



GUIDELINE NOTE ON SEX-DISAGGREGATED DATA REPORT TEMPLATES

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This Guideline Note is a product of the Financial Inclusion Data Working Group.

The Guideline Note is divided into two sections. Section 1 offers an overview of the objective, guiding principles and definitions of collecting sex-disaggregated data through the use of reporting templates, as a key tool to guide a structured data collection. Section 2 is subdivided into four main financial sub-sectors to illustrate the model of data reporting templates required from reporting financial institutions: banking subsector (with the possibility to include NBF1), digital financial service providers, insurance, and pension schemes. An annexure illustrates selected financial sex-disaggregated data indicators, that may result from applying these report templates.

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EXECUTIVE SUMMARY

Regulators and policymakers, international agencies, and donors, are increasingly prioritizing the gender dimensions of financial inclusion. In 2015, the G7 and G20 leaders emphasized women's access to financial services and financial education as a global priority, announcing several commitments and the launch of Women 20 (W20) in 2015 – a G20 engagement group to promote gender-inclusive growth.

This inclusion of gender considerations in policy interventions is central to the AFI network and is enshrined in the Denarau Action Plan (DAP),¹ which was adopted by the AFI membership in 2016 and identifies ways that members can take action to fulfill their commitments to halve their financial inclusion gender gaps in their respective jurisdictions by the end of 2021.

Since the adoption of the DAP, AFI has published knowledge products specifically targeted at closing the gender gap in these thematic areas.

Globally, financial institutions are in different stages of collecting sex-disaggregated data. A third of AFI's member institutions use this type of data to identify and highlight barriers to women's financial inclusion, whether it be policy-related, awareness and understanding of available financial service products, or social norms that have historical significance within their communities.³ However, without the collection of national-level sex-disaggregated, supply-side operational data offering a clear picture of the situation and comparison between men and women on their access, usage, and quality indicators of inclusive finance, it will be extremely difficult to close these gender gap in financial inclusion and achieve the related economic benefits.

This Guideline Note building in the previous Sex-Disaggregated Toolkit³ shares practical experience and lessons learned from AFI member institutions in following a standard data collection mechanism from the supply-side. This is done through the design and sharing of data report templates, definitions and basic taxonomy to collect periodic returns on financial operational data segmented by sex (sex-disaggregated data) within a systematic data collection approach required to regulate

financial institutions (reporting institutions) in different financial sectors, including banking, non-banking financial institutions, digital financial services (DFS) institutions, insurance institutions, and pension schemes institutions.

The Guideline Note is divided into two sections. Section 1 offers an overview of the objective, guiding principles and definitions of collecting sex-disaggregated data through the usage of reporting templates, as a key tool to guide a structured data collection. Section 2 is subdivided into four main financial sub-sectors to illustrate the model of data reporting templates required from reporting financial institutions:

- > banking subsector (with the possibility to include NBFIs),
- > DFS providers,
- > insurance, and
- > pension schemes.

An annex illustrates selected financial sex-disaggregated data indicators, that may result from applying these report templates. This Guideline Note is the result of the discussion and sharing of different data collection efforts from the Financial Inclusion Data Working Group. The AFI Network appreciates their contributions.⁴

1 Alliance for Financial Inclusion, "Denarau Action plan" (<https://www.afi-global.org/sites/default/files/publications/2016-09/Denarau%20Action%20Plan.pdf>)

2 Alliance for Financial Inclusion (AFI), "Sex-Disaggregated Data Toolkit: How to Leverage Sex-Disaggregated Financial Inclusion Data to Accelerate Women's Financial Inclusion", January 2017 (https://www.afi-global.org/sites/default/files/publications/2017-03/GuidelineNote-26%20FID%20Gender%20Data%20Toolkit_digital.pdf)

3 Alliance for Financial Inclusion (AFI), "Sex-Disaggregated Data Toolkit: How to Leverage Sex-Disaggregated Financial Inclusion Data to Accelerate Women's Financial Inclusion", January 2017 (https://www.afi-global.org/sites/default/files/publications/2017-03/GuidelineNote-26%20FID%20Gender%20Data%20Toolkit_digital.pdf)

4 AFI thanks the representatives from the FIDWG Gender Subgroup, specially to the two Gender Focal Points Dr. Settor Amediku from Bank of Ghana, and Diane Bizimana from the Banque de la Republique du Burundi, as well as the representatives from the Central Bank of Egypt, Bangladesh Bank, Financial Regulatory Commission from Mongolia, Reserve Bank of Fiji, the Central Bank of Jordan, the Central Bank of Timor-Leste, the Royal Monetary Authority of Bhutan, Banco Central do Mozambique, the Central Bank of Nigeria, the National Bank of Rwanda, and the Bank of Zambia. Also, AFI thanks other regulatory institutions non-AFI member institutions, including the different Pension and Insurance regulatory agencies that shared their methodologies and data collection templates.



SECTION I. INTRODUCTION

The objective of this Guideline Note is to provide guidance to regulated financial institutions - licensed and regulated by the central bank or by any other financial regulatory and supervisory institution - related to the different elements needed to complete the periodic financial data reporting returns or reporting templates using a sex-disaggregated data approach.

The members of the FIDWG Sex-Disaggregated Data Subgroup have spearheaded these efforts since 2017, in collaboration with policymakers and regulators from across AFI members' jurisdictions and also including non-AFI member institutions, with similar stakes in financial inclusion data. Led by the Bank of Ghana, the Gender Data Subgroup has members from across Asia, Sub-Saharan Africa and the Pacific regions.

This Guideline Note builds on the AFI Guideline Note 26 Sex-Disaggregated Data Toolkit developed in 2017 and focuses on the data adaptation stage, with a view to sharing different practices in designing segmented data reporting templates from the supply-side sex-disaggregated data process.

The data reporting guides, or templates, can be defined as a good practice guide with supporting reporting templates created by supervisory authorities for regulated financial institutions. Each field in the report template is referred to as a data field. Each data field can comprise one or more data points. The report templates can contain conventional aggregated financial data and allow for more segmented or granular (disaggregated) data.⁵

From the perspective of Financial Service Providers (FSPs) or data reporting institutions, these templates should be a mandatory requirement in regulation. However, before establishing a requisite to collect the data, there should be a collaborative process to determine the data required and address the challenges for collecting and reporting data with the required segmentation.

Some AFI member institutions have indicated in their jurisdictions that the data reporting institutions are not well-suited or prepared to collect such a segmentation due to the need to adapt historical data (archive) management systems used by the financial service providers. In many occasions, there is a requirement to perform cross-reference data exercises between two or more different data systems, for example transactional data, including account deposits, withdrawals, savings, payments, among others and documentary data systems linking identity and basic demographic data from customers, including their sex.

⁵ CGAP, Staschen, S. and Denise Dias. Working Paper. Data Collection by Supervisors of Digital Financial Services.

In order to comply with the new data reporting requirements, it is recommended to perform careful analysis and establish a collaborative agreement between the different parties (both data reporting and data collecting institutions) to allow for quality data collection at the highest standard, in terms of completeness, reliability, accuracy and timeliness.

Furthermore, it is highly recommended to allocate a proper timeframe for testing, validating and cleaning the data collected. Finally, an additional desired outcome of the sex-disaggregated data segmentation exercise would be to encourage FSPs to leverage on data to address the needs of women, in product design and or marketing as well as undertake further genderresponsive market research.⁶

1.1 FINANCIAL SEX-DISAGGREGATED DATA

1.1.2 WOMEN FINANCIAL INCLUSION AND THE PERSISTENT GENDER GAP

There is a persistent opportunity to address the need for appropriate access to finance for women, especially those in developing nations. Multiple factors influence women's exclusion from the formal financial system, and these factors in 56 percent of the world's unbanked being women. As recently as 2017, in the developing world, only 44 percent of adults were recorded as having a bank account and one in six of those accounts were inactive. The gender gap is persistent in developing nations and since 2011, it has remained stuck at nine percent. While women's financial inclusion is increasing, it is not increasing fast enough to close the gap and still has many opportunities to address the issues, not just of access but also of usage.⁷

The 2017 MSME Finance Global Action Plan (GAP)⁸ indicates women-owned businesses comprise 28 percent of the global business establishments yet account for 32 percent of the MSME finance gap, equivalent to approximately USD 1.7 trillion.⁹ Governments and regulators are looking for the appropriate measures in facilitating smart and gender-sensitive policies for MSME access to financing.

Without sex-disaggregated demand- and supply-side data that offers a clear picture of the state of financial inclusion and measures progress on these fronts, it will be extremely difficult to close these gender gaps and achieve the related economic benefits and UN Sustainable Development Goals (UN SDGs).

1.1.3 DATA ON WOMEN FINANCIAL INCLUSION

Appropriate sex-disaggregated data is essential in shaping fiscal and regulatory policies that can assist the acceleration of financial inclusion for women, both as individuals and business owners. Having the correct data can shed light on the current status of financial inclusion of women, provide evidence-based financial inclusion policymaking, and enable the effectiveness of the efforts to address barriers facing women, to be tracked. Recognizing its value, 73 percent of 38 surveyed AFI members reported in June 2019 that they currently collect some form of sex-disaggregated data, including supply-side and/or demand-side.

Sex-disaggregated data is defined as data collected separately for males and females. Data is disaggregated by "sex" and not by "gender" because when data is collected, it is the biological differences or the "sex" of a person that is captured. Gender is the social and cultural construct of how men and women live their lives. In the context of financial inclusion policymaking, sex-disaggregated data can refer to either supply-side data collected from FSPs or demand-side data collected through national surveys, for instance.

Different global institutional efforts such as the Women's Financial Inclusion Data (WFID) partnership, including institutions advocating to increase awareness about the importance of sex-disaggregated financial services data, have coordinated efforts and interventions to maximize its collection and use in different sectors and contexts, including FSPs, financial regulators and policymakers, and international and multilateral organizations. The WFID partnership includes institutions such as Data2X - the United Nations Foundation advocacy for gender data collection, the Financial Alliance for Women, the Inter-American Development Bank (IDB), the International Finance Corporation (IFC), the International Monetary Fund (IMF), the World Bank Group (WBG), and AFI among other institutions that support this collective and global effort.

6 CGAP Maria Fernandez Vidal, Dean Caire, and Fernando Barbon. DATA-DRIVEN SEGMENTATION IN FINANCIAL INCLUSION: How financial services providers can use data analytics to better segment and serve customers. 2019

7 Global Findex Database, 2017 (<https://openknowledge.worldbank.org/handle/10986/29510>)

8 Global Findex Database, 2017 (<https://openknowledge.worldbank.org/handle/10986/29510>)

9 <https://www.smefinanceforum.org/data-sites/women-sme-finance>

10 International Monetary Fund. Financial Access Survey database. Various years. (<https://data.imf.org/?sk=E5DCAB7E-A5CA-4892-A6EA-598B5463A34C>).

An example of these data collection efforts can be found in The Financial Access Survey (FAS).¹⁰ The IMF-FAS data show a women financial inclusion negative gap related to commercial banks (more men accountholders compared to women) and a positive gender gap related to deposit-taking and non-deposit taking MFIs (more women accountholders compared to men).

The AFI Core Set of Financial Inclusion Indicators¹¹ was developed to provide regulators and policymakers from across the AFI network a shared starting point from which to collect data on the main dimensions of financial inclusion and develop national policies.

It also allows users to report two financial inclusion sex-disaggregated indicators from AFI member institutions in the AFI Data Portal. The Core Set Indicator 2.1 “percentage of Adults with at least one type of regulated deposit account, Female/Male” and the Core Set Indicator 2.2 “percentage of Adults with at least one type of regulated credit account, Female/Male”. As of August 2020, a total of 14 AFI members collect sex-disaggregated data on the supply-side and 22 AFI members on the demand-side.

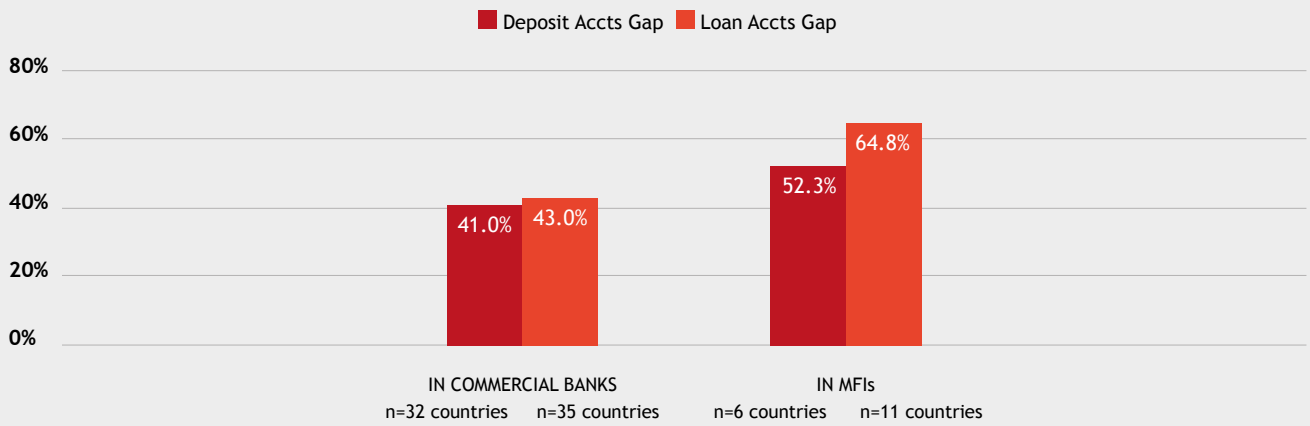
Sex-disaggregated supply-side data is also the cornerstone of the business case for banks to serve women. The Financial Alliance for Women, formerly known as the Global Banking Alliance, have made notable progress in this area, by making the case among its private financial member institutions globally to collect sex-disaggregated supply-side data allowing bank managers to understand that female, current and potential customers, represent an interesting business case and bring unique market opportunities, which makes a women-centered design approach worth it.

If all banks and other regulated financial institutions were to report sex-disaggregated data on their customers, not only would national-level datasets be available to measure how close we are to achieving full financial inclusion for all, but the numbers would demonstrate a clear business case for serving women.

However, the evidence of financial data collection surveys conducted by AFI indicates that the majority of banks worldwide have not collected this level of data segmentation, meaning the business case for serving women has seldom been made and remains limited. This explains the persistence in gender gap in women’s access to and use of financial services, as indicated for instance, by the Global Findex from 2011 until 2017.

