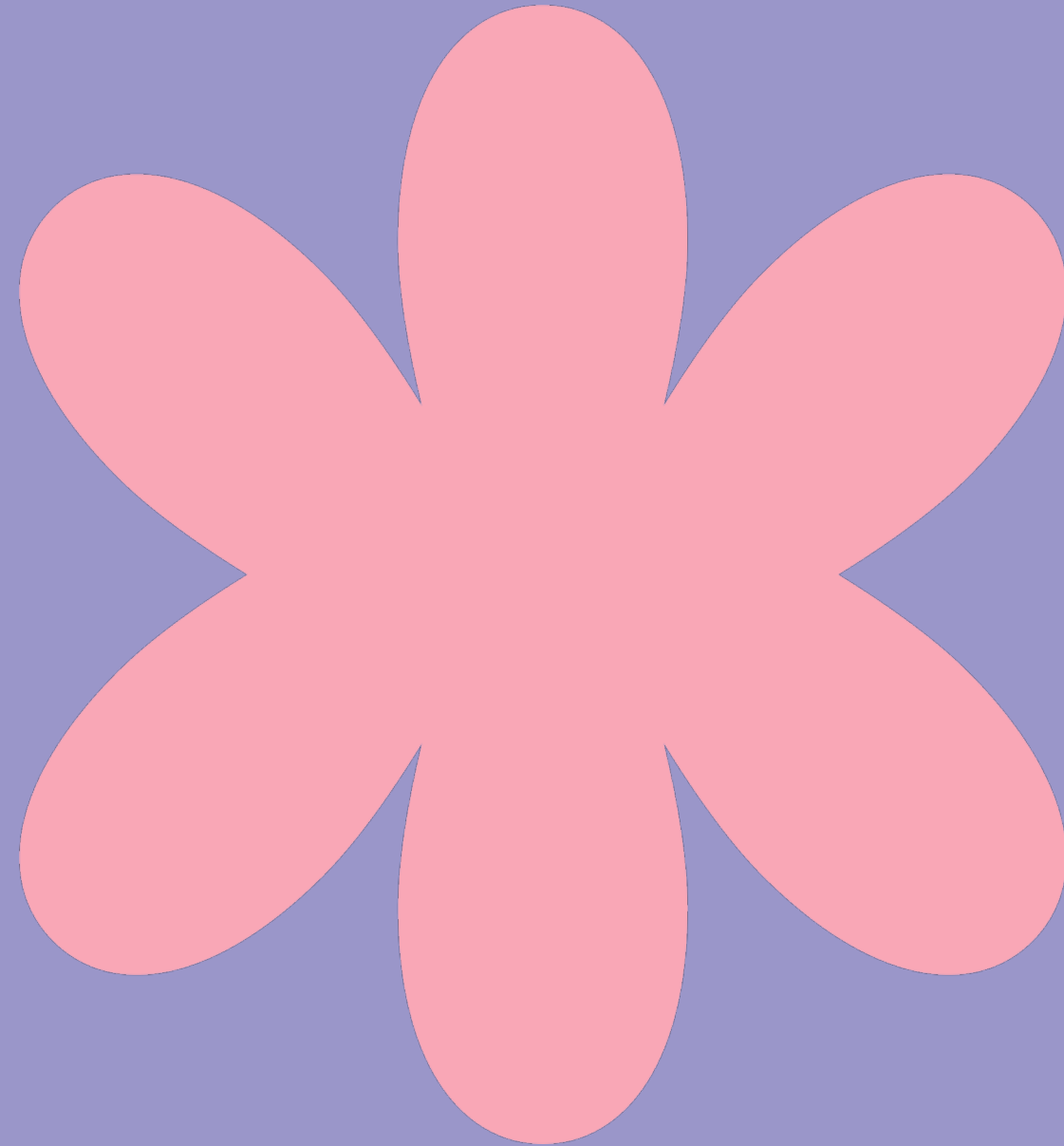




parwaaz *

— saving with intention, soaring with purpose



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Preface

I didn't set out to design a savings intervention.

I came to New York City with a suitcase full of ambition and a heart full of questions. Like many international students, I was navigating unfamiliar systems—immigration, banking, housing—all while holding onto pieces of home. Some of the most important lessons I learned during this time didn't come from a classroom. They came from watching the ways women around me managed money quietly and resiliently—rounding off bills, rationing meals, stashing savings in envelopes, gold, or trust.

These weren't just financial acts. They were survival strategies wrapped in love.

This thesis is my attempt to honor that wisdom.

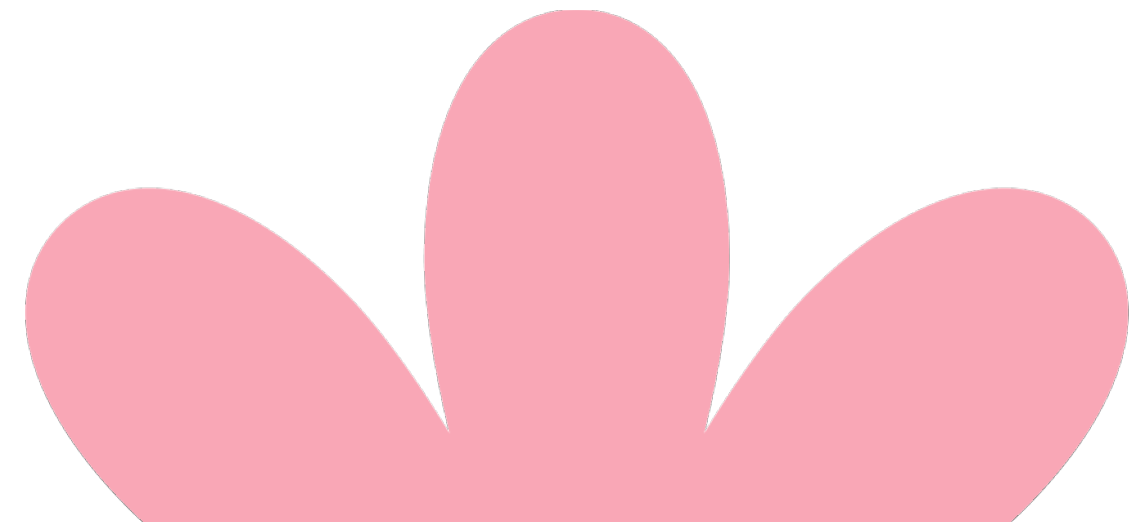
Parwaaz, meaning “flight” in Urdu, became more than a project title. It became a mindset—of rising together, of designing with dignity, of refusing to accept that exclusion is inevitable. I followed stories, interviewed strangers, worked with brilliant mentors, and spent months immersed in the lived realities of immigrant women in New York City.

What emerged was not a single solution, but a set of beliefs: that saving is not a transaction, but a relationship. That design is not about intervention, but invitation. And that belonging—in systems, in money, in identity—must be built intentionally. This work has changed me. It taught me that progress isn't always linear, that systems are shaped as much by culture as by code, and that joy and justice can co-exist on the same page. It stretched my role as a designer—into a listener, facilitator, provocateur, and learner.

To the women who trusted me with their stories, to the mentors who pushed me to go deeper, and to my classmates who reminded me that rigor can be warm—I'm so deeply grateful.

Welcome to Parwaaz. A project shaped by values, guided by relationships, and rooted in care.

With love and possibility,
Srinidhi



*“The real voyage of discovery consists not
in seeking new landscapes, but in having
new eyes.”*

— Marcel Proust

Chapter 1: Flight Path — Introducing Parwaaz

Chapter 2: What’s in a Name? Storytelling, Identity, and Visual Language

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Chapter 7: The Parwaaz Framework

Chapter 8: Piloting Change

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Flight Path — Introducing Parwaaz

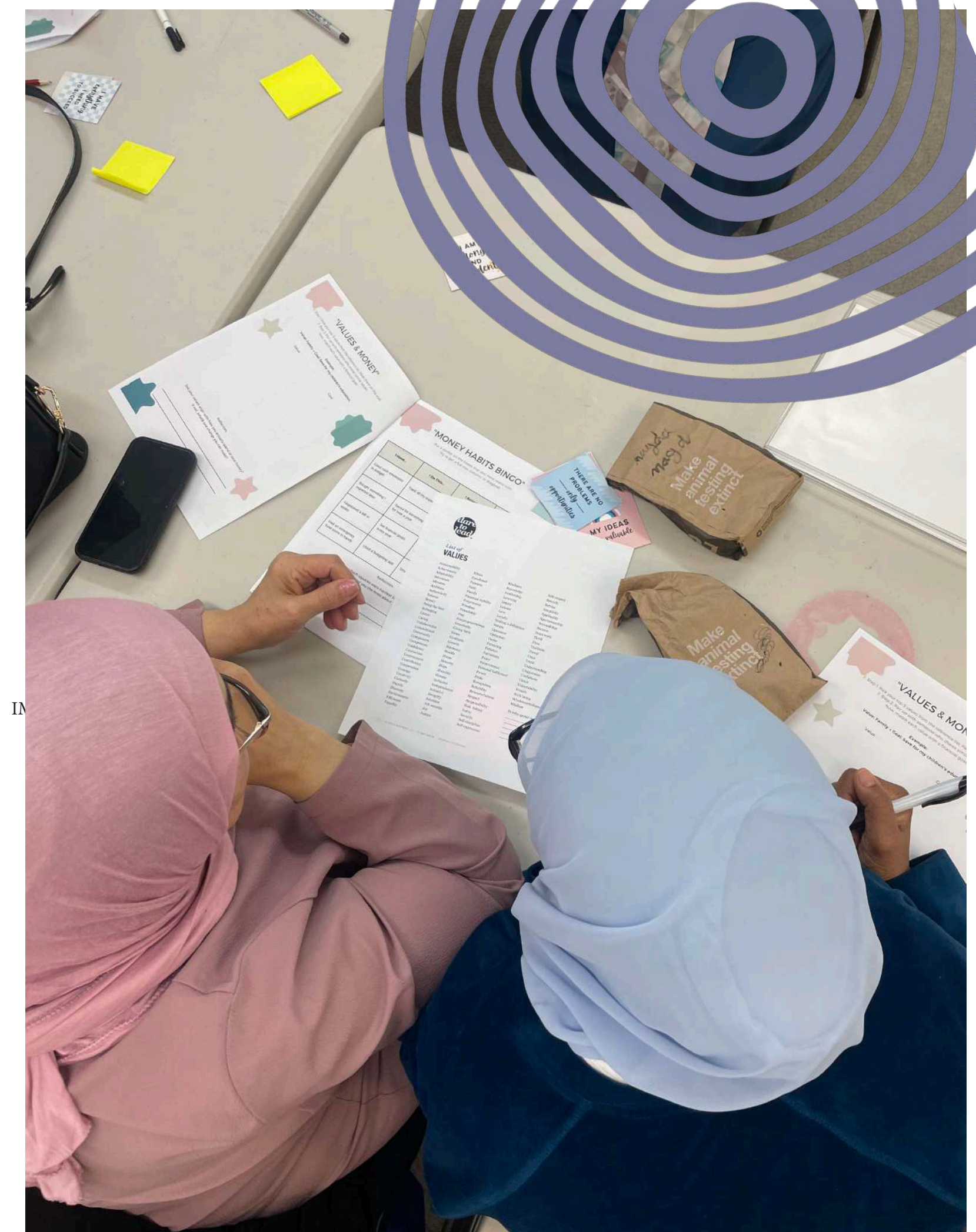
When I first arrived in New York City, I quickly realized that saving money here was not just about numbers or bank accounts—it was about navigating an entirely new world. As an international student, I faced hidden fees, unfamiliar banking rules, and a sense that the financial system wasn't built for people like me. Every transaction, every form, every small decision was a reminder that “saving” in this context meant something different—and often, something harder.

But this wasn't a new story. Growing up in Pune, India, I saw how my family—especially the women—practiced saving in ways that didn't fit into any formal definition. My mother would tuck away gold earrings for emergencies, my grandmother kept small envelopes of cash hidden in the kitchen, and every trip to the market was a lesson in stretching a rupee just a little further. These were acts of care, resourcefulness, and sometimes quiet resistance. They weren't just about money—they were about creating safety, dignity, and hope for the future.

As I began my thesis, I thought I was researching financial literacy. But the more I listened—to my own memories, to the stories of immigrant women in New York, to the wisdom of community leaders—the more I realized that saving is deeply emotional and cultural. It's about trust: trust in yourself, in your community, and in the systems around you. And when that trust is missing, saving becomes an act of courage.

As one financial educator shared,

“We keep telling people to save without ever asking if they feel safe enough to save.”



A Universal Practice, Uniquely Expressed

Across every culture, people collect things-recipes, photographs, heirlooms, even grocery bags or ticket stubs. These collections are more than objects; they are ways of holding onto what matters, of preserving memory, meaning, and identity. Saving, I learned, is another kind of collecting. Whether it's coins in a jar, a gold chain passed down through generations, or a mental list of "just in case" strategies, these acts are about preparing for the unexpected and caring for those we love.

In my interviews and workshops, women described saving not as a formal plan, but as a series of small, everyday decisions: skipping a treat to send money home, sharing groceries with a neighbor, or setting aside a little "rainy day" cash. These choices rarely show up in financial dashboards or official reports, but they are the true foundation of resilience.

