evaluation criteria												
<ul style="list-style-type: none">• Unpack he changes in the women's financial inclusion (WFI) landscape as a result of the FAWFIN and how these have contributed to closing the financial inclusion gender gap in Nigeria;• Identifies the extent to which the implemented FAWFIN recommendations/interventions influenced market system changes;• Explores the unintended changes that occurred in the WFI landscape as a result of the implemented FAWFIN recommendations;• Unpacks the relevance, coherence, effectiveness, efficiency, and Impact of the FAWFIN implementation; and• Provides recommendations for the next two years of implementation and other, similar initiatives related to WFI.	<table><tr><th>Criteria</th><th>Definition</th></tr><tr><td>Relevance</td><td>The extent to which the framework objectives and design respond to the needs of the women and ecosystem actors.</td></tr><tr><td>Coherence</td><td>The compatibility of the intervention with other interventions in a country, sector, or institution as well as the country, and partner/institution policies, and priorities.</td></tr><tr><td>Effectiveness</td><td>The extent to which the framework achieved, or is expected to achieve, its objectives, and its results</td></tr><tr><td>Efficiency</td><td>The extent to which the framework delivers, or is likely to deliver, results in an economic and timely way.</td></tr><tr><td>Impact</td><td>The extent to which the framework has generated or is expected to generate significant positive or negative, intended or unintended, higher-level effects.</td></tr></table>	Criteria	Definition	Relevance	The extent to which the framework objectives and design respond to the needs of the women and ecosystem actors.	Coherence	The compatibility of the intervention with other interventions in a country, sector, or institution as well as the country, and partner/institution policies, and priorities.	Effectiveness	The extent to which the framework achieved, or is expected to achieve, its objectives, and its results	Efficiency	The extent to which the framework delivers, or is likely to deliver, results in an economic and timely way.	Impact	The extent to which the framework has generated or is expected to generate significant positive or negative, intended or unintended, higher-level effects.
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The evaluation found that the framework targeted the demand-side barriers faced by women in accessing and using financial services.

The evaluation found that **FAWFIN** comprises holistic recommendations and program activities through its eight strategic imperatives that enhance the framework’s relevance to addressing the needs and challenges faced by women. Therefore, the evaluation found that the framework is relevant to the highlighted needs of women—direct and indirect.

How FAWFIN is addressing women’s needs or barriers to financial inclusion

FAWFIN Strategic imperatives		1	2	3	4	5	6	7	8
Factors influencing women's ability to access and use financial services	Low level of education								
	Low level of income								
	Trust deficiency								
	Social norms								
	Lack of awareness								
	Cost of reaching banks								
	Lack of documentation								
	Connectivity infrastructure								

Key: Directly addresses Contributes to Provides opportunities for

“**Economic inclusion precedes Financial inclusion.** A poor woman will not desire to have a bank account if she does not have any source of income.”

NGO staff

“**Documentation** is a key problem for our operations. There are cases where local government has only one utility bill. This is prevalent in Northern states such as Borno.”

PSB staff

“**We need to approach women's financial inclusion with empathy** because the barriers that exist, we all know what those are. Subconsciously, we have come to terms with those barriers existing, and unless we care, nothing is going to change.”

Donor staff

The evaluation found that FAWFIN comprises holistic recommendations that enhance the framework’s relevance to addressing the supply side and regulator-related challenges.

The majority of the barriers faced by women are influenced by external factors (supply side and regulator-related barriers) that affect their ability to access or use financial services. FAWFIN took a market systems facilitation approach that intended to support multiple, relevant stakeholders that are key to addressing the challenges that women face in accessing and using financial services.

How FAWFIN is addressing ecosystem actors and regulator-related issues

FAWFIN Strategic imperatives		1	2	3	4	5	6	7	8
Supply side related barriers	Mismatch between products and needs of women								
	Business case for serving poor women								
	High cost of outreach to women customers in rural areas								
	Lack of gender disaggregation of financial sector data.								
Regulatory-related barriers	Poorly consolidated framework for DFS/fintech								
	Overlapping agent guidelines								
	Prohibitive agent pricing guidelines								
	Stringent insurance sector policies.								

It is the opinion of the evaluators that although all strategic imperatives sufficiently address the supply side and regulatory barriers identified during the evaluation, not all of them were effective in achieving this.

For example, although the FSPs have started deploying women-focused products, all stakeholders interviewed agree that most of these products do not meet the needs of the vast majority of women. This suggests the reason for the low adoption of women-focused products as presented in the survey conducted by CoP 7.

“The norm has really been pink-washing products and launching them around the International Women's Day celebration event.”
Advocacy organization staff

Key: Directly addresses Contributes to Provides opportunities for

The evaluation has found that FAWFIN is adding value to the work conducted by other stakeholders in the sector and galvanized ecosystem-wide attention on women financial inclusion.

The evaluation found that FAWFIN is well aligned to the policies, programs, and priorities of the ecosystem actors and the government of Nigeria, making the intervention relevant and complementing the work of various stakeholders in the sector. This alignment is expected to result in gender mainstreaming by MDAs and other ecosystem actors in their operations to reduce gender gap in financial inclusion.

- **Community of Practice (CoP):** A key way in which the FAWFIN Initiative harmonized activities of the ecosystem was by establishing the Community of Practice, which aimed to galvanize public and private sector participation to implement the framework.
- **Linkages with government MDAs:** The CoP led to alignment and collaboration with the government through its Ministries, Departments, and Agencies (MDAs) as core actors in developing a financial services ecosystem that works for women
- **Alignment with government policies and programs:** As indicated in the table, the evaluation found that FAWFIN aligned with other government policies and programs.
- **Co-creation of interventions by ecosystem actors:** Through its facilitation role, the FAWFIN Initiative is adding value to the work undertaken by other actors by enabling them to successfully engage with each other through the CoP and co-create interventions that address the needs of women.
- **Closing the gender skill gap:** Lastly, the support provided by the FAWFIN Initiative is key in developing the capacity of government and private stakeholders representing their organizations in the CoP through gender mainstreaming trainings during the CoP meetings.

“The gender desk ensured that the key stakeholders are involved in the implementation of this framework. That is why they created the CoPs.”
Multilateral Institution staff

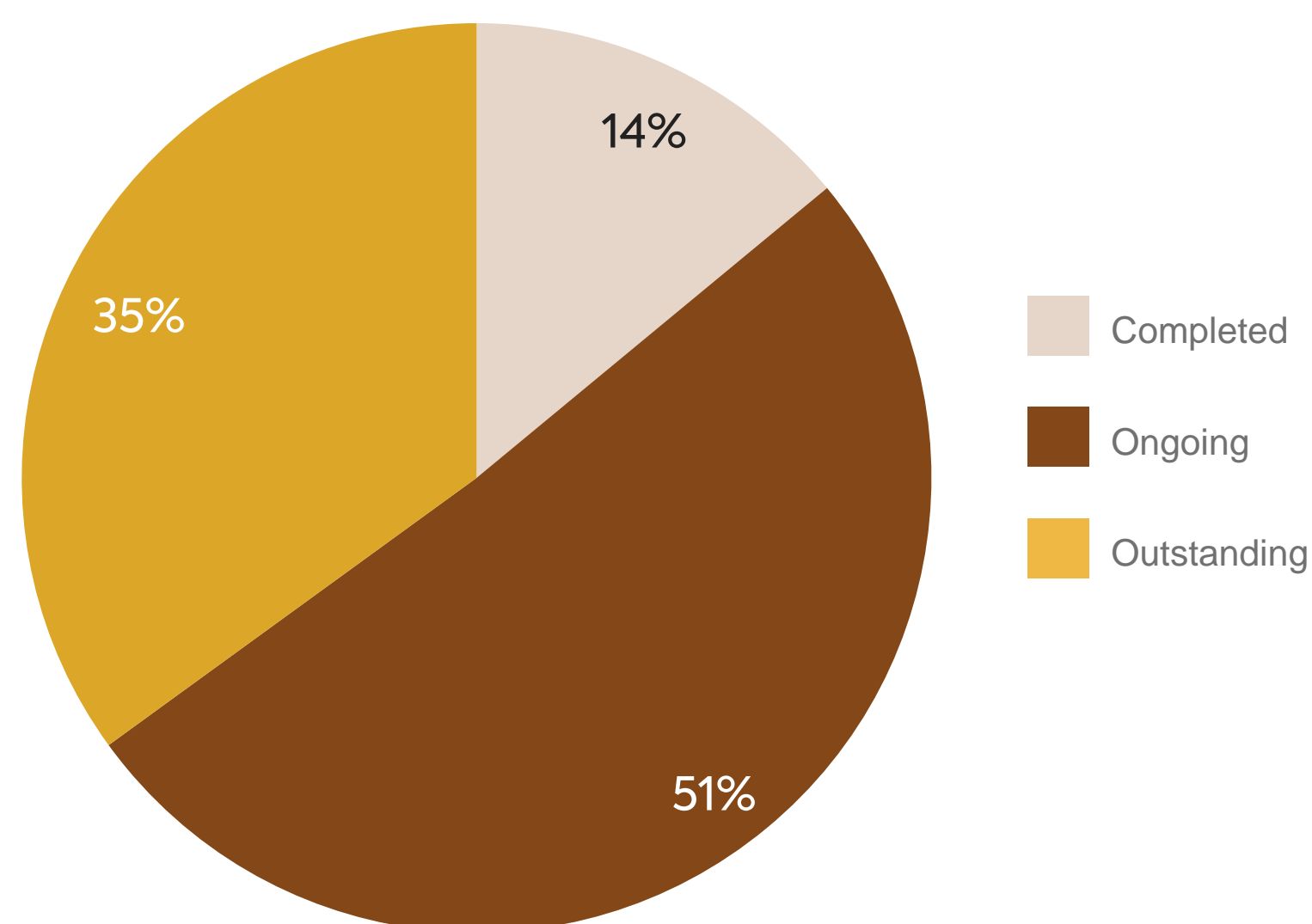
FAWFIN alignment with national policies

Government agency	Strategy/Priority	Aligning Strategic Imperative
National Pension Commission (PENCOM)	Micro Pension Scheme (MPS) is designed to help self employed people who do not qualify for the Contributory pension scheme, save for retirement.	Strategic imperatives 6 and 7 aligns with PENCOM’s priority
National Identity Management Commission (NIMC)	NIMC was established with the mandate to (a) operate and maintain a National Identity Database; (b) issue the National Identification Number	Strategic imperative 1 aligns with NIMC mandate
National Insurance Commission (NAICOM)	NAICOM is expanding the Nigerian insurance market through a micro-insurance scheme by licensing new companies that would engage Nigerians at the grassroots	Strategic imperatives 1,5,6 and 7 aligns with NAICOM’s priority

FAWFIN implementation has completed 14% of its recommendations and another 51% are ongoing. However, implementation challenges has left almost 35% of recommendations outstanding.

