



Entry & Capability Barriers



## Limited Personal Exposure to DFS

This barrier refers to the limited connections women have with people who use digital financial services. **Where women's social networks — peers, family members, and community groups — include few or no DFS users, women have little opportunity to observe, learn from, or be encouraged by others' experience with these services.**

### Why is this barrier important?

Trust and social influence shape women's adoption of digital financial services. Because social norms and lower participation in the formal financial system limit women's connections to DFS users, the exposure gap tends to be self-reinforcing — women who haven't seen others use DFS successfully are less likely to try it themselves. In many contexts, women's reliance on their husbands' accounts is cited as a direct consequence. Community and group-based models — such as Village Savings and Loan Associations (VSLAs) — show that when exposure is paired with peer support and DFS targeted to women's experiences, adoption increases significantly. Without this, women's reliance on others' accounts prevents financial institutions from tracking their economic activity, contributing to their invisibility in the formal financial system and limiting their access to credit and other services.

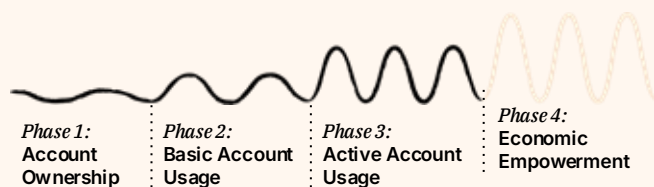
### Connected Barriers

- 
*Entry & Capability*  
High cost of using DFS
- 
*Consumer Protection*  
Fear of making mistakes
- 
*Digital & Physical Infrastructure*  
Unreliable payment system & network  
Poor internet & mobile connectivity

### Most Relevant Segments

- |                           |                             |                          |                              |
|---------------------------|-----------------------------|--------------------------|------------------------------|
| <b>1</b>                  | <b>2</b>                    | <b>3</b>                 | <b>4</b>                     |
| Excluded,<br>marginalized | Excluded,<br>high potential | Included,<br>underserved | Included,<br>Not underserved |

### Customer Journey Relevance





## Key evidence relevant to this barrier

---

**For women with limited prior exposure to DFS, trust built through relationships rather than marketing as a primary gateway to engagement. Women are consistently more likely to try and continue using DFS when someone in their trusted network has done so first.**

- Trust is a key driver of women's engagement with the mobile money ecosystem. A study across 60 countries found that 83% of respondents trust close relations' recommendations. Savings groups that align women with economic engagement behaviors can shape their financial choices, especially in lower-income areas in Sub-Saharan Africa. ([GSMA, 2024](#))
- For some women, multiple recommendations from close relatives and endorsements by authorities are needed to bridge the gap between awareness and trial. Urban women, who are often more equipped with digital skills, are more responsive to referrals and incentives. Adoption of mobile money is heavily influenced by peer reassurance. ([GSMA, 2024](#))
- Personal exposure and social influence are not only important for women without accounts, but also play a role in the success of women entrepreneurs. Family support — especially from a spouse — and social capital are linked to better financial outcomes. Women's financial advancement does not happen in isolation. ([World Bank, 2025](#))

**Interventions that tap into existing social structures and community authority — rather than relying on conventional advertising — have proven significantly more effective at reaching women who are unfamiliar with or skeptical of DFS.**

- Marketing that leverages social trust has proven effective in engaging women in economic activity. Phrases such as 'People in your village are saving with XYZ App,' combined with influential community actors, aligns with individuals' natural desire to conform with their community. In Uganda, Chipper Cash's use of a relatable, credible community influencer helped increase awareness and trust in its virtual card product. ([DFI, 2025](#))
- In Uganda, Airtel's long-standing partnership with the Buganda Kingdom — including the annual Kabaka's Run — demonstrates how cultural and community-driven initiatives embedded in services can amplify DFS adoption. In 2025, 120,000 participants purchased event tickets through Airtel's digital payment platform, increasing usage and building long-term brand affinity ([DFI, 2025](#)).

**The most effective DFS adoption programs combine community-based delivery with hands-on practice, demonstrating that exposure alone is insufficient — women need supported, low-risk environments in which to build genuine confidence.**

- Programs most effective in DFS adoption provide a community-based and customer-centric experience, bring in current and former women entrepreneurs to provide real-life examples, and allow a friend or family member to receive hands-on training alongside the participant. These elements build confidence and trust in DFS among women. ([World Bank, 2025](#))



## Key evidence relevant to this barrier

---

- Exposure to DFS through family members must be coupled with confidence-building program structures. In 2020, BRAC's Social Innovation Lab and bKash prototyped group-based onboarding in rural Bangladesh. Of 40 women invited to participate in the Hoar region, 100% accepted; 75% of groups chose the higher savings rate of 500 BDT per week; and 100% completed the four-week challenge. ([IDEO, n.d.](#))
- VSLAs create a social safety net and improve financial inclusion of women, especially in rural areas. In Nigeria, the 'Raising People' VSLA brings together women farmers who save weekly contributions and access credit from pooled resources at a mutually agreed interest rate. These loans support business creation, children's education, and farm improvement — building confidence, trust, and an economic ecosystem grounded in women's experiences. ([Solidariad, 2023](#))
- In Europe and Central Asia, the most cited barrier to account ownership is having a family member with an account — and women without accounts are 21 percentage points more likely than men to attribute non-ownership to this reason. Leveraging the familiarity that women who share accounts already have with financial products could facilitate adoption when paired with effective tools and support. ([Global Findex, 2025](#))
- When DFS are introduced without complementary household or community support that builds women's confidence, women are less likely to open and use accounts in their names — instead relying on family members' accounts. In India, the most common reason adults without accounts give for not having their own is that a family member already owns one. This contains women's agency and prevents financial institutions from tracking women's economic activity. ([Global Findex, 2025](#))

**Reliance on a family member's device or account creates a critical vulnerability: women who access DFS through someone else's name or password cannot manage their finances privately or autonomously, compromising one of the core benefits of financial inclusion.** In contexts

where women lack independent DFS experience, introducing digital financial services without complementary household or community support can reinforce rather than reduce dependence on male family members.

- In most economies, 15–30% of phone owners with passwords cannot change them, likely because a family member or shopkeeper helped set up the phone and the owner never learned how. The lack of ongoing digital capability building and support limits users' ability to take full advantage of what DFS has to offer. ([Global Findex, 2025](#))