



Digital & Physical Infrastructure

Lack of diversity in distribution channels

This barrier refers to the concentration of financial service delivery in a limited set of channels that do not align with women's needs, constraints, and preferences. When financial services are primarily delivered through branches, agents, or a single dominant channel, women have fewer options to access services in ways that fit their time, mobility, safety, and digital capability.

Why is this barrier important?

Limited and misaligned distribution channels restrict women's ability to access and use financial services in ways that fit their daily lives. *When services are concentrated in a small number of delivery channels, women must adapt to those systems - often requiring additional time, travel, or reliance on others - rather than choosing options that are convenient and accessible.*

A more diverse and well-designed mix of channels - including digital, in-person, and hybrid approaches - can reduce these constraints, enabling women to engage with financial services more consistently and independently. Without such flexibility, financial services remain technically available but practically inaccessible for many women.

Connected Barriers



Policy & Regulation

Lack of proportional & tiered KYC requirements



Product & Market Design

Low scalability of products

Most Relevant Segments

1

Excluded, marginalized

2

Excluded, high potential

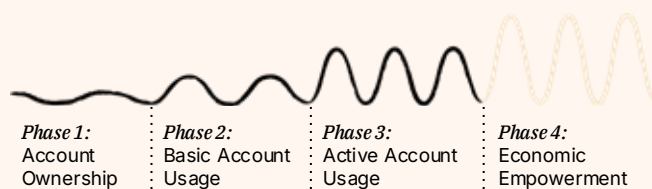
3

Included, underserved

4

Included, Not underserved

Customer Journey Relevance





Key evidence relevant to this barrier

Evidence shows that financial service delivery channels limit women's inclusion. Women need multiple pathways to access financial services, choice of delivery channel, and flexible channel design. Women's constraints are heterogeneous and context-dependent, so a single delivery channel will systematically exclude some segment of women. Where women's uptake or usage is low, it may not mean there is a scarcity of options, it may indicate a mismatch between her needs and what is available.

Women engage with financial services through multiple, context-dependent pathways shaped by their time, mobility, and income constraints.

Single-channel delivery models fail to accommodate this diversity, limiting uptake and sustained use.

- Evidence shows that women engage with financial services through multiple pathways and channels, depending on their life stage, income patterns, and constraints. Single-channel delivery models often fail to meet these diverse needs, limiting uptake and sustained use - particularly for women balancing time, mobility, and household responsibilities. ([CGAP 2024](#))
- Evidence shows that effective financial ecosystems combine digital and physical channels, as low-income users often move between them depending on context. Women, in particular, benefit from hybrid models that allow them to transact digitally while still relying on trusted physical touchpoints when needed. ([Caribou Digital 2017](#))

Financial inclusion outcomes depend on whether delivery channels align with users' needs, constraints, and local context, rather than on the channel type itself. When women lack meaningful choice, they are less able to access and use services in ways that support their financial resilience.

- Evidence shows that outcomes from cash transfers depend less on whether delivery is "digital vs. physical" and more on whether the chosen channel matches local infrastructure, norms, and user constraints. ([IPA 2024](#))
- Individuals choose a channel for financial transactions based on several factors beyond just the economic cost involved. Women in low-income communities may choose a channel based on their needs, driven in large part by cost and time poverty. It is important to understand why women choose their selected channel in order to build their financial resilience. ([MSC 2022](#))
- From an insurance standpoint, the criteria for selecting the channel to provide insurance services are analyzed from both the insurance company's and the customer's perspectives. Factors include the characteristics of the recipients, the product, intermediaries, and the environment. The selection of distribution channels depends on the target market and type of products, shaping the market and product. ([Przybytniowski, 2023](#))

The design of delivery systems is shaped by competition, innovation, and provider decisions.

This determines whether financial services are accessible and usable for women. Without flexible, user-centered channel design, services may remain available but fail to meet women's needs or support meaningful engagement.

- Financial inclusion depends not just on product availability but on how services are delivered, with competition and innovation driving the development of diverse delivery channels. Concentrated or dominant delivery models can limit user choice and reduce the ability of providers to tailor services to underserved segments, including women. ([CGAP, 2025](#))



Key evidence relevant to this barrier

- Cash transfer programs help households meet basic needs, access essential services, and invest in income-generating activities. When cash transfers are sent directly to women while ensuring their safety, they can contribute to address gender inequalities and empower women and girls. However, poorly designed delivery systems can limit women's control over funds or even expose them to risks such as conflict or exclusion. As a result, inclusive financial outcomes require intentional, gender-sensitive design of payment channels, not just targeting women as recipients. ([CFI 2023](#))
- Qualitative 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)