FAWFIN has yet to deliver on a wide range of recommendations two years after the framework launch due to the implementation challenges such as unclear implementation timelines, funding, insecurity, limited communication of outcomes as well as external communication on activities, projects and achievements, low levels of accountability, and poor participation by COP members.

Status of recommendations



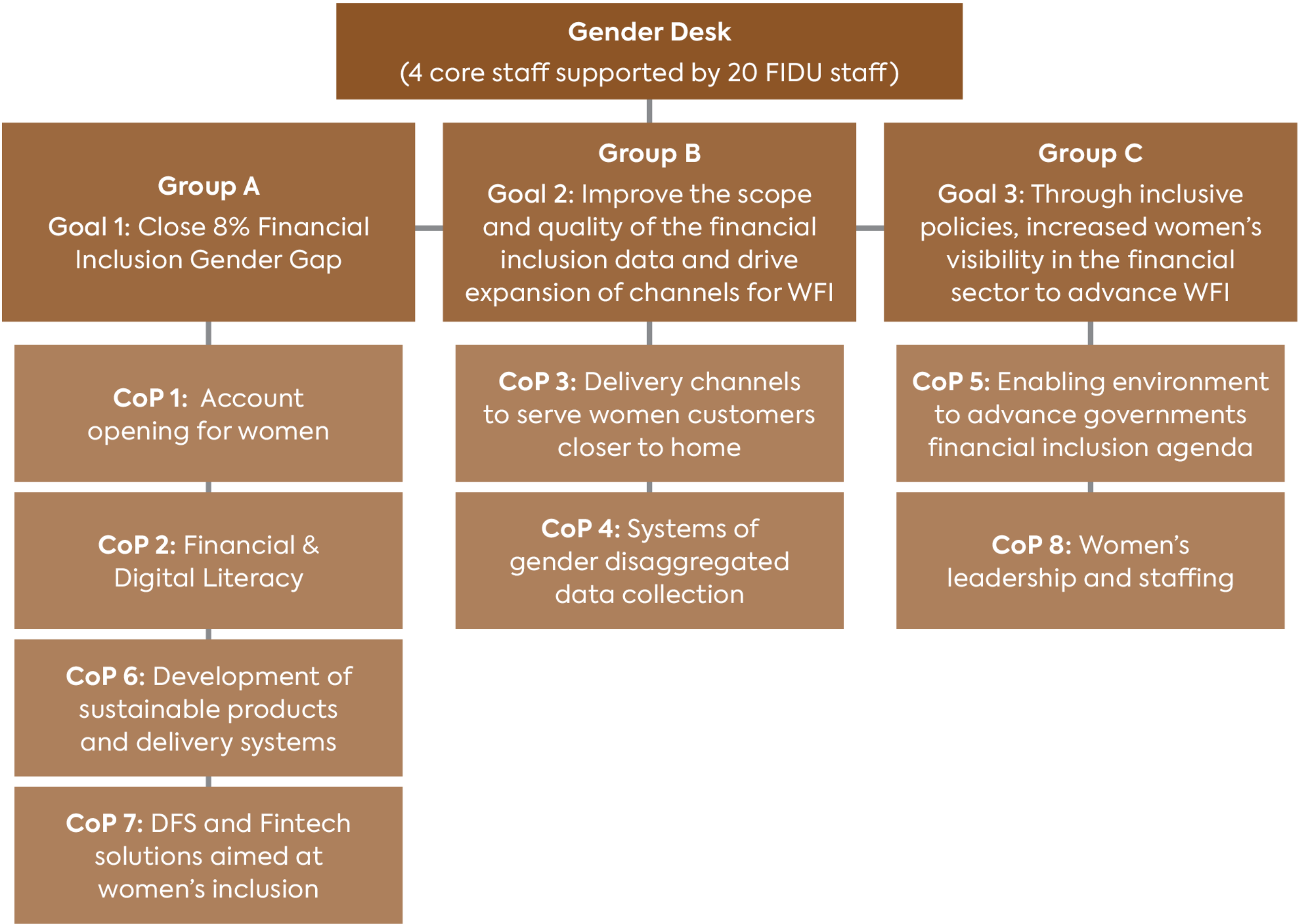
- One concern raised by most stakeholders is the absence of a detailed program timeline to implement the recommendations. Furthermore, stakeholders consulted expressed that the timeframe of four years is too short to effectively address the issues raised in the FAWFIN recommendations and close the gender gap.
- On budget, the evaluation did not find any evidence of a dedicated budget to implement FAWFIN. Stakeholders have cited the lack of funds as a challenge to effective implementation.
- The evaluation found that the structure is designed to provide adequate support for the framework's implementation but the core implementation team (gender desk) has constrained capacity to adequately support the framework's implementation.
- The evaluation found that the recently developed M&E framework is focused on access to financial services, paying less attention to usage-related metrics that will track the usage-related recommendations in the framework.
- From a learning perspective, the evaluation did not find any evidence of a communication protocol between the FAWFIN core team (gender desk), CoPs and the ecosystem.

The Community of Practice was created to mobilize public and private sector participation in order to effectively implement the FAWFIN.

In order to support the effectiveness of the FAWFIN implementation, eight (8) Communities of Practice (COPs) were created, comprising of members drawn from various stakeholders in the financial inclusion space in Nigeria. These COPs have been established to implement the eight(8) imperatives of the framework.

In 2022, the COPs were collapsed and restructured into three(3) groups in line with the three broad goals that were streamlined following the development of the M&E framework in 2022 to further improve the efficiency and effectiveness of the framework.

FAWFIN implementation design



GOAL 1: Close 8% Financial Inclusion Gender Gap (Group A - CoP 1, 2 ,6 & 7)

The evaluation found that through the financial inclusion drive, FAWFIN has opened 23,000 accounts which is lower the midline target. However, Based on Bank Verification Number (BVN) data, the evaluation found that the gap in formally banked men and women has shrunk to 5% as of December 2021 from 12% in 2020. This does not take into account formal (other) and informal financial inclusion but serves as a reliable indicator until the 2023 Access to Finance survey is completed.

Effect of FAWFIN on closing the gender gap

Indicator	Baseline	Target	Midline
No. of new Bank Verification Number(BVN) registered by women	Not available in the M&E framework	25,000/M 1,200,000/4 years	23,000 new accounts opened during the financial inclusion drive in 2 years as an ecosystem catalysts and as part of other initiatives
% of women with access to tailored financial Products and Services (mobile wallet, insurance, pension)	60% of women have a BVN (the baseline is higher than the current status)	75%	46% of adult women have a BVN as of the end of 2021
Number # of accessible unique/ new or adapted products and services developed for women by FSPs	Not available in the M&E framework	1/Q 16 over 4 years	No new product has been developed as a direct result of a FAWFIN intervention

Key: Positive result Negative result Data not available

GOAL 2: Improve the scope and quality of the financial Inclusion data and drive expansion of channels for WFI (Group B - CoP 3 & 4)

The evaluation found that the midline results are almost the midpoint of the target set for 2024. Regardless, the evaluation found that the CBN has launched the National Strategy for Leveraging Agent Networks for Women’s Financial Inclusion, an offshoot of the FAWFIN. This is a 2-year strategy aimed at addressing the objectives in the table above by 2024 and is in line with the FAWFIN timeline.

Effect of FAWFIN on improving the scope and quality of financial inclusion data and channels

Indicator	Baseline	Target	Midline
% of women who have a point of access to financial services within 5 kilometers of their place of residence or work.	Not available in the M&E framework	50%	Data not available
Number of access points per 10,000 female adults	Not available in the M&E framework	350	124
Percentage of female financial agents recruited and deployed	Not available in the M&E framework	35%	15%
Number of tailored products and services deployed through Financial Service agents	Not available in the M&E framework	10	Data not available

Key: Positive result Negative result Data not available

Source: Genesis analytics team using FAWFIN documentation and midline evaluation KIs with stakeholders

GOAL 3: Through inclusive policies, increase women’s visibility in the financial sector to advance women’s financial inclusion (Group C - CoP 5 & 8)

The evaluation found that There has been two policy documents that advance women financial inclusion since 2021 supported by FAWFIN. This is a positive result. In addition to this, the Nigerian banking sector is currently seeing a surge in the number of women at its top echelon. Currently, eight women serve as CEOs and two women serve as board chairman of Nigerian banks.

Effect of FAWFIN on increasing women’s visibility in the financial sector to advance WFI

Indicator	Baseline	Target	Midline
# of policy actions/documents, legal instruments, regulations established or revised to advance gender equality and empowerment of women	Not available in the M&E framework	4	2 National Strategy for Leveraging Agent Networks for WFI National Financial Inclusion Strategy (NFIS 3.0)
% of board members who are women (Industry wide)	Not available in the M&E framework	30%	28% based on a review of the 10 leading banks in Nigeria
% of the workforce who are women (Industry wide)	Not available in the M&E framework	35%	Data not available
% of female participants in attendance	Not available in the M&E framework	60%	Data not available

Key: Positive result Negative result Data not available

FAWFIN has had the system-level changes that impact women’s behaviour as it relates to access and usage of financial services.

The evaluation found that the FAWFIN is having an impact on the ecosystem and contributing to changes such as increased attention on women financial inclusion, improved service delivery channels, a culture of women’s leadership and staffing and an increase in sign up for bank accounts.

