

June 2026

***How to develop a gender inclusive approach
for product development and communication***
How it can help your business and how to do it



Programme overview

WIN 2.0 is a market systems development programme implemented by TechnoServe and funded by the Embassy of Sweden (Sida) in Mozambique.

The programme works to economically empower women in Mozambique, with a particular focus on women smallholder farmers in rural areas, by addressing systemic constraints that limit their access to financial services, agricultural inputs, and market opportunities.

Working through a market systems development approach, WIN 2.0 supports the private and public sector to design, test, and implement sustainable changes in the way they engage women as customers, suppliers, and business partners.

6,600+

women economically empowered



141,500+

Women reached with new information & services



14

private sector & government partners



Results as of June 2026

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About this learning series

This study is one of a five- part series of learning products and tools designed to help companies to be more gender inclusive.

The series includes:

01

Rural Women's Financial Behaviours Study

02

Gender Integration Toolkit for Businesses

03

From Urban to Rural: Expanding Financial Services

04

When Pilots Don't Take Off

05

Government as Partner blog series.

These products are written for businesses and market facilitators working to reach and serve women more effectively. They are designed to be practical, grounded in evidence, and oriented towards what readers can act on as a result.

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Summary

This guide provides a structured approach that combines segmentation, inclusive materials, usability testing, capability-building across staff, and practical education to expand the reach and impact of products and services among women customers. It is centered around a toolkit that guides companies through each step.

The key components of this approach are:



This guide is directed to businesses that are looking to promote gender equality. It is based on TechnoServe and WIN experience with its partners who were primarily financial service providers but the lessons are applicable to broader business community. It includes a WIN Gender inclusion toolkit.



Why should your business adopt a gender inclusive approach?

An inclusive approach provides a better understanding of how women and men access, use, and perceive products, leading to more effective solutions with greater potential for scale.



Expands markets and reveals underserved segments

- Identify underserved female segments
- Tailor/ Adapt product to real needs
- Expand/ diversify without creating new products from scratch



Improves adoption and actual use of the product

- More people have access and are able to use the product
- Recurring use improves customer loyalty and increases sales



Making products and communication clearer and more efficient

- More intuitive products
- Clearer and more relevant messaging
- Ease of replication with other products
- Know the customer and their needs



Customer Satisfaction

Thanks to this, I was able to repay my loan, achieve better production, and with my new business, I now save money every week

Joaquina, Nampula

Customer retention

Although I get one-time customers, most of my customers are returning clients, who come once and return for the customer care I provide. My main customers are my neighbors, people who have become friends. They know they can transact with me and if something goes wrong, we fix it together.”

Isabel, agent in Maputo



1

Target customer segmentation



How to identify, prioritize, and activate segments with the greatest potential for adoption and use, considering gender differences?

01

Map who actually uses the product

02

Include behavioral and contextual variables (not just demographic)

03

Identify barriers that disproportionately affect women

04

Assess where women have the greatest potential for engagement

05

Bring in internal and external data disaggregated by gender

Lessons learned from WIN intervention with partner

Several interventions under WIN have required partners to undertake customer segmentation analysis. For instance, one partner had initially not completed any definition of a specific target group, leaving it open. However, during the intervention, it was realized that the target audience needed to be segmented:

- Female merchants with potential to use digital payments focus on informal urban markets
- Ideal profile: merchants who receive amounts above 5–10 MZN
- Check that minimum requirements are satisfied (active account, working phone number)

1

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Example of Key questions

- Who is already a customer (by gender)
- Who is interested, but does not adopt it
- Who encounters specific barriers
- Who would have greater value with the product but is excluded

Example of initiatives

- Market study



1

Target customer segmentation



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Example of variables that may be relevant

- Digital & financial literacy levels
- Decision-making autonomy
- Confidence in using technology
- Risk perception
- Access to a device (own or shared)
- Availability of time
- Social and family norms
- Preferred channels of information/communication



1

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Common barriers that create female sub-segments:

- Fear of making mistakes or losing resources
- Need for regular, accessible user support
- Less exposure & familiarity to digital solutions
- Less prior exposure to the product
- Mobility restrictions
- Multiple responsibilities
- Less time for learning
- Less initial confidence

1

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Not all segments need to be addressed in the same way. Inclusive segmentation asks:

- In which segments do women already show interest but face challenges?
- Where are they frequent users but with low usage of features?
- Where are they decision-makers or influencers, even if they are not direct buyers?
- Where can small adjustments have a big impact on adoption and retention?

Lessons learned from WIN intervention with partner

WIN engaged with a partner to adapt the functionality of a savings product to particularly address the needs of a specific customer segment, adding the ability for users to decide on the amount saved and when to start the saving cycle.

1

Target customer segmentation



How to identify, prioritize, and activate segments with the greatest potential for adoption and use, considering gender differences?

