


Legal Policy in Preventing Economic Exploitation of Women through Online Loans Based on Gender Justice

Luri Neri Tarigan

Department of Information Systems, STMIK Methodist Binjai, Indonesia

Article Info	ABSTRACT
<p>Keywords: legal policy, economic exploitation, online loans, gender justice, women's protection</p>	<p>The rapid growth of online loans in recent years has offered quick and accessible financial solutions to the public, including women. However, this convenience comes with significant risks, particularly economic exploitation of women who often face barriers in accessing financial information and education. This study aims to analyze existing legal policies in preventing such exploitation through a gender justice approach. The objective is to identify gaps in current regulations, including limited access to information, inadequate legal protection, and the lack of gender-sensitive principles in policymaking. Using a qualitative approach, this research explores the socio-economic vulnerabilities of women in the online lending context and emphasizes the need for improved regulatory frameworks. The findings reveal that current legal instruments fall short in addressing gender-based disparities and fail to provide adequate safeguards for women borrowers. The study recommends policy enhancements focusing on strengthening financial literacy, improving oversight of online lending practices, and embedding gender justice principles into the regulatory structure. Additionally, it highlights the crucial roles of government, financial institutions, and community organizations in building a protective and empowering ecosystem for women. The conclusion underscores the importance of policies that are responsive to women's socio-economic conditions and promote equitable financial access. By advancing inclusive and gender-responsive legal reforms, the study aims to foster a safer and more just financial system that protects and empowers women in the digital lending landscape.</p>
<p>This is an open access article under the CC BY-NC license</p> 	<p>Corresponding Author: Luri Neri Tarigan Department of Information Systems, STMIK Methodist Binjai, Indonesia luri.tigan@gmail.com</p>

INTRODUCTION

In recent years, the phenomenon of online loans in Indonesia has grown rapidly, providing convenience for people to gain access to funds without complicated procedures (Machrusyah et al., 2020; R. A. Purba et al., 2020; Sultana & Qureshi, 2021). Although it provides many conveniences, the existence of online loans also has negative impacts, especially for women (Hidayat & Pertiwi, 2025; Ramen Antonov Purba, Simarmata, et al., 2024; Zhao, 2022). Online lending practices that are less transparent and often do not comply with applicable regulations place many women, especially those who lack financial literacy, in situations that are very vulnerable to economic exploitation.

In Indonesia, women often face greater challenges in managing financial matters. This is due to ongoing gender inequality, where women are often trapped in dual roles as breadwinners and homemakers, which adds to their economic burden (Faugoo, 2024). On the other hand, women's limited access to financial education and mastery of technology are also inhibiting factors in making smart financial decisions. As a result, many women are trapped in online loan debt with high interest rates, hidden fees, and the risk of unauthorized and life-threatening debt collection (Samsir et al., 2020).

Economic exploitation of women through online lending is further exacerbated by the proliferation of unregistered and unlicensed lending service providers, making it difficult to effectively supervise (Bano, 2025). In addition, women who are experiencing financial difficulties are often trapped in conditions that make things worse, such as experiencing intimidation or even threats from lenders, who exploit their vulnerabilities.

Amidst these issues, it is crucial to develop legal policies that can prevent economic exploitation of women through online lending (Ramen A Purba et al., 2020; Ullah et al., 2025). These policies must be designed with a gender justice-based approach, which prioritizes justice for women by considering the differences in social, economic, and cultural conditions that affect them. Gender justice in legal policy means ensuring that women have equal access to financial rights, can avoid detrimental lending practices, and receive strong legal protection in the face of all forms of economic oppression.

However, despite various policies issued by the government, inadequate supervision, lack of financial education specifically for women, and low awareness of consumer rights among women, are still major obstacles in overcoming economic exploitation through online loans (Ramen Antonov Purba, Sembiring, et al., 2024; Saluja et al., 2023; Syarahmalia et al., 2024). Therefore, a study on effective legal policies to protect women from economic exploitation through online loans is urgently needed, in order to create a fairer and more equal system.

In addition, the phenomenon of online loans also reflects the gap between technology and access to knowledge. Although access to the internet and technology is increasingly widespread, many women, especially in rural areas or marginalized groups, have not fully utilized digital technology to its full potential (Adigun & Busari, 2025; Machrusyah et al., 2020; Ramen Antonov Purba, 2022). They tend to fall into the trap of online loans that seem easy and fast without understanding the potential long-term risks. Women with lower levels of education, or those who live in more vulnerable economic conditions, are often easy targets for irresponsible online lenders. These limitations make them unable to read the terms and conditions carefully, so they are not aware of the amount of interest and additional fees that will be charged. This further exacerbates the economic injustice they face (Peter et al., 2025).

