



Women's World Banking



# Empowering Women: Advancing Female Agent Banking in Northern Nigeria

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April 2026



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# Acronyms

<b>ADFI</b>	Africa Digital Financial Inclusion Facility	<b>IDIs</b>	In-Depth Interviews
<b>AFI</b>	Alliance for Financial Inclusion	<b>KIIs</b>	Key Informant Interviews
<b>AMBANN</b>	Association of Mobile Money and Bank Agents in Nigeria	<b>NCC</b>	Nigerian Communications Commission
<b>BVN</b>	Bank Verification Number	<b>NFIS</b>	National Financial Inclusion Strategy
<b>CBN</b>	Central Bank of Nigeria	<b>NIN</b>	National Identification Number
<b>CGAP</b>	Consultative Group to Assist the Poor	<b>NOA</b>	National Orientation Agency
<b>DFS</b>	Digital Financial Services	<b>POS</b>	Point-of-Sale
<b>EFCC</b>	Economic and Financial Crimes Commission	<b>PWDO</b>	Principal Women Development Officer
<b>EFInA</b>	Enhancing Financial Inclusion and Access	<b>SANEF</b>	Shared Agent Network Expansion Facility
<b>FSPs</b>	Financial Services Providers	<b>USSD</b>	Unstructured Supplementary Service Data
<b>GSMA</b>	Global System for Mobile Communications Association	<b>WDFI</b>	Women's Digital Financial Inclusion
<b>ICT</b>	Information and Communications Technology	<b>WEE</b>	Women's Economic Empowerment



# Foreword

Agent banking brings financial services closer to underserved populations through local agents rather than traditional bank branches, and equipping women to be banking agents themselves is one of the most practical and powerful ways to expand women's access to and participation in the formal financial system. In Northern Nigeria, a region where financial exclusion remains high and social norms continue to constrain women's economic participation, strengthening women-led agent networks offers a proven pathway that is both culturally grounded and economically transformative.



Our research highlights an important truth: Access improves when services move closer to communities, but inclusion deepens when women are positioned at the center of delivery. Female agents are not simply transaction points; they are trusted bridges between formal financial institutions and women who may otherwise remain excluded. By actually operating the agent banking services within their own communities, these women also create meaningful sources of personal income, turning financial service delivery into a viable livelihood. In doing so, they reduce social barriers, build confidence and create safe spaces for women to engage with digital finance.

At the same time, the findings from this report remind us that female agent banking cannot thrive without intentional support. Liquidity constraints, infrastructure gaps, limited training and policies that do not account for women's realities continue to limit scale. If these programs are to accelerate, systems must be designed to address barriers rather than expect women to navigate them alone. Building such support structures will enable scalability and profitability over time.

Female agent banking does more than extend financial services to underserved communities. It also creates an alternative source of income for women that helps expand their economic opportunities while also strengthening local financial ecosystems.

Advancing female agent banking requires systemic support. Financial service providers (FSPs) must invest in gender-aware and gender-responsive business models to ensure that women-centered design is at the forefront of financial products, services and outreach. Policymakers should simplify structural requirements and create enabling framework, and community leaders and institutions must continue to legitimize and validate women's participation in financial spaces. When these elements align, female agents become catalysts for broader change, strengthening not only financial access but also confidence, autonomy and economic resilience.

Northern Nigeria holds immense potential for women's economic opportunity. By intentionally strengthening female agent banking by increasing the number of women agents, we can significantly reduce exclusion and help position women not only as users of financial services, but as leaders within the financial ecosystem.

**Elizabeth Gathai**  
Regional Head, Africa  
Women's World Banking



# Acknowledgements

This report reflects the contributions, collaboration, and support of many individuals and partners whose efforts strengthened the quality and direction of the research. The author sincerely appreciates everyone who contributed their time, expertise, and insights into the successful completion of this study.

Special thanks go to colleagues at Women's World Banking, Olajumoke Daramola, Stephen Ambore, Angela Wambugu, Elizabeth Gathai, and Sonja Kelly, whose guidance, thoughtful feedback, and continuous support were invaluable throughout the research process. Their expertise and insights helped shape the study design, refine the analysis, and strengthen the overall quality of the report.

The report also benefited from the professionalism and dedication of the research consultants, Evelyn Jibunor and Amaka Jane Agu, whose technical expertise and careful supervision supported high-quality data collection. Their coordination and attention to detail were instrumental in maintaining rigor throughout the fieldwork. Appreciation is also extended to the field researchers whose commitment and perseverance made it possible to collect rich and meaningful data across multiple states.

Sincere appreciation goes to the women, agents, stakeholders, and community members who generously shared their time, experiences, and perspectives. Their openness and willingness to participate form the foundation of the insights presented in this report.

Finally, this research was supported through generous funding from the Gates Foundation, reflecting a shared commitment to advancing women's financial inclusion and expanding opportunities for women's economic empowerment.

While this report is based on research funded by the Gates Foundation, the findings and conclusions presented here are those of the author and do not necessarily reflect the views, positions, or policies of the Gates Foundation.



# Executive summary

Women's financial exclusion remains one of the most persistent development challenges in Northern Nigeria. Although Nigeria has made progress in expanding digital financial services (DFS), gender gaps remain wide across the northern region. Evidence from the EFINA Access to Finance Survey shows that women in Northern

Nigeria remain significantly more likely to be financially excluded than men, particularly in rural areas (EFInA, 2023). Similarly, the World Bank's 2025 Global Findex Database survey highlights that women in low-income settings are less likely to own formal financial accounts and less likely to use digital payments regularly (World Bank, 2025). The Central Bank of Nigeria's (CBN) National Financial Inclusion Strategy (NFIS) also acknowledges that Northern Nigeria continues to experience the highest levels of financial exclusion in the country, with women disproportionately affected by structural and social barriers to financial access (CBN, 2018; CBN, 2022).

This study explores how strengthening female participation in agent banking can expand women's access to and meaningful use of financial services in Northern Nigeria. The research combines qualitative insights with quantitative evidence, drawing on interviews with 57 participants and a survey of 1,000 respondents. Together, these findings provide a clearer understanding of how women currently access financial services, the role female agents play within their communities and the barriers that continue to

limit adoption. Our research builds on a growing body of global evidence showing that locally embedded service delivery models, particularly agent networks, are one of the most effective ways to extend financial services to underserved populations (CGAP, 2020; AFI, 2021). Studies across emerging markets consistently show that agent banking significantly reduces geographic and operational barriers to financial access in rural communities (World Bank, 2021).

Across the study locations, agent banking has become the primary gateway through which women access financial services. Nearly all respondents (99.7%) reported that agent banking reduces the need to travel long distances to a bank branch. In the three months preceding the survey, 98.5% had withdrawn cash from an agent. These findings show that agent networks have become deeply embedded in women's everyday financial lives. Similar patterns have been documented globally. Research by CGAP and the World Bank shows that in many low-income markets, agent banking is often the first and most consistent point of interaction between individuals and the formal financial system (CGAP, 2020; World Bank, 2021).

However, usage remains largely transactional. While 73.2% of women surveyed describe themselves as active users of digital financial services, consistent savings behavior remains extremely limited. Most women rely on





agents mainly as a convenient way to withdraw cash rather than as a broader financial management tool. This pattern aligns with findings from EFINA and Intermedia's Financial Inclusion Insights studies, which note that early stages of digital financial adoption in many emerging markets are dominated by cash-in and cash-out transactions before users gradually transition toward savings, credit and other financial services (EFInA, 2023; Intermedia, 2020).

The presence of female agents plays an important role in building trust and comfort among women customers. While many women say the gender of the agent does not always matter, a significant proportion expressed a clear preference for female agents. Women often described female agents as more patient when explaining transactions and more approachable when questions arise. Privacy also matters, particularly in conservative communities where public financial interactions may attract unwanted attention. In these contexts, female agents reduce both social and psychological barriers to participation by creating spaces where women feel more comfortable engaging with financial services.

This dynamic is consistent with global research on gender and financial inclusion. Studies by Women's World Banking, the World Bank and the Alliance for Financial Inclusion have shown that women are more likely to adopt and continue using financial services when they interact with providers who understand their social context and communication needs (Women's World Banking, 2022; World Bank, 2021; AFI, 2021). In environments where mobility restrictions, cultural expectations or household dynamics shape women's economic participation, female service providers can play an especially important role in building trust and therefore facilitating greater adoption.

Despite this strong demand, female agents themselves operate within significant constraints. Liquidity is the most widely reported challenge. Many agents operate with limited float, sometimes less than 50,000 naira (about US\$40.00), which restricts the number and size of transactions they can complete each day. When cash runs out, agents are forced to suspend services, turning customers away and losing potential income. These challenges are consistent with broader national findings that identify liquidity shortages as a systemic constraint within Nigeria's agent networks (EFInA, 2023). EFInA's Women's Economic Empowerment research similarly highlights that many women who enter agent banking do so with limited capital and rely heavily on informal sources, such as family support or personal savings, to start their businesses (EFInA, 2023).





Trust in the system is also shaped by safety concerns, particularly the risk of fraud. More than 60% of respondents identified fraud as their primary concern when using DFS. Fear of scams, transaction errors and unauthorized account access can discourage deeper engagement with digital tools. This concern reflects a broader trend across digital finance ecosystems. Consumer protection studies across Africa have documented rising exposure to digital fraud attempts as services expand into previously underserved markets (IPA, 2024; GSMA, 2023).

At the same time, digital and financial literacy gaps remain widespread. A large majority of women surveyed reported that they had not received any business or financial training within the past year. Many rely on agents or family members

to help navigate Unstructured Supplementary Service Data (USSD) menus, confirm transactions or interpret SMS text notifications. Evidence from EFINA's Gender Deep Dive report and Intermedia's Financial Inclusion Insights studies confirms that digital literacy and financial capability remain critical barriers to sustained adoption of DFS, particularly in rural communities where education levels are lower and exposure to technology is limited (EFINA, 2021; Intermedia, 2020).

Infrastructure challenges further complicate the environment in which agents operate. Network instability and unreliable electricity remain common across rural and peri-urban communities. Only a small proportion of respondents reported consistent network coverage throughout the week, while many described electricity supply as unpredictable. Telecommunications data from the Nigerian Communications Commission (NCC) similarly indicates that rural areas in Northern Nigeria continue to experience slower connectivity and more frequent service interruptions compared to major urban centers (NCC, 2025). These infrastructure gaps directly affect transaction speed, service reliability and customer confidence.

The findings also reveal important differences across states. In Kano, agents operate in highly competitive environments where limited float and network disruptions affect productivity. Kaduna shows stronger integration between agent services and retail businesses, which helps sustain customer traffic. In Bauchi and Niger, agent banking often represents women's first sustained interaction with formal financial services, although profitability remains fragile due to infrastructure challenges and lower transaction volumes. Plateau stands out for stronger trust relationships between agents and customers, with female agents operating more visibly within community marketplaces and commercial areas.



## Pathways for strengthening women's financial inclusion

Expanding WFI through agent banking will require coordinated efforts across several areas. Improving access to working capital for female agents is essential so they can maintain sufficient float and serve customers consistently. This consistency helps build trust, which, in turn, increases confidence and reduces stress when it comes to participation. Strengthening fraud prevention systems and simplifying dispute resolution mechanisms will also help build greater trust in digital financial services.

Equally important is investment in digital and financial capability. Community-based training—delivered in local languages—can help women feel more comfortable using digital financial tools, while also supporting agents with the knowledge needed to guide customers effectively. Expanding the recruitment and visibility of female agents can further reduce social barriers to participation, particularly in conservative communities where gender alignment encourages trust and comfort.

Finally, improvements in network reliability and electricity access remain critical for sustaining digital financial ecosystems in underserved areas. Without reliable infrastructure, even well-designed financial services struggle to deliver consistent value to users.

## Closing reflection

Agent banking has become one of the most practical channels for expanding financial access in Northern Nigeria. For many women, it represents their first consistent point of interaction with the formal financial system. Female agents play an especially important role in this ecosystem, acting as trusted intermediaries who translate financial services into forms that feel accessible, familiar and culturally appropriate.

When properly supported, female agents do more than process transactions. They help women build confidence in using financial tools, manage their money more independently and participate more actively in local economic life. Strengthening this ecosystem offers a powerful pathway toward deeper and more inclusive financial participation for women across Northern Nigeria.



# 1. Introduction

## 1.1. Background to women's financial inclusion



Across Northern Nigeria, many women remain on the margins of the formal financial system. While digital finance and payment infrastructure have expanded nationally, access does not automatically translate into use, particularly for women and especially for women in rural areas. Research from the Access to Finance Survey (EFInA 2023) shows that financial exclusion remains significantly higher among women in Northern Nigeria, with some northern states recording exclusion rates above the national average, and women consistently less likely than men to own or actively use formal financial accounts. Distance to bank branches, limited access to smartphones and data, low levels of digital and financial literacy, affordability concerns, and issues of trust all shape how women engage—or do not engage—with formal financial services. These challenges are consistently more pronounced in rural and peri-urban areas, where infrastructure gaps and social norms further restrict women's financial participation.

As a result, women's economic empowerment remains stifled: Women are less likely to open accounts, use digital payment platforms, or access savings and credit through

formal channels. This persistent exclusion limits women's financial agency and constrains broader community development. Addressing women's financial inclusion effectively requires not just technology, but delivery models that are locally embedded, trusted and responsive to women's everyday realities.

## 1.2. Women's Digital Financial Inclusion initiative

The Central Bank of Nigeria's Women's Digital Financial Inclusion (WDFI) initiative is situated within their broader financial inclusion agenda under the Payments System Vision (PSV) 2025, which includes agent banking as a central pillar. Within this framework, the CBN has made a deliberate push to increase women's participation in the financial services ecosystem, including a strategic target to raise the proportion of female financial service agents to at least 35%.

This initiative seeks to advance women's access to and use of digital financial services by leveraging female agents as a critical entry point. Female agents work where financial services meet everyday community life. They tend to be more accessible to women and better positioned to build trust because they are more attuned to both the local norms and constraints that women customers face. By engaging female agents to promote digital financial literacy and service adoption, particularly in Northern Nigeria, the initiative aims to strengthen inclusion in a practical, culturally grounded and scalable way.

Implemented in partnership with CBN's Shared Agent Network Expansion Facility (SANEF) and supported by technical assistance from Women's World Banking, the initiative focuses on understanding what enables female agents to succeed, what barriers limit their effectiveness and how agent networks can be strengthened to drive sustained adoption of DFS among women.

### 1.3. Study context and rationale

Two clear needs drove rationale for this study: First, it needed to paint a realistic picture of how women in Northern Nigeria currently access and use digital financial services, recognizing that experiences differ across states and between rural, peri-urban, and urban communities. Second, it needed to surface practical, actionable insights on how female agent networks can be better supported, expanded and sustained by listening to agents' lived experiences, while also understanding service delivery challenges, reviewing training and support systems, and learning from regions such as Kaduna, where agent banking has shown stronger uptake.

By bringing together qualitative and quantitative evidence, the research is designed to support informed, practical decision-making for ecosystem players, financial services providers and other stakeholders. At its core, the goal is to ensure that investments in agent banking and digital finance lead to real and lasting gains in women's financial inclusion, such as strengthening women's economic participation, supporting community development and contributing to more inclusive growth across Northern Nigeria.



### 1.4. Research objectives

This study seeks to build a grounded understanding of women's digital financial inclusion in Northern Nigeria, and the role female agents play within it. Specifically, the research aims to:

- ✓ Assess the current WDFI landscape by examining the availability of DFS and levels of adoption among women, differences across states and rural versus urban contexts.
- ✓ Understand the role of female agents in promoting digital financial literacy, onboarding women onto digital platforms and supporting sustained use of financial services.
- ✓ Identify key barriers limiting women's adoption of DFS and women's participation as agents, including sociocultural norms, trust, affordability, literacy, infrastructure gaps and regional disparities.
- ✓ Explore opportunities to strengthen and scale female agent networks, including successful models, community-based strategies and conditions that enable agents to remain active, effective and profitable over time.
- ✓ Assess the impact of female agents on women's economic empowerment (WEE), including changes in access, usage, trust in digital systems and financial behaviors, such as saving and borrowing.
- ✓ Generate practical, evidence-based recommendations for policymakers, regulators and ecosystem stakeholders on how to scale female agent networks, strengthen support systems and advance women's digital financial inclusion in Northern Nigeria.



## 1.5. Research questions

This study was designed to move beyond surface-level statistics and understand how women in Northern Nigeria experience digital financial services in their daily lives. It explores the demand side, how women access and use services—as well as the supply side, how female agents operate within their communities. Guided by the broader goal of strengthening women’s digital financial inclusion, the research was structured around the following key questions:

- What is the current state of WDFI in Northern Nigeria across different states, and in rural versus urban contexts?
- What role do female agents play in promoting digital financial literacy, onboarding women onto digital platforms and supporting sustained use of DFS?
- What barriers limit women’s adoption of DFS and women’s participation as agents, including sociocultural norms, trust concerns, affordability, literacy gaps, infrastructure challenges and regional differences?
- What opportunities exist to strengthen and scale female agent networks in Northern Nigeria?
- What conditions enable female agents to remain active, effective and financially sustainable over time?
- How do female agents influence women’s financial empowerment, including changes in access, usage patterns, trust in digital systems, saving behavior and borrowing behavior?
- What practical, evidence-based actions can policymakers, regulators, FSPs and ecosystem stakeholders take to scale female agent networks and advance WDFI?
- Together, these questions guide the analysis of access, trust, gender dynamics, structural barriers, agent productivity and empowerment outcomes throughout this report.

## 2. Methodology overview

This study used a mixed-methods approach that combines desk research, qualitative fieldwork and a quantitative survey to understand women's access to and use of digital financial services in Northern Nigeria. The research was conducted across five states: Kano, Kaduna, Bauchi, Niger and Plateau.

The study followed a sequential design. Desk research provided context on the financial inclusion landscape and informed the research framework. This was followed by qualitative fieldwork to explore lived experiences and understand how women, agents and stakeholders interact with DFS in practice. Finally, a large-scale survey was conducted to validate qualitative insights and measure patterns across a broader population.

The desk research reviewed national and global literature on DFS, gender gaps in financial inclusion and agent banking models. Sources included policy documents and datasets from leading institutions, such as EFINA, the World Bank, CGAP and the Central Bank of Nigeria. These sources helped identify key structural barriers affecting women's financial participation, including digital literacy gaps, infrastructure constraints, affordability challenges and restrictive social norms. Insights from this research informed the development of the interview guides and survey instrument.

