

Women-Centered Design

Better financial services
start with women



strive

Overview of the Women-Centered Design Process

The Women-Centered Design (WCD) process follows iterative, collaborative phases to design products, services and experiences around women's needs, aspirations and realities.





What does it look like in practice?



Align



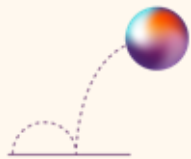
Discover



Ideate & test



Design for launch



Pilot & scale



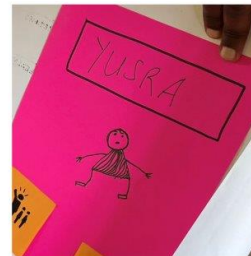
In Depth Interviews



Focus Group Discussions



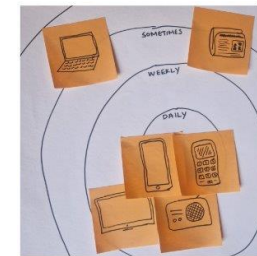
Co-creation Workshops



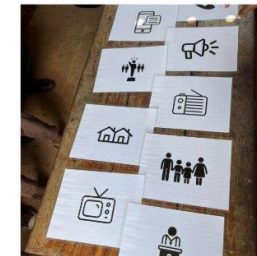
Persona Building



Pitch Tests



Communication Maps



Ranking Cards



Message Testing

What does it look like in practice?



Align



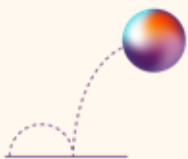
Discover



Ideate & test



Design for launch



Pilot & scale



What does it look like in practice?



Align



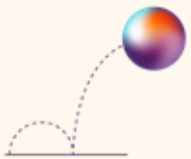
Discover



Ideate & test



Design for launch



Pilot & scale



The 9 P's

Framework for
designing products



Proposition



People



Partners



Product



Process



Promotion



Price



Place



Policy

What does it look like in practice?



Align



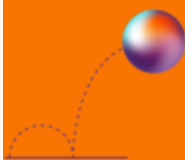
Discover



Ideate & test



Design for launch



Pilot & scale

STRIVE WOMEN

Summary Dashboard

of Financial Products Disbursed

Year	Pakistan	Peru	Vietnam	Total
2023	97,217	5,452	173	102,842
2024	188,706	8,959	177	197,842
2025	240,144	24,119	25,052	289,315
2026	90,194	107,159	38,655	236,008
Total	616,261	145,689	64,057	826,007

of Entrepreneurs Accessing Financial Services

Year	Pakistan	Peru	Vietnam	Total
2023	93,867	3,507	173	97,547
2024	132,450	5,873	169	138,492
2025	106,218	16,096	21,503	143,817
2026	44,596	79,381	44,938	168,915
Total	377,131	104,857	66,783	548,771

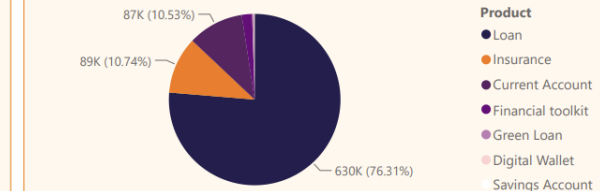
of Entrepreneurs Accessing Credit

Year	Pakistan	Peru	Vietnam	Total
2023	93,867	3,507	173	97,547
2024	132,188	5,873	169	138,230
2025	95,806	16,096	22,397	134,299
2026	25,620	12,541	14,847	53,008
Total	347,481	38,017	37,586	423,084

Value of Capital Disbursed

Year	Pakistan	Peru	Vietnam	Total
2023	\$92,117,662	\$4,188,700	\$641,245	\$96,947,607
2024	\$216,229,883	\$5,704,683	\$589,028	\$222,523,594
2025	\$297,232,100	\$17,106,398	\$387,077,347	\$701,415,845
2026	\$102,378,506	\$14,330,358	\$397,760,347	\$514,469,211
Total	\$707,958,150	\$41,330,139	\$786,067,967	\$1,535,356,257

