



Digitalisation & Women in Pakistan





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Foreword

In recent years, digital technology has transformed how we live and work, providing numerous economic and social development opportunities. However, the unequal distribution of these opportunities between genders, especially in developing countries like Pakistan, has raised concerns about the digital divide. Women in Pakistan, in particular, face significant challenges in accessing and utilising digital technology, which limits their access to education, employment, and economic empowerment. The lack of exposure and ability to understand and navigate digital spaces expose women to technology-facilitated gender-based violence, further exacerbating their vulnerability.

This report delves into the gender digital divide in Pakistan and the challenges women face in the digital world. The report identifies the reasons behind the gender gap in access to technology and provides potential solutions to bridge this digital divide. By providing a comprehensive analysis of the issue, this report aims to contribute to ongoing efforts to create a more inclusive and equitable digital environment in Pakistan.

A lack of access to digital technology, including the internet and mobile phones, characterises the gender digital divide in Pakistan. According to a report by the World Bank, women in Pakistan are 43 percent less likely to use the internet than men, and only 26 percent of women in Pakistan have internet access compared to 47 percent of men.¹ Furthermore, women in rural areas have even less access to the internet, with only 7 percent of women in rural areas having access to the internet compared to 20 percent of men in rural areas.²

This lack of access to digital technology significantly affects women's economic empowerment. Digital technology can allow women to learn new skills, work remotely, and access job opportunities, but the digital divide limits their potential to do so.

Moreover, the digital divide exposes women to technology-facilitated gender-based violence, further exacerbating their vulnerability. Studies have found that many women in Pakistan constantly experience online harassment or violence. This issue significantly hinders women's participation in the digital world and is widening the digital divide.

Bridging the digital divide is crucial for promoting gender equality and women's empowerment in Pakistan. The report provides an in-depth analysis of the challenges faced by women and identifies potential solutions to address the digital divide. By addressing the gender digital divide, we can create a more inclusive and equitable digital environment for women in Pakistan, which will contribute to the country's overall development.

The gender digital divide is not unique to Pakistan but is a global issue. According to UNESCO, women globally are 12 percent less likely to use the internet than men.³ The digital divide also affects women in developing countries. Research conducted in sub-Saharan Africa reveals that women in rural areas have a 25 percent lower chance of internet use than men in the same regions.⁴

We hope this report will be a valuable resource for policymakers, civil society organisations, and other stakeholders working towards creating a more inclusive and equitable digital environment in Pakistan and beyond.

1. World Bank. (2020). Digital Pakistan: Access, Infrastructure, and Digitalisation.
2. Ibid.
3. UNESCO. (2019). I'd Blush if I Could: Closing Gender Divides in Digital Skills Through Education.
4. International Telecommunication Union (ITU). (2020). Measuring digital development: Facts and figures 2020.

Special Message by NCSW



Nilofar Bakhtiar

Chairperson
National Commission on the Status of Women

As Chairperson of the National Commission on the Status of Women, I am proud to present this report which covers four critical topics: Digital Communication for Women Empowerment, Financial Inclusion of Women Through Digital Technologies, Women and Girls in Online Learning of Tools and Technologies, and Technology Facilitated Gender-Based Violence and Prevention.

The report is a culmination of nationwide consultations held in each province, including Gilgit-Baltistan and Azad Jammu and Kashmir, to analyze the Digital gender divide present in every corner of the country. These consultations clearly demonstrated a need to leverage women empowerment through digitalization by respective provincial governments & local organizations.

The United Nations Sustainable Development Goals 2030 recognize gender equality and women's empowerment as a crucial enabler for economic growth, peace, and sustainability, and this report aim to contribute to the sustainable development of Pakistan by increasing opportunities for women in the digital age.

Digital Communication for Women Empowerment is the first topic of our report, which focuses on the importance of digital technologies in providing women access to information, opportunities, and resources to make informed decisions. Similarly, Financial Inclusion of Women Through Digital Technologies highlights the role of digital financial services in enhancing women's economic participation and inclusion.

Furthermore, Women and Girls in Online Learning of Tools and Technologies highlight the need for women and girls to acquire digital literacy skills and access to technology to participate in the workforce and contribute to the economy. Finally, the component on Technology Facilitated Gender-Based Violence and Prevention addresses the pressing issue of online gender-based violence and the need for effective prevention measures.