01

Map who actually uses the product

02

Include behavioral and contextual variables (not just demographic)

03

Identify barriers that disproportionately affect women

04

Assess where women have the greatest potential for engagement

05

Bring in internal and external data disaggregated by gender

Example of internal data

- Adoption rates by gender; Turnover and retention; Errors and support tickets; Time to first use; Most used features

Example of external data

- Market research; Industry studies; National/regulatory data; Evidence from previous projects.

The combination of quantitative data and qualitative insights is essential to understand the “how much” and “why”

Lessons learned from WIN intervention with partner

The roll out of a digital loan for inputs

The Txuna loan repayment data from the partner MNO showed women (and men) SHFs’ borrowing capacity and willingness to pay, where the average default rate gives an indication of the appropriate loan ticket size.

The data on the increase in the partner input supplier’s sales volume and market share in the districts demonstrated the importance of providing technical assistance to (potential) clients.

External data

A market study conducted by WIN and its partner revealed the financial and business behavior of women SHFs throughout the year, as well as their financial needs

2

Improved user experience



How to ensure that everyone can access, use, and benefit from the product or service with confidence, clarity, and autonomy?

01

Map the entire user journey (end-to-end)

- First contact/ Understanding the product
- First use and repeat use
- Troubleshooting and support

02

Reduce complexity and ambiguity.

Use practical, conversational, non-technical language. Inclusive products **are simple and intuitive, easy to explain and easy to repeat**

03

Prioritize clarity, previability and the feeling of control:

- Make the “before and after” clear
- Show expected results
- Facilitate corrections

04

Support autonomy. Ensure that:

- It is easy to use alone
- Has clear instructions
- Allows for simple problem solving
- Reduces dependence on intermediaries

05

Test the experience with real target group / women. Check for:

- Points of confusion
- Invisible barriers
- Perceived risks

Lessons learned from WIN intervention with partner

Previously a partner WIN worked with had not tailored their communication materials to women or to people who face literacy challenges and as such they did not have as many registered uses from these groups. WIN facilitated the integration of gender inclusion and simple communications, and this generated significant increased engagement among that target audience.

3

Building inclusive internal organizational skills across different levels of staff who engage with customers



How to prepare people and channels that interact with customers to support women and men equitably, effectively, and consistently?

This material is designed for anyone who interacts with customers: frontline promoters and agents, sales staff, distribution partners, customer service teams, and educators. The same principles apply whether the interaction is in-person or through digital channels.

Develop awareness of gender differences

01

- Women may have more initial questions
- Women tend to be more cautious
- Women face barriers that are not visible

Train people in clear, respectful, and empathetic communication

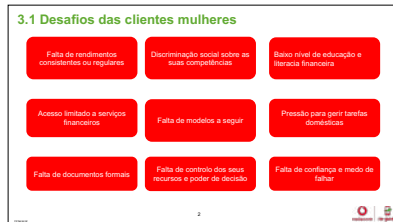
02

- Active listening
- Speak clearly, using examples
- Understand user's experience and the specific problems women face
- Reinforce how the solution can help and the benefits that are important to them
- Adjust language and pace

Examples from WIN partner interventions

WIN hired and trained field Account Developers specifically to onboard customers in Nampula, with training covering how to explain the product, accompany the steps to redeem inputs at agro-dealers, and support women to use the relevant platform independently

For a different intervention, WIN developed inclusive training materials on a financial product for the partner's field staff



4.6 Importância da Escuta activa

- Escuta activa significa escutar com atenção e compreender as necessidades dos/as clientes, para oferecer o produto/serviço certo no momento certo.



- Evite falar demais! Use perguntas abertas e escuta activa para compreender as necessidades do/a cliente e oferecer soluções para as suas prioridades.

3

Building inclusive internal organizational skills across different levels of staff who engage with customers



How to prepare people and channels that interact with customers to support women and men equitably, effectively, and consistently?

03

Encourage autonomy (the user does, the promoter guides)

04

Train real-life gender situations (role-play)

- How to deal with shy or distrustful women
- How to explain when there is noise, rush, or distractions
- How to act when the husband is present
- How to avoid intimidating behavior

05

Adapt to the women's context and different channels

- Available schedules
- Mobility limitations
- Levels of literacy

06

Inclusion of female presence interacting with clients

Example of training material for promoters for a WIN partner

- WIN team developed 9 possible scenarios for role play

Role-play

Cenário 1

Porquê devo passar a receber pagamentos nesta conta de comerciante se consigo receber na minha conta pessoal?

Dicas para uma boa venda

- | | | |
|--------------------------------------|---|---|
| Pergunte primeiro ao Cliente | → | Sobre os seus interesses, desafios, prioridades para compreender as suas necessidades e a oportunidade de negócio |
| Mostre uma solução! | → | Pense e explique como funciona o produto/serviço que está a vender, responda os desafios do/a Cliente |
| Responda as questões dos/as clientes | → | Conheça bem o que vende. Explique com palavras simples mostrando sempre as vantagens |
| Lembre-se dos factores chave! | → | Tenha uma atitude positiva. Sorria, seja respeitosa e encontre oportunidades de negócio |

4

Inclusive communication materials



How to make communication materials more inclusive?

