

Digital financial inclusion and financial abuse: A caseworker's perspective

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Presentation outline:

- ❑ What are inclusive digital financial services?
- ❑ Impact on financial abuse
- ❑ How has the law responded?
- ❑ What more can be done?

18% 
OF EVER-PARTNERED
WOMEN AND GIRLS
AGED **15 TO 49** YEARS
HAVE EXPERIENCED
PHYSICAL AND/OR SEXUAL
PARTNER VIOLENCE


IN SOUTHERN ASIA,
A GIRL'S RISK OF
MARRYING IN CHILDHOOD
HAS DECREASED BY
40% SINCE 2000

 STILL, **30%**
OF WOMEN AGED
20 TO 24 YEARS
WERE MARRIED
BEFORE AGE 18
(2018)

24% OF NATIONAL PARLIAMENTARIANS
ARE WOMEN AN INCREASE FROM 19% (2010) 



AT LEAST **200 MILLION**
GIRLS AND WOMEN
HAVE BEEN
SUBJECTED TO
FEMALE GENITAL
MUTILATION

 HALF OF THEM
IN WEST
AFRICA



Inclusive digital
financial services

I need the loan for 10 weeks

9 weeks  13 weeks

Loan amount requested **\$1,600** ✓

Estimated repayment **\$211** Per week ▾

Repayment is indicative only. This does not constitute an offer of credit by Nimble.

CONTINUE





A top-down view of several hands of different skin tones working together to assemble white puzzle pieces on a rustic wooden table. The puzzle pieces are scattered across the table, with some being held or moved by the hands. The background shows a wooden surface and a pen lying on the table.

Potential solutions and
how the law has
responded so far

Regulatory Guideline 209: Responsible lending



ASIC

Australian Securities & Investments Commission

REGULATORY GUIDE 209

Credit licensing: Responsible lending conduct

November 2014

About this guide

This is a guide for credit licensees, credit applicants and unlicensed carried

A circular graphic overlay is positioned on the left side of the image. The background of the entire image shows several hands of different skin tones working together to assemble white puzzle pieces on a rustic wooden table. The puzzle pieces are scattered across the table, with some being held or moved by the hands. The circular overlay is semi-transparent and contains text.

Solution?

A trauma informed
approach to financial
abuse disputes

A group of hands is shown assembling white puzzle pieces on a wooden table. The hands are positioned around the pieces, some holding them in place. The background is a rustic wooden surface. A semi-transparent circular overlay is present on the left side of the image, containing text.

Solution?

Improve process for
removing fraudulent
credit listings from
victim's credit report