The qualitative phase included ethnographic observation, in-depth interviews and key informant interviews with a range of stakeholders. In total, the study engaged 57 qualitative participants, including female agents, women who use DFS, women who do not use DFS but may be aware of them, FSPs, government officials, community leaders and other ecosystem stakeholders. These interviews provided detailed insight into operational challenges faced by agents, as well as the social dynamics shaping women's financial participation and the realities of service delivery within their communities.

To complement these insights, a quantitative survey was conducted with 1,000 respondents across the five study states. The sample included 900 female respondents and 100 male stakeholders, including husbands and community leaders. Female respondents were equally distributed across three groups: female banking agents, women who actively use DFS and women who are aware of but do not currently use these services. The survey captured information on financial service usage patterns, barriers to adoption, trust dynamics, infrastructure constraints and household influences on financial decision-making.

Bringing together desk research, qualitative insights and survey data enabled triangulation of findings across multiple sources. The qualitative research provided depth and context, while the survey validated patterns and helped identify how widespread certain trends are across the study locations. This combined approach strengthens the reliability of the findings and supports a more comprehensive understanding of women's digital financial inclusion in Northern Nigeria.

A detailed description of the methodology, including sampling frameworks, data collection instruments and analytical approaches, is provided in the Appendix.





# 3. Results

This section presents the key findings from the study, drawing on insights from secondary research, qualitative interviews and the quantitative survey. Together, these sources highlight how women in Northern Nigeria access and use digital financial services, the role of female agents, and the barriers and opportunities shaping women’s financial participation across the study locations.

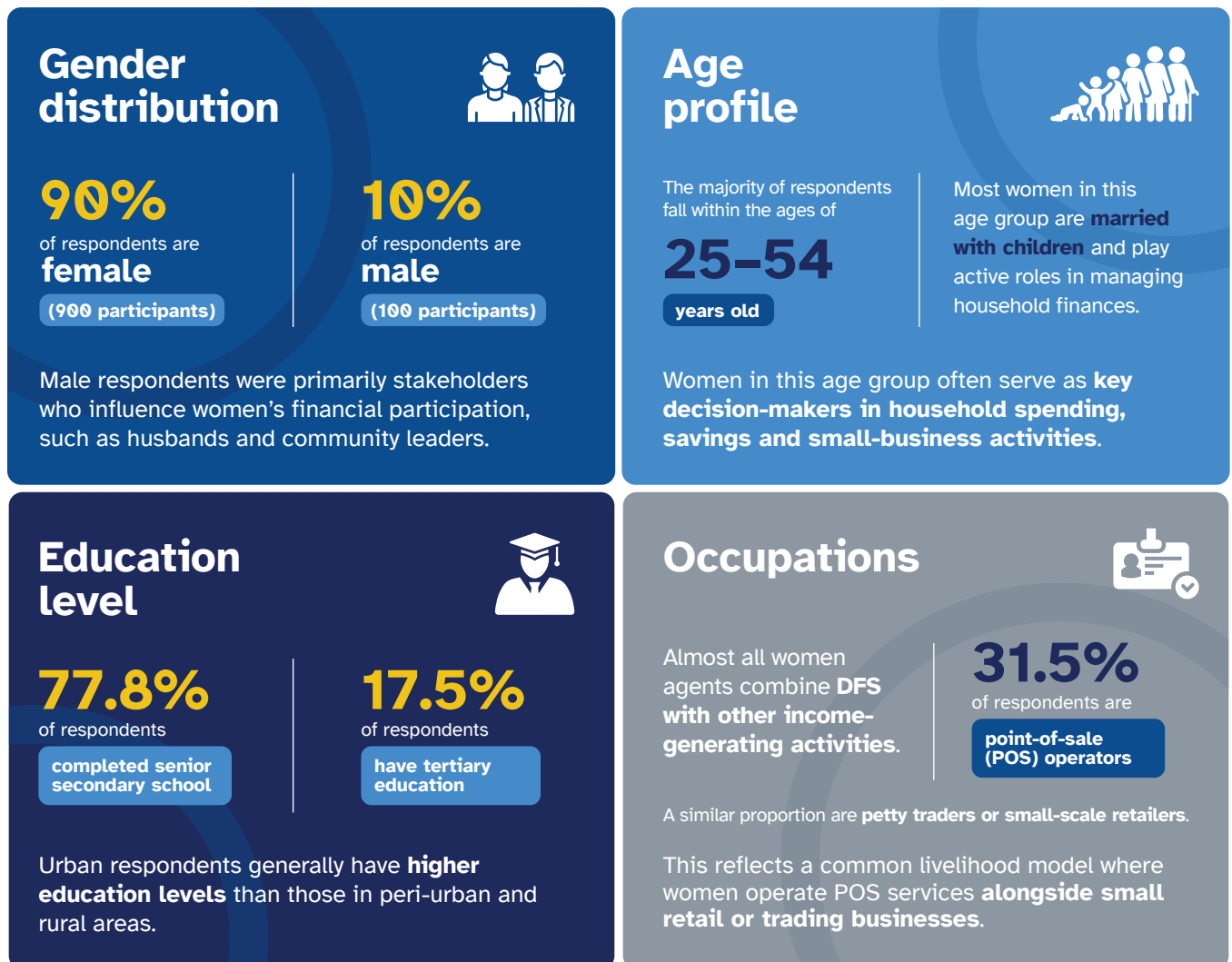
## 3.1. Demographics findings and user personas

This section presents the demographic profile of the survey participants and the user personas identified through the research. The demographic overview helps contextualize the findings, while the personas highlight the different experiences and behaviors shaping women’s interaction with DFS.

### 3.1.1. Respondent profile and segmentation: quantitative

The survey included **1,000 respondents across five Northern Nigeria states**: Kano, Kaduna, Bauchi, Niger and Plateau. The sample was designed to reflect the study’s focus on WFI, resulting in strong female representation.

**Key characteristics of respondents include:**





### 3.1.2. User segmentation

To better understand patterns of use, respondents were grouped based on their relationship with digital financial services and by gender.

#### Active DFS users

**73.2%** of female respondents are active users of DFS. However, while most report using savings services at some point, only 0.1 percent say they save money frequently. This suggests that usage is often transactional, such as withdrawing cash, rather than consistent savings behavior.

#### Female agents

**55%** within the sample of active DFS users consists of female agents who also provide these services. These women operate POS businesses and serve as important access points for others in their communities.

#### Non-users

**26.8%** of respondents are non-users of DFS. This group represents women who are aware of DFS but are not currently using it, often due to barriers such as trust concerns, digital literacy gaps, affordability or social norms.

#### Other stakeholders

The sample also includes **male** stakeholders, such as husbands, religious leaders and community leaders. Their perspectives help explain how household dynamics, community norms and local leadership influence women's access and participation.

## 3.2. User personas: qualitative

To complement the demographic analysis, this section presents user personas developed from qualitative insights. In this context, a persona is a representative profile that captures common behaviors, motivations, challenges and experiences shared by groups of participants. These personas highlight typical patterns in how women often access, use or remain excluded from digital financial services across the study locations.

### 3.2.1. Low-productivity agent: Rural Bauchi, Hotoro

Figure 1: Hafsat – The trusted home-based community agent



Hafsat operates her digital financial services entirely from her home. She is also a full-time housewife, and at the time of the ethnographic visit, she was observed kneading dough for her chin-chin business while keeping her POS machine and smartphone within reach. Her work is embedded within domestic life.

Her agent value lies in **proximity, familiarity and reliability**. One of her customers was overheard saying,

“

*She saves us the trouble of going far. Even those without accounts use hers. She makes life easier.*

- **Business setting:** Business is conducted in a private home compound with informal, familiar seating.
- **Client interaction:** Interactions are warm, informal and privacy-conscious. Agent builds rapport through jokes, gentle speech and community ties.
- **Trust mechanisms:** Deep community ties enhance trust; clients often collect cash before transaction confirmation and also send their children to make withdrawals.

“

*Some women just say, ‘Aunty Hafsat, my husband sent money. I will send Bashir to collect it.’ They use my account like it’s theirs.*

- **Technology use:** Agent uses only TAJ Xpress app and terminal; no use of USSD and no visible technical training.
- **Gender norms:** Male clients are not allowed indoors unless they are relatives; strict privacy is maintained.

“

*Once it’s a man and not my relative, I go out to meet him. That’s just how it is. But women come in freely.*

- **Motivation:** Agent’s primary motivation as an agent is to provide services to unbanked women and be useful to her community.
- **Hours and productivity:** Agent ends her workday at 4 pm when float runs out; charges less than competing agents (150 naira for 10,000 naira withdrawal, compared to a typical charge of 200–250 naira).

### 3.2.2. Moderate-productivity agent: Urban Kano

Figure 2: Fiddausi – The barrier-breaking female agent



At just 25-years-old, Fiddausi is already challenging Hausa cultural norms where female entrepreneurship, especially in street-facing businesses, is rare and even frowned upon.

Her agent value lies in her **resilience to serve her customers**; she persists despite fraud losses, using her **reputation and trustworthiness to build customer loyalty**.

“

*Among the Hausas, it is very hard to see a woman selling things in the shop the way I do, but I see it as nothing strange. Most customers even prefer women for this kind of job.*

- **Client interaction:** Interactions are warm, informal and privacy-conscious, as well as transparent.
- **Trust mechanisms:** Agent wins trust through visible transaction processes, making all POS operations participatory to help avoid accusations of misuse.
- **Impact on women’s financial behavior:** Agent hasn’t observed strong behavioral shifts, but notes brand preferences (e.g., Moniepoint over OPay) and an overall growing awareness of the service.
- **Technology use:** Agent uses Moniepoint and OPay terminals.
- **Training received:** Agent learned on the go; no visible technical training.
- **Gender norms:** Agent attends to both male and female customers regardless of how she is perceived.
- **Infrastructure gaps:** There are no nearby banks.
- **Motivation:** After losing 80,600 naira to fraud, agent did not give up but sought training opportunities to educate her on how to be better at what she does.
- **Challenges:** Agent’s main challenges include fear of fraud, and concern when float runs out.
- **Improvement needs:** Agent has a need for capital, fraud prevention training and improved awareness of business to recruit more women customers.

### 3.2.3. High-productivity agent: Urban Plateau

Figure 3: Henrietta – The digitally savvy salon entrepreneur



Henrietta is a 28-year-old tech-savvy salon owner who blends beauty services with digital finance. She uses DFS tools to **save her earnings and make customer payments smoother** and more professional.

“

*After hair, some of my clients send money.  
It's easier for them.*

- **DFS use:** Agent uses a mobile app to save her income and accept digital payments from customers, treating DFS as both a tool for personal finance and for customer convenience.
- **Behavior and beliefs:** Agent is comfortable navigating mobile money apps, and notices a growing trust in technology and formal financial systems. She sees DFS as an extension of good customer service.
- **Needs and opportunities:** With the right training and support, agent could become a formal DFS agent; offer services to her community and customer base; and ultimately unlock new means of making money.

### 3.2.4. Non-DFS user: Rural Niger State

Figure 4: Maimuna – The ready-to-adopt DFS market trader



Maimuna is a 36-year-old woman living in a rural part of Niger State, Nigeria. She is married and raising seven children, ranging in age from newborn to about 12 years old. Life keeps her busy, but she also runs a small petty trading business selling everyday items to neighbors and people in her community to help support her family.

She completed secondary level school, but opportunities for more learning have been limited since then. At home, she **relies on a simple basic phone, with no internet and no apps, just calls and texts**—which already puts some distance between her and the world of digital financial

- **DFS awareness:** She is **actually quite aware of how DFS services work**, and has heard plenty about them from neighbors and customers. She knows that agents with POS machines can handle transfers, withdrawals and payments, but she **doesn't have any personal experience with them**. With no smartphone and no mobile money account, her own digital skills are still very basic.
- **Access barriers:** Her primary barrier is restriction by her husband from visiting POS agents. Her husband doesn't allow her to visit them on her own, which is common in many households due to cultural and family norms in Northern Nigeria.



- Additionally, **the costs of using these services** feel high for someone managing a small income; smartphones seem out of reach, and most **training or explanations aren't available in Hausa**, the language she speaks most comfortably.
- **Motivation for DFS adoption:** Despite these challenges, Maimuna is genuinely interested in exploring DFS tools. She wants greater financial independence, values secure savings and easy transfers, and feels excited about learning digital tools that can help improve her life and support her children.
- **Support needed:** Immediate support includes simple training in the Hausa language, as well as easier smartphone access and POS agents—ideally female agents—located closer. Gender-sensitive agent approaches and efforts to involve husbands/community would also be beneficial.

Right now, Maimuna is at the “interested and open to learning” stage, based on what she’s heard about agent services. With the right support, she could take her first steps toward using DFS or possibly even becoming an agent herself to help expand her business.

### 3.3. WDFI Landscape and Access to Financial Services

This section examines the landscape of women’s digital financial inclusion across the study locations. Drawing on secondary research, qualitative insights and quantitative findings, it explores women’s awareness and understanding of digital financial services, their access to agent networks and the role of agent banking in expanding financial access. The section also highlights infrastructure and connectivity constraints that shape service delivery, as well as regional differences in how women access and use financial services across Northern Nigeria.

#### 3.3.1 Awareness and understanding of DFS

**Uptake among women users:** In urban areas, women use digital financial services more independently. But in peri-urban and rural settings, access often depends on community approval or support from trusted people like husbands, female agents or neighbors. It’s not just about having the tech; it is about having someone they trust to help them access and navigate it.

**First encounters with DFS are either incidental or community-driven:** Some women’s experiences reflect formal exposure in a commercial setting, where services were offered as a modern convenience. However, for others, their entry point to DFS was community-based, informal and gendered: local women discreetly operating from home, integrated into neighborhood trust networks. EFINA’s Gender Deep Dive report highlights that proximity to familiar, community-based support plays a key role in digital access—especially where education or network infrastructure is low (EFInA, 2021).

Although awareness of DFS remains relatively high among non-users, most women lack the hands-on knowledge or tools to get started with accessing and leveraging DFS on their own. Lack of smartphone ownership, valid identification, basic digital skills, startup capital or simply the confidence to try a new method often keeps DFS out of reach.

Across locations in Northern Nigeria, digital financial services are gaining ground, but adoption among women remains uneven and slow due to deep-seated barriers, including cultural conservatism, low literacy and trust concerns.





Financial service providers have a big role to play in helping more women access and use DFS, especially in places where initial access is limited. But so far, Nigerian FSPs and fintechs haven't done enough to meet women where they are.

Overall, women trust banks—especially those that share their values or speak their language. But trust alone isn't enough. Most financial services are not designed with women in mind, instead often assuming that potential users are all literate, mobile and already comfortable with technology. This assumption leaves many women behind, especially those in rural areas. The World Bank stresses that “products designed for all often fail women” (World Bank, 2021). Unless financial products and services are intentionally designed to address these social and structural barriers, they will continue to miss or underserve women, particularly those in Northern Nigeria.



Some FSPs, such as Jaiz Bank and First Bank of Nigeria, have tried offering support to women customers, like small loans or free POS machines, and in some cases, it worked well. But these efforts were short-lived and not scaled up. Interestingly, our quantitative findings revealed that 78.7% of women surveyed said access to credit (loans, micro-credit or lines to borrow) would help them earn more. This means agents want float loans to scale up, and that customers (like market women) need working capital for trade, side businesses or reinvesting savings.

Grants and better market access rank low (5.1% and 4.3% respectively) among desired offerings, illustrating that credit is the clear priority and seen as the key to growth, whether it's used for expanding a POS business, stocking more goods or starting micro-enterprises.

### 3.3.2. Access to agent networks

Agent networks play a critical role in expanding women's access to financial services, particularly in areas where bank branches are scarce. Evidence from AFI's Global Policy Reform Report highlights that leveraging agent networks is key to advancing women's financial inclusion because they bring services closer to communities and reduce barriers related to distance, time, and cost (AFI, 2021). However, the effectiveness of these networks depends on how well agents are supported. Many female agents operate with limited float and minimal system support, which restricts their ability to meet customer demand consistently. When agents run out of cash or face technical challenges, service reliability suffers, which can weaken trust and discourage regular use.

For many women, entering agent banking is not a large-scale business decision but a gradual step into entrepreneurship. Across study locations, women typically begin with a single POS machine and combine agent services with other small businesses such as selling household items, food, or phone credit. This flexible model allows them to earn income while managing household responsibilities. According to EFINA's Women's



Economic Empowerment in Nigeria report, agent banking often represents the first meaningful income-generating opportunity for women outside traditional activities such as farming or small-scale trading (EFInA, 2023). It also increases women's visibility and role within the community.

Location influences how these businesses perform. In urban and peri-urban areas such as Kaduna and Kano, many female agents operate POS services alongside established retail businesses. This combination helps maintain steady customer traffic and provides the liquidity needed to sustain transactions. In rural areas such as Bauchi and Niger, however, agents often struggle with limited working capital. Although they are trusted within their communities, small float balances restrict the number of transactions they can serve each day. As one rural agent in Niger explained, ***“If I get ₦50,000 today, it’s gone by afternoon. Then I just sit and watch.”***

Many women entered agent banking out of necessity. Several agents reported that economic disruptions following COVID-19 and the introduction of cashless policies pushed them to seek alternative income streams. Traders and shop owners often added POS services to their existing businesses to increase earnings and strengthen relationships with customers who already patronized them. In some cases, banks and fintech providers also facilitated entry by providing terminals or onboarding support.

Overall, the findings show that agent banking serves a dual role. It expands access to financial services within underserved communities while also creating income opportunities for women. However, without stronger liquidity support, training, and reliable system infrastructure, the ability of female agent networks to drive financial inclusion will remain limited.

### 3.3.3. Source of capital



Up to 40% of agents interviewed reported that they sourced their start-up capital from family members, highlighting the central role of informal funding in business entry. For many, this was the only accessible option at the time. As one moderate-productivity agent in peri-urban Plateau shared, ***“I just started this when I was thinking of what to do. My elder brother gave me some money, although the capital was not enough. I started the POS business first, then added eggs, puff-puff and zobo.”*** Her experience reflects a broader pattern: Agents often begin with limited family support, start small, and gradually diversify their income streams as cash flow stabilizes and opportunities emerge.