01

Understand the customer's reality

- Simple, practical and familiar language
- Represent the real context in which the target customer lives and works
- Material realistic and relatable

02

Put women at the center

- Women in prominent roles & roles that challenge gender stereo types
- Messages centered on women's experiences & using inclusive language
- Emphasize benefits & demonstrate what she gains or loses by using the product or service
- Frame messages around confidence and autonomy

03

Make it visual and practical

- Visual step-by-step guides
- Real-life examples
- Simulations and demonstrations of daily situations
- Short videos, storytelling, or entertainment formats

Example of attraction flyer aimed at the target audience for a WIN Partner.

WIN also developed educational videos and shared them in the target market.



4 Inclusive communication materials



Case Study - Paga Fácil M-Pesa

STEPS

FOR PARTNER M-PESA

RESULT

01

Understand the customer's reality

- ➔ After defining the target audience, the intervention focused on understanding the context and realities of women engaged in informal trade in urban markets
- ➔ Irregular income flows, cash-based transactions, and limited use of formal financial services.

02

Put women at the center

- ➔ Communication materials portrayed women merchants as main users of Paga Fácil
- ➔ Included women's perspective, highlighting how the service fits into their daily activities

03

Emphasize benefits that matter to women

- ➔ Helps separate personal and business money
- ➔ Starting with as little as 5 MZN, adapted to the reality of merchants
- ➔ Can receive multiple payments at the same time

04

Make it visual and practical



- ➔ 17,426 merchants acquired and reached with SMS education information, of which 13,699 are women.
- ➔ 6,104 of female Mini Paga Facil users reached with education information (in-person)
- ➔ 8,062 Mini Paga Facil users reached with in-person education information of which 6,104 are women.



5

Education geared toward practical application



How to ensure that everyone can learn, reinforce, and continue to use products and services with confidence over time?

Continuous learning and accessible support are just as important as the initial product design.

01

Focus on what really matters to users, starting with the basics

03

Education is a continuous process, and includes practice

- It happens in the pace of the user
- Reinforced with practice

03

Integrate education into everyday life

- Simple reminders (e.g. SMS with daily micro-tips)
- Quick guides
- Short messages (e.g. 15–20-second videos)
- Safety reminders
- Communication about common mistakes

03

Encourage autonomy and self-resolution with educational materials

- Use images
- Step-by-step guides
- Short videos
- Simple guides for common mistakes

03

Accessible, helpful support

- Easy to access
- Uses simple language
- Solves common problems
- Not intimidating
- Does not require a high level of literacy

Example of step-by-step guide

Como aderir ao Paga Fácil?



6

Measure, learn & adapt with a Gender Lens



How to monitor results, learn from evidence, and adapt products and communication to strengthen gender inclusion over time?

Without disaggregated data, it is impossible to know whether a product is truly working for women. Even simple tracking, including disaggregating by gender, can generate powerful insights that justify investment in inclusive approaches. We recommend:

Disaggregate data whenever possible

01

- Collect data disaggregated by gender
- Analyze user experience separately
- Compare adoption, usage, and retention
- Observe patterns of error and abandonment

Define the most relevant indicators. Besides number of users, registrations, downloads, sales, the company could collect

02

- Recurring use
- Confidence in use
- Autonomy
- Time to proficiency
- Abandonment throughout the journey

6

Measure, learn & adapt with a Gender Lens



How to monitor results, learn from evidence, and adapt products and communication to strengthen gender inclusion over time?

03

Combine quantitative and qualitative data. Useful tools:

- Interviews
- Research (e.g. FGD)
- Usage observation
- Active listening from field teams

04

Use learnings to adapt product and communication

05

Measure organizational impact: changes in the way of working with greater internal sensitivity to gender

06

Document and share lessons learned

- Record what worked
- Record what did not work
- Explain why
- Share practical examples

NOTE: for many companies, qualitative research (FGDs, interviews, field observation) is the most accessible starting point. Even a small number of conversations with women customers can surface barriers that data alone won't reveal

6

Measure, learn & adapt with a Gender Lens



Case Study: Txuna Insumos M-PESA

STEPS

FOR PARTNER

RESULT

01

Disaggregate data whenever possible



Baseline survey conducted pre-launch with 207 women and 125 men VSLA members, establishing a gender-disaggregated baseline.