The Government of Pakistan has made significant progress in promoting digitalization, and this report provides a comprehensive overview of the opportunities and challenges for women in this context. Pakistan has also launched the Digital Pakistan Vision, which aims to promote digitalization and innovation in the country, and the National Commission on the Status of Women is sharply focused to increase opportunity and avenues of growth for women in Pakistan.

This report is an essential contribution to our understanding of the digitalization and women empowerment landscape in Pakistan. It provides valuable insights and recommendations for policymakers and stakeholders to enhance women's access to digital technologies and digital inclusion.

I would like to express my gratitude to UNDP, UN Women, UNFPA & Jazz for consistently supporting us throughout the provincial consultations. This report also could not have been completed without the active participation of the multi-party parliamentarians, law enforcing agencies, media & civil society. Thank you, and let us continue working together to create and increase digital spaces for women in Pakistan.

Let's close the digital gender gap and open avenues for women to be economically, socially and politically empowered.

Special Message by UNDP Pakistan



Knut Ostby

Resident Representative
UNDP Pakistan

Gender equality and digital transformation are closely interconnected. Digital technologies can and should be used as a tool to promote gender equality. They also amplify existing gender disparities if they are not designed and implemented through a gender-sensitive lens.

We are living in a digital age, where digital technology is rapidly transforming the way we communicate, live, and work. Marginalized groups such as women, girls, transgender communities, and other vulnerable groups who are not able to access or utilize digitalization will get left behind. Enhancing their access to and skills in digital technology is crucial for gender-responsive inclusive growth and sustainable economies worldwide.

According to the Inclusive Internet Index 2022, Pakistan has a 67.5 percent gender gap in access to the internet, and a 44.7 percent gender gap in mobile phone access.^a Women in Pakistan are also 48 percent less likely to own a mobile phone than men, and 49 percent less likely to use mobile internet.^b

Closing this existing digital gender gap in the country and ensuring equal opportunities for women and girls to participate in the digital economy will substantially improve the country's productivity, innovation, and economic growth. It will also help to alleviate poverty and inequality by providing new skills, livelihood earning opportunities, and empowering women to start and grow their businesses from home.

At UNDP, we are committed to gender equality and inclusive and sustainable economic development. This is evident through our programmatic interventions that include a focus on gender through responsive policies, digital skills training, livelihood opportunities, SDG bootcamps, social protection support, access to rights, justice, and the rule of law, engagement in electoral processes, increased resilience in crises, and the adoption of participatory digital tools through our Social Innovation Platform Approach and Human Rights Management System.

In continuation of our commitment, UNDP's Country Programme Document of 2023-2027 has a dedicated output on achieving gender equality. For this purpose, UNDP's existing work on gender equality is being leveraged to develop UNDP's Gender Equality portfolio, using the Portfolio Initiation Framework Approach. Digital transformation is emerging as a key enabler in this portfolio. In addition, our upcoming Pakistan National Human Development Report on digital transformation has adopted gender as a cross-cutting theme across the report, given the interconnectedness of digital transformation and gender equality.

Last year, UNDP partnered with the National Commission on the Status of Women in Pakistan to undertake gender-based analysis on climate change and produced a report on the challenges faced by climate-stressed women for the 66th session on the Global Commission on Status of Women (GCSW). We are proud to partner with the NCSW again for the 67th Session of the Global CSW for this report, exploring how digital transformation can empower women socially, economically, and politically.

The findings and recommendations presented within this report are the result of extensive research, analysis, consultations, and collaboration among a diverse group of experts, professionals, and stakeholders. We believe that this report provides valuable insights into and offers best practices for addressing the challenges and opportunities that women face in accessing and utilizing digital technology. We hope that this report will be a useful resource for all those who are interested in leveraging digital transformation for enhancing gender equality and fostering a gender-responsive ecosystem in Pakistan.

It is with meaningful collaborations – such as those with the NCSW and our consortium partners UNFPA, UNWOMEN, and Jazz - that we are making progress towards gender equality and digital transformation in Pakistan. This report takes us one step closer by leveraging gender-responsive digital transformation.

