



Consumer Protection

# Financial abuse & harm

Financial abuse occurs when one person controls, restricts, or exploits another’s access to financial resources through coercion, manipulation, or fraud. It includes **financial control (limiting access to income or accounts), exploitation (misuse of funds or forced debt), and sabotage (damaging credit or employment prospects), and increasingly extends into digital channels - such as coerced account access, transaction monitoring, abusive payment messages, or non-consensual data sharing.** Women and older adults are disproportionately affected, particularly where social norms reinforce financial dependence, and gaps in consumer protection can allow these harms to persist.

### Why is this barrier important?

This barrier matters because financial abuse undermines both access to and sustained use of financial services, often leaving survivors with coerced debt, damaged credit, and long-term economic constraints. As financial services digitize, technology-facilitated abuse can deepen control and discourage independent use, especially where reporting channels are weak and institutions are not equipped to respond. Without stronger, gender-responsive protections, financial systems risk reinforcing economic dependency rather than supporting women’s financial autonomy and safety.

### Connected Barriers



*Product & Market Design*

Poor understanding of women’s financial needs



*Consumer Protection*

- Predatory lending
- Overcharging
- Increased exposure to frauds & scams
- Fear of privacy violations



*Institutional Norms & Practices*

Lack of strategic focus on women customers



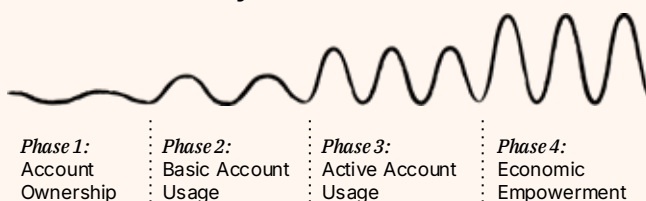
*Digital & Physical Infrastructure*

Lack of female agents

### Most Relevant Segments

<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
Excluded, marginalized	Excluded, high potential	Included, underserved	Included, Not underserved

### Customer Journey Relevance





## Key evidence relevant to this barrier

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### **Women are more likely to report experiencing digital and financial abuse than men.**

Safety, harassment, and abuse significantly undermine women's ability and willingness to engage with financial services. Evidence from diverse contexts shows that women face higher rates of financial coercion, online harassment, and fraud, including pressure to take loans on their partners' or others' behalf, abusive payment interactions, and widespread digital threats. These erode trust and limit control over financial resources, leading women to withdraw from digital spaces or avoid deeper engagement, reinforcing gender gaps in the adoption and sustained use of digital financial services.

- One in five women experience financial abuse compared to one in seven men. ([Royal et al., 2022](#))
- In Jordan, it is common for women to be pressured to take out loans on behalf of their husbands, limiting their control over the funds. This practice is reinforced by legal and social norms, where women are historically regarded as financially dependent on men. ([Women's World Banking, 2026](#))
- Women in Africa and South Asia face heightened vulnerability to cyber fraud, driven by persistent gender inequalities in digital access, skills, and safety. Age further shapes risk profiles: older women are more likely to be targeted by phishing and impersonation scams, while younger women are more susceptible to fraud schemes based on false rewards, urgency, or scarcity. ([Wechsler and Siwakoti, 2022](#))
- In Australia, three major banks reported providing support to nearly 52,000 customers experiencing vulnerability, including 13,000 cases of domestic and family violence, in just a 12-month period. Since 2020, banks have also introduced real-time blocks on abusive language in payment descriptions, successfully

intercepting more than 500,000 abusive transactions. ([Fitzpatrick, 2022](#))