Type of Financial Products Disbursed

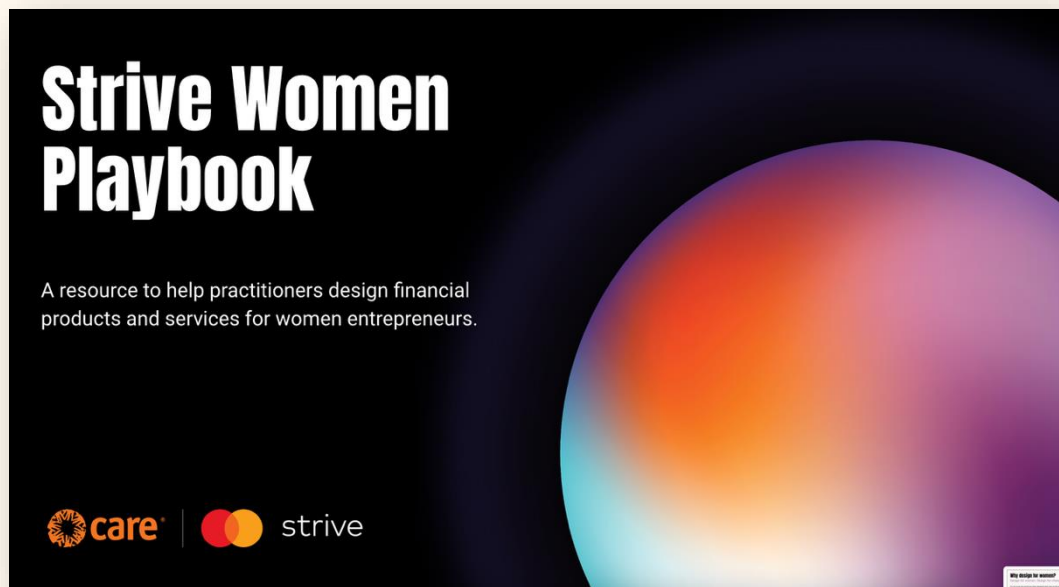
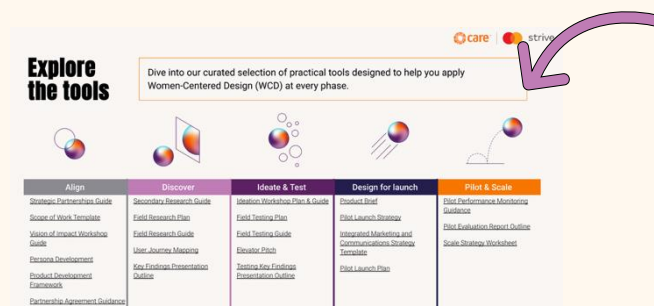


of Entrepreneurs Accessing Non-Financial Services

Year	Pakistan	Peru	Vietnam	Total
2023		190		190
2024	1,019	2,331	931	4,281
2025	9,489	4,152	764	14,405
2026	528	3,353	74,982	78,863
Total	11,036	10,026	76,677	97,739

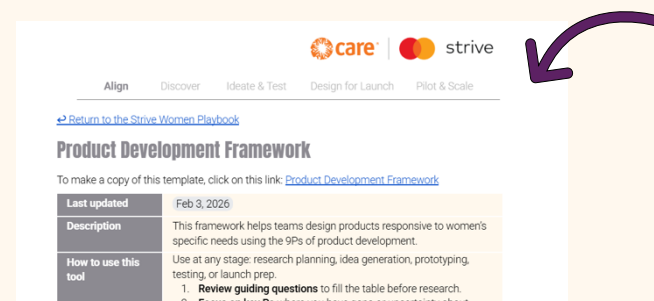
Entrepreneur Communications Reach

Year	Pakistan	Peru	Vietnam	Total
2023		11,218		11,218
2024	49,546	224,803	62,765	337,113
2025	213,897	1,454,816	1,524,025	3,192,737
2026	656,002	1,183,104	102	1,839,207
Total	919,444	2,873,940	1,586,891	5,380,275