In addition to the technical aspects, the socio-cultural dimension also plays an important role in worsening this condition (Kartikaningrum & Urumsah, 2025; Ramen Antonov Purba, Simarmata, et al., 2024; Ulya Nurul Fika, 2020). In many areas, women often face great social pressure in meeting the economic needs of their families. In this context, online loans are a shortcut that is considered less complicated to meet daily needs or pay urgent

expenses. However, this pressure often makes them less able to manage and control financial decisions, which ultimately leads to dependence on loans and being trapped in increasingly mounting debt (Syafi'i & Nur, 2025). For this reason, legal policies based on gender justice must consider this socio-cultural dimension by providing solutions that do not only involve economic regulations (Suhaila et al., 2025).

Economic exploitation of women through online loans also reflects the gap in legal protection that applies. Although there are already several regulations regarding online loan service providers, in reality there are still many providers who do not comply with the established legal standards. This increases the vulnerability of women, especially those living in areas with limited access to information (Candra & Paramitalaksmi, 2025). Often, women are not aware of the terms and conditions that bind them, or are forced to choose online loans as a temporary solution to urgent financial problems, without understanding the long-term consequences that can burden their economy (Kartikaningrum & Urumsah, 2025; Ramen Antonov Purba, 2021). In this context, it is important to review existing regulations and formulate more effective policies that can prevent potential exploitation and provide stronger protection for women.

On the other hand, this economic exploitation of women not only has implications for individuals, but also for the economy as a whole. When women are trapped in unpaid debt, the economic burden they experience often has an impact on families and communities, worsening already vulnerable socio-economic conditions (Annisa et al., 2025). Therefore, legal policies that can protect women from the trap of online loans while strengthening their economic empowerment are very important. This study aims to provide concrete solutions in the form of policies based on gender justice, which not only provide legal protection, but also strengthen women's economic capacity to escape the debt trap, and in turn, encourage broader economic equality (Ramen Antonov Purba & Sembiring, 2016; Rahayu & Srihastuti, 2025).

The purpose of this study is to analyze the existing legal policies related to online loans and how these policies can be implemented to prevent economic exploitation of women. This study also aims to identify weaknesses in existing policies and provide recommendations for more effective gender justice-based policies to protect women from the debt trap of online loans. In addition, this study focuses on analyzing how a gender justice-based approach can reduce the inequality of access to financial resources that is often experienced by women.

This study offers a novelty in its approach that combines the issue of online loans with a gender justice perspective in legal policy. Although many studies have discussed economic exploitation through online loans, few have specifically looked at this phenomenon from a gender justice perspective. This study also offers a more inclusive solution by suggesting policies that not only address the problem of exploitation, but also empower women to be able to access financial resources more safely and equally. The emphasis on legal protection and financial education as part of a policy based on gender justice is a new element that enriches the discourse on women's protection policies.

The urgency of this research lies in the urgent need to strengthen protection for women amidst the rampant uncontrolled online loans. Without proper legal policies, women will continue to be victims of economic exploitation that threatens their welfare and that of their families. With the increasing number of online loan users, especially among women, it is imperative to have regulations that prioritize equality and justice. This research will make a significant contribution to the development of better policies to prevent economic exploitation of women, as well as provide a basis for state policies that are more responsive to the socio-economic problems faced by women in Indonesia.

METHOD

This study uses a qualitative approach with case study methods and document analysis. The qualitative approach was chosen because this study aims to explore a deep understanding of legal policies related to online loans and how these policies can be implemented to prevent economic exploitation of women (R A Purba et al., 2020; Sugiyono, 2010). This study also seeks to understand the social and economic context behind women's vulnerability in facing online loan problems, as well as how gender justice-based policies can provide protection and empowerment for women.

Types of research

This study uses a descriptive research type with qualitative analysis. Descriptive research aims to describe in detail the problems faced by women in accessing online loans and existing legal policies (Tan, 2021). Qualitative analysis is used to identify patterns in the data obtained and provide a deeper understanding of the influence of legal policies on women in the context of online loans.

Research Approach

The approach used in this study is the gender justice approach that focuses on gender justice in legal policy. This approach will be used to analyze how current legal policies can be viewed from the perspective of justice for women, as well as to provide policy recommendations based on the principle of gender justice (Sidabutar et al., 2024). This study will also consider socio-economic factors that influence women in accessing online loans.

Data source

The data sources in this study consist of two types, namely primary data and secondary data. Primary data will be obtained through in-depth interviews with a number of key informants relevant to the research topic. These key informants include: Women involved in online loans, both those who experience positive and negative impacts from the loans. Legal practitioners who have experience in handling cases related to online loans and consumer protection. Regulators such as the Financial Services Authority (OJK) and related government agencies responsible for supervising online loans. Secondary data will be obtained through analysis of documents related to online loan legal policies, such as: Laws and regulations governing online loans in Indonesia (eg, Consumer Protection Law, ITE Law, OJK regulations). Reports and research related to economic exploitation of women through

online loans. Previous studies that discuss gender gaps in financial access and legal protection for women.