The Real Story of Parwaaz

Parwaaz-meaning "flight" in Urdu-was born from these stories. It's not just a project about money. It's about honoring the invisible work that women do to create stability and possibility in their lives. It's about recognizing that saving is not just a solitary act, but a collective practice woven through families, friendships, and communities.

Why We Save: Beyond the Bank Account

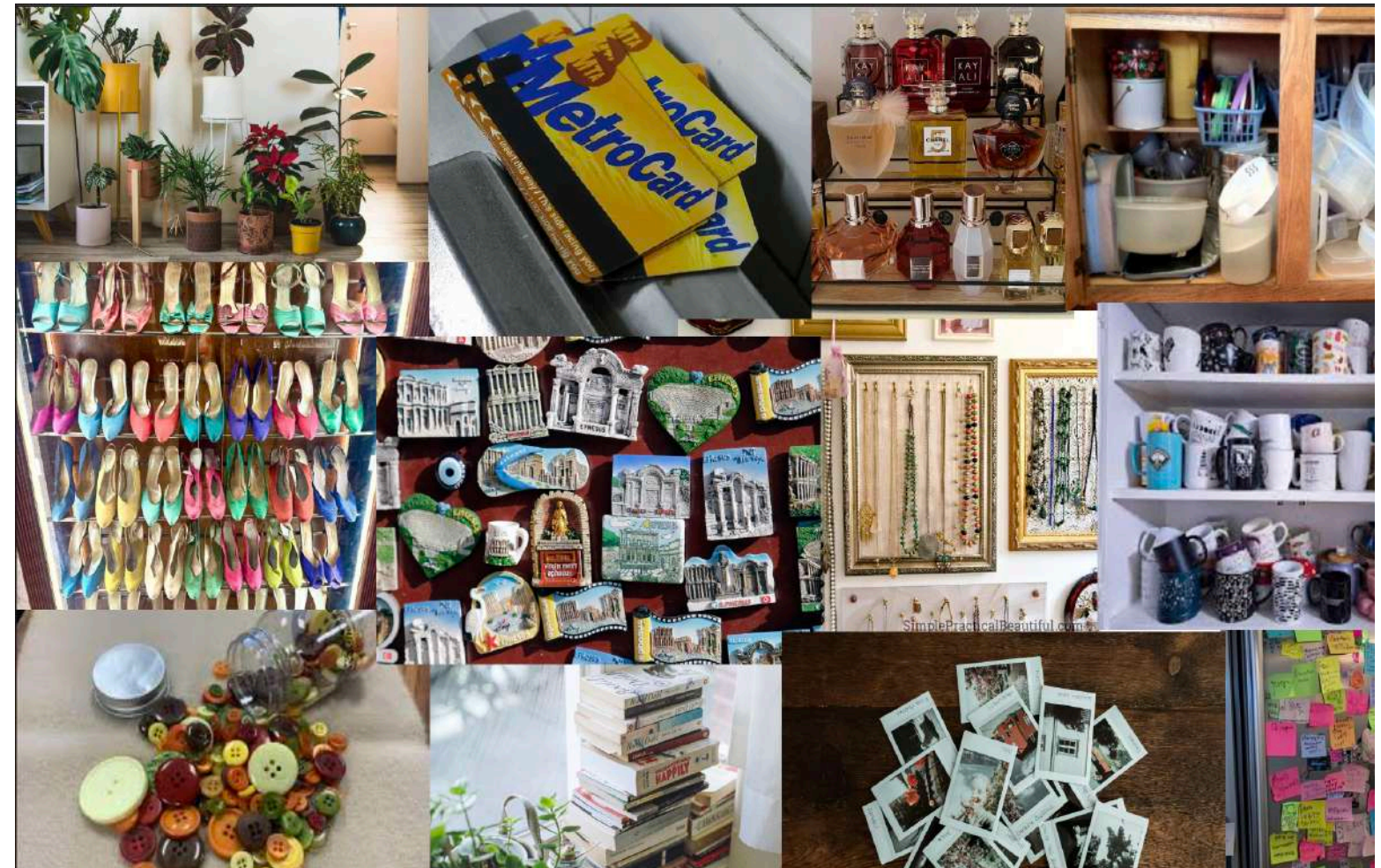
If you look inside any home-whether in Queens, Karachi, or Kolkata-you'll find little collections: jars of buttons, stacks of letters, shelves of spices, or bundles of receipts. These are not just things; they are evidence of care, planning, and the desire to be ready for whatever life brings. Saving, in this sense, is not just about financial security-it's about creating a sense of control and comfort in a world that can feel unpredictable.

For immigrant women in New York, saving is often a form of self-protection and love. It's the quiet decision to go without so a child can have more. It's the habit of sending money back home, even when it means making do with less. It's the creativity of finding new ways to stretch resources, share with neighbors, and build informal safety nets when formal ones don't exist.

One of the biggest lessons from this project is that the ways people save are rarely recognized by the systems around them. Financial institutions and policy makers often measure success by how much is in a savings account, or how well someone follows a budget. But these measures miss the reality of how saving actually happens for so many-through informal networks, cultural rituals, and acts of everyday ingenuity.

The photographs on this spread show the many ways people collect, save, and prepare. From kitchen shelves lined with jars to carefully folded currency notes, from family heirlooms to handwritten recipes, these images are a celebration of the diversity and creativity of saving. They remind us that every act of collecting is an act of care-a way of saying, "I am ready for tomorrow."

Parwaaz is about making these invisible practices visible. It's about designing tools and conversations that honor the real ways people save-not just what fits into a spreadsheet. By centering stories, rituals, and relationships, this project aims to shift the narrative: saving is not just about sacrifice, but about self-trust, dignity, and the possibility of a brighter future.



How I Approached the Work: Listening, Testing, and Growing

Designing Parwaaz was never a straight line. My process was shaped by listening deeply, testing ideas with the community, and learning from every misstep. Here's how the journey unfolded:

1. Framing the Problem

I started by mapping the landscape—studying how savings is defined in research, looking at data, and talking to people about their real-life challenges. This helped me see the gaps between what financial programs teach and what people actually do.

2. Building Community

Next, I reached out to the community. Through surveys, interviews, and workshops, I heard firsthand how women save, what worries them, and what gives them hope. These conversations revealed that saving is often a collective act, rooted in family and friendship.

3. Co-Design and Testing

With these insights, I began co-designing tools—like workbooks, card games, and prompts—that made saving feel personal and approachable. I tested these tools with women at Community Service Society (a nonprofit focused on economic empowerment) and Malikah (a grassroots organization for healing and leadership), gathering feedback and refining the designs through their insights.

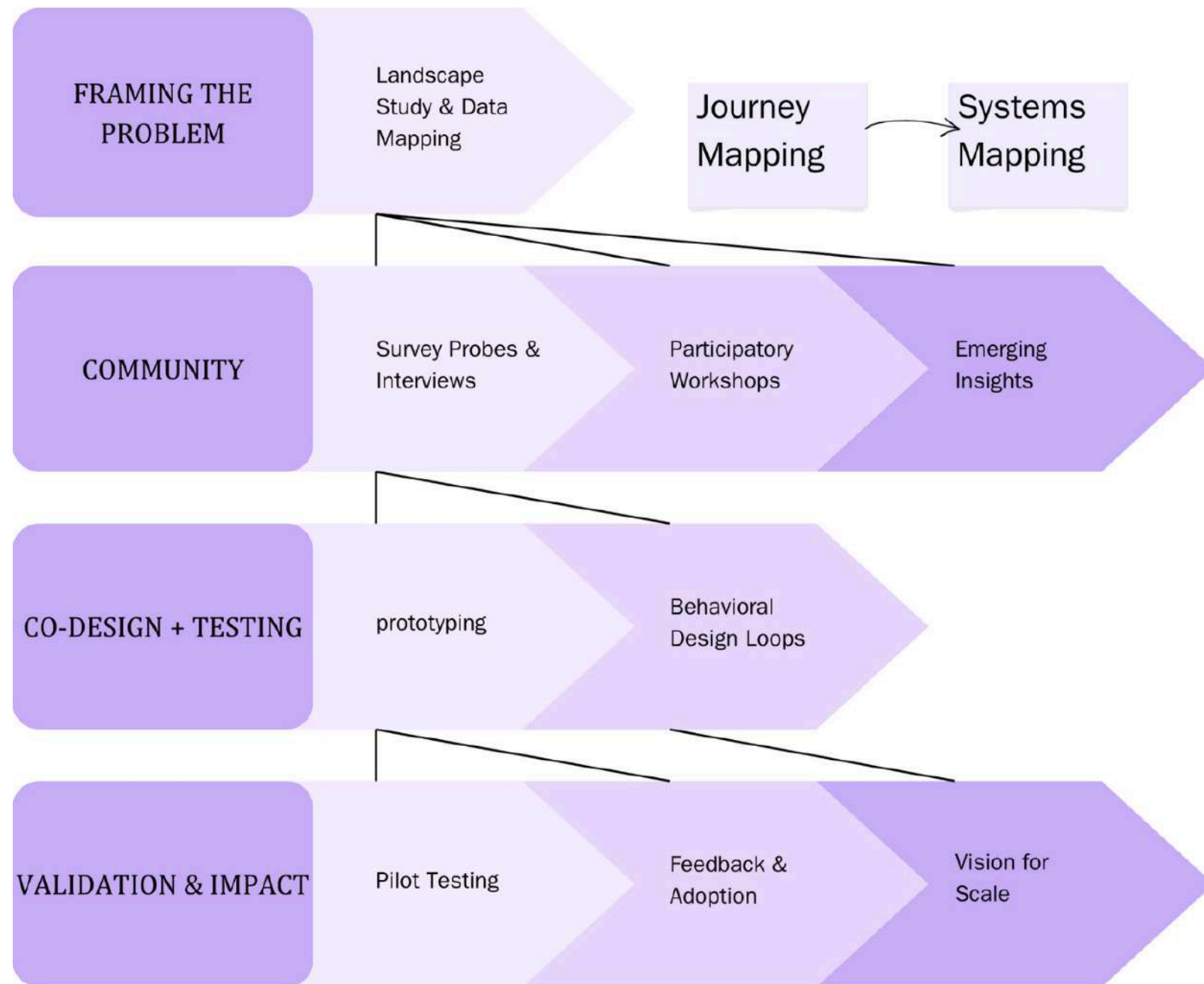
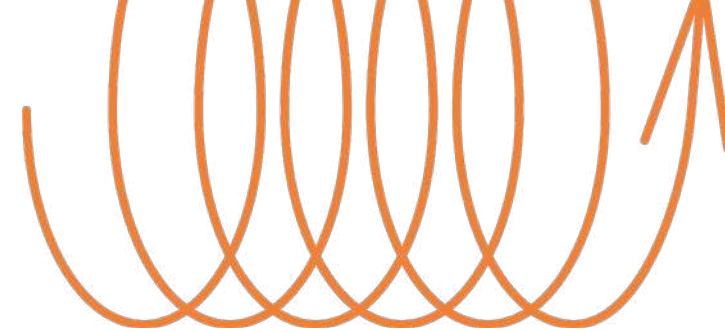
4. Validation and Impact

Finally, I piloted the tools in real workshops, tracking what worked and what didn't. I paid close attention to how people responded—did they feel more confident? Did saving start to feel less stressful? This stage was about learning, adapting, and imagining how Parwaaz could grow beyond a single project.

A Living, Breathing Process

The visual on the right shows this journey—from framing the problem to building community, co-designing solutions, and testing for real impact. Each step was informed by the voices and experiences of the people Parwaaz is meant to serve.

***It asks us to reframe the act of saving—
not as sacrifice, but as self-trust.
Not as an end goal, but as a means to
dignity, joy, and future possibility.***



Design Process & Approach

Storytelling, Identity, & Visual Language

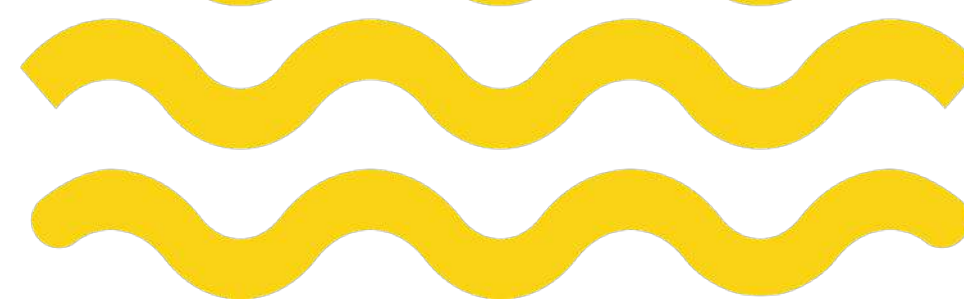
Parwaaz emerged as a behavioral response to the invisible barriers that shape how immigrant women experience saving. Rather than treating savings as a solitary or purely rational act, this project frames it as a culturally-informed, values-driven practice-rooted in community, rituals, and everyday acts of care. Drawing on behavioral economics (Thaler & Sunstein, 2008), feminist financial theory (Zhang, 2020), and participatory design (Manzini, 2015), Parwaaz explores how storytelling and identity can transform saving from a burden into a creative, empowering act.

