**Checklist for Banks: Gender Data Management**

*The following checklist has been created by the UNEP FI/UN Women Gender Equality Working Group based on the* [*Gender Data Playbook*](https://data2x.org/wp-content/uploads/2023/05/Gender-Data-Playbook-FINAL.pdf) *created by the Financial Alliance for Women and Data 2X, and UN Women (forthcoming): Diagnostic tool: Women's inclusion in the provision of financial products and services. Developed through the Inclusive Financial Ecosystem Programme, Central America.*

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| **Does your organization systematically collect gender-disaggregated data for individual customers? *(Assess via responses to the questions below)*** | |
| Does your Information Management System (IMS) include a gender field, which is a mandatory entry with no default value? |  |
| Is customer gender captured during customer on-boarding? |  |
| Is customer gender recorded in customer profiles, account information, or another internal database? |  |
| Does your organization collect gender-disaggregated data for all products? |  |
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| **Does your organization systematically collect gender-disaggregated data in MSMEs? *(Assess via responses to the questions below)*** | |
| Does your organization have a set definition for classifying women-owned/led MSMEs? |  |
| Is the gender of MSME stakeholders (i.e. management and shareholders) captured during on-boarding? |  |
| Is the gender of MSME stakeholders (i.e. management and shareholders) recorded in customer profiles, account information, or another internal database? |  |
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| **Does your organization proactively manage gender-disaggregated data for individuals? *(Assess via responses to the questions below)*** | |
| Are there systems/processes in place to ensure customer gender is recorded accurately? |  |
| Are there systems/processes for updating customer gender as needed? |  |
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| **Does your organization proactively manage gender-disaggregated data for MSMEs? *(Assess via responses to the questions below)*** | |
| Are there systems/processes in place for validating the classification of women-owned/led MSMEs |  |
| Are there systems/processes for updating the gender of MSME stakeholders on a regular basis? |  |
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| **The data collected allows your bank to understand the following for individuals and MSMEs, on a gender-disaggregated basis:** | |
| |  |  |  |  |  | | --- | --- | --- | --- | --- | | **Assessment of the quality of access** |  |  | **Assessment of the quality of usage** |  | | # of individual customers |  |  | Frequency of use of financial products and services |  | | # of MSME customers |  |  | Digital transactions (#/$) |  | | # of previously unbanked customers |  |  | Deposits (#/$) |  | | # of current accounts |  |  | Savings volume (total $ and per account) |  | | # of savings accounts |  |  | Non-performing loans (#/$) |  | | # of deposit accounts |  |  | Account overdrafts (#/$) |  | | # of credit cards |  |  | Credit used for daily expenses |  | | Average # of credit cards per customer |  |  | Credit used for purchase of assets/starting a business |  | | # of mortgages |  |  | Complaints |  | | # of insurance policies |  |  | NPS |  | | Average # of insurance policies held per customer |  |  | Credit defaults |  | | # of digital accounts |  |  | Average savings balance |  | | Loan applications (#/$) |  |  | Purchase type/category |  | | Loan approvals (#/$) |  |  | Emergency credit lines (#/$) |  | | Outstanding loans (#/$) |  |  | Credit repayment frequency |  | | New loans disbursed (#/$) |  |  | Credit utilization rates |  | | Products, from different categories, per customer (#/$) |  |  |  |  | | MSME collateralized loans (#/$) |  |  | Access (#), usage (frequency of engagement), and success of non-financial products and services, including e.g. financial education programmes, online platforms, personal financial management systems, budgeting tools, etc. |  | | MSME short-term loans (#/$) |  |  | | MSME products per customer (#/$) |  |  | | # of customers with new access to product |  |  | | |
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| **Is gender-disaggregated data used in the design of financial and non-financial products and services?** |  |
| **Is gender-disaggregated data regularly reported to management for strategic decision making?** |  |
| **Is gender-disaggregated data considered in the advertising and external communication of products and services.** |  |
| **Have the people managing data collection been trained on democratic, ethical, and nonbiased uses/ways of managing data?** |  |
| **What percentage of those collecting and managing the data are women?** |  |
| **How often is gender data collected?** |  |