



## WOMEN IN BUSINESS: How to develop a gender-inclusive approach

A practical guide for financial service providers - WIN 2.0 Learning Series

June 2026



### Why this matters?

Women make up the majority of customers in smallholder agriculture and informal trade & yet many businesses' products are not designed with them in mind.

That gap in commercial opportunity. Businesses that understand and remove barriers women face, in product design, communication and service delivery, consistently see higher uptake, stronger loyalty and lower loan default rates.

This guide gives you a structured way to act on that opportunity.

### What the evidence shows?

- Women in Mozambique manage household finances and input purchases but are rarely the target for businesses.
- Gender-responsive marketing cut cost-per-customer for a WIN partner
- Businesses that gather sex-disaggregated data are better placed to identify & serve the women customer segment profitably.



**HOW TO USE THESE RESOURCES:** Start with the Self-Assessment (Tool 1) to identify gaps in your organisation. Use the Action Plan (Tool 2) to prioritise next steps. Then use this guide to understand each step in depth, and the numbered tools to put each one into practice.

#### LAYER 1 – ASSES

Tool 1: Self-assessment: Score your organisation across 6 areas

#### LAYER 2 - PLAN

Tool 2: Action planning: Translate findings into clear next steps

#### LAYER 3 - ACTION

Tools 3.1–3.6: Segmentation, user experience, training needs, comms, education & Measurement

### COMPANION TOOLKIT TABS → SIX STEPS TO GENDER INTEGRATION

#### 01 Target customer segmentation

Map who actually uses your product. Identify barriers that disproportionately affect women.

▶ *Tool 3.1 Segmentation worksheet*

#### 02 Improved user experience

Design for clarity, autonomy and confidence among female users.

▶ *Tool 3.2 User journey map*

#### 03 Build inclusive capabilities

Train staff at every touchpoint in gender-aware communication.

▶ *Tool 3.3 Training needs planner*

#### 06 Measure, learn and adapt

Disaggregate data by gender. Use findings to adapt products.

▶ *Tool 3.6 Measurement framework*

#### 05 Education for practical use

Help women build confidence and autonomy over time.

▶ *Tool 3.5 Education planner*

#### 04 Inclusive communication materials

Create materials that represent women's real contexts and experiences.

▶ *Tool 3.4 Comms checklist*