Research in behavioral science shows that people are more likely to develop lasting habits when those habits are emotionally anchored and socially reinforced (Fogg, 2020; OECD, 2023). Parwaaz builds on this by making saving visible and meaningful-through tools, stories, and visual language that reflect real life, not just financial abstraction.

Yet, the project also critically examines the data gap: while debt and spending are meticulously tracked, savings behaviors-especially among marginalized communities-remain largely invisible in mainstream metrics (OECD, 2023). This invisibility is not accidental; it is a product of systems that overlook informal, community-based, and culturally-rooted ways of saving.

Parwaaz attempts to bridge this gap-not by collecting more numbers, but by illuminating the lived realities behind them. Through creative prompts, artifacts, and participatory workshops, the project surfaces the emotional, social, and cultural undercurrents of financial behavior.

This chapter sets the foundation for what follows: an exploration of how systems, identity, and everyday rituals intersect to shape the way we save, support, and imagine our futures.



Savings Culture

A shared set of values, rituals, and practices that promote intentional saving over time

Financial Belonging

The feeling of safety, inclusion, and confidence in engaging with financial systems

Informal Finance

Culturally rooted, trust-based money practices (e.g., susu, peer lending, cash-based saving)

Design Justice

A framework ensuring those most affected by a system participate in reshaping it

Values-Driven Tools

Tools that reflect users' emotional, social, and behavioral realities—not just numerical needs

Behavioral Anchors

Cues or prompts that trigger desired behaviors by connecting them to personal meaning, routines, or social context (Fogg, 2020).

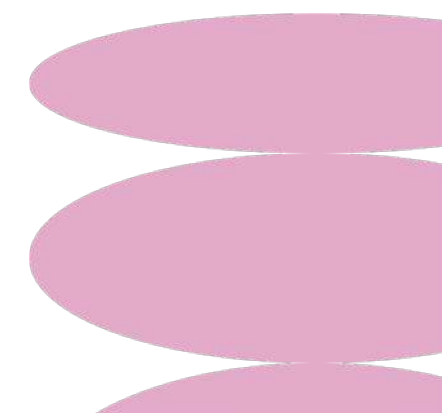
Social Modeling

Learning new behaviors by observing and engaging with peers or community members; a key driver for habit adoption and reinforcement.

Emotional Safety

A sense of psychological security that allows individuals to take financial risks, ask questions, or try new habits without fear of judgment.

Glossary



Grounding the challenge

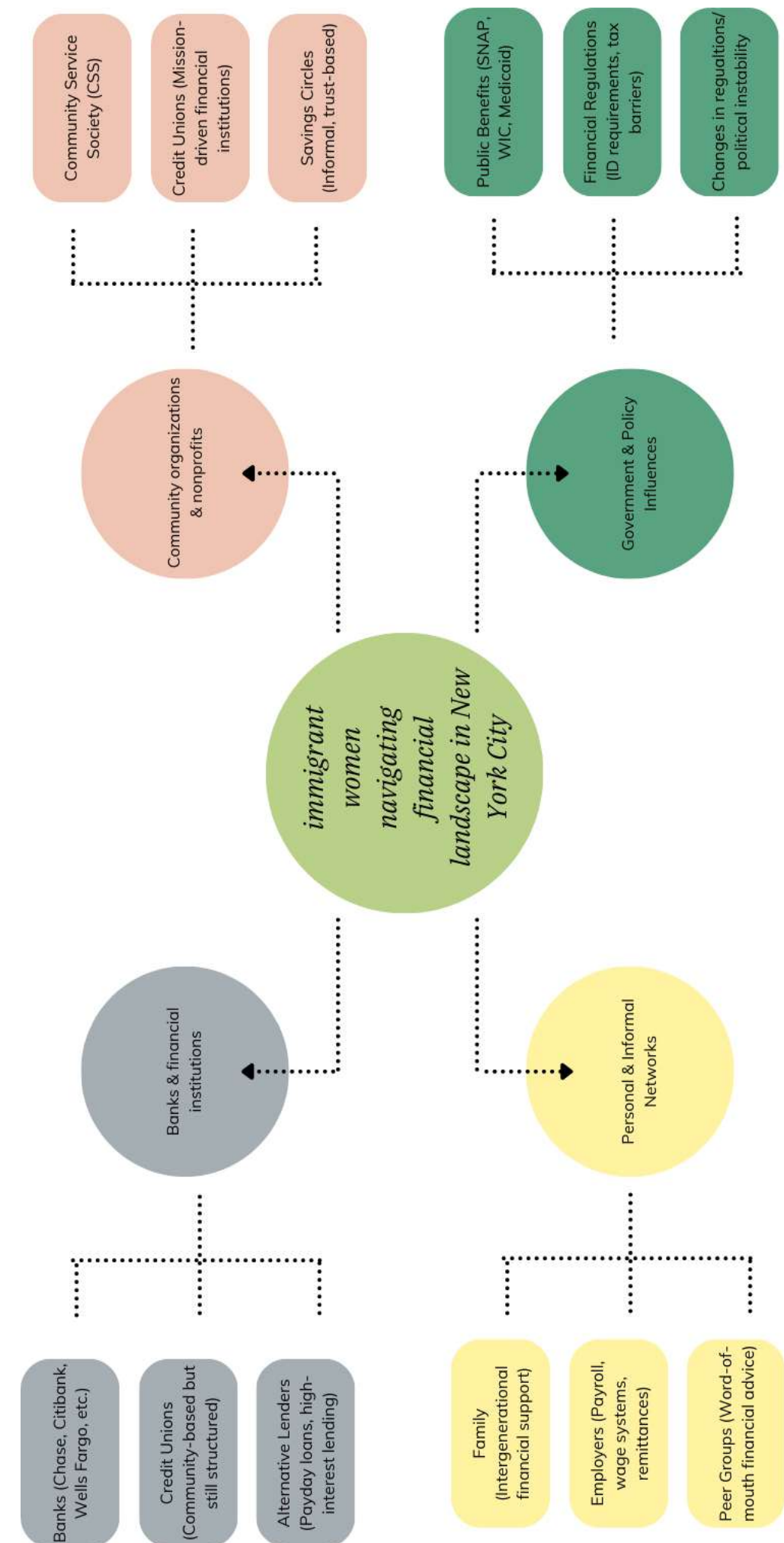
The act of saving is often depicted as a straightforward, individual journey—a matter of setting aside money, following a plan, and watching it grow. Yet for low-income immigrant women in New York City, saving is anything but linear. It is a practice shaped by daily precarity, social obligations, and the persistent blind spots of the systems meant to serve them.

Across interviews, surveys, and systems research, a recurring tension surfaced: immigrant women are expected to behave as rational financial actors, yet the tools, language, and environments around them fail to recognize their lived realities. Financial behaviors are deeply entangled with structural barriers—limited access to bank accounts, unstable work, childcare responsibilities, linguistic mismatches, and institutional distrust. What gets counted, and what gets ignored, is not accidental; it is a reflection of whose experiences are valued.

“Immigrants who are non-citizens, particularly the undocumented population, face a multitude of complex challenges that can significantly impact their quality of life... More than 39 percent of all LPR, nonimmigrant, and undocumented immigrants live in households where rent is 30 percent or more of the total family income.”

—NYC Mayor’s Office for Economic Opportunity, 2023

While over a quarter of New Yorkers live near or below the poverty threshold, immigrant women of color experience the greatest financial hardship. Yet, most financial interventions remain focused on budgeting, credit repair, or retirement planning—steps that presuppose stability, steady income, and trust in formal institutions. These programs rarely account for the realities of rent burden, informal work, or the emotional calculus of survival.



Saving money is often described as a matter of personal discipline or smart planning. But for immigrant women in New York City, saving is a complex, collective process-shaped by a web of people, institutions, and daily realities that go far beyond individual choices.

What the Data Shows

Banking Gaps: Over 25% of immigrant New Yorkers are “unbanked” or “underbanked,” meaning they rely on check cashers, money transfer agents, or informal savings groups instead of traditional banks. This isn’t due to lack of interest-studies show high savings discipline even among those without bank accounts-but rather to barriers like documentation, language, and trust.

Stakeholder Maze: An immigrant woman’s financial journey involves far more than just her and a bank. It’s a network: family, employers, community organizations, landlords, check cashers, remittance services, credit unions, faith groups, and government agencies all play a role.

Systemic Barriers: Many stakeholders (like landlords or employers) may require formal documentation, while others (like community orgs or peer lending circles) fill in the gaps left by mainstream institutions. Each step-getting paid, paying rent, sending money home, saving for emergencies-brings its own set of actors, rules, and risks.

Every stakeholder in this journey can either open a door or create a barrier. For example, a community center might offer financial literacy workshops in a woman’s native language, while a check casher might provide fast access to cash but at a high cost. Faith leaders and peer groups often provide trust and accountability that formal banks cannot. Employers can be a source of stability-or, in the case of gig work, of unpredictability.

Understanding this ecosystem is critical. It shows that saving is not just a personal act, but a negotiation with a whole system-one that often wasn’t designed with immigrant women in mind.

This is not a linear path. Women often move back and forth between stakeholders, depending on their needs, trust, and circumstances. For example, someone might use a check casher for immediate needs, join a peer savings group for long-term goals, and attend a community workshop to learn about new banking options.

Multiple Pathways: There is no single “right” way to save. Flexibility and adaptability are key survival strategies.

Missed Opportunities: Mainstream banks often overlook the needs and strengths of immigrant communities, missing a huge opportunity for inclusion and innovation.

Role of Community Orgs: Organizations like CSS and Malikah are crucial connectors-helping women navigate the maze, build trust, and access safer, more affordable options.

Who Shapes the Financial Journey?

The map on this page visualizes the key stakeholders involved in an immigrant woman’s financial life in NYC. Each circle or box represents a group or institution that influences how, where, and whether she can save:

Family & Social Networks: The first line of support-offering advice, informal loans, or shared savings.

Employers & Landlords: Control income flow and housing security; may require formal financial products.

Community Organizations (like CSS, Malikah, WHEDCO): Offer education, advocacy, and sometimes direct financial help.

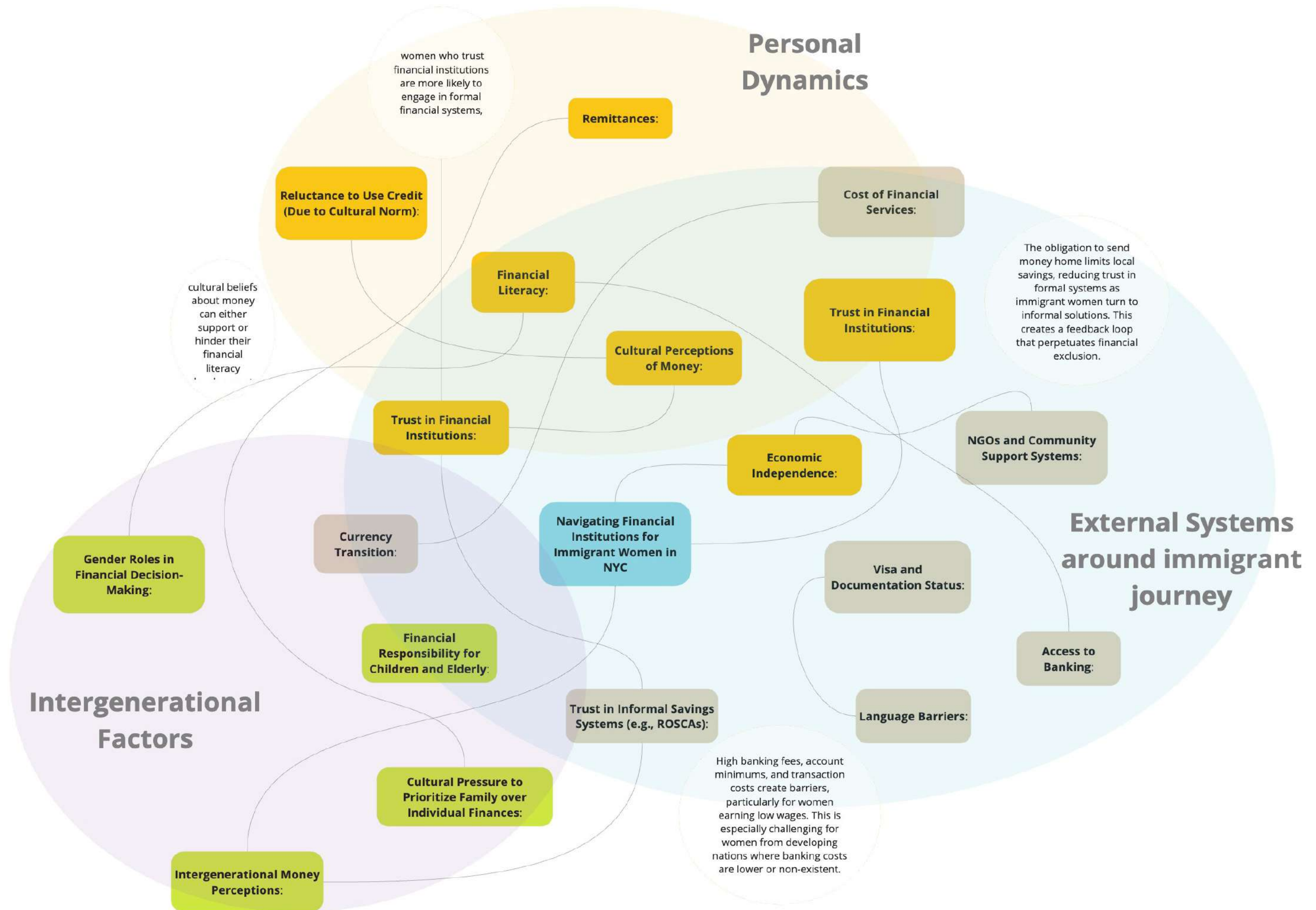
Financial Institutions: Banks, credit unions, check cashers, and remittance services-each with different requirements, costs, and levels of trust.

