



Digital & Physical Infrastructure

Distance from financial service points

This barrier refers to a mismatch between the location of financial service points and women’s ability to physically access them. Financial infrastructure is typically concentrated in commercially viable or high-traffic areas, creating access gaps for women who face greater constraints on time, mobility, and safety.

Why is this barrier important?

When financial services are located far from where women live, the time and cost required to access them can be prohibitive, particularly in rural and underserved areas. These constraints reduce women’s ability to open accounts and carry out regular transactions, limiting both initial access and sustained use of financial services. Over time, this weakens women’s engagement with formal financial systems and reduces the effectiveness of financial inclusion efforts.

Connected Barriers



Digital & Physical Infrastructure

- Lack of diversity in distribution channels
- Poor digital & foundational ID infrastructure
- Lack of female agents



Entry & Capability Barriers

- High cost of using DFS (incl. transaction cost)
- Real or perceived lack of money
- Low digital financial capability



Product & Market Design

- Lack of reliable & high-quality in-person services
- Complex product onboarding process



Policy & Regulation

- Lack of gender-intentional NFIS



Consumer Protection

- Fear of making mistakes
- Difficulty resolving complaints

Most Relevant Segments

1

Excluded, marginalized

2

Excluded, high potential

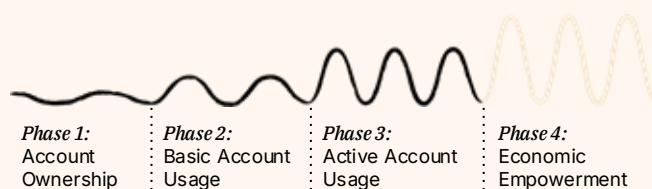
3

Included, underserved

4

Included, Not underserved

Customer Journey Relevance





Key evidence relevant to this barrier

Evidence shows that proximity to financial service points is a key determinant of usage, not just access. Even where services are technically available, distance and travel constraints reduce transaction frequency and account activity among women. This is compounded by the concentration of agents and branches in commercially viable areas, which can leave lower-density or more remote communities underserved.

Distance to financial service points remains a structural constraint on women's financial inclusion. Where accessing services requires significant travel, women - who often face tighter time, safety, and mobility constraints - are less able to engage consistently. As a result, the design and placement of financial infrastructure plays a critical role in shaping who can realistically participate in formal financial systems.

- Distance to agents and limited access to cash-in/cash-out (CICO) points remain key constraints to the use of digital financial services, particularly for rural and low-income populations. Evidence shows a strong relationship between agent network coverage and usage of financial services, but expansion alone does not guarantee inclusion - women continue to face barriers related to mobility, safety, and social norms that limit their ability to access these points. ([CGAP 2023](#))
- In India, approximately 52% of the rural population resides more than five kilometers from their nearest Business Correspondent (BC) agent or bank branch. For example, in the Navapur block, located in Nandurbar district of the state of Maharashtra, only a few villages fall within a one-kilometer radius of an agent outlet. ([MicroSave Consulting, 2019](#))
- Research indicates that proximity to agents plays a crucial role in driving the adoption and utilization of mobile money.

In Mexico, for example, the expansion of banking correspondents significantly improved access: the number of digital financial service users doubled, rising from 4 million in 2012 to 8.1 million in 2018. ([CGAP, 2022](#))

- Recent cross-country analysis shows that digital and financial infrastructure, including access points and connectivity, plays a significant role in reducing gender gaps in financial inclusion. Where infrastructure is weak or unevenly distributed, gender disparities widen, reinforcing exclusion among women in rural and low-income settings. ([Borsa Istanbul Revue 2026](#))
- Women often spend more of their day closer to home than men and place a higher value on convenience when accessing financial services. As a result, physical distance from service points makes formal financial services less accessible to them. Beyond geography, many women also experience an "emotional distance" when engaging with financial institutions. They may feel that these institutions do not reflect or represent their interests, which can reduce trust and discourage them from using available financial services. ([Barr et al., 2018](#))
- Interviews with financial services providers found that 27.8% of institutions identified proximity to financial institutions as a barrier for their women customers, with only 11.1% indicating it was easy to fix. (Women's World Banking, 2025)

When financial services are physically out of reach, women are less able to open accounts, transact regularly, and build sustained relationships with formal financial systems. This barrier is driven not only by distance, but by how financial infrastructure is designed - often clustering in commercially viable areas while overlooking the mobility, time, and safety constraints many women face. Addressing



Key evidence relevant to this barrier

this mismatch requires rethinking where and how services are delivered, combining physical proximity with digital alternatives to reduce the need for travel and bring financial services closer to women's daily lives.

- **Expand mobile and agent-based access points** by deploying mobile banking units that make regular visits to remote villages, in coordination with other service providers (e.g., utilities, telecoms), to maximize outreach. Partner with local kiosks, shops, or small businesses to serve as access points for CICO services and establish a system of independent agents rotating through underserved areas with fixed service days. Where other options are unavailable, invest in lower-cost physical distribution infrastructure to ensure consistent access, even in hard-to-reach communities
- **Provide digital onboarding and training sessions for new customers** to help adopt digital financial services and reduce dependence on in-person visits. Incorporate digital KYC collection and remote submission of required documents (e.g., ID, bank statements, bureau data) to reduce the need for customers to travel long distances.
- **Digitize the loan sourcing and underwriting process**, allowing women-owned MSMEs to apply, submit documents, and track applications through mobile platforms or agent-assisted channels.
- **Locate new branches or service points in strategic or high-priority areas** to act as local hubs that extend access to underserved women entrepreneurs. (lesson learned from the [Lead Project](#)).