- **Reduction in formally banked gender gap:** Based on Bank Verification Number (BVN) data, the evaluation found that the gap in formally banked men and women has shrunk to 5% as of December 2021 from 12% in 2020 when the framework was launched. This does not take into account formal (other) and informal financial inclusion but serves as a reliable indicator until the next Access to Finance survey is completed. However, it is difficult to attribute the entire change to FAWFIN due to other private sector and development/aid agency efforts.
- **Increased attention on women financial inclusion:** Stakeholders interviewed agree that since the launch of the framework, there has been an increasing focus from FSPs on women financial inclusion.
- **A culture of women’s leadership and staffing in financial institutions:** currently, 8 women serve as bank CEO and 2 women serve as board chairman.
- **Develop financially sustainable products and delivery systems that respond to low-income women needs:** The FAWFIN implementation team has received an approval from the CBN management to conduct an Ideathon aimed at creating tailored solutions specifically aimed at rural Northern women in trade and agriculture.
- **Gender disaggregated data:** The evaluation found that the FSP data reporting template is being updated to require gender disaggregated data from the banks. There are also efforts to roll out a dashboard to provide data on WFI indicators.

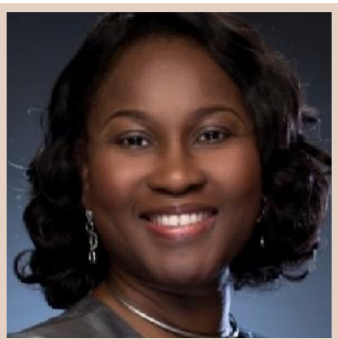
10 Female CEO/MD/Chairmen of Nigerian banks



Nneka Onyeali-Ikpe
CEO



Miriam Olusanya
CEO



Yemisi Edun
CEO



Halima Buba
CEO



Awosika Ajoritsedere
Chairman



Ireti Samuel-Ogbu
CEO



Kafilt Araoye
CEO



Tomi Somefun
CEO



Bola Adesola
Chairman



Bukola Smith
CEO



FAWFIN implementation has enjoyed successes that has positively impacted its implementation, particularly the strength of the gender desk and CoP members.

Implementation successes

- **The strength of the gender desk:** the expertise and network of the secretariat staff is a key driver of success for the framework implementation. The CBN is able to leverage its robust structure and on-the-ground support from local CBN offices across the 36 states. This suggests a grassroots approach for implementation supported by several financial inclusion committees and working groups in the apex bank.
- **The strength of the CoP members,** with particular reference to their expertise, networks, and ability to engage various stakeholders in the ecosystem, is a key driver of success for the framework.
- **The framework design** included a multi-dimensional and systemic approach that includes all key stakeholders in the financial services ecosystem.
- **Alignment** between FAWFIN objectives and women economic empowerment objective of development programs implemented by other stakeholders.
- **The FAWFIN implementation team has adopted a Learning and Adaptability Approach.** For instance, the CBN gender desk with the support of the GCE reviewed the composition of the CoPs and the outcome of that process was the consolidation of the CoPs into three groups whilst maintaining the 8 streams.

“The CBN’s institutional capacity, wide network, and reputation are key factors enabling success Furthermore, the cooperation from stakeholders is critical for success because we really can't do this without them.”

Project staff

“What the National Identity Management Commission is doing is excellent. Over 90 million national IDs issued - they should be applauded, because they have been able to double their numbers in the last 12 to 18 months.”

Donor staff

“The implementation team ensured that the key financial inclusion stakeholders are involved in the implementation of this framework. And that's why they brought different groups and made sure there's a CoP for each imperative.”

Multilateral Institution staff

FAWFIN implementation has faced challenges that has impacted its implementation including the absence of a comprehensive implementation plan and fund amongst others.

Implementation challenges

- FAWFIN, as a framework, articulates an implementation approach and principles, but falls short on defining a clear implementation timelines.
- Poor participation and delays in responsiveness of CoP members negatively affected implementation.
- FAWFIN CoP members (key stakeholders) are accustomed to securing their organization’s personal interest to improve their bottom line.
- **Insecurity challenges** in Northern Nigeria also had an impact on program implementation. This might affect the implementation of FAWFIN activities, particularly the account opening drives in the Northern states.
- Lack of decision-making authority amongst members of the CoP.
- **Conversations are happening at a much higher level than the beneficiaries.** The evaluation found that the CoP membership does not include a representative of the women’s groups
- **Poor communication** between the implementation team (gender desk) and CoP members.
- **Lack of funds:** Stakeholders interviewed cited that the lack of a dedicated fund is affecting the implementation of FAWFIN.
- **Limited human resource capacity of gender desk:** The gender desk is a small team tasked with the huge responsibility of implementing a national strategy.

“A framework from the CBN is supposed to make WFI a board and management imperative. The CoP member representatives, are not the decision makers or the strategic drivers. What remains unclear is how many FSPs have even adopted the tenets of FAWFIN.”

CoP member

“The gender desk is one person, maybe at best two people that have their day job besides, you know, implementing this framework, they have to manage eight communities of practice with eight chairpersons, who also have their day Job.”

CoP member

“I haven't seen any budget as to how some of these initiatives are going to be implemented, FAWFIN is due to have a fund.”

CoP chief

“Unless the CBN and the CoPs, go back to the people that are excluded, and seek to understand their challenges and mobilize to solve those real challenges, not assumed challenges. I don't see how we can move forward.”

Donor staff

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Recommendations to improve women’s demand for financial services (1/2)

Action	Challenge addressed	Description of the recommended action	Responsible
Infuse gender mainstreaming, sensitization and empathy into institutional activities and culture.	The trust of many in the financial system has been eroded over time due to factors like discrimination by financial service providers.	Staff of financial institutions must be trained on how to interact with female clients, considering the social and cultural norms prevalent in the area.	FSPs
Develop community-based financial literacy training programs for women.	Low levels of exposure and education may hinder women’s financial literacy, as well as their awareness of financial products.	Train community-based facilitators to become trainers, who are then able to mobilise and train women’s groups such as savings and credit groups, market associations etc.	Donors and Development partners
Increase financial literacy by adapting public and government school curricula.		Include the basics of financial discipline, financial planning and, in later stages, the rudiments of entrepreneurship. This approach should blend both theory and practice.	Policymakers and regulators
Create an enabling ecosystem for women entrepreneurs to access and use financial services, particularly credit.	Lack of income is a major deterrent to accessing financial services. This may be caused by the lack of credit access which affects women’s ability to do business and grow their businesses, and consequently receive stable income.	<ul style="list-style-type: none">• Improve awareness around the existence of the movable collateral registry, i.e. the National Collateral Registry (NCR); an initiative of the Central Bank of Nigeria to increase uptake.• Strengthen alternate banking institutions such as microfinance institutions, savings and credit cooperatives, non-interest banks, fintechs, etc., through channels such as challenge funds, grants, direct equity investments to cater to the needs of women entrepreneurs.	Regulators, FSPs, donors and VCs
Leverage local government offices to help register women businesses.	Women make up a sizable portion of MSMEs and farmers, two groups whose informal nature may contribute to financial exclusion.	Liaise with relevant local governments to offer business registration services to women in rural communities.	Government - Corporate Affairs Commission in collaboration with SMEDAN and the Ministry of local government and community affairs present at the state levels

Recommendations to improve women’s demand for financial services (2/2)

Action	Challenge addressed	Description of the recommended action	Responsible
Leverage agency banking to deliver services to customers outside conventional bank branches.	Women are disproportionately affected by the lack of mobility to financial service access points like bank branches.	A lot of FSPs are already embracing agency banking as it enables women to easily access banking services by visiting their nearest agents without having to travel long distances.	FSPs
Tighten the verification process for onboarding POS agents by conducting thorough/ sufficient background checks.	Heavy reliance on POS agents weaken confidentiality and makes women more susceptible to fraud	Ensure that the prospective third-party provider has the ability, capacity and authorization required to perform the relevant functions, services, or activities reliably and professionally. Before onboarding an agent or a third-party, firms must conduct sufficient checks on the entity to guarantee they are financially stable, trustworthy, and competent.	
Infuse consumer protection modules into financial literacy trainings to inform consumers of their rights and responsibilities with regard to their banking relationships.	Limited awareness on consumer protection rights may make women easy targets for the unethical lending practices of some service providers	Train consumers on their rights and responsibilities.	Regulators and development partners
Fully digitize the social grant process to encourage the uptake of digital financial services.	Heavy reliance on cash, especially by rural Northern women. An element that may be boosting this usage of cash is the over-the-counter distribution of social payments in cash.	The social grant process is somewhat digitized, however, mechanisms need to be put in place to scale the process where payments can be disbursed directly into women’s digital accounts that are easily accessible and under the women’s control, allowing a range of digital financial transactions.	Government - in partnership with FSPs, preferably a digital wallet partner and social development partners

Recommendations to improve the supply of financial services to women

Action	Challenge addressed	Description of the recommended action	Responsible
Reduce operational costs for entities addressing women financial inclusion in Nigeria.	High operational costs faced by FSPs serving rural areas.	<ul style="list-style-type: none">• Reduce licensing requirements and account maintenance fees specifically for the FSPs looking to serve the low-income segment of the population.• Support FSPs that provide infrastructure-based services. Other FSPs can use the existing infrastructure to deliver their services. As a result, the number of required employees, products, and time required to build products will be reduced. Examples of such infrastructure providers are Paga, Okra, Mono etc.	Policy makers, NIBSS, Banker's committee
Invest in telecommunication infrastructure in remote areas.	Connectivity infrastructure issues such as network challenges may sometimes affect the quality of services offered by FSPs.	Enhancing the telecommunication infrastructure in remote areas will help improve the rural penetration of FSPs and upgrade internal systems to be able to better deliver quality services to women.	The Nigerian Communications Commission and development partners
Leverage research and human centered design principles when designing for women.	Lack of product differentiation remains a prominent factor for the low adoption rate of financial service products by women.	This could include design and prototyping with a sample of women in order to compare the outcomes.	FSPs
Proactively disaggregate data to understand women's financial needs and behaviours in order to offer targeted products and services that meet the needs of women.		Disaggregate data in order to offer targeted products and services that meet the needs of women.	