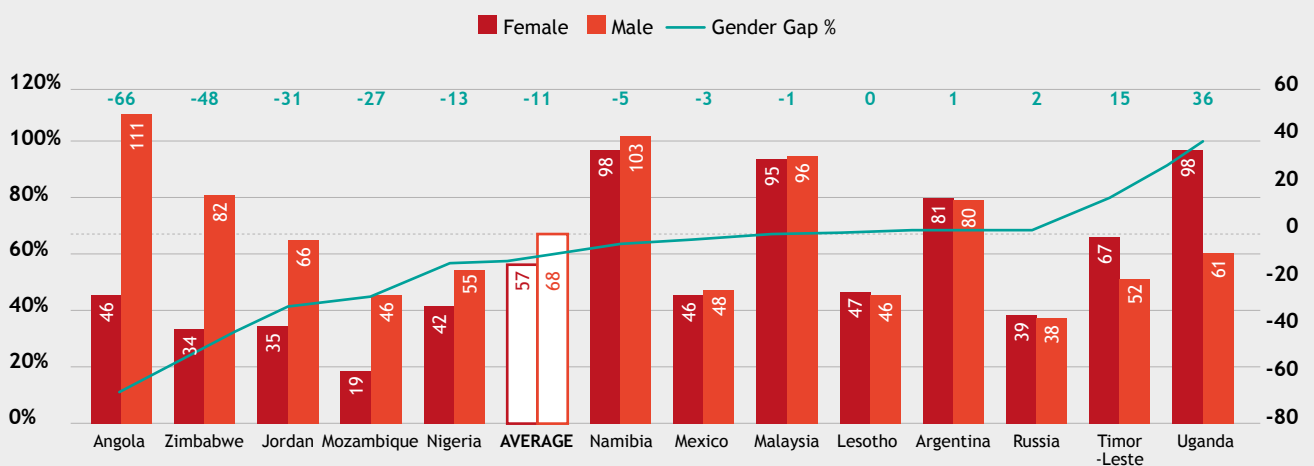
11 Alliance for Financial Inclusion. Guideline Note 4: Core Set of Financial Inclusion Indicators. (<https://www.afi-global.org/publications/1024/Guideline-Note-4-Core-Set-of-Financial-Inclusion-Indicators>)

FIGURE 1: 2018 IMF-FAS AVERAGE PERCENTAGE OF VOLUME OF WOMEN-OWNED DEPOSIT AND LOAN ACCOUNTS RELATED TO TOTAL FOR COMMERCIAL BANKS AND DEPOSIT-TAKING MICROFINANCE INSTITUTIONS. (% F / % F+M)



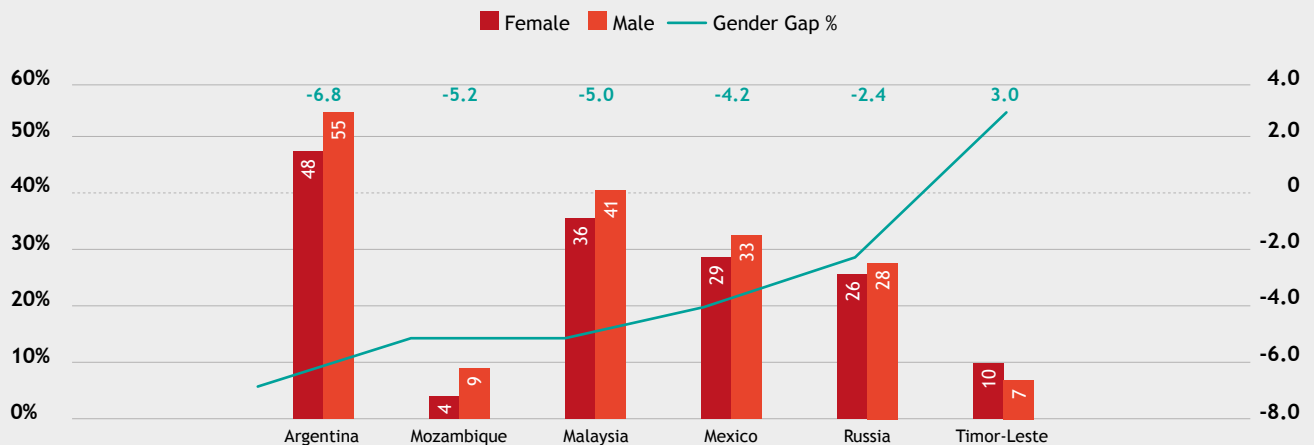
Source: IMF-FAS, 2018.

FIGURE 2A: PERCENTAGE OF ADULTS WITH AT LEAST ONE DEPOSIT/LOAN ACCOUNT IN A FORMAL FINANCIAL INSTITUTION (FEMALE, MALE AND GENDER GAP), SELECTED COUNTRIES.



Source: AFI, AFI Data Portal, 2018.

FIGURE 2B: PERCENTAGE OF ADULTS WITH AT LEAST ONE CREDIT ACCOUNT IN A FORMAL FINANCIAL INSTITUTION (FEMALE, MALE AND GENDER GAP), SELECTED COUNTRIES.



Source: AFI, AFI Data Portal, 2018.

1.2 SCOPE OF THE REPORTING TEMPLATES

This Guide provides regulated financial institutions, which are licensed and regulated by a central bank, with guidance as to how to complete the periodic returns on sex-disaggregated data, which are required to be submitted to the central bank. (You may quote sections of your law/regulations applicable to data submission requirements).

The four main financial sub-sectors to illustrate the model of data reporting templates required from reporting financial institutions are:



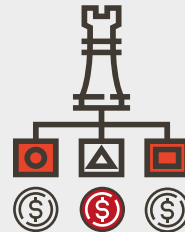
1

DEPOSIT-TAKING
INSTITUTIONS INCLUDING
BANKS & NON-BANK
FINANCIAL INSTITUTIONS



2

DIGITAL FINANCIAL
SERVICES (DFS)



3

INSURANCE AND
MICRO-INSURANCE
SCHEMES



4

REGULATED PENSION
SCHEMES

1. DEPOSIT-TAKING INSTITUTIONS INCLUDING BANKS & NON-BANK FINANCIAL INSTITUTIONS



The main objective of the returns is to collect both account holders and transactions of deposit and credit financial services, with a sex-disaggregated perspective of the customers, to better inform gender-sensitive policy formulation that promote women's financial inclusion.

The Guideline provides key categories and instructions to collect data related to regulated deposit-taking financial institutions, licensed and regulated by the central bank with guidance as to how to complete the periodic returns on sex-disaggregated data that are required to be submitted to the central bank.

The data collection includes the following categories or indicators in the payments and financial services space:

- > Bank Account Ownership (deposit, savings and credit accounts);
- > Bank Account Transactions;
- > Bank Account Payment Services (Internet banking, mobile banking and remittances);
- > Payment Instruments (debit cards, credit cards and prepaid cards);
- > MSMEs financing (Micro, Small and Medium-scale Enterprises).
- > Customer complaints (additional dimension added to all the different financial sub-sectors to encourage the reporting of data to document the effectiveness of redress mechanisms).



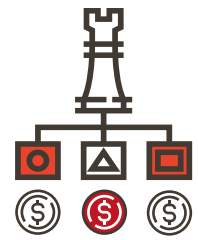
2. DIGITAL FINANCIAL SERVICES (DFS)

DFS can pose a risk of accelerating the gender gap, as we have seen in some member jurisdictions. However, if developed in a manner that takes into account the various needs of vulnerable groups, particularly the varying needs of women during their life cycle, DFS innovation can act as an accelerant for women's financial inclusion and close the gender gap.

The main objective of the returns is to collect different aspects of DFS data - including different products and channels, with a sex-disaggregated perspective of customers, to build a useful database, which is critical in evidence-based policy formulation on women's financial inclusion.

The Guideline provides definitions and instructions to collect data from DFS providers who are licensed and regulated by the Central Bank or any other regulator with specific guidance on how to complete the periodic returns on sex-disaggregated data.

- > E-wallets volumes and float value by sex-disaggregation
- > Active, inactive and dormant e-wallet accounts
- > Registered and Active Agents
- > Registered and Active Merchants
- > E-wallet based-transactions: Cash-In/Cash-Out, and bulk transactions (P2P, P2B, B2P, P2G, and G2P), in terms of volume and value with sex-disaggregation
- > Over the Counter (OTC) transactions with sex-disaggregation
- > Savings, Credit, and Microfinance products
- > Customer Complaints, including filed and resolved



3. INSURANCE AND MICRO-INSURANCE SCHEMES

Insurance services and inclusive insurance, in particular, represent strategic financial products to offer financial security, enhance financial resilience and promote better risk management in different contexts and situations. Currently, the development of micro-insurance schemes enhances financial resilience through liquidity support to low-income families and individuals facing a liquidity challenges due to financial shocks. The main objective of the data return with a sex-disaggregation, is to provide an overall outlook of the gender gap with access to insurance policies, insured population from a gender perspective, and the actual usage of these products with regards to the volume and value of paid-out claims and rejections.

“Diverse stakeholders should support the collection and analysis of sex-disaggregated data on women’s risk management behavior and inclusive insurance demand as well as data on supply-side at a global, regional and national level. (...) National governments, ministries, central banks, and insurance supervisors can collect and analyze sex-disaggregated data gathered by the entities they supervise at a national level, as well as create incentives for this data collection and reporting at an institutional level.”¹²

The Guideline outlines the insurance products, number of policy-holders and beneficiaries, and the volume and value of paid-out claims and rejections with a sex-disaggregation:

- > Life Insurance: Term-Life, Whole-Life, Micro-Insurance
- > Non-Life Insurance: Vehicle, Accident, Health, Property, Education, micro-insurance
- > Climate insurance / agri-insurance
- > Customer Complaints



4. REGULATED PENSION SCHEMES

The main objective of the various pension schemes is to provide pension benefits to ensure long-term retirement income security for workers. The regulatory framework ensures that every worker receives retirement and related benefits as and when it is due. It also establishes a uniform set of rules, regulations and standards for the administration and payment of retirement and related benefits for workers in the public and private sector. The sex-disaggregated data on pension schemes provide a perspective of the suitability and uptake of pension products and services and the long-term security of men and women, against the backdrop that women have a longer life cycle than men and have a lower earning/contributing opportunity.

The Guideline outlines the major types of pension schemes, their operations and related definitions. It also serves as a framework for collecting financial inclusion data from the pension sub-sector. The data will include the following categories and indicators relevant to financial inclusion.

- > Types of pension schemes
- > Contributors
- > Beneficiaries
- > Complaints

The next section is divided into the four sex-disaggregated report guides or templates providing an in-depth view of their main components. Understanding that the AFI member institutions face different contexts in terms of institutional and regulatory frameworks, the guides consider these nuances and adapt to them. The following six enabling factors/pillars should ideally be in place before the templates are utilized.

- 1) Develop a coordination and collaborative approach within the different departments or units in the central bank or financial regulation institution, to define the different data requirements in response to different policy needs (prudential, operational, integrity, etc.). Communicate with the regulated reporting institutions in a timely manner to avoid unnecessary overlapping of data requests.
- 2) Develop commonly used concepts and definitions and taxonomy - additional to the templates - to ensure that there is a clear understanding of each data item requested. Different institutions including data reporting institutions may use different meanings to similar terms, so it is critical to share

and harmonize common definitions for the concepts to be reported. This explains why this Guideline Note offers some definitions to key terms that can be used optionally, depending on the context and data needs of the regulators.

- 3) Consider the development of a clear taxonomy alongside the regulatory templates. Taxonomy refers to an additional guideline or rules to the templates, determining attributes and interrelationships in each data field of the regulatory report. The taxonomy reflects prevailing regulations, accounting rules, being the basis for programming the IT codes to automate the data reporting.
- 4) The periodicity of data reporting may vary from jurisdiction to jurisdiction depending on the data availability and the data systems to report (from the regulated institutions), collect, store, validate and analyze the data. This is the reason for a collaborative and clear communication approach between regulators and regulated institutions is agreed on the best timeframe. The platform for reporting and collecting data also needs to be discussed.
- 5) Additional processes after collecting the data through the templates are necessary, as mentioned in the previous point. Data validation, analysis, storing, sharing, reporting and dissemination are also key steps to be considered for successful data management.
- 6) Finally, this Guideline Note is sharing some of the basic components of regulatory guides or templates from different jurisdictions and financial sub-sectors that may correspond to different regulatory and supervisory institutions outside the scope or mandate of many of AFI member institutions, for example, the pension schemes and the insurance regulators. Hence, we want to highlight the importance of a collaborative and coordinated approach between different regulatory institutions and agencies to coordinate the collection and sharing of these sex-disaggregated data, with the overall objective to allow policymakers to widen the scope of the financial inclusion outreach from a gender perspective.

The following section presents the different models of data reporting templates by financial sub-sector. Each subsection includes a description of the main scope of the templates, reporting timelines, guiding principles, definitions of key concepts included in the templates, and the generic templates that identify the data to be collected with the different segmentation.



SECTION II. MODEL OF DATA REPORTING TEMPLATES FOR FINANCIAL SUB-SECTOR

Sex-disaggregated data collection provides an opportunity for fine-tuning policy, reforming legal and regulatory frameworks create space for innovation to promote greater women's financial inclusion, development of financial infrastructure, refining and strengthening financial consumer protection regulation and financial education and financial literacy programmes for women.

Gender-sensitive indicators, therefore, provide the building blocks for designing policies to close the existing financial inclusion gender gaps and promote women's financial inclusion in members' jurisdictions.

2.1 TEMPLATES ON BANKING AND NBF SUBSECTORS: OWNERSHIP AND TRANSACTIONS



The main objective of the Returns is to collect payments and financial services data disaggregated by the sex of the customer or client. This will enable policymakers and regulators to build databases for gender-sensitive policy formulation, implementation and the monitoring and evaluation to promote women financial inclusion.

The data will include the following categories or indicators in two different sets of templates, one focused on the number of account holders and accounts, and a second template inquiring the volume and value of transactions segmented by male and female:

- > **Bank Account Ownership**
(deposit, credit, demand and savings accounts)
- > **Payment Services**
(Internet banking, mobile banking and remittances)
- > **Payment Instruments**
(debit cards, credit cards and prepaid cards)
- > **Women-owned MSME financing**
(Micro, Small and Medium-scale Enterprises)
- > **E-Wallet and Mobile Money Accounts**

Account ownership and transaction data respond to the access and usage dimensions allowing to estimate the penetration of basic financial services, including deposits, savings, loans and payments from regulated financial institutions. The data collection contributes to the estimation of AFI Core Set, AFI SME Base Indicators, and DFS Indicators (Annex 1).

2.1.1 REPORTING DEADLINES

In some jurisdictions these are monthly returns but may vary depending on the data collection processes and technology used. For example, in the case of Ghana the deadline for submission of the Returns is the 15th day of the month following the reporting month. (Institutions may prescribe different frequency of reporting)

2.1.2 GUIDING PRINCIPLE

Sex-disaggregated data is defined as data collected separately for males and females. Data is disaggregated by "sex", and not by "gender" because when data is collected, it is the biological differences or "sex" of a person that is captured.

Sex-disaggregated data can refer to either supply-side data collected from FSPs or demand-side data collected, for instance, through national financial inclusion surveys. However, this reporting guide has been designed primarily for supply-side data collection from FSPs. These returns are complementary to the existing prudential reporting requirements and would provide meaningful insights into the disparities in access and usage of financial products and services (You may quote applicable laws).