Some female agents—up to 30% of the sample—reinvested savings from their existing trading businesses to raise the capital needed to start offering digital financial services. In other cases, banks or fintech companies facilitated entry. One rural agent in Niger State confirmed, ***“I became a digital financial services agent in 2016. Back then, getting a POS machine was difficult. I got my first one through Union Bank.”***



### 3.3.4. How they operate

Across locations, a majority of urban female agents—64% of those surveyed—reported that they open early to capture customers heading to work or starting their own businesses for the day. As one moderate-performing agent in Kano explained, ***“If I open late, I miss the workers going to town. Morning is when business really starts.”***

In peri-urban communities, 58% of female agents said they combine POS services with small retail activities, such as selling groceries or snacks, to maintain steady customer flow. On the other hand, rural agents are more likely to operate from home and open later, serving customers at a slower pace set by the daily rhythms of their specific community. As one rural agent described, ***“Here, people come when they are ready. I work from my house and attend to them one by one.”***

### Implications

These findings suggest that DFS are more sustainable when they are integrated into an existing shop or small business. Combining POS services with retail trade helps female agents maintain steady cash flow and customer traffic, making it easier to manage float and meet withdrawal demands. As one agent in peri-urban Bauchi noted, ***“When I sell from my shop, I always have cash around. It helps me serve my POS customers without turning them away.”***

The research also shows that women perform better as agents when they have practical support, flexibility in how they operate and the trust of their communities. Where families are supportive and customers feel confident in the agent’s reliability, businesses grow more steadily. As one high-performing agent in Plateau stated, ***“If people trust you and your family stands behind you, the business moves forward.”***

### Key patterns across location:

- Women agents drive local trust but are resource-constrained.
- Many female agents across locations have very little working capital; with less than 50,000 naira, they can’t serve many customers in a day.
- In places like Kaduna and Plateau, especially peri-urban areas, women often run POS services alongside small shops. This setup keeps customer traffic steady and builds loyalty.
- In rural areas like Bauchi and Kano, operating services is harder. Some women agents operate under social scrutiny or through male family members, limiting their independence.

**Table 1: Differences in agent presence across states**

State	Dominant pattern	Agent strength
Kano	Urban concentration, rural gender restrictions	High urban agent competition
Kaduna	Peri-urban diversity, strong shop-based models; women’s cooperatives help introduce and support local female agents	Women combine trade and financial services
Bauchi	Sparse agent presence, rural conservatism and spousal restriction	Home-based, low-float agents
Niger	Rural fear of scams, moderate peri-urban growth and spousal restriction	Trust-based loyalty
Plateau	Trust between agents and users is growing in urban/peri-urban areas	Agent-user social proximity

### 3.3.5 Role of agent banking in financial access



The value of agent banking becomes most visible when viewed through women's everyday realities. Across study locations, distance to banks, household responsibilities and cultural expectations make regular visits to formal bank branches difficult or uncomfortable. For some women, mobility depends on male relatives. As one rural user in Niger explained, ***“Before, I needed my brother to go to the bank. Now I go to her shop and do it myself.”*** Access to nearby agents—and to female agents in particular—is a matter of practical importance: Proximity to local agents enables a shift from dependence to direct access. And once women are able to access DFS on their own, their participation, confidence and trust in these services grows.

Insights suggests that agent banking uses familiar faces to bring basic services, deposits, withdrawals, transfers and bill payments into local communities. But its impact deepens when the agents themselves are women. In conservative settings, interacting with male agents can feel socially sensitive. Female agents, often operating from their homes or small shops, make financial transactions feel culturally acceptable and less intimidating. Their presence reduces both physical and social barriers to finance.

Trust is at the center of this model. Female agents do more than process transactions. They explain services patiently, guide first-time users through onboarding,

and help women set up accounts or PINs—and this type of gender-sensitive support builds confidence over time. A product team member from a bank reflected on this ripple effect: ***“I introduced a woman to our services and guided her through our digital onboarding. As a result of this, she became more confident and moved from local sales to running a registered business, applying for financing all without leaving her home.”*** The combination of proximity and guidance turns digital finance from a distant concept into a practical tool.

Community leaders also recognize this connection between access and empowerment. As one leader in Niger State noted, ***“Digital financial services will make women more independent and responsible; they can plan, save and support their homes.”*** Agent banking therefore does not simply replace a bank branch; it creates a pathway for women to manage money discreetly, contribute to household finances and participate more actively in economic life.

Financial institutions see the same dynamic. A staff member from First Bank summarized it simply: ***“Where there's no bank, agents help women transact easily.”*** This statement reflects a broader reality. In areas without formal branches, agents are not an alternative channel; they are the primary gateway to the financial system.



Policy direction reinforces this potential. CBN's strategy to increase the proportion of female agents recognizes that gender alignment strengthens trust and uptake. Evidence, including findings from the World Bank, shows that many women in Northern Nigeria are more comfortable engaging with female providers due to cultural and religious norms (World Bank, 2025). In non-interest banking environments, such as Jaiz Bank and The Alternative Bank, this alignment becomes even smoother as financial services are delivered in ways that fit community beliefs, while still providing modern tools.

Overall, insights highlight that female agents help close persistent gender gaps in access. They make agency banking not just more convenient, but more inclusive. Through these agents, women are able to transact, save and grow their businesses with greater dignity and confidence, often within the boundaries of existing social norms rather than in conflict with them.

### 3.3.6. Network and power constraints: The hidden cost of staying connected

Across states, female agents rely heavily on multiple devices and network providers to keep their businesses running. Most operate with two phones, commonly MTN and Airtel, and switch between them depending on signal strength. This constant adjustment is not strategic growth behavior; it is survival. As one rural agent in Niger explained, ***“If one network fails, I quickly move to the other. If both are down, I just have to wait.”***

Unreliable connectivity directly affects transaction speed, customer trust and daily income. When networks fluctuate, transactions fail or remain pending, creating tension between agents and customers. A peri-urban agent in Kaduna shared, ***“Sometimes the money will hang. The customer thinks I have taken it. We start arguing because the network is slow.”***

The quantitative data confirms that these challenges are widespread rather than isolated experiences. Only about one in five respondents reported having steady electricity that they can depend on. The majority—63.6%—said that power is reliable only sometimes. Especially in rural areas, this often means no grid access, frequent outages, or dependence on generators and solar power, which are not always available.

Network reliability shows a similar pattern. More than half of respondents—57.9%—reported having reliable network access only on some days of the week. Only 5.1%, roughly one in twenty people, reported consistent coverage throughout the week. For most agents, this means that completing a withdrawal, sending money or confirming a balance is an uncertain transaction. As one agent in rural Bauchi put it, ***“There are days when you cannot even do 10 transactions because the signal is not stable.”***

External data reinforces these findings. NCC's Q4 2025 performance reports and independent network monitoring show that while urban centers are experiencing improvements in 4G and 5G coverage, rural northern regions continue to face slower speeds, more outages and persistent infrastructure gaps (NCC, 2025). For female agents operating in these areas, digital financial services remain dependent on fragile connectivity systems.

Taken together, the findings highlight a critical reality: Digital inclusion cannot advance without reliable infrastructure. Network instability and power disruptions don't only inconvenience agents, they limit transaction volumes, reduce customer confidence and ultimately constrain income growth.



Insights across study locations highlight the operational environments of agents across regions in the table below:

**Table 2: Operational environment of agents**

	Urban 	Peri-urban/rural 	Gender lens 
<p><b>Internet connectivity</b></p>	Fairly stable, fast mobile networks	Unstable networks especially during peak transaction times; agents forced to use multiple devices or SIMs to navigate connectivity fluctuations	Women are less tech-trained and more affected by tech failures
<p><b>Power supply</b></p>	Stable but inconsistent; some agents have access to solar power or power banks to charge their terminals during outages	Frequent blackouts; lack of alternatives leads to early closures	Security and operational risks increase for female agents working in the dark
<p><b>Security</b></p>	High crime persists, despite police presence	Slow emergency response	Increased vulnerability to theft and harassment when moving or operating alone
<p><b>Liquidity</b></p>	Difficulty in maintaining a sufficient cash float	Difficulty in accessing the credit cash float	Harassment and sexual abuse when sourcing cash from other sources, or from male big merchants
<p><b>Training</b></p>	Training support has declined over time	Knowledge is transferred informally by peers, friends, relatives or previous employers	Low digital literacy for women

### 3.3.7. Regional differences in access

While the overall patterns of access and constraint are consistent across Northern Nigeria, important regional differences shape how female agents operate and succeed.

#### Kano: Competition without scale

In Kano, agents operate in highly competitive urban environments with mixed customer bases. Many agents have relatively high education levels compared to rural states, reflecting our survey finding that urban respondents are more likely to have completed secondary or tertiary education. Yet productivity levels do not always match this advantage.





Quantitative data shows that 68.4% of agents cite insufficient float as their top operational constraint, with Kano agents frequently linking this issue to lost transactions in competitive areas. As one peri-urban agent lamented, **“Customers will not wait. If you don’t have cash, they cross the road to another POS.”**

Technology challenges also compound competition. With only 5.1% of respondents reporting reliable network access throughout the week, failed transactions undermine customer loyalty. As one urban agent in Kano noted, **“Even if you are educated, if the network is bad and the transaction hangs, customers will blame you.”**

In Kano, structural barriers, float limitations, network instability and intense competition all limit productivity despite the agents’ exposure to higher education.

### Kaduna: Integrated entrepreneurship and customer loyalty

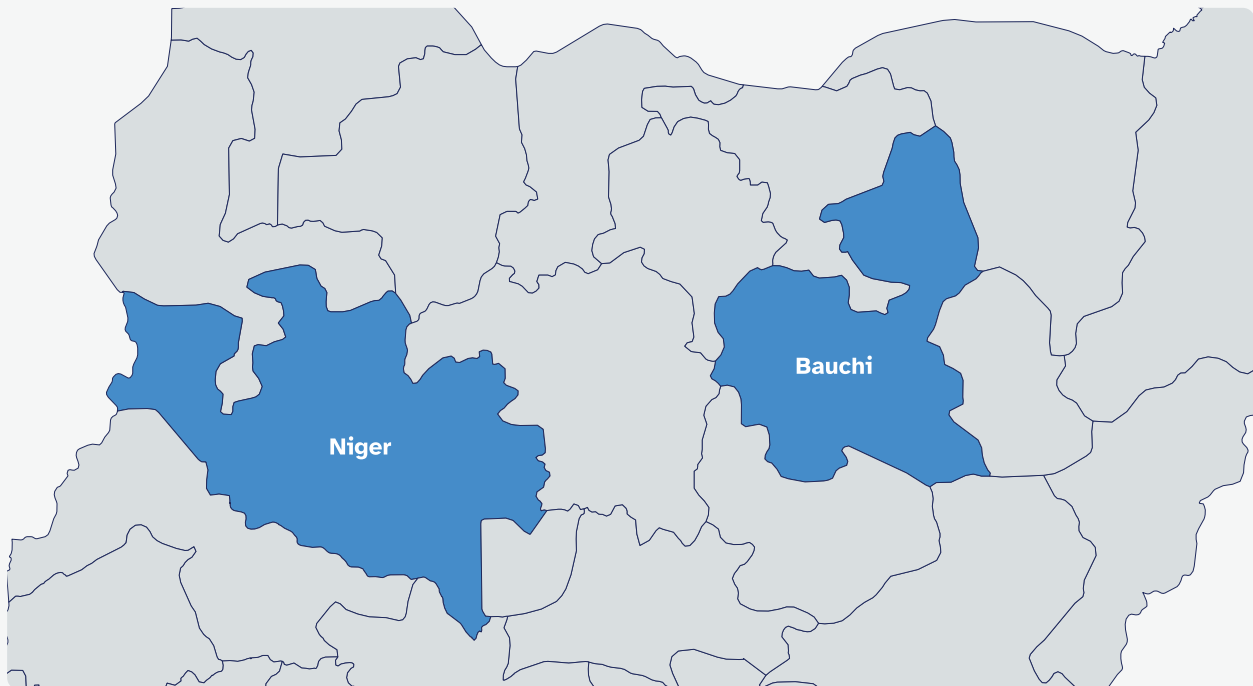
In Kaduna, agent banking is more visibly integrated into diversified retail models. Many female agents operate POS services alongside provision shops, tailoring businesses or food retail. This aligns with survey findings showing that 31.5% of agents combine POS with trading activities.

Kaduna agents tend to emphasize customer relationships and trust as drivers of sustainability. As one peri-urban agent shared, **“My customers know me from this shop before POS. They buy from me, then withdraw money. That trust brings them back.”**

Quantitative results support this dynamic. A large majority of respondents agreed that agents reduce the need to travel to distant banks, and proximity combined with familiarity strengthens repeat transactions. Kaduna agents often described their businesses as community-anchored rather than transaction-driven.

Unlike Kano’s highly competitive clusters, Kaduna reflects a model where diversification and relationship capital sustain transaction flow.



**Bauchi and Niger: First contact with formal finance**

In Bauchi and Niger, agent banking often represents women's first sustained interaction with formal finance. This aligns with survey findings showing that 26.8% of women are still non-users of DFS, many of whom cited limited exposure and trust concerns.

Urban agents in Bauchi describe agency work as both income and transformation. As one moderate-productivity agent shared, ***"Before this work, I had never entered a bank. Now I even teach others how to manage."*** For some women, becoming an agent shifts them from financial outsiders to financial intermediaries.

In rural communities, however, profitability is lower. Network instability, reported by 57.9% of respondents as 'reliable only on some days,' and float constraints limit transaction volumes. As one agent in rural Niger explained, ***"If I get 50,000 naira today, it is finished before afternoon. After that, I just sit and wait."***

Despite low margins, rural agents often hold strong social standing. In areas far from bank branches, they are seen as essential service providers. As one community member in Bauchi stated, ***"Without her, we must travel far to withdraw. She helps everyone."***

Urban agents in Niger State also report higher exposure to fraud attempts. As one agent warned, ***"Sometimes they try to reverse the money or confuse you. You must be very careful."*** This reinforces survey findings that show fraud is a leading safety concern among respondents.

Overall, Bauchi and Niger reflect a tension between social value and economic fragility.

## Plateau: Visibility, confidence and strong trust

Plateau stands out for strong customer engagement and visibility. Female agents in Plateau often operate from well-marked shops in busy areas and demonstrate confidence in explaining services. As one agent shared, ***“I talk to them clearly. I show them how to use it. If they don’t understand, I explain again.”***



This relational approach aligns with the survey finding that many women prefer female agents for clearer communication and privacy. Trust drives repeat usage. As one urban customer in Plateau noted, ***“We trust her because she is part of us. Even if another POS is cheaper, we come here.”***

High visibility combined with community integration appears to sustain business volumes. Agents in Plateau described steady inflow driven by loyalty rather than competition alone.

### Overall pattern

Across Nigerian states, the same structural constraints, float shortages, unreliable electricity and inconsistent network coverage shape financial operations. However, how agents adapt to these challenges varies significantly:

- Kano reflects high competition and structural strain.
- Kaduna demonstrates integrated retail entrepreneurship.
- Bauchi and Niger reveal social transformation alongside economic fragility.
- Plateau highlights trust-driven sustainability and strong visibility.

These regional nuances suggest that a one-size-fits-all intervention model will be ineffective. Instead, state-specific strategies that address float access in competitive urban areas, infrastructure gaps in rural zones and relationship-based scaling in trust-strong regions are necessary to strengthen women’s agency banking networks across Northern Nigeria.

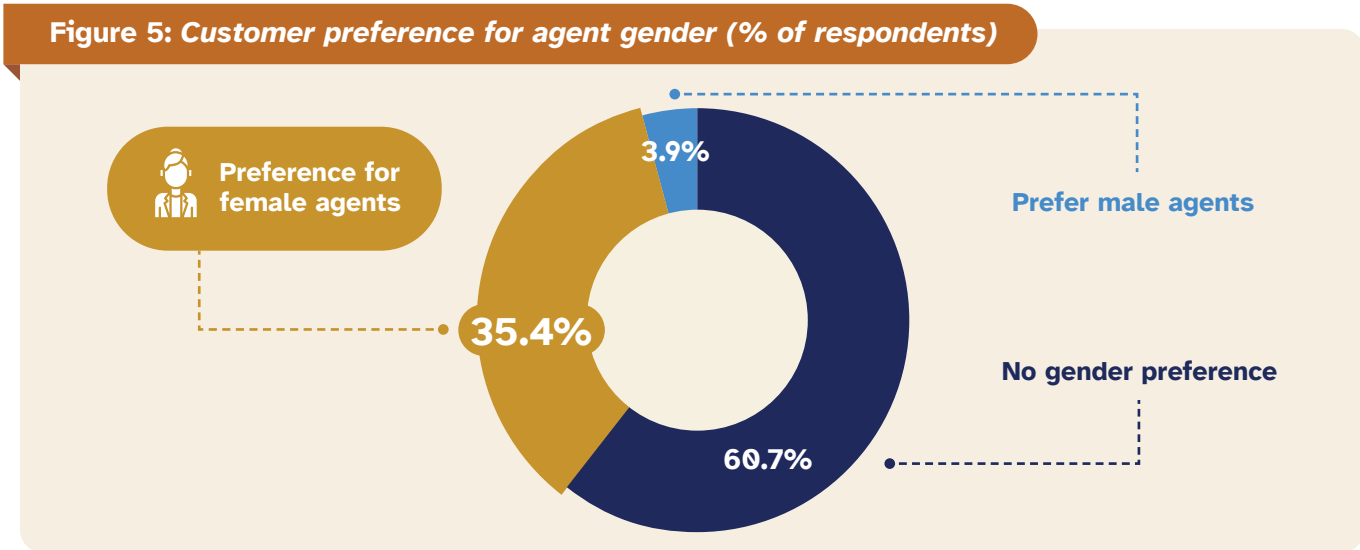
## 3.4. Female agents, trust and gender dynamics

Trust plays a central role in how women engage with DFS in Northern Nigeria. While infrastructure, liquidity and service quality influence access and usage, the identity of the service provider can also shape how comfortable women feel conducting financial transactions. While the study findings suggest that gender dynamics do not affect all customers in the same way, they remain an important factor for a significant proportion of women. This section explores how trust, gender norms and social expectations influence women’s interactions with digital financial services.