02

Define the most relevant indicators



Loan uptake by gender, repayment rates, and women's confidence in independently completing the loan redemption process

03

Combine quantitative and qualitative data



Completed partner data (loan disbursements by gender) combined with WIN qualitative field observations

- The pilot launched in October 2025 and is now going through its first fully commercial season with 107 women and 114 men, taking out loans at an average of MZN 3240 (AVG loan for women: MZN 3254 and for men: MZN 3227)
- The technical assistance aspect of the loan provided by Bayer was a big achievement for the SHFs.
- Use of improved inputs for production.
- Access to formal finance in itself was revolutionary for these women (vs. VSLA or family loans)
- Access and use of digital payments (learned how to do digital payments and phones were sold at a reduced price by M-Pesa to the SHFs).

6

Measure, learn & adapt with a Gender Lens



Case Study: Txuna Insumos M-PESA

STEPS

FOR PARTNER

04

Use learnings to adapt product/communication



Seasonal delay required pivot from horticulture to grain cycle - a documented adaptive management decision

05

Measure organizational impact



M-Pesa and Bayer both committed to expansion, citing the gender-inclusive model as a reason for continued investment

06

Document and share lessons learned



Lessons from the partnership are being documented by WIN as part of the learning series and will be used to design the expansion phase of the product.



Gender inclusive toolkit for product development and communication

This toolkit is a first iteration. It draws on WIN's experience working primarily with financial service providers in Mozambique, and as such reflects the lessons from a specific set of interventions in that context. We expect and would like it to develop over time as more organisations use it and share what works. As such, if you use this toolkit, we'd welcome your feedback - what resonated, what you adapted to make it work for you, and what was missing

Go to www.technoserve.org/mozambique/publications/ for a downloadable version

Tool	Name	Purpose
0	How to use this toolkit	Guide to toolkit (read this first before using any other tool)
1	Gender inclusion self-assessment	Assess and score your organisation across six key inclusion areas
2	Action planning	Translate self-assessment into implementation plan with clear line of responsibility
3	Implementation step by step tools	Tools to guide practical implementation of the action plan
3.1	Customer segmentation worksheet	Define your target female customer segment in detail
3.2	User journey mapping template	Map the female customer experience
3.3	Internal inclusive training needs assessment	Identify staff capability gaps before designing gender-inclusive training
3.4	Inclusive communication materials checklist	Review any marketing material for gender-inclusiveness
3.5	Education for existing customers for practical application	Design a sequenced customer education journey?
3.6	Product measurement framework	Track gender-disaggregated indicators that capture inclusion
	Further resources	Resources for additional guidance and tools.



How to use this toolkit

What this toolkit is

Practical tools to reach and serve women customers more effectively. Based around three layers based on WIN programme expertise and experience.

The three layers of the toolkit

Layer	Purpose	What to do
Layer 1	Know where you are starting from	Open the '1. Self-Assessment' tab. Complete Section A (about your product) and Section B (rate each of the six steps 1–4). Then complete Section C (scoring summary) and Section D (identify which step to start with). Do this as a team.
Layer 2	Use assessment to develop an action plan	Open the '2. Action Plan' tab. Use your Section D result to populate Part B (your first priority). Complete Part C for that priority (including what you already know, what you need to find out, and any dependencies). Use the 'Priorities for later' row to highlight other concerns you are aware of but are not yet ready to address.
Layer 3	Implement action plan step by step	Open the Layer 3 tab for the step identified in Section D of the self-assessment (e.g. if Step 2, open '3.2 User Journey Map'). Work through it fully before moving on. When complete, return to the self-assessment and re-score that step. If you now score 3 or 4, move to the next step in sequence and open the corresponding Layer 3 tab. Repeat until all six steps score 3 or 4.

Who should be involved

Role	Layer	Steps
Senior leadership (CEO, MD, Commercial Director)	1 & 2	Self-assessment and action plan sign off
Product manager	1, 2 & 3	All layers and steps as needs to be involved throughout. Can lead Step 3.1
Marketing or communications lead	1, 2 & 3	All layers and can lead Steps 3.2 and 3.4
Data or analytics lead	1, 2 & 3	Involved in all layers and can lead Step 3.6
Operations or field manager	1, 2 & 3	All layers and can lead Steps 3.3 and 3.5
Frontline staff representative	1 & 3	Can be involved in layer 1 self-assessment and steps as needed

How long do we want this to take? (note this is indicative)

Layer	Target timeframe
1. Self assessment	Half Day
2. Action Plan	Half Day
3. Completion of steps	This will depend on each individual organisations resources and capacity. While completing the information in the steps might not take long to do, applying them to practice could take 1-3 months.

Tool 1
Gender inclusion self-assessment

Date of completion:

Completed by:

Section A: About your product

Product or service being assessed

How customers will/do use it

Current primary customer (geography, income, use)

Gender split of active customer base (estimate if unknown)

Women: (further refine by age & urban or rural location if relevant)

Men: (further refine by age & urban or rural location if relevant)

Main reason for improving gender inclusion

Section B: Six areas of assessment

Rate each statement 1-4. Add evidence or examples in column C.

