

Design Note

Select Resources for Policymakers in Driving Increased Women Agent Networks

Description of existing guidance on increasing the number of women agents and a call to action for enabling financing to help women become agents.

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Existing Guidance	Summary
Why Advocate for More Women Banking Agents? , Women's World Banking	Report highlights insights on the benefits of women banking agents, spotlights evidence from select market studies (with a focus on India), and provides recommendations for policymakers.
Suggested Approaches to Developing and Enabling Policy Environment With Specific Focus on Gender-Related Aspects, Action 1 , The World Bank Inclusive Digital Financial Services	Among a number of suggested approaches, this resource provides a concise list of considerations for policymakers on "Adopting Enabling Agent Banking Regulations" with a focus on increasing women agents.
Agent Networks at the Last Mile: Implications for Financial Regulators , CGAP	The report discusses the case for rural cash-in cash-out (CICO) networks, points to developments in the space, and provides a list of considerations for regulators in enabling agent networks.

Call to Action for DFSPs: Enabling Women Agents Through Financing

Women agents have consistently proven to be more profitable and loyal for DFSPs, as well as more effective in serving customers across multiple markets. However, they often face greater barriers to entry and require additional support to get started—particularly in the form of financing. Becoming an agent typically involves upfront capital requirements, including setting up a location (such as a table, stand, or booth), maintaining liquidity, and managing cash-in/cash-out operations. In many markets, women have less access than men to both formal and informal sources of capital. Therefore, wherever possible, intentional efforts should be made to connect aspiring women agents with liquidity or capital support mechanisms—such as local savings groups, microfinance institutions, banks, or other viable arrangements.

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Works Cited

- “Why Advocate for More Women Banking Agents?” Women’s World Banking, April 2023, https://www.womensworldbanking.org/wp-content/uploads/2023/05/WWB-Policy-Brief_Why-advocate-for-more-Women-Banking-Agents.pdf.
- “Suggested Approaches to Developing and Enabling Policy Environment With Specific Focus on Gender-Related Aspects, Action 1,” World Bank, accessed August 26, 2025, <https://digitalfinance.worldbank.org/action-1>
- Emilio Hernandez, “Agent Networks at the Last Mile: Implications for Financial Regulators,” CGAP, September 2022, <https://www.cgap.org/research/reading-deck/agent-networks-last-mile-implications-for-financial-regulators>.