

# Gender-inclusive persona profile

## How to develop gender inclusive customer segments

The persona profile worksheet will help you create your customer segments with a gender lens in mind.

### Directions to use the gender inclusive persona profile worksheet:

1. Before using this tool, it is recommended that you collect sex disaggregated data on your customers' needs, activities, and behaviours. Refer to the sex disaggregated data collection guide [here](#) for more details. Data sources can include ethnographic research, customer surveys, quantitative metrics and secondary desk research.
2. Understand the prompts for different sections of the persona profile and how gender can be incorporated.
3. Understand the worksheet and prompts in the context of a hypothetical example.
4. Fill up the persona profile worksheet to create your own customer segments.
5. A persona profile can serve various use cases as shown below. Users should define upfront why they want to create persona profiles and how will they use them:
  - a. **Customer insights use case** - create personas to understand your core audience better. Everyone in the organization can use these personas.
  - b. **Product design use case** - create personas to gather information to better design products and services. Teams with farmer facing outputs will be best served by these personas.
  - c. **Internal communication use case** - create personas to communicate about customer segments internally such as with the board. Everyone in the organization can use these.
  - d. **External communication use case** - create personas to understand how to communicate with customers,
6. 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.



**Primary audience**  
Gender intentional and transformative



**Tool type**  
Worksheet



**Personnel**  
Product teams, strategy teams, field agents



**Duration**  
5-6 hours

### GOALS

- (1) Understand characteristics of your core audience.
- (2) Design better products, services and delivery channels to serve women smallholders.

### REQUIREMENTS

- (1) Utilizing this tool fully will require investments in design research capacity to conduct in-field interviews and collect data.
- (2) If in-house capacity is limited, it is recommended that a design research firm is contracted.
- (3) A gender expert / advisor is essential to fully draw out gender nuances. Such expertise should either be in-house or contracted/
- (4) If there are terms which are unclear we suggest referring to [Gender concepts glossary](#) tool or consult your Gender Advisor.

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### GENDER-INCLUSIVE PERSONA PROFILE TEMPLATE WITH PROMPTS

Go through the below template to familiarize yourself with the various data sections that are used to create a persona profile and refer to the specific prompts under each section which will help you apply a gender lens. Depending upon the use case and ease of data availability, you might only fill up a few sections. You can create personas with a subset sample of customer data.

<p style="text-align: center;"><i>Add persona image here</i></p> <hr/> <p style="text-align: center;">“Quote”</p>	<p><b>Persona Name:</b></p> <p>Add a general description of the persona here (This will include a short background and any other major life experiences that describe and shape who they are today)</p>	<p><b>Goals &amp; Aspirations</b> (What does this person hope to achieve one day? E.g “I need access to affordable credit so that I can expand my coffee acreage.”)</p> <ul style="list-style-type: none"> <li>★ <i>Are there gendered barriers to achieving those dreams?</i></li> <li>★ <i>What goals do women envision achieving within the constraints of their ecosystem?</i></li> </ul>
<p><b>Demographic data:</b></p> <p>Gender: Age: Occupation: Education level: Income: Marital status Family size:</p>	<p><b>Roles &amp; Responsibilities:</b> (What roles and responsibilities does your persona hold in their day to day? E.g Buying farm inputs, hiring labor, cooking for laborers, tilling land.)</p> <ul style="list-style-type: none"> <li>★ <i>Note gendered differences in type and division of labor between men and women e.g women cook for laborers while men till land or buy inputs</i></li> <li>★ <i>Note time poverty on women, i.e., do women have lesser time available for income generating activities?</i></li> </ul>	<p><b>Financial behavior:</b> (What are their sources of income? How much is their monthly income? What is their monthly expense? How do they spend their money? Do they own any assets?)</p> <ul style="list-style-type: none"> <li>★ <i>Are assets owned by men only, women only or jointly?</i></li> <li>★ <i>Do women have personal sources of income?</i></li> <li>★ <i>Who makes decisions on expenditure? Solo or joint?</i></li> <li>★ <i>What credit facilities do women have access to? Do they use them? Why or why not?</i></li> </ul>
<p><b>Devices &amp; Communication:</b> (What devices and gadgets do they own or have access to? E.g android phone, tablet, etc.)</p> <ul style="list-style-type: none"> <li>★ <i>Do more men than women own the devices?</i></li> </ul> <p>(What are their preferred communication channels? E.g. phone call, WhatsApp, field-force agents, etc)</p> <ul style="list-style-type: none"> <li>★ <i>Note channels preferred by women</i></li> </ul>	<p><b>Products &amp; Services:</b> (Which products or services does this person use to help them achieve their goals?)</p> <ul style="list-style-type: none"> <li>★ <i>Which products are used and preferred by women? Why?</i></li> <li>★ <i>Which products do women struggle to use?</i></li> <li>★ <i>Which products would they like to use but have limited access to?</i></li> </ul>	
<p><b>Pain points:</b> (What are the blockers to this person meeting their needs with current solutions? E.g limited access to marketplaces)</p> <ul style="list-style-type: none"> <li>★ <i>Which pain points are unique to women due to factors such as access to assets, limited technical skills or autonomy and agency?</i></li> </ul>	<p><b>Norms &amp; Behaviours:</b> (What are social and cultural norms in this person’s community or immediate context?)</p> <ul style="list-style-type: none"> <li>★ <i>Note what are the common socio-cultural norms that may differentiate between women and men in terms of power, access to resources, agency to make decisions</i></li> </ul>	<p><b>Attitudes &amp; Beliefs:</b> (What are this person’s self perceptions? Who and what do they trust? E.g low trust in formal banking)</p> <ul style="list-style-type: none"> <li>★ <i>Note differences between what women and men value, believe and trust within their environments</i></li> </ul>