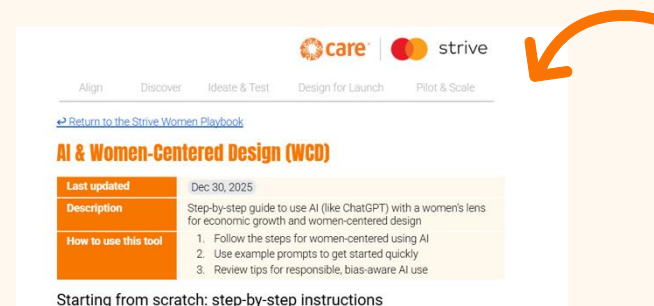
Start anywhere

Modular design lets you jump in at any stage: discovery, user engagement, or scaling.



Design with intention

Each section includes Women-Centered Design (WCD) checks to reflect on power, access, and inclusion.



Save time with AI

Built-in AI prompt suggestions help you generate ideas faster.



bit.ly/strivewomenplaybook

How does WCD drive change?

Women-Centered Design doesn't just improve products — it reshapes portfolios, operations, mindsets, and markets to work for women and for business.



CARE

ALWAYS

THERE

**Designing for women is
smart business**



BÊ PHÔNG

TIẾP SỨC DOANH NGHIỆP NỮ CHỦ

ĐẶC QUYỀN



TÀI CHÍNH



CÔNG NGHỆ



GIAO THƯƠNG



KIẾN THỨC



VPBank SME and CARE Vietnam

Goal: 3000 new borrowers in 12 months

Actual: 2x goal in half the time

8,192 loans worth \$361m USD in 9 months

Average Loan Size: \$44,000

2,053 loans to first time borrowers



SOLICITA TU CRÉDITO

EMPRENDIENDO MUJER

Financiera
confianza

Fundación
BBVA Microfinanzas

En alianza con:



strive



NO NECESITA LA FIRMA
DEL CONYUGE



SEGUROS PENSADOS
PARA TI*



CAPACITACIONES



PROGRAMA
DE DESCUENTOS**



strive

Financiera Confianza and CARE Peru

- No spouse signature required for loan
- Breast cancer insurance
- Financial education and business training integrated into the product
- Repayment flexibility to match seasonality of women's business cycles

Impact by March 2025:

- **84,817** loans disbursed
- **\$58.4M** in total loan value
- Among **most successful** products in the portfolio

CARE

ALWAYS

THERE

CARE x UNEP FI Implementation Lab



Equip your team to better serve women entrepreneurs

PRB signatory banks are encouraged to apply to the WCD Implementation Lab.

- Build practical women-centered design skills across your teams
- Co-design or improve a product or service for women clients, grounded in UNEP FI's financial health outcomes: stability, resilience, and security
- Get technical assistance, including 1-on-1 advisory from CARE and UNEP FI
- Showcase your results at the July 2027 UNEP FI HIE Plenary

What we ask

- Assemble a cross-functional team of five
 - Suggested team members: Product/Commercial, Finance/Risk, Tech/IT, Senior Leadership, Frontline/Branch Staff
- Attend four 90–120-minute online sessions (November 2026 – February 2027)
- Get leadership commitment to pilot your approach in the first half of 2027

Timelines

- 15-16 October - Application forms distributed via email
- 29 October (15:00-16:00 CET) – Information session for banks to clarify questions with CARE
- **10 November – Application Deadline**
- 16 November – Selected institutions notified (target cohort: ~15 banks)
- November/December – First two design sessions to be held online before December 15
- From mid-January 2027 – Remaining two design sessions, followed by pilot kickoff

CARE

ALWAYS

THERE

Q&A