The following guiding principles are also applied in reporting the payment and financial activities.

- i) If a card offers several functions, it is counted in each applicable sub-function (i.e. debit cards, credit cards and prepaid cards). In such case, the total number of cards may be smaller than the sum of the sub-functions.
- ii) Cards are counted on the card-issuing side. Each bank reports the number of cards that have been issued.
- iii) All valid cards in circulation are included, irrespective of when they were issued or how actively they are used. A card is recognized from the moment it is sent to the cardholder by the card issuer, irrespective of whether the cardholder has activated it.
- iv) Expired or withdrawn cards are not to be reported.
- v) Cards issued by merchants (retailer cards) are not included, unless they have been issued in cooperation with a financial institution (co-branding). Where business with retailer cards is substantial, the relevant data will be provided in a note.
- vi) Payment transactions initiated by a financial institution and executed without a specific transaction order, i.e. without the use of a payment service/instrument, rather by simple book entry in the account of a customer, are not counted as part of a particular payment service/instrument transactions. Simple book entry transactions include the following:
 - > charging of interest by the bank
 - > deduction of banking fees
 - > payment of taxes linked to financial transactions, if they are a separate transaction but not separately authorized by the customer

2.1.3 DEFINITIONS

For the purpose of this reporting guide, the meaning of the terms and indicators of the payment and financial services are explained:

Card - A plastic or metal device that can be used by its holder either to pay for transactions or to withdraw money. They offer the cardholder, in accordance with the agreement with the card issuer, one or more of the following functions: cash, debit, delayed debit or credit.

Cards are counted on the card-issuing side.

Card issuer - A financial institution that makes payment cards available to cardholders, authorizes transactions at POS terminals or ATMs and guarantees payment to the acquirer for transactions that are in conformity with the rules of the relevant scheme.

Card payment - Payment transaction performed with a card at a terminal or via other channels (including internet).

Credit card - A card enabling the cardholder to make purchases and/or withdraw cash up to a pre-arranged ceiling; the credit granted can be settled in full by the end of a specified period or can be settled in part, with the balance taken as extended credit on which interest is usually charged. The holder is sometimes charged other fees, such as an annual fee.

Cumulative number of cards issued - The total number of cards on issue, including inactive cards, up to the end of the reporting period.

Debit card - A card enabling the holder to have his/her purchases directly and immediately charged on his/her account, whether this account is held with the card issuer or not.

A card with a debit function may be linked to an account offering overdraft facilities as an additional feature. The number of cards with a debit function refers to the total number of cards in circulation and not to the number of accounts to which the cards are linked.

Electronic money - Electronic money or “e-money” means electronically, including magnetically, stored monetary value as represented by a claim on the issuer, which is issued on receipt of funds, redeemable against cash and accepted by a natural or legal person other than the e-money issuer.

Internet banking - An electronic payment system that enables customers of a financial institution to conduct

financial transactions on an internet website operated by the financial institution. Internet banking is also referred to as Online banking or e-banking.

Inward remittance - A money transfer by a foreign worker/migrant/expatriate to an individual in his or her home country. It can simply be defined as funds transferred from migrants to their home country.

Loan overdue - Loans and other obligations that remain unpaid past their due (or maturity) date, that is, become unpaid one business day or more after their due date.

Loans - Loans are financial assets that are created when a creditor lends funds directly to a debtor and are evidenced by non-negotiable documents. These include mortgage loans, consumer loans, auto loans, etc.

Mobile banking - The use of a smartphone or other cellular device to perform banking transaction such as, transferring funds between accounts and bill payment. Mobile banking service is provided by using software, usually called an app or SMS/USSD channel.

Micro, small, and medium-scale enterprises - Different jurisdictions - and in some places even between institutions and regulators in the same jurisdiction - use a different definition or criteria for MSMEs. The general

criteria for classification of enterprises into an MSME scale includes the annual value of total assets, sales, and number of employees registered, as well as by economic activity.

Number of accounts - The total number of demands, saving, loan/credit and time deposit accounts as at the end of reporting period. In this case, the actual number of corporate accounts, household/individual accounts, and/or joint-accounts held by the owners must be counted. That is, each account should be counted.

In the case of loan/credit accounts, number of overdraft accounts should also be counted towards the total number of loan accounts.

Number of depositors - The number of deposit account holders, which include only resident nonfinancial corporations and resident households. Corporate accounts, individual accounts, and joint/household accounts must be counted as only one depositor, irrespective of the number of deposit accounts (checking, demand, savings, time deposits, etc.).

Overdue loans - The financial regulator of the corresponding financial sector should clearly define and establish the criteria for overdue loans, in terms of conditions of past due.

Prepaid card - A card on which a monetary value can be loaded in advance and stored either on the card itself or on a dedicated account on a computer.

Women-owned enterprise - There is not a global consensus towards women-owned enterprise or women-owned MSME. Entities such as the IFC in their SME Gender Baseline adopted the following definition for women-owned enterprise: “a woman-owned enterprise has either: (a) at least a 51 percent ownership/stake held by a woman/women; or (b) at least a 20 percent ownership/stake held by a woman/ women AND ≥ 1 woman as CEO/COO (President/ Vice-President), as well as ≥ 30 percent of the board of directors being women where a board exists.”¹³ In jurisdictions where there is no definition, financial regulators alongside the financial industry, the different commerce and industry associations, and the Ministries of Economy and Commerce are encouraged to agree on the main criteria and find a definition or a common ground.

13 International Finance Corporation. Women-Owned SMEs: a business opportunity for financial institutions. A market and credit gap assessment and IFC’s portfolio gender baseline. 2014.

2.1.4 TEMPLATE: SDD 1 - BANK ACCOUNTS OWNERSHIP (DEPOSIT-TAKING NON-BANKING FINANCIAL INSTITUTIONS)

NAME OF INSTITUTION :	
REPORT NAME:	SDD 1 - Bank Accounts Ownership
REPORTING PERIOD:	
CONTACT PERSON (S):	
MOBILE NUMBERS:	
E-MAIL ADDRESSES:	

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GUIDELINE NOTE ON SEX-DISAGGREGATED
DATA REPORT TEMPLATES

NO	ITEM		INDICATOR	SEX	VOLUME/NUMBER
1	Number of Deposit Accounts (Cumulative):	a	Demand/Current	Male	
		b		Female	
		c		Corporate	
		d	Savings	Male	
		e		Female	
		f		Corporate	
		g	Fixed/Time Deposit	Male	
		h		Female	
		i		Corporate	
		j	Others	Male	
		k		Female	
		l		Corporate	

2	Number of Customers with Deposit Accounts (Account holders by type of deposit) -Cumulative	a	Demand/Current	Male	
		b		Female	
		c		Corporate	
		d	Savings	Male	
		e		Female	
		f		Corporate	
		g	Fixed/Time Deposit	Male	
		h		Female	
		i		Corporate	
		j	Others	Male	
		k		Female	
		l		Corporate	
		3	Number of Depositors (Total deposit account holders) (Cumulative):	a	All Depositors
b				Female	
c				Corporate	

4	Number of Outstanding Loan Accounts (Cumulative):	a	Credit/Loan	Male	
		b		Female	
		c		Corporate	

5	Number of Customers with Outstanding Loan Accounts (Borrowers) - cumulative	a	Credit/Loan	Male	
		b		Female	
		c		Corporate	

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GUIDELINE NOTE ON SEX-DISAGGREGATED
DATA REPORT TEMPLATES

NO	ITEM		INDICATOR	SEX	VOLUME/NUMBER
6	Electronic Payment services (Cumulative Registered Customers)	a	Internet Banking Accounts (by customer)	Male	
		b		Female	
		c		Corporate	
		d	Mobile Banking Accounts (by customer)	Male	
		e		Female	
		f		Corporate	
		g	Electronic Money Service Accounts (by customer)	Male	
		h		Female	
		i		Corporate	
7	Non-Cash Payment Instrument (Number of Cards)	a	Debit Cards (owned by)	Male	
		b		Female	
		c		Corporate	
		d	Credit Cards (owned by)	Male	
		e		Female	
		f		Corporate	
		g	Prepaid Cards (owned by)	Total	
		h	In many jurisdictions pre-paid cards are over-the-counter (OTC), which makes the segmentation not feasible.		
8	Micro-Scale Enterprises	a	Deposit Account Ownership	Male	
		b		Female	
9	Small-Scale Enterprises	a	Deposit Account Ownership	Male	
		b		Female	
10	Medium-Scale Enterprises	a	Deposit Account Ownership	Male	
		b		Female	

2.1.5 TEMPLATE: SDD 2 - BANK ACCOUNTS TRANSACTIONS (NON-BANKING FINANCIAL INSTITUTIONS)

NAME OF INSTITUTION :	
REPORT NAME:	SDD 2 - Bank Accounts Transactions
REPORTING PERIOD:	
CONTACT PERSON (S):	
MOBILE NUMBERS:	
E-MAIL ADDRESSES:	

NO	ITEM		INDICATOR	SEX	VOLUME/ NUMBER	VALUE
1	Deposit Accounts balances	a	Demand/Current	Male		
		b		Female		
		c		Corporate		
		d	Savings	Male		
		e		Female		
		f		Corporate		
		g	Fixed/Time Deposit	Male		
		h		Female		
		i		Corporate		
		j	Others	Male		
		k		Female		
		l		Corporate		

2	Outstanding Loan Accounts balances	a	Credit/Loan	Male		
		b		Female		
		c		Corporate		

3	Electronic Payment services (Transactions)	a	Internet Banking	Male		
		b		Female		
		c		Corporate		
		d	Mobile Banking	Male		
		e		Female		
		f		Corporate		
		g	Electronic Money Service	Male		
		h		Female		
		i		Corporate		

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GUIDELINE NOTE ON SEX-DISAGGREGATED
DATA REPORT TEMPLATES

NO	ITEM		INDICATOR	SEX	VOLUME/ NUMBER	VALUE
4	Remittances balances	j	Inward Remittances (Cross Border) by sending transaction	Male		
		k		Female		
		l		Corporate		
		m	by receiving transaction	Male		
		n		Female		
		o		Corporate		

5	Non-Cash Payment Instruments (Transactions)	a	Debit Cards	Male		
		b		Female		
		c		Corporate		
		d	Credit Cards	Male		
		e		Female		
		f		Corporate		
		g	Prepaid Cards	Total		
		h				
		i				

6	Micro-Scale Enterprises	a	Credit advanced during the period	Male ownership		
		b		Female ownership		
		c	Outstanding loans/credit	Male ownership		
		d		Female ownership		
		e	Overdue loans/credit	Male ownership		
		f		Female ownership		

7	Small-Scale Enterprises	a	Credit advanced during the period	Male ownership		
		b		Female ownership		
		c	Outstanding loans/credit	Male ownership		
		d		Female ownership		
		e	Overdue loans/credit	Male ownership		
		f		Female ownership		

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**GUIDELINE NOTE ON SEX-DISAGGREGATED
DATA REPORT TEMPLATES**

NO	ITEM		INDICATOR	SEX	VOLUME/ NUMBER	VALUE
8	Medium-Scale Enterprises	a	Credit advanced during the period	Male ownership		
		b		Female ownership		
		c	Outstanding loans/ credit	Male ownership		
		d		Female ownership		
		e	Overdue loans/ credit	Male ownership		
		f		Female ownership		
9	Customer Complaints	a	Number of complaints received	Male		
		b		Female		
		c		Corporate		
		d	Number of complaints outstanding	Male		
		e		Female		
		f		Corporate		
		g	Number of complaints resolved	Male		
		h		Female		
		i		Corporate		



2.2 TEMPLATES ON DIGITAL FINANCIAL SERVICES

As mentioned previously, sex-disaggregated data collection provides an opportunity for fine-tuning policy, reforming legal and regulatory framework to create space for innovation to promote greater women's financial inclusion, development of financial infrastructure, refining and strengthening financial consumer protection regulation and financial education and financial literacy programmes for women. Gender indicators, therefore, provide the building blocks for designing policies to close the existing financial inclusion gender gaps and promote women's financial inclusion in members' jurisdictions.

The main objective of the returns is to collect payments and financial services data disaggregated by the sex of the customer or client. This will enable policymakers and regulators to build databases for gender-sensitive policy formulation, implementation, monitoring and evaluation to promote women financial inclusion.

2.1.1 REPORTING DEADLINES

In some jurisdictions, these are monthly returns but may vary depending on the data collection processes and technology used. For example, in the case of Ghana, the deadline for the submission of returns is on the 15th day of the month following the reporting month.

2.2.2 GUIDING PRINCIPLE

Sex-disaggregated data is defined as data collected separately for males and females. Data is disaggregated by "sex", and not by "gender" because when data is collected, it is the biological differences or "sex" of a person that is captured. Sex-disaggregated data can refer to either supply-side data collected from FSPs or demand-side data collected, for instance, through national financial inclusion surveys. However, this reporting guideline has been designed primarily for supply-side data collection from FSPs.

These returns are complementary to the existing prudential reporting requirements and provides meaningful insights into the disparities in access and usage of financial products and services (You may quote applicable laws). The templates for DFS allow to define and collect sex-disaggregated data from FSPs (banks and non-banks, depending in the context of each jurisdiction), to collect key indicators from

DFS, including the number of customers and average value of different DFS, that are important to measure the uptake of these innovative financial services. Additionally, it allows to collect key data on the volume and value of key transactions performed through these services, including cash-in/cash-out transactions, transactions from e-wallet to banking institutions (and from banks to e-wallets), person to person, person to business and business to person, as well as person to government and government to person, among others (micro-insurance and OTC) and savings products. The importance of the data collection and segmentation of these indicators are crucial for financial inclusion usage dimension analysis, as developed by the DFS Indicators Guideline Note.¹⁴

2.2.3 DEFINITIONS

The meaning of the terms and indicators of the mobile financial services are explained below:

Active customers - The number of customers who transacted at least once in the 90 days before the end of the reporting period.

Active agent - The number of agents who transacted at least once in the 30 days before the end of the reporting period.

Active merchants - The number of merchants who transacted at least once in the 30 days before the end of the reporting period.

Bank to wallet - Transfer from a customer's pre-registered bank account to his or her electronic-money account/wallet.

Business to person (b2p) - Payments from a company to a customer, typically for salaries and benefits; Includes refunds, promotions and corporate expenses.

Cash-in - Accepting banknotes or coins and performing the necessary steps to initiate the crediting of that monetary value to the customer's e-money account.

Cash-out - Giving out banknotes or coins and performing the necessary steps to initiate the debiting of that monetary value from the customer's e-money account.

Closing balances (number) - The total number of accounts as at the end of the reporting period; includes accounts classified as both active and inactive.

Closing balances (value) - The combined value of balances in all accounts as at the end of the reporting period; includes accounts classified as both active and inactive.