Government & Policy Actors: Set the rules for documentation, benefits, and access to public programs.

Faith Groups & Peer Circles: Provide emotional support, trust, and sometimes organize collective savings (like ROSCAs).

“Regardless of income level, immigrants in the three communities were saving. This was true even for those without bank accounts. Immigrants also displayed high levels of savings discipline.”

NYC Immigrant Financial Services Study, 2013



Mapping the Web: Stakeholders & Forces Shaping Women's Financial Journeys

Saving and building financial security are rarely individual acts—especially for immigrant women in New York City. Instead, every financial decision is shaped by a complex web of relationships, cultural expectations, institutions, and external systems. The map on these pages visualizes this ecosystem, illustrating how personal, intergenerational, and systemic factors intersect and influence each step of a woman's financial journey.

1. Intergenerational Factors

At the base of the map, we see the enduring influence of family and cultural heritage.

Gender Roles in Financial Decision-Making: In many cultures, women are expected to prioritize family needs over personal financial growth. This can limit autonomy but also fosters collective responsibility.

Cultural Pressure to Prioritize Family: Women often feel obligated to support children, elders, or relatives abroad, sometimes at the expense of their own savings goals.

Intergenerational Money Perceptions: Attitudes toward money—whether it's seen as a source of security, anxiety, or empowerment—are passed down, shaping how women approach saving and risk.

Financial Responsibility for Children and Elderly: Many immigrant women act as “financial shock absorbers” for their families, managing remittances, emergencies, and daily expenses, often with little margin for error.

2. Personal Dynamics

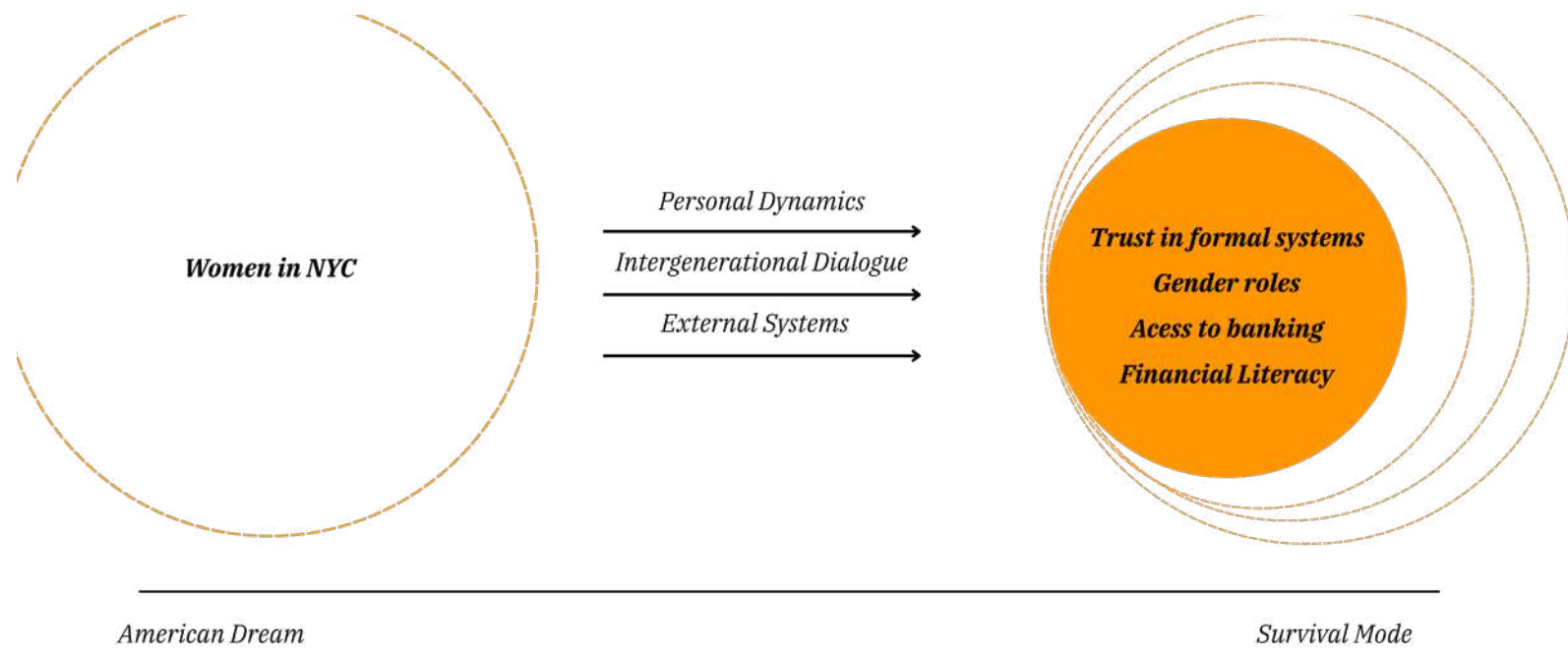
Moving upward, the map highlights the internal and interpersonal dynamics that shape financial behavior:

Reluctance to Use Credit: Cultural norms and fear of debt can lead to avoidance of credit products, even when they might help build financial stability or credit history.

Financial Literacy: Understanding financial products, budgeting, and the risks and benefits of different tools is often limited by language barriers and lack of accessible education.

Remittances: The obligation to send money home can reduce local savings and reinforce reliance on informal solutions, perpetuating exclusion from formal systems.

Trust in Financial Institutions: Past experiences with hidden fees, discrimination, or lack of transparency can erode trust, leading women to rely on informal savings groups or cash.



Economic Independence: The ability to earn, control, and grow one's own money is a key driver of empowerment, but is often constrained by visa status, job type, or family expectations.

Cultural Perceptions of Money: Beliefs about money—whether it's taboo to discuss, a source of pride, or a cause for anxiety—influence how women manage, save, and seek advice.

3. External Systems Around the Immigrant Journey

Surrounding these internal and familial factors are the broader systems and institutions that can either enable or block progress:

Cost of Financial Services: High fees, minimum balances, and transaction costs can make banking inaccessible, especially for those with irregular income.

Visa and Documentation Status: Legal status determines access to jobs, public benefits, and even the ability to open a bank account.

Language Barriers: Limited English proficiency can make it difficult to understand financial products, seek help, or advocate for oneself.

Access to Banking: Physical proximity to banks, hours of operation, and cultural competence of staff all impact whether women choose or trust formal institutions.

Trust in Informal Savings Systems (e.g., ROSCAs): Many women rely on rotating savings and credit associations for flexibility, trust, and community accountability.

NGOs and Community Support Systems: Organizations like CSS, Malikah, WHEDCO, and others provide critical support—offering financial education, legal aid, translation, and trusted entry points into formal systems.

“I don’t call it saving. It’s just... doing what I have to do so I can sleep without worry.”

— Interview participant, Queens, NY



Discovery Through Listening

Designing for systemic change begins not with assumptions, but with attunement—with the discipline of deep listening. Parwaaz took shape through participatory research methods that surfaced the lived experiences of immigrant women—voices often excluded from the narratives of financial inclusion. This chapter documents that discovery process—how inquiry became insight, and how community wisdom steered the course of design.



Malikah

Malikah is a grassroots organization building power and safety for women and marginalized communities through self-defense, financial literacy, organizing, and healing programs. Founded in Queens, Malikah empowers thousands globally to fight gender-based and hate-driven violence and to foster collective healing and leadership

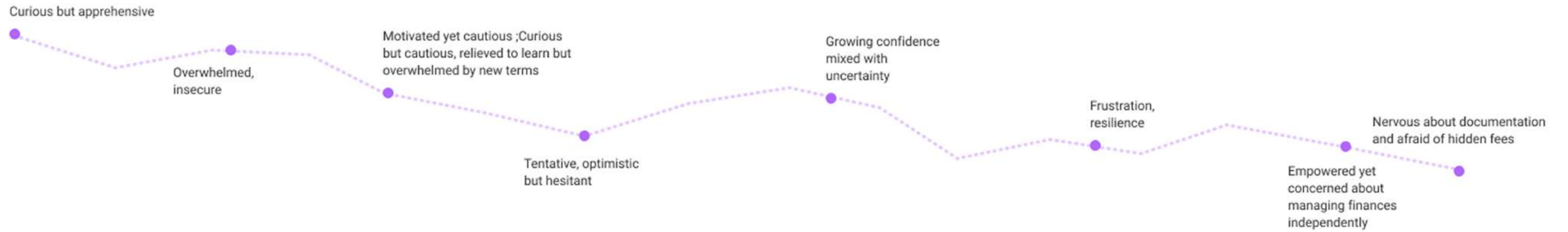


Community Service Society of New York

The Community Service Society of New York (CSS) is a leading nonprofit dedicated to advancing economic opportunity and equity for all New Yorkers. Since 1843, CSS has combined research, direct services, and advocacy to expand access to health care, affordable housing, employment, and more—especially for those facing economic insecurity and racial injustice

TOUCHPOINTS

FEELINGS



Initial Awareness

Entry Point

Learning Phase

Growth

Reflection

Continuity

THOUGHTS + BARRIERS

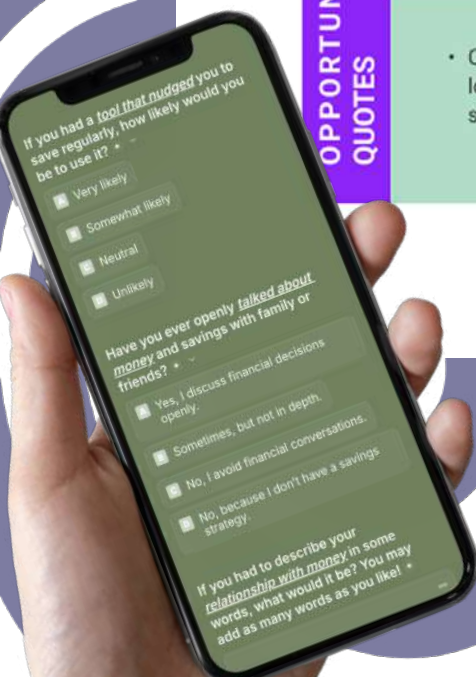
<ul style="list-style-type: none"> "This sounds important, but I don't know where to start." 	<ul style="list-style-type: none"> "I want to feel financially stable, but I don't understand all these terms." 	<ul style="list-style-type: none"> "I need to learn, but I worry about making mistakes." 	<ul style="list-style-type: none"> "Am I making the right decisions?" 	<ul style="list-style-type: none"> "Maybe I should have done things differently." 	<ul style="list-style-type: none"> "I want my children to be better prepared."
<ul style="list-style-type: none"> Lack of accessible information, social stigma around discussing finances 	<ul style="list-style-type: none"> Language barriers, financial jargon, lack of familiarity with formal financial systems 	<ul style="list-style-type: none"> Fear of judgment, limited time due to caregiving/work commitments, cultural aversion to "asking" 	<ul style="list-style-type: none"> Social pressures to support family over personal goals, lack of relatable mentors or role models 	<ul style="list-style-type: none"> Limited fallback options, fear of debt, lack of safety net for mistakes 	<ul style="list-style-type: none"> Cultural resistance to change, balancing traditional values with new financial knowledge

OPPORTUNITIES + QUOTES

<ul style="list-style-type: none"> "We don't talk about money openly. I feel it's just something I should manage without asking." 	<ul style="list-style-type: none"> "I went to a seminar once, but they used so many words I didn't understand. It felt like it wasn't for me." 	<ul style="list-style-type: none"> "I'm afraid to ask questions sometimes. It feels embarrassing." 	<ul style="list-style-type: none"> "I want to be independent, but I still feel pressure to send money back home." 	<ul style="list-style-type: none"> "I feel like I can't afford to fail. There's no one to help if I mess up." 	<ul style="list-style-type: none"> "I want my kids to know more, but it's hard to change the way we think about money as a family."
<ul style="list-style-type: none"> Create introductory sessions in local community centers, simplified language materials 	<ul style="list-style-type: none"> Offer bilingual financial counseling services, glossary of financial terms in their language 	<ul style="list-style-type: none"> Flexible workshop schedules, childcare support during sessions, "ask anything" safe spaces 	<ul style="list-style-type: none"> Peer support groups, mentoring from successful immigrant women in finance 	<ul style="list-style-type: none"> Normalize financial setbacks in workshops, create a financial emergency guide specifically for immigrants 	<ul style="list-style-type: none"> Financial literacy "train-the-trainer" programs, family-focused financial education sessions

Mapping the Emotional Landscape of Financial Empowerment

This journey map synthesizes insights from interviews, surveys, and workshops with immigrant women across NYC. It traces key moments of their financial literacy journeys—from first encounters with money systems to long-term habits of saving and planning. At each phase, we mapped emotions, barriers, and opportunities, highlighting the personal and systemic challenges faced along the way



The journey toward financial empowerment for immigrant women in New York City is rarely straightforward. The map on the previous page traces this path, revealing not just the steps, but the emotional landscape and the real-life barriers that shape every decision. Here, we take a closer look at each stage-highlighting the feelings, challenges, and opportunities that define the process of seeking financial literacy and stability.