### 3.4.1. Preference for agent gender

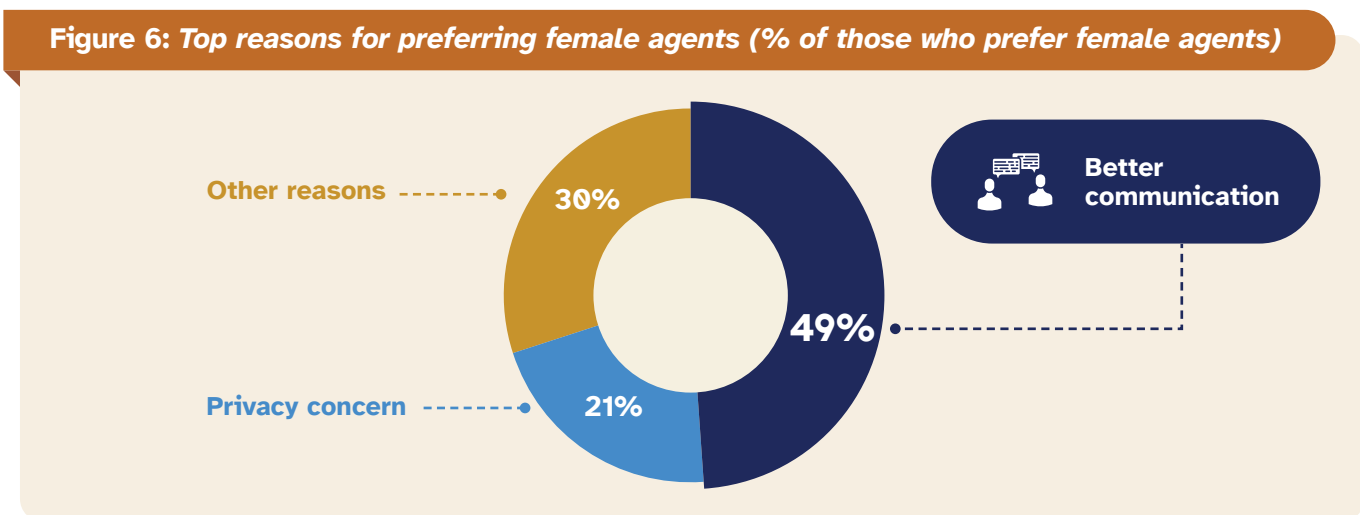
As shown below in **Figure 5**, the majority of respondents—60.7%—stated that they do not mind whether a banking agent is male or female. For this group, speed, reliability and respectful service are factors that matter more than gender. This suggests that professionalism remains a core driver of trust across all customer segments.

However, 35.4% of respondents expressed a clear preference for female agents. Only a small minority preferred male agents or gave other responses. Although most customers are flexible, more than one in three actively prefer female agents. This is a meaningful segment that should not be overlooked.



Qualitative interviews help explain these numbers. In several communities, women described feeling more comfortable transacting with female agents, especially in conservative settings. One rural user in Niger State shared, **“Before, I needed my brother to go to the bank. Now I go to her shop and do it myself.”** Another woman in Plateau noted, **“When it is a woman, she explains slowly. If I don’t understand, I can ask again.”**

To better understand what drives this preference, respondents who favored female agents were asked to indicate their main reason. As shown in **Figure 6**, 49% cited clearer and more patient communication as the primary reason. Many women described female agents as more approachable and willing to explain transactions step by step.





The second most cited reason, at 20.6%, was privacy and reduced self-consciousness. This is particularly relevant in communities where public financial transactions may attract attention or judgment. As one non-user in Kano expressed directly, **“I would do it if I could stay inside. I don’t want my name in people’s mouths.”**

These findings align with secondary literature referenced earlier in this report. The World Bank highlights that in Northern Nigeria, social and religious norms influence how and with whom women transact (World Bank, 2021). Indeed, gender alignment can reduce discomfort and lower perceived social risk.

At the same time, the fact that most respondents do not prioritize agent gender suggests opportunity. Strengthening service quality, reliability and professionalism benefits all customers. Expanding the number and visibility of female agents, however, can specifically support the substantial group who associate gender alignment with comfort and trust.

Taken together, the charts and narratives show that although gender preference is not universal, it is significant. Female agents help close social and psychological gaps in access, particularly in conservative environments where trust and privacy shape financial participation.

### 3.4.2. Trust-building role of female agents

Female banking agents play a critical role in reducing social and psychological barriers to financial access. While 60.7% of respondents said they do not mind the gender of the agent, a significant proportion—35.4%—expressed a preference for female agents. Among those who preferred transacting with other women, nearly half (49%) cited clearer and more patient communication as the main reason, while 20.6% highlighted privacy and comfort.

Qualitative interviews bring these numbers to life. As one DFS user in Kano explained, **“Female agents explain better. They know how to talk to us.”** A woman in Niger echoed this sentiment:

**“They don’t rush you. They teach you.”** For older and low-literacy users especially, this patient guidance builds confidence and encourages repeat transactions rather than one-time use.

Female agents often go beyond basic transactions. They tend to explain products carefully, answer questions in detail and guide customers through onboarding steps. This relational approach aligns with broader evidence from the World Bank (2025) that found that in Northern Nigeria, gender-aligned service delivery increases women’s comfort and uptake in conservative settings.

In contrast, male agents are sometimes perceived as more transactional or hurried, particularly in busy urban areas. However, they are also seen as having stronger capital backing and better access to float. With 68.4% of agents reporting liquidity constraints as a key challenge, customers may choose male agents for larger or high-volume transactions where reliability is critical.

Overall, female agents strengthen trust and accessibility, particularly for first-time and low-confidence users, making them a vital channel for advancing women’s digital financial inclusion.



### 3.4.3. Gender norms influencing financial interactions

Across locations, many women expressed a strong desire to be financially included and make their own decisions. However, structural and cultural barriers continue to shape how freely they can engage with financial services. While 73.2% of surveyed women are active users of DFS, nearly 26.8% remain non-users, and qualitative findings show that social norms play a major role in this gap.



Gender norms are particularly restrictive in Kano, Niger and Bauchi, where patriarchal household structures and religious interpretations influence women's public visibility. In some communities, marital permission is required before a woman can start a business or transact openly. As one husband in Bauchi explained, ***“Most of the responsibility of the house is to be headed by the men... some men will block the chance for their women to participate.”*** A DFS user in Kano added, ***“Here, you cannot just go out and start handling money without people talking.”***

These norms affect not only mobility but also direct financial control. In some communities, purdah is observed, a practice of female seclusion that limits women's interaction with unrelated men and restricts movement outside the home. There, women often rely on husbands, children or male relatives to conduct financial errands. This dependence can limit women's autonomy over their own money and financial decisions.

Secondary evidence supports this pattern: The World Bank's report on Gender Norms and Financial Inclusion in Nigeria highlights that in many northern communities, financial authority is traditionally viewed as a male domain, and women transacting publicly may face disapproval (World Bank, 2021).

Our survey results also show how gender alignment matters in this context. While 60.7% of respondents said they do not mind the gender of the agent, a significant 35.4% prefer female agents, with 49% citing clearer and more patient communication as the primary reason. This preference reflects more than service quality. It reflects comfort within social boundaries.

Qualitative interviews reinforce this. As one female non-user in Niger shared, ***“With a woman, I feel free. I can talk properly.”*** Female agents therefore help women navigate restrictive norms without openly challenging them, and potentially facing reprimand. By offering culturally acceptable interaction spaces, women agents help reduce hesitation, increase confidence, and make financial participation more socially feasible.

In this way, female agents do not merely process transactions; they offer a bridge between women's aspirations for financial independence and the structural realities that so often constrain them.

### Community norms and social risk

In several conservative communities across Bauchi, Niger and parts of Kano, women conducting visible financial transactions in public spaces can be labeled as inappropriate or morally questionable. For unmarried women in particular, working as a financial agent may attract gossip that affects marriage prospects and social acceptance. One aspiring agent in Kano expressed this hesitation clearly: ***“If I can work from inside my house, I will like it, I don’t want people to talk about me in a bad manner because I am not yet married.”***

In all the rural settings, the decision for a woman to become an agent is rarely hers alone. It is shaped by household authority structures and community expectations; her husband’s approval is often essential. As the vice chairman

of the Association of Mobile Money & Bank Agents in Nigeria (AMBANN) in Bauchi noted, ***“Husbands must agree before a woman becomes an agent; they worry about gossip and late returns.”*** Older family members can also resist the idea. As one husband in Kano explained, ***“Some older family members believe a good woman stays at home. They don’t like to see wives mingling with strangers or handling money.”***

These norms are reinforced by deeply rooted beliefs about gender roles. As one husband in Bauchi described, ***“Whenever the wife has access to financial benefits and she is more economically buoyant than the man, which is even a taboo in northern Nigeria, at times she tends to be stubborn.”*** This reflects a broader anxiety that women’s financial independence may disrupt traditional power structures within the household.

Even among users of digital financial services, mobility restrictions remain a reality. As one DFS user in Plateau stated, ***“The kulle system affects us as well; only the enlightened men allow their women to come out.”***<sup>1</sup> Such restrictions shape not only who becomes an agent, but also how they operate.

To navigate these constraints, many indigenous female agents adapt their business models. Rather than operating from prominent storefronts, they often work quietly from their homes. They primarily serve women, and in some cases, customers send children to carry out transactions on their behalf. In these settings, privacy, proximity and gender alignment matter more than formal branding or visibility. Female agents succeed not by challenging social norms directly, but by adapting to work within them.

Overall, community perceptions and household dynamics significantly influence women’s participation in agency banking. While agency banking has the potential to expand financial access, its success depends heavily on how well it aligns with local cultural expectations.

<sup>1</sup> *Kulle* (also spelled “*kulleh*”) is a local Hausa term referring to the practice of female seclusion, similar to *purdah*, where women’s movement outside the home and interaction with unrelated men may be restricted according to cultural and religious norms.





### 3.4.4. Agent productivity and customer relationships

Across all locations, smartphone applications and POS machines (or terminals) are the primary tools used by female agents. Their dominance is tied not only to ease of use but also to the ability of apps to provide real-time transaction histories and downloadable receipts, enabling smoother resolution of customer complaints. CGAP’s 2020 report, *Understanding Women’s Financial Lives in Northern Nigeria*, reinforces that real-time digital records are a form of social protection.

Female agents in urban locations see more volume because people are already out and about, handling cash or otherwise conducting business. To satisfy their customers, they need enough cash on hand for withdrawals (and float for deposits)—which often requires they partner with nearby banks or use digital tools to rebalance float quickly. However, challenges like fraud risks, unreliable networks, high competition (i.e., too many agents in one spot diluting business) or regulatory caps on transactions can slow down productivity.

Female agents often stand out here with strong relational advantages because they are seen as more approachable and patient, particularly by women customers who may face mobility restrictions or prefer same-gender interactions.

**Table 3: Agents productivity levels across regions**

Productivity	Location	Float approach
High	Plateau (peri-urban), Niger (rural)	Maintain larger capital (float), and combine digital services with shops or tailoring.
Moderate	Kano, Kaduna	Moderate capital (float) relies on daily sales or shop earnings to replenish the float.
Low	Kano, Bauchi	Smaller float often pauses operations when capital is exhausted.

Peri-urban agents in Plateau tend to have high earnings as a result of enhanced float/capital management and proximity to banks. In Niger, agents in rural areas earn well—despite being in a rural area—by showing strong community trust and local relevance. As one high-productivity agent in rural Niger put it, **“I keep enough cash because my people don’t like transfer delay.”** On the other hand, a low-productivity agent in peri-urban Kaduna explained, **“My float depends on what I sell in my shop.”**

Overall, the most productive agents across locations are not always the ones doing the highest volume of transactions in a single day; they are the ones who combine strategic location with reliable operations, strong community ties and customer-centric service to create sustainable earnings.

### 3.5. Barriers to women’s financial inclusion

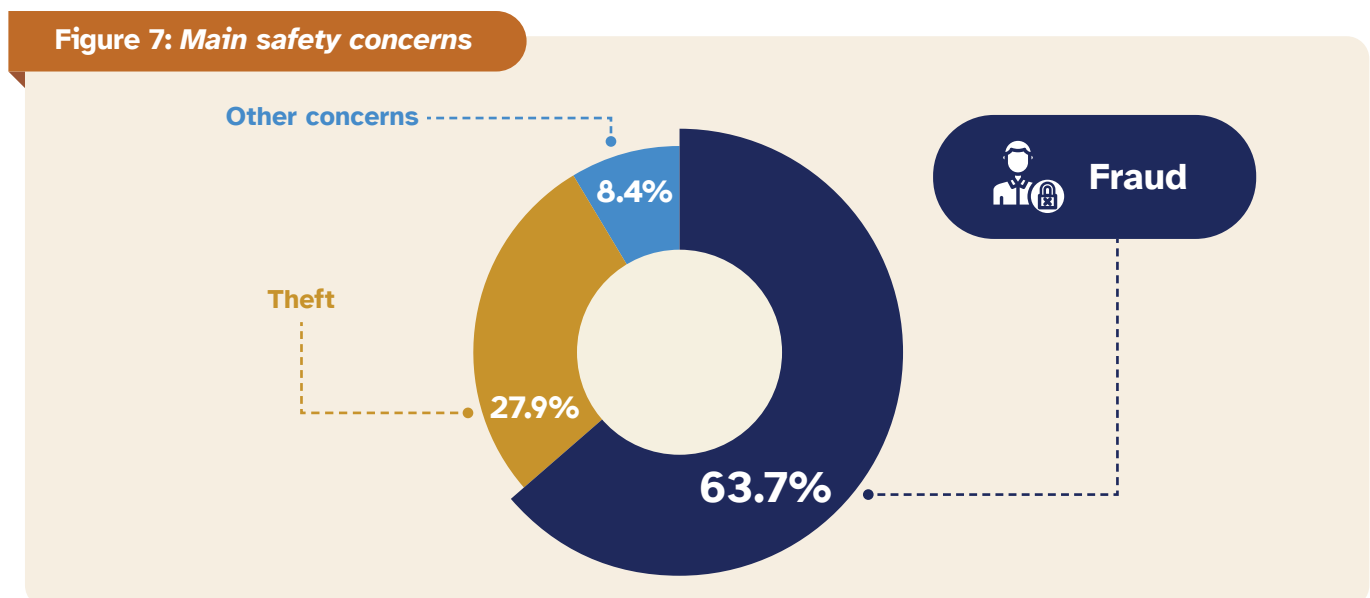
Women across Northern Nigeria show a growing interest in participating in the formal financial system. However, a range of barriers continues to shape how confidently and consistently they can engage with digital financial services. These obstacles include low levels of digital and financial literacy, safety concerns, liquidity shortages, high transaction costs and broader institutional constraints. Often interconnected, these challenges reinforce one another and influence women’s ability to access, use and benefit from financial services across different communities. This section examines the key barriers that affect women’s participation in the digital financial ecosystem.

#### 3.5.1. Safety concerns

Safety concerns affect both agents and users, though in different ways.

Female agents spoke openly about the stress of handling cash in unsecured environments. One moderate-productivity agent in Plateau explained, **“As a female agent, one of my biggest challenges is ensuring my safety, especially when handling large amounts of cash.”** A stakeholder in Bauchi echoed this anxiety, noting that carrying cash **“makes you anxious... for women, it’s even harder.”** These accounts align with GSMA’s Connected Women research and Africa Digital Financial Inclusion Facility findings (ADFI, 2023) that show women face higher exposure to harassment and safety risks when engaging with mobile and agent-based financial services.

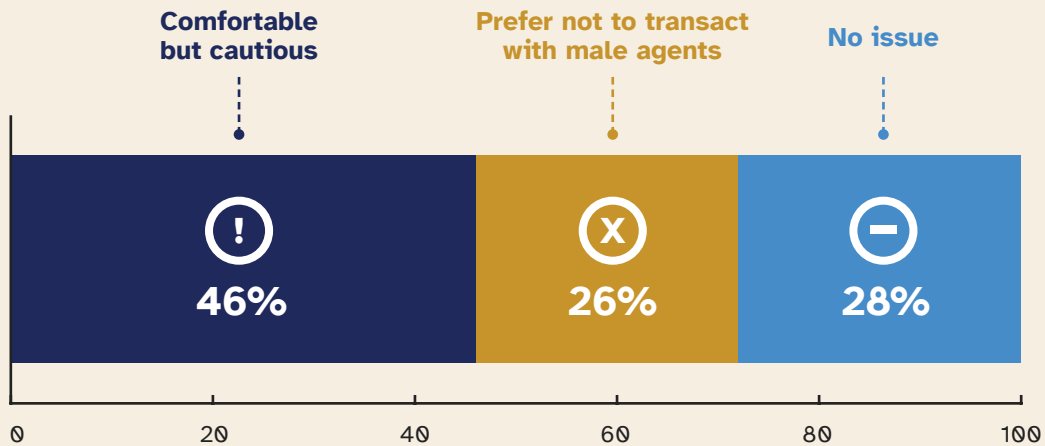
However, when women were asked directly about their main safety concern, the survey revealed something important: Women’s greatest fear is not robbery but fraud, as shown below in **Figure 7**.



Nearly two-thirds of respondents fear fraud—including scams, fake agents, phishing messages or unauthorized account access. This mirrors findings from the 2024 Innovations for Poverty Action Nigeria Consumer Protection Survey, which reported rising fraud attempts across digital channels. Gender also shapes comfort level at agent points: While many women will transact with male agents, 46% of respondents said they do so cautiously, and 26% prefer not to transact with male agents at all when a female agent option exists.



Figure 8: Comfort with male agents



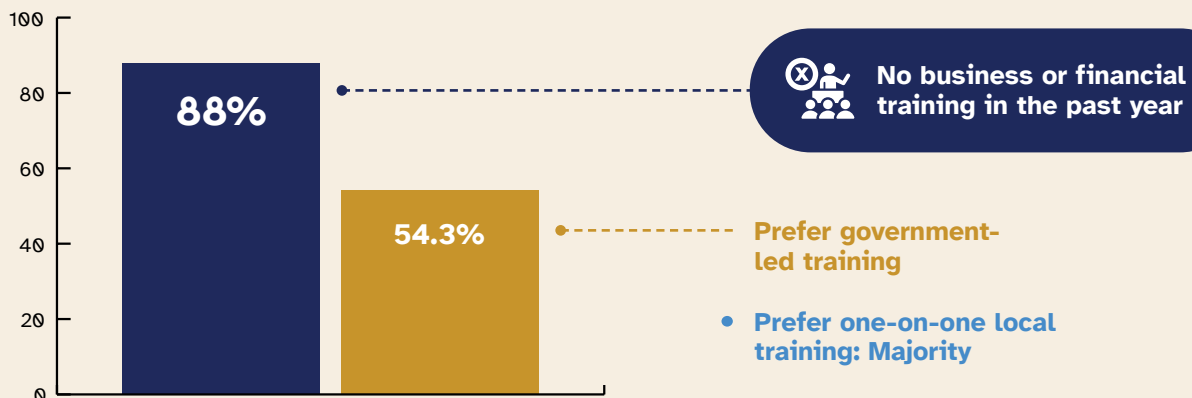
This caution reflects not necessarily outright rejection, but heightened awareness of and vulnerability to fraud. Therefore, fraud prevention efforts and transparent dispute resolution may unlock more adoption than focusing solely on enhancing physical safety.

### 3.5.2. Digital literacy barriers

Digital literacy remains one of the most persistent constraints. Many women own phones but struggle with USSD menus, SMS text confirmations or app navigation. This often leads to reliance on husbands or sons to complete digital transactions, reducing privacy and continuing to stagnate autonomy.