★ Prompts to help you apply a gender lens during this exercise

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### GENDER-INCLUSIVE PERSONA PROFILE TEMPLATE WITH USE CASE EXAMPLE

Refer to the hypothetical example of a persona profile that was created by a Zambian digital financial service provider for the product design use case to design new product features. Based on the segment profile, the provider could develop a youth savings product with monthly savings product to meet milestones like education with features like small savings value, push reminders, additional interest on reaching goals.



*"I have to save for my education...its my future after all"*

#### Persona Name: Annie

She is a 21 year old student, urban resident.

#### Goals & aspirations:

Annie wants to become a doctor and wants to be able to save for that.

She also wants to own a business to allow for multiple income streams.

#### Demographic data:

Gender: Female  
Age: 21  
Occupation: Salaried employee at a juice shop  
Education level: University  
Income: 1,000 ZMW per month  
Marital status: Single  
Family size: Parents and siblings

#### Roles & responsibilities:

She works everyday at a juice shop.

She is the eldest sibling and is charged with taking care of younger siblings and household chores.

#### Financial behavior:

She earns a salary but it is not enough to meet her monthly expenses and needs.

She tries to save part of her monthly salary to contribute paying for education.

#### Devices & communication:

She owns a basic feature phone.

#### Products & services:

She currently only uses her mobile money account as a fixed savings account.

#### Pain points:

She sometimes has to forego her monthly savings to provide for household needs.

She sometimes forgets to save if she is caught up with chores.

#### Norms & Behaviours:

Her father believes that she doesn't need to save money separately, she can just ask the family when she needs to - that's what male members of the family are for.

#### Attitudes & Beliefs:

She is a highly motivated individual who sees the benefit in saving for education which is an important life milestone for her.

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## GENDER-INCLUSIVE PERSONA PROFILE BLANK TEMPLATE

Based on your understanding of the data for customers and use case for the persona profile fill up the below template to create your customer segments. Before you fill the template, ensure you understand the use case (i.e. why do you want to create this profile) and have relevant qualitative and quantitative data handy.

 <p>Add persona image here</p>	<b>Persona Name:</b> Add a general description of the persona here	<b>Goals &amp; Aspirations</b>
<p>“Quote”</p>		
<b>Demographic data:</b>	<b>Roles &amp; Responsibilities:</b>	<b>Financial behavior:</b>
<b>Devices &amp; Communication:</b>	<b>Products &amp; Services:</b>	
<b>Pain points:</b>	<b>Norms &amp; Behaviours:</b>	<b>Attitudes &amp; Beliefs:</b>

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*How to develop gender inclusive customer segments*

## 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).

**Digital financial inclusion** refers to deployment of cost-saving digital platforms in order to provide formal financial services to financially excluded and underserved groups. For instance, design and offering of tailored and affordable credit, savings and insurance services to women farmers by digital financial service providers in agrifinance in order to increase their access to finance and overall financial inclusion

**Financial literacy** refers to the ability to understand how money works and the ability to manage and make informed decisions about money including how to make money, how to budget, how to save and how to invest the money. Digital financial service providers can design and implement targeted financial education programs for women smallholder farmers in order to increase their financial literacy.

**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 owners are likely to be less hardworking and reliable due to the lower perceived strictness of women.

**Gender intentional** refers to a gender aware organisation that designs its products, service lines, and/or investments to reduce barriers in access to resources across genders or to increase the information base and awareness around gender gaps. For instance an agri-input loan provider designs shorter tenure loans linked to savings products to cater to the researched needs of female smallholder farmers.

**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.

**Village Savings and Loans Association (VSLA)** refers to a self-managed community group that offers savings, credit and insurance services to its members. VSLAs mainly serve economically vulnerable populations e.g. women farmers in rural areas who often lack access to formal financial services. VSLAs increase access to financial services and social capital for women SHFs, resulting in increased productivity and income