¹⁴ DFS Indicators GN33. https://www.afi-global.org/sites/default/files/publications/2019-07/AFI_GN33_DFS_AW2_digital.pdf

Customer complaints - Matters and subjects of expected redress in the areas of financial services, including advisory services and their respective distribution channels for the public and small and medium enterprises, and other matters related to the financial sector under the financial regulator's purview.

Digital financial services - The broad range of financial services accessed and delivered through digital channels, including payments, credit, savings, remittances, and insurance. The DFS concept includes mobile financial services (MFS). In this context, the term "digital channels" refers to the Internet, mobile phones (both smartphones and digital feature phones), ATMs, POS terminals, NFC-enabled devices, chips, electronically-enabled cards, biometric devices, tablets, phablets, and any other digital system. DFS models usually employ agents and the networks of other third-party intermediaries to improve accessibility and lower the overall service delivery cost.

Dormant accounts - An electronic-money account that has registered no transaction for a consecutive period of 12 months shall be considered dormant.

Electronic money (e-money) - Electronic money or "e-money" means electronically, including magnetically, stored monetary value as represented by a claim on the issuer, which is issued on receipt of funds, and which is accepted by a natural or legal person other than the e-money issuer.

Electronic-money float - The total outstanding electronic-money liabilities of the e-money issuer to its customers at any point in time.

Gov't to person (g2p) - Payments from the government to a customer, typically for salaries, benefits, pensions or social transfers; includes payments made by international donors and development partners.

Insurance policy - A contract between the insurer and the insured, known as the policyholder, which determines the claims that the insurer is legally required to pay, if certain defined events occur.

Loans outstanding - The total number/value of loans outstanding at the end of the reporting period.

Loans overdue - The total number/value of loans, which repayments are one or more days overdue.

Merchant - Merchant means a commercial establishment where customers are able to pay for goods and services using electronic-money.

Micro-insurance - The protection of low-income people against specific perils in exchange for regular premium

payment proportionate to the likelihood and cost of the risks involved.¹⁵

Over-the-counter (otc) transactions - Transactions where the sender, recipient or both, do not use an account/wallet.

Person to business (p2b) - Payments from a customer to a company, typically as payment for goods and services. The services include bill payments, as well as online and retail purchases.

Person to gov't (p2g) - Payments from a customer to the government, typically for taxes or fees.

Person to person (p2p) - Remittances/transfers of funds from one customer/wallet to another.

Principal - The entity whose services are being conducted through a given agent.

Registered customers, agents and merchants (cumulative) - The total number of customers, agents or merchants registered on the electronic-money platform as at the end of the reporting period.

Savings (closing balance) - The combined value of balances in all dedicated savings accounts outstanding at the end of the reporting period.

Savings (customer accounts) - The total number of dedicated savings accounts outstanding at the end of the reporting period.

Sex - The biological differences of a person, either male or female.

Sex-disaggregated data - Sex-disaggregated data is defined as data collected separately for males and females. It is the biological differences or "sex" of a person that is captured.

Types of DFS - P2P, P2B, B2P, B2B, G2P, P2G, B2G, and non-transactional DFS (e.g. checking balances in a bank account via a mobile phone)

Value of insurance policies - The combined value of all insurance policies at the end of the reporting period.

Wallet to bank - Transfers to a customer's pre-registered bank account from his or her electronic-money account/wallet.

Wallet-based transactions - Transactions that both originate in and settle to an account/wallet (with the same provider or a different one).

¹⁵ According to the Ghana National Insurance Commission a clear regulatory definition of micro-insurance is essential to provide legal certainty and to delineate a separate regulatory framework for micro-insurance business line and to effectively monitor progress in the micro-insurance market development and avoid market arbitrage (A2II).

2.2.4 TEMPLATE: SDD 3 - DIGITAL FINANCIAL SERVICE ACCOUNT OWNERSHIP AND TRANSACTION

NAME OF INSTITUTION :	
REPORT NAME:	SDD 3 - DFS Accounts Ownership and Transactions
REPORTING PERIOD:	
CONTACT PERSON (S):	
MOBILE NUMBERS:	
E-MAIL ADDRESSES:	

NO	ITEM		INDICATOR	SEX	NUMBER OF CUSTOMERS (CUMULATIVE)	FLOAT (VALUE)
1	Account/Wallet Ownership	a	Registered Customers	Male		
		b		Female		
		c		Corporate		
		d	Active Customers	Male		
		e		Female		
		f		Corporate		
		g	Registered Agents	Male		
		h		Female		
		i		Corporate		
		j	Active Agents	Male		
		k		Female		
		l		Corporate		
		m	Registered Merchants	Male		
		n		Female		
		o		Corporate		
		p	Active Merchants	Male		
		q		Female		
		r		Corporate		
	Total Float Balance		Balance on all accounts/wallets	(Male+ Female+ Corporate)		

2	Wallet - based Transactions	a	Cash in	Male		
		b		Female		
		c		Corporate		
		d	Cash out	Male		
		e		Female		
		f		Corporate		

NO	ITEM		INDICATOR	SEX	NUMBER OF CUSTOMERS (CUMULATIVE)	FLOAT (VALUE)
2	<i>Continued</i>		h	Female		
			i	Corporate		
			j	Person to Person		
			k	Female		
			l	Corporate		
			m	Person to Business		
			n	Female		
			o	Corporate		
			p	Business to Person		
			q	Female		
			r	Corporate		
			s	Bank to wallet		
			t	Female		
			u	Corporate		
			v	Person to Gov't		
			w	Female		
			x	Corporate		
			y	Gov't to Person		
			z	Female		
			aa	Corporate		
			ab	Others		
			ac	Female		
			ad	Corporate		
3	Over the Counter (OTC)Transactions		a	Over the Counter (OTC)Transactions	Male	
			b		Female	
			c		Corporate	
					Others (not segregated)	
4a	Micro-Insurance - Life		a	Number of policy-holders	Male	
			b		Female	
			c		Corporate	
			d	Premium payment for the period	Male	

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GUIDELINE NOTE ON SEX-DISAGGREGATED
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NO	ITEM		INDICATOR	SEX	NUMBER OF CUSTOMERS (CUMULATIVE)	FLOAT (VALUE)
4a	<i>Continued</i>	e		Female		
		f		Corporate		
		g	Value of insurance policy	Male		
		h		Female		
		i		Corporate		

4b	Micro-Insurance - Non-Life	a	Number of policy-holders	Male		
		b		Female		
		c		Corporate		
		d	Premium payment for the period	Male		
		e		Female		
		f		Corporate		
		g	Value of insurance policy	Male		
		h		Female		
		i		Corporate		

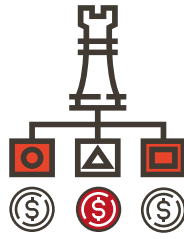
5	Savings Product	a	Number of customers	Male		
		b		Female		
		c		Corporate		
		d	Savings for the period	Male		
		e		Female		
		f		Corporate		
		g	Closing balance	Male		
		h		Female		
		i		Corporate		

6	Credit Product	a	Number of customers	Male		
		b		Female		
		c		Corporate		
		d	Credit advanced in the period	Male		
		e		Female		
		f		Corporate		

NO	ITEM		INDICATOR	SEX	NUMBER OF CUSTOMERS (CUMULATIVE)	FLOAT (VALUE)
6	<i>Continued</i>	g	Outstanding/closing balance	Male		
		h		Female		
		i		Corporate		
		j	Overdue Loans	Male		
		k		Female		
		l		Corporate		

7	Dormant Accounts (Each jurisdiction should define the period of inactivity to classify these as dormant accounts)	a	Dormant Accounts	Male		
		b		Female		
		c		Corporate		

8	Customer Complaints	a	Number of complaints received	Male		
		b		Female		
		c		Corporate		
		d	Number of complaints outstanding	Male		
		e		Female		
		f		Corporate		
		g	Number of complaints resolved	Male		
		h		Female		
		i		Corporate		



2.3 TEMPLATES ON INSURANCE INSTITUTIONS SUB-SECTOR

Insurance and micro-insurance products are critical financial services for increasing the resilience of different segments of the population and reducing poverty, by contributing to an enhanced management of financial risk. The emergence of financial technology has improved the design, selling, and servicing of insurance products, although there is a further opportunity to better cater for the insurance needs of the various segments of the women's market. These ongoing innovations provide an opportunity to increase access to insurance and micro-insurance products and improve overall financial inclusion.

Effective regulation and supervision of the insurance industry are key tools to improve the process of the insurance claims and to protect average citizenry from falling into poverty. Proportionate regulations broaden access to formal insurance and micro-insurance products, while ensuring protection for policyholders.

Considering jurisdictions where there is a specific insurance regulatory and supervisory body, the objective of a National Insurance Agency is to ensure effective administration, supervision, regulation and control of the business of insurance in the country. A National Insurance Agency is usually mandated to perform a wide spectrum of functions, including licensing of entities, setting of standards, and facilitating the setting of codes for practitioners. An Agency is also usually mandated to approve rates of insurance premiums and commissions, provide a bureau for the resolution of complaints and arbitrate insurance claims when disputes arise.

In jurisdictions where there are no specific insurance industry regulation in place, and assuming the industry is organized as a self-regulatory industry, an insurance industry association may be an institution to engage for initiating data collection process among the associated insurance institutions, to share and disseminate sex-disaggregated data for a common industry benefit.

2.3.1 REPORTING PERIOD

The deadline for submission of the returns is the 15th day of the month after a reporting month (countries may prescribe different frequency of reporting). In many jurisdictions these are monthly returns but may vary depending on the data collection processes and

technology used. For example, in the case of Ghana the deadline for submission of the returns is on the 15th day of the month following the reporting month.

2.3.2 GUIDING PRINCIPLE

Sex-disaggregated data is defined as data collected separately for males and females. Data is disaggregated by "sex", and not by "gender" because when data is collected, it is the biological differences or "sex" of a person that is captured.

Sex-disaggregated data refer to either supply-side data collected from reporting institutions or demand-side data collected, for instance, through national financial inclusion surveys. However, this reporting guide has been designed primarily for supply-side data collection from insurance companies or providers regulated under the National Insurance Act (You may quote applicable laws).

2.3.3 TYPES OF INSURANCE POLICIES

2.3.3.1 Auto/Vehicle Policy

Auto insurance describes any type of insurance related to driving motor vehicles. Auto insurance can compensate automobile owners for the damage that vehicles suffer during accidents, from fires and storms, as well as liabilities that arise due to operating them. The most common reason to have auto insurance is to cover the replacement of an asset or parts.

However, there is more to auto insurance than just covering the car itself. Most automotive insurance policies cover bodily injury or death of another person in an incident that you are legally responsible. Generally, the insurance pays for medical expenses related to the incident.

There are two types of auto insurance. They are comprehensive cover and third-party cover.

2.3.3.2 Personal Accident Policy

The Personal Accident Insurance policy covers death and or bodily injury caused solely by violent, accidental, external and visible means.

2.3.3.3 Fire, Flood & Windstorm Policy

Fire Insurance policy covers material damage arising from:

- > Accidental Fire Outbreak
- > Lightning
- > Explosion caused by the domestic gas and water heaters

Flood Insurance policy covers material damages arising from:

- > Actions of the sea, such as storm surges, high-tides and king-tides.
- > Flood water combined with run-off or rainwater.
- > Flood not caused by rainfall, for example a landslide caused by a storm.
- > Flood because of a blocked or broken stormwater drain, water pipe or gutter.
- > Damage to gates, fences, retaining walls and driveways.
- > Rainwater entering your home due to a structural defect, faulty design or poor maintenance.

Flood Insurance policy covers material damages arising from:

- > Tornadoes
- > Hurricanes
- > Wind, rainwater, hail or snow entering your home through an open window or door.

2.3.3.4 Health Insurance Policy

Health insurance is an important type of insurance that assures policyholders of affordable healthcare and good health. Health insurance helps policyholders pay for health care costs, such as the cost of doctor's visits, operations, disease treatment and prescription drugs. Employees often receive health insurance through employers, while majority of the people purchase health insurance directly from insurance providers.

2.3.3.5 Life Insurance Policy

Life insurance is a type of coverage that provides compensation to nominated beneficiaries in the event that the policyholder dies. Life insurance provides financial support to the beneficiaries in the event of the death of the policyholder. Life insurance comes in two basic forms: term life insurance, which lasts for a specified period, while whole life coverage lasts forever as long as the policyholder continues making payments.

2.3.3.6 Property Insurance Policy

Property insurance policy is mostly mandatory for properties acquired through a mortgage. If an individual borrows money from a bank to purchase a home/ property the financial institution will require the asset to be insured.

Property insurance compensates policyholder if a physical property like building equipment and inventory are lost or damaged due to perils like fire, theft and storms. Property insurance is important for small

businesses that have physical assets, because a single unexpected occurrence such as fire may result in large financial loss.

2.3.4 DEFINITIONS

For the purpose of this reporting guide, the meaning of the terms and indicators of some insurance policies are explained below:

Premium - The amount paid to an insurance company, sometimes in regular instalment or as per the agreement with the insurer for the insurance policy. An insurance premium can also be defined as the amount that an individual or business must pay for an insurance policy.

Reinsurance - An insurance that is purchased by an insurance company to enable the insurance company to remain solvent after major claims events. It also means the business of insuring insurers.

Insurance policy - A writing, whereby a contract of insurance is made in which the rights and duties of the insurer and the insured are set out. It is also a document that contains the agreement that an insurance company and a person have made.

Insurance - Insurance is a contract in which an insurance company promises to compensate an insured. It can also be defined as a contract, represented by a policy, in which an individual or entity receives financial protection or reimbursement against losses from an insurance company.

Insurance agent - A person or a group of people selling insurance on behalf of an insurance company. Also, an insurance agent includes a person appointed and authorized by an insurer to solicit applications for insurance or negotiate for insurance business on behalf of the insurer and to perform the other functions that may be assigned to the agent by the insurer but does not include an individual who is a salaried employee of the insurer.

Insurer - The company that accepts risks after receiving premiums and pays claims.

Insured - The term 'insured' refers to the person who has taken insurance against various risks and who pays a premium for the insurance.

Insurance broker - An independent professional person who is registered under the Insurance Act and advises customers on insurance. Brokers act on behalf of their clients and provide advice in the interests of their clients.

Insurance underwriter - Insurance underwriters are professionals who evaluate and analyze the risks of insuring people and assets and establish pricing or premium for accepted insurable risks.

Commission - The money that is paid to agents or brokers who sell an insurance product on behalf of an insurance company. Commissions are paid by insurers.

Sum insured - The value of goods at risk and the basis upon which the premium is calculated.

Third-party insurance - Third-party insurance is essentially a form of liability insurance purchased by an insured (first-party) from an insurer (second-party) for

protection against the claims of another (third-party). The first-party is responsible for their damages or losses, regardless of the cause of those damages.