As one community leader in Niger observed, **“Many women are not highly literate, and there are concerns about fraud and trust in digital financial services.”** Similarly, a husband in Bauchi noted, **“Women here don’t go to school; they cannot read messages on the phone, they need full training or they’ll be duped.”** EFINA’s Gender Deep Dive report confirms that low digital and financial literacy is a major barrier for women in Northern Nigeria, especially in rural areas (EFInA, 2021). Our survey data reinforces this call for training, as illustrated below in **Figure 9:**

Figure 9: Access to training



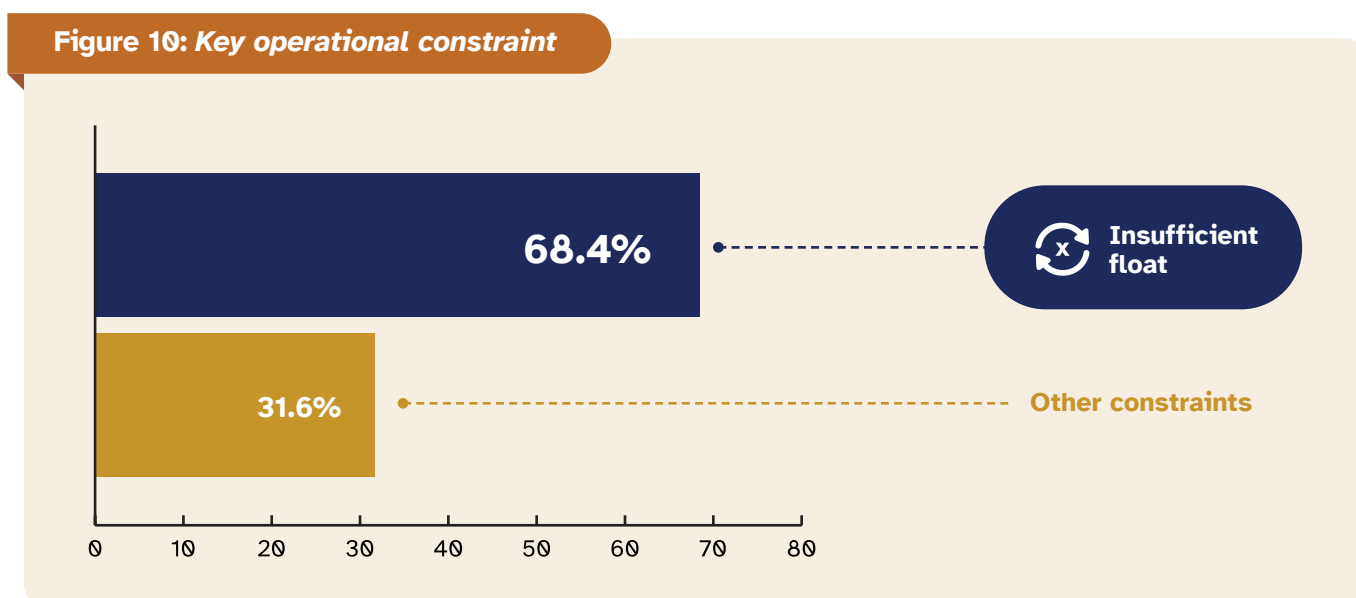


With 88% of surveyed women reporting no business or financial training in the past year, the skills gap is clear—and significant. Women strongly prefer government-led sessions and one-on-one training at agent locations, reflecting a desire for both credibility and privacy. Intermedia’s Financial Inclusion Insights (2020) similarly found that limited understanding of mobile money processes reduces women’s adoption, even when access points exist.

Agents themselves report that structured training has declined. As one agent reflected, **“Those days we had training. Now, there’s nothing like that again.”** Without ongoing support, both agents and customers remain exposed to errors and fraud.

### 3.5.3. Agent liquidity and capital constraints

Our survey highlights that liquidity is one of the most significant operational barriers. Most female agents operate with limited float, sometimes less than 30,000 naira per day (about US\$22), restricting transaction size and frequency as shown below in **Figure 10**:



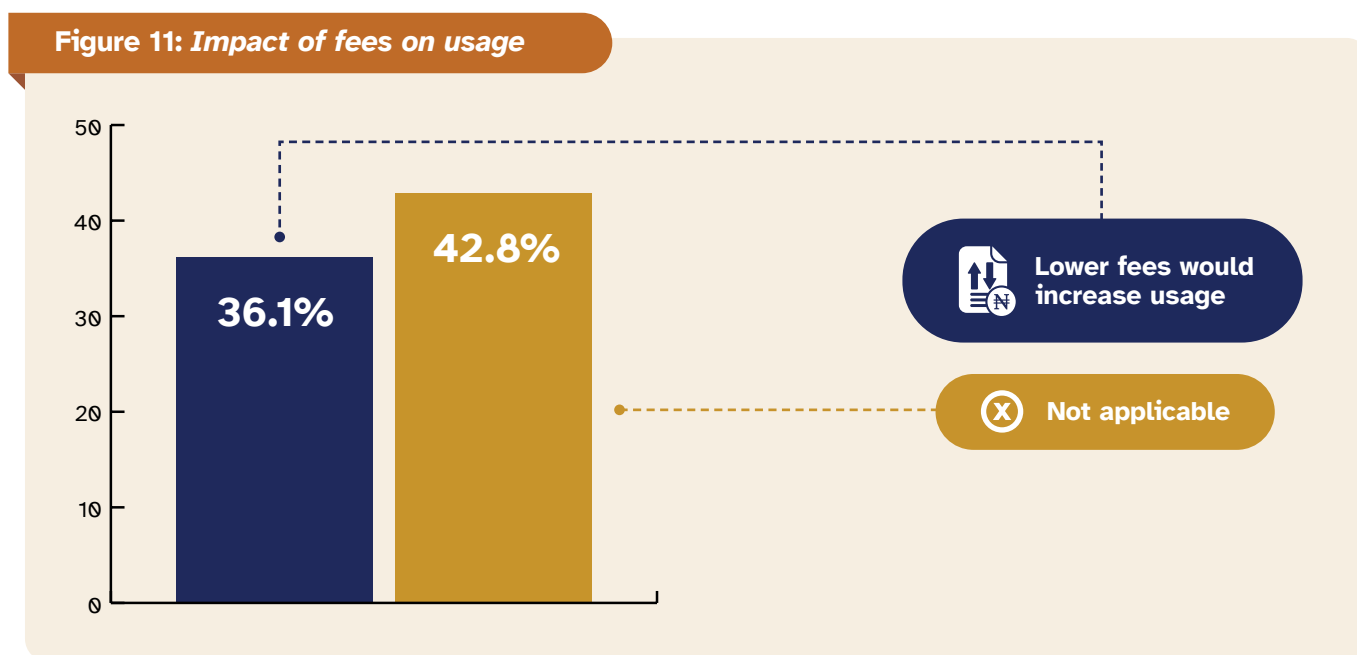
An agent in peri-urban Kano described the challenge plainly: **“Capital for withdrawals is quite difficult to get.”** Another in Plateau added, **“To do better, I would need more float or cash on hand.”** When agents run out of cash, customers are turned away, commissions are lost and trust erodes. EFINA (2023) similarly identifies liquidity as a systemic bottleneck in agent networks nationwide. Across states, this is intensified by lower average incomes, seasonal cash flows and regulatory transaction caps.

### 3.5.4. Cost and affordability barriers

Upfront and ongoing costs remain significant. The price of POS terminals, smartphones, data subscriptions, transport for rebalancing and shop rent create and intensify financial pressures.

Intermedia’s Nigeria Agent Survey (2020) found that upfront capital costs are a leading reason women drop out before completing onboarding. GSMA (2023) reports that women in low- and middle-income countries are 17% less likely to own smartphones and 28% less likely to use mobile internet, limiting access to digital finance tools.

Survey findings show mixed perceptions about fees:



While 36.1% believe clearer or lower fees would increase usage, 42.8 percent said fees are not their primary constraint. This suggests that trust, literacy and mobility often outweigh cost concerns.

### 3.5.5. Financial literacy gap

Beyond digital skills, broader financial literacy gaps also limit women's confidence and product usage. Many women understand basic transactions such as withdrawals, but lack awareness of savings tools, credit options, insurance products or dispute resolution mechanisms.

This aligns with EFINA's broader findings that women in Northern Nigeria often use financial services transactionally rather than strategically. Even among active DFS users, savings behavior remains low. In our survey, while 73.2% reported being active users, very few reported consistent savings activity.

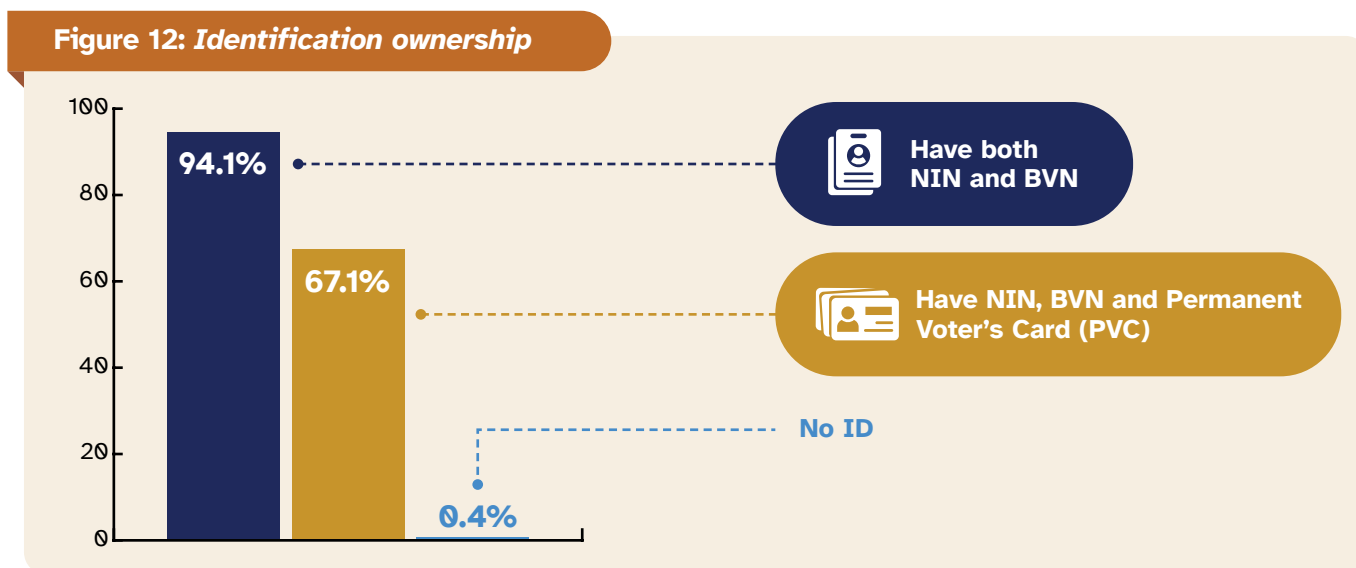
As one community leader in Niger explained, ***"[Women] may know how to withdraw money, but they don't always understand how to grow it."*** Without stronger financial literacy, capabilities stay low and digital inclusion risks remaining shallow, limited to cash-in and cash-out services rather than meaningful financial empowerment.

### 3.5.6. Onboarding gaps

Institutional coordination remains reactive. A one director of a Niger parastatal (a government-owned organization providing services to the public) explained, ***"We only collaborate if institutions reach out,"*** indicating limited proactive engagement. In Kaduna, another official noted, ***"Regulations for POS agents are the same for men and women,"*** highlighting the absence of gender-responsive policy adjustments.



Despite onboarding challenges, having proper identification documentation is not the primary barrier for this sample.



With 94.1% of the survey sample above possessing both a National Identification Number (NIN) and Bank Verification Number (BVN), documentation gaps are minimal among surveyed women. The more binding constraints lie in liquidity, fraud fears, literacy gaps and social norms.

As one Plateau program manager observed, **“Some of the agents don’t even know the services they are allowed to offer.”** Without structured training and gender-sensitive policy support, growth remains uneven.

The financial inclusion barriers facing women in Northern Nigeria are interconnected:

- Fraud fears dominate safety concerns.
- Low digital and financial literacy limit confidence.
- Liquidity restricts productivity.
- Costs deter entry.
- Gender-neutral policies overlook context-specific constraints.

Addressing one barrier alone will not unlock inclusion. Improved infrastructure, training, capital access, fraud protection, financial capability and gender-responsive engagement must move together.

### 3.6. DFS usage and financial behavior

This section explores how women use digital financial services in their daily lives and how these services are shaping financial behavior across the study locations. Drawing on both qualitative insights and quantitative data, it examines the most common transactions women perform, how frequently they use these services and how usage patterns differ across geographic contexts. The section also highlights the important role agents play in enabling adoption, building trust and supporting women’s engagement with digital financial tools.

#### 3.6.1. Common DFS transactions

The most common transactions include sending and receiving money (e.g., transfers for family or remittances), purchasing airtime and handling business-related transactions (e.g., paying suppliers or receiving customer payments).



Our quantitative findings revealed that in the last three months, while almost everyone surveyed (98.5%) had withdrawn cash from an agent, very few (only 1.1%) mentioned making a transfer to someone. But when asked what financial services they currently use, an astounding 99.5% said savings.

At first glance, this looks contradictory: Very high cash withdrawal and very low reported transfers, and nearly no savings activity, although a savings wallet may be active, yet almost everyone says they are currently using a savings account. The qualitative findings indicate that cash withdrawal is king right now. Women are extremely active DFS users, but are mostly using these digital capabilities as a very convenient cash access channel. They go to the agent, take money out and then use that cash in their daily life, which explains the almost 100% cash-out finding in the last three months.

Emerging trends point to gradual but meaningful progress. In peri-urban and urban areas of Kaduna and Kano, more women are beginning to use DFS for savings—even if it is small, regular amounts set aside over time. For some, the decision is personal; for others, women's associations and peer groups play a subtle but important role, encouraging savings as a pathway to empowerment, independence, and greater control over household finances.

In urban Plateau, digital adoption is also improving in practical ways. Some women now receive cooperative payouts directly into their accounts, reducing the risks associated with travel and handling cash. As one DFS user shared, ***“I went to a mall for shopping, and the lady said, ‘You can pay with your ATM card.’ That was my first time, and I enjoyed the service.”*** Her experience reflects a growing comfort with digital transactions and the small but important shifts happening in women's financial behavior.

Since adopting DFS, many women have been able to start small businesses or add side hustles to supplement their income, saving discreetly from daily sales or adding to household allowances for essentials such as food, school fees and unexpected medical expenses—all while gaining greater control over how they manage and spend money that they have earned themselves.

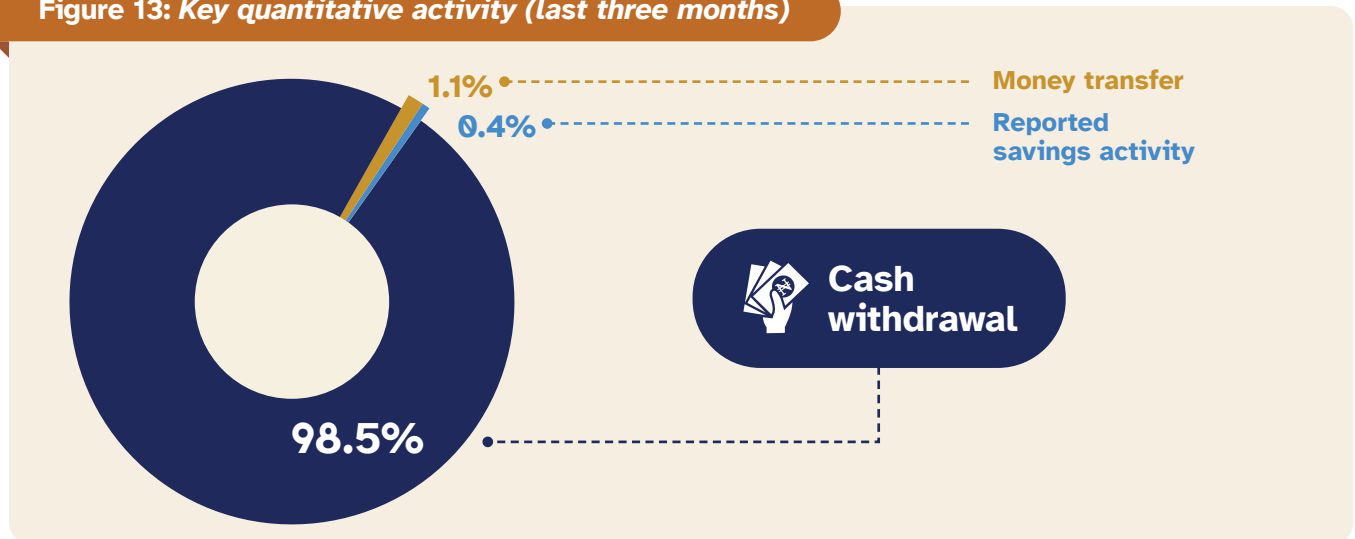
Overall, DFS is not just improving access to financial tools, it is strengthening women's economic resilience, independence and decision-making power.



### 3.6.2. Frequency of usage

As mentioned above, our survey findings show that agent-based cash withdrawal dominates women's DFS activity. Almost all respondents (98.5%) reported withdrawing cash from an agent within the reference period, while only 1.1% reported making a transfer—and almost no respondent reported savings activity.

**Figure 13: Key quantitative activity (last three months)**



At first glance, this suggests very low engagement with digital transfers. However, the three-month reference window is important. Many women may not have needed to make a transfer during that exact period.

Qualitative findings provide deeper context. Women described regularly sending and receiving money, buying airtime, paying suppliers and receiving customer payments, but these transactions occur as needs arise rather than on a fixed schedule. As one DFS user in Kano explained, ***“I use it when I need to send money or when a customer wants to pay me. It depends on what is happening that day.”***

When triangulated, the findings show that cash withdrawal is the most routine and recurring transaction. Women have clearly embraced agent-based DFS, primarily as a convenient and trusted way to access cash when needed.

