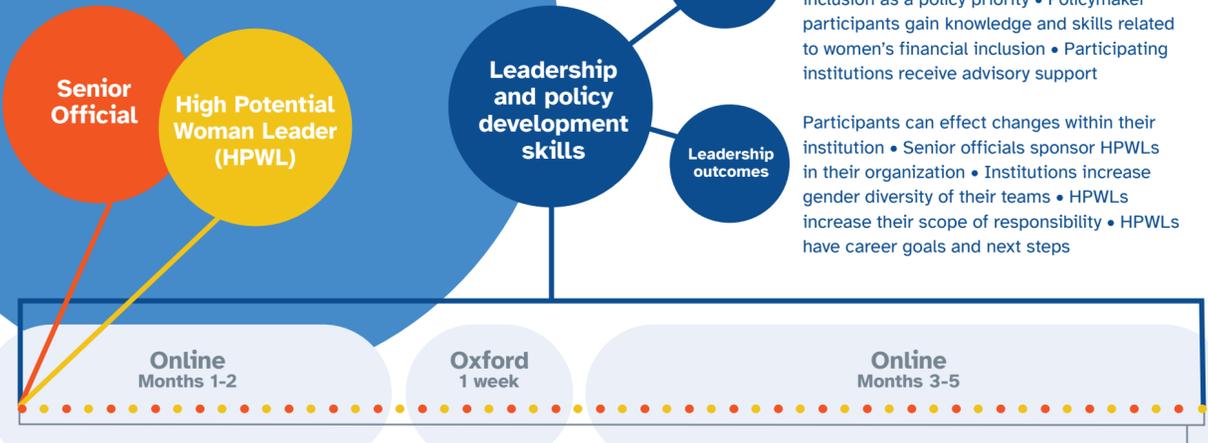


Empowered leaders create impactful policies

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 2025, our leadership training program participants oversaw markets serving about two-thirds of the world's unbanked women.**



Our dual-participant approach



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 related to women's financial inclusion • Participating institutions receive advisory support

Participants can effect changes within their institution • Senior officials sponsor HPWLs in their organization • Institutions increase gender diversity of their teams • HPWLs increase their scope of responsibility • HPWLs have career goals and next steps

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 results*

85% took real-world action on a policy worked on during LDR

64% of LDR HPWL expanded their scope of responsibility at work

2/3 of the world's unbanked women live in the 53 countries governed by our leadership training program alumni

over 40% of participating institutions report implementing a policy they worked on during LDR

*Results based on available survey and evaluation data from past participants as of 2025 Q3.

LDR program results

Rwanda



2022 As Deputy Governor of the National Bank of Rwanda, Soraya Hakuziyaremye joined the LDR program, along with her colleagues. 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.

In 2025, Soraya Hakuziyaremye became the first woman Governor of the National Bank of Rwanda. Her LDR experience helped focus her ambition to drive inclusive financial policy at scale across Rwanda. The mobile money pilot launch resulted in more than 37,000 previously unbanked rural women educated and onboarded to digital mobile money services. The project is now expanding further across Rwanda with impressive results.

India



2023 A senior cohort from the National Bank for Agriculture and Rural Development (NABARD) participated in the LDR program. Drawing on their regulatory and supervisory roles across cooperative and rural finance institutions, the team focused on how large-scale national infrastructure reforms could be shaped to embed gender-disaggregated data (GDD) and gender intentionality at the design stage.

As part of the LDR project, the cohort engaged with the ongoing national computerization of Primary Agricultural Credit Societies (PACS). While computerization was already underway, the cohort advanced the inclusion of a mandatory gender field within the PACS enterprise resource planning architecture, ensuring women's membership, transactions, and service usage are captured as system-level GDD from the point of digitization, aligned with India's broader PACS reform agenda.

Embedding gender as a core data field establishes the structural foundation for gender-responsive governance across the cooperative system. With system-wide GDD on women members, PACS and supervisory institutions can track participation across services, inform women-responsive product design, and strengthen PACS' role as inclusive, multipurpose local development institutions, anchoring women's financial inclusion within core institutional systems.

Indonesia



2024 A team from Bank Indonesia revised the Guidelines for Economic Development and Inclusive Finance for Subsistence Entrepreneurs to make them explicitly gender responsive. The work focused on ensuring that the needs and constraints of women entrepreneurs were directly reflected in the design of inclusive finance policies and programs at both national and subnational levels.

The revised Guidelines were designed to support the practical application of Bank Indonesia's Economic and Inclusive Finance (EKI) Program, which targets subsistence entrepreneurs nationwide. By embedding gender considerations, the Guidelines also serve as a practical reference for other government ministries and regulators engaged in the Women's Digital Financial Inclusion Advocacy Hub, coordinated by the National Financial Inclusion Council.

The updated Guidelines now incorporate gender analysis, differentiated personas, and more inclusive program strategies. By embedding these elements, regional offices will be better equipped to design programs that respond to women entrepreneurs' specific needs and barriers to participation, including access to credit, savings, and other financial services. With adoption by Bank Indonesia, the Guidelines can inform the design of multiple programs across other partner institutions, extending their reach to women entrepreneurs across Indonesia.

Policy developed ← Attended LDR

← Results

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LDR is made possible through financial support from the Swiss State Secretariat for Economic Affairs (SECO) and the Visa Foundation. The program was designed in partnership with the Saïd Business School, Oxford University and the Alliance for Financial Inclusion. Scholarships are generously funded by the Alliance for Financial Inclusion, the Centre of Excellence on Gender-smart Solutions, the European Bank for Reconstruction and Development, the Gates Foundation, and the Australian Government Department of Foreign Affairs and Trade.