Framework Design (1/2)

Action	Challenge addressed	Action Steps	Responsible	Priority
FAWFIN Objective: Update FAWFIN's objective from closing the gender gap to achieving a set target for women's financial inclusion. i.e. instead of aiming to close the 8% gender gap by 2024, consider achieving 80-90% financial inclusion for women by 2024.	The gender desk and other actors cannot control the goal of closing the gender gap, as several factors outside the control of the gender desk and other ecosystem actors can lead to increased financial inclusion for men. Moreso, the CBN, through NFIS 3.0, is working to advance financial inclusion for all Nigerians, regardless of gender.	<p>Update the objectives of FAWFIN in the FAWFIN document</p> <p>Update the Monitoring and evaluation framework to reflect the new objective</p>	Gender desk	High
Develop a clearly defined implementation timelines for all recommendations	Unclear implementation timelines	<p>The gender desk, in partnership with any of its technical partners such as the GCE, should consider organizing a workshop with each CoP to achieve the following:</p> <ul style="list-style-type: none">• Review the strategic imperatives and its recommendations• Develop an implementation roadmap and timeline for each recommendation• Develop a clearly defined goal for each recommendation that links to FAWFIN’s theory of change <p>The gender desk and its technical partner should only facilitate the session to ensure that the CoPs own the outcome of the workshop.</p>	Gender desk and GCE	High

Framework Design (2/2)

Action	Challenge addressed	Action Steps	Responsible	Priority
Extend program timeline to at least 5 years: Programs addressing access and usage should consider five years as the minimum time for implementation. For instance, the national financial inclusion strategy commenced in 2012 and has been revised every 5 years to meet its objectives.	Limited implementation time frame	Following the outcome of the implementation design workshop above. Validate an appropriate timeline to fully implement the framework Obtain approval from the National Financial Inclusion Technical Committee to extend the timeline beyond 2024 if required.	Gender desk	Medium
FAWFIN Fund: The framework design should include a dedicated fund (FAWFIN Fund) to finance the activities and initiatives of the CoPs where applicable.	Limited funds for implementation Personal interest to improve their bottom line Limited capacity of gender desk	Rely on the stakeholder map to identify relevant stakeholders with similar objectives as the FAWFIN Hold a workshop or roadshow to galvanize interest for funding Review multilateral and bilateral funds that have a women's financial inclusion funding and respond to their call for projects directly or in partnership with other actors. For instance, the African Development Bank’s African Digital Financial Inclusion (ADFI) facility has announced a call for proposals to address gender financial inclusion here .	Gender desk and GCE	Medium

Framework Implementation (1/2)

Action	Challenge addressed	Action Steps	Responsible	Priority
CoP representative: The CoP representatives should be reviewed to ensure that persons with decision-making authority are appointed as representatives and that there is representation from both the public and private sector.	Lack of decision-making authority amongst members of the CoP Private sector stakeholder presence in the CoPs. Conversations are happening at a much higher level than the beneficiaries.	Gender desk to review CoP membership to confirm representative roles and attendance of member organizations. Request that CoPs members appoint two representatives if the current representative is not a C-level executive or current c-level representative is not active on the CoP.	Gender desk	Medium
Accountability system: The CoP mandate falls short of establishing an incentive and accountability system.	Poor participation and delays in responsiveness of stakeholders	Update the CoP mandate/TOR to include the attendance requirement. Share meeting minutes with CoP members and representatives. This will help keep the institutions aware of FAWFIN progress and activities and give them a view of their representative's attendance and participation. For general accountability, develop and publish an annual progress report for FAWFIN and also include the attendance of CoP members in the annual reports of FAWFIN. This can be included in the FIDU report. Representatives should also receive an official appointment letter from the CBN DG's office, stipulating key requirements/expectations for the duration of the appointment.	Gender desk	High

Framework Implementation (2/2)

Action	Challenge addressed	Action Steps	Responsible	Priority
Improve the human and technical capacity of the gender desk: The CBN gender desk is a small team tasked with the large objective of closing the gap. There is therefore, a need to increase the human resource capacity of the gender desk.	The limited human and technical capacity of the gender desk	Appoint a dedicated community manager for FAWFIN to manage engagement with internal and external stakeholders. Appoint a learning partner (consultant) for FAWFIN to fulfil ongoing research needs of the CoPs	GCE	High
Economic inclusion before financial inclusion: Embed account opening drive into other economic inclusion and empowerment activities	Donor dependency, while external to the FAWFIN, contributed to implementation challenges as financially excluded individuals would expect to receive monetary benefits (like cash handouts) during the financial inclusion drive	Appoint actors in the economic and livelihood space into the CoPs Actively forge partnerships with these actors for the financial inclusion drive	Gender desk	Medium
Improve communication with stakeholders	Limited communication of outcomes to CoP members as well as external communication on activities, projects and achievements	Develop a communication protocol that will guide engagement with internal and external stakeholders Hire a dedicated community manager with strong communication skills to manage communication with all stakeholders. The community manager should also own and manage the WFI stakeholder map.	Gender desk and GCE	High

Monitoring, Evaluation and Learning

Action	Challenge addressed	Action Steps	Responsible	Priority
Review the M&E framework.	<p>The baseline data for most of the evaluation framework's metrics are missing.</p> <p>The evaluation framework is access focused. There is a need to address usage.</p>	Engage an M&E expert to update the M&E framework, including a review of the COP grouping structure to ensure that it is aligned with FAWFIN objectives and that key issues, such as regulation, are grouped with other COPs where it may not get the attention it deserves	GCE	High
Implement a reporting template for the CoPs that will operationalize the M&E framework.	FAWFIN, as a framework, articulates an implementation approach and principles, but falls short on defining the implementation plan and timelines.	Develop a reporting template for the CoP chiefs to operationalize the M&E framework	Gender desk	High
Improved engagement with the ecosystem on CoP activities.	FAWFIN activities are known mainly to the CoP members only. There is a need to include other stakeholders.	<p>Leverage easy-to-manage and inexpensive tools like Medium.com, Ghost.com or Google data studio to launch learning portals to share all learning materials from the CoPs.</p> <p>Create a Linkedin and Twitter page for the FAWFIN to be managed by the community manager</p>	Gender desk and GCE	High

The gender desk can establish new fronts with existing partners and develop novel strategic partnerships to advance WFI in Nigeria (1/2)

Strategic imperative	Potential Partner(s)	Rationale	Priority
1. Measures to support account	National Orientation Agency (NOA) National Identity Management Commission (NIMC) National Primary Health Care Development Agency (NPHCDA) Regional fintechs (Mama Moni, Rendra, Hervest)	NOA and NIMC have a broad reach of staff and agents, respectively across Nigeria that can support account opening even at remote locations. Particularly, NOA staff are integrated within the local communities. NPHCDA, through the CHIPS programme, already has a well-established network of local champions that supports them in cascading their message to Nigerians in rural and semi-urban environments. Fintechs such as Mama Moni (South West), Rendra (North), and Hervest (South West) have established themselves as fintechs with a high-touch operating model within local communities in the region they are focused on. They have also incorporated economic empowerment into their financial inclusion agenda, which aligns with women's needs.	High
2. Financial and Digital literacy	Visa Inc National Orientation Agency	Visa Inc, through its social impact, has developed financial literacy programs and modules that can be made available to women in Nigeria. The Genesis team has confirmed Visa's interest and has made the necessary introductions.	Medium
3. Deliver channels to serve women customers closer to home or work	SANEF	SANEF is currently at the forefront of the agency banking development in Nigeria and the strategy for leveraging women agents. SANEF should be empowered and incentivized to own and implement the strategy.	Low
4. Systems of gender-disaggregated data collection	CBN data and analytics unit (Statistics) EFInA	The CBN is already working on the systems of gender-disaggregated data collection. It is, therefore, critical to interface the CBN and EFInA to develop a data strategy on how the data will be utilized for ecosystem support. Data should be utilized to inform policy and strategy	High
5. Enabling environment required to advance the financial inclusion agenda by integrating a gender lens	CBN policy-making units	Align with CBN's policy-making units to ensure congruence with FAWFIN's theory of change.	High

The gender desk can establish new fronts with existing partners and develop novel strategic partnerships to advance WFI in Nigeria (2/2)

Strategic imperative	Potential Partner(s)	Rationale	Priority
6. Financially sustainable products and delivery systems that respond to low-income women’s needs	Lagos Business School (LBS) Regional Tech hubs such as Co-Lab Financial Services Innovators (FSI)	LBS: The LBS has an innovation lab focused on inclusion, and they have developed a gender financial services development toolkit and are supported by the Bill and Melinda Gates Foundation.	Medium
7. DFS and FinTech solutions aimed at improving women’s financial inclusion		Regional-focused tech hubs such as the CoLab in Kaduna have a geography-related context, experience and network as it relates to fintech innovation for WFI. Financial Services Innovators (FSI) has developed a sandbox that can support the design and development of fintech products for WFI	
8. Build a culture of women’s leadership and staffing in financial institutions and key agencies	Women’s World Banking (WWB)	WWB already has programs aimed at addressing this imperative, as identified above. They are also supported by the ill and Melinda Gates Foundation on building a culture of women’s leadership and staffing in financial institutions	Low