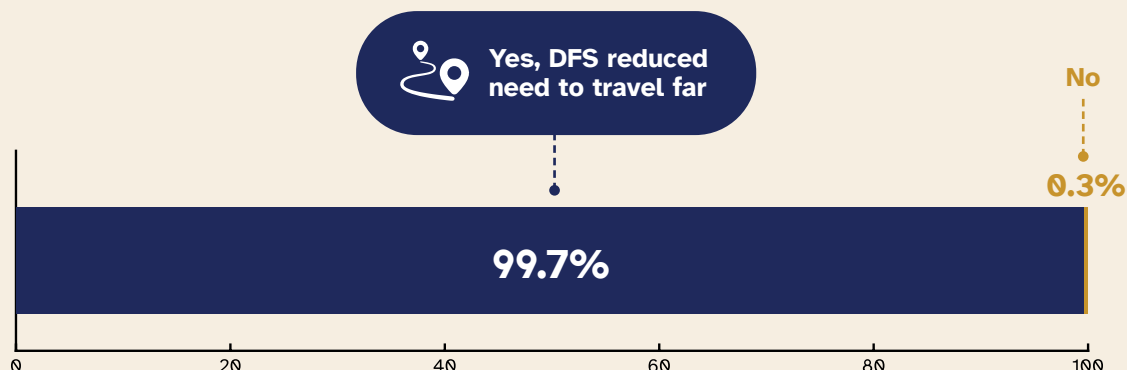
Interestingly, while almost no respondent described saving as a regular activity within the short reference window, almost everyone reported that they currently use savings as a financial service. A likely explanation is that many women have opened digital savings wallets through agents and occasionally deposit small amounts, particularly in Kaduna and Kano where this behavior is more visible. Because they have opened the account and deposited at least once or twice, they consider themselves active users of savings. For them, the service is “in use” because the option exists and remains accessible, even if deposits are irregular.

### 3.6.3. Geographic variations in women's access and usage of DFS

Women's engagement with digital financial services varies significantly between urban and rural settings. In urban areas, women tend to use DFS more independently. In peri-urban and rural communities, however, access is often mediated by trust, community approval or support from husbands, female agents or neighbors. Access to technology is often not sufficient; having a trusted person to guide the process is also an important piece of the puzzle.

The survey results confirm that proximity matters across all locations:

Figure 14: DFS and reduced travel to banks



Nearly all respondents agreed that DFS reduce the need to travel long distances to banks. This aligns strongly with qualitative findings. Women repeatedly emphasized convenience and proximity as critical benefits of agent banking. A woman in peri-urban Kano explained that going to a nearby agent is easier because **“There is no long queue, and I understand the person.”** In Kaduna, another DFS user noted that local agents offer **“speed, short queues, and someone who speaks our language.”**

In rural parts of Kano and Bauchi, preference shifts strongly toward familiar agents. Women rely on known community members and often transact in small amounts, mostly withdrawals and transfers. One rural user in Bauchi said, **“We know her. If anything happens, we can go back to her.”** In these settings, agents are the primary gateway to formal finance, especially where bank branches feel distant or intimidating.

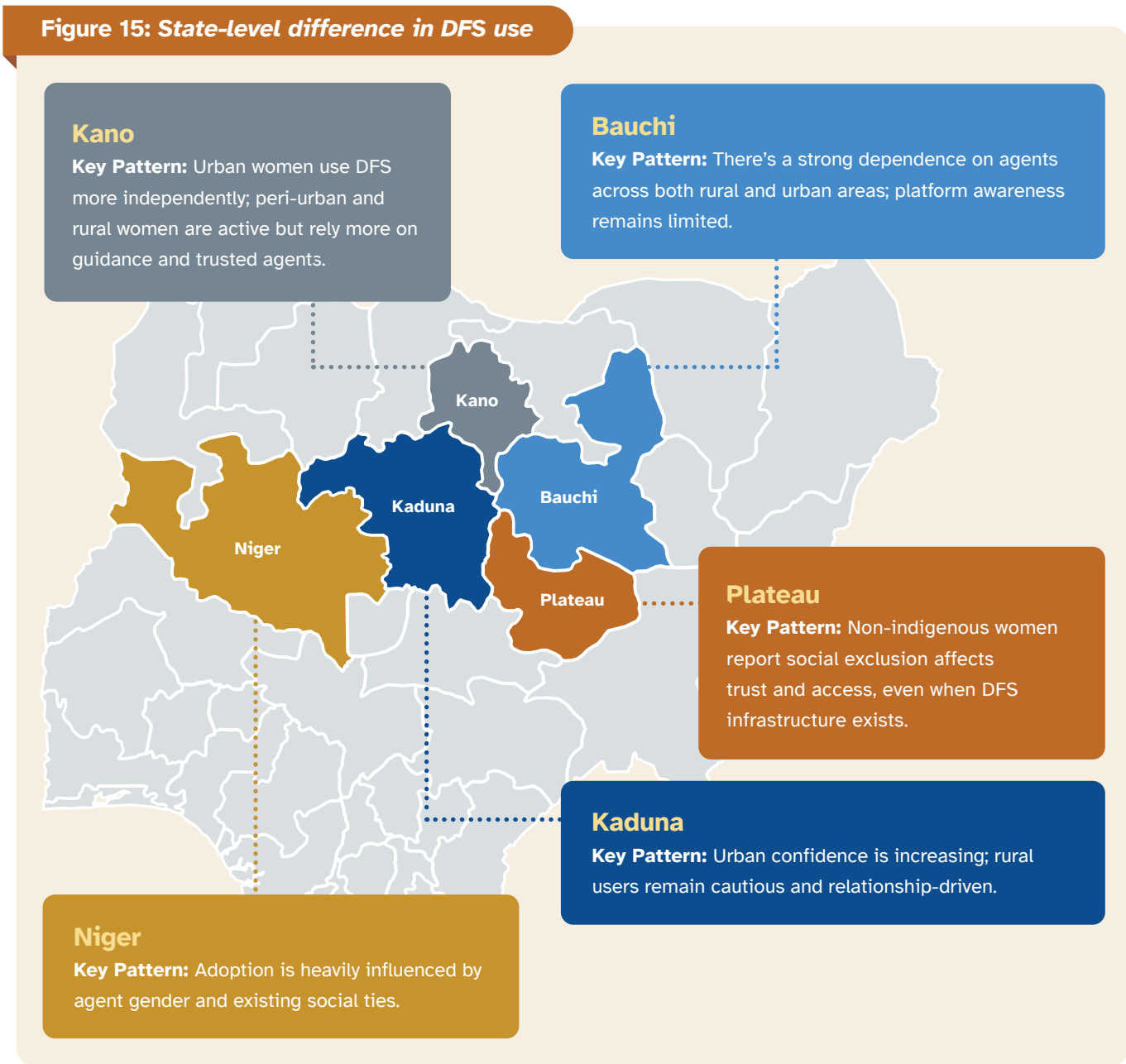
Independence also differs by location. In urban Kano and Kaduna, women described using DFS more confidently on their own. In contrast, peri-urban and rural women more often rely on male guidance. As one DFS user in urban Kano shared, **“If I am not sure, I ask my husband first.”** This reflects how household dynamics continue to shape usage patterns outside of major urban centers.

Emerging use cases also vary. In Kaduna and Kano, women are beginning to save small amounts digitally, often encouraged by women’s groups. In Plateau, some women receive cooperative payouts through mobile money, expanding use beyond simple withdrawals.





Below is a summary of nuanced state-level usage patterns drawn from both qualitative and quantitative findings:



In Plateau, inclusion challenges extend beyond infrastructure. Some non-indigenous women described feeling excluded socially, which affects their confidence in accessing services. One rural agent noted that being seen as **“not from here”** can influence how comfortable she feels transacting locally.

Overall, urban settings provide greater independence and confidence, while rural and peri-urban environments rely more heavily on trusted intermediaries. These findings reinforce a central theme: Access is not just physical or digital; it is relational. Trust, familiarity and social approval remain essential to sustained usage, particularly outside major urban centers.

### 3.6.4. The role of agents in driving DFS adoption

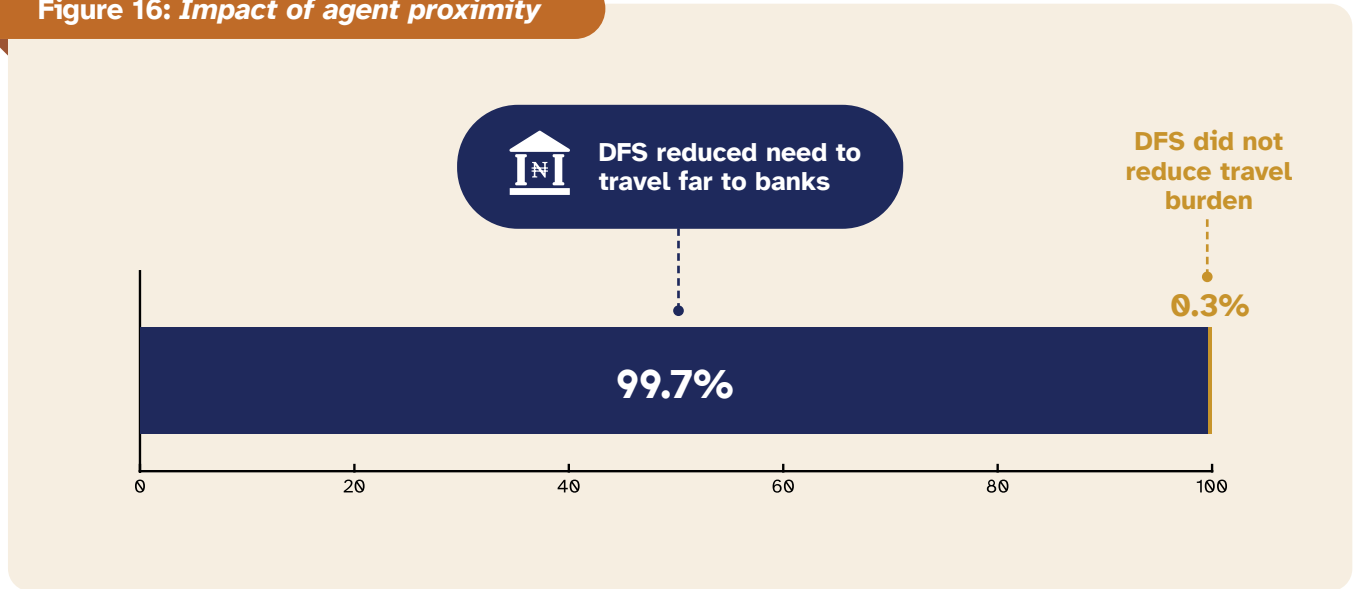
Agents play a central role in how women discover, trust and continue using digital financial services. For many women, agents are not just points to conduct transactions but the face of the formal financial system.



**Proximity and convenience reduce friction.**

Proximity remains one of the strongest drivers of adoption. Nearly all respondents confirmed that agent networks have significantly reduced the burden of traveling to distant bank branches.

**Figure 16: Impact of agent proximity**



Women consistently described the relief of having services close to home. As one DFS user in Niger explained, **“Before, I used to go to the bank at 6 am. Now I stay at home and deposit with my agent.”** In peri-urban Kano, another user noted that nearby agents offer speed, shorter queues, flexible hours and service in familiar languages, making financial tasks feel manageable rather than exhausting.

Proximity does more than save time. It lowers psychological barriers and helps make DFS fit into women’s daily lives.

**Trust and familiarity build confidence.**

In rural areas such as Kano and Bauchi, women tend to rely on agents they already know, often community members. Transactions are typically small and practical—withdrawals, transfers or bill payments—but the consistent use of DFS builds habit, and confidence.

One peri-urban user in Kano put it simply: **“Now you no longer keep money at home; you save in the bank, it is easy.”** That shift from informal storage to formal savings reflects growing trust, and trust is especially important in communities where women feel uncomfortable engaging directly with banks. Transacting with familiar agents turn DFS from something far-off and overwhelming into something ordinary, accessible and reliable.

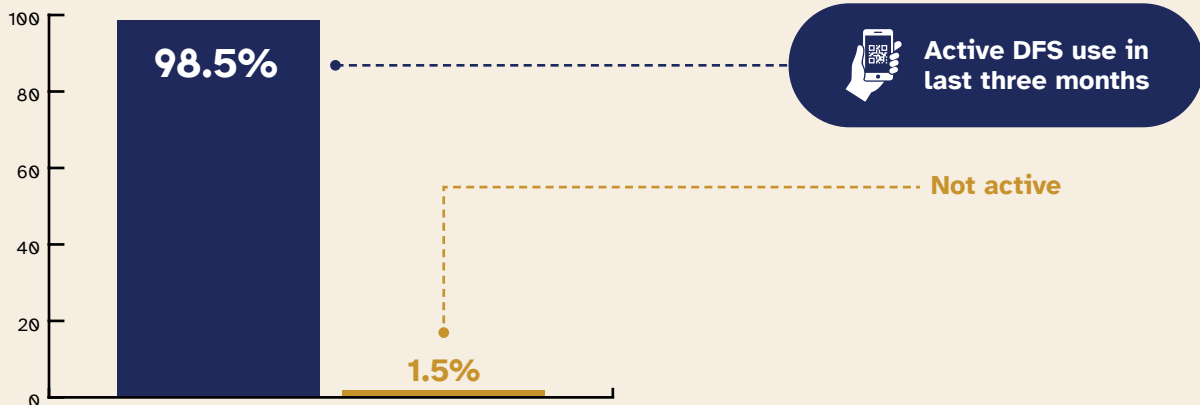


### Guidance lowers the entry barrier.

For first-time users, agents provide hands-on guidance. Because literacy gaps limit app usage and self-navigation, women often depend on the patience of agents to provide thorough yet simple explanations.

Survey findings show that usage remains high among those who have tried DFS:

**Figure 17: Recent DFS activity**



The high recent usage rate suggests that once women begin using these services, they tend to continue. This aligns with qualitative insights that highlight how agents walk customers through transactions step by step. Female agents, in particular, were frequently described as patient and clear in their explanations.

This combination of proximity, trust and guided onboarding explains why DFS adoption holds steady once initiated. Although agents process transactions, they also help reduce uncertainty, build confidence, and create pathways for women to enter into the formal financial system.

## 3.7. Women's empowerment outcomes

Financial independence fuels economic gains, which elevate social standing and confidence. Across locations, women are not only accessing financial services; they are experiencing shifts in income, confidence and influence within their households and communities. These changes are gradual but visible, nonetheless.

### 3.7.1. Economic empowerment

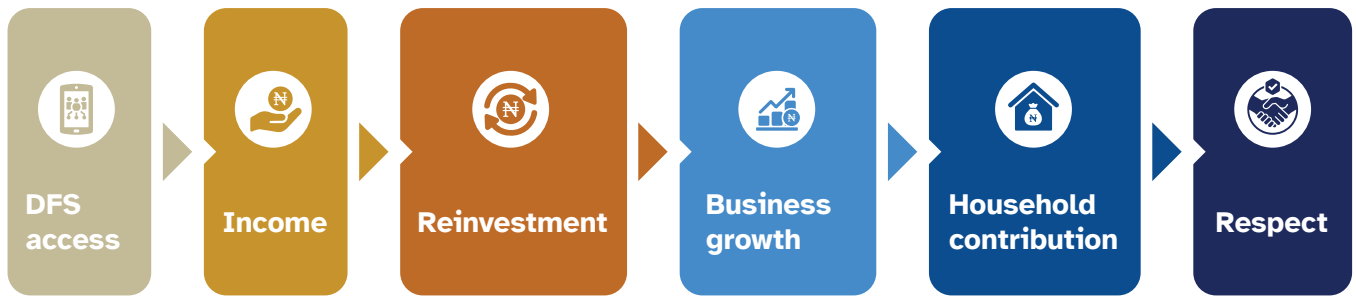
In urban and peri-urban Kaduna, rural Niger and peri-urban Plateau, women engaging in DFS, whether as users or as agents, describe tangible financial gains.

Female agents earn daily commissions that are often reinvested into school fees, household needs or expanding small trades. One agent in urban Kano explained, ***"I started small. Now women ask me to help them start their POS business too."*** Her earnings have not only improved her own stability but created opportunities for others.



A DFS user in peri-urban Kaduna described a shift in financial autonomy: **“Now I don’t wait for my husband’s money. I save from my shop and use it to solve urgent needs.”** That ability to respond quickly to household needs reduces dependence and strengthens personal security. This pattern reflects broader evidence. CGAP (2020) found that women who engage in digital financial services as agents or small business owners often gain greater respect within their families and communities. Income generation changes how women are perceived.

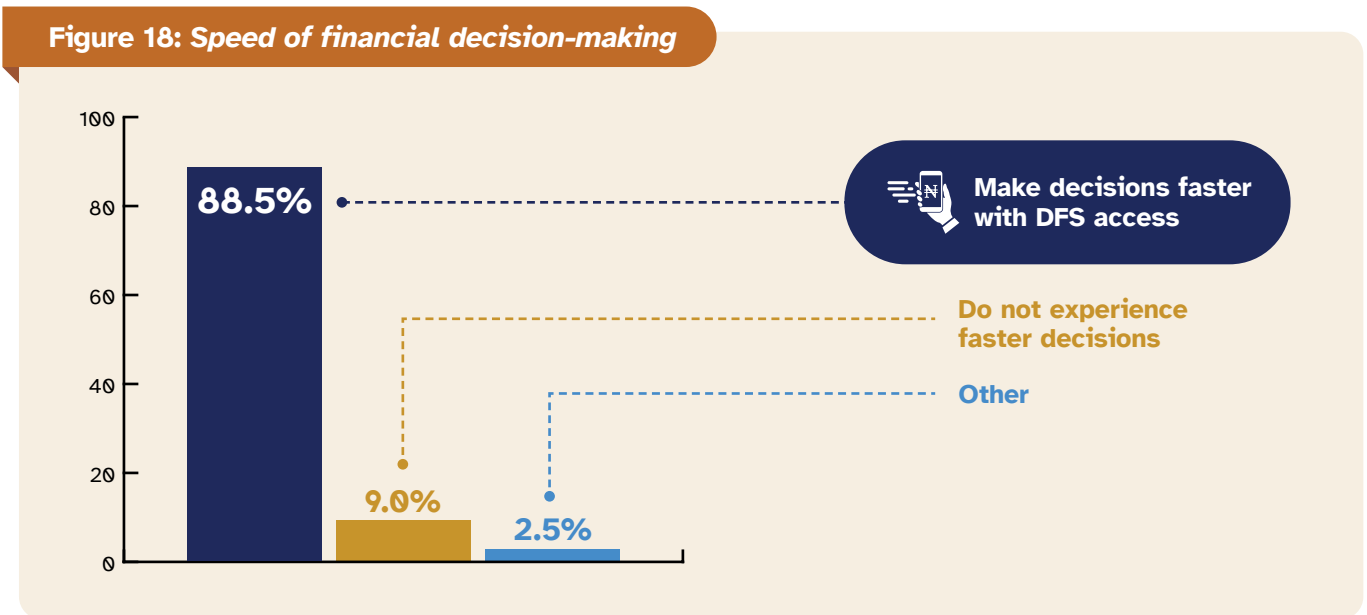
Across locations, female agents reported launching or expanding micro-enterprises using savings and DFS earnings. Even small daily commissions accumulate into meaningful working capital over time.