Scoring

1 (no evidence of this)

 2 (Some evidence
of activities in this
area)

 3 (Clear examples we
can point to, but not yet
consistent)

 4 (Embedded,
documented and
consistently applied)

Statement
Score (1-4)
Justification of score with examples/evidence if possible
Step 1: Target audience segmentation

We have a clearly defined target female customer segment, documented and shared internally

0

We have mapped the barriers /challenges that stop women who are interested in our product from adopting or regularly using it

0

We understand how behavioural elements (digital literacy, decision making- autonomy, device access, mobility, time, social norms, preferred channels of communication) affect women's use of products and services

0

We understand women customer segments who might get greater value out of a product of service but are excluded due to barriers above

0

We collect and review female customer data disaggregated by gender/age/location (registrations, active use, retention) and use it to make decisions

0

Step 2: User experience		
We have mapped the full user journey with gender lens	0	
We have conducted usability testing to reduce complexity	0	
Our product can be used confidently by a woman without needing help from anyone else	0	
We have a simple support option that women feel comfortable using	0	
When we make product changes, we consider the impact on female users specifically and test this with a real target group	0	
Step 3: Inclusive internal organisational capabilities when rolling out products and services to women		
Our frontline staff receive training that prepares them to interact effectively with female customers as a specific segment	0	
Training includes respectful & empathetic communication	0	
Training includes practice for real-life situations specific to women (low confidence, family presence) and trainer autonomy	0	
We ensure training is delivered so that it adapts to women's needs (schedules, mobility, levels of literacy)	0	
Female staff are represented in roles that interact most directly with female customers	0	
Step 4: Inclusive communication materials		
Our materials use simple, conversational language accessible to users with low literacy	0	
Our materials show women in realistic, relatable everyday contexts in which they live and work	0	
Our messages emphasise benefits that matter to women (control, security, convenience)	0	
We test communication materials with female customers before finalising them	0	
Our materials work across multiple formats and channels that speak to our target female customers	0	
Step 5: Education for practical application		
We see education as a continuous process that builds confidence over time & integrates education into everyday life	0	
Our education materials are accessible to users with limited literacy & encourages autonomy	0	
We use lightweight formats (SMS, short video, in-person demo) that fit daily routines	0	
We have guides for common mistakes that users can access without calling our team	0	

Step 6: Measure, learn and adapt product & service use

We track adoption, retention, and active usage separately for women and men

0

We regularly collect qualitative insights from female customers (confidence in use, time to proficiency, abandonment throughout journey)

0

We document what we learn and use it to improve product, communication, or training

0

Section C: Scoring summary & priority planning

Review average score of each of the six steps in Section B. The first step where your score is 1 or 2 is your starting point. Open the action plan tool and complete this for the required step under layer 3. You need to complete this step before moving on to the next. If you score 3 or 4, move to the next step. Do not skip ahead as the later steps depend on the earlier ones being in place.

Steps	Average score (1-4)	If scored 1-2, go to tool	Any key observation
1. Target customer segmentation	0	3,1	
2. User experience	0	3,2	
3. Internal inclusive capabilities	0	3,3	
4. Inclusive communication materials for marketing	0	3,4	
5. Education for existing customers for practical application	0	3,5	
6. Product measurement framework	0	3,6	



Tool 2

Action planning tool

Use this plan based on the self-assessment. Focus on one step at a time. Complete the step you identified in Section D before moving to the next.

Part A: Context

Product or service we are focusing on

Target female segment (from self-assessment) for this product/service

Business case: why does gender inclusion matter for us commercially for this product/ service?

Internal lead for this work (named individual)

Date of this session

Part B: Your current step

Step you are working on now:

Add based on Self-Assessment

What we already know relevant to this step:

What we still need to find out:

What (if any) dependencies exist to make progress:

1. Agreed actions:

Action	Intended outcome of action	Owner	Deadline & Status
etc			

2. Who else needs to be involved?

Internal support needed

Staff	Actions	Time	Budget

External support needed (research, facilitation, design)

Support needed	ToR	Time	Budget

Other internal teams to inform

3. Risk assessment/ challenges to flag

Risk	Mitigation	Responsible manager
1		
2		
etc		

4. Business outcome we are hoping for:

Based on the actions above and internal discussions, set out in detail what the overall intended business outcome of the action plan will be

Part C: Other items to note

Note concerns /ideas about steps you are not yet working on. Record them here so they are not lost but do not act on them until earlier steps are complete.

Step	Concern or thought
1. Target customer segmentation	
2. User experience	
3. Internal inclusive capabilities	
4. Inclusive communication materials for marketing	
5. Education for existing female customers for practical application	
6. Product measurement framework	

Part F: Review dates

How we will know this step is completed?