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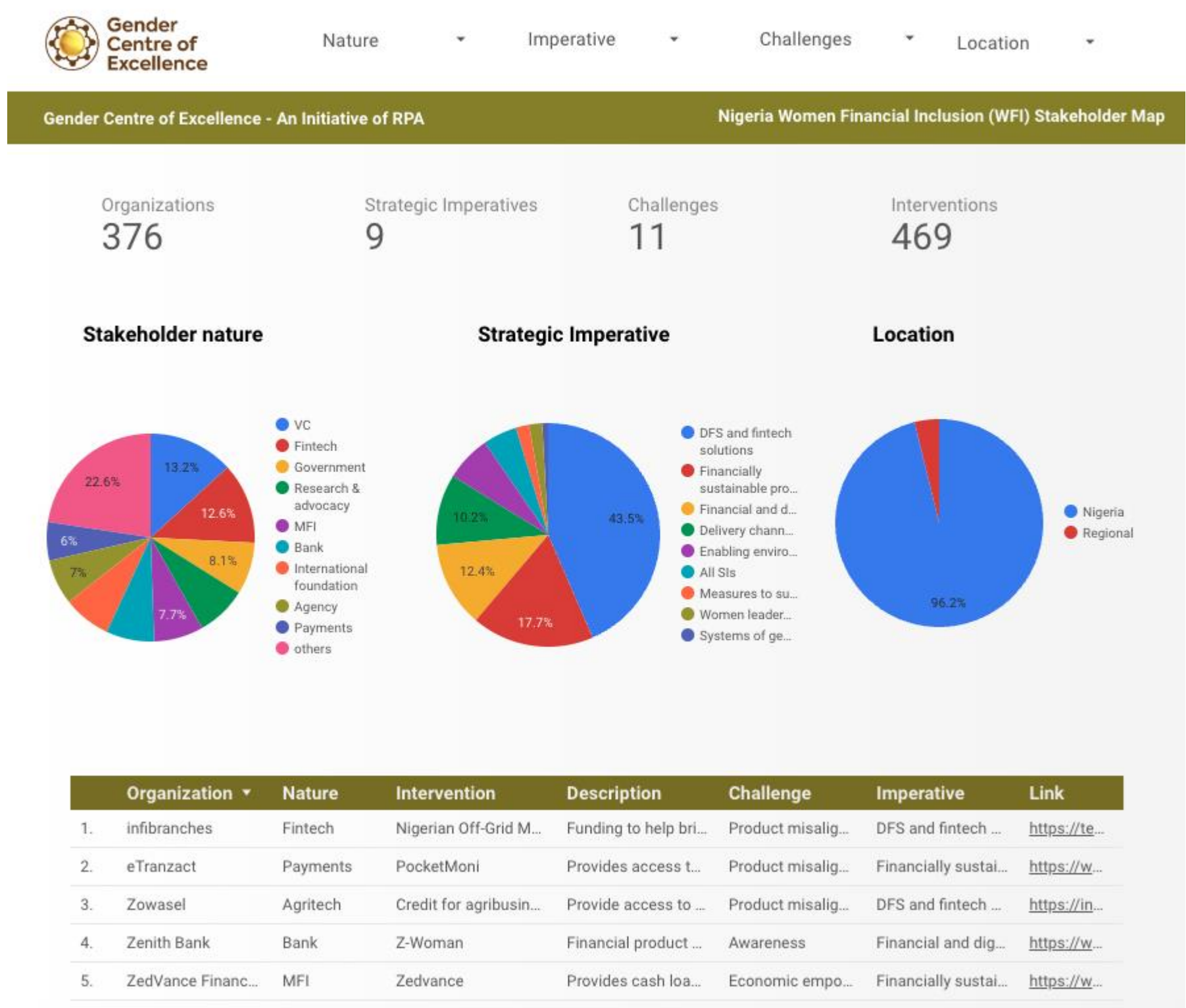
5 Case Studies



There are over 370 local and international organizations working on WFI in Nigeria directly or indirectly through over 460 interventions.

The Nigeria WFI stakeholder map is a repository of stakeholders addressing women's financial inclusion challenges in Nigeria. The database includes the following datasets: Organization name, stakeholder type, initiative/product, initiative/product description, challenges addressed, strategic imperative addressed, initiative website, and project country.

Nigeria WFI Stakeholder Map



How it works:

- The WFI Stakeholder map represents data on WFI stakeholders collected on a Google sheet from several sources and visualised using Google Data Studio.
- The datasheet is available [here](#) and the WFI stakeholder map can be accessed via this link [here](#).

How to update:

- The WFI stakeholder map is a real-time database and should be regularly updated to maintain its relevance. Ultimately, it could become the industry source for WFI interventions including initiatives, products and projects tracking when opened up to the public. Further cementing GCE’s industry leadership in the WFI development space.
- To update the map, only the [data sheet](#) should be updated and allow 15 minutes for the map to update automatically on its own. The map refreshes every 15 minutes.

Her & Now addresses the challenge of exclusion amongst women with lower education levels through dedicated incubation and acceleration programs.

NATIONAL INITIATIVE



Name of the initiative: Empowering Women Entrepreneurs

Owner of the initiative: Her & Now

Country: India

Overview: The programme is piloting incubation and acceleration support programmes for women to start new businesses and to scale up their existing businesses

Number of Direct Beneficiaries: 131 women in the first cohort

Year Founded: 2018

By 2019, the women's labor force participation in India had declined to 27%, from 45% in 2005. According to the International Labour Organization (ILO), barely 14 per cent of Indian businesses are run by women. Most of these are in the informal sector, which means that they are not officially registered. The Her&Now programme is piloting incubation and acceleration support programmes for women to start new businesses and to scale up their existing businesses

The incubation and acceleration programme last 7 and 6 months respectively. Every entrepreneur is given a customized growth plan, a mentor as a designated point of contact, and stands to benefit from classroom sessions with invited experts. One objective of the programme is to enable women entrepreneurs to raise funding. This includes:

- Understanding of own funding needs
- Getting realistic numbers (e.g. many entrepreneurs did not count in a salary for themselves)
- Financial management: managing one's money, identifying necessary investments
- Finding a balance between a sense of community welfare and business prudence
- Reducing the fear of approaching financial institutions
- Reducing the negative perception of using external finance for funding their business
- Having all required licences and documents, which is a pre-condition to qualify for loans

Over the 4 years in which Her & Now has operated its incubation and acceleration program, over 130 women have participated in these programs. Of these, 91% responded with increased confidence as an entrepreneur, while 94% successfully scaled up their businesses. 57% of participants became part of business networks, going on to take loans and establish linkages to investors.

Some key factors that contribute to the success of the Her & Now program include a combination of scouting methods (e.g. social media and referrals) which increased the quality and quantity of applications received, detailed due diligence which ensured in fewer program dropouts, a mix of communication channels (such as whatsapp, phone calls and social media) which kept participants involved, and financial management and mentorship sessions which empowered participants to raise independent funding and gain agency.

Advans leverages farming cooperatives to recruit smallholder farmers, often women from lower income levels, and empowers them through financial literacy trainings.

NATIONAL INITIATIVE



Name of the initiative: Mobile and Agency Banking in Agricultural Value Chains
Owner of the initiative: Advans
Country: Côte D'Ivoire
Overview: Advans helps smallholder farmers in Cote D'Ivoire to smooth their cash flows between harvests and improve their financial resilience
Number of Direct Beneficiaries: 14,100 active users
Year Founded: 2016

Côte d'Ivoire, in West Africa, is the world's leading producer of cocoa and cashew nuts: 68% of its 25.7 million population is estimated to rely upon agriculture for a living. Gross National Income is US\$2,290 per head. However, wealth is unevenly spread: 39.4% of the population live in poverty, and poverty levels in rural areas have been growing.

Access to financial services is critical for a nation of smallholder farmers who are focused on cash crops rather than subsistence farming. Seasonal fluctuations in income, as well as ups and downs in global commodity prices, result in a need for saving and borrowing to ensure liquidity, and to meet household costs between harvests. Yet 59% of adults have no bank account

Advans offers cocoa farmers financial services access through mobile and agency banking in organised value chains. In November 2018, Advans Côte d'Ivoire, one of nine country operations of international microfinance group Advans, partnered with the WSBI's Scale 2 Save programme to advance financial inclusion among actors in Ivorian agricultural value chains, with a particular focus upon cocoa farmers. As part of the collaboration, Advans extended its branchless banking offer, and added more rural agents by signing-up cooperatives who buy cocoa. The co-ops can now make payments directly to farmers' savings accounts and farmers can make transactions at the coop.

By working with agriculture cooperatives and using them as agents, Advans developed a suite of financial services that saw take-up among its target clients - smallholder farmers including women. Advans aims to add 120,000 rural clients over four years, providing them with a range of financial services including micro-insurance, loans and savings accounts. At the end of 2017, Advans had 14,100 active borrowers and was one of the largest microfinance institutions in Côte d'Ivoire with a portfolio greater than EUR 91m.

Two key lessons learned include:

- High rates of mobile use among farmers – 86% own a mobile phone – made mobile banking a good channel to reach geographically scattered smallholders.
- Using farmer cooperatives as agents helped in recruiting farmers, facilitated financial literacy training and provided an accessible touch-point for any queries about operating accounts.

The Mercy Corps. supported the digitization of SACCOs in Uganda to improve efficiency and foster trust in these FSPs, driving inclusion amongst women.

NATIONAL INITIATIVE



Name of the initiative: Digitization of SACCOs in Uganda

Owner of the initiative: Mercy Corps.

Country: Uganda

Overview: Mercy Corps through its Agri-Fin Mobile Program partnered with Ensibuuko (U) Ltd to improve efficiency in the operation of Savings and Credit Cooperatives (SACCOs) and increase access to financial services and information by smallholder farmers in Uganda.

Number of Direct Beneficiaries: Approximately 35 million Ugandans who use SACCOs and VSLAs

Year Founded: 2013

The sense of social cohesion is very strong in Uganda with up to 75% of Ugandans leaning on groups as a financial coping mechanism. Such groups predominantly include SACCOs and Village Savings and Loans Associations (VSLAs). Despite this, many of these groups do not have digital Management Information Systems (MIS) in place and consequently suffer from a lack of oversight, high operating costs, high risk of fraud, multi-borrowing, process inefficiencies, and missed collections. With digitization comes greater productivity and efficiency in managing operations.

Mercy Corps and a number of partners such as Ensibuuko have partnered to develop and market Mobile Banking and Information System (MOBIS) to SACCOs. These SACCOs number upwards of 246 accounting for a significant percentage of Uganda’s population actively saving. MOBIS aimed to improve the efficiency in the operation of Savings and Credit Cooperatives (SACCOs) and increase access to financial services and information by smallholder farmers in Uganda.

Focusing on the Nakasero Market Traders SACCO; digitisation particularly changed the way their members interacted with the financial system. Members of this SACCO are predominantly traders who are very busy and unwilling to leave their points of sale to make deposits at the SACCO offices. Prior to digitization, only two (2) Field Officers were being used because the process of manually recording and reconciling deposits collected from the field required three (3) employees to be office-based. Similarly, several potential SACCO members were excluded from conducting business with the SACCO as it was inconvenient for them to spend time out of their business stalls traveling to the SACCO premises.

Following the digitization process, more Field Officers can go out to the field because it is easier to enter data into the system. This has been made possible because the software provider’s Mobile Office application enables SACCO staff to register traders at their market stalls and offer them all SACCO services on-site.