Data Analysis Techniques

Data obtained from interviews and documents will be analyzed using thematic analysis techniques. The steps of data analysis that will be carried out are as follows: All interviews will be transcribed to facilitate analysis and ensure that the data obtained is accurate and accountable. After the transcription is complete, the data will be categorized based on the main themes relevant to the research objectives, such as existing legal policies, the impact of online loans on women, and the principle of gender justice in legal policies (Ramen Antonov Purba et al., 2022; Suliyanto & MM, 2017). After the data is categorized, researchers will analyze the themes that emerge to find patterns related to women's economic exploitation, shortcomings in existing legal policies, and gender justice-based solutions. These findings will be compared with existing theories on gender justice and women's legal protection in the economic context. Based on the findings obtained from the data analysis, researchers will formulate recommendations for more effective and gender justice-based legal policies to prevent economic exploitation of women through online loans.

RESULTS AND DISCUSSION

Results

In this section, the results of research on legal policies in preventing economic exploitation of women through gender justice-based online loans will be presented and analyzed based on data obtained from in-depth interviews with key informants and analysis of relevant documents. This discussion will examine the impact of online loans on women, existing legal policies, and policy recommendations that can improve legal protection for women in the context of online loans.

Impact of Online Loans on Women

The results of interviews with women involved in online loans show that the majority of informants experience negative impacts from online loans, especially in terms of high debt burdens and often unaffordable to pay off. Women who are trapped in online loan debt tend to feel isolated and stressed due to the pressure to pay off debts with ever-growing interest. Most of them said that they were forced to borrow money because of urgent needs, such as medical expenses, children's education, or other household needs.

Several women also stated that they did not fully understand the terms and conditions of online loans. Non-transparent marketing practices and the lack of adequate education about the risks of online loans made them more vulnerable to fraud and economic exploitation. Furthermore, most women admitted to not knowing about their rights as consumers in the context of online loans, resulting in a lack of ability to file complaints or obtain legal protection when they feel disadvantaged.

In addition to the ever-growing debt burden, women who are entangled in online loans also often face the risk of losing personal assets, such as valuables or even property, in an effort to repay the debt. In many cases, the pressure to pay high interest rates and late

payments causes them to be trapped in a cycle of debt that is difficult to break. Some women even have to borrow from riskier sources, such as loan sharks, to cover their online loan obligations. This situation exacerbates economic inequality, with women becoming increasingly entangled in a cycle of debt that affects their quality of life and that of their families. Many women feel pressured to hide this problem from their families, which increases social isolation and worsens mental health problems such as anxiety and depression.

In addition, the psychological impact caused by online loans is not only temporary, but can continue in the long term. This study found that women involved in online loan debt often experience feelings of shame, anxiety, and fear of the consequences that will occur, such as the threat of spreading personal data or intimidation from the loan provider. The social stigma attached to women who are in debt worsens their psychological condition, which in turn affects their performance at work, social relationships, and their ability to access other economic opportunities. These long-term impacts not only affect women's personal lives, but also hinder their ability to participate fully in economic and social activities, further exacerbating existing gender inequalities.

Legal Policy Regarding Online Loans in Indonesia

In document analysis, it was found that although there are several policies issued by the government and related authorities, such as the Financial Services Authority (OJK), these policies have not fully protected women from economic exploitation. Several existing regulations, such as provisions on maximum interest and transparency of information, do attempt to reduce online lending practices that are detrimental to consumers. However, there are still gaps in implementation and supervision that allow illegal or unregistered online lending providers to operate.

Based on interviews with legal practitioners and regulators, it was found that despite efforts to increase oversight of online lenders, many women still have difficulty accessing legal protection. Weak law enforcement and a lack of education about consumer rights mean that many women are unaware of the protections they have, so they often fail to report abuse or intimidation from lenders.

Although there have been efforts by the government and OJK to regulate online loans through stricter regulations, such as the obligation to register and obtain official permits, a major problem that still arises is the uneven enforcement of the law in the field. Unregistered online loan providers often operate illegally and take advantage of loopholes in regulations to exploit consumers, especially women who are less aware of their rights. In addition, misuse of personal data by online loan providers is also a significant problem, where women's personal information is often misused for intimidation and threats. OJK has attempted to block illegal online loan applications, but these efforts are still limited and have not been fully effective in preventing the proliferation of unauthorized loan providers.

In addition, despite regulations on maximum interest rates and more transparent marketing practices, supervision of the implementation of these rules is still weak. Many consumers, especially women, complain about the lack of clear and easy-to-understand information on loan provisions, interest rates, and risks associated with online loans. Current

legal policies often fail to address these detrimental practices, as many women are trapped in ignorance or limited access to adequate information. Therefore, it is important for the government and OJK to not only introduce new regulations, but also ensure stricter and more effective implementation, and strengthen access to information for women so that they can make wiser decisions in accessing online loans.

Weaknesses in Existing Legal Policies

Some of the major weaknesses in existing legal policies are. Lack of Special Protection for Women. Although existing regulations cover aspects of consumer protection, these policies have not specifically addressed the impacts faced by women in accessing online loans. Women, especially those with economic limitations, tend to be victims of exploitation due to their more vulnerable social and economic roles. Lack of Financial Education for Women: There are no policies that explicitly target the provision of relevant financial education for women, which can improve their financial literacy and minimize the risk of being trapped in online loan debt.

