From Data to Inclusion: Making Women Visible in CEMAC's Financial Ecosystem

Integrating Gender-Disaggregated Data into BEAC's Financial Inclusion Monitoring and GIMAC's Payment Reporting Frameworks

Abstract

Across CEMAC's six economies, financial inclusion monitoring and payment reporting can show how services are expanding without consistently showing who uses them. When data cannot be disaggregated by sex, policymakers and providers have a limited basis for identifying where women encounter barriers, whether they use digital payments regularly, or how their experience differs across services and countries. This proposal asks how gender-disaggregated data can become a practical part of regional financial-sector reporting, rather than a separate exercise conducted only for individual studies.

Developed through the Women's World Banking Tech Policy Learning Lab, the initiative proposes a common set of gender-sensitive indicators for BEAC's financial inclusion monitoring and GIMAC's payment reporting frameworks. It would begin by mapping existing data fields, reporting requirements, and gaps across participating institutions. A Gender Data Dictionary and minimum reporting indicators would then establish consistent definitions applicable across the six-country ecosystem. The proposed framework follows the path from **who** is represented in the data, through **access**, **use,** and **experience**, to the **benefits** women gain from financial services. This allows reporting to examine more than account ownership or transaction totals.

The project would test how institutions could consistently collect and report these indicators, including cases where sex or women-owned business identifiers are currently unavailable. It proposes a phased approach to harmonizing definitions, piloting reporting, validating data quality, and building institutional capacity before wider adoption. Data minimization, appropriate aggregation, controlled access, and privacy protections would be built into that process. The intended outputs are a usable reporting standard, a baseline for monitoring women's participation, and evidence that BEAC, GIMAC and ecosystem participants could use to investigate gaps and shape more targeted policy and service responses.

The proposal applies the Tech Policy Learning Lab's principle of **gender-disaggregated data and evidence-based policy design** to regional payment infrastructure. Its contribution is a practical route for making women's participation visible within the systems CEMAC already uses to monitor financial inclusion and payments. Whether that visibility leads to better outcomes would require subsequent implementation and evaluation.

Keywords: Gender-disaggregated data; women's financial inclusion; digital payments; financial inclusion monitoring; payment reporting; BEAC; GIMAC; CEMAC; data governance.