Prior to digitization, one SACCO (Nakasero Market Traders SACCO) had manual systems and found it hard to gain members' trust that the money they were depositing was safe. Following digitization, this attitude completely changed with members of other small saving groups in the area that had not digitised, deciding to join the SACCO. Digitisation played a significant role in increasing the level of trust that members had in SACCOs. For SACCOs operating through a network of branches, there is more visibility as the General Manager can view accounts of the entire branch network in real time. This in turn, leads to increased growth of the SACCO.

GIZ’s Smart Farming approach puts gender equality at the center of its message, which idealised a model household, and was amplified through visual and auditory channels.

NATIONAL INITIATIVE



Name of the initiative: Smart farming in Uganda: Deploying trainings through radio channels to change attitudes in smallholder farming households

Owner of the initiative: Farmers as Entrepreneurs Strategic Alliance

Country: Uganda

Overview: The Strategic Alliance ‘Farmers as Entrepreneurs aims to improve the livelihoods of smallholders in Uganda; in 2017 it developed and implemented a new training approach, which implicitly highlights the importance of joint family decision-making and sharing labour in agricultural enterprises.

Number of Direct Beneficiaries: 33,000 smallholder farmers

Year Founded: 2017

Agriculture is a key engine in local and regional economic development in East Africa and a critical source of income for most households in Uganda. Women constitute more than half of the country’s population and 76% of the agricultural workforce. Across Ugandan farming households, substantial gender-based inequalities in access to and control of productive and financial resources prevail: it is usually the male heads of household alone that make decisions on how resources are allocated and spent. This has a detrimental effect on agricultural productivity and overall negative effects on important human development outcomes including food security, education and women's well-being within the home.

“Smart Farming” has put gender equality and joint family decision-making at the heart of its approach. Using comics, the training materials tell the story of a “model household”, featuring a farmer and his wife. Tailored to two value chains and routine household chores the trainees follow the lives of Judith and Henry, who are a happy couple producing bananas, and Musoke and Rose, a successful coffee-farming couple. A variety of topics on good agricultural practices and financial management are covered throughout the training, showing the couples having to decide on different issues concerning their farming enterprise. The couples are presented as a unit, making decisions jointly, as equals. In agronomy, emphasis is put on the importance of sharing the labour in the field and the household and joint decision-making when it comes to the planning of farm investment and utilisation of proceeds after harvest. In financial management, the key message is that the family should be viewed as a unit, in need of financial resources and decisions about allocation should be made in a consensual way.

Focus group discussions with coffee farmers revealed that fostering gender equality is perceived as one of the key strengths of “Smart Farming”. The very positive reception of the “Smart Farming” training approach by implementing partners and farmers alike has inspired the adaptation of the story of Musoke and Rose, the coffee farming couple, for Ugandan local radio. Developed and implemented jointly with Farm Radio International, an NGO, private sector partners and foundations, 24 radio shows were aired to complement the training and to expand to wider audiences. Smart Farming has fundamentally strengthened the trust of the community in women as coffee farmers and increased the confidence of women as farmers and equal partners in decision making.

Some key success factors of the project include the practical relevance of trainings which were held frequently and tailored to the crop cycle for immediate use by farmers, the adaptation of training materials to local context (language, colors, characters, pictures, and even materials i.e. water-proof documentation) which ensured that training materials are relatable, and finally, a training approach that integrated gender issues into good agricultural practice ensuring that these learnings were made practical and easy-to-understand.

LAPO Microfinance Bank’ “My pikin and I” savings product directly targets mothers, offering relevant benefits for both mother and child.

NATIONAL INITIATIVE



Name of the initiative: My Pikin and I

Owner of the initiative: LAPO Microfinance bank

Country: Nigeria

Overview: An innovative mass-market, low cost savings account designed to achieve women financial inclusion, sharing with their children. The account is also bundled with free family accident and critical illness microinsurance.

Number of Direct Beneficiaries: 200,000+

Year Launched: 2018

Although financial inclusion is improving, women still suffer financial exclusion, and the gap is widening because women have lower levels of income and education than men. Parents also want to ensure the health and education of their children, but often lack savings and insurance which can help them achieve this. The problem is especially acute among women.

In a bid to stimulate more interest in saving for the future, the bank embarked on the ‘My Pikin and I’ promotion that provided a simple savings platform with life-changing benefits: 1-year free insurance cover (fire, burglary and health), scholarships and interest on savings.

The product is carefully designed to cater for low-income earners with very low entry requirements to enable parents or guardians, especially women, to achieve targeted savings to secure a sustainable future for their children/wards. In addition to providing an easy and secure platform to save, the dynamics of the products ensure that its objective of inculcating a savings culture is achieved by setting savings milestones.

Consistent engagement with LAPO’s roving agents also allows low-income parents to use their savings accounts to save small amounts daily, weekly or monthly.

The product mobilized more than US\$23 million in savings by the end of December 2021, and the bank grew its client base by registering 200,000 new customers through ‘My Pikin and I’. Within three years, 14 billion Naira has been saved by small savers of N200, N500 and N1,000 daily and 170 full scholarships had been issued.

A large and roaming agent network helps increase uptake amongst savers. LAPO Microfinance Bank’s agent network of over 2,000 mobile and fixed agents was a key contributor to the success of the My Pikin and I product.

Savers sign up when the product is tailored to their needs. A human centered product design, tested with potential users, is key to developing fit for purpose financial products. Other nuanced needs noted during the implementation of this product include a preference for physical cashbooks to complement digital tracking and SMS messages. Additionally, roving staff and agents are particularly effective distribution channels. LAPO Microfinance Bank is now developing kiosks that provide dedicated information about the product.

The focus on meeting the specific needs of women, particularly through mobile agents and constant model refinement, allow NBS bank to meet the needs of underserved women.

NATIONAL INITIATIVE



Name of the initiative: Pafupi Savings

Owner of the initiative: NBS Bank and Women’s World Banking

Country: Malawi

Overview: NBS Bank’s (Malawi) Pafupi Savings is a digital account designed specifically for low-income rural women created in collaboration with Women’s World Banking

Number of Direct Beneficiaries: 75,000+

Year Founded: 2014

Rural women in Malawi provide significant earning power within their families, but often struggle to save their money as available products are not aligned to their needs. Additionally, literacy rates for women were found to be lower than for men. Research at the time showed that those women considered bank accounts aspirational but only available to rich people. Women were also noted to be cost-conscious and keenly aware that bank fees and transportation costs put banking out of reach for them. To address these issues, Women’s World Banking worked with NBS Bank in Malawi to design the Pafupi savings account, aimed at the large population of low-income women in rural areas.

NBS Bank’s new savings account, Pafupi, meaning “close” in Chichewa, overcame banking barriers by offering transactions through a network of agents such as shops in local communities where customers can make deposits and withdrawals using a mobile phone.

The bank hired and trained a team of mobile agents who can open a Pafupi account in 10 minutes at a client’s home or workplace or any convenient location, and could provide the client with an ATM card instantly. To make a number of Pafupi’s features possible, however, NBS had to work closely with the Reserve Bank of Malawi (RBM) to help clear the regulatory obstacles standing in the way.

The literacy rate is 59% among women in Malawi, compared to 73% for men. Opening a bank account anywhere requires filling out documents in person, a significant barrier for clients who lack literacy skills. To address this challenge, NBS worked with the RBM to get a waiver for certain KYC (Know Your Customer) procedures that would allow clients to open an account digitally without going through the step of reading and signing printed documents.

Even though Pafupi was designed specifically to address women’s needs, it initially attracted many more men than women. Only 30% of clients were women at first, even though focus group findings with women indicated that the product checked off all the right boxes.

What was learned on closer inspection was that despite the gender-inclusive product design, the accounts weren’t meeting women’s needs in the sales and delivery phases. Developing additional sales channels to close these gaps, like enabling account opening at agent locations or via groups that have high participation of women, makes it possible to dramatically raise uptake by women.

FINCA also uses mobile agents and mobile phone technology to reach and teach underserved segments, however, the time requirement is noted to be a barrier.

NATIONAL INITIATIVE



Name of the initiative: Low cost savings products offered through roaming agents
Owner of the initiative: FINCA
Country: Uganda
Overview: FINCA teamed up with the WSBI Scale2Save programme to leverage mobile phone and other emerging financial technologies to develop low-cost savings products that could be offered through smartphones, agents and simple handsets
Number of Direct Beneficiaries: 52,000 financially excluded women and youth
Year Founded: 2019

Uganda is an East African country of 44.2 million with a young population, where most adults support themselves by subsistence farming or in the informal economy. With irregular cash incomes, many citizens have had little access to traditional finance. But the spread of mobile phones has bolstered mobile banking and by 2018, 62% of Ugandan adults had an account. But that still leaves more than a third of adults who need access to financial services to help them save for a better future.

In July 2019, FINCA teamed up with the WSBI Scale2Save programme to leverage mobile phone and other emerging financial technologies to develop a new business model designed to mobilise the savings of low-income people. The aim was to develop low-cost savings products that could be offered across a variety of channels, including smartphones, agents and simple handsets. Digital Field Automation, a tablet-based process that simplifies account openings and loan applications, has been adopted to cut costs and simplify processes for clients and staff.

Together, the partners developed low-cost, mobile-based savings products designed for women, young people and entrepreneurs, including those in the informal economy, with the goal of providing accounts for 52,000 of the financially excluded. Simultaneously, FINCA also designed a financial literacy programme, providing new customers with lessons in budgeting, saving, bookkeeping and investment. In a follow-on agreement, FINCA partnered with Centenary Bank, a Ugandan lender to share agency banking infrastructure.

Business skills and financial literacy education are key to turning account holders into active financial service users. In addition to the development of financial products, FINCA also designed a financial literacy programme, providing new customers with lessons in budgeting, saving, bookkeeping and investment.

It takes time to develop new products or business models that meet needs not currently being met by the market. FINCA used human centered design in the development of its youth focused savings account, however, this development is noted to have taken a longer time as a result. Other initiatives, such as sharing its agent network and growing its number of agents allow FINCA to realise further success in this product.

GlZ in Jordan hypothesizes that there will be more uptake of digital financial services amongst women if they interacted predominantly with women.