Inadequate Supervision. Supervision of illegal or unregistered online lending practices is still weak. Although the OJK and related agencies have made supervisory efforts, their effectiveness is still limited, especially in areas with low legal and financial literacy. Lack of Access to Effective Legal Channels: Many women trapped in online loan debt do not know how to access legal channels or file complaints. This is due to a lack of information about consumer rights and ways to protect themselves legally.

One of the main weaknesses in existing legal policies is the lack of integration between consumer protection policies and women's empowerment policies. Current policies focus more on general protection for all consumers without specifically considering the challenges and obstacles faced by women, especially those with low economic status or who live in remote areas. This situation causes the policies implemented to be unable to reach women effectively, considering that they have a higher level of vulnerability in facing economic, social, and cultural problems. Without more specific and gender-based policies, women are often the most vulnerable to being trapped in economic exploitation practices.

In addition, another weakness is the lack of clear and easily accessible legal enforcement mechanisms for women trapped in online loans. Although there are regulations governing reasonable loan interest rates and prohibitions against detrimental practices, many women do not know how to access legal protection or even report abuse by online loan providers. This is further exacerbated by the lack of socialization regarding women's legal rights and existing dispute resolution mechanisms. Many women do not know that they have the right to file a complaint or seek compensation if they feel they have been harmed, so they often just accept the situation. Without clear and easily accessible channels for obtaining justice, many women feel helpless and remain trapped in detrimental debt.

Principles of Gender Justice in Legal Policy

One of the main findings in this study is the importance of implementing the principle of gender justice in legal policies related to online loans. The analysis shows that existing policies still ignore the differences in social and economic conditions between women and men, so they cannot provide adequate protection for women. Within the framework of gender justice, legal policies must be able to ensure that women have equal access to

information, get fair loans, and protect them from detrimental economic exploitation practices.

Recommendations for gender justice-based policies that can be implemented include:

- a. Financial Education and Legal Literacy: The government and related institutions need to develop financial education programs specifically for women, both through educational institutions and community empowerment programs, which can help women understand their rights in financial transactions and minimize their vulnerability to economic exploitation.
- b. Stronger Legal Protection: Existing legal policies need to be updated to include stronger protection for women, by providing easier access to file complaints and obtain fair legal protection, including stricter law enforcement against online loan providers that are not registered or engage in detrimental practices.
- c. Increasing Supervision of Online Loan Providers: The government and OJK need to increase supervision of online loan providers, including through strengthening regulations and increasing transparency in online loan operations, so that women can more easily distinguish between legitimate and illegal loan providers. The application of gender justice principles in legal policies related to online loans is very important to ensure that existing policies are not only neutral, but also responsive to the differences in experiences, needs, and challenges faced by women. One way to implement gender justice is to design policies that take into account the social and economic burdens that are often heavier for women. For example, in the case of online loans, women often have limited access to formal financial resources and are more vulnerable to high fees and non-transparent interest rates. Legal policies that support gender justice must be able to address this inequality by providing stronger protection and more inclusive mechanisms for women, so that they can use financial services safely and fairly.

Furthermore, the principle of gender justice demands the active participation of women in the policy-making process that affects their lives. Policies related to online loans and consumer protection should not only be formulated by parties with economic interests, but also involve women, especially those directly involved in online loan debt, in formulating fairer regulations. By ensuring that women have a voice in policy-making, the resulting regulations will be more sensitive to their needs and able to provide more effective protection. In this context, legal policies must be able to ensure that women's voices are heard and that existing policies truly support women's economic empowerment, rather than exacerbating existing inequalities.

Policy Recommendations

Based on these findings, this study recommends several policies that can be implemented to improve protection for women:

- a. Implementation of Inclusive Financial Education Policy: The government must intensify financial education programs that target women, especially in areas with limited access to information and technology.

- b. Strengthening Gender-Based Consumer Protection Regulations: Consumer protection policies must be more sensitive to women's conditions, by paying more attention to women as a vulnerable group in accessing online loan services.
- c. Increasing Access to Legal Channels: Women must be given easier access to report cases of abuse or intimidation by online loan providers, by providing a more transparent and responsive mechanism in handling these cases. With gender justice-based policies, it is hoped that women can be better protected and have more equal access to the financial system, as well as reduce the risk of being trapped in economic exploitation through online loans.

To improve protection for women in accessing online loans, one policy recommendation that can be implemented is the development of a broader and more comprehensive financial literacy program. This program must be designed specifically for women, taking into account their social and economic context, including women who live in remote areas or those who have limited access to information and technology. Education on consumer rights, how to read loan contracts, and understanding interest, fees, and other risks is essential to improving women's ability to make wiser decisions. The government, together with financial institutions and civil society organizations, can collaborate in developing educational materials that are easy to understand and accessible to women from various backgrounds.

