



Social Norms

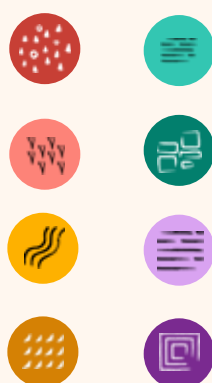
Mobility Constraints

Limited mobility refers to constraints on women’s ability to move freely, safely, and independently in public and economic spaces, shaping their ability to act on their goals and participate in economic life, essentially determining where, when, and with whom women can engage outside the home. These constraints - driven by social norms, safety risks, legal restrictions, and household dynamics - limit women’s access to jobs, markets, training, and financial services.

Why is this barrier important?

Choosing where to go and when is central to economic participation. Limited or restricted mobility can prevent women from accessing jobs, markets, training, and financial service points, or increase the costs and risks of doing so. These constraints reduce women’s ability to earn income, interact with financial providers, and consistently use financial services, limiting both access and effective participation in financial systems. While digital alternatives can reduce some of these barriers, access to and use of these solutions remains uneven.

Connected Barriers



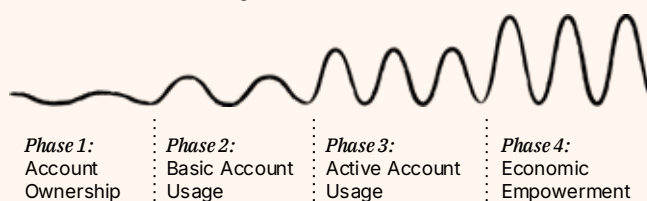
All Other Barriers

Social norms barriers influence and are connected to all other barriers

Most Relevant Segments

1	2	3	4
Excluded, marginalized	Excluded, high potential	Included, underserved	Included, Not underserved

Customer Journey Relevance





Key evidence relevant to this barrier

Key evidence

Research on women's mobility constraints demonstrates that differences between men's and women's freedom of movement has a direct influence on their ability to engage in economic and financial activities. Freedom of movement constraints begin in the household, where they are enforced, are reflected in how women are able to interact with the financial system, and are further reinforced by policies and regulations that fail to address mobility constraints.

Women's mobility is shaped by overlapping household and community constraints, including restrictive gender norms, care responsibilities, safety concerns, and limits on independent movement. Together, these constraints determine whether women can access opportunities, services, and networks, making mobility a core dimension of agency and a foundational driver of broader economic and financial exclusion.

- Gender norms are often invisible but deeply influential, shaping what is considered acceptable behavior for women and men. These norms govern everyday choices and agency - defining where women can go, how they can participate in public life, and the conditions under which they can exercise freedom of movement. Because they are embedded in social expectations, institutions, and relationships, norms can feel natural or fixed rather than imposed. At the same time, they are highly "sticky": change is typically slow, uneven, and prone to stalling or reversal, particularly when shifts begin to challenge existing power structures. ([ALIGN Platform 2020](#))
- Women's mobility is influenced by a set of interconnected constraints - time, safety, social norms, and infrastructure - that jointly shape women's ability to participate in economic life.

Mobility is not simply about distance or transport availability, but about whether women can travel independently, safely, and within socially acceptable boundaries, with constraints often compounding (e.g., caregiving responsibilities limiting travel times, safety concerns restricting routes, and norms shaping where women can go). Critically, these constraints affect access to opportunities and services, including employment, markets, and public infrastructure. For low-income women in particular, limited mobility reduces their ability to accumulate assets, access services, and reduce vulnerability over time, reinforcing broader economic and financial exclusion. ([World Bank 2012](#))

- Women's mobility is not simply about movement, but a measurable dimension of empowerment shaped by norms, safety, and care responsibilities. Women tend to travel less, make shorter and more constrained trips, and rely more on walking or informal transport - patterns that reflect limited access to opportunities rather than preference. Mobility is also closely tied to economic participation: restrictions on when and where women can travel directly limit their ability to work, access services, and engage in income-generating activities. Importantly, these constraints are often normalized, making them less visible in both data and policy design. ([EMERGE 2020](#))
- Women's mobility is often subject to permission, monitoring, or accompaniment requirements within households, where decisions about whether, when, and how women travel are shaped by male partners or other family members. These dynamics reflect underlying power relations and can limit women's ability to move independently, even where physical infrastructure exists. ([World Bank 2014](#))



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Key evidence relevant to this barrier