1. Initial Awareness: The Spark and the Uncertainty

For many women, the journey begins with a sense that “this is important, but I don’t know where to start.” Curiosity about money and a desire for security are often mixed with feelings of overwhelm and insecurity. The financial world can seem intimidating-full of jargon, unfamiliar rules, and the fear of making costly mistakes. Many women report a lack of accessible resources or trusted advisors, and some carry anxieties shaped by past experiences or stories from their communities.

Opportunity:

Introductory sessions in familiar, supportive spaces-especially those led by peers or community organizations-can help demystify the basics and build initial confidence.

2. Entry Point: Crossing the Threshold

The entry point is often triggered by necessity: a new job, a family emergency, or the need to manage day-to-day expenses. At this stage, women want to feel financially stable but often encounter language barriers, confusing paperwork, and a lack of culturally relevant guidance. The risk of misunderstanding or being taken advantage of is real, and many are hesitant to trust formal institutions.

Opportunity:

Bilingual facilitators, culturally tailored financial tools, and clear, step-by-step guidance can make this transition less daunting and more empowering.

3. Learning Phase: Building Skills and Facing Fears

Once inside the system, the learning phase begins. Women are motivated to learn but often worry about making mistakes. Fear of judgment, limited time, and the challenge of balancing new knowledge with existing responsibilities can slow progress. Cultural expectations-such as the idea that financial matters are private or “not for women”-may also hold some back from asking questions or seeking help.

Opportunity:

Flexible workshops, opportunities to learn by doing, and safe spaces to ask questions without fear of embarrassment are critical for sustained engagement.

4. Growth: Building Momentum and Navigating Setbacks

As women gain experience, they begin to see the benefits of their efforts-growing confidence, new habits, and a sense of possibility. However, uncertainty remains. Many still worry about hidden fees, documentation requirements, or the risk of setbacks. Peer support, mentorship, and visible role models can make a significant difference at this stage, helping women stay motivated and resilient.

Opportunity:

Peer groups and mentoring programs can provide encouragement, share real-life strategies, and normalize the ups and downs of financial growth.

5. Reflection: Looking Back and Adjusting Course

Reflection is a natural and necessary part of the journey. Women often revisit their decisions, wondering if they could have done things differently. Feelings of frustration or regret may surface, especially after setbacks. Yet, this is also a moment for learning and growth. Normalizing financial setbacks and creating space for honest conversation can help reduce shame and foster resilience.

Opportunity:

Programs that encourage open reflection and celebrate small wins can help women process setbacks and move forward with renewed confidence.

6. Continuity: Sustaining Change and Planning for the Future

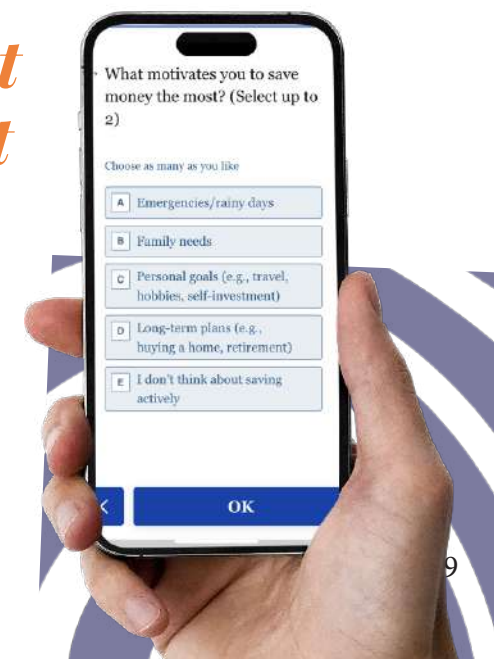
The final stage is about sustaining new habits and planning for what comes next. Women want their children to be better prepared, to break cycles of insecurity, and to build a foundation for future generations. Cultural traditions, community rituals, and ongoing access to trusted resources are essential for maintaining momentum.

Opportunity:

Long-term support, financial “train-the-trainer” programs, and family-centered approaches can help ensure that financial empowerment is not just a one-time achievement, but a lasting legacy.

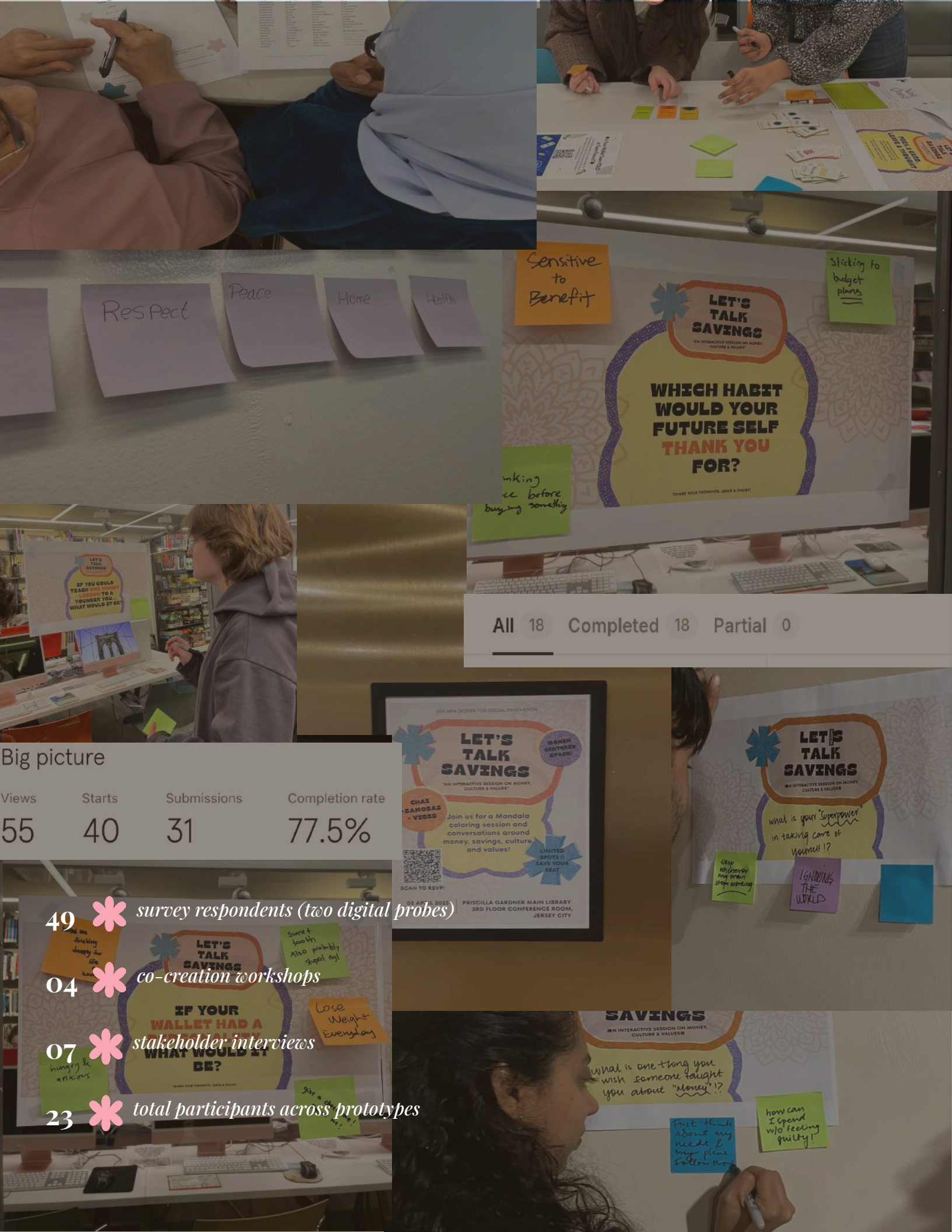
“Financial empowerment is not just about access to products, but about trust, relevance, and the ability to navigate a web of relationships.”

– NYC Department of Consumer Affairs, 2013



Thesis statement

To strengthen the financial security and wellbeing of first-generation immigrant women, we must reimagine savings as a culturally rooted, relational, and self-empowered practice—moving beyond transactional tools toward *values-driven habits that foster dignity, trust, and long-term resilience.*



Designing for Dialogue

Rather than a singular study, the research behind Parwaaz unfolded through a constellation of listening practices, reflecting the iterative and collaborative nature of participatory action research. The following themes emerged:

2. Distrust in Formal Systems

Many respondents shared stories of hidden fees, discriminatory treatment at banks, and anxiety around digital platforms. A common theme was preferring cash and storing money in envelopes at home, citing fears of fraud.

Others expressed confusion around apps or discomfort with platforms like Bitcoin, which felt too abstract to trust. These anecdotes reflect a broader truth: when institutions feel inaccessible or predatory, people design their own systems of

3. Aspirational Imagination and Collective Desire

Despite systemic constraints, participants held powerful visions of the future. Saving was rarely framed as hoarding—it was about providing, protecting, and preserving dignity. One participant described her savings as

“for my daughter’s wedding... for the future I won’t see.”

This orientation to collective care aligns with research that shows savings are most effective when rooted in inter-generational goals, rituals, and symbolic meaning (Hu, 2021; Frontiers in Behavioral Economics, 2024).

1. Emotional Labor and Invisible Trade-Offs

Across surveys and interviews, saving was described not in dollar amounts or interest rates, but in terms of daily restraint: skipping meals, saving children's old clothes, stashing money in envelopes. These choices rarely show up in traditional financial dashboards, but they reflect an intentional calculus grounded in care.

“I save so my kids can have a life with fewer worries. If that means cutting back for myself, that’s just what I do.”

— Interview participant, Jersey City, NJ

At a community workshop hosted with Malikah, participants spoke of keeping photo albums, heirloom jewelry, and handwritten letters as emotional savings—acts of preservation and planning. Saving wasn’t framed as a technical activity, but a deeply relational one: an act of love and continuity.

Big picture

Views	Starts	Submissions	Completion rate
55	40	31	77.5%

- 49 survey respondents (two digital probes)
- 04 co-creation workshops
- 07 stakeholder interviews
- 23 total participants across prototypes

Insight to Intention

Through layered methods—surveys, interviews, co-creation workshops—what emerged was a persistent misalignment between how immigrant women save and how financial systems expect them to save. These insights became the essential bridge between diagnosing the problem and reimagining the solution—a shift from viewing savings as purely transactional to understanding it as relational, emotional, and cultural.

Savings is Emotional, Not Merely Practical

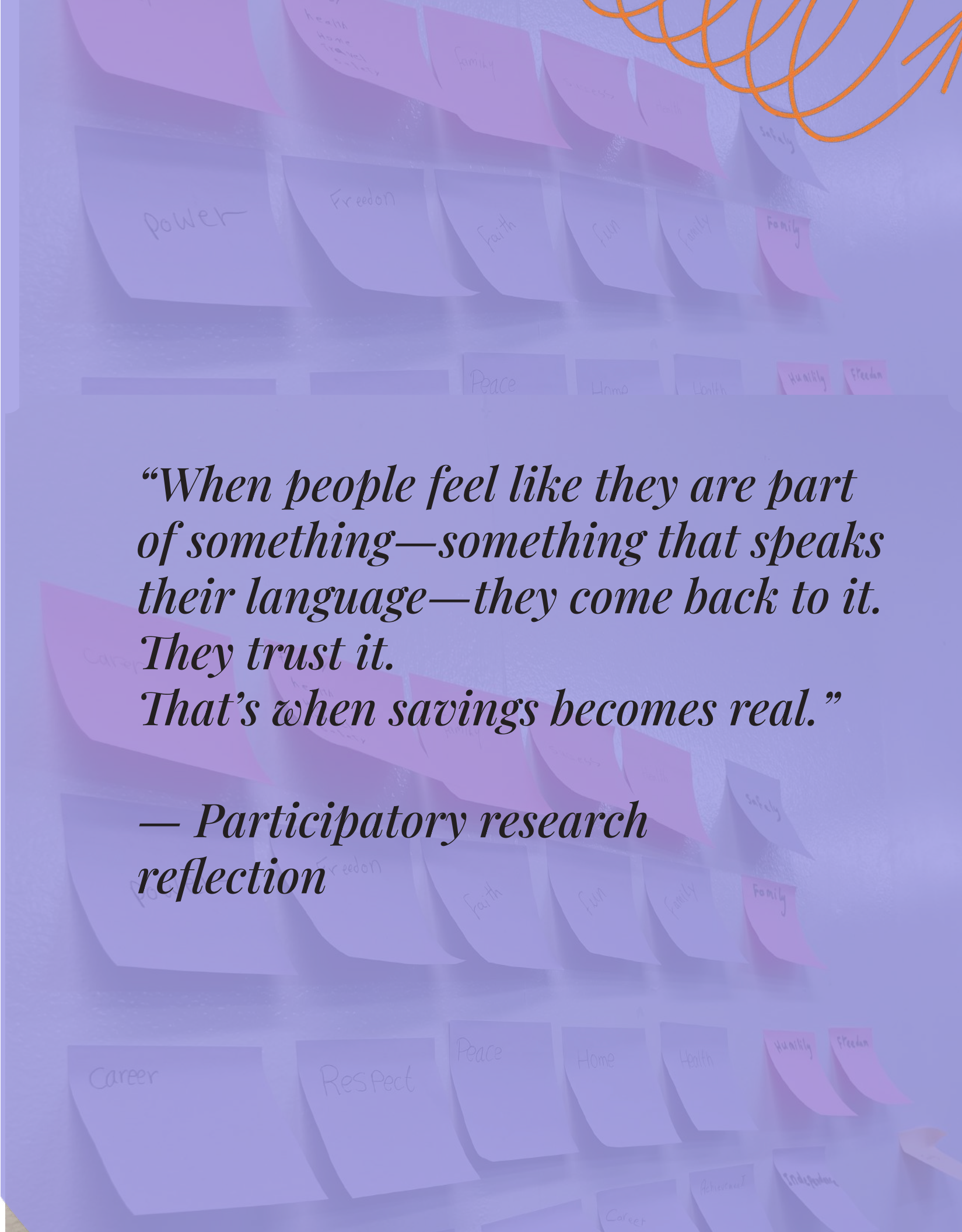
Participants consistently described savings in emotional terms—fear, guilt, hope—not as a rational calculation. Many lacked formal savings accounts, yet maintained intricate mental systems for setting money aside for family, emergencies, or milestones. This reframed savings as emotional labor and future-building, rather than conventional financial planning.