Comprehensive insurance cover - This policy gives the widest cover obtainable and indemnifies the insured against:

- > Loss of or damage to the insured vehicle;
- > Legal liability for the death of or bodily injury to third-parties;
- > Damage to third-parties' properties;

2.3.5 TEMPLATE: SDD 5 -INSURANCE SCHEMES

NAME OF INSTITUTION :	
REPORT NAME:	SDD 5 -Insurance Scheme
REPORTING PERIOD:	
CONTACT PERSON (S):	
MOBILE NUMBERS:	
E-MAIL ADDRESSES:	

NO	ITEM		INDICATOR	SEX	NUMBER OF POLICYHOLDERS	NUMBER OF BENEFICIARIES OF THE INSURANCE POLICY	VALUE OF INSURANCE POLICY
1	Auto/Vehicle Insurance Policy	a	Comprehensive Cover	Male			
		b		Female			
		c		Corporate			
		d	Third-Party Fire & Theft Cover	Male			
		e		Female			
		f		Corporate			
		g	Third-Party Liability Cover	Male			
		h		Female			
		i		Corporate			
		j	Others	Male			
		k		Female			
		l		Corporate			

NO	ITEM		INDICATOR	SEX	NUMBER OF POLICYHOLDERS	NUMBER OF BENEFICIARIES OF THE INSURANCE POLICY	VALUE OF INSURANCE POLICY
2	Life Insurance Policy	a	Term Life Insurance	Male			
		b		Female			
		c		Corporate			
		d	Whole Life Insurance	Male			
		e		Female			
		f		Corporate			
		g	Others	Male			
		h		Female			
		i		Corporate			

3	Climate Change	a	Fire	Male			
		b		Female			
		c		Corporate			
		a	Flood	Male			
		b		Female			
		c		Corporate			
		a	Windstorm Policy	Male			
		b		Female			
		c		Corporate			
		a	Others	Male			
		b		Female			
		c		Corporate			

4	Personal Accident Policy	a		Male			
		b		Female			
		c		Corporate			

5	Health Insurance Policy	a		Male			
		b		Female			
		c		Corporate			

NO	ITEM	INDICATOR	SEX	NUMBER OF POLICYHOLDERS	NUMBER OF BENEFICIARIES OF THE INSURANCE POLICY	VALUE OF INSURANCE POLICY
6	Property Insurance Policy					
		a	Property 1	Male		
		b		Female		
		c		Corporate		
		d	Property 2	Male		
		e		Female		
		f		Corporate		
		g	Property 3	Male		
		h		Female		
		i		Corporate		
7	Education Insurance	a		Male		
		b		Female		
		c		Corporate		
		d		Male		
		e		Female		
		f		Corporate		
		g		Male		
		h		Female		
		i		Corporate		
8	Customer Complaints					
		a	Number of complaints received	Male		
		b		Female		
		c		Corporate		
		d	Number of complaints outstanding	Male		
		e		Female		
		f		Corporate		
		g	Number of complaints resolved	Male		
		h		Female		
		i		Corporate		



2.4 TEMPLATES ON PENSION SCHEMES SUB-SECTOR

This Guide provides the various pension schemes that are licensed and regulated by the National Pensions Regulatory Authority (NPRA). The NPRA was established to oversee the administration and management of registered pension schemes and trustees of registered schemes. In order to ensure a universal and sustainable pension schemes that would ensure retirement income security for all workers, a number of pension schemes (including three-tier Pension scheme) were introduced. The three-tier Pension System is funded by direct contributions of employers and employees.

2.4.1 TYPES OF PENSION SCHEME

The three-tier Pension Schemes comprises two mandatory schemes and a voluntary scheme, as follows: (indicate types of pension schemes in your country)

- > The first-tier is mandatory basic national social security scheme for all employees in both the private and public sectors;
- > The second-tier is occupational (or work-based) pension scheme, mandatory for all employees but privately managed, and designed primarily to give contributors lump-sum benefits;
- > The third-tier is voluntary provident fund and personal pension schemes to provide additional funds for workers who want to make voluntary contributions to enhance their pension benefits, and also for workers in the informal sector.

The reporting framework is covered by the guidelines and laws on pension schemes of the country (quote the applicable guidelines and laws on pension).

2.4.2 OBJECTIVE

The main objective of the various pension schemes is to provide pension benefits to ensure retirement income security for workers. The regulatory framework ensures that every worker receives retirement and related benefits as and when they are due. It also establishes a uniform set of rules, regulations and standards for the administration and payment of retirement and related benefits for workers in the public and private sector.

This Guideline outlines the major types of pension schemes, their operations and related terminologies. It also serves as a framework for collecting financial inclusion data from the pension sub-sector.

The data will include the following categories and indicators relevant to financial inclusion.

- > Types of pension schemes
- > Contributors
- > Beneficiaries
- > Gender

2.4.3 CONTRIBUTIONS TO MANDATORY PENSION SCHEME

An employer of an establishment shall deduct from the salary of every worker in the establishment immediately at the end of every month, a worker's contribution of an amount (quote applicable the rate) from the worker's salary for the period, irrespective of whether or not the salary is paid to the workers.

An employer of an establishment shall pay for each month in respect of each worker, an employer's contribution of an amount (quote applicable the rate) of the worker's salary during the month.

Out of the total contribution of (quote applicable the rate), an employer shall within 14 days from the end of each month, transfer the following remittances to the mandatory schemes on behalf of each worker;

- > (quote applicable the rate) to the first-tier mandatory basic national social security scheme; and
- > (quote applicable the rate) to the second-tier mandatory occupational pension scheme.

2.4.4 BENEFITS/TYPES OF CLAIMS

The various benefits or type of claims under the pension scheme are;

2.4.4.1 Superannuation Pension

A member of the social security scheme (mandatory scheme) who (a) retires on attaining the compulsory retirement age of (quote applicable age); or (b) retires voluntarily on attaining the age of (quote applicable age) years and has contributed to the scheme for a period of, not less than (quote applicable years), in the aggregate is entitled to a superannuation pension.

2.4.4.2 Disability Pension

A member of the social security scheme who becomes a disabled is entitled to disability pension if (a) the member has contributed to the Fund for (quote applicable period) before the occurrence of the disability; and (b) a medical board certifies that the member is incapable of normal gainful employment because of the permanent physical or mental disability.

Where a person to whom subsection (1) applies is subsequently certified by a medical board to have

OLD AGE AND SECURITY EFFECTIVE COVERAGE AND GENDER GAP

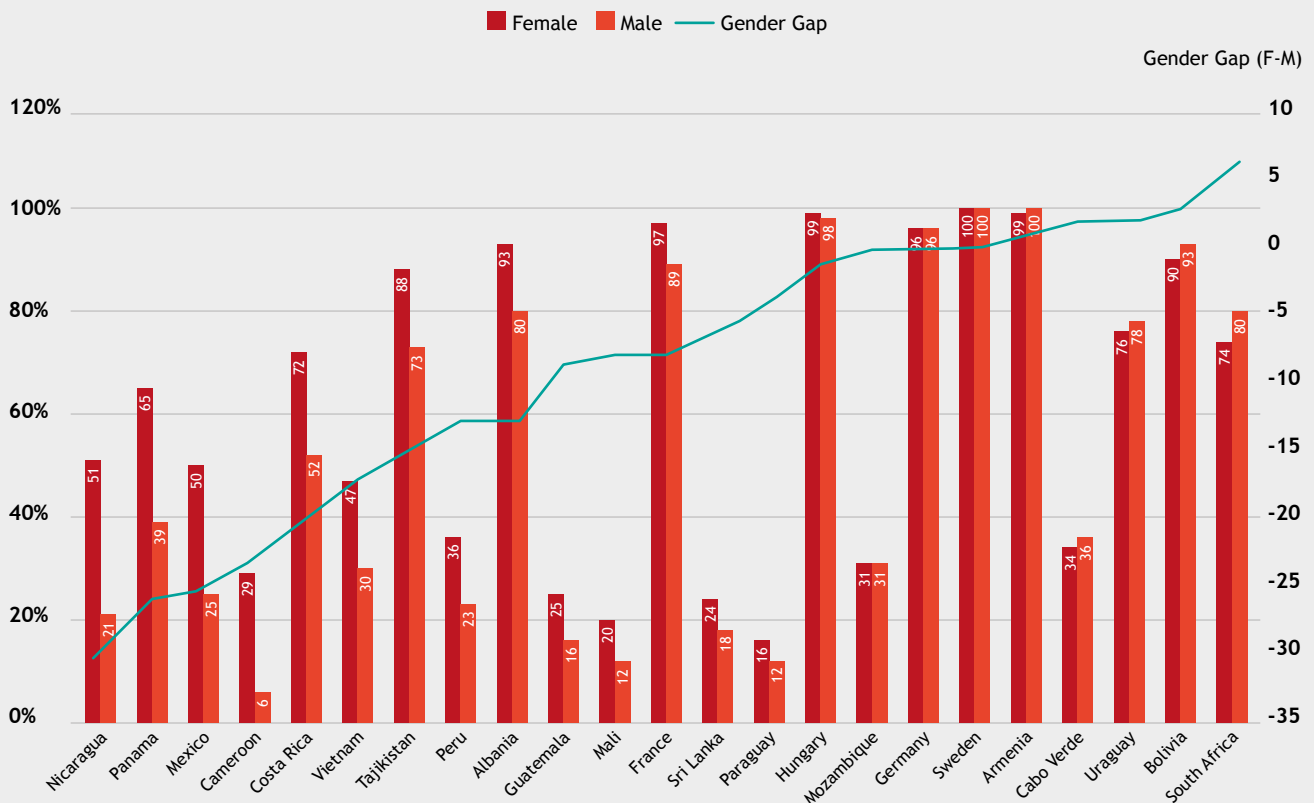
TABLE 1: OLD AGE SOCIAL SECURITY EFFECTIVE COVERAGE, GLOBAL ESTIMATES (PERCENTAGES)

MAIN REGIONS	WORKING AGE COVERAGE	OLD AGE COVERAGE
	Active contributions as a percentage of working age population (15-64)	Old age pension beneficiaries as a percentage of the population above statutory pension age
AFRICA	9.8	21.5
NORTH AFRICA	24.0	36.7
SUB-SAHARAN AFRICA	5.8	16.9
LATIN AMERICA AND THE CARIBBEAN	27.6	56.1
NORTH AMERICA	77.5	93.0
WESTERN EUROPE	66.7	92.4
CENTRAL AND EASTERN EUROPE	48.9	94.3
ASIA AND THE PACIFIC	25.6	47.0
MIDDLE EAST	18.4	29.5
WORLD	29.7	51.5

Source: UN Women, Camila Arza, The Gender Dimension for Pension Systems 2015. Data based on ILO 2014 2014. World Social Protection Report 2014/15. Geneva: International Labour Office.

FIGURE 3: PENSION COVERAGE BY GENDER IN SELECTED COUNTRIES

Proportion of women and men above statutory pensionable age receiving an old age (or survivor's) pension.



Source: UN Women, Camila Arza, The Gender Dimension for Pension Systems 2015. ILO calculations based on household survey corresponding to between 2006 and 2011, depending on the country. Data based on ILO 2014. World Social Protection Report 2014/15. Geneva: International Labour Office.

fully recovered and that person has not attained the compulsory retirement age, that person may rejoin the scheme.

2.4.4.3 Lump sum Payment

Where a member of the social security scheme has made less than (quote applicable period) contribution to the Fund before the member retires, either compulsorily or voluntarily, the member is entitled to (a) a lump sum of money equal to the member's contribution as benefit; and (b) an interest of (quote applicable rate) at the prevailing government treasury bill rate on the lump sum.

2.4.4.4 Survivor's Lump sum Benefits

Where a member of the scheme dies, a lump sum benefit is payable to the deceased's family who (a) are dependents of the deceased; and (b) have been validly nominated as beneficiaries of the deceased.

Where no nomination was made or the nomination made is found to be invalid by the Trust, the lump sum shall be distributed to the dependents in accordance with (quote applicable law).

Where a deceased member failed to nominate a surviving spouse and children as beneficiaries, the spouse and children may apply to the court for a variation of the nomination to include them.

2.4.4.5 Hazardous Employment Benefits

A member of the social security scheme who has attained the age of (quote applicable age) and has been a worker (a) at an underground mine; (b) at a steel works; or (c) in any other employment determined as hazardous employment by the Authority for an aggregate period of not less than (quote applicable period) is entitled on retirement to a full retirement benefit.

2.4.4.6 Emigration Lump sum Benefit

The Emigration Lump sum benefit is paid to a non-national of the scheme which satisfies the trust that she/he is emigrating or has emigrated permanently from the country. To qualify, the person must be a non-national contributor and should be leaving the country permanently.

2.4.5 QUALIFYING CONDITIONS FOR PENSION

1. A person is entitled to monthly pension payments after she/he has satisfied the following requirements:
 - (a) Has satisfied the minimum contribution period of not less than (quote applicable period);
 - (b) Has attained compulsorily retirement age of (quote applicable age) or voluntary retirement age of (quote applicable age) for reduced pension;

(c) Has filed an application for superannuation benefit.

2. A person who has satisfied the minimum contribution period and has worked as an underground mine worker or in a quarry or in steel works or in any other employment and is likely to contract industrial diseases as defined in (quote applicable law), by virtue of that employment is entitled to full pension benefit upon attaining the age of (quote applicable age).

2.4.5.1 Formula for Computation of Pensions

A member may be paid full or reduced pension. The minimum pension payment shall be based on (quote the formulae)

2.4.5.2 Formula for Survivors Benefit Computation

- (1) Where a member dies having made at least (quote the period) contribution prior to the death of the member, a lump sum payment computed on the member's pension (quote applicable formulae) shall be paid to the said member's nominated dependents.
- (2) Where a member dies before making at least (quote applicable period) contribution, a lump sum equal to total contributions and interest on the lump sum (quote applicable formulae) shall be paid to the nominated dependents of the member.
- (3) Where a member retires but dies before the age of (quote applicable age), a lump sum payment, based on the present value of the unexpired pension of the member, not exceeding (quote applicable years) shall be made to the nominated dependents of the member.

2.4.5.3 Formula for disability computation

Where a member is certified by a medical board as being disabled, the member is entitled to a pension based on the minimum pension or the earned pension, whichever is higher (or quote applicable formulae).

2.4.6 DEFINITIONS

For the purpose of this reporting guide, the meaning of the terms and indicators are explained below:

Annuity - A financial arrangement that pays a stream of regular payments at a specified rate, which may have some provision for inflation-proofing, payable until some contingency occurs, usually the death of the beneficiary or a surviving dependent.

Authority - Authority means the National Pensions Regulatory Authority, also known as the (quote applicable name).

Contribution - The amount (typically expressed as a percentage of the gross/basic wage) regularly paid by an employee/person into a pension scheme for the employee's/person's future benefit.