In addition, there needs to be a strengthening of the law enforcement mechanism that is more assertive and responsive to complaints from women who are victims of economic exploitation due to online loans. One way to achieve this is by strengthening more accessible complaint channels, and ensuring that every reported case is handled quickly and fairly. Online loan providers who violate the rules must be subject to heavier sanctions, and women who are trapped in debt must be given better access to legal services for protection. Moreover, regulations related to online loans must include provisions that protect users' personal data, and ensure that women are not subject to intimidation or threats. The implementation of these regulations will be very important to create a safer environment for women in accessing financial services online.

Discussion

This discussion will explore in more depth the various dimensions of legal policies related to online loans and their application to women, as well as how these policies can be improved to better support the principles of gender justice and reduce the potential for economic exploitation of women. In general, although existing regulations attempt to address the problem of illegal online loans and practices that harm consumers, the implementation of these policies still faces various challenges, especially in providing more effective protection for women. Various existing policies need to be further analyzed to determine the extent to which they can be adapted to be more sensitive to existing gender inequality issues.

This discussion also covers the importance of implementing gender justice principles in legal policies related to online loans. Gender inequality in access to finance and education is often a factor that exacerbates women's vulnerability to exploitative online loans. Many

women, especially those in marginalized communities or remote areas, do not have sufficient understanding of the risks associated with online loans, making them more vulnerable to being trapped in detrimental practices such as high interest rates or non-transparent terms. Therefore, legal policies must pay attention to these aspects of inequality by providing more specific protections for women, including ensuring that women have equal access to clear and easy-to-understand information about the loan products they apply for.

In addition, despite regulatory efforts by the government and OJK to address illegal online loans, many women still find it difficult to access legal channels when they become victims of detrimental practices. One of the main challenges in existing legal policies is the lack of effective and easily accessible complaint mechanisms for women trapped in online loan debt. In addition, the protection of personal data that is often misused by online loan providers is also an important issue that needs to be addressed in policy. Therefore, in addition to improving existing regulations, strengthening the complaint system that can reach women in all regions, as well as education on consumer rights, is very important to ensure that women can be maximally protected from the risk of economic exploitation.

Inequality in Access and Information

One of the main problems found in this study is the inequality in access and understanding of online loan information between women and men. Many women, especially those in areas with limited access to financial education and technology, tend to be more vulnerable to detrimental online lending practices. They often do not have adequate understanding of the interest, hidden fees, or legal consequences of the online loans they take. Although the OJK and other related institutions have issued regulations on transparency, in reality, many online loan providers still use manipulative methods to attract consumers, such as misleading advertising or the use of unclear language in loan contracts. Therefore, existing policies need to be improved by introducing financial literacy programs specifically aimed at women, especially those with limited access.

The inequality in access to relevant information about online loans is also closely related to the differences in education and digital literacy levels between women and men. Many women, especially in rural areas or lower-middle-class communities, are not yet familiar with or do not have sufficient access to digital technology, such as the internet or financial applications. This makes them more vulnerable to being targeted by irresponsible online lending companies. Online lenders often take advantage of this lack of knowledge to advertise their products in a misleading manner, or hide hidden fees and very high interest rates in unclear terms and conditions. This inability to access transparent and clear information traps women in ever-increasing debt.

In addition, inequality in access to information is also related to social roles that often limit women's freedom to make financial decisions. In many cultures, women tend to have limited access to economic decisions in the household, and this is also reflected in how they access online loans. Women who rely on family or partner income may feel limited in choosing or questioning available loan options. This further exacerbates the gap, as they tend to rely on information provided by loan providers, which may not be transparent or

even misleading. Therefore, it is important to create an environment that supports women's empowerment in making more informed financial decisions, one of which is by providing wider access to digital and financial literacy.

Legal Protection is Still Weak

Although there are regulations that protect online loan consumers, existing legal policies are still not effective enough in providing concrete protection for women. Weak law enforcement is a major problem, because illegal online loan providers still operate freely. Even when there are cases that harm female consumers, they often face obstacles in accessing appropriate legal channels or feel powerless to report them. Women's lack of knowledge about their legal rights exacerbates this problem. They often feel embarrassed or afraid to file complaints for fear of social stigma or threats from loan providers. Therefore, there needs to be an improvement in the complaint system and legal channels that are more responsive to women's needs. In addition, stricter law enforcement against illegal online loan providers must be a top priority.

Legal protection for women who are victims of online lending practices is still very limited, because even though there are regulations that govern it, their implementation is often not effective enough. One of the main challenges is the lack of legal awareness among the public, especially among women, about their rights as consumers. Many women who are trapped in online loan debt do not know how to report or access legal protection services. Even if they do report, they often encounter obstacles in the dispute resolution process, either because of complicated bureaucracy or the lack of clarity about the court mechanisms that they can take. This creates a sense of hopelessness among women, who ultimately choose to remain silent or not report the cases they experience, so that abuse continues without getting the attention it deserves.