Systems Misread Everyday Behaviors

While institutions promote budgeting apps and credit-building, participants gravitated toward cash envelopes, gold, or peer saving groups. These choices reflected not ignorance, but a strategic response to distrust, access barriers, and a desire for tangible control.

Language and Visuals Shape Engagement

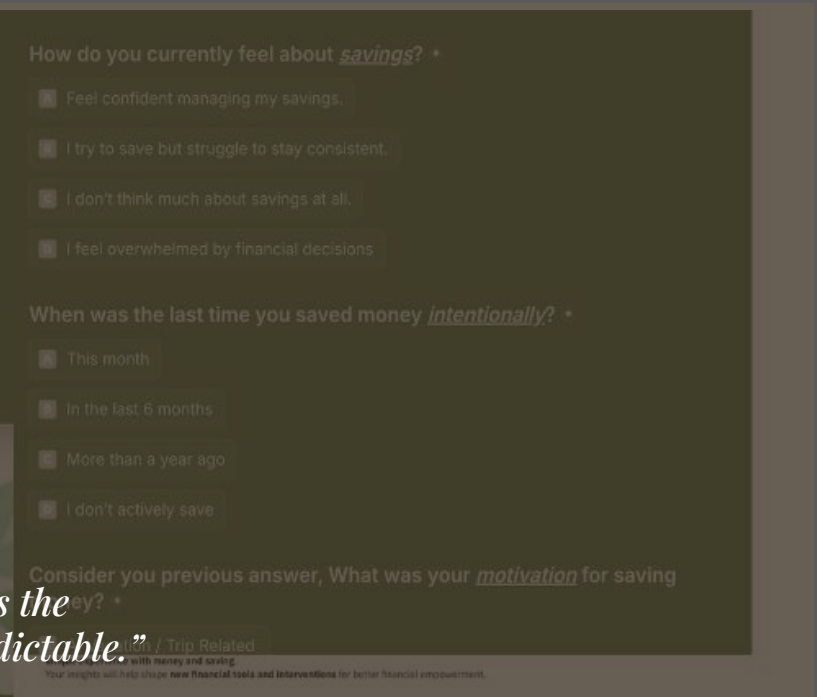
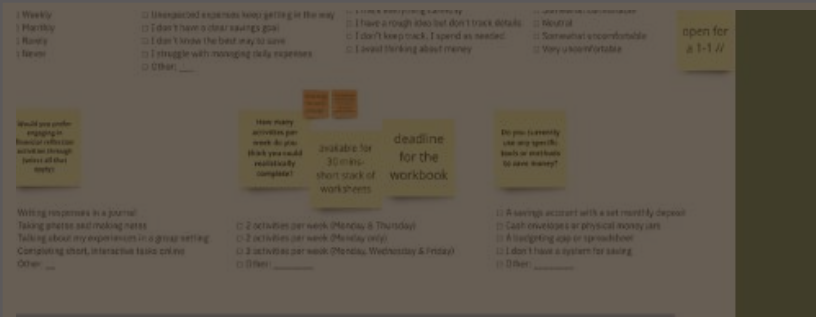
Participants engaged more deeply with tools that felt intuitive and culturally resonant—color-coded charts, affirmations, and familiar symbols. Technical language like “budgeting” or “asset” was alienating, underscoring the need for values-led, accessible design.



“When people feel like they are part of something—something that speaks their language—they come back to it. They trust it. That’s when savings becomes real.”

— Participatory research reflection

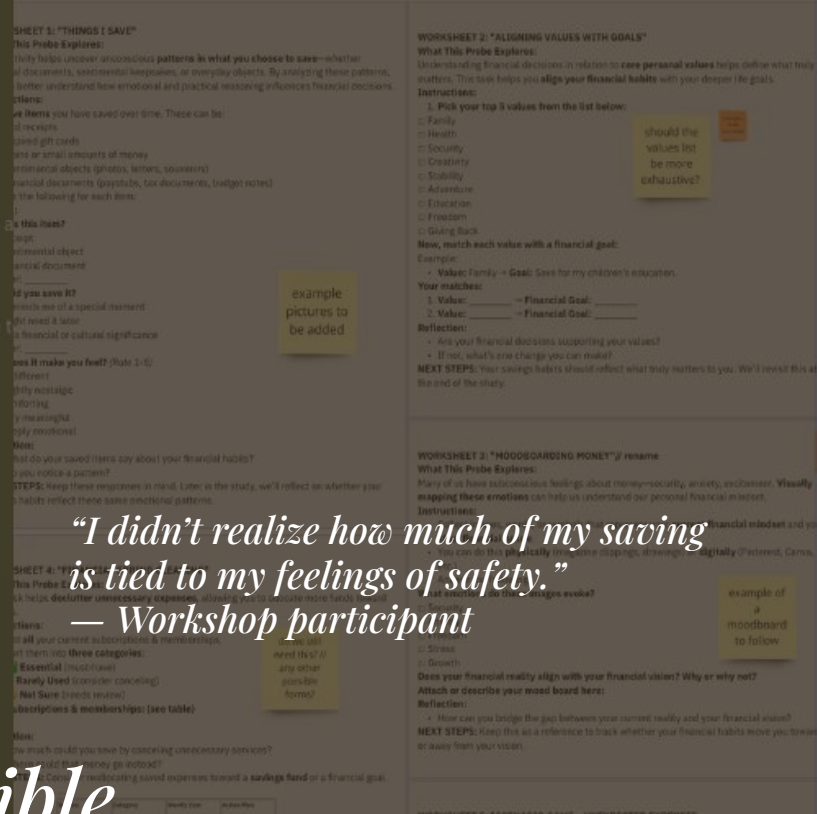




“I know how to save, but staying consistent is the hardest part, especially when life gets unpredictable.”
— Digital probe participant

Bloom Bank: Understanding Savings Mindsets & Behaviors

This survey is designed to help us understand how people think about savings—whether as a skill, habit, or financial necessity. Your responses will help us develop tools and interventions that are actually useful in supporting long-term savings habits.



“I didn’t realize how much of my saving is tied to my feelings of safety.”
— Workshop participant

Prototyping the Possible



Prototyping in Parwaaz was not just about creating tools; it was about creating trust. Building on deep listening and iterative dialogue with community members and partners, I developed a phased approach to test early ideas, gather feedback, and refine solutions before piloting.

The process began with an initial prototype: the Savings Reflection Prompts, which were piloted during a storytelling circle hosted with Malikah. These prompts explored participants’ emotional and practical relationships with savings—what they save for, the barriers they face, and how culture shapes financial decisions. Insights from this workshop revealed both the power of storytelling and the need for more tangible, habit-forming tools.

Storytelling Circle; Savings Reflection Prompts; Values Exploration; Barriers Mapping

Malikah Storytelling Circle & Prompt Pilot

A co-creation workshop where participants engaged in storytelling, values exploration, and barriers mapping. This session provided not only qualitative insights but also validated the need for tools that emphasize trust, relatability, and emotional resonance.

Digital Probe: Understanding Savings Mindsets (Nov 2024 – Jan 2025)

This survey gathered 30 responses and focused on motivations, habits, and barriers. Findings reaffirmed earlier insights: most participants navigated saving through personal hacks (envelopes, hidden stashes) and expressed limited trust in formal systems.

75% saved regularly, but outside formal structures.

Common barriers: lack of income, distrust, & competing priorities.

Digital Probe 2: Refining Tools & Testing Assumptions (Feb – Mar 2025)

With 18 participants, this second probe tested revised prompts and design directions shaped by feedback from Malikah. The survey honed in on comfort levels with savings, willingness to engage in accountability groups, and emotional resonance of tools.

80% were open to community-led savings challenges.

Participants valued affirming language & visual simplicity.

This multi-step validation process helped me transform abstract research into actionable design principles. Every insight—whether from a workshop or a digital probe—sharpened my understanding of how savings tools must feel: *culturally intuitive, emotionally supportive, and flexible enough to meet women where they are.*

It was through these cycles of listening, prototyping, and refining that the interventions began to take shape.

From Prototype to Practice

What began as a constellation of insights—storytelling circles, digital probes, and barriers mapping—evolved into a set of tangible, habit-forming tools. Rooted in the lived experiences of immigrant women, these interventions were designed to be intuitive, joyful, and culturally grounded.

The Nest Quest card game, reflective workbook, and mandala activity translate abstract financial goals into meaningful, everyday practices. More than just tools, they serve as invitations to reimagine saving as an act of dignity, care, and long-term resilience.

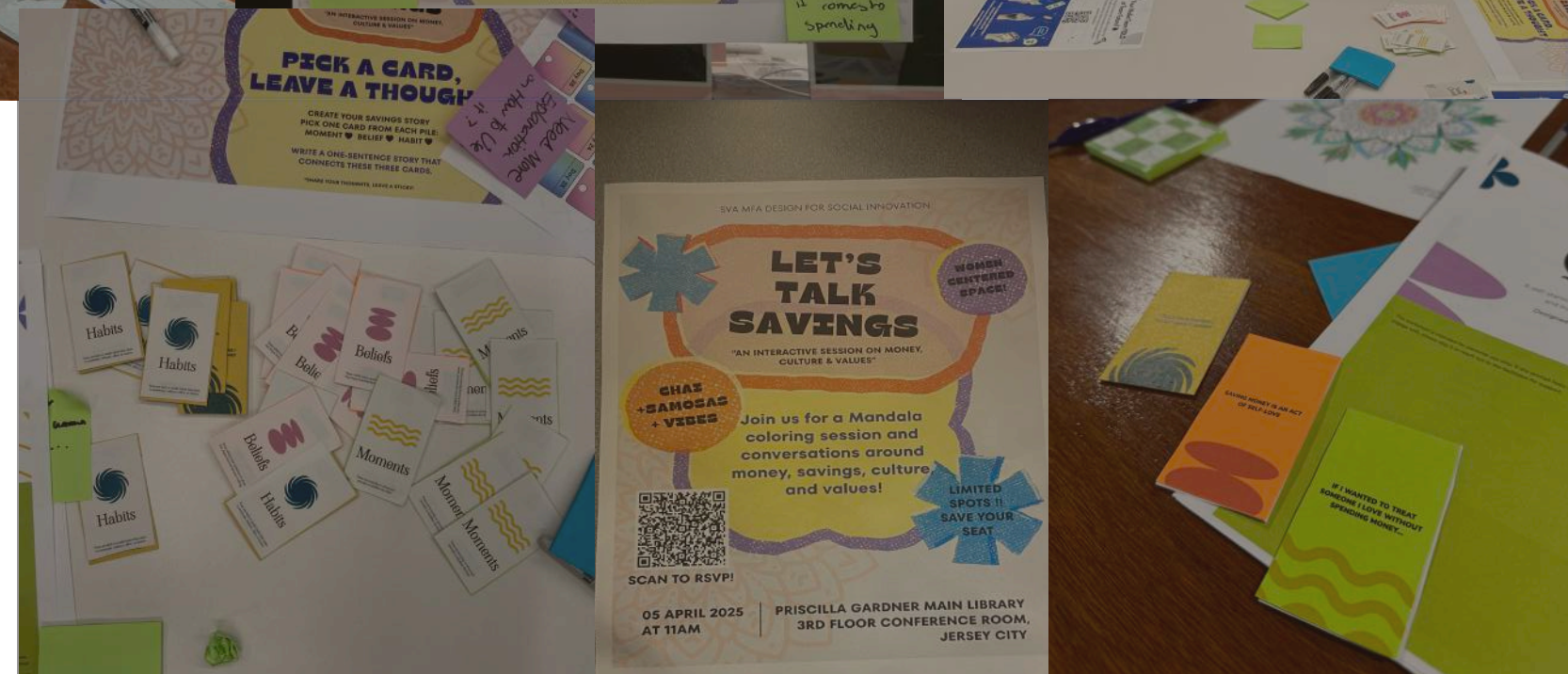
This is where deep listening became purposeful design—and where ideas began to take flight.