Entry age - The minimum age at which a person may join the pension scheme is (quote age) years and the maximum age is (quote age). (Indicate exemptions)

Provident fund - A fully-funded, defined contribution Scheme, in which funds are managed privately and benefits paid as a lump sum to the employee or his dependents in case of death. In some cases, it is possible for the employee to draw income before retirement to meet specific needs.

Lump sum - A single payment of money rather than a series of payments made over time.

Pension - A fixed sum paid regularly to a person, typically following retirement from service. It is a regular payment made during a person's retirement from an investment fund, to which that person or the employer has contributed.

Trustee - A person who holds and looks after pension assets for the benefit of members and their dependents. Although assets are held in the name of the trustees, they do not belong to them.

2.4.7 TEMPLATE: SDD 4 -SEX-DISAGGREGATED DATA TEMPLATE FOR PENSION SCHEMES SUB-SECTOR

Pension schemes are essential services to enable resilience and economic stability to the population that has either completed a productive economic life-cycle and is in the retirement stage, and for the individuals that suffer from a disruption in their health or life and are covered themselves and their families by a pension scheme.

- > Types of pension schemes
- > Contributors
- > Beneficiaries
- > Gender

NAME OF INSTITUTION :	
REPORT NAME:	SDD 4 -Sex-disaggregated data template for pension sub-sector
REPORTING PERIOD:	
CONTACT PERSON (S):	
MOBILE NUMBERS:	
E-MAIL ADDRESSES:	

NO	NAME OF COMPANY	ITEM / TYPE OF PENSION	MANAGEMENT	NUMBER OF CONTRIBUTORS	NUMBER OF BENEFICIARIES
1		Tier-1 (Mandatory Basic Social Security Scheme)	Managed by State	Contributors- Monthly	Beneficiaries - Monthly
				Male	Male
				Female	Female
				Contributors - Lump Sum	Beneficiaries - Lump Sum
				Male	Male
				Female	Female
2		Tier-2 (Mandatory Occupational Pension Scheme)	Occupational Managed	Contributors- Monthly	Beneficiaries - Monthly
				Male	Male

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GUIDELINE NOTE ON SEX-DISAGGREGATED
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NO	NAME OF COMPANY	ITEM / TYPE OF PENSION	MANAGEMENT	NUMBER OF CONTRIBUTORS	NUMBER OF BENEFICIARIES
2		<i>Continued</i>		Female	Female
				Contributors - Lump Sum	Beneficiaries - Lump Sum
				Male	Male
				Female	Female

3		Tier-3 (Provident Fund Pension Scheme) Pension Scheme)	Privately Managed	Contributors- Monthly	Beneficiaries - Monthly
				Male	Male
				Female	Female
				Contributors - Lump Sum	Beneficiaries - Lump Sum
				Male	Male
				Female	Female

4		Others - Privately Managed Pension Scheme	Privately Managed	Contributors- Monthly	Beneficiaries - Monthly
				Male	Male
				Female	Female
				Contributors - Lump Sum	Beneficiaries - Lump Sum
				Male	Male
				Female	Female

5		Customer Complaints	Number of Complaints received	Male	Male
				Female	Female
				Total	Total
			Number of complaints resolved (favorable to customer or entity)	Male	Male
				Female	Female
				Total	Total
			Number of complaints outstanding	Male	Male
				Female	Female
				Total	Total

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ANNEX 1 - FINANCIAL INCLUSION SEX-DISAGGREGATED INDICATORS FROM THE REGULATORY TEMPLATES

INDICATORS TEMPLATE: SDD 1 - BANK ACCOUNTS OWNERSHIP

#	INDICATOR (M/F/TOTAL)	SEGMENTATION	FINANCIAL INCLUSION DIMENSION	SECTOR	INSTITUTION COLLECTING DATA	INSTITUTIONS REPORTING THE DATA	CHALLENGES IN SOME JURISDICTIONS
1	Total number of Deposit Accounts (Cumulative) AFI CORE SET ¹⁶ - (PROXY) Total number of deposit accounts divided by total number of adults X 10,000	Male / Female / Corporate Total number of women-owned deposit accounts divided by total number of women X 10,000	Uptake	Banking Sector	Central Bank	Banks	Identification of bank customers by gender
	by Demand/Current Accts	Male / Female / Corporate	Uptake	Banking Sector	Central Bank	Banks	Identification of bank customers by gender
	by Savings Accts	Male / Female / Corporate	Uptake	Banking Sector	Central Bank	Banks	Identification of bank customers by gender
	by Fixed/Time Deposit Accts	Male / Female / Corporate	Uptake	Banking Sector	Central Bank	Banks	Identification of bank customers by gender
	by Other Accts	Male / Female / Corporate	Uptake	Banking Sector	Central Bank	Banks	Identification of bank customers by gender
2	Number of Customers with Deposit Accounts by type of account - Cumulative Number of account holders with at least one deposit account by type of account	Male / Female / Corporate	Uptake	Banking Sector	Central Bank	Banks	Identification of account holders avoiding overlapping from the same account holders in different banks
	by Demand/Current Accts	Male / Female / Corporate Number of women with one or more current accounts Number of men with one or more current accounts	Uptake	Banking Sector	Central Bank	Banks	Identification of account holders avoiding overlapping from the same account holders in different banks
	by Savings Accts	Male / Female / Corporate Number of women with one or more savings accounts Number of men with one or more savings accounts	Uptake	Banking Sector	Central Bank	Banks	Identification of account holders avoiding overlapping from the same account holders in different banks
2	by Fixed/Time Deposit Accts	Male / Female / Corporate Number of women with one or more fixed/ time deposit accounts Number of men with one or more fixed / time deposit accounts	Uptake	Banking Sector	Central Bank	Banks	Identification of account holders avoiding overlapping from the same account holders in different banks

¹⁶ AFI Core Set Policy Model. https://www.afi-global.org/sites/default/files/publications/2020-01/AFI_PM_Core%20Set_FINAL_2020_digital.pdf

#	INDICATOR (M/F/TOTAL)	SEGMENTATION	FINANCIAL INCLUSION DIMENSION	SECTOR	INSTITUTION COLLECTING DATA	INSTITUTIONS REPORTING THE DATA	CHALLENGES IN SOME JURISDICTIONS
2	by Other Accts	Male / Female / Corporate Number of women with one or more other type of deposit accounts Number of men with one or more type of deposits accounts	Uptake	Banking Sector	Central Bank	Banks	Identification of account holders avoiding overlapping from the same account holders in different banks
3	Number of individual Depositors (Cumulative): AFI CORE SET ¹⁷ - (%) Total number of adults with at least one (or more) deposit accounts divided by the total number of adults X 100	Male / Female / Corporate Total number of women with at least one type of deposit account divided by total number of women X 100	Uptake	Banking Sector	Central Bank	Banks	Identification of unique bank customers across the different financial institutions segmented by gender
4	Number of Loan Accounts (Credit / Loan) - Cumulative AFI CORE SET ¹⁸ - (PROXY) Total number of outstanding loan accounts divided by total number of adults X 10,000	Male / Female / Corporate Total number of women-owned outstanding loan accounts divided by the total number of women X 10,000	Uptake	Banking Sector	Central Bank or any other supervisory institution	National Registers / Credit Bureaus	Recommended to use alternative sources of data including National Registers and Credit Bureaus to avoid overlapping or double counting of account holders
5	Number of Customers with Outstanding Loan Accounts (Borrowers) - cumulative AFI CORE SET - Total number of adults with at least one type of outstanding loan account divided by the total number of adults X 100	Male / Female / Corporate Total number of women with at least one outstanding loan account divided by the total number of women X 100	Uptake	Banking Sector	Central Bank or any other supervisory institution	National Registers / Credit Bureaus	Recommended to use alternative sources of data including National Registers and Credit Bureaus to identify unique borrowers even if they have multiple loans
6	Electronic Payment services (Cumulative Registered Customers) DFS INDICATOR ¹⁹ - Percentage of adult population with registered DFS accounts	Male / Female / Corporate Number of women with one or more registered E-payment service account divided by total number of women X 100 (require the cross-check of account holders of different services)	Uptake	Banking Sector	Central Bank or any other regulatory or supervisory institution	Payment switches (Banking associations), Telecommunications Regulatory Agency	

17 AFI Core Set Policy Model. https://www.afi-global.org/sites/default/files/publications/2020-01/AFI_PM_Core%20Set_FINAL_2020_digital.pdf18 AFI Core Set Policy Model. https://www.afi-global.org/sites/default/files/publications/2020-01/AFI_PM_Core%20Set_FINAL_2020_digital.pdf19 AFI Guideline Note 33, https://www.afi-global.org/sites/default/files/publications/2019-07/AFI_GN33_DFS_AW2_digital.pdf

#	INDICATOR (M/F/TOTAL)	SEGMENTATION	FINANCIAL INCLUSION DIMENSION	SECTOR	INSTITUTION COLLECTING DATA	INSTITUTIONS REPORTING THE DATA	CHALLENGES IN SOME JURISDICTIONS
6	Internet Banking	Male / Female / Corporate Number of women with one or more Internet banking account Number of men with one or more Internet banking account	Uptake	Banking Sector			
	Mobile Banking	Male / Female / Corporate Number of women with one or more Mobile banking account Number of men with one or more Mobile banking account	Uptake	Banking Sector			
	Electronic Money Service	Male / Female / Corporate Number of women with one or more E-Money account Number of men with one or more E-Money account	Uptake	Banking Sector			
7	Non-Cash Payment Instrument (Number of Cards) Number of Cards divided by the number of adults X 10,000	Male / Female / Corporate Number of Women-owned cards (accounts) divided by the total number of women X 10,000 Number of Men-owned cards (accounts) divided by the total number of men X 10,000	Uptake	Banking Sector	Central Bank or any other regulatory or supervisory institution	Banks, E- Money issuers	
	Debit Cards	Male / Female / Corporate Number of Women-owned debit cards (accounts) divided by the total number of women X 10,000 Number of Men-owned debit cards (accounts) divided by the total number of men X 10,000	Uptake	Banking Sector	Central Bank or any other regulatory or supervisory institution	Banks, E- Money issuers	
	Credit Cards	Male / Female / Corporate Number of Women-owned credit cards (accounts) divided by the total number of women X 10,000 Number of Men-owned credit cards (accounts) divided by the total number of men X 10,000	Uptake	Banking Sector	Central Bank or any other regulatory or supervisory institution		
	Prepaid Cards	Total If pre-paid cards are linked to a one natural person account then: Number of Women-owned pre-paid cards (accounts) divided by the total number of women X 10,000 Number of Men-owned pre-paid cards (accounts) divided by the total number of men X 10,000 Total number of OTC pre-paid cards as a reference	Uptake	Banking Sector	Central Bank or any other regulatory or supervisory institution	Banks, E- Money issuers	Pre-paid cards usually are over the counter (OTC) so might not be possible to segment them.

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GUIDELINE NOTE ON SEX-DISAGGREGATED
DATA REPORT TEMPLATES

#	INDICATOR (M/F/TOTAL)	SEGMENTATION	FINANCIAL INCLUSION DIMENSION	SECTOR	INSTITUTION COLLECTING DATA	INSTITUTIONS REPORTING THE DATA	CHALLENGES IN SOME JURISDICTIONS
8	Micro-Scale Enterprises (Deposit Account ownership)	Male / Female Number of Women-Owned Micro-Scale Enterprise with one or more deposit account - OR - Number of deposit accounts related to a Women-owned micro enterprise	Usage	Banking Sector	Central Bank or any other regulatory or supervisory institution	Banks, payment companies	1. Definitions of MSMEs. Some jurisdictions do not have a unique definition / criterion, varying between institutions / agencies 2. Definition of Women-owned MSME 3. Identification of MSMEs across banking institutions by size and gender
9	Small-Scale Enterprises (Deposit account ownership)	Male / Female Number of Women-Owned Small-Scale Enterprise with one or more deposit account - OR - Number of deposit accounts related to a Women-owned Small-scale enterprise	Uptake	Banking Sector	Central Bank or any other regulatory or supervisory institution	Banks, payment companies	Idem
10	Medium-Scale Enterprises (Deposit Account ownership)	Male / Female Number of Women-Owned Medium-Scale Enterprise with one or more deposit account - OR - Number of deposit accounts related to a Women-owned Medium-scale enterprise	Uptake	Banking Sector	Central Bank or any other regulatory or supervisory institution	Banks, payment companies	Idem
	MSME BASE SET INDICATOR ²⁰ - (using the data from 8, 9 , and 10) Number of MSMEs with deposit accounts / Total Number of SMEs X 100 ---or --- Number of MSME-related deposit accounts /Total number of deposit accounts	Male / Female Number of Women-Owned Micro, Small and Medium-Scale Enterprise with one or more deposit account - OR - Number of deposit accounts related to a Women-owned MSME enterprises					

20 AFI SME Financial Inclusion Indicators Base Set (SME FINANCE BASE SET) https://www.afi-global.org/sites/default/files/publications/afi_smeffwg_wg_guideline_note_stg2.pdf

INDICATORS TEMPLATE: SDD 1 - BANK ACCOUNTS OWNERSHIP

#	INDICATOR (M/F/TOTAL)	SEGMENTATION	FINANCIAL INCLUSION DIMENSION	SECTOR	INSTITUTION COLLECTING DATA	INSTITUTIONS REPORTING THE DATA	CHALLENGES IN SOME JURISDICTIONS
1	Value of deposit Accounts balances Average balance of active deposit accounts in X period (month or quarter)	Male / Female / Corporate Value of balances from total women-owned deposit accounts divided by total number of women-owned deposit accounts Value of balances from men-owned deposit accounts divided by the total number of men-owned deposit accounts	Usage	Banking Sector	Central Bank	Banks	Identification of bank customers by gender Identification of corporate accounts (some jurisdictions might not segment corporate accounts)
	by Demand/Current Accts Average balance in X period	Male / Female / Corporate Value of balances from women-owned current accounts divided by total number of women-owned current accounts Value of balances from men-owned current accounts divided by the total number of men-owned current accounts	Usage	Banking Sector	Central Bank	Banks	
	by Savings Accts Average balance in X period	Male / Female / Corporate Value of balances from women-owned savings accounts divided by total number of women-owned savings accounts Value of balances from men-owned savings accounts divided by the total number of men-owned savings accounts	Usage	Banking Sector	Central Bank	Banks	
	by Fixed/Time Deposit Accts Average balance in X period	Male / Female / Corporate Value of balances from women-owned fixed/time deposit accounts divided by total number of women-owned fixed/time-deposit accounts Value of balances from men- owned fixed/time- deposit accounts divided by the total number of men-owned fixed/ time-deposit accounts	Usage	Banking Sector	Central Bank	Banks	
	by Other Accts Average balance in X period	Male / Female / Corporate	Usage	Banking Sector	Central Bank		
2	Outstanding Loan Accounts balances Average balance of outstanding loan accounts in X period	Male / Female / Corporate Value of balances from women-owned outstanding loans divided by total Number of women-owned outstanding loans Value of balances from men- owned outstanding loans divided by total Number of men-owned outstanding loans	Usage	Banking Sector	Central Bank	Banks	

