Access to accounts have significantly increased in number but high inactivity and limited engagement still persist:

1. Women are not aware of existing services or are not using the services due to a number of different barriers.
2. Most financial service providers are (i) gender-agnostic (ii) have limited understanding of their customer base and (iii) do not see the business case in actively serving the women’s market.

The national government takes a gender-agnostic policy approach.

What do we need to solve?

1. Apply innovative customer engagement strategies to increase usage of savings products with the goal of building safety nets.
2. Demonstrate the ROI of engaging women in financial services.
3. Leverage business correspondent network to reach more women with savings.
4. Support policy makers on how to increase focus on women through national financial inclusion strategy.

Reach 8.5MM women by 2022

As one of the fastest growing economies in the world, India has made significant progress in financial inclusion in the last few years, with many government initiatives and new financial service players reaching the un- and under-banked.

The gender-agnostic approach has gone on for too long, and that needs to change. We need to get over the hurdle of the largest number of inactive accounts in the world. We need to change our approach, and Women’s World Banking can help you do that.

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