Re-score step in the self-assessment when actions are completed. If you score 3-4 then move to next step.

Target date to re-score:

Date of next review

Who will be present

Review summary	Status update on previous agreed activities?	What has worked well?	What needs to be done next?
Q1 (date: XXX)			
Q2 (date: XXX)			
Q3 (date: XXX)			

Tool 3.1

Target audience segmentation worksheet

Section 1: Who currently uses your product?

If you do not have gender-disaggregated data, use your best estimate.

Number or % of active customers who are women (estimate)

Can breakdown further by age, location etc. as needed

What you know about current female customers (where, what they use the product for, how often)

Who is interested but not yet using it (what you observe or hear from field teams)

Who could benefit most but is currently excluded & what prevents them?

What is the commercial case for reaching this segment? (e.g. market size, revenue potential, retention, etc)

Section 2: Behavioural and contextual profile

Assess how much you know about your target female customers. Try to note down the quickest way to fill any gaps.

Variable	What we know (Known / Partial / Unknown) include reference to evidence (internal data or external data etc?)	How to find out more (if needed)
Digital literacy (ability to navigate phone menus and read instructions)		
Financial literacy (familiarity with savings, credit, and formal financial services)		
Prior exposure to your product or similar products		
Decision-making autonomy (who controls financial decisions in her household)		
Device access (does she own a phone, or share one?)		
Time availability (when and where can she engage with your product?)		
Mobility (does she travel freely, or are there constraints?)		
Social and family norms (what do family and community expect?)		
Preferred information channels (radio, peer, agent, market, phone etc)		
Any other relevant variables for your context?		

Section 3: Barriers faced by women

Assess which barriers apply. Identify the most severe and note whether you could realistically reduce them.

Barrier	Applies? (Yes / No / Unsure)	Severity (High / Med / Low)	Could we reduce this? How?
Literacy barriers			
Financial literacy barriers			
Digital literacy barriers			
Limited decision making autonomy			
Fear of making mistakes or losing money			
Low confidence with technology despite basic literacy			
Shared or no access to a phone			
Need for in-person support not available nearby			
Mobility constraints (eg. cannot travel to agent or branch)			
Time pressure (eg. multiple responsibilities, care commitments)			
Social norms (eg. family members do not approve)			
Documentation barriers (eg. lacks ID or required documentation)			
Language barriers (eg. materials not in her preferred language)			
Previous poor experience with a financial product or provider			
Cost barriers (eg. fees, minimum amounts, or top-up requirements)			
(Add your own)			
(Add your own)			

Two or three most critical barriers. Try to select those most likely to prevent adoption if not addressed?

1

2

3

Section 4: Target audience engagement prioritisation

Primary target female customer segment (describe in two to three sentences)

Why this segment first? (demonstrated interest in product, key influencers, market size, reachability, product fit etc)

Secondary segments to consider in a later phase

Which barriers from Section 3 will you prioritise addressing?

Tool 3.2

Gender-inclusive user journey mapping template

Product or service being mapped

Target female segment for this exercise

The Journey Map

For each stage map out what actually happens? What does she feel? What friction or barrier is specific to women? What improvement would help most?

Stage	What does she feel or think?	Friction / barriers specific to women at this stage	Improvement that would make the biggest difference	Priority level (High/Med/Low)
Stage 1 – First contact: she hears about your product through an agent, friend, flyer, or radio etc				
Stage 2 – Considering and deciding to use: she thinks about whether to try it, may ask questions or visit an agent				
Stage 3 – Registration / onboarding: she takes steps to sign up or begin using the product or service				
Stage 4 – First transaction or use				
Stage 5 – Regular use				
Stage 6 – Troubleshooting and support: she encounters a problem or error and seeks help				
Stage 7 – Recommends product or service: she talks about the product with others and recommends it				
Add & adapt as relevant to your product				

Priority Improvements

#	Stage and problem	Specific improvement we will make	Owner	Deadline
1				
2				
3				

What further customer insight do we need to fill the gaps in our mapping?

Tool 3.3

Staff training needs assessment

Complete one copy per role (agents, promoters, customer service, sales).

Section 1: Role and reach

Role being assessed (e.g. field agent, call centre representative)

Number of staff in this role or to be trained

How often do they interact with female customers? (Daily / weekly / less)

Primary setting (in-person/ market / branch / phone / mixed)

Approximate % of interactions that are with women

Section 2: Current awareness and practice

Answer based on what you observe in the field (not on what you hope is true)

Do staff currently adapt their approach for female vs. male customers? If yes, describe what you observe.

1

2

etc

What difficulties do staff report when interacting with female customers?

1

2

etc

What do female customers most often complain about or find difficult?

1

2

etc

Has gender-focused training been provided before? If yes, what, when, and what impact?

