



Product & Market Design

Complex onboarding process

This barrier refers to the regulatory, administrative, and logistical hurdles women face when trying to open accounts and access financial products. Identity verification and KYC requirements are both necessary and appropriate — but **when onboarding procedures are rigid, poorly designed, cumbersome, or applied without flexibility, they create disproportionate burdens for women.**

Why is this barrier important?

Women are less likely than men to hold formal identity documents, and institutions that accept only a narrow set of approved documents effectively exclude a large share of otherwise eligible female customers. The burden extends beyond ID: some loan products require a male guarantor or co-signer as standard practice, and insurance enrollment may involve lengthy forms or in-person checks that assume a level of mobility, literacy, and access to services that many women in rural or low-income settings do not have. While some institutions have introduced alternative documentation pathways, many remain constrained by central bank rules and regulatory frameworks that have not kept pace with the realities of their customer base.

The practical result is that complex onboarding either discourages women from starting applications or produces high dropout rates mid-process — filtering out a segment of customers who are often strong performers once engaged. For FSPs, more accessible onboarding

not only lowers acquisition costs but also builds the trust and long-term loyalty that women customers tend to demonstrate when well-served.

Connected Barriers



Policy & Regulation

- Policies that discourage healthy financial sector competition
- Lack of proportional & tiered KYC requirements



Product & Market Design

- Low utilization of gender-disaggregated data (GDD)



Digital & Physical Infrastructure

- Poor digital & foundational ID infrastructure



Institutional Norms & Practices

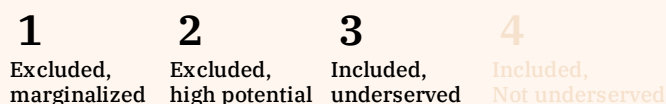
- Lack of strategic focus on women customers
- Low digital capability of financial institutions



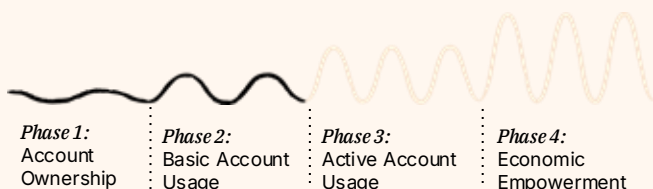
Consumer Protection

- Non-transparent product information

Most Relevant Segments



Customer Journey Relevance





Key evidence relevant to this barrier

When the systems for meeting necessary KYC requirements are not designed with women's circumstances in mind, formal identity and documentation requirements become the first and most fundamental layer of onboarding barriers.

While FSPs must work within existing regulatory frameworks, many of the design choices that create friction for women—such as which documents are accepted, how verification is conducted, and what alternatives are offered—sit within their control.

- Formal identity requirements are near-universal in financial services, but they can be burdensome for women. The World Bank's Women, Business and the Law 2024 report found that 27 economies still impose additional legal or procedural burdens on women seeking official documents; in 8, those barriers directly restrict access to employment, land tenure, and finance. In markets like Pakistan, significantly fewer women than men hold national ID cards, effectively blocking account access. ([World Bank, 2024](#); [Nel de Koker, 2015](#))
- Anti-money laundering (AML) and customer due diligence (CDD) processes require forms of verification that may not be navigable for women lacking documentation or literacy. Importantly, international standards already permit risk-based, simplified identity approaches — such as community-leader verification, digital ID, or utility bills — yet these remain largely unused for women clients, even though women generally pose a lower financial crime risk. Working within existing frameworks, FSPs can make gender intentional design choices and pilot tiered KYC approaches that align verification requirements with transaction size or risk level. ([Nel de Koker, 2015](#))

Even for women who can meet documentation requirements, the process of onboarding creates a second layer of barriers in logistical cost, mobility constraints, and products structurally designed around assumptions that do not reflect women's realities.

- Women often face high onboarding costs beyond fees, including travel and waiting time, and the need to obtain document copies, which disproportionately deter them, especially in rural areas. Investing in remote and digital onboarding solutions — mobile-based account opening, e-KYC, local language support, and guided steps for first-time users — can materially reduce these burdens. Pairing digital solutions with accessible human support, such as dedicated help desks or staff trained to assist women with documentation or digital processes, ensures women at different levels of mobility, literacy, and digital experience can complete onboarding successfully. ([Trivelli et al., 2018](#))
- Complex CDD requirements, lack of formal documentation, limited mobility, and social norms often prevent women from opening and using accounts. FSPs should conduct UX research on their onboarding processes to assess whether all elements are necessary — with particular attention to discretionary elements, such as requiring a co-owner or co-borrower, that may carry unintended gender implications and could be removed or redesigned. ([CGAP, 2020](#))
- Women's World Banking's research in Cambodia found that over 90% of loans are joint obligations, with co-borrowers presumed to be male. Similarly, nearly all small business loans (92%) have a borrower and co-borrower, assuming family-owned businesses. These structural requirements add complexity for women entrepreneurs seeking independent credit. ([Women's World Banking, 2024](#))



Key evidence relevant to this barrier

FSPs often recognise these barriers but face real limits on what they can change unilaterally — highlighting the need for regulatory reform and multi-stakeholder collaboration alongside institutional action.

- A 2025 survey of FSPs found that only 11% of institutions viewed complex onboarding as an easy barrier to address, with many noting that requirements often stem from national regulations and central bank mandates that limit institutional flexibility. (Women's World Banking, 2025)
- Qualitative interviews with FSPs suggest that this barrier often lies beyond the direct control of institutions, as many of the requirements stem from national regulations and central bank mandates. While some FSPs attempt to simplify processes by offering alternative documentation options, they remain obligated to comply with regulatory frameworks, limiting their flexibility to streamline onboarding for women customers. ([Women's World Banking, 2025](#))