- The UN Broadband Commission's Working Group on Gender reported in 2015 that approximately 73% of women across the globe have been targeted or exposed to some form of violence online, including threats, harassment, or stalking. ([Rogish, Shemluck, Danielecki, & Hazuria, 2024](#))
- In low- and middle-income economies, about 7% of adults (9% of mobile phone owners) report experiencing digital harassment such as offensive messages, photos, or videos. In some sub-Saharan African countries, reported harassment rates reach 20% of mobile phone users. ([World Bank, 2025](#))
- In Indonesia, up to 58% of women report experiencing online abuse or harassment and in Jakarta, 28% of women have experienced threats or direct personal bullying (including harassment or stalking) when using a mobile phone compared to 19% of men. Similarly, in Kampala, Uganda 45% of women and just 8% of men reported experiencing threats or direct personal bullying ([Amnesty International, 2025](#); [Croxson & Wilson, 2018](#))
- In India, 36% of women cite receiving sexual and inappropriate calls or SMS, of which 78% report receiving these messages at least weekly. ([Croxson & Wilson, 2018](#))

### **Financial abuse and technology-facilitated gender-based violence have profound and lasting impacts on women's economic security, reinforcing cycles of dependence and exclusion.**

Evidence shows that financial and digital abuse is linked to increased debt, damaged credit, and reduced ability to meet basic needs, as well as heightened risks of physical harm and limited ability to leave abusive situations. These experiences often force women to scale back or withdraw from digital and financial systems altogether, undermining their financial independence and long-term well-being.



## Key evidence relevant to this barrier

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- Studies consistently show significant links to increased hardship, debt, financial dependence, and damaged credit. Women, in particular, find difficulty in escaping abusive relationships due to their lack of financial independence. ([Royal et al., 2022](#); [Johnson et al., 2022](#))
- The Commonwealth Bank of Australia estimates the economic cost of financial abuse is \$5.7 billion annually. Survivors also face long-term financial consequences, with 60% reporting difficulties meeting basic living expenses, emphasizing the deep and lasting impact of financial abuse on economic security. ([Fitzpatrick, 2022](#))
- Financial abuse deprives women of financial independence and security and are also linked to physical safety: women who experience financial abuse are five times more likely to experience physical abuse. Financial abuse reinforces power imbalances and exposes gaps in protections within financial systems. ([Grameen Foundation, 2025](#); [Royal et al., 2022](#))
- A report by the Cherie Blair Foundation for Women finds that 57% of women entrepreneurs reported experiencing online harassment, with 44% limiting their online presence and 16% avoiding using the internet altogether as a result. ([Cherie Blair Foundation for Women, 2025](#))
- The nature of technology-facilitated gender-based violence (GBV) through online platforms can cause severe detrimental impacts on women's physical, psychological, and financial well-being. ([Rogish, Shemluck, Danielecki, & Hazuria, 2024](#))

**Ensuring women's safety in digital financial services requires embedding protection, prevention, and response mechanisms across the entire customer journey.**

Evidence suggests that institutions should strengthen data protection and privacy practices, embed safety-by-design features such as reporting and blocking tools, and equip customers with practical digital safety skills to recognize and respond to risks. These efforts must be reinforced by strong internal systems that enable institutions to monitor, respond to, and prevent harassment and abuse in a consistent and accountable way.

Recommendations for institutions include:

- Adhere to data protection practices across digital channels. Collection and use customer data should be transparent, with clear customer consent, and limited to what is strictly necessary for service delivery. Secure all transmitted and stored data to prevent unauthorized access, misuse, or exposure that could enable harassment or abuse.
- Embed safety-by-design into digital platforms. "Block" and "report abuse" functions, auto-filtering for offensive messages, and options to hide or restrict personal information into products and services should be easy to access, intuitive to use, and available in local languages, so women can use them without relying on others.
- Build customer awareness and digital safety skills through practical education. This should include how to recognize harassment, protect personal information, and use in-app security features through SMS tips, in-app tutorials, or partnerships with women's networks.
- Develop clear internal protocols for documenting and responding to harassment complaints. Frontline staff should be trained to handle sensitive complaints confidentially and empathetically. This includes prohibiting harassment, intimidation, shaming, defamation, or any attempts to access a borrower's social contacts for collection purposes without explicit and separate legal authorization. Where appropriate and with customer consent, institutions should establish referral pathways with specialized law enforcement or GBV service providers.