Section 3: Training gap assessment

Rate current capability: 1 = Not covered; 2 = Covered but not applied; 3 = Applied reasonably well; 4 = Strong and consistent

Training topic	Current level (1-4)	Specific gap or observation
Understanding gender differences in customer behaviour: women may have more initial questions, tend to be more cautious, and face barriers (time, mobility, literacy, social norms) that are not always visible to staff		
Clear, respectful and empathetic communication: active listening; speaking clearly using concrete examples, adjusting language and pace, reinforcing how the product helps and the benefits most relevant to women		
Encouraging customer autonomy: guiding the customer to complete the transaction herself rather than doing it for her & avoiding taking over the phone or screen		
Handling real-life gender situations (role-play): supporting women who are less motivated to use the product, explaining clearly when there is external noise, rush, or distraction, managing interactions when a husband or family member is present, avoiding intimidating behaviour		
Adapting to the customer's context: adjusting to women's available time and schedules, accommodating mobility limitations, adapting communication to different literacy levels		
Inclusion and representation: ensuring female staff are present and visible in roles that interact directly with female customers, understanding why this matters for customer comfort and trust		
Product knowledge and the customer journey: how the specific product works step by step (activation, use, repayment where relevant), eligibility criteria, cost structure, and key advantages; ability to explain simply and honestly		
Product knowledge relevant to female customers: knowing which product features are most useful to women in the target segmen, being able to explain them simply and honestly without over-promising		
Recognising and not reinforcing barriers: not assuming a woman needs a male family member's approval, not defaulting to male customers first in a mixed group		
Customer relationship management: understanding that the relationship matters as much as the transaction, ensuring customer satisfaction by identifying and responding to needs, maintaining transparency and long-term trust, professional ethics and confidentiality		

Training topic	Current level (1-4)	Specific gap or observation
Handling objections and complaints: receiving objections as a sign of interest, rephrasing the objection back to confirm understanding, pausing before responding, focusing on the solution, not arguing, knowing when to escalate to a supervisor or customer line		
Data/ Account security and fraud awareness: eg. For an FSP explaining PIN security clearly to customers, recognising common fraud scenarios (Data/ Account security and SMS scams, unsolicited calls), advising customers to verify transaction details before confirming, what to do if a phone is lost or stolen		
Financial literacy and responsible use (relevant where products involve credit or savings): explaining what a loan is and when it makes sense, helping customers understand interest and repayment obligations, recognising over-indebtedness risk; supporting customers to assess viability before applying		
Pitching and sales simulation: preparing and practising a concise product pitch, anticipating common objections and practising responses, receiving structured peer feedback, understanding recruitment targets and locations; knowing promoter obligations and rights in the field		
Additional training gaps specific to your context?		

Section 4: Training logistics

Time available for training (hours per session, number of sessions)

Best format (in-person, remote, hybrid, written guide, video)

Who can facilitate training internally?

Tool 3.4

Communication materials review checklist

This is a checklist to review communications materials in order that they are as inclusive as possible.

Material being reviewed (name and format)

Target audience for this material

Reviewed by:

Date:

Criterion

Met? (Yes /
Partially / No)

Notes (anything that needs to
be changed or addressed)?

Section 1: Language and tone

Language is conversational, familiar and simple. Language avoids financial jargon or technical terms

Does not assume prior experience with technology or formal financial products

Written in second person ('you') and addresses the reader directly

Sentences are short, including only one idea per sentence

Numbers and amounts are in the locally familiar format

Can be explained verbally by an agent without losing meaning

Section 2: Visual representation

Women appear as active, confident users & not observers or recipients

Women shown in realistic everyday settings matching the target customer's life

Imagery is not generic stock photography & reflects actual customer context

If men appear, they are not the primary or dominant presence

Colour, dress, and setting are appropriate to the local context

Imagery includes representation of men and women that challenge gender stereo types

Section 3: Benefit Framing

Core benefit is stated clearly and emphasised (eg. not buried)

Benefits address what matters to women: control, safety, convenience

Addresses a real problem or concern she has

Does not over-promise (claims are honest and realistic)

Reinforces confidence and autonomy (does not imply the product is complicated or risky)

Where relevant, shows the cost of not using the product

Section 4: Format and accessibility

Core message can be understood without reading extensive text

Full message can be absorbed in under two minutes

Font is readable in poor lighting (at least 11pt for print)

Strong contrast between text and background

Format is appropriate for the channel

Works in black and white or on a low-resolution screen

Section 5: Red flags to avoid

Does not feature only male characters or use predominantly male relevant language or messaging

Does not assume smartphone ownership or high digital literacy

Does not require the customer to rely on someone else to understand it

Does not use imagery of women that is patronising or stereotyped

Summary and Decision

Total criteria met: ___ out of 30

Key items that need to be fixed before dissemination

Responsible

Deadline

etc.

Tool 3.5

Education for existing customers for practical application

Part A: Assess the learning journey & what matters to female users

What does a female customer need to know to feel confident using the product for the first time?

