Annex: Where to Find Current Gender Data

Data are generated on various levels: globally and regionally by cross-country services or providers, and, on the whole, nationally and sub-nationally by regulators or government entities. Demand-side and supply-side data sets are complementary. Both are necessary to paint a complete picture of a country's or a region's financial inclusion situation.

Table A-1 (below) lists the most relevant financial inclusion gender data sets currently available. The table details geographic coverage, the extent to which data are disaggregated by sex, and frequency of data collection. Whether a particular data set adequately reflects women's lives and gender issues depends on the intended purpose of data use. Practices that account for gender bias in collection methods continue to evolve, and, as yet, there are no independent measures to assess the data sets included in the table.

These data sources are a starting point to familiarize readers with gender dynamics in financial inclusion and with the use cases described in this brief. However, in order to meet their objectives, users may need to collect additional data to fill gaps, drill down on areas of interest, or provide insights into particular populations.

TABLE A-1. **Financial inclusion gender data sets**

Data Set	Coverage	Completeness/ Level of Disaggregation	Frequency/Timeframe
Demand-side Data			
World Bank Global Findex The Findex provides regional and country-level comparisons to measure financial inclusion gender gaps. For example, the data provide a snapshot of whether women in a given country have accounts (or are borrowing or saving) with formal financial institutions, or whether they transact with other providers. See: https://globalfindex.worldbank.org	Global	Entire data set can be disaggregated by sex.	Published every three years since 2011.
FinScope Consumer Survey The FinScope nationally representative survey provides information on how individuals manage their financial lives. It offers insight into attitudes, behaviors, and perceptions about financial products and services. FinScope is unique in its aim to increase understanding of the informal financial products/services market. See: https://finmark.org.za/data-for-financial-markets	Regional: 30 countries in Africa, Asia, and South America[a]	Data can be disaggregated by sex.	Publication varies by country but has occurred every three years, on average, since 2008. The data set is published annually in South Africa.

a. Angola, Benin, Botswana, Burkina Faso, Cambodia, Cameroon, Democratic Republic of the Congo, Eswatini, Gambia, Ghana, Haiti, India, Laos, Lesotho, Madagascar, Malawi, Mauritius, Mozambique, Myanmar, Namibia, Nepal, Rwanda, Seychelles, South Africa, Tanzania, Thailand, Togo, Uganda, Zambia, and Zimbabwe.

Data Set	Coverage	Completeness/ Level of Disaggregation	Frequency/Timeframe
Financial Inclusion Insights (FII) FII provides nationally representative demand-side survey data that offer insight into consumers' financial behaviors and livelihoods. See: http://finclusion.org/about/	Regional: 8 countries in Africa and Asia[b]	Data are disaggregated by sex.	Published annually between 2014 and 2018.
Financial Diaries The Financial Diaries offer insight into the cash flows and financial instruments households use to manage their finances over time. See: https://i2ifacility.org/financial_diaries	Regional: 9 countries in Africa and Asia[c]	Data are disaggregated by sex.	Publication varies by country: Ghana (2015–2016); India (2013); Kenya (2012–2013); Mexico (2014); Mozambique (2014–2015); Pakistan (2014–2015); South Africa (2012–2013); Tanzania (2014–2015); Uganda (2016–2017).
OECD Financial Literacy Survey The Organisation for Economic Co-operation and Development (OECD) financial literacy survey collects information on financial literacy and financial inclusion from a representative sample of at least one thousand adults. The survey allows for a comparison of key information about participants' financial knowledge, attitudes, and behaviors, as well as levels of financial inclusion and indicators of financial well-being across a wide range of countries. See: https://www.oecd.org/daf/fin/financialeducation/2015finlitmeasurementexercise.htm	Global: 31 countries[d]	Only a few variables can be disaggregated by sex: financial knowledge, financial attitudes, and financial behavior.	Published in 2014 and 2015, but varies by country.
CGAP Smallholder Families Data Hub The CGAP smallholder data set provides nationally representative data on the financial lives of smallholder families. See: https://www.cgap.org/small_holders_data_portal/	Regional: 6 countries in Africa and Asia[e]	Data can be disaggregated by sex.	Publication varies by country: Bangladesh (2016); Cote d'Ivoire (2016); Mozambique (2015); Nigeria (2016); Tanzania (2016); Uganda (2015).

b. Bangladesh, India, Indonesia, Kenya, Nigeria, Pakistan, Tanzania, and Uganda.
c. Ghana, India, Kenya, Mexico, Mozambique, Pakistan, South Africa, Tanzania, and Uganda.
d. Albania, Austria, Belarus, Belgium, Brazil, British Virgin Islands, Canada, China, Croatia, Czech Republic, Estonia, Finland, France, Georgia, Hong Kong, Hungary, Jordan, Korea, Latvia, Lithuania, Malaysia, Netherlands, New Zealand, Norway, Poland, Portugal, Russian Federation, South Africa, Thailand, Turkey, and the United Kingdom.
e. Bangladesh, Cote d'Ivoire, Mozambique, Nigeria, Tanzania, and Uganda.

