



The role of digital financial services offered by Posts in promoting financial inclusion for women

Digitally connected post offices are emerging as essential infrastructure for achieving last-mile financial inclusion – particularly for women and underserved populations. With over 650,000 post offices worldwide, a majority located in rural and low-income areas, the postal network represents a uniquely trusted and proximate channel for delivering digital financial services (DFS).

As a 2025 UPU study highlights, when postal operators are equipped with digital tools, they can offer a wide range of services: from mobile savings and remittances to bill payments and government-to-person (G2P) transfers (UPU, 2025). These services are critical for closing persistent gender gaps in financial access, especially in communities where women face mobility, literacy, and trust barriers. The report highlights how postal–fintech partnerships play a catalytic role in this transformation. Fintechs bring innovation and digital user experiences, while Posts provide physical reach, regulatory familiarity, and customer trust. Together, they can co-design inclusive, gender-responsive financial products that meet the needs of marginalized communities.

To fully unlock this potential, countries must invest in:

upgrading postal infrastructure and connectivity

training postal agents to deliver DFS with a gender lens

creating enabling regulatory frameworks that allow postal entities to serve as digital financial service providers or agents

Inclusion through digital post offices is not only feasible – it is foundational to delivering on global commitments to financial inclusion, gender equality, and the SDGs.