What are the most common mistakes or questions from female users?

What are the most common reasons women stop using the product?

Priority learning needs (ranked)

#	What she needs to know or be able to do	When in her journey	Why is it important?
1			
2			
3			
4			
5			
6			
7			
8			

Part B: Match content to real learning needs

Format options needs to integrate into every day life using channels female customers use. eg. SMS with micro tips, WhatsApp with short messages (15-20 second videos), simple guides for common mistakes, use images for low-literacy contexts. In-person demo for first use and audio or voice to tackle literacy barriers.

What she needs to learn	Best format	Channel	Who delivers?	When?

Part C: 90-Day Education sequence

Trigger moment (example below)	Content and message	Format and channel	Owner
At registration / onboarding			
Within 24 hours of registration			
Day 3-5 (if no transaction yet)			
After first transaction			
Week 2-3			
One month			
Three months			
When an error or problem occurs			
30 days inactive re-engagement comms			

Part D: Other production and ownership considerations

Content we need to produce that does not yet exist

External expertise or production support we may need

Review and approval process before content goes out

How we will measure whether education content is working

Tool 3.6

Product measurement framework

Start with indicators marked 'essential'. Add others as your data systems develop.

Part A: The indicator framework

Indicator	What it tells you	Data source	Frequency
New registrations by gender	Whether women are entering the funnel at all		
Active users by gender	Who actually uses the product, not just who is registered.		
Retention rate at 3 months by gender	Who stays vs. who leaves. Women often drop out faster if support is inadequate in the first weeks.		
Time to first transaction (days from registration)	How quickly users gain confidence. Long times indicate a barrier between registration and first use.		
Transaction frequency by gender	Depth of use, not just access. Registered but rarely transacting is very different from weekly use.		
Average transaction value by gender	Whether women are using the product for small, cautious transactions vs. higher-value use.		
Feature usage by gender	Which features women use vs. which they do not. Unused features may indicate confusion, irrelevance, or lack of education.		
Support contact rate by gender	Women who encounter problems but do not contact support are silent churners.		
Autonomy: can she use it without help? (self-reported)	Whether women are genuinely independent users. Platform data cannot measure this.		
Referral source by gender	Whether new female customers are being referred by existing female customers.		
Add other indicators as relevant			

Part B: Setting our baseline

Complete for each indicator you will track. If data is not yet available, note what is needed and by when it will be collected.

Indicator	Current baseline (date: ____)	Target (by when?)	Responsible	Data gap or action needed
Fill in with agreed indicators from Part A above				

Part C: Quarterly/bi-annual review

Look for trends across at least 2-3 review cycles.

Indicator	Q1 (date: ____)	Q2 (date: ____)	Q3 (date: ____)	Trend and action
Fill in with agreed indicators from part A				

Part D: Additional questions to ask

Where is the largest gap between male and female active use? What might be driving it?	
At what point in the journey do women drop out at higher rates? What does that tell us?	
Is the gap between male and female retention narrowing or widening? Why?	
Are self-reported confidence scores improving? What have we changed that might explain this?	
Are female referral rates growing? If yes, what are women saying they like?	

Part E: Summary and actions

Key finding from the previous quarter	Action required	Responsible	Deadline

Further resources

These resources have been developed by organisations with significant investment in gender-inclusive finance. They complement this toolkit with more detailed guidance, additional tools, or evidence to make the business case internally.

Resource	Where to find it
Advancing Women's Financial Inclusion: Guidelines to Adopt a Gender Perspective in Financial Institutions World Bank / CGAP / IFC (2024)	https://www.cgap.org/research/publication/advancing-womens-financial-inclusion-guidelines-to-adopt-gender-perspective-in
A Practical Guide to Revolutionizing Product Design in Financial Services: Women's World Banking (2024)	A Practical Guide to Revolutionizing Product Design in Financial Services - Women's World Banking
What Enables Her Business to Grow: Practitioner Toolkit for Segmenting Women-Owned and Women-Led Businesses Financial Alliance for Women	WSME Segmentation Framework & Toolkit
Gender Norms in Financial Inclusion: Diagnostic Guidance CGAP / FinEquity (2022)	https://www.findevgateway.org/guide-toolkit/2022/10/gender-norms-in-financial-inclusion-diagnostic-guidance
Breaking Barriers, Building Successful Businesses: A Gender Inclusivity Toolkit for Young Entrepreneurs UNDP (2023): undp-rbap-gi-toolkit-for-young-entrepreneurs.pdf	https://www.undp.org/publications/breaking-barriers-building-successful-businesses-gender-inclusivity-toolkit-young-entrepreneurs
The Women's Empowerment Principles Gap Analysis Tool (WEPS Tool), UN Women / UN Global Compact / IDB Invest: WEPS GAT Tool - home	https://weps-gapanalysis.org/



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