### 3.7.2. Financial confidence

Beyond income, women describe growing confidence in handling money independently.

As one female DFS user in rural Niger reflected, **“Before, I needed my brother to go to the bank. Now I go to her shop and do it myself.”** In Bauchi, another user echoed, **“I no longer wait for my brother to send money. I do it myself now.”** This independence extends to speed-of-action as shown below in **Figure 17:**



Women report acting more quickly on school fees, health expenses or urgent needs. An AMBANN representative in Kaduna summarized this shift: **“Before, many women had to ask their husbands for every little thing. Now, with their own money saved, they decide faster and do more.”** This confidence is not only transactional—it’s psychological. Women describe feeling capable and “seen” for the first time in financial spaces.



### 3.7.3. Social empowerment

Handling money publicly brings visibility and status.

In peri-urban Kaduna, one female agent described how neighbors now approach her for advice on transfers, savings and business ideas: **“People in my community now ask me for help. I have become someone.”**

This new visibility subtly shifts social and cultural norms. Women who were once financially dependent are now recognized as contributors and advisors.

Husbands also described changing perceptions. A super-agent<sup>2</sup> shared the story of a former housewife: **“Madam Hauwa was a housewife. Now she owns a shop and still runs POS. Her husband even called me to get her started.”** Initial hesitation often shifts to encouragement once economic benefits become visible.

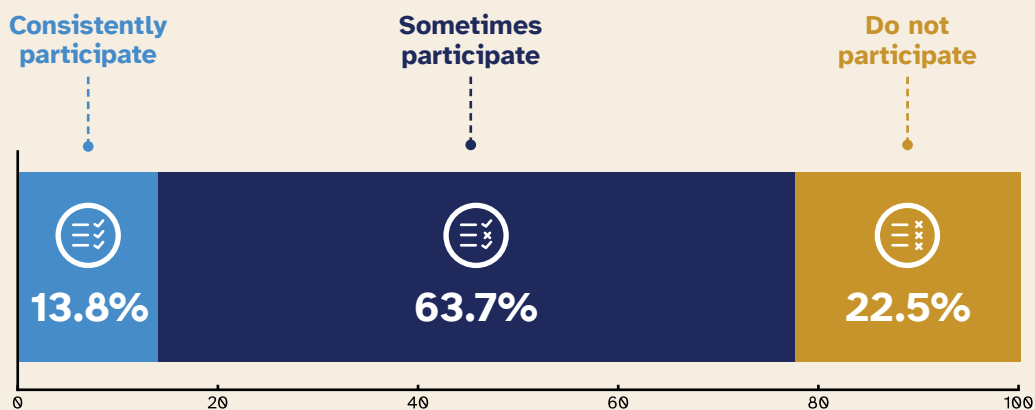
Secondary evidence supports this. The World Bank’s research on gender norms and financial inclusion notes that when women begin contributing financially to households, perceptions of their capability and value often improve (World Bank, 2021).



### 3.7.4. Household decision-making

Survey results show that progress in decision-making is real, albeit uneven.

Figure 19: Participation in household financial decisions



<sup>2</sup>A Super Agent acts as an intermediary between financial institutions and retail agents. Instead of a bank directly recruiting thousands of agents, the super agent organizes and supervises them.



Only 13.8% of women consistently participate in financial decision-making. However, 63.7% participate sometimes, indicating partial involvement. This reflects progress, but not equality.

Qualitative insights help explain these numbers. As one husband in Bauchi observed, **“Once a woman starts earning and saving, she can make decisions about her children, health, even business.”** Earnings, even small ones, increase bargaining power.

The combination of earnings, faster decision-making and improved confidence suggests that access to DFS strengthens the women’s role in household discussions. While full equality remains distant, financial inclusion appears to accelerate incremental gains.

Insights suggest that women’s empowerment outcomes are closely interconnected. When women earn income, even in small but steady amounts, they gain greater autonomy. That autonomy builds confidence in handling money and making decisions independently. As confidence grows, women become more visible and respected within their households and communities. Over time, this increased respect strengthens their voice in household decision-making. When DFS are delivered through trusted agents and aligned with women’s lived realities, the impact goes beyond transactions to gradually reshape how women see themselves—and how they’re perceived by others around them.

### 3.8. Strengthening the institutional ecosystem for WDFI

Insights highlights that women’s digital financial inclusion in Northern Nigeria is not driven by agents alone. It is shaped by the broader ecosystem, including FSPs, fintech platforms, government actors, regulators and community-based organizations. While momentum is building, institutional engagement remains uneven, reactive and largely gender-neutral in design.

#### 3.8.1. Financial services providers: progress without full intentionality

Across study locations, FSPs acknowledge the importance of reaching women. Yet most current strategies still treat women as part of a general customer base rather than a segment requiring deliberate design.

Women trust banks, especially those that align with religious values or speak their language. However, as the World Bank (2021) notes, products designed for everyone often fail women unless intentionally adapted to address structural barriers. Many existing DFS products assume literacy, mobility and digital familiarity—assumptions that exclude many women in Northern Nigeria.





Some institutions have piloted women-focused products. One Sharia-compliant bank attests that they previously introduced a women-targeted financing product capped at 100,000 naira. A staff member explained that although the initiative showed promise, **“There were challenges with returning the money, so the product was canceled.”** Another staff member described supporting local masa sellers by providing supplies upfront and collecting small profits later, noting that **“It worked, but it was stressful and we stopped.”** These efforts were not scaled or redesigned despite community interest.

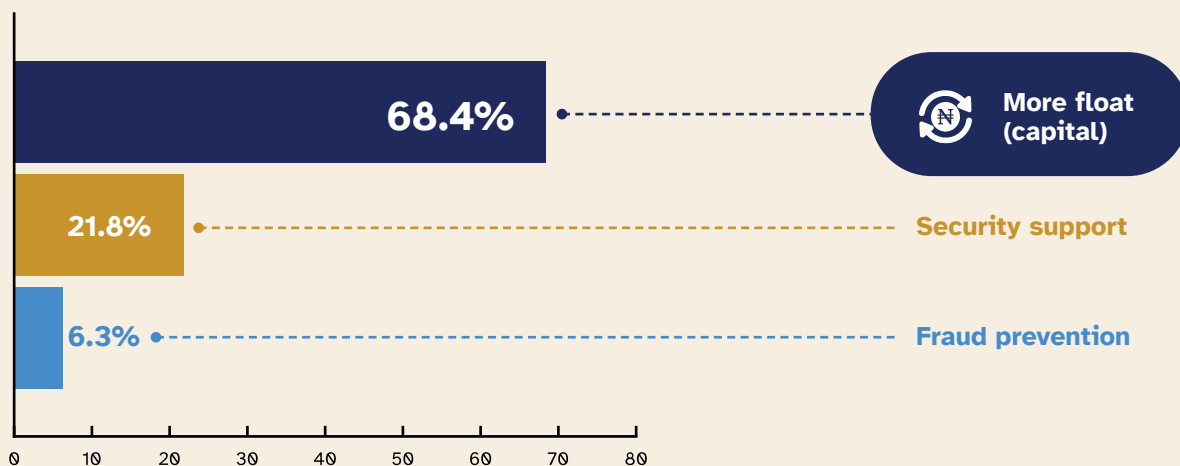
Insights from another Sharia-compliant bank represents a more structured attempt to bridge cultural and financial gaps. Through partnerships with religious organizations and grassroots women’s networks, it has experimented with women-only branches, digital marketplaces, offline POS terminals and plans for at least one female agent per community. Yet even within such institutions, there is recognition that more needs to be done. A product team member admitted, **“To be honest, we as financial service providers are not doing enough presently... we just have to be more intentional.”**

Despite these innovations, most onboarding and recruitment processes remain gender-neutral. As a government official in Kaduna observed, **“Regulations for POS agents are the same for men and women.”** Equal treatment in policy does not automatically translate to equitable access in practice.

### Operational realities: what female agents actually need

The survey confirms that the biggest constraint facing female agents is liquidity:

**Figure 20: Immediate needs of female agents**



Most female agents operate with small capital bases, often between 20,000 naira and 50,000 naira. Limited float restricts transaction volume, forces agents to turn customers away and weakens reliability. While fraud is the top concern for users elsewhere in the report, agents themselves are currently more constrained by day-to-day cash flow pressures.

EfInA (2023) similarly identifies liquidity as a systemic bottleneck in Nigeria’s agent banking model, with women disproportionately affected due to smaller starting capital and fewer financing options.

### 3.8.2. Fintech platforms: inclusion by design versus inclusion by default

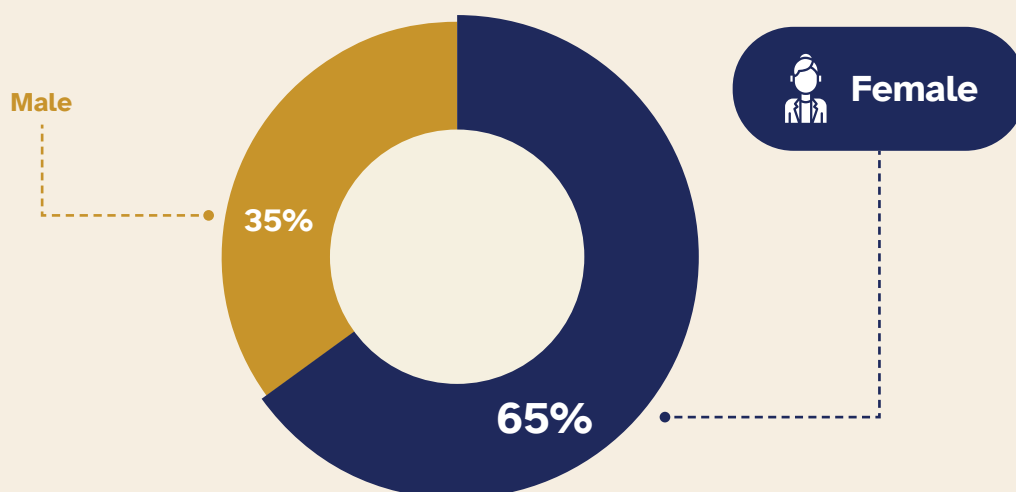
Fintech platforms have become critical actors in Northern Nigeria's DFS landscape. However, their approaches to women's inclusion vary widely.

OPay is often cited as flexible and accessible, particularly in rural settings. Its USSD functionality enables participation without smartphones. As one FSP staff member remarked, **“Even yesterday, I saw somebody using OPay USSD in a very remote area.”** Home-based agent onboarding also reduces mobility constraints for women in conservative areas.

Insights suggests that Moniepoint's simplified registration process and easy-to-use devices make entry accessible—yet gender inclusion largely happens incidentally. As one staff member admitted, **“We have not done much, honestly,”** while another acknowledged that capacity-building events are not specifically tailored for women.

In contrast, Baxi agents stands out for deliberate gender targeting, with a base of approximately 65% female agents.

Figure 21: Gender composition of Baxi Agent Network



A Baxi representative explained the approach simply: **“We focus on women because we know their struggles and want to give them a helping hand.”** Field officers frequently visit communities directly, engage religious leaders, adapt training to local languages and provide float support. As one field officer stated, **“If they can't come, we go to them.”** Another added, **“Our features are simple; even someone who didn't go to school can use it.”** GSMA's Mobile Gender Gap Report reinforces this contrast, noting that offering uniform services without gender-sensitive adjustments often widens participation gaps (GSMA, 2022).

### 3.8.3. Structural barriers within the ecosystem

Institutional interviews reveal recurring structural barriers that extend beyond product design. These include low financial literacy, cultural resistance, documentation gaps and weak coordination between actors.

Although our survey sample shows high identification documentation (ID) coverage, qualitative interviews, however, indicate that ID gaps persist in more remote rural communities. An OPay staff member emphasized, **“Without that NIN, we cannot open an account.”** In some areas, biometric capture failures prevent registration even when women are willing.

Cultural restrictions remain a powerful force as well. A Moniepoint staff member in Bauchi noted, **“A lot of husbands are overprotective, it’s a taboo to be seen mingling with men.”** Brookings and World Bank (2024) similarly report that women often rely on others to complete digital transactions, reinforcing mistrust and dependency when systems are not designed for independent use.

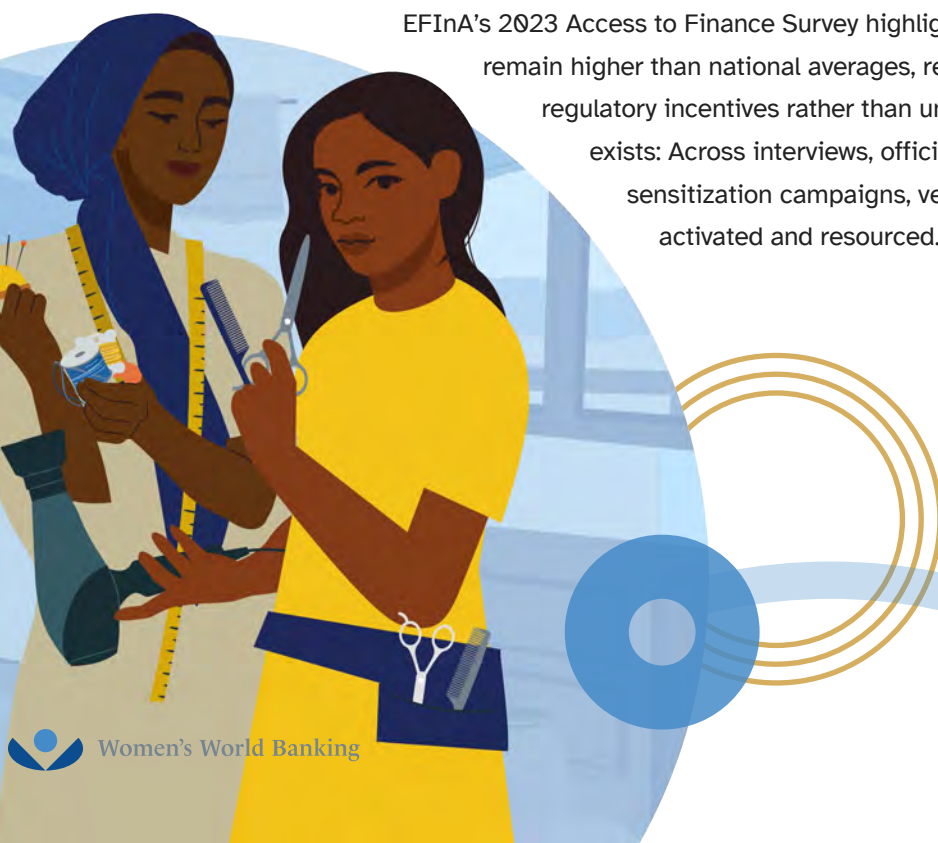
### 3.8.4. Government and regulatory leadership: present but not proactive

Government involvement varies significantly across states. In many cases, institutions express a willingness to help strengthen women’s financial inclusion, but lack coordinated strategies.

In Niger State, although a robust grassroots structure exists through Principal Women Development Officers (PWDOs) across all 25 local government areas (LGAs), digital financial inclusion is not embedded within institutional priorities. A director of planning acknowledged, **“We don’t have any policy for digital financial inclusion specifically; what we have is a gender policy.”** She further confirmed that PWDOs are **“not currently sensitizing women on digital financial services.”**

In Plateau and Kano, local officials report limited coordination with fintech operators. A Plateau official stated, **“They just come in, set up shop, and leave us in the dark.”** Similarly, an assistant director in the National Orientation Agency (NOA) remarked, **“We were never officially told about the number of agents operating here.”**

EFInA’s 2023 Access to Finance Survey highlights that northern exclusion rates remain higher than national averages, reinforcing the need for targeted regulatory incentives rather than uniform frameworks. Yet willingness exists: Across interviews, officials expressed openness to hosting sensitization campaigns, verifying agents and collaborating—if activated and resourced.



### 3.8.5. Community networks as quiet enablers

Community organizations, such as AMBANN and the National Association of Women in Islam, Nigeria (NAWIN) are filling institutional gaps at the grassroots level.

AMBANN chapters in Kaduna and Bauchi provide financial protection, dispute resolution and peer support. A treasurer explained that members rely on smartphone apps **“to track transaction history during complaint resolution.”** Leaders described stepping in during fraud or police disputes to help protect agents.

NAWIN, a women-only savings association in Kaduna, offers rapid, low-barrier credit and links women directly to banks for POS onboarding. These informal networks often move faster than formal institutions and are trusted locally.

However, both groups operate with limited funding and device support. Leaders in Bauchi expressed ambitions to recruit thousands more female agents but lack startup capital and subsidized equipment.

### Institutional insights

The ecosystem is active but fragmented. FSPs are experimenting but rarely scaling gender-intentional strategies, whereas fintech platforms vary between incidental and deliberate inclusion. Government structures exist but remain reactive, and community organizations are trusted but tend to be under-resourced.

CGAP research (2020) emphasizes that meaningful women’s financial inclusion requires coordinated action across providers, regulators and community institutions. Northern Nigeria’s ecosystem reflects early progress, but deeper alignment is needed to move from isolated pilots to systemic change. WDFI can only accelerate when institutional actors move from passive participation to intentional, women-centered design, and from isolated efforts to coordinated strategy.



## 3.9. Implications for WDFI programming

Women’s digital financial inclusion delivers the greatest impact when it feels safe, practical and rooted in trusted community structures. Programs that focus only on opening accounts miss the deeper shifts that drive sustained usage and enable broader economic empowerment. The evidence across states shows that literacy, agent support, trusted partnerships and responsive policy must work together to create lasting change.

### 3.9.1. Designing gender-responsive agent models

Effective WDFI programming must start with trusted delivery channels. In several northern states, institutional structures already exist but remain underutilized.



In Niger State, the Ministry of Planning Commission operates through (Principal Women Development Officer) PWDOs across all 25 LGAs. As a director of planning explained, ***“We have a good structure on the ground... they are our eyes at the grassroots.”*** Yet this structure is not currently leveraged for digital financial sensitization. Integrating DFS outreach into this network would immediately strengthen reach and credibility.

Similarly, women’s cooperatives represent trusted entry points. The same official noted, ***“We organize women’s cooperatives when banks or NGOs want to engage them.”*** These cooperatives provide a ready-made platform for group-based onboarding, training and agent recruitment.

Traditional communication channels also remain powerful. In Niger, sensitization efforts often use town halls, zonal meetings and emirate systems to pass messages, according to a director. Programs that work through these structures align with cultural norms rather than butting heads with them.