#	INDICATOR (M/F/TOTAL)	SEGMENTATION	FINANCIAL INCLUSION DIMENSION	SECTOR	INSTITUTION COLLECTING DATA	INSTITUTIONS REPORTING THE DATA	CHALLENGES IN SOME JURISDICTIONS
3	Electronic Payment services (Transactions) Average value of payment transactions in X period (quarterly)	Male / Female / Corporate Value of payments from women-owned Total E-payment services divided by Number of women-owned Total E-payment accounts Value of payments from men-owned Total E-payment services divided by Number of men-owned Total E-payment accounts	Usage	Banking Sector	Central Bank	Banks	
	Internet Banking Average value of payment transactions in X period (quarterly)	Male / Female / Corporate Value of payments from women-owned total Internet banking payments divided by total number of women-owned Internet-banking accounts Value of payments from men-owned total Internet banking services divided by total number of men-owned Internet-banking accounts	Usage	Banking Sector	Central Bank	Banks	
	Mobile Banking Average value of payment transactions in X period (quarterly)	Male / Female / Corporate Value of payments from women-owned total Mobile banking payments divided by total number of women-owned Mobile banking accounts Value of payments from men- owned total Mobile banking services divided by total number of men-owned Mobile -banking accounts	Usage	Banking Sector	Central Bank	Banks	
	Electronic Money Service Average value of payment transactions in X period (quarterly)	Male / Female / Corporate Value of payments from women-owned total E-money payments divided by total number of women-owned E-Money accounts Value of payments from men- owned total E-Money services divided by total number of men-owned E-Money accounts	Usage	Banking Sector	Central Bank	Banks	
4	Remittances by Inward and Cross border (Balance of remittances sent / remittances received by bank accounts and by other Money Network Operators)	Male / Female Average value of remittances sent by women Average value of remittances received by women Average value of remittances sent by men Average value of remittances received by men	Usage	Banking Sector MTOs MFIs Mobile Money provid- ers Agents	Central Bank	Banks MTOs MFIs Mobile Money providers Agents	Some reporting entities may not be under the direct supervision of the Central Bank
5	Non-Cash Payment Instruments (Transactions) (Use this with # of customers with number of card holders to estimate an average)	Male / Female / Corporate Average value of transactions by women in period X Average value of transactions by men in period X	Usage	Banking Sector	Central Bank	Banks	

#	INDICATOR (M/F/TOTAL)	SEGMENTATION	FINANCIAL INCLUSION DIMENSION	SECTOR	INSTITUTION COLLECTING DATA	INSTITUTIONS REPORTING THE DATA	CHALLENGES IN SOME JURISDICTIONS
5	Debit Cards	Male / Female / Corporate Average value of debit card transactions by women in period X Average value of debit card transactions by men in period X	Usage	Banking Sector	Central Bank	Banks	
	Credit Cards	Male / Female / Corporate Average value of credit card transactions by women in period X Average value of credit card transactions by men in period X	Usage	Banking Sector	Central Bank	Banks	
	Prepaid Cards	Total Average value of transactions with pre-paid cards in period X (assuming all transactions are OTC)	Usage	Banking Sector	Central Bank	Banks	
6	Micro Scale Enterprises	Male / Female	Usage	Banking but also NBFi (Micro-finance, Leasing, etc.)	Central Bank or any other regulatory or supervisory institution	Banks, MFIS, Credit Register, Credit Bureau, etc.	
	Credit advanced during the period	Male / Female / Volume & average balance	Usage	Banking Sector	Central Bank	Banks	
	Outstanding loans/ credit	Male / Female / Volume & average balance	Usage	Banking Sector	Central Bank		
	Overdue loans/ credit	Male / Female / Volume & average balance	Usage	Banking Sector	Central Bank	Banks	
7	Small Scale Enterprises		Usage	Banking but also NBFi (Micro-finance, Leasing, etc.)	Central Bank or any other regulatory or supervisory institution	Banks, MFIS, Credit Register, Credit Bureau, etc.	
	Credit advanced during the period	Male / Female /// Volume & average balance	Usage	Banking but also NBFi (Micro-finance, Leasing, etc.)	Central Bank or any other regulatory or supervisory institution	Banks, MFIS,	
	Outstanding loans/ credit	Male / Female /// Volume & average balance	Usage	Banking but also NBFi (Micro-finance, Leasing, etc.)	Central Bank or any other regulatory or supervisory institution	Banks, MFIS,	
	Overdue loans/ credit	Male / Female /// Volume & average balance	Usage	Banking but also NBFi (Micro-finance, Leasing, etc.)	Central Bank or any other regulatory or supervisory institution	Banks, MFIS,	

#	INDICATOR (M/F/TOTAL)	SEGMENTATION	FINANCIAL INCLUSION DIMENSION	SECTOR	INSTITUTION COLLECTING DATA	INSTITUTIONS REPORTING THE DATA	CHALLENGES IN SOME JURISDICTIONS
8	Medium Scale Enterprises		Usage	Banking but also NBFi (Micro finance, Leasing, etc.)	Central Bank or any other regulatory or supervisory institution	Banks, MFIS, Credit Register, Credit Bureau, etc.	
	Credit advanced during the period	Male / Female /// Volume & average balance	Usage	Banking but also NBFi (Micro-finance, Leasing, etc.)	Central Bank or any other regulatory or supervisory institution	Banks, MFIS,	
	Outstanding loans/ credit	Male / Female /// Volume & average balance	Usage	Banking but also NBFi (Micro-finance, Leasing, etc.)	Central Bank or any other regulatory or supervisory institution	Banks, MFIS,	
	Overdue loans/ credit	Male / Female /// Volume & average balance	Usage	Banking but also NBFi (Micro-finance, Leasing, etc.)	Central Bank or any other regulatory or supervisory institution	Banks, MFIS,	
9	Customer Complaints Received	Male / Female / Corporate	Quality	Banking, Non-banking credit institutions	The Central Bank or the Institution regulating and supervising market conduct.	The financial institution should be responsible to report the complaints.	In some jurisdictions there are no explicit regulations on handling and on reporting financial complaints received. This should be addressed as part of the financial consumer protection policies.
	Number of complaints outstanding	Male / Female / Corporate	Quality	Banking but also NBFi (Micro-finance, Leasing, etc.)	Central Bank or other competent regulatory or supervisory institution	financial institution should be responsible to report the complaints	
	Number of complaints resolved	Male / Female / Corporate	Quality	Banking but also NBFi (Micro-finance, Leasing, etc.)	Central Bank or other competent regulatory or supervisory institution	financial institution should be responsible to report the complaints	

INDICATORS TEMPLATE: SDD 3 - DIGITAL FINANCIAL SERVICES ACCOUNT OWNERSHIP AND TRANSACTION

#	INDICATOR (M/F/TOTAL)	SEGMENTATION	FINANCIAL INCLUSION DIMENSION	SECTOR	INSTITUTION COLLECTING DATA	INSTITUTIONS REPORTING THE DATA	CHALLENGES IN SOME JURISDICTIONS
1	Account/Wallet Ownership	Male / Female / Corporate	Uptake	Non- banking / Banking	Central Bank	E-Money Issuer (EMI), Banks	
1a.	Registered Customers DFS Indicator ²¹ - Percentage of adult population with registered DFS accounts	Male / Female / Corporate	Uptake	Non- banking / Banking	Central Bank	E-Money Issuer (EMI), Banks	
1a.1	# Customers	Male / Female / Corporate					
1a.2	Float Value	Male / Female / Corporate					
1b.	Active Customers DFS Indicator ²² - Percentage of active DFS accounts	Male / Female / Corporate	Usage				
1b.1	# Customers	Male / Female / Corporate	Uptake	Non- banking / Banking	Central Bank	E-Money Issuer (EMI), Banks	
1b.2	Float Value	Male / Female / Corporate					
1c	Registered Agents DFS Indicator ²³ - No. of DFS agents per 10,000 adults.	Male / Female	Access	Non- banking / Banking	Central Bank	E-Money Issuer (EMI), Banks	
	# Agents	Male / Female					
	Float Value of transactions	Male / Female					
1d	Active Agents DFS Indicators ²⁴ - Number of active DFS agents per 10,000 adults	Male / Female	Access	Non- banking / Banking	Central Bank	E-Money Issuer (EMI), Banks	
	# Agents	Male/Female					
	Float Value of transactions	Male/Female					
1e	Registered Merchants DFS Indicator ²⁵ - No. of merchant payment points per 10,000 adults	Male / Female / Corporate	Access	Non- banking / Banking	Central Bank	E-Money Issuer (EMI), Banks	
	# Merchants?	Male / Female					
	Float Value of Merchants?	Male / Female					
1f	Active Merchants	Male / Female / Corporate	Access	Non- banking / Banking	Central Bank	E-Money Issuer (EMI), Banks	
	# Merchants	Male / Female					
	Float Value of Merchants?	Male / Female					

21 DFS Indicators GN33. https://www.afi-global.org/sites/default/files/publications/2019-07/AFI_GN33_DFS_AW2_digital.pdf22 DFS Indicators GN33. https://www.afi-global.org/sites/default/files/publications/2019-07/AFI_GN33_DFS_AW2_digital.pdf23 DFS Indicators GN33. https://www.afi-global.org/sites/default/files/publications/2019-07/AFI_GN33_DFS_AW2_digital.pdf24 DFS Indicators GN33. https://www.afi-global.org/sites/default/files/publications/2019-07/AFI_GN33_DFS_AW2_digital.pdf25 DFS Indicators GN33. https://www.afi-global.org/sites/default/files/publications/2019-07/AFI_GN33_DFS_AW2_digital.pdf

#	INDICATOR (M/F/TOTAL)	SEGMENTATION	FINANCIAL INCLUSION DIMENSION	SECTOR	INSTITUTION COLLECTING DATA	INSTITUTIONS REPORTING THE DATA	CHALLENGES IN SOME JURISDICTIONS
1g	Balance on all accounts/wallets DFS Indicators ²⁶ - Value of DFS transactions - Total value of transactions in domestic currency classified by type of DFS service in each month, and number of DFS account holders reported in each month.	Male / Female / Corporate	Usage	Non-banking / Banking	Central Bank	E-Money Issuer (EMI), Banks	
2	Wallet - based Transactions	Male / Female / Corporate	Usage	Non-banking / Banking	Central Bank	E-Money Issuer (EMI), Banks	
2a	Cash in		Usage	Non-banking / Banking	Central Bank	E-Money Issuer (EMI), Banks	
2a1	Number of transaction / Volume of transactions (Cash-in)		Usage				
2a2	Value of transactions (Cash-in)		Usage				
2b	Cash out	Male / Female / Corporate	Usage	Non-banking / Banking	Central Bank	E-Money Issuer (EMI), Banks	
2b1	Number of transaction / Volume of transactions (Cash-out)		Usage				
2b2	Value of transactions (Cash-out)		Usage				
2c	Wallet to bank	Male / Female / Corporate	Usage	Non-banking / Banking	Central Bank	E-Money Issuer (EMI), Banks	
2c1	Number of transactions / Volume of transactions (Wallet bank)		Usage				
2c2	Value of transactions (Wallet bank)		Usage				
2d	Person to Person	Male / Female / Corporate	Usage	Non-banking / Banking	Central Bank	E-Money Issuer (EMI), Banks	
2d1	Number of transaction /Volume of transactions (P2P)		Usage				
2d2	Value of transactions (P2P)		Usage				

#	INDICATOR (M/F/TOTAL)	SEGMENTATION	FINANCIAL INCLUSION DIMENSION	SECTOR	INSTITUTION COLLECTING DATA	INSTITUTIONS REPORTING THE DATA	CHALLENGES IN SOME JURISDICTIONS
2e	Person to Business	Male / Female / Corporate	Usage	Non-banking / Banking	Central Bank	E-Money Issuer (EMI), Banks	
2e1	Number of transaction / Volume of transactions (P2B)		Usage				
2e2	Value of transactions (P2B)		Usage				
2f	Business to Person	Male / Female / Corporate	Usage	Non-banking / Banking	Central Bank	E-Money Issuer (EMI), Banks	
2f1	Number of transaction / Volume of transactions (B2P)		Usage				
2f2	Value of transactions (B2P)		Usage				
2g	Bank to wallet	Male / Female / Corporate	Usage	Non-banking / Banking	Central Bank	E-Money Issuer (EMI), Banks	
2g1	Number of transaction / Volume of transactions (B2W)		Usage				
2g2	Value of transactions (B2W)		Usage				
2h	Person to Gov't	Male / Female / Corporate	Usage	Non-banking / Banking	Central Bank	E-Money Issuer (EMI), Banks	
2h1	Number of transaction / Volume of transactions (P2G)		Usage				
2h2	Value of transactions (P2G)		Usage				
2i	Gov't to Person	Male / Female / Corporate	Usage	Non-banking / Banking	Central Bank	E-Money Issuer (EMI), Banks	
2i1	Number of transaction / Volume of transactions (G2P)		Usage				
2i2	Value of transactions (G2P)		Usage				
2j	Others	Male / Female / Corporate	Usage	Non-banking / Banking	Central Bank	E-Money Issuer (EMI), Banks	
2j1	Number of transaction / Volume of transactions (other)		Usage				
2j2	Value of transactions (other)		Usage				

#	INDICATOR (M/F/TOTAL)	SEGMENTATION	FINANCIAL INCLUSION DIMENSION	SECTOR	INSTITUTION COLLECTING DATA	INSTITUTIONS REPORTING THE DATA	CHALLENGES IN SOME JURISDICTIONS
3	Over the Counter (OTC)Transactions	Male / Female / Corporate	Usage	Non- banking / Banking	Central Bank	E-Money Issuer (EMI), Banks	Over the counter transactions may be anonymous, so there may not be a registry of the customer making impossible to segment or disaggregate data by sex. For example, prepaid cards.
	Number / volume of transaction (OTC)		Usage				
	Value of transactions (OTC)		Usage				
4a	Micro-Insurance - Life	Male / Female / Corporate	Uptake and Usage	Insurance MFIs Other	Insurance Regulator, the Central Bank or other institutions with mandate to regulate and supervise insurance institutions	Insurance institutions should be responsible for reporting the data since the insurance institutions are supposed to be the legal providers for those services. (Please check CGAP (2017))	In some jurisdictions the insurance sector is self-regulated making challenging to oblige for data reporting. Another challenge is the requirement for a close coordination between insurance institutions which are the legal providers of the insurance service and the e-money provider.
4a1	Number of policyholders		Uptake and Usage				
4a2	Premium payment for the period		Uptake and Usage				
4a3	Value of insurance policy		Uptake and Usage				
4b	Micro-Insurance - Non-Life	Male / Female / Corporate	Uptake and Usage	Insurance MFIs Other	Insurance Regulator, the Central Bank or other institutions with mandate to regulate and supervise insurance institutions	Insurance institutions should be responsible for reporting the data since the insurance institutions are supposed to be the legal providers for those services. (Please check CGAP (2017))	In some jurisdictions the insurance sector is self-regulated making challenging to oblige for data reporting. Another challenge is the requirement for a close coordination between insurance institutions which are the legal providers of the insurance service and the e-money provider.
4b1	Number of policyholders		Uptake and Usage				
4b2	Premium payment for the period		Uptake and Usage				
4b3	Value of insurance policy		Uptake and Usage				