In addition, although several policies have been implemented to protect consumers from illegal online loans, many loan providers still operate without permits or by exploiting loopholes in existing regulations. Weak supervision and inconsistent law enforcement make many online lending companies not feel bound to comply with existing regulations. Moreover, women who become victims often feel they are harmed twice, namely first because they are trapped in uncontrollable debt, and second because there is no clarity or ease in seeking justice. Therefore, strengthening law enforcement, including clarifying complaint mechanisms and providing easier access for women to seek legal protection, is very important in ensuring that existing legal policies can truly protect female consumers effectively.

The Role of Gender Justice Policy in Addressing Economic Exploitation

In the context of online lending, the application of gender justice principles is very important to create a fair and equal financial system for women. Current legal policies focus more on general consumer protection, without considering how women face higher risks in accessing online loans. For example, many women are trapped in online loan debt due to urgent needs, such as medical expenses or children's education, which are often not considered in existing policies. Therefore, policies based on gender justice must be able to take into account existing structural inequalities, as well as provide more specific legal

protection for women. This includes providing equal access rights to financial information, as well as ensuring that women do not become victims of exploitation due to ignorance or lack of access to fair financial services.

The implementation of gender justice policies in addressing economic exploitation is essential to create a fairer and more equal system, especially in the context of online lending that often exploits existing inequalities. Gender justice-based policies focus on recognizing and understanding the different social and economic conditions between men and women. In this case, women often face various challenges that make them more vulnerable to exploitation, such as limited access to economic resources, less control over financial decisions, and greater social burdens related to traditional roles in the family. With gender justice-based policies, regulations related to online lending must take these factors into account and develop measures that can protect women more effectively, such as providing clear information, setting reasonable interest limits, and providing women-friendly complaint channels.

In addition, gender justice policies must also encourage women's empowerment by increasing their access to safer and more transparent financial products. One way to achieve this is by ensuring that women have greater access to financial education and digital literacy. Many women lack an understanding of the long-term consequences of online lending or how to protect themselves from abuse. Literacy programs specifically designed for women, which take into account their needs, social roles, and limited access, can help them make wiser financial decisions and avoid the trap of harmful debt. By creating policies that are more responsive to these gender inequality issues, we can build a more inclusive system and protect women from economic exploitation that could potentially damage their future.

Required Policy Recommendations

As a concrete step to address this issue, a more integrated policy is needed between consumer protection and women's empowerment. One of the main recommendations is the development of an inclusive financial literacy program that is based on women's needs. This program must not only teach basic knowledge about finance, but also provide a deep understanding of consumer rights, loan risks, and ways to avoid online loan debt traps. In addition, there needs to be a policy that makes it easier for women to access complaint services, by providing more responsive and women-friendly channels, as well as strengthening regulations that protect personal data and prohibit intimidation or threats from loan providers.

Furthermore, existing policies need to introduce stricter sanctions against illegal online loan providers or those who violate established provisions. Increasing supervision of online loan providers and regular evaluation of the implementation of existing policies will strengthen protection for women. In addition, the active participation of women in the policy-making process must also be guaranteed, so that the resulting policies truly accommodate the needs and conditions of women, especially those vulnerable to economic exploitation practices. By introducing policies that are more based on gender justice, it is

hoped that a safer, fairer, and more equal financial ecosystem can be created for women in Indonesia.

One of the main policy recommendations is to strengthen the supervision system for online lending providers, with a special focus on protecting women. The government and supervisory agencies such as the OJK need to tighten the operational permits of online lending providers and ensure that they comply with stricter transparency standards, especially related to interest rates, additional fees, and loan terms. Furthermore, there needs to be a regular audit mechanism involving the community and women's organizations to monitor whether online lending providers are actually following existing regulations. Tighter supervision will help address harmful practices that can worsen the economic and social inequalities faced by women. In addition, strict action against lending providers who are found to have violated regulations must be taken, including the imposition of heavier sanctions to provide a deterrent effect.

In addition to supervision, it is important to design policies that provide women with greater access to formal financial services that are safer and more affordable. For example, governments can encourage financial institutions to offer loan products with lower interest rates and more women-friendly terms, such as interest-free loans or with more flexible terms for women at risk of getting trapped in online loan debt. Subsidy programs or providing access to microcredit specifically designed for women can also be a solution to reduce their dependence on high-risk online loans. By providing women with access to fairer and safer economic resources, we can strengthen their economic empowerment and reduce the potential for exploitation that often leads to long-term harm.

CONCLUSION

In facing the challenges of economic exploitation arising from online loans, especially those targeting women, current legal policies are still far from ideal in providing effective protection. Inequality in access to financial information and limited understanding of the risks associated with online loans make women, especially those from low-income backgrounds and remote areas, highly vulnerable to exploitation. Although there have been various regulations implemented to address this issue, their implementation still faces major obstacles, especially in terms of weak supervision and inconsistent law enforcement. This further worsens the conditions of women who are trapped in high online loan debt, without sufficient understanding of their rights as consumers. The implementation of gender justice-based policies is essential to address existing inequalities and provide protection that is more sensitive to women's needs. Such policies should include more inclusive financial literacy education, strengthening the monitoring system for online loan providers, and ensuring easier access to complaint channels and effective legal protection. With policies that are more pro-women, including empowering them in financial decision-making, a safer and more equal financial ecosystem will be created. Therefore, developing policies that support gender justice must be a priority in addressing economic exploitation through online lending, to create better protection and fair opportunities for women in the digital economy.