NATIONAL INITIATIVE



Name of the initiative: Closing the gap: Women empowerment through Digital Financial Services

Owner of the initiative: GIZ

Country: Jordan

Overview: In an effort to advance the financial and economic inclusion of women in Jordan through digital solutions, the project tried to build a mobile money agent network for women in Jordan based on the hypothesis that more women would use digital financial services if their main point of interaction was a woman.

Number of Direct Beneficiaries: 7,929 women

Year Founded: 2018

In Jordan, less than one in three women have access to a bank account. In comparison, just above half of all Jordanian men are financially included. With an average of 42%, financial inclusion in this lower middle income economy is below the global average of 69% (Global Findex Database 2017). In an effort to advance the financial and economic inclusion of women in Jordan through digital solutions, the Women Empowerment project tried to build a mobile money agent network for women in Jordan based on the hypothesis that more women would use digital financial services if their main point of interaction was a woman.

The project reached out to over 40 organisations working with women entrepreneurs in Jordan and hosted a series of stakeholder engagement events in order to identify eligible women. The project then built on the already existing women-networks of some of these organisations. Multiple meetings with digital financial service providers were organised to gauge their interest, define respective roles and responsibilities and to follow-up on generated agent leads. Regular meetings with the Central Bank of Jordan were held to ensure regulatory compliance and the buy-in of the regulator. In addition, extensive financial literacy and agency banking training materials specifically tailored for women were developed and 40 women were identified and trained as trainers. The women trainers organised so-called “kitchen-meetings”, in which they convened other women of their communities at their homes to discuss digital finance and financial literacy issues.

In partnership with community-based organisations, NGOs and other GIZ projects, in-depth training sessions were conducted for women entrepreneurs who could potentially become agents. Questionnaires and checklists were developed to determine eligibility and levels of interest by the participants. A corresponding e-learning course was developed to allow for wider and cost-efficient reach. Training outreach as well as knowledge increase was measured using Kobo Toolbox, an electronic monitoring tool.

The project also identified and trained 40 women educators, to support the implementation of the training and to foster peer-to-peer learnings among women. The training was implemented 116 times across Jordan, reaching a total of 1,090 individuals. On average, participants showed a knowledge increase of 7.6 points (on a scale of 10). An e-learning course consisting of five training modules was developed, reaching a total of 6,839 learners. 213 potential women agents have been identified, out of which 11 were contracted by a financial services provider by 2019.

Overall, the consistent focus on women was identified as the key success factor for this initiative. Women’s economic empowerment played a role all throughout the project: For instance, the e-learning course was developed by a women-led start-up. The network of women, women’s organisations and ongoing related projects by the GIZ specifically contributed to the effective operation of the program.

The use of technology in Singapore was a key driver of proper identification, which in turn is used across a variety of sectors, particularly in access to financial services.

NATIONAL INITIATIVE



Name of the initiative: Singpass and Apex
Owner of the initiative: Govtech Singapore
Country: Singapore
Overview: Singpass is Singapore’s national digital identity (NDI), while APEX is its API Exchange. Both solutions have helped to improve the lives of Singaporeans and residents, and to enable government agencies and businesses to offer better services.
Number of Direct Beneficiaries: Over 5 million Singaporean citizens
Year Founded: 2003

Singapore is a relatively small, high-income island city-state. In 2021, it had a population of nearly 5.5 million, which includes approximately 2 million non-national residents. Recognizing the challenges and vulnerabilities of its size and lack of natural resources, the government has invested heavily in digital as a driver of growth, competitiveness, and prosperity. As countries digitize, and the number and importance of end-to-end online transactions grow, the mechanisms used to prove identity in the physical world are not as reliable in the digital world. Digital ID systems, which allow people to prove their officially recognized identity online and without a physical interaction, have therefore become key enablers for the inclusive digital transformation of countries

Singpass comprises the smartphone application and a back-end managed by GovTech. The smartphone application is the user-facing component, which is accessible for free to all Singapore citizens, permanent residents, and Foreign Identification Number (FIN) holders aged 15 and older. It enables users to leverage their legal identity to carry out a wide range of online and face-to-face transactions with government agencies and businesses. Singpass was first launched in 2003 as a username and password to sign into government websites and has since significantly evolved.

An important characteristic of Singpass as a digital ID is how it functions as an extension of, and builds on, Singapore’s foundational ID system. The information in the foundational ID system is used by Singpass, including for onboarding—that is, verifying identity when initially creating the digital ID; for the digital identity card (IC); and for face verification, known as Identiface.

97% of the eligible population uses the Singpass application to access more than 2,000 public and private sector services online, ranging from financial services to healthcare, education, business services, and transportation. More than 350 million transactions are completed each year, and transactions that previously took days or hours to complete, often requiring physical visits, now take minutes and can be performed from anywhere with an internet connection. A document wallet has recently been added, enabling citizens and residents to store their identity cards, driving license, and COVID-19 vaccination documentation—and more documents will soon be added. This document wallet is accessed more than 300,000 times a month and is growing in popularity.

An underlying characteristic of the Singpass journey is its measured pace and evolutionary approach. It was focused on solving a key problem and built on that, improving user confidence in the process. User experience is a prerequisite in the development life cycle; a focus on delivering value to specific sectors that required high levels of trust was a key driver in the uptake of singpass across all sectors.

Similarly, Aadhaar in India uses a unique identification system to address challenges of national identity, allowing citizens access to products such as financial services.

NATIONAL INITIATIVE



Name of the initiative: Aadhaar Unique Identification System
Owner of the initiative: Unique Identification Authority of India
Country: India
Overview: Aadhaar is a digital identity verification system implemented by the government of India. It is designed to provide a unique identification number to every resident of India, and to serve as a means of verifying the identity of individuals for various purposes, such as accessing government services or opening a bank account.
Number of Direct Beneficiaries: Over 1.2 billion Indians enrolled in the system
Year Founded: 2009

A lack of access to formal finance has a significant impact on the poor: being restricted to an informal economy leaves them more vulnerable to bribes and unofficial taxes on wages, services and goods - an effect that's known as the poverty premium. India has created the world's most ambitious national identification system, which uses biometric data to assign every citizen over the age of 18 a unique digital identity.

Using their 12-digit number card, the 1.13 billion Indians using Aadhaar can access government services, pay taxes and open bank accounts. The system has faced opposition: critics argue that the ID program puts residents' information at risk and deem it unconstitutional to demand that people hand over their data in order to access basic services.

In 2009, the Indian government appointed 220 agencies to take part in the process of enrolling all citizens on the Aadhaar system, creating 26,588 enrolment centres and stations where people could sign up. The data was collected by a specially created government department, the Unique Identification Authority of India. Indian entrepreneur Nandan Nikelani, founder of Infosys, was appointed head of the program. Aadhaar Payments System, which is rolling out this year, allows people to make payments using just their fingerprints.

Around 99.5% of people over the age of 18 in India have an ID under the system, a total of around 1.2 billion people. There's an average of 15 million transactions made using the system every day and a total of approximately four billion since the scheme began.

The implementation of Aadhaar raised concerns about privacy and data security. To address these concerns, the government has implemented measures such as the creation of a data protection authority and the introduction of a data protection bill.

Through CHIPS, the NPHCDA is able to enhance access to primary healthcare by leveraging a trained female agent network supported by male community champions.

NATIONAL INITIATIVE



Name of the initiative: The Community Health Influencers, Promoters and Services (CHIPS) Programme

Owner of the initiative: National Primary Health Care Development Agency (NPHCDA)

Country: Nigeria

Overview: The CHIPS programme is a community-focused approach designed to bridge gaps in access and awareness of healthcare services and strengthen the community component of primary healthcare services. Female CHIPS agents are supported by male Community Engagement Focal Persons (CEFPs) who work to promote male involvement and community engagement.

Number of Direct Beneficiaries: 8,289 trained CHIPS agents 1,218 CEFPs as at October 2021

Year Founded: 2018

The CHIPS programme, established by the NPHCDA and endorsed by The Federal Government of Nigeria, is structured to stimulate and support households in communities to seek Primary Health Care (PHC) services through various delivery platforms, namely the health facility and outreaches. The Programme also brings these PHC services closer to households through home visits by CHIPS Agents, especially in rural underserved communities.

The CHIPS programme delivers on this mandate by leveraging on existing community-based programmes e.g. integrated Community Case Management of Childhood Illnesses (iCCM), Voluntary Community Mobiliser (VCM), and Village Health Worker (VHW) Programmes, and pulling them under the CHIPS Programme, providing a single platform with one training curriculum, one M&E framework and one category of community-based health workers.

At least 10 CHIPS agents (preferably female) are to be trained in each of Nigeria’s 886 political wards. These agents are usually members of the community in which they are trained, and work at the household level to provide counseling, create demand and awareness of PHC facilities and refer people to them when needed. In addition, they provide basic promotive, preventive services and case management of uncomplicated (e.g. cough, fever, etc.) ailments in children under five years.

CHIPS agents are supported by CEFPs (preferable male) who are selected and trained to support the work of the CHIPS agent by promoting male involvement and community engagement. These focal persons facilitate and track community referrals, and help to address non-adherent to routine immunizations, antenatal care, and other maternal and child health services.

As at October 2021, 19 of 36 Nigerian states were in the implementation phase, with all states at varying ranges of training and deployment of CHIPS personnel. 13 states had completed the training at the time, with 8 of them having deployed CHIPS personnel, while 5 states were yet to commence service provision. The National CHIPS Programme Implementation Unit is engaging with other states (17 States and FCT) to commence planning for implementation of the CHIPS Programme. Each state was assigned state support officers and assisting state support officers to provide technical guidance for the development of an implementation work plan.

‘Hey Sister! Show me the Mobile Money!’ is a freely available collection of learning materials developed to help women grow their digital financial literacy and decision-making skills.

REGIONAL INITIATIVE



Name of the initiative: Hey Sister! Show me the mobile money!

Owner of the initiative: Strategic Impact Advisors and USAID

Country: Ghana, Kenya, Malawi, Rwanda, Tanzania and Uganda

Overview: Hey sister is a collection of learning materials designed to build women’s digital financial literacy. The lessons cover a number of topics from opening an account, acquiring a loan, and using digital tools to advance their businesses. This content is additionally made free for all and is available online.

