



Digital & Physical Infrastructure

# Lack of female agents

**This barrier refers to the underrepresentation of women within agent networks**, which limits the availability of female agents as accessible and trusted points of contact for financial services.

### Why is this barrier important?

Agent networks are a critical access point for financial services, particularly in contexts where branchless banking is the primary mode of delivery. *When women are underrepresented as agents, this can limit access for female customers, especially in settings where social norms, safety concerns, or mobility constraints affect interactions with male agents. As a result, women may be less likely to engage with financial services or to transact regularly, reducing both access and sustained use.*

At the same time, the underrepresentation of women as agents reflects broader constraints on women's economic participation, including limited access to capital, training, and income-generating opportunities. Expanding women's participation in agent networks can therefore improve both the reach of financial services and women's economic empowerment.

### Connected Barriers



*Policy & Regulation*

Lack of gender-intentional NFIS



*Consumer Protection*

Increased exposure to frauds & scams  
Fear of making mistakes  
Difficulty resolving complaints



*Women's Participation in the Workforce*

Lack of formal job opportunities



*Product & Market Design*

Complex onboarding process  
Poor understanding of women's financial needs  
Lack of reliable & high-quality in-person services



*Digital & Physical Infrastructure*

Lack of diversity in distribution channels



*Entry & Capability Barriers*

Low digital financial capability

### Most Relevant Segments

**1**

Excluded, marginalized

**2**

Excluded, high potential

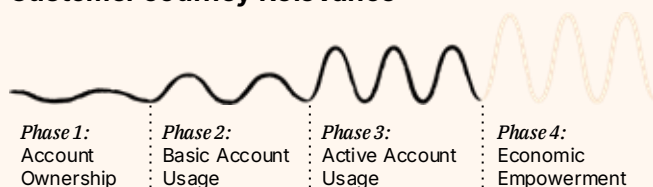
**3**

Included, underserved

**4**

Included, Not underserved

### Customer Journey Relevance





### Key evidence relevant to this barrier

Evidence shows that women face key structural and normative challenges to becoming a mobile agent. Despite this, women enroll more customers and provide better customer service than their male counterparts. This is particularly important to female customers, who in many contexts prefer to interact with female agents.

**Women remain underrepresented in agent networks because the requirements for becoming an agent, such as access to capital, established business presence, digital capability, and time availability, tend to align with economic roles and resources that are more accessible to men.**

- Women are good for business: Hernandez et al. (2023) finds that women agents are more customer-centric than male agents, and are preferred by women customers in many geographies. ([CGAP, 2023](#))
- Women face several norms-induced constraints that limit their participation as agents. Many women lack essential hard skills, such as accounting and device operation, as well as soft skills, like confidence and leadership, due to restrictive gender norms. Additionally, limited access to working capital and electronic devices creates a barrier, while community attitudes often constrain women's time and mobility, further restricting their ability to work as agents. ([CGAP, 2023](#))
- Female agents face significant barriers compared to their male counterparts, including limited institutional support, restrictive cultural norms, and safety concerns. Despite enrolling more customers and often providing better customer service, they tend to earn less than male agents. Many financial institutions lack a strong understanding of the business case for investing in female agents and often do not collect gender-disaggregated data—further hindering efforts to recruit, retain, and support women in agent networks. ([MicroSave Consulting, 2025](#))

- In India, only 10% of the two million DFS and cash-in and cash-out (CICO) agents are women. ([CGAP, 2023](#))
- The WomenLink Phase II project by Grameen Foundation and Wells Fargo found that female agents in India, known as Grameen *Mitras*, were typically educated, married, and around 30 years old. The research found that after interacting with female agents, customers showed an increase in awareness and usage of formal financial services among women, though their participation in financial decision-making remained limited, with only 36% reporting having made any financial decisions in the past 12 months. This finding suggests female agents can play a role in helping women customers from more vulnerable backgrounds build the confidence and skills necessary to engage in financial decision-making and pursue opportunities as agents. ([Grameen Foundation, 2021](#))
- In India, despite the smaller number of female agents, known as business correspondents (BCs), evidence shows that female BCs often outperform their male counterparts. Their stronger relationship-building skills enable them to establish greater trust with clients, leading to better service delivery and higher customer satisfaction. Beyond their professional role, women BCs also report increased influence in household financial decision-making and improved confidence in managing money. ([Women's World Banking, 2023](#))

**Evidence shows that in many contexts, women customers prefer female agents due to trust, safety, and social norms, and that the presence of female agents can increase access, usage, and direct engagement with financial services.**



## Key evidence relevant to this barrier

- In many contexts, women customers report greater comfort and trust when interacting with female agents, particularly where social norms restrict interactions with men. Female agents are often better able to engage women clients, explain products, and support first-time users, helping to increase uptake and usage of financial services among underserved populations. ([CGAP 2023](#))
- Research across South Asia and Sub-Saharan Africa shows that women customers often prefer female agents due to cultural norms, privacy concerns, and safety considerations. Female agents can reduce social barriers to access by providing a more acceptable and approachable point of contact, particularly for women with limited mobility or experience using financial services. ([MSC n.d.](#))
- Evidence from mobile money ecosystems indicates that the gender composition of agent networks affects women's access and usage. In contexts where female agents are scarce, women may be less likely to transact or may rely on intermediaries, while increasing the number of female agents can improve access, trust, and customer engagement. ([GSMA 2023](#))
- In India, most female customers (52%) prefer a female DFS agent. In one study, female agents were more likely than men to instill a sense of security and confidence, provide reliable and consistent services, and appear knowledgeable and empathetic. ([Grameen Foundation, 2023](#))

### **When women are underrepresented in agent networks, access to financial services is constrained at the point of delivery.**

In many contexts, social norms, safety concerns, and mobility limitations make women more comfortable transacting with female agents. Without these trusted access points, women are less likely to engage with services or transact

regularly. Addressing this barrier requires not only increasing the number of female agents, but ensuring agents are well-trained, trusted, and supported through flexible models that reflect women's economic realities and community roles.

- **Partner with local women's associations, business networks, and community leaders** to identify and recruit potential female agents. Focus recruitment efforts on communities where cultural norms make women more comfortable transacting with other women, ensuring agents reflect and understand the local context.
- **Shift the emphasis from simply increasing the number of agents to ensuring both new and existing agents are well-trained, well-trusted, and well-equipped to serve women customers effectively.** Instead of assuming that more agents will automatically improve outreach, invest in training that develops agents' skills to address women's diverse financial needs, business contexts, and varying levels of comfort with financial products. Training should also strengthen agents' digital capacities, such as using mobile platforms, digital recordkeeping, or customer management apps, so they can maximize their limited time, streamline transactions, and provide faster, more reliable service.
- **Consider alternative models to create additional pathways for prospective women agents.** While women entrepreneurs may not have a business with a physical location out of which to operate, their strong network of connections makes them ideal agents. Consider agent models such as roaming agents, part-time agents, or other flexible arrangements to increase the pool of prospective women agents (lessons learnt from [FINCA Project](#)).