Tools, Tests, & Translating Insights Into Design

Prototyping in Parwaaz was not just a design phase—it was an act of translation. From listening sessions and field research emerged the task of turning insight into intervention, speculation into structure. Each prototype was designed to be light, participatory, and story-driven, bridging the abstract with the tactile.



Nest Quest: The Parwaaz Card Game

A playful tool for storytelling, reflection, and peer dialogue.

The game features three decks—Moments (scenarios), Habits, and Beliefs—designed to spark conversation around values-driven responses to everyday challenges.

Participants build one-sentence stories by combining one card from each deck.

Special cards like the Parwaaz Wild Card and Ripple Card introduce unpredictability and shared interaction.

This game was co-created and tested in multiple workshops, including at the JC Library and SVA Library, where participants cited *its capacity to surface “unexpected truths” and “make money talk feel lighter.”*

Parwaaz Workbook

Structured into the Nest, Build, Thrive flow, this guided tool helps users map money behaviors, define triggers, and visualize progress. Three interactive worksheets invite users to:

- Reflect on emotional relationships with money.
- Explore saving through metaphor and visual play.
- Articulate small steps forward through affirmations and visual habit setting.

Each of these prototypes was tested in public workshops, iterated with feedback, and grounded in cultural familiarity. They serve not only as tools for savings behavior, but as invitations for deeper self-trust and shared possibility.

Mandala Coloring Tool

Borrowed from mindfulness and culturally familiar design, this tool encouraged reflection, ritual, and emotional centering. As users color the mandala, they are prompted to think about their values and what “enough” means to them.

Posters + Event Assets

Large-scale poster prompts asked open-ended questions like: “What does saving give you power to do?” “What are the small things you’ve held on to?” Participants posted their responses on-site, offering a powerful, collective reflection on financial and emotional resilience.

“I wish I had something like this growing up. It would’ve helped me and my parents have real conversations about saving and what mattered to us.”
— Workshop participant

“I’ve never talked about money like this before. The game made it so easy to open up—and I actually had fun doing it.”
— Workshop participant

Nest Quest: The Parwaaz Card Game

The Nest Quest card game was designed as a playful, low-pressure way to spark dialogue around money. With three themed decks—Moments, Behaviors, and Values—the game invited participants to respond to prompts like “What’s a money lesson you wish you’d learned sooner?” or “Describe a time you felt proud of saving.” Special Wild and Ripple cards introduced unpredictability and laughter, breaking down barriers and encouraging honest sharing. As participants played, they discovered not just their own hidden beliefs, but also the common threads in their group’s stories.

Parwaaz Workbook

Structured around the Nest, Build, Thrive journey, the workbook guided participants through mapping their money habits, defining triggers, and visualizing progress. Worksheets prompted reflection on emotional relationships with money, encouraged creative expression through metaphor and visuals, and provided space for affirmations and goal setting. Many women reported that the act of writing and drawing helped them clarify their values and see saving as an act of self-care, not just sacrifice.

Mandala Coloring Tool

Borrowing from mindfulness and familiar cultural motifs, the mandala tool encouraged participants to slow down and reflect. As they colored, they were prompted to think about what “enough” means and which values guide their financial choices. This tactile, meditative activity made space for personal insight and emotional grounding—participants often shared that it felt calming and empowering, helping them connect financial goals to a sense of well-being.

Posters & Event Assets

Large-scale prompts and interactive posters, like “If you could teach one money lesson to a younger you, what would it be?” and “If your wallet had a personality, what would it be?” invited participants to leave sticky notes with their thoughts, stories, and advice. These collective artifacts became living records of community wisdom—capturing both practical tips and the emotional realities of saving. The act of sharing in public, even anonymously, fostered a sense of belonging and mutual support.

“Each of these prototypes was tested in public workshops, including at the JC Library, where women’s stories and insights revealed the power of tools for surfacing behavior, building self-trust, and imagining new possibilities.”



Community Playtesting & Learning

Jersey City Public Library Workshop (April 2025)

This session, co-hosted independently, introduced the Parwaaz card game, poster activities, and savings tracker workbook in an open, self-guided format.

The response affirmed many core hypotheses:

Trust before Tools: Most participants expressed interest in the why of saving before engaging with specific prompts. The workbook and posters were especially effective at prompting reflection on financial values and barriers.

Analog Wins: Participants favored envelopes, gold, and photos over digital savings tools, citing bank distrust, fraud fears, and a preference for visible, touchable formats. *One woman said, "I save better in envelopes because I can see my savings."*

Emotional Anchoring: Items saved included children's clothes, letters, and personal keepsakes—signaling that saving is often emotional, not economic. These insights led to stronger incorporation of visual storytelling into future interventions.



SVA Library Workshop (April 2025)

This pilot was intentionally quiet, offering a chance to test the workbook and visual prompts in a more observational setting. Although attendance was limited, the depth of feedback was significant:

The session reinforced the value of Nest activities—especially the mandala worksheet and card game for breaking the ice and evoking personal stories. cially effective at prompting reflection on financial values and barriers.



Parwaaz Framework

At the core of Parwaaz is a behavioral framework designed to guide savings habit formation among first-generation immigrant women. Inspired by systems thinking, behavioral science, and culturally rooted design, Nest, Build, Thrive is more than a linear model—it is a regenerative cycle that mirrors the lived experiences of the women at the heart of this work.

Each stage is intentionally layered with design values such as dignity, trust, agency, and joy, and maps to corresponding behavioral levers from the COM-B Model (Capability, Opportunity, Motivation) and the PRIME theory of motivation (West, 2006), which underscore the dynamic drivers behind sustained financial behavior.

Nest: Establishing Ground



This first phase acknowledges that saving starts not with strategy, but with emotional readiness and relational safety. In our workshops, women spoke about the importance of “getting their house in order”—not financially, but mentally and emotionally—before feeling ready to engage with money.

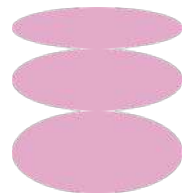
Key behavioral drivers:

Environmental cues: rituals like envelope labeling or physical cash jars.

Social context: building comfort through peer stories and shared definitions of wealth.

Design implications: Tools in this phase include values-based prompts, reflective journaling, and visual metaphors such as the mandala activity—all rooted in familiar cultural forms.

Build: Taking Intentional Action



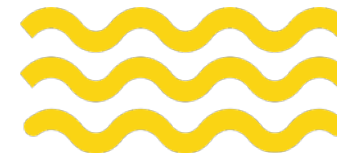
Here, saving becomes a deliberate, iterative process. Women begin experimenting with micro-habits, supported by tools that offer clarity, rhythm, and reinforcement.

Key behavioral drivers:

Ability and motivation: building confidence through visual habit trackers and setting “anchor goals.”

Identity alignment: reconnecting savings with personal meaning (e.g., a child’s milestone, community investment).

Design implications: The workbook’s “money mapping” exercise and habit cards were developed to activate and sustain momentum.



Thrive: Sustaining and Evolving

This final phase celebrates savings not as accumulation, but as empowerment—fuel for future dreams, collective resilience, and legacy.

Key behavioral drivers:

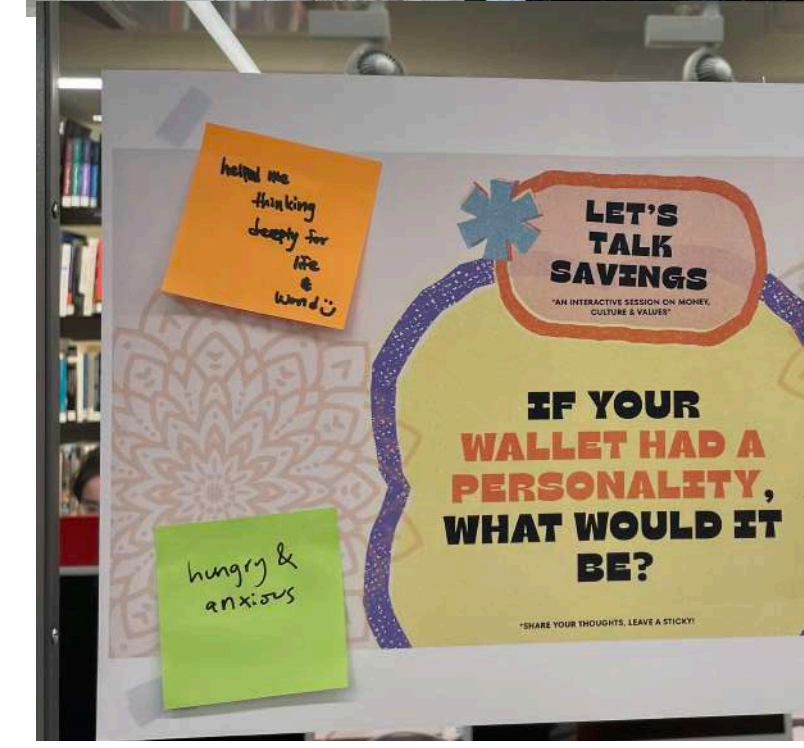
Positive reinforcement: celebrating even small wins to boost long-term motivation.

Social recognition: sharing stories and learning from peers fosters accountability and dignity.

Design implications: Tools such as affirmation cards, the Parwaaz conversation game, and public storytelling opportunities allow participants to envision and articulate what thriving looks like—on their own terms.

“Designing for habit change without attending to identity, context, and values is like planting seeds in barren soil.”

(Fogg, 2019; Michie et al., 2011)



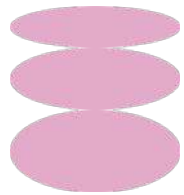
Nest: Deepening the Groundwork



In practice, the Nest phase revealed that emotional safety is not a one-time achievement, but an ongoing process. Many participants needed repeated reassurance and multiple forms of entry—some preferred private journaling, others gravitated toward group rituals or storytelling. The most effective prompts were those that honored personal histories, like “Describe a time your family made do with less” or “What does security look like to you?” These exercises uncovered hidden strengths and reframed saving as a continuation of cultural wisdom rather than a new or foreign concept.

Crucially, this phase also highlighted the importance of physical and sensory cues: participants responded strongly to tactile elements like cash jars, fabric envelopes, or objects from home. These tangible anchors helped bridge the gap between abstract goals and daily action, making the idea of “nesting” both comforting and actionable.

Build: Expanding Intentional Action



The Build phase surfaced as a time of experimentation and self-discovery. Here, participants moved from reflection to action, testing out micro-habits—like setting aside small amounts after grocery shopping, or tracking “tiny wins” on a visible chart. The most successful strategies were those that could flex with life’s unpredictability: one participant described using a “savings stone,” carrying it in her bag as a daily reminder, while another created a family “savings story” board to celebrate collective progress.

Peer learning was vital in this phase. Sharing strategies in workshops or WhatsApp groups gave participants new ideas and accountability. The workbook’s habit cards and mapping exercises became tools for troubleshooting setbacks and reinforcing self-trust. Importantly, participants began to articulate their own definitions of success—sometimes as modest as “not touching my emergency cash this week”—and these personalized benchmarks proved more motivating than generic targets.

Thrive: Sustaining and Evolving

Thrive emerged as both a destination and a new beginning. Participants who reached this phase described a shift from anxiety to agency: saving was no longer just about protection, but about possibility. Many started to envision new goals—supporting a child’s education, investing in a small business, or mentoring others in their community.

Celebration rituals, like sharing “proudest moment” stories or creating visual timelines of progress, reinforced a sense of accomplishment and belonging. Social recognition—whether through public affirmation cards, group chats, or community showcases—helped sustain momentum and inspired others to join. The most transformative change was a newfound willingness to talk openly about money, both at home and in public spaces, breaking cycles of silence and shame.

Reflections: Learning from Piloting

The pilot phase revealed several key tensions and opportunities:

Behavioral design works best when aligned with emotional and cultural cues.

Motivators like children’s milestones, weddings, or honoring elders consistently showed stronger engagement than numeric targets.

Savings rituals must be flexible.

Participants needed tools that could accommodate unpredictable income flows, caregiving responsibilities, and trauma responses—not rigid schedules or digital interfaces.

Systems-level impact requires embeddedness.

Organizations expressed interest in adopting components of the toolkit, but emphasized the need for continued iteration, training, and alignment with policy shifts.

