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

Exode Nawamonadio

Women's World Banking | Tech Policy Learning Lab 2026

Primary GPP: GPP 7 — Gender-Disaggregated Data & Evidence-Based Policy Design

Policy type: Initiative or Program

Women's World Banking

Behind the Numbers: Who Is Visible?

GIMACPAY already measures a large, regional and interoperable financial ecosystem.

153	52M+	2M+	4,450
PARTICIPANTS	WALLETS	BANKING E-WALLETS	POS

2025 **20.3M transactions | FCFA 863B**

SINCE 2015 **87.78M transactions | FCFA 3,722B cumulative**

Meet Amina - a woman entrepreneur in the Central African Republic.

Her wallet, merchant activity, transactions, and transaction value may all be visible.
But can the regional ecosystem consistently identify her as a woman, recognize her as a woman entrepreneur, show how actively she uses services, what barriers she experiences, and whether she benefits?



We measure transactions. We measure value. We measure infrastructure.
Now we need to measure inclusion.

Also measured: 3M+ cards | 1.124M GIMAC cards | 2,066 ATMs

Problem Statement

How might we institutionalize standardized gender-disaggregated data within BEAC's financial-inclusion monitoring and GIMAC's payment reporting frameworks so that women's participation, usage, experience and benefits become visible, measurable and actionable across CEMAC?

WHAT THE ECOSYSTEM ALREADY SEES

- Participants
- Wallets
- accounts
- Cards
- ATMs & POS
- merchants
- Services
- transaction volumes, & transaction values

WHAT IS STILL MISSING

- Standardized gender fields
- Active usage by gender
- Women-owned/women-led MSME identification
- Comparable regional gender baselines
- Gender-linked experience/outcome indicators

CEMAC is increasingly data-rich - but women remain insufficiently visible in the data.

Women's World Banking

Proposed Solution

A harmonized CEMAC Gender-Responsive Financial Inclusion Data Framework

1 HARMONIZE

Map BEAC, GIMAC & FSP data

Create a Gender Data Dictionary

Define a Minimum GDD Dataset

Common definitions, frequencies, responsibilities & data-quality rules

2 INTEGRATE & PILOT

Embed priority GDD in GIMAC reporting

Align with BEAC financial-inclusion monitoring

Pilot with selected banks, MFIs, payment institutions & other FSPs

Use APIs/automation where feasible

3 TURN DATA INTO ACTION

GIMAC + BEAC obtain comparable evidence

WHO → ACCESS → USE → EXPERIENCE → BENEFIT

Identify measurable gaps

Inform pricing, merchant, product, consumer-protection, capability or MSME interventions

FSPs → standardized GDD → GIMAC payment reporting + BEAC inclusion monitoring → evidence → targeted action → measure again

Women's World Banking

Risk and mitigation strategies



1 INCOMPLETE / POOR-QUALITY GDD

→ Start with data mapping and a minimum dataset; pilot, validate and refine before regional scale-up.



2 DIFFERENT FSP SYSTEMS & CAPACITY

→ Use common definitions, phased technical integration, capacity building and automation only where feasible.



3 PRIVACY, CYBERSECURITY & TRUST

→ Apply purpose limitation, data minimization, secure transmission, controlled access and aggregation/pseudonymization.



4 DATA COLLECTED BUT NOT USED

→ Link GIMAC/BEAC indicators to dashboards, measurable gender gaps, policy decisions and periodic evidence-to-action reviews.

START SMALL → LEARN → ADAPT → SCALE

Women's World Banking

Women's World Banking

Thank you

"We cannot close a gender gap we cannot see."

We measure transactions. We measure value. We measure infrastructure.
Now we need to measure inclusion.

DATA → VISIBILITY → EVIDENCE → ACTION → INCLUSION

Exode Nawamonadio
clesol.nawamonadio@gmail.com

"When performance is measured, performance improves. When performance is measured and reported, the rate of improvement accelerates." Thomas S. Monson