Kaduna provides an example of more proactive engagement. Initiatives under the Kaduna State Women Empowerment Fund (KADSWEF) and the governor’s office have emphasized expanding BVN

and NIN registration. As one official observed, ***“There have been meetings going on to ensure every citizen, especially women and youth, has accounts, BVN and NIN.”*** While not yet fully institutionalized, this demonstrates scalable practice.

Home-based agent models also show promise. Fintechs such as OPay and The Alternative Bank allow women to operate discreetly from home, using digital training materials and remote activation. In conservative areas, this approach respects mobility norms while still expanding women’s financial participation. Peer advocacy reinforces this model. As one fintech business developer shared, ***“In Dala Orthopedic, a female lab technician onboarded 30 agents in one week just within the hospital.”*** These organic awareness strategies demonstrate that inclusion expands when women recruit other women. This aligns with findings from the ADFI, which note that increasing the number of female agents can significantly boost adoption among women due to safety and cultural preferences.



### 3.9.2. Scaling practical digital literacy programming

Digital literacy remains one of the most critical levers for WDFI expansion. Across locations, women consistently cited fear of fraud and uncertainty about digital processes as major barriers.

Survey findings showed that 88.5% of women reported making faster financial decisions once they began using DFS. This acceleration reflects growing confidence. When women understand how to verify transactions, protect PINs and recognize scams, what was initially hesitation turns into routine use.

Training must be practical and localized. Hausa-language audio, video demonstrations and in-person coaching delivered through trusted hubs can dramatically reduce fear. When literacy programs are embedded in community settings rather than formal classrooms, adoption becomes more organic.

Good digital literacy programming does more than teach tools. It builds financial confidence that translates into quicker decisions, independent savings and reduced dependence on intermediaries.

### 3.9.3. Strengthening liquidity and capital support for female agents

Research indicates that liquidity constraints remain the single largest operational barrier for female agents.

Earlier findings showed that 68.4% of female agents identified insufficient float as their most urgent need. Many agents begin with small capital bases between 20,000 naira and 50,000 naira. When cash runs out, transactions halt and customer trust weakens. In rural areas, unreliable electricity and network disruptions further compound these challenges.

Programming should therefore include float support mechanisms, micro-loans with flexible repayment structures, solar kits for power reliability and subsidized devices. When agents remain liquid and operational, customers experience consistent service, and the ecosystem strengthens.

Liquidity support is not simply an operational improvement. It directly affects women's credibility, income stability and long-term financial participation.

### 3.9.4 Deepening community engagement strategies

In conservative northern communities, trust typically determines adoption. Women often engage with DFS only when introduced by respected figures, such as religious leaders, cooperative heads or established female agents.

Community validation reduces resistance. When Imams, women's associations or traditional leaders endorse participation, financial services feel culturally acceptable rather than disruptive.

Peer learning is particularly effective. Women are more likely to adopt DFS when introduced by someone they know and trust. Earlier sections showed that 35.4% of respondents prefer female agents, often citing comfort and clarity of communication. That preference underscores the importance of relatable, gender-aligned outreach.

Community engagement should therefore move beyond awareness campaigns to normalization strategies, positioning women's financial participation as responsible, productive and beneficial for the whole household—and therefore entire communities.



### 3.9.5. Aligning policy and regulatory incentives

Scaling WDFI requires policy frameworks that move beyond neutrality toward gender-intentional, women-centered design.

The Central Bank of Nigeria's efforts to increase female agent representation are a positive step. However, clearer WDFI targets, timelines and integration into broader programs, such as the Government Enterprise and Empowerment Programme (GEEP) and state initiatives, would strengthen accountability.

Insights suggest policy adjustments should prioritize Sharia-compliant financial products in northern states, transparent fee structures and accessible complaint mechanisms. Transparent pricing builds trust; simple dispute resolution reduces fraud fears; and religious alignment lowers cultural resistance.

When small operational wins occur, such as faster school fee payments or independent savings accumulate, broader indicators begin to shift as well:

- Inclusion rates increase.
- Gender gaps narrow.
- Household decision-making improves.
- Economic resilience strengthens.

Strong policy backing converts localized successes into scalable, systemic change.

#### Overall programming insight

Effective WDFI programming must combine community trust, practical literacy, agent liquidity, institutional coordination and responsive policy.

When programs align with women's realities rather than expecting women to adapt to rigid systems or one-size-fits-all approaches, inclusion deepens. The evidence shows that empowerment grows incrementally through income, confidence and recognition, and that programming must reinforce each stage of that progression.



## 4. Recommendations

Advancing women's digital financial inclusion in Northern Nigeria through women-led agent banking requires intentional, coordinated action across programming, FSPs, policy frameworks and community institutions. Our research findings show that while agent banking creates a powerful financial systems entry point for women, persistent barriers related to literacy, liquidity, trust, cultural norms and institutional gaps continue to limit scale and impact. The recommendations below outline practical steps to help strengthen women-led agent models, deepen digital usage, and ensure that agency banking translates into meaningful economic and social empowerment for women.

### 4.1. Programmatic recommendations

Programs should deliberately position women as both users and providers of digital financial services.

Onboarding and outreach models must be designed specifically for women, not adapted from generic or gender-neutral/unisex templates. Training should be delivered in Hausa and other local languages using simple audio, video and demonstration-based formats. Fraud awareness, PIN protection and transaction verification should be embedded into all literacy sessions to directly and preemptively address trust concerns.

Programs should work through trusted local structures, including women's cooperatives, religious institutions, community leaders and local associations. These actors help normalize women's financial participation and reduce resistance in conservative settings. Peer learning models, where women train and mentor other women, should be scaled.

Engaging institutions, such as the NOA and state women development offices can further strengthen community-level sensitization and shift restrictive norms around women handling money.





## 4.2. Financial service provider and fintech recommendations

FSPs and fintechs must move from gender-neutral approaches to gender-responsive systems.

First, liquidity constraints must be addressed. Female agents need structured float support, starter capita, and predictable liquidity management systems to avoid frequent stockouts that erode trust. Device grants and subsidized POS onboarding should be introduced for rural and low-income women.

Second, infrastructure barriers should be reduced. Agent kits should include power banks or solar options in areas with unreliable electricity. Offline-enabled terminals and improved USSD functionality should be prioritized in low-connectivity zones.

Third, product design must reflect women's realities. This includes a need for transparent fee structures, simple savings products, micro-loans and Sharia-compliant options where culturally relevant. Complaint and redress mechanisms must be visible, accessible and responsive.

Finally, recruitment of female agents must be deliberate. FSPs should partner with women's groups to identify trusted women, provide structured mentorship and introduce retention incentives to strengthen sustainability.

## 4.3. Policy and regulatory recommendations

Scaling women-led agent banking requires stronger institutional backing.

Dedicated WDFI strategies should be developed at the state level, as well as aligned with national financial inclusion goals. These strategies should include measurable targets for female agent growth and usage rates.

WDFI priorities should be integrated into existing WEE and social protection programs. Regulatory incentives, such as reduced onboarding requirements or targeted support for female agents in underserved areas, can accelerate expansion.

Monitoring systems should track gender-disaggregated data on agent recruitment, transaction volumes, profitability and customer usage to ensure accountability and to inform adaptive policymaking.

## 4.4. Capacity-building recommendations

Capacity-building must extend beyond initial onboarding.

Female agents require ongoing mentorship, business coaching, fraud prevention training and financial management support. Structured refresher training should be institutionalized rather than left to informal transfer among peers.

Women users also need sustained digital and financial literacy programming tied to real products and services, such as opening accounts, saving digitally, using USSD and resolving transaction errors. Community-based information and communications technology (ICT) or training hubs could provide practical hands-on learning.





## 4.5. Research and learning recommendations

Evidence generation is critical to sustaining investment and scale.

Future research should assess the profitability of serving women through female agents, including cost-to-serve models in rural northern states. Demonstrating business viability will encourage further institutional commitment.

Pilot interventions, such as subsidized float support, solar-powered agent kits, targeted mentorship programs and fraud-awareness campaigns, should be tested and rigorously evaluated to measure impact on agent performance, transaction growth and women's sustained usage.

Closing gender gaps in digital finance will require continuous learning, adaptation and data-driven decision-making.



## 5. Conclusion

This research set out to examine how advancing agent banking can strengthen women's access to financial services in Northern Nigeria. The findings show that agent banking is already reshaping access across Kano, Kaduna, Bauchi, Niger, and Plateau by bringing digital financial services closer to communities. However, access alone does not guarantee inclusion. For many women, especially those living in more conservative or rural areas, trust, cultural norms, liquidity constraints and digital literacy gaps continue to shape how and whether they engage with financial services.

Women in Northern Nigeria remain among the most financially excluded groups in the country. EFINA's 2023 Access to Financial Services data shows that exclusion remains highest in northern zones, particularly the northeast and northwest, where rates range between 21–25%, with women disproportionately represented among the excluded. This highlights the urgency of advancing models that work specifically for women.

The evidence from this study demonstrates that women-led agent banking is one of the most promising pathways to close this gap in financial inclusion. Female agents reduce social friction, address privacy concerns and build trust in ways that male agents often cannot, especially in conservative settings. Women are more likely to transact comfortably, adopt digital tools and sustain usage when served by trusted female agents within their communities. Where female agents are supported with adequate float, training and infrastructure, both adoption and empowerment outcomes increase.

At the same time, persistent barriers, including limited capital, unreliable electricity and network coverage, uneven institutional collaboration, and gender-neutral policy frameworks, constrain the full potential of agent banking. Without deliberate gender-responsive strategies, progress will remain uneven.

Advancing agent banking in Northern Nigeria must therefore go beyond simply expanding agent numbers. It requires intentional investment in female agent networks, simplified onboarding processes, localized digital literacy support, improved liquidity systems, and stronger collaboration between financial service providers, policymakers and community institutions. When these elements work together, agent banking becomes more than a distribution channel; it becomes a mechanism for economic participation, faster household decision-making and gradual shifts in gender norms.





The pathway to increasing women’s financial inclusion in Northern Nigeria is clear. Agent banking must be strengthened, but it must also be intentionally designed to address the real barriers women face: mobility restrictions, low digital literacy, limited capital, safety concerns and deeply rooted social norms. Rather than allowing these norms to stall progress, however, financial services and tools can be built to work from within these systems—and then gradually shift them.

Women must be placed at the center of the model, not as passive users but as active agents and trusted connectors between formal finance and the communities that have long remained excluded. When female agents are properly supported with liquidity, training, infrastructure and institutional backing, agent banking becomes more than a service channel; it becomes a catalyst for greater trust, confidence and economic participation.

If scaled thoughtfully and designed responsively, this model can significantly reduce exclusion rates in Northern Nigeria and position women not just as beneficiaries of financial services, but as drivers of inclusive economic growth and social change.



# 6. Appendix

## Research design

This study used a mixed methods approach combining desk research, qualitative fieldwork and a quantitative survey. The research was conducted across five states in Northern Nigeria: Kano, Kaduna, Bauchi, Niger and Plateau.

We followed a clear sequence, beginning with desk research to better understand the broader financial inclusion landscape. We then conducted qualitative interviews and ethnographic observations to explore lived experiences. Finally, we carried out a large-scale survey to validate and measure patterns across a wider population.

This structure allowed us to move from context to depth, and then to scale.

## Desk research

The study began with a review of existing literature and policy documents. This helped us understand the state of DFS in Nigeria and the specific challenges affecting women in northern regions.

We reviewed global and national evidence on DFS, gender gaps in WFI, agency banking models and Nigeria's National Financial Inclusion Strategy. We also examined data from EFINA, CGAP and the World Bank, including their Global Findex Database Survey.

These reviews showed that although financial inclusion is improving nationally, women in Northern Nigeria continue to face significant barriers. These include low digital literacy, limited access to identification documents (IDs), infrastructure gaps, affordability constraints and restrictive social norms. Agent banking has expanded access to financial services for many women, but operational challenges and trust issues remain.

Insights from the desk research informed the design of our interview guides and survey instrument.



## Qualitative research

The qualitative phase was conducted across Kano, Kaduna, Bauchi, Niger and Plateau. The aim was to understand how women, agents and institutional actors experience digital financial services in practice.

We used ethnographic observations, in-depth interviews (IDIs) and key informant interviews (KIIs).

**Table 4: Qualitative samples**

Category	Gender	Kano	Kaduna	Bauchi	Niger	Plateau	Total
Agent observation (Ethnography)	Female	1	1	1	1	1	5
Female agents - IDIs	Female	3	3	2	2	2	12
Women customers - IDIs	Female	2	1	2	2	2	9
Women non-users - IDIs	Female	1	1	1	1	1	5
FSP employees - KIIs	2 females, 1 male						3
Local community - KIIs: husbands of agents (4), community leaders (2) and local stakeholders (2)	8 males						8
Women association leaders - KIIs	Female						3
Female super-agents - KIIs	Female	1	1	1	1	1	5
Government ministries, departments and agencies - KIIs	4 females, 3 males						7
<b>Total qualitative participants</b>							<b>57</b>

In total, we engaged 57 qualitative participants. Of these, 46 were female and 11 were male.

We conducted ethnographic observations with one female agent in each state to understand how transactions happen in real settings. We also interviewed three female agents per state to explore their business experiences, operational challenges and relationships with customers.

In addition, we interviewed women customers and women who do not currently use digital financial services to understand trust, access barriers and household influences. Key informant interviews were conducted with financial service providers, women association leaders, female super-agents and government officials to gather institutional perspectives.

This phase provided depth and helped us understand the realities behind adoption patterns.



## Quantitative survey

Following the qualitative research, we conducted a large-scale survey to validate findings and assess how widespread certain patterns are.

**Sampling strategy:** Conduct a large-scale survey (1,000 respondents) to validate qualitative insights and assess broader trends.

- **Focus areas:** Focus on urban, peri-urban and rural areas across Northern Nigeria, including key states of Kaduna, Kano, Plateau, Bauchi and Niger, where financial inclusion levels are low but there is also ecosystem readiness in terms of required infrastructure. Target regions where women's financial inclusion is currently limited, but also explore states like Kaduna that have seen success, to identify best practices and successful models.
- **Survey instrument design:** A quantitative survey was conducted to understand adoption rates, barriers and opportunities on a larger scale. Percentages for single-response questions use the base of respondents who answered the question (excluding blanks). Multiple-choice questions used the full sample as the base.
- **Locations covered:** The survey covered the same five states: Kano, Kaduna, Bauchi, Niger and Plateau. We ensured equal distribution across states for the women respondent categories.

For each of the three women categories—female agents, women DFS users and women non-users—we interviewed 60 women per state.

All stakeholder respondents were male.

**Table 5: Quantitative samples**

Respondent category	Gender	Kano	Kaduna	Bauchi	Niger	Plateau	Total
Female agents	Female	60	60	60	60	60	300
Women DFS users	Female	60	60	60	60	60	300
Women non-users	Female	60	60	60	60	60	300
Stakeholder: Husbands	Male						40
Stakeholder: Community leaders	Male						30
Stakeholder: Other	Male						30
<b>Total</b>							<b>1,000</b>

In total, the survey included 900 female respondents and 100 male stakeholders, making 1,000 respondents overall.

The survey measured adoption levels, usage patterns, barriers, trust dynamics, infrastructure gaps and household influences. The results allowed us to compare users and non-users of digital financial services across states and identify consistent trends.



### Summary of the research approach

Overall, the study engaged 57 qualitative participants and 1,000 quantitative respondents across five northern states.

The qualitative research provided depth and context, while the quantitative survey provided scale and validation. Together, this mixed methods approach ensured that the findings are grounded in lived experience and supported by representative data.

### Analysis framework

To understand women’s digital financial inclusion in Northern Nigeria, we did not rely on one source of data. Instead, we brought together findings from desk research, qualitative interviews, observations, and a quantitative survey. This triangulation approach allowed us to cross check information and build a more reliable picture of what is happening on the ground.

### Triangulation approach

The strength of the framework lies in combining different types of evidence. We reviewed national and global literature, conducted interviews and observations across five states, and surveyed 1,000 respondents. Each method played a role. Desk research provided context. Qualitative interviews captured lived experience. The survey measured how widespread certain patterns are.

For example, qualitative interviews showed that many women feel more comfortable working with female agents because of privacy and cultural expectations. The survey supported this, with over a third of respondents preferring female agents and many citing privacy and clearer communication as reasons. This alignment between stories and statistics strengthens confidence in the findings.

### Convergence of findings

In several areas, qualitative and quantitative data pointed to the same conclusions.

One major area of convergence was around barriers. Interviews revealed that in some communities, husbands influence whether women can engage with financial services. Survey results reflected similar concerns, with many respondents expressing safety worries and a reluctance to engage with male agents due in part to cultural norms.

Another strong alignment was around trust and proximity. Almost all survey respondents said agent banking reduces the need to travel to distant banks, and the interviews explained why. Women described mobility constraints, household responsibilities and the convenience of nearby agents. Together, these findings show that proximity and trust are central drivers of usage.





## Complementarity of methods

The qualitative and quantitative data were never in competition; instead, they complement one another.

The survey gave us numbers. It showed who is using DFS, how often they transact and what their main concerns are. It revealed, for example, that most women respondents are between 25 and 54 years old, and that many have not received recent financial or business training.

The interviews added depth. They showed how women recover from fraud losses, agents struggle with limited liquidity and cultural expectations shape decision-making. When 68% of agents in the survey said they need more float, the interviews helped explain what that means in practice. Some agents described running out of cash by midday and closing temporarily. The numbers show the scale of the issue; the stories explain the lived impact.

## Explanation building

The framework also helped us understand why differences exist across states. For example, uptake appears stronger in some peri-urban areas where agents operate from shops and work closely with cooperatives. In more rural areas, agents may operate from home with limited float, which affects service consistency.

By connecting patterns across methods, we were able to move beyond describing problems and begin identifying practical solutions. The findings point toward the importance of gender-responsive agent models, improved liquidity support, and policies that address social and cultural barriers alongside technical ones.

## Limitations of the study

The quantitative survey is descriptive and relies on self-reported responses. Some questions were only asked to specific groups because of skip logic. This means that certain results apply only to those who were eligible to answer those questions. Missing responses are therefore expected and part of the design.

On the qualitative side, familiarity with digital financial services varied widely. In more rural or conservative communities, some women and even stakeholders had limited direct experience with DFS or with female banking agents. In such cases, responses were sometimes based on perception or trust rather than personal experience, which limits the depth of insight in those settings.

These limitations do not change the core patterns that emerged, especially the importance of trust, proximity and gender alignment. However, they do suggest that continued monitoring and further research will be important as women's digital financial inclusion evolves across Northern Nigeria.

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