



Empowered leaders create impactful policies

The Leadership Development Program for Regulators (LDR), delivered by Women's World Banking in partnership with Saïd Business School, University of Oxford, combines virtual learning with an intensive week at Oxford to strengthen leadership and advance gender-inclusive financial policies. Its dual-participant model pairs senior decision-makers with emerging women leaders from the same institution, fostering mentorship, collaboration, and shared accountability for reform. **By the end of 2024, participants oversaw markets serving nearly two-thirds of the world's unbanked population.**



Our dual-participant approach

Senior Official

High Potential Woman Leader (HPWL)

Leadership and policy development skills

Policy development outcomes

Leadership outcomes

Participating institutions implement gender intentional policies that promote women's financial inclusion or women's leadership • Participating institutions see women's financial inclusion as a policy priority • Policymaker participants gain knowledge and skills, and shift their attitudes about women's financial inclusion • Participating institutions receive advisory support

Participants can effect change • Senior official leaders sponsor high-potential women leaders HPWL in their organization • Institutions increase gender diversity of their teams • Women leaders increase their scope of responsibility • HPWL have career goals and next steps

Online
Months 1-2

Oxford
1 week

Online
Months 3-5

Learning Styles

Structured learning

- Online instructor-led workshops
- Lectures and seminars at Oxford Saïd Business School
- One-to-one advisory support

Learning from others

- Peer-to-peer learning
- Learning from lessons and good practice shared by prior LDR alumni

Learning on the job

- Deliver a real-world policy initiative using our women-centered design policy methodology
- Supported by our expert policy advisors

Executive coaching for senior officials

Our impact

84%
took real-world action on a policy developed through LDR

63%
of LDR HPWL expanded their leadership scope

5.7 million
women reached* through implemented policies

39%
of participating institutions have implemented at least one policy as a direct result of LDR participation

LDR program impact

Rwanda



2022 As Deputy Governor of the National Bank of Rwanda, Soraya Hakuziyaremye joined the LDR program. She described it as "an eye opener" on the barriers women face in accessing financial services.

Inspired by the LDR program, the National Bank of Rwanda team launched a pilot in two rural districts to onboard women to mobile money services. They partnered with local authorities and mobile money operators, aiming to reach 15,000 women in the first year. "Central banks cannot succeed alone in closing the gender gap. We need collaboration with industry" Soraya Hakuziyaremye emphasized.

2025 Soraya Hakuziyaremye became the first woman Governor of the National Bank of Rwanda. Her LDR experience helped her drive inclusive financial policy at scale. Within months of the pilot's launch, at least 25,000 previously unbanked women were registered, educated, and began transacting regularly.

Indonesia



2023 A team from Bank Indonesia focused on improving digital financial literacy among rural women-owned micro, small, and medium enterprises (MSMEs) in Indonesia.

The Bank Indonesia team partnered with Indonesia's Ministry of Women's Empowerment and Child Protection to roll out digital financial literacy training to rural women-owned MSMEs in rural areas.

Through the initiative, 40% of rural women-owned MSMEs completed digital financial literacy training (target 30%). On average, participants rated the training program 4.5 out of 5, indicating a high level of satisfaction in the program.

India



2024 A team from the Reserve Bank of India (RBI) focused on increasing penetration of formal and affordable credit to women self-help groups (SHGs) across India. By late 2024, RBI held consultations with India's Ministry of Rural Development and National Rural Livelihoods Mission to diagnose the barriers to access.

The RBI team enhanced an existing policy - an SHG individual graduation scheme - to help women access affordable credit via individual loans rather than group loans. RBI issued this circular to all public and private sector banks, encouraging them to consider this segment of women enterprises for this graduation credit.

Through this policy initiative, RBI aims to influence banks and other financial institutions to graduate at least 3% (~120,000) of women SHGs within the next 3-5 years, enabling enterprise growth across India.

Attended LDR

Policy developed

Impact

Join us!



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Regulators

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Funders

Partner with us. Find out more by emailing development@womensworldbanking.org