Market Illustration

Spotlight on Select IPS and Policymaker Supply-Side GDD Approaches

Country: Various

Challenge: S-GDD collection is nascent, and policymakers may not yet recognize the value of S-GDD.

Result: S-GDD collection and publication help inform awareness of the gender gap in financial services for ecosystem participants, as well as efforts to address it.

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Challenge

S-GDD collection is nascent, and policymakers may not yet recognize the value of S-GDD. Examples of GDD collection by policymakers vary by market, but some key themes are present across leaders in the space. It is also worth noting that even leading examples have room for improvement and do not fully align with best practices in data collection and, more importantly, usage. Additionally, credit-related GDD is more likely to be reported than payments-related data, as Peru illustrates. However, this is beginning to shift; according to AFI, “there is an ongoing project [in Peru] to include additional indicators related to digital payment services, aiming to enhance the understanding of women’s financial behavior.” While collection and usage are nascent, policymakers recognize the value of supply-side payments-related data in better designing interventions for women.

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Approach

Market	Mandated Supply-Side Collection Approach	Supply-Side GDD Elements	Supply-Side GDD Usage	Impact
Select Examples of Regulator Approaches: Mexico and Peru				
Mexico Supervisor-Led, Partial Payments Focus	Mexico's supervisory banking authority requires quarterly reporting on gender-disaggregated measures.	Digital financial services account ownership and usage, in addition to financial institution hiring and contracts, savings, consumer credit, and household credit.	GDD is published through an interactive dashboard (Spanish only) and is used to inform policy decisions in concert with demand-side research.	Mexico's GDD collection practices have led to an expanded national focus on financial education for women.
Peru Central Bank-Led, Partial Payments Focus	The Peruvian Central Bank requires participants to submit GDD through a defined template.	For online and mobile banking providers, account ownership and transactions by gender are required.	GDD is used to inform Peru's national financial inclusion strategy.	GDD has helped inform national understanding of the gender gap in financial services.

Result

As shown in the impact column of the preceding table, S-GDD collection and publication help inform awareness of the gender gap in financial services for ecosystem participants, as well as efforts to address it.

Works Cited

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