#	INDICATOR (M/F/TOTAL)	SEGMENTATION	FINANCIAL INCLUSION DIMENSION	SECTOR	INSTITUTION COLLECTING DATA	INSTITUTIONS REPORTING THE DATA	CHALLENGES IN SOME JURISDICTIONS
5	Savings Products	Male / Female / Corporate	Uptake and Usage	Banking and mobile money	The Central Bank or the Institution regulating and supervising the deposit- taking financial institution.	The institution that are the legal provider of the service, in many jurisdictions for savings products it is required to be a bank or any other deposit- taking institution (deposit- taking MFI, SACCO, etc.)	There should be a clear mandate by the mobile money operator to report to the institution providing the saving service (if it is not the MMO). If it is responsible the MMO then there should be a clear mandate and coordination to report to the regulatory institution. If the regulatory institution is not a financial regulator, there should be a clear collaboration and coordination between the non- financial regulatory institution and the financial regulator.
	Number of customers	Male / Female					
	Savings for the period	Male / Female					
	Closing balance	Male / Female					
6	Credit Products	Male / Female / Corporate	Uptake and Usage	Banking, Non- banking credit institu- tions and mobile money operator	The Central Bank or the Institution regulating and supervising the credit financial institution.	The institution that is the legal provider of the service, in many jurisdictions for issuing credit. If the Mobile money operator is the legal issuer of credit, then should it be the MMO under the correspond- ing law to the supervising and regulating institution.	There should be a clear mandate by the mobile money operator to report to the institution providing the saving service (if it is not the MMO). If it is responsible the MMO then there should be a clear mandate and coordination to report to the regulatory institution. If the regulatory institution is not a financial regulator, there should be a clear collaboration and coordination between the non- financial regulatory institution and the financial regulator.
6a	Number of customers / volume (mobile lending)	Male / Female / Corporate	Uptake	Banking, Non- banking credit institu- tions and mobile money operator	The Central Bank or the Institution regulating and supervising the credit financial institution.		

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GUIDELINE NOTE ON SEX-DISAGGREGATED DATA REPORT TEMPLATES

#	INDICATOR (M/F/TOTAL)	SEGMENTATION	FINANCIAL INCLUSION DIMENSION	SECTOR	INSTITUTION COLLECTING DATA	INSTITUTIONS REPORTING THE DATA	CHALLENGES IN SOME JURISDICTIONS
6b	Credit advanced in the period (volume)	Male / Female / Corporate	Usage	Banking, Non-banking credit institutions and mobile money operator	The Central Bank or the Institution regulating and supervising the credit financial institution.		
	Value of credit advanced in the period (mobile lending)						
6c	Outstanding/closing balance	Male / Female / Corporate	Usage	Banking, Non-banking credit institutions and mobile money operator	The Central Bank or the Institution regulating and supervising the credit financial institution.		
	Value of outstanding/closed balance in the period (mobile lending)						
7	Dormant / Inactive Accounts (Each jurisdiction should define the period of inactivity to classify these as dormant accounts)	Male / Female / Corporate	Uptake	Banking, Non-banking credit institutions and mobile money operator	The Central Bank or the Institution regulating and supervising the financial institution or MMO. There should be a provision under which a deposit account is considered dormant after a prolonged period of no operation.	The institution that is the legal provider of the service, in many jurisdictions for issuing credit. If the Mobile money operator is the legal issuer of credit, then should it be the MMO under the corresponding law to the supervising and regulating institution.	There should be a clear mandate by the mobile money operator to report to the institution providing the saving service (if it is not the MMO). If it is responsible the MMO then there should be a clear mandate and coordination to report to the regulatory institution. If the regulatory institution is not a financial regulator, there should be a clear collaboration and coordination between the non-financial regulatory institution and the financial regulator.
	Number of dormant accounts	Male / Female / Corporate					

#	INDICATOR (M/F/TOTAL)	SEGMENTATION	FINANCIAL INCLUSION DIMENSION	SECTOR	INSTITUTION COLLECTING DATA	INSTITUTIONS REPORTING THE DATA	CHALLENGES IN SOME JURISDICTIONS
8	Customer Complaints	Male / Female / Corporate	Quality	Banking, Non-banking credit institutions and mobile money operator	The Central Bank or the Institution regulating and supervising the financial institution.	The financial institution should in principle be the one responsible to report the complaints.	In some jurisdictions there are no explicit regulations on handling and on reporting financial complaints received. This should be addressed as part of the financial consumer protection measures. It is recommended to develop a classification of different complaints, as well as on the data reporting of them.
	Number of complaints received	Male / Female / Corporate	Quality	Banking, Non-banking credit institutions and mobile money operator	The Central Bank or the Institution regulating and supervising the financial institution.	The financial institution should in principle be the one responsible to report the complaints.	
	Number of complaints outstanding	Male / Female / Corporate	Quality	Banking, Non-banking credit institutions and mobile money operator	The Central Bank or the Institution regulating and supervising the financial institution.	The financial institution should in principle be the one responsible to report the complaints.	
	Number of complaints resolved	Male / Female / Corporate	Quality	Banking, Non-banking credit institutions and mobile money operator	The Central Bank or the Institution regulating and supervising the financial institution.	The financial institution should in principle be the one responsible to report the complaints.	

INDICATORS TEMPLATE: SDD 5 - INSURANCE SCHEMES

#	INDICATOR (M/F/TOTAL)	SEGMENTATION	FINANCIAL INCLUSION DIMENSION	SECTOR	INSTITUTION COLLECTING DATA	INSTITUTIONS REPORTING THE DATA	CHALLENGES IN SOME JURISDICTIONS
1	Life Insurance Policy	Male / Female / Corporate	Uptake	Insurance	Insurance regulator or Industry organization if the industry is self-regulated	Insurance institution from brokers and other entities	If there is not a regulation of the insurance industry there is no authority to request and disseminate the information
	Number of policyholders	Male / Female / Corporate					
	Number of Beneficiaries of the insurance policy	Male / Female / Corporate					
	Value of insurance policy	Male / Female / Corporate					
	Number and Value of Claims Paid-out	Male / Female / Corporate					
1a	Life: Term-Life Insurance Policy	Male / Female / Corporate	Uptake	Insurance	Insurance regulator or Industry organization if the industry is self-regulated	Insurance institution from brokers and other entities	
	Number of policyholders	Male / Female / Corporate					
	Number of Beneficiaries of the insurance policy	Male / Female / Corporate					
	Value of insurance policy	Male / Female / Corporate					
	Number and Value of Claims Paid-out	Male / Female / Corporate					
	Number and Value of Claims Rejected	Male / Female / Corporate					
1b	Life: Whole-Life Insurance Policy	Male / Female / Corporate	Uptake	Insurance	Insurance regulator or Industry organization if the industry is self-regulated	Insurance institution from brokers and other entities	
	Number of policyholders	Male / Female / Corporate					
	Number of Beneficiaries of the insurance policy	Male / Female / Corporate					
	Value of insurance policy	Male / Female / Corporate					
	Number and Value of Claims Paid-out	Male / Female / Corporate					
	Number and Value of Claims Rejected	Male / Female / Corporate					
1c	Life: Others Insurance Policy	Male / Female / Corporate	Uptake and Usage	Insurance	Insurance regulator or Industry organization if the industry is self-regulated	Insurance institution from brokers and other entities	

#	INDICATOR (M/F/TOTAL)	SEGMENTATION	FINANCIAL INCLUSION DIMENSION	SECTOR	INSTITUTION COLLECTING DATA	INSTITUTIONS REPORTING THE DATA	CHALLENGES IN SOME JURISDICTIONS
	Number of policyholders	Male / Female / Corporate	Uptake				
	Number of Beneficiaries of the insurance policy	Male / Female / Corporate	Uptake				
	Value of insurance policy	Male / Female / Corporate	Uptake				
	Number and Value of Claims Paid-out	Male / Female / Corporate	Usage				
	Number and Value of Claims Rejected	Male / Female / Corporate	Usage				
2	Non-Life Insurance (Total)	Male / Female / Corporate	Uptake and Usage	Insurance	Insurance regulator or Industry organization if the industry is self-regulated	Insurance institution from brokers and other entities	
	Number of policyholders	Male / Female / Corporate					
	Number of Beneficiaries of the insurance policy	Male / Female / Corporate					
	Value of insurance policy	Male / Female / Corporate					
	Number and Value of Claims Paid-out	Male / Female / Corporate					
	Number and Value of Claims Rejected	Male / Female / Corporate					
2a	Non-Life: Auto/Vehicle Insurance Policy	Male / Female / Corporate	Uptake and Usage	Insurance	Insurance regulator or Industry organization if the industry is self-regulated	Insurance institution from brokers and other entities	
	Number of policyholders	Male / Female / Corporate					
	Number of Beneficiaries of the insurance policy	Male / Female / Corporate					
	Value of insurance policy	Male / Female / Corporate					
2b	Non-Life: Personal Accident Policy	Male / Female / Corporate	Uptake and Usage	Insurance	Insurance regulator or Industry organization if the industry is self-regulated	Insurance institution from brokers and other entities	
	Number of policyholders	Male / Female / Corporate					
	Number of Beneficiaries of the insurance policy	Male / Female / Corporate					
	Value of insurance policy	Male / Female / Corporate					

2c	Non-Life: Health Insurance Policy	Male / Female / Corporate	Uptake and Usage	Insurance	Insurance regulator or Industry organization if the industry is self-regulated	Insurance institution from brokers and other entities	
	Number of policyholders	Male / Female / Corporate					
	Number of Beneficiaries of the insurance policy	Male / Female / Corporate					
	Value of insurance policy	Male / Female / Corporate					
2d	Non-Life: Property Insurance Policy	Male / Female / Corporate	Uptake and Usage	Insurance	Insurance regulator or Industry organization if the industry is self-regulated	Insurance institution from brokers and other entities	
	Number of policyholders	Male / Female / Corporate					
	Number of Beneficiaries of the insurance policy	Male / Female / Corporate					
	Value of insurance policy	Male / Female / Corporate					
2e	Non-Life: Education Insurance	Male / Female / Corporate	Uptake and Usage	Insurance	Insurance regulator or Industry organization if the industry is self-regulated	Insurance institution from brokers and other entities	
	Number of policyholders	Male / Female / Corporate					
	Number of Beneficiaries of the insurance policy	Male / Female / Corporate					
	Value of insurance policy	Male / Female / Corporate					
3	Climate Insurance	Male / Female / Corporate	Uptake and Usage	Insurance	Insurance regulator or Industry organization if the industry is self-regulated	Insurance institution from brokers and other entities	
	Number of policyholders	Male / Female / Corporate					
	Number of Beneficiaries of the insurance policy	Male / Female / Corporate					
	Value of insurance policy	Male / Female / Corporate					

#	INDICATOR (M/F/TOTAL)	SEGMENTATION	FINANCIAL INCLUSION DIMENSION	SECTOR	INSTITUTION COLLECTING DATA	INSTITUTIONS REPORTING THE DATA	CHALLENGES IN SOME JURISDICTIONS
4a	Micro-Insurance Life	Male / Female / Corporate	Uptake and Usage	Insurance	Insurance regulator or Industry organization if the industry is self- regulated	Insurance institution from brokers and other entities	
	Number of policyholders	Male / Female / Corporate					
	Number of Beneficiaries of the insurance policy	Male / Female / Corporate					
	Value of insurance policy	Male / Female / Corporate					
4b	Micro-Insurance Non-Life	Male / Female / Corporate	Uptake and Usage	Insurance	Insurance regulator or Industry organization if the industry is self- regulated	Insurance institution from brokers and other entities	
	Number of policyholders	Male / Female / Corporate	Uptake and Usage	Insurance	Insurance regulator or Industry organization if the industry is self- regulated	Insurance institution from brokers and other entities	
	Number of Beneficiaries of the insurance policy	Male / Female / Corporate					
	Value of insurance policy	Male / Female / Corporate					
5	Number of complaints received	Male / Female / Corporations	Quality	Insurance	Insurance regulator or Industry organization if the industry is self- regulated	Insurance institution from brokers and other entities	
	Number of complaints outstanding	Male / Female / Corporations	Quality	Insurance			
	Number of complaints resolved	Male / Female / Corporations	Quality	Insurance			

INDICATORS TEMPLATE: SDD 4 -SEX-DISAGGREGATED DATA TEMPLATE FOR PENSION SUB-SECTOR

#	INDICATOR (M/F/TOTAL)	SEGMENTATION	FINANCIAL INCLUSION DIMENSION	SECTOR	INSTITUTION COLLECTING DATA	INSTITUTIONS REPORTING THE DATA	CHALLENGES IN SOME JURISDICTIONS
1	Tier-1 (Mandatory Basic Social Security Scheme)	Male / Female / Corporations	Uptake and Usage	Pensions	Pension regulatory Agency or institution	Pension government or private institution managing the pensions	Some jurisdictions might not have a pension institution nor a pension regulatory agency.
	Contributors Managed by State						
1a	# Contributors - Monthly	Male / Female	Uptake				
1b	# Beneficiaries - Monthly	Male / Female	Usage				
2	Tier-2 (Mandatory Occupational Pension Scheme)	Male / Female / Corporations	Uptake and Usage	Pensions	Pension regulatory Agency or institution	Pension government or private institution managing the pensions	
	# Contributors - Monthly						
	# Beneficiaries - Monthly						
3	Tier-3 (Provident Fund Pension Scheme)	Male / Female / Corporations	Uptake and Usage	Pensions	Pension regulatory Agency or institution	Pension government or private institution managing the pensions	
	# Contributors - Monthly						
	# Beneficiaries - Monthly						
4	Others -Privately Managed Pension Scheme	Male / Female / Corporations	Uptake and Usage	Pensions	Pension regulatory Agency or institution	Pension government or private institution managing the pensions	
	# Contributors - Monthly						
	# Beneficiaries - Monthly						
5	Number of complaints received	Male / Female / Corporations	Quality	Pensions	Pension regulatory Agency or institution	Pension government or private institution managing the pensions	
	Number of complaints resolved	Male / Female / Corporations	Quality	Pensions			
	Direction of the complaints resolved (in favor to the customer or to the financial institution)	Male / Female / Corporations	Quality	Pensions			
	Monetary balance of complaints, if apply	Male / Female / Corporations	Quality	Pensions			
	Number of complaints outstanding	Male / Female / Corporations	Quality	Pensions			

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