Data Set	Coverage	Completeness/ Level of Disaggregation	Frequency/Timeframe
GSMA Mobile Gender Gap The GSMA Mobile Gender Gap data set examines how the mobile gender gap quickly is changing in low- and middle-income countries (LMICs). It shows how the main factors preventing women's equal mobile ownership and internet use are evolving over time, and demonstrates how mobile use quickly is expanding as smartphone ownership rises. See: https://www.gsma.com/r/gender-gap/	Regional: 15 countries in Sub-Saharan Africa and South Asia	Data can be disaggregated by sex.	Published annually since 2017.
Supply-side Data			
IMF Financial Access Survey (FAS) The International Monetary Fund's (IMF) FAS provides policy makers and researchers with annual geographic and demographic supply-side data on access and use of financial services. FAS is based on administrative data collected by central banks and other financial regulators. See: https://data.imf.org/?sk=e5dcab7e-a5ca-4892-a6ea-598b5463a34c&sId=1412015057755	Global: 189 countries	Beginning with 2017, data can be disaggregated by sex.	Published annually between 2009 and 2019.
FinScope Micro, Small, and Medium Enterprises (MSME) Survey The data provide insights into the current MSME landscape. They allow for a deeper understanding of MSMEs, their owners, the challenges owners face, and how owners manage the financial interests of their businesses. See: https://i2ifacility.org/data-portal/msm-enterprises	Regional: 6 African countries[f]	Data can be disaggregated by sex.	Publication varies by country: Eswatini (2017); Lesotho (2016); Malawi (2019); Mozambique (2012); South Africa (2010); Zimbabwe (2012).
IFC Financial Clients' Reach Data The data provide insights into aggregate data on outstanding financial products of IFC clients, such as microfinance institutions (MFIs), commercial banks, leasing companies, and private equity funds. See: https://finances.worldbank.org/Other/Historical-IFC-Financial-Clients-Reach-Data/9wav-a9jm	Global: 84 countries, approximately 268 providers	Data can be disaggregated by sex.	Published annually since 2004.

f.   Eswatini, Lesotho, Malawi, Mozambique, South Africa, and Zimbabwe.

Data Set	Coverage	Completeness/ Level of Disaggregation	Frequency/Timeframe
MSME Finance Gap This data set estimates the systemic MSME finance gap (the unmet demand for financing from MSMEs) across developing countries. See: https://www.smefinanceforum.org/data-sites/msme-finance-gap	Global: 133 countries	Data can be disaggregated by sex.	Published in 2010 and 2017.
Data Sets to Inform Women's Financial Inclusion Programming			
Trends in International Funding for Financial Inclusion The CGAP Funder Survey provides comprehensive data on international funding flows for microfinance and financial inclusion. It collects information from public (bilateral) agencies, development finance institutions (DFIs), multilateral agencies, and private funders (foundations and other donors). See: https://www.findevgateway.org/data/trends-international-funding-financial-inclusion	Global	The data explore the theme of how much funding goes to organizations and projects that tackle women's issues.	Published annually since 2016. Data for 2019 are soon to be published.
Global Microscope The Global Microscope assesses the enabling regulatory environment for financial inclusion. See: https://www.centerforfinancialinclusion.org/series/global-microscope	Global: 55 countries	Data for 2019 include 11 gender-focused indicators.	Published annually since 2007.
ID4D Data Set The World Bank's Identification for Development (ID4D) provides a global estimate of the number of individuals without proof of legal identity. See: https://id4d.worldbank.org/global-dataset	Global: 99 countries	Data can be disaggregated by sex.	Published annually since 2015.
Country-specific Data Sets			
Assessment of Women's Financial Inclusion in Nigeria This nationally representative survey explores factors that contribute to the financial inclusion gender gap in Nigeria. See: https://www.efina.org.ng/publication/assessment-of-womens-financial-inclusion-in-nigeria/	Nigeria	Data can be disaggregated by sex.	Published in 2019.
FinAccess Household Survey The financial access survey measures and tracks demand-side developments and dynamics in Kenya's financial inclusion landscape. See: https://fsdkenya.org/publication/finaccess2019/	Kenya	Several variables can be disaggregated by sex: access and use of various financial products and services; active digital accounts; and key activities of groups.	Baseline conducted in 2006. A follow-up data set has been published every 3–4 years so far: 2009, 2013, 2016, and 2019.