- In Pakistan, nearly one-third of women report needing permission to work, reflecting restrictions on their ability to both leave the home and earn money independently. Women with mobility autonomy demonstrate an 18 percentage-point higher awareness of market conditions, linking freedom of movement to economic exposure and participation and is especially detrimental to women's entrepreneurship. ([World Bank 2024](#))
- Survey data from Tanzania shows that 93% of respondents believe women should seek permission before working or traveling, and 87% believe women require consent before visiting family. Such norms constrain women's independent movement and limit exposure to employment, markets, and financial services. needs to get consent before visiting her own family. ([Africa UN Women, 2024](#))

Financial systems still rely on physical interaction points (agents, cash points, onboarding locations). Women face mobility related barriers to reach these points. Even the rise of digital financial services has not eliminated the need for movement. As a result, mobility constraints lower access, usage, and engagement.

- Agent networks are a primary access point for financial services, but gender dynamics shape who can use them and how. Women face barriers interacting with agents due to mobility constraints, norms, and safety concerns, particularly in male-dominated environments. Bringing services closer (e.g., local agents, female agents) reduces reliance on travel and increases usage. ([CGAP 2023](#))
- Women's ability to access agent-based financial services is shaped by where agents are located and who they are.

Male agents are often concentrated in public spaces that are less accessible or less socially acceptable for women to visit, and interactions with male agents may be constrained by norms around gendered interaction. As a result, women face barriers to independently accessing and transacting at agent points, limiting their effective use of financial services. ([MSC 2024](#))

- Women and girls experience widespread harassment and violence in public spaces, which directly limits their freedom of movement and participation in public life. Fear of these risks leads women to avoid certain locations, times, or activities altogether, reducing their access to services, markets, and economic opportunities. ([UN Women n.d.](#))
- Safety concerns extend into digital access, shaping when and how women use mobile phones and related services. Women may avoid traveling to purchase, repair, or use devices - or limit usage in public - due to fear of theft, harassment, or social scrutiny, reinforcing broader mobility constraints even within digital systems. ([GSMA 2025](#))

Even when women are able to move beyond the household, they must navigate infrastructure and service environments that are not designed with their needs in mind. Unsafe public spaces and transport systems expose women to harassment and violence, shaping when, where, and whether they travel. Despite this, financial inclusion efforts rarely account for mobility and safety as core constraints.

- Transport systems and public infrastructure are typically designed around male mobility patterns, overlooking women's travel constraints, trip chaining, and safety needs. As a result, women face structural barriers to accessing services and economic opportunities, even where infrastructure exists. ([World Bank](#))



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Key evidence relevant to this barrier

- In Pakistan, more than half of women report working in the home due to safety concerns during travel, including fear of harassment both in the workplace and on routes between home and workplace. Safety risks are detrimental to women and constrain their ability to engage in employment and access markets outside the home. ([World Bank, 2024](#))
- Safety risks in transport and public space are widespread and systematically shape women's mobility. Women face high rates of harassment and violence while traveling, and both perceived and actual risk influence whether, when, and how they move, directly constraining access to services and economic opportunities. ([World Bank 2022](#))
- Financial systems often assume users can move freely and independently, in part because women's constraints are insufficiently captured in data and therefore remain underrepresented in system design and policy priorities. Evidence shows that gender norms - including restrictions on mobility - shape access to opportunities and financial services, but these norms are difficult to measure and often treated as external to financial systems rather than integral to them. At the same time, cross-country analysis shows that policy, infrastructure, and social norms are the strongest drivers of women's financial inclusion, yet mobility (e.g., freedom of movement) is rarely isolated or directly addressed within financial inclusion policy frameworks. ([CFI 2021](#); [WWB 2021](#))

Mitigation Practices

Evidence also points to potential solutions to this barrier.

- Evidence suggests that mobile money agents can partially offset mobility constraints. In Kenya, women with greater proximity to mobile money agents demonstrate increased occupational mobility and are more likely to transition from agriculture into business activities, reflecting reduced reliability on travel for transactions. In contexts such as Zimbabwe, women are more likely to hold mobile money accounts than accounts in formal institutions, underscoring the role of proximity-based digital services in expanding access ([Klugman & Quek, 2018](#)).
- In Mexico City, gender-responsive public transport measures - including women-only buses, subway cars, and taxis - were introduced to address safety concerns and gender-based violence in transit. Evidence suggests such measures improve women's perceived safety and access to education and employment underscoring the role of transport safety in enabling mobility ([UN Women, 2023](#)).