



Consumer Protection

# Online/Phone/Social media harassment

This barrier refers to repeated behavior aimed at intimidating, scaring, angering, or shaming individuals through technology platforms.

**Why is this barrier important?**

Even though women experience more instances of harassment such as unwanted calls and text messages and cyberbullying compared to men, there is not sufficient evidence to say, with confidence, that it negatively influences women's uptake and usage of financial services. There is some evidence that harassment can discourage from acquiring mobile devices necessary for accessing DFS, but compared to other barriers, the evidence here is limited.

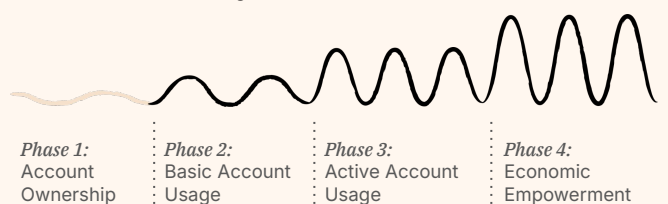
**Connected Barriers**

-  *Prerequisites*  
Phone/SIM ownership
-  *Information Availability & Capability*  
Digital literacy
-  *Product & Service Quality*  
Reliability and quality of in-person services
-  *Consumer Protection*  
Potential (or actual) privacy violations
-  *Social Norms*  
All barriers in this category

**Most Relevant Segments**

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

**Customer Journey Relevance**





### Key evidence relevant to this barrier

- “As previously excluded women become first-time users of digital technologies, they are particularly exposed to risks such as new forms of gender-based violence, abuse and harassment in digital contexts. This includes cyber crimes such as cyber-bullying, cyber blackmail and extortion, and other cyber security threats to data, reputation, and physical safety, to which women may be particularly exposed.” ([GFPL, 2020](#)).
- “Mobile phones have become conduits for threats that have always existed (e.g., bullying) as well as new ones (e.g., online identity theft).” They can lead to “unsolicited harassing phone calls and text messages, cyberbullying, online harassment, mobile theft and feeling unsafe or uncomfortable when purchasing or topping up devices.” ([GSMA, 2018](#)).
- “Safety concerns about mobile use fall into three broad categories: physical threats (e.g., harassment at points of sale and gender-based violence), voice and SMS harassment, and various online threats via mobile internet... In Bangladesh and Pakistan, among other countries, operators have noted a tendency for men to register on behalf of women, reportedly due to women’s fear of harassment.” ([Kabir et al., 2018-19](#)).
- Research in South Asia found that women are more likely to face harassment and other cyber threats when engaging with technology ([Sambasivan et al., 2019](#)).
- “Harassment of women may present a notable deterrent to their use of and familiarity with ICT and DFS, reducing financial, technical and cybersecurity knowledge and experience. Women in Bangladesh have shared concerns about personal and contact information shared during DFS onboarding and during agent assistance. Once onboarded, many also reported experiencing some form of sexual harassment when using DFS and receiving such phone calls from unknown men.” ([Wechsler and Siwakoti, 2022](#)).
- “Social norms influence how mobile-related safety concerns affect women’s mobile access and use. For example, in South Asia fears of the ‘negative side of the internet’ (e.g., fraud, misuse of personal images and exposure to explicit images) were found to contribute to women’s internet access being policed or denied by gatekeepers (typically male).” ([GSMA, 2018](#)).
- “In Mexico, for instance, 40% of women who do not own a mobile reported concerns about strangers contacting them as a main barrier to ownership (versus 24% of men).” This concern about being contacted by strangers is also a barrier to mobile internet uptake. “For example, in Chile, 49% of women (versus 23% of men) who used a phone but had not used mobile internet, stated being concerned that they or their family may be exposed to harmful content online was a barrier to using mobile internet.” ([GSMA, 2018](#)).

GRID Impact and SIA’s analysis revealed that this barrier along with 11 others require further research and examination as to how they affect the customer experience, other barriers and overall WEE-FI. More in-depth analysis can be found in the larger Barriers & Exemplars Analysis compendium deck.