Number of Direct Beneficiaries: 238,000 (an estimated 177,000 were women)

Year Founded: 2020

Hey Sister! Show me the mobile money! is an interactive voice response (IVR) campaign designed to increase women’s ability to access and use digital financial services (DFS). These campaign lessons are freely available online, and additionally at no charge for subscribers of vodafone or MTN in Ghana, and subscribers of Airtel is Malawi and Uganda. Available in local languages and presented in 25 short lessons, the campaign is an engaging way to build women’s capacity to evaluate and use mobile money

While Hey Sister! does not promote any specific DFS products, it does encourage listeners to adopt new DFS activities as its characters do, such as using mobile money, saving digitally, and identifying and avoiding false information and scams. Available in a number of local languages from Ghana, Uganda, Malawi, Rwanda, Tanzania, and Uganda; these learning material cover a range of relevant topics for its participants including how to open an account, how to keep personal information safe, how to get a loan via your mobile phone, and how to use digital tools to advance your business.

To assess progress towards its goal, Strategic Impact Advisors (SIA) conducted baseline, midline and endline surveys for our two populations of participants: 1) people who called into the IVR line and 2) participants in facilitated groups supported by one of our on-the-ground partners. Conducted 5-7 months apart, the survey measured women’s application of new approaches to use DFS, their level of confidence when using DFS, and reach beyond direct participants amongst others.

Results of the endline survey showed at least one behavioral change amongst 95% of the entire group; including increases in mobile money use, increases in the use of mobile money accounts, and more frequent use of mobile money amongst other changes. In addition, the proportion of women group participants who do not share their PIN with anyone increased dramatically from 21% to 70% as they heard more episodes, while the percentage of entrepreneurs using mobile money for their businesses also dramatically increased from 27% to 76% as they heard more episodes. Finally, while at the start of the program a greater number of participants reported feeling ‘not confident’ in using their phones for financial transactions, by the midline survey this had completely reversed with more women feeling very confident.

The UN Women’s We Rise Together initiative in the Asia-Pacific region aims to create an ecosystem where woman can lead and run businesses with access to equal opportunities.

REGIONAL INITIATIVE



Name of the initiative: We Rise Together
Owner of the initiative: UN Women
Country: Thailand and Vietnam
Overview: We Rise Together aims to create equal market opportunities for women by advancing supplier diversity through gender-responsive procurement in Thailand and Vietnam
Number of Direct Beneficiaries: N/A
Year Founded: 2022

Globally, public procurement is estimated to generate between 11 and 13 trillion USD annually. Despite this, women-owned businesses receive only 1% of both public and private procurement spending. Structural gender inequalities impede women from a variety of backgrounds, race, class, sexual orientation, ability, and education, from gaining equitable access to networks, finance, and markets, including procurement markets. This prevents them from starting, expanding, or maximising the profits of their businesses

The \$2.14 million programme will boost awareness and encourage the adoption of gender-responsive procurement (GRP) in the public and private sectors in Thailand and Vietnam; funded through the Mekong-Australia Partnership, as part of a larger commitment to support the Mekong sub-region’s recovery from COVID-19.

We Rise Together aims to create an innovative ecosystem where women can lead businesses, and have equal access to, and benefit from greater market opportunities. It does this by working across four areas:

- Building stronger ecosystems by supporting more public and private organisations to develop and promote GRP positive practices.
- Working with women-owned businesses to increase their capacity to access markets through resilient and inclusive business models and networking opportunities.
- Increasing capacity of public and private buyers so that they can better advocate for, promote, and implement GRP.
- Creating platforms for women-owned businesses to connect to larger public and private buyers, driving more equitable market opportunities

Through this initiative, the UN Women has created ‘We Rise toolkits’ for entrepreneurs and accelerators to support their journey to become gender-smart and provide better access to finance for women. So far, these toolkits have been distributed with accompanying implementation training delivered to over 50 entrepreneurs in the region.

Through the We Rise Together initiative, the UN women focuses on empowering “ecosystem catalysts” in procurement, creating a ripple effect of GRP positive practices and reduced inequalities in the sector.

Ekocenter by The Coca-Cola Company provides access to basic needs including Internet connectivity, indirectly increasing access to digital financial services.

GLOBAL INITIATIVE



Name of the initiative: Ekocenter
Owner of the initiative: The Coca-Cola Company
Country: Multiple countries
Overview: Launched in 2013 by The Coca-Cola Company, EKOCENTER kiosks are a cross between a community centre and a general store - providing access to internet connection, electricity, water, and commerce opportunities
Number of Direct Beneficiaries: Created over 500 jobs across Africa
Year Founded: 2013

EkoCenter is Coca-Cola’s global sustainability initiative, which aims to bring four main benefits to the local community: clean drinking water, women empowerment, the development of cultural and spiritual life, and environmental protection. As Coca-Cola’s first Integrated Community Support Center in Vietnam, EKOCENTER was established with the mission to improve local people’s life quality and financial dependence as well as to create practical impacts on the economy, culture, and society.

The Ekocenter project integrates Coca-Cola’s sustainability priorities of well-being, women and water. Powered by solar energy and run by a local woman entrepreneur, an Ekocenter brings basic necessities to millions of people in some of the most remote and distressed areas of the world, mainly in Southeast Asia and sub-Saharan Africa. It is an “off-the-grid” modularly designed kiosk that becomes a hub of community activity by providing a place of commerce as well as safe drinking water, solar power and wireless communication. Other functionality that can be added to jump-start community development includes social facilities and entertainment; power generation for charging phones; cooling/refrigeration of vaccines; education opportunities; and much more.

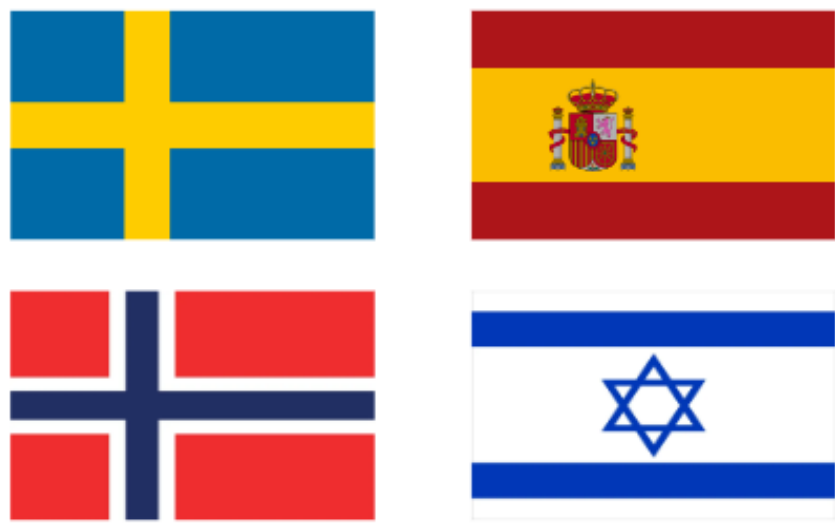
They’re solar powered and designed to meet the basic needs of some of the most remote and distressed parts of the world. EKOCENTER kiosks are primarily run by women from local communities and rely on partnerships to operate sustainability. They sell a wide range of products –everything from Coca-Cola beverages to solar lamps, mosquito repellant, household products and toothpaste.

There are currently more than 150 Ekocenters, mainly in Kenya, Tanzania, Rwanda, Ethiopia, Ghana and Vietnam, with plans to continue to expand globally. Ekocenter has created 500+ jobs, generated 490,000 kwh of solar power. By the end of 2018, the project had provided 2 billion litres of clean water to over 70,000 residents, as well as supported the conservation and restoration of 450 hectares of flood-based livelihoods

Fostering sustainability and social responsibility is one of the key learnings from The Coca–Cola Company’s Ekocenter. The eKOCenters are designed to be environmentally sustainable, using renewable energy sources and reducing waste. Additionally, the initiative aims to promote social responsibility by providing access to clean water and other essential products and services to underserved communities.

Across a number of countries, the use of gender-disaggregated data serves to improve the quality of decision making, particularly at the public sector level.

NATIONAL INITIATIVES



Name of the initiative: Collecting Gender-disaggregated data
Owner of the initiative: Country governments
Country: Multiple countries
Overview: Norway, Spain, Sweden and Israel have implemented comprehensive data gender-disaggregation systems, allowing for informed and evidence-based decision making
Number of Direct Beneficiaries: Millions of citizens of the respective countries
Year Founded: N/A

Gender-differentiated data and information is required for policy-makers to be able to assess the situation and develop appropriate, evidence-based responses and policies. Such data should be collected and analysed within the policy-making process, ideally covering several years to track changes and take corrective action.

Since 2008, Statistics Norway has published national gender equality indicators, including gender distribution in the workforce, distribution of income, gender distribution in part-time work, use of fathers’ quotas; gender distribution in business structures, gender distribution in the public sector; gender distribution in the private sector, gender distribution among leaders, and gender distribution in educational programmes. Results are published on a national scale and are also available by county and municipality to allow policy makers to address regional and local issues.

Spain’s Gender Equality Law states that public authorities must systematically include the sex variable in their statistics, surveys or data. The National Statistical Plan, which covers a four-year period, is the main instrument to organise the statistical activity of the General State Administration. On the other hand, the Women in Figures database of Institute of Women and for Equal Opportunities (IWEQ), contains more than 300 indicators, showing the situation of women in different sectors.

Statistics Sweden publishes the book “Women and men in Sweden – Facts and figures” every other year, presenting the situation and development of gender equality in Sweden based on the indicators. The Swedish Government has introduced a requirement in an ordinance that all governmental public agencies must present individual-based statistics in their annual reports disaggregated by sex, to ensure that access to sex disaggregated statistics improve. This is needed to make gender inequality in society visible and to facilitate an effective process of change.

The Department of Gender Equality in Israel conducts two yearly reports on gender equality across the governmental offices and public sector. These reports comprise of gender indexes which provide a statistical analysis of each governmental office and ministry, as well as of the public sector as a whole.

A key lesson learnt from these examples is the use of gender-responsive budgeting (GRB). This is a process of analyzing and adapting government budgets to promote gender equality and address gender-based inequalities. Applied at different levels of government, GRB involves the participation of a range of stakeholders and can be used to identify specific gender-based inequalities related to education, employment, health, etc.

Situational Analysis of WFI in Nigeria



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