REFERENCE

- Adigun, W. F., & Busari, J. M. (2025). Halal Opportunities for Women Financial Inclusion in the Blue Economy for Halal Sustainability. In *Green and Blue Economy Frameworks for Halal Industry Sustainability* (pp. 47–72). Springer.
- Annisa, N., Rozikin, A. Z., & Arafat, A. (2025). Sosialisasi Bahaya Judi Online dan Pinjaman Online Ilegal di Sekolah Menengah Atas: Pentingnya Kesadaran Sejak Dini: Socialization of the Dangers of Online Gambling and Illegal Online Loans in High Schools: The Importance of Early Awareness. *PengabdianMu: Jurnal Ilmiah Pengabdian Kepada Masyarakat*, 10(2), 482–487.
- Bano, M. I. (2025). Exploring The Role Of Women In Pakistan's Informal Labor Sector. *ASSAJ*, 3(01), 1145–1165.
- Candra, Y. T. A., & Paramitalaksmi, R. (2025). Membangun masyarakat tangguh finansial: edukasi financial literacy sebagai langkah pencegahan terhadap pinjaman dan judi online di Karang Taruna Sahaja Dusun Kuwangen. *SELAPARANG: Jurnal Pengabdian Masyarakat Berkemajuan*, 9(2), 693–700.
- Faugoo, D. (2024). Women's leadership as an accelerator for gender equality and advancing SDGs for a sustainable future. *Asian Journal of Research in Business and Management*, 6(3), 25–39.
- Hameed, J. A., Saeed, A. T., & Rajab, M. H. (2018). Design and analysis of hydroelectric generation using waterwheel. 2018 9th International Renewable Energy Congress, IREC 2018, 17788781(May), 1–6. <https://doi.org/10.1109/IREC.2018.8362443>
- Hidayat, R., & Pertiwi, F. A. (2025). Pengaruh konsumtif dan resiko masyarakat melakukan pinjol terhadap perspektif ekonomi syariah. *Jurnal Asy-Syarikah: Jurnal Lembaga Keuangan, Ekonomi Dan Bisnis Islam*, 7(1), 69–85.
- Kartikaningrum, S., & Urumsah, D. (2025). Model Konseptual: Determinan Pencegahan Pinjaman Online Ilegal. *Proceeding of National Conference on Accounting & Finance*, 102–111.
- Neri Tarigan, L. (2025). State Responsibility in Protecting Women from the Trap of Online Loans: A Legal Analysis of the Consumer Protection Law and the ITE Law. *Jurnal Multidisiplin Sahombu*, 5(04), 566–578. Retrieved from <https://ejournal.seaninstitute.or.id/index.php/JMS/article/view/6607>
- Machrusyah, S., Budyatomo, H. I., & Aulia, R. D. (2020). Optimalisasi Penanggulangan Fintech Peer To Peer Lending Ilegal Melalui Intersectoral Coordinating Protocol Guna Menghadapi Revolusi Industri 4.0. *Gema Keadilan*, 7(1), 45–57.
- Peter, S., Elangovan, G., & Vidya Bai, G. (2025). Unveiling the nexus: Financial inclusion, financial literacy, and financial performance as catalyst for women-owned enterprises in India. *Journal of the International Council for Small Business*, 1–31.
- Purba, R. A., Samsir, S., Siddik, M., Sondang, S., & Nasir, M. F. (2020). The optimalization of backpropagation neural networks to simplify decision making. *IOP Conference Series: Materials Science and Engineering*, 830(2). <https://doi.org/10.1088/1757-899X/830/2/022091>