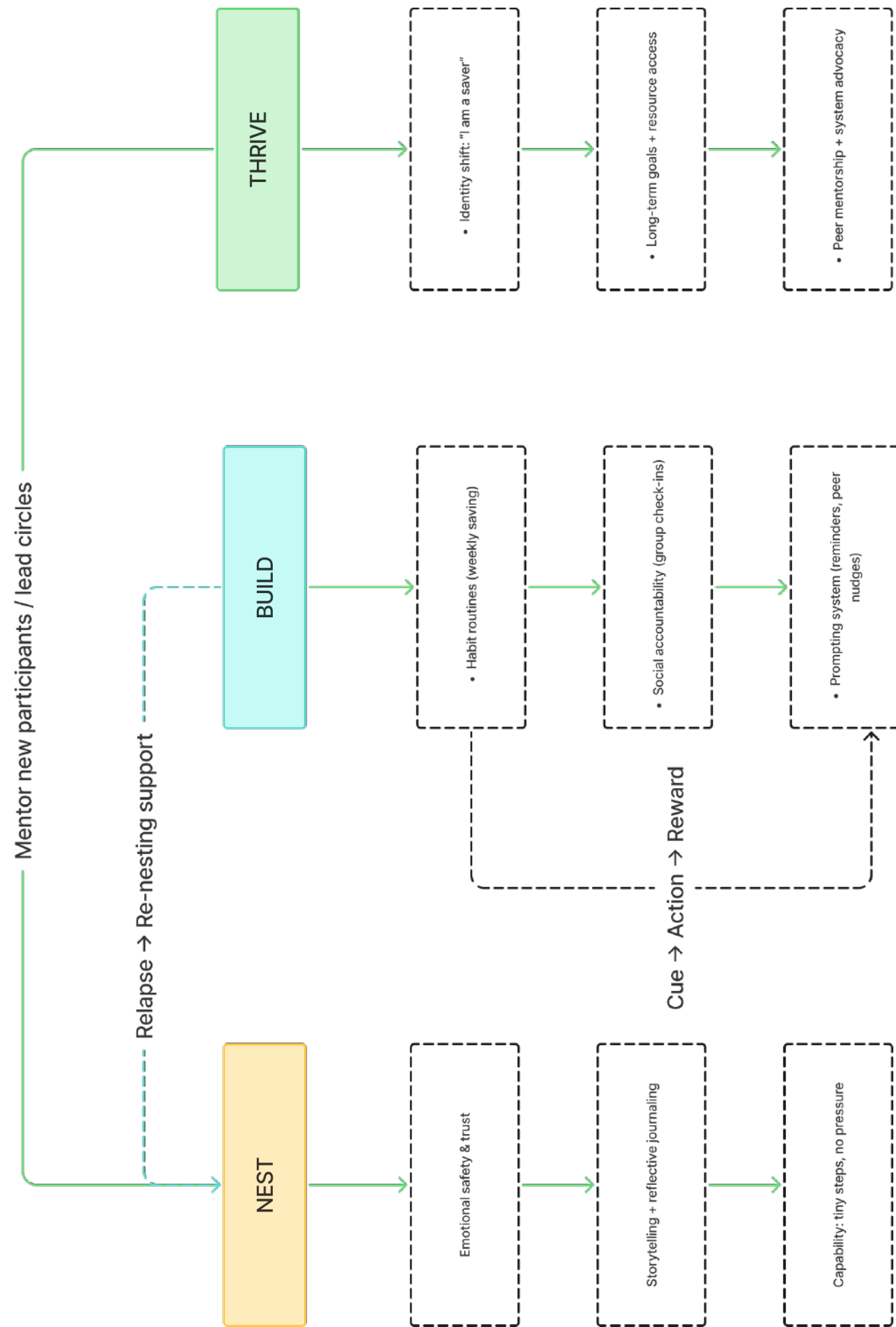
The pilot phase illuminated the real-world complexity of building savings habits in diverse, dynamic lives. One of the clearest lessons was that behavioral design must be rooted in people’s lived realities, not just theory. For example, motivators like a child’s birthday or honoring a family elder consistently drove more engagement than abstract goals like “save 10% of income.” This aligns with behavioral economics research showing that emotionally salient cues are more likely to prompt action.

Flexibility emerged as a non-negotiable feature. Participants’ financial lives were marked by irregular income, shifting caregiving duties, and the need to respond to crises. Rigid tools or schedules quickly lost relevance. Instead, rituals that could adapt—like a “gratitude jar” for unexpected savings or a rotating leadership role in peer groups—proved resilient and sticky.

Systems-level change requires more than good tools: it demands embeddedness. Organizations like CSS and Malikah saw value in the toolkit, but emphasized the need for ongoing adaptation, facilitator training, and integration with broader community initiatives. Policy alignment—such as supporting language access or recognizing informal savings groups—was identified as a crucial lever for scaling impact.

Ultimately, the piloting process reinforced that financial empowerment is not a linear journey, but a cyclical, evolving practice—one that thrives on flexibility, cultural resonance, and collective support.





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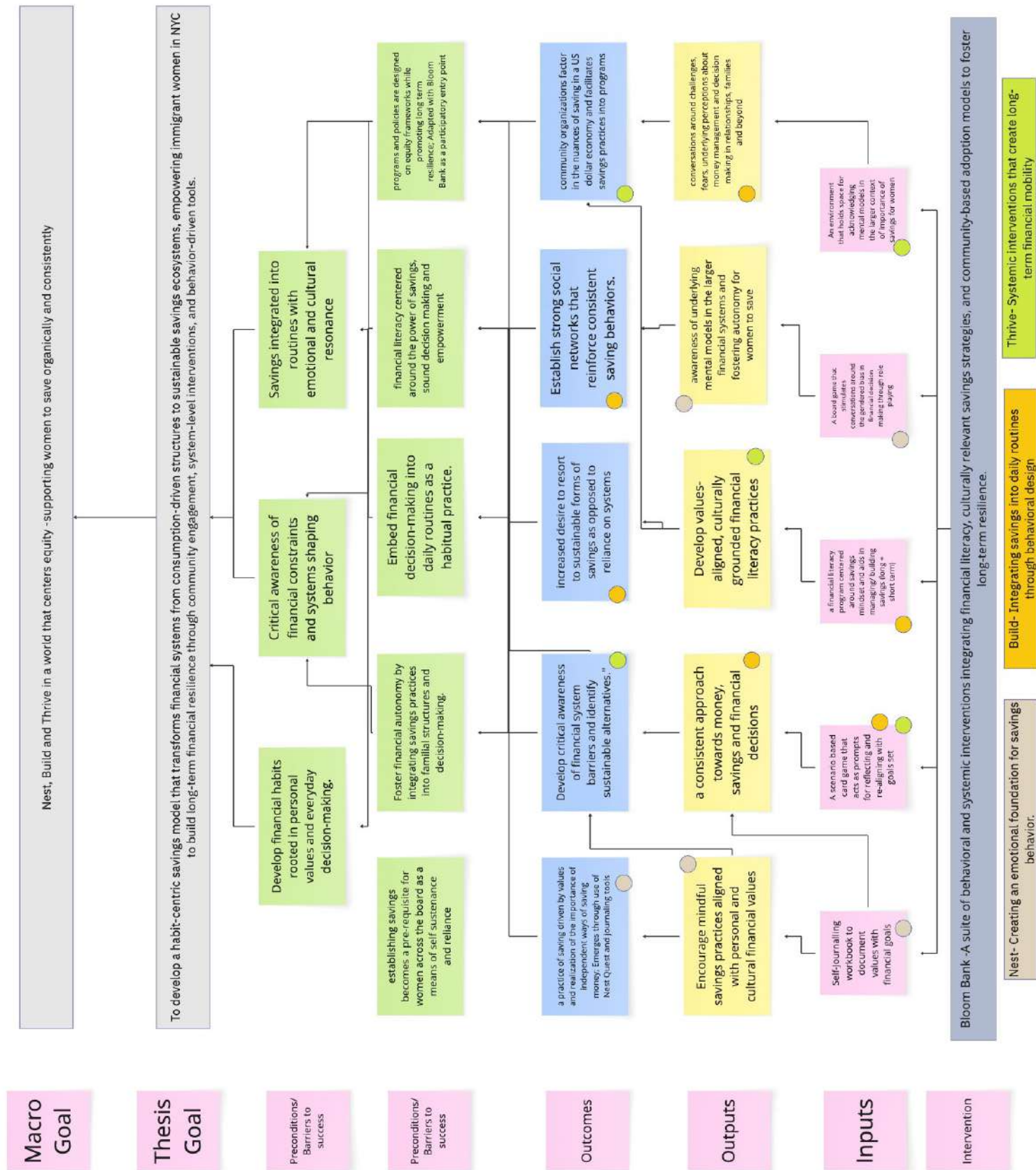
Future Pathways of Parwaaz: Nest, Build, Thrive

As Parwaaz looks to the future, the Nest, Build, Thrive framework will continue to grow as a living, adaptable model for financial empowerment. The next steps involve deepening partnerships with community organizations like CSS and Malikah, expanding the framework to reach more women in new neighborhoods and languages.

Digital tools-such as mobile prompts and interactive reflections-will complement hands-on activities, making it easier for participants to carry their learning into daily life. Parwaaz will also focus on building a network of peer mentors, so women who have moved from Nest to Thrive can guide and inspire others. By listening to ongoing feedback and adapting to real-world needs, Parwaaz aims to influence not just individual habits, but also the broader systems that shape financial inclusion.

Ultimately, the goal is to create a ripple effect: as women gain confidence and agency, they become leaders and advocates, helping their families and communities imagine new possibilities for saving, security, and self-defined success.

Piloting Change



Narrative: Framing the Theory of Change & Design Intent

The Parwaaz Theory of Change proposes that sustainable financial behavior doesn't begin with information alone—it begins with emotional readiness, cultural connection, and alignment with one's values. For many immigrant women who have historically relied on informal saving methods rooted in trust, care, and relationships, traditional savings interventions often miss the mark. They focus on teaching formal financial literacy without honoring the realities, histories, and emotions that shape women's experiences with money.

Parwaaz reframes saving not as a transaction, but as a ritual of self-trust and dignity. It invites women to see saving as something personal, empowering, and culturally meaningful. Instead of asking women to adapt to rigid financial systems, Parwaaz designs tools that adapt to them—meeting them where they are, in ways that feel accessible and supportive.

This theory of change is grounded in three key stages:

Nest: Reflecting on personal values, emotional grounding, and what makes someone feel safe and ready to save.

Build: Taking small, consistent actions that align with those values and start building financial confidence.

Thrive: Celebrating progress, sustaining habits, and envisioning new possibilities for financial security and well-being.

Each stage is supported by simple, analog tools that can easily fit into daily life—like coloring a mandala while reflecting on “enoughness,” or answering a card prompt about a family value. These small, reflective actions create a foundation of self-awareness, trust, and motivation that strengthens over time.

This behavioral approach draws from models like BJ Fogg's B=MAP and PRIME Theory (West, 2006), both of which emphasize the role of emotion, identity, and small triggers in shaping long-term habits.

At the systems level, the Theory of Change also recognizes the importance of community partners like Community Service Society (CSS) and Malikah. These organizations can integrate Parwaaz tools into their existing programs—whether through life skills workshops, financial coaching sessions, or community-building events. By allowing for flexibility and adaptation, Parwaaz functions not just as a toolkit, but as a living framework for change.

Ultimately, Parwaaz is about creating a bridge—connecting cultural wisdom, behavioral insights, and human-centered design to help women save on their own terms, with confidence, dignity, and joy.

Partner Insights & Feedback

Community Service Society (CSS)

CSS, with its long-standing expertise in economic justice and financial coaching, emphasized how behavioral tools could strengthen existing city-led financial empowerment programs. A staff member noted that “the use of culturally adapted storytelling was a missing piece in many of our curricula.” They saw potential for the toolkit to integrate with existing workforce development services, particularly in creating low-barrier savings pathways for first-generation clients.

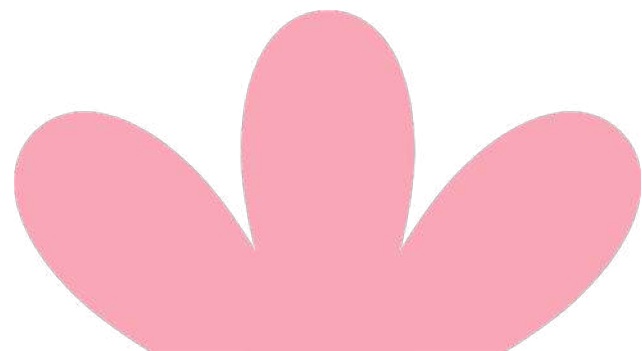
Malikah

The workshop with Malikah offered critical insights on gender dynamics, safety, and savings psychology. Women shared concerns over male-dominated financial decisions, lack of access to their own accounts, and fear of institutional seizure of assets. Many preferred gold, cash savings, or informal lending circles. This affirmed the need for systems that acknowledge interdependence and distrust, rather than pathologizing them.

Malikah also provided guidance on the importance of ritual and community in habit formation—ideas that shaped the use of mandalas, reflection prompts, and visual habit loops. Their expertise helped position Parwaaz as a tool not just for individual behavior change, but for cultural affirmation.



All data is anonymized and consent-based. Partner feedback is collected through structured debrief forms and informal facilitator reflections. Patterns will be thematically coded and linked to specific stages of the framework.



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