*a. Inclusive Internet Index 2022 <https://impact.economist.com/projects/inclusive-internet-index/2022/simulator/Pakistan>

*b. Shanahan, M. (2021). "Addressing the Mobile Gender Gap in Pakistan." GSMA Report. Available on <https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2021/04/Addressing-the-Mobile-Gender-Gap-in-Pakistan.pdf>

Acknowledgement

The National Commission on the Status of Women (NCSW) would like to express its gratitude to all gender and digitisation experts who gave their valuable time, support, and input to the formulation of this report for the 67th Global Commission on Status of Women. We are grateful to all those who were part of our nationwide consultations and contributed to the discussion on achieving gender equality and empowerment of all women and girls through digital transformation, by addressing the challenges. The findings from these in-depth consultations have been culminated in this report, with reflections of the gender and digitisation experts on access to and use of the digital space by women and girls.

We are immensely grateful to Mr. Mubashir Akram, author of this report, who has conducted in-depth research and analysed data with analytical propositions to write this report in a short stretch of time; to Ms. Shabana Arif, National Expert on Gender, NCSW, for conceptualising the process, providing technical support, leading the consultation process, and for her continued assistance throughout the publication process of this report; and we are also thankful to the NCSW team.

We would also like to acknowledge the contributions of the organisations and individuals who have been instrumental in providing data and insights into the digital landscape of Pakistan, which has been a critical component of our analysis. We are indebted to the United Nations Development Programme (UNDP) especially their Development Policy Unit (DPU), Democratic Governance Unit (DGU), their Gender Equality Portfolio and Decentralisation, Human Rights and Local Governance Programme' (DHL) for their help in creating a strong foundation for us to take the work on this important topic forward.

We are also thankful to the United Nations Population Fund (UNFPA) Pakistan team for providing technical, financial, and coordination support to organise consultations with leading gender and digitisation experts. In addition, we appreciate their detailed review and feedback on the report, and for the data provided during the formation of this report.

Special acknowledgements are due to our other consortium partners: the United Nations Women (UNW) and Jazz Mobilink for their in-depth review of the report.

Finally, the NCSW would like to extend its heartfelt gratitude to the leadership of the Chairperson NCSW, Ms. Nilofer Bakhtiar. This endeavour would not have been possible without her keen interest, understanding, and support.

Executive Summary

In Pakistan, gender gap in mobile internet awareness has been narrowed from 16 percent to 11 percent, and women's mobile internet use has nearly been doubled from 10 percent to 19 percent.⁵ Despite this progress, mobile phone ownership in Pakistan is still unequal. Only 50 percent of women own a mobile phone compared to 81 percent of men. This ratio is equivalent to 22 million fewer women than men owning a mobile phone. Women in Pakistan are 49 percent less likely to use mobile internet than men, which translates into 12 million fewer women than men using mobile internet. Smartphone ownership is relatively low in Pakistan for men and women.

Women and girls in Pakistan face various challenges that limit their ability to benefit from the opportunities provided by digital transformation, and some of these challenges include: hurdles to access, affordability, lack of education, inherent biases, and socio-cultural norms.⁶ Girls in Pakistan have lower enrolment in educational disciplines that could prepare them for success in a digital world, such as STEM and ICTs, while they also have a limited use of digital tools and are less active on platforms for business purposes. These factors could lead to widening gaps and greater inequality, especially in disadvantaged areas.⁷

However, despite the challenges, the Government of Pakistan has recognised the importance of digitalisation for women's empowerment and has taken several steps to bridge the gender gap in mobile phone ownership and internet use. One of the key initiatives is the "Digital Pakistan" programme, which aims to transform Pakistan into a knowledge-based economy by promoting digital literacy, innovation, and entrepreneurship. Under this programme, the government has launched various initiatives to promote digital skills and entrepreneurship among women, such as the "Kamyab Jawan" programme, which provides loans and training to young entrepreneurs, including women. Additionally, the government has introduced various policies and regulations to promote digital inclusion and women's participation in the digital economy, such as the "Telecom Policy 2015," which aims to increase broadband penetration and promote affordable internet access for all. The government has also launched various awareness campaigns to promote women's digital literacy and bridge the gender gap in mobile phone ownership and internet use. These initiatives and policies are critical in addressing digitalisation and women empowerment in Pakistan and are expected to contribute to bridging the gender gap and promoting women's participation in the digital economy.

The Internet, digital platforms, mobile phones, and digital financial services offer "leapfrog" opportunities for all and can help bridge the divide by allowing women to earn (additional) income, increase employment opportunities, and access knowledge and general information. This benefits women and their families in terms of improving their lives, and well-being of people and society.