- Purba, R A, Suparno, S., & Giatman, M. (2020). The optimalization of cosine similarity method in detecting similarity degree of final project by the college students. IOP Conference Series: Materials Science and Engineering, 830, 032003. <https://doi.org/10.1088/1757-899X/830/3/032003>
- Purba, Ramen A, Sudarso, A., Silitonga, H. P., Sisca, S., Supitriyani, S., Yusmanizar, Y., Nainggolan, L. E., Sudirman, A., Widyastuti, R. D., & Novita, A. D. (2020). Aplikasi Teknologi Informasi: Teori dan Implementasi. Yayasan Kita Menulis.
- Purba, Ramen Antonov. (2021). Application design to help predict market demand using the waterfall method. Matrix: Jurnal Manajemen Teknologi Dan Informatika, 11(3), 140–149.
- Purba, Ramen Antonov. (2022). Hybrid Models with Technology: Is it Effective for Learning in Abnormal Situations? Journal of Education Research and Evaluation, 6(1).
- Purba, Ramen Antonov, Munthe, R. G., & Ginting, K. (2022). Learning Model with LMS as an Innovation to Facilitate the Implementation of Learning from Home. JPI (Jurnal Pendidikan Indonesia), 11(2), 293–301.
- Purba, Ramen Antonov, Sembiring, D. J. M., Perangin-Angin, S. M. B., & Buatun, R. (2024). Implementasi Metode Promethee Untuk Rekomendasi Destinasi Objek Wisata Unggulan Provinsi Sumatera Utara. JST (Jurnal Sains Dan Teknologi), 13(1), 181–189.
- Purba, Ramen Antonov, & Sembiring, J. (2016). Selection of scholarship recipients by using Promethee method in Polytechnic Unggul LP3M Medan. 2016 International Seminar on Application for Technology of Information and Communication (ISEMANTIC), 86–92. <https://doi.org/10.1109/ISEMANTIC.2016.7873815>
- Purba, Ramen Antonov, Simarmata, J., Limbong, T., & Damanik, R. (2024). Mixed Learning Models and IoT Devices: Effectively Increasing Competence and Training Independent Learning Students in Unnormal Situations. JOIV: International Journal on Informatics Visualization, 8(4), 2502–2510.
- Rahayu, P., & Srihastuti, E. (2025). Pelatihan Literasi Keuangan Digital dan Pencegahan Pinjaman Online Ilegal Bagi UMKM di Desa Campursari. Nuansa Akademik: Jurnal Pembangunan Masyarakat, 10(1), 15–24.
- Saluja, O. B., Singh, P., & Kumar, H. (2023). Barriers and interventions on the way to empower women through financial inclusion: a 2 decades systematic review (2000–2020). Humanities and Social Sciences Communications, 10(1), 1–14.
- Samsir, S., Suparno, S., & Giatman, M. (2020). Predicting the loan risk towards new customer applying data mining using nearest neighbor algorithm. IOP Conference Series: Materials Science and Engineering, 830(3), 32004.
- Schwarzenbach, R. P., Gschwend, P. M., & Imboden, D. M. (2016). Environmental organic chemistry. John Wiley & Sons.
- Sidabutar, I., Tarigan, L. N., & Ginting, M. M. B. (2024). Seminar: Peningkatan Kecakapan Literasi Digital dan Pengenalan Undang-Undang Cybercrime. Jurnal Pengabdian Masyarakat Variasi, 1(1), 9–12.
- Stöcker, C., Bennett, R., Nex, F., Gerke, M., & Zevenbergen, J. (2017). Review of the current state of UAV regulations. Remote Sensing, 9(5), 459.

- Sugiyono, S. (2010). *Metode penelitian kuantitatif dan kualitatif dan R&D*. Alfabeta Bandung.
- Suhaila, P., Afriani, L., Riskianda, A., & Manan, A. A. (2025). Pengaruh OJK Terhadap Perlindungan Konsumen Terhadap Maraknya Pinjaman Online (Pinjol) di Media Sosial di Medan. *Journal of Multidisciplinary Inquiry in Science, Technology and Educational Research*, 2(1), 610–620.
- Suliyanto, S. E., & MM, S. (2017). *Metode Penelitian Kuantitatif*.
- Sultana, S., & Qureshi, F. (2021). Crowdfunding in DETEs: A literature review. *Entrepreneurial Finance, Innovation and Development*, 25–49.
- Syafi'i, M., & Nur, S. K. (2025). Penguatan Literasi Keuangan Melalui Sosialisasi Peran OJK Dalam Menanggulangi Investasi Ilegal, Pinjol Ilegal dan Judi Online di Sekolah MI Muhammadiyah 04 Ampel Wuluhan Jember. *Al-Ijtima': Jurnal Pengabdian Kepada Masyarakat*, 5(2), 557–571.
- Syarahmalia, V. M., Jannah, M., Agra, M. F. H., Handayani, S. M., & Ismahardika, C. (2024). Edukasi Bahaya Pinjol Dan Judol Serta Cara Penanganannya Pada Warga Dusun Clowok Kabupaten Semarang. *ALKADIMAT*, 2(2), 36–50.
- Tan, D. (2021). Metode penelitian hukum: Mengupas dan mengulas metodologi dalam menyelenggarakan penelitian hukum. *Nusantara: Jurnal Ilmu Pengetahuan Sosial*, 8(8), 2463–2478.
- Ullah, W., Dong, H., Shah, A. A., Xu, C., & Alotaibi, B. A. (2025). Unveiling the Multi-Dimensional Vulnerabilities of Flood-Affected Communities in Khyber Pakhtunkhwa, Pakistan. *Water*, 17(2), 198.
- Ulya Nurul Fika. (2020). Satgas Kembali Temukan 120 Pinjol dan Investasi Ilegal, Simak Daftarnya. <https://money.kompas.com/read/2020/01/31/110600926/satgas-kembali-temukan-120-pinjol-dan-investasi-ilegal-simak-daftarnya>