Gender inclusive business model canvas

How to adapt a gender lens for business models

This gender-inclusive business model canvas will enable you to quickly analyse key aspects of your business model such as your partners, customers, activities, distributors, employees, suppliers, and the unique value you add, from a gender inclusion perspective.

Directions to use the gender inclusive business model canvas:

1. The business model canvas has the building blocks of starting an organization. However, you should aim to revisit it periodically, especially as your organization goes through strategic changes.

2. Go through the sample worksheet and prompts to get a better understanding of the sections that you will need to fill and discuss with your team.

3. Start with the sections in the middle of value proposition and impact, move to the sections on the top and then eventually work through the sections at the bottom.

4. Business model canvases can have various use cases as shown below. Users should identify upfront why they want to use the canvas and what purpose it will serve
   a. Strategizing use case - use business model canvas to development overall or functional strategy or retrospectively analyze prior strategy
   b. Alignment use case - use business model canvas to alignment between leadership teams and departments and value (revenue) and infrastructure (costs) sides
   c. Communication and awareness use case - use business model canvas to communicate within the organization in a shared language and for strategy diffusion and co-creation

5. At the end of the tool we have provided a glossary of some commonly used terms which will aid in better understanding of some of the language.
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GENDER INCLUSIVE BUSINESS MODEL CANVAS WITH PROMPTS

Go through the below template to familiarize yourself with the various parts of a business model canvas and refer to the specific prompts under each section which will help you apply a gender lens.

<table>
<thead>
<tr>
<th>KEY PARTNERS</th>
<th>KEY ACTIVITIES</th>
<th>KEY RESOURCES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Are there opportunities for both male and female partners to come on board?</td>
<td>Can they be implemented by both men and women?</td>
<td>Are physical resources such as technology and equipment accessible to both men and women?</td>
</tr>
<tr>
<td>Do you have policies that ensure women are included in partner selection?</td>
<td>Is the work ecosystem in which they are implemented suitable for women?</td>
<td>Do men &amp; women have equal opportunities for recruitment &amp; career advancement?</td>
</tr>
<tr>
<td>Are your partners gender-inclusive in the way they run their organisation?</td>
<td>How many men and women employees do you have?</td>
<td></td>
</tr>
<tr>
<td></td>
<td>How many women are in management?</td>
<td></td>
</tr>
</tbody>
</table>

COST STRUCTURE

- For your human resources, do men and women receive equal remuneration for equal work?
- Does your company invest in working conditions that meet the specific needs of women? E.g. maternity policies, nursing facilities at the workplace, etc

VALUE PROPOSITION

- Are you considering the needs of women in your solution?
- Can your product or service solve problems women specifically face?
- Why should women use your product as opposed to that of competitors?

VALUE PROPOSITION

- How does the environment, community, society benefit from your gender-inclusion efforts?
- How do employees, partners and customers benefit from gender-inclusive approaches?

CUSTOMER RELATIONS

- Do you have dedicated personal assistance to support women as they buy & use your product? e.g. using field force agents in onboarding, training
- Are there feedback channels that allow input from men and women to improve product and service experience?

CUSTOMER SEGMENTS

- How do women prefer to be reached?
- Are your sales force distribution channels made of more men or women?

CHANNELS

- Are your customers mostly men or women?
- How can you serve more women than men?
- Do you understand who influences your customer’s purchase decisions?

REVENUE STREAMS

- Does your company consider the spending powers of women customers?
- Does your company think about credit options accessible and affordable to women?
- Does your company consider the payment options preferred by women?

- Prompts to help you apply a gender lens during this exercise
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GENDER INCLUSIVE BUSINESS MODEL CANVAS WITH EXAMPLE

Below is an example of a canvas created by a Kenyan digital financial service provider. Based on the canvas the provider could alter its strategy to incorporate more women centred external partners, especially those who can reach women farmers and push the needle towards gender transformation.

<table>
<thead>
<tr>
<th>KEY PARTNERS</th>
<th>KEY ACTIVITIES</th>
<th>KEY RESOURCES</th>
</tr>
</thead>
<tbody>
<tr>
<td>★ Some of our partners are gender transformative, others not explicitly so</td>
<td>★</td>
<td>★</td>
</tr>
</tbody>
</table>

COST STRUCTURE

★ We follow a pay equity policy and majority of our internal staff are female

VALUE PROPOSITION

★ Our products are more catered towards all smallholders rather than specifically women smallholders

IMPACT

★ By reaching more women with financial products they can increase their productivity and resilience and livelihoods

CUSTOMER RELATIONS

★ Our field agents collect feedback from both women and men customers
★ Sometimes it is not easy to get time from women to give feedback as they have other activities to take care of

CUSTOMER SEGMENTS

★ Our sales staff are mostly men as they are able to travel to far off locations
★ We have heard that women find it easier to talk to female staff

CHANNELS

★ We have an almost equal number of women and men customers
★ The value of loans of women customers is low, we need to understand why they don’t take higher value loans

REVENUE STREAMS

★ We do not have financial products with specific features for women

★ Prompts to help you apply a gender lens during this exercise
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GENDER INCLUSIVE BUSINESS MODEL CANVAS BLANK TEMPLATES

Fill up the below business canvas template with discussion with your team.

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<thead>
<tr>
<th>KEY PARTNERS</th>
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</thead>
<tbody>
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</table>

<table>
<thead>
<tr>
<th>COST STRUCTURE</th>
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<table>
<thead>
<tr>
<th>VALUE PROPOSITION</th>
<th>IMPACT</th>
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<table>
<thead>
<tr>
<th>CUSTOMER RELATIONS</th>
<th>CUSTOMER SEGMENTS</th>
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RELEVANT GLOSSARY
As you work through this tool, you may have come across terms that are unfamiliar or confusing. Below is a list of some terms, knowing which would aid in better understanding of the tool. If there still are terms that you do not understand, it is recommended to refer to the Gender Glossary and other linked sources or consult with your Gender Advisor (if your organization has one).

**Gender analysis** refers to the critical examination of the differences between men and women, boys and girls, in their access to and control of resources, their roles and responsibilities, and the constraints they face in a given situation or context relative to each other. For instance, an assessment of the differences in access to and control of digital agricultural solutions between women and men smallholder farmers.

**Gender bias** refers to the conscious or unconscious, explicit or implicit prejudiced actions or thoughts that could lead to unfair treatment of people based on their perceived gender. For instance, male farm laborers hired by women farm owners are likely to be less hardworking and reliable due to the lower perceived strictness of women.

**Gender lens** refers to a perspective that aims to identify and understand gendered power differences and biases among different groups in economic, social and legal contexts by analysing the relationship between different gendered groups, their access to resources and opportunities, and the constraints they face relative to each other.

**Gender mainstreaming / integration** is a process that involves embedding of a gender perspective into the entire spectrum of an organization’s activities including its strategies, structures, policies, culture, systems and operations. It ensures that the needs and interests of all genders are included in the design, implementation, and M&E of any planned activity.

**Gender roles** refer to socially determined behaviours, tasks, and responsibilities assigned to different individuals based on perceived differences in their sex. These are socially-prescribed norms on how people should think, act, speak, and feel based on their perceived sex. For instance men farmers going to the market to sell produce even if women farmers worked on the fields based on men’s role to handle money.

**Gender transformative** refers to an organisation that aims to achieve gender empowerment and equity designs its products, service lines, and/or investments to reduce barriers in not only access to resources but also in agency and control over resources. For instance an agri-input loan provider can incorporate strategies to reach out to include women smallholder customers to make the final decision on loan disbursal after approval without spousal consent.