



South-South Series: Empowering and Growing Women-led Business

Session 5: Access to Finance for Women-Led MSMEs

22 Octobre 2025

Tool for Analysing the Inclusion of Women in the Provision of Financial Products and Services



HERRAMIENTA DE ANÁLISIS DE INCLUSIÓN DE LAS MUJERES EN LA PROVISIÓN DE PRODUCTOS Y SERVICIOS FINANCIEROS



5 Dimensions - 3 Approaches - 1 Purpose

Data
availability

Analysis and
segmentation

Design of financial
products and services

Implementation

Organisational
culture

Data to generate value

Disaggregated information on access,
uses, motivations, and objectives

Gender intelligence

Identification of differential
objectives, expectations and
needs

People-centred

Design is based on an understanding of
user profiles

Building the financial health of women and their businesses

Dimension 1: Data availability

1.1 Data collection and management practices (individual and business)

- Disaggregation by sex at **the client level** / stage of **attraction and incorporation** of the client
- Ownership of different **products and services** / **Average amounts** (credit)
- **Use of products** (frequency, channels, purpose of use, etc.)
- Demographic **data**

1.3 Information on the women's market

- Other external data

1.2 Women-owned businesses

- Businesses are identified based on a **definition of women-owned businesses** that allows them to be identified
 - Name linked to ownership
 - % of ownership (51% or more)
 - Women in key management positions
 - Subsidiary of another company only if the parent company is owned by women
- Ownership of different **products and services** / **Average amounts** (credit)
- **Use of products** (frequency, channels, intended use, etc.)

Dimension 2: Analysis and Segmentation

2.1 Data analysis

- Gender gaps in access and use
- Patterns of ownership (quantity, type, amount) and use of financial products
- Sales funnel behaviour patterns (attraction, interaction, conversion, valuation)
- Performance patterns (profitability, satisfaction, loyalty)
- Analysis of potential returns through cross-products
- Establishing the user journey

2.2 Segmentation

- Segments by gender / Segmentation (gender, demographics, place of residence, behavioural/financial behaviours, psychographics, life stages, etc.) / Information on barriers to access and use
- **Company classification by country / sales volume / number of employees / borrowing capacity / business life cycle stages / economic sector**

Dimension 3: Product and service design

3.1 Gender intelligence

- Practices for analysing products based on knowledge of segments
- Identifying contributions to financial inclusion / How does your product reduce the access and usage gap?
- Use of information for: innovation, communication channels, marketing, credit/scoring policies, etc.

3.2 Products for women

Comprehensive proposal – Building a tailor-made ecosystem

3.3 Indicators

Profitability (access, use) / Satisfaction / Quality (inclusion, business growth, quality of life, etc.)

Dimension 4: Implementation

4.1 Sales and service delivery

- **Financial capabilities** of customers
- Customer **preferences** in relation to the product
- **Digital capabilities** and their impact on access and use
- Preferences regarding **media and types of communication**
- **Loyalty** strategies for female segments
- Strategies to ensure product utilisation

4.2 Communications and marketing

Biases in communications

4.3 Internal capabilities

Knowledge and established practices for implementing products designed with gender intelligence

Dimension 5: Organisational culture and capabilities

5.1 Commitment to gender inclusion gender

- Express statement of commitments – (Institutional document, established goals)
- Recognition of the impact that gender biases have on the provision of financial services

5.2 Policies and practices for promoting inclusion

Non-discrimination policies – Recruitment, retention and promotion – Work-life balance – Reconciliation and shared responsibility – Violence

5.3 Commitment to developing people-centred products

- **Innovation focused on creating conditions for the development of financial capabilities**
- Internal awareness-raising around gender intelligence and support to sustain commitment



THANK YOU!

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Thank you

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