Based on a reasonably comprehensive review of the pertinent literature, key messages and findings of a report are:

1. Gender-based digital exclusion has many causes. Hurdles to access, affordability, (lack of) education and skills and technological literacy, and inherent gender biases and socio-cultural norms are at the root of gender-based digital exclusion. Enhanced, safer, and more affordable access to digital tools is critical, as are policy interventions addressing long-term structural biases.
2. Digital technologies offer leapfrog opportunities and help empower women.
3. Compulsory education for girls can help to eliminate the digital gender divide.
4. Changing gender-specific expectations about professions is critical, including fostering female role models in STEM. The need to be encouraged more in the professional areas, including engineering, manufacturing, and construction, or ICTs.

5. In the short to medium term, women and girls in Pakistan must be encouraged to participate in massive open online courses (MOOCs), which can often be accessed for free and cover various topics. This can help them overcome structural barriers placed by stereotypical societal thinking.

6. In the long term, removing obstacles to women's education is essential. This calls for more flexible opportunities for girls and women to upgrade their skills and coordination across institutions and actors, including education and training institutions, employers, and social policy institutions.

7. We need to increase the participation of women in labour markets, including via digital platforms. This needs to go hand in hand with job quality. The benefit from the work opportunities offered by digital technologies, including platforms, efforts need to be made to ensure that flexibility does not occur at the cost of reduced job quality, in terms of, e.g., pay, job security, and social protection.

8. Actions aimed to raise awareness, and challenge gender stereotypes and norms, coupled with measures fostering gender-neutral parental leave-taking and childcare services provision, would help address norms, attitudes, and behaviours around childcare and housework ingrained in Pakistan's society and could enable greater female participation in (digital) labour markets and training.

9. Narrowing the gender wage gap requires policies to equip female workers with more self-organisation, management and communication, and advanced numerical skills; encouraging greater female enrolment in STEM-related studies and apprenticeships; and targeting existing gender biases in curricula and parental preferences.

10. The gender gap in entrepreneurship is striking and persistent in Pakistan's context. Particular policy interventions would be required to address this imbalance, including inviting private sector.

In the past few years, the Government of Pakistan has taken several key initiatives for inclusion of women in public life such as the Benazir Income Support Programme, Waseela-e-Rozgar Scheme, and Laptop Schemes. These have been operationalised to empower women and to increase their participation in the economy.

Closing the gender gap in mobile access and use in Pakistan could generate a 54 percent revenue increase for the mobile industry, equivalent to approximately \$130 million. This is much higher than the 31 percent average increase across all Asian countries and represents a significant commercial opportunity for the mobile industry in Pakistan.⁸

It should be noted that Pakistan is already a State Party to CEDAW,⁹ and many gender equality initiatives are under way in Pakistan. Coordination among different initiatives, scaling up, learning from successful and unsuccessful programmes, and building on lessons learned may go a long way in improving the equitable sharing of the benefits of digitalisation. Narrowing the gender gap, also the digital one, calls for actions addressing the structural root causes of the divide. Success at increasing the number of girls and women studying STEM will do little to bridge gaps if these people confront unchanged biases in the workplace and in the society at large.

Finally, evidence-based policy making is required. That necessarily involve the systematic collection of data, aimed at identifying priorities, and defining and monitoring key lines of actions. Fostering the addition of gender-related dimensions in official statistics is important in this respect.

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Introduction

We are living in the age of a technological revolution that has fundamentally altered the way people, organisations, and institutions connect with each other. Technology has also transformed the world of work, launching the Fourth Industrial Revolution (IR 4.0) that is characterised by a range of new technologies such as financial technologies (FinTech), Artificial Intelligence (AI), Internet of Things (IoT), and Deep Learning (DL) that are fusing the physical, digital, and biological worlds, impacting every aspect of our lives today.

This stage of industrial development is meant to connect people, goods, and services to increase productivity, alleviate hardship for people and improve the human condition.

Digital transformation, the effects on economies and societies of digitisation and the use of interconnected digital technologies and data, offers new opportunities worldwide and holds promises for enhanced productivity growth and improved well-being of all citizens. However, a significant gender gap in the access, use, and ownership of digital technologies is still present in many economies (more in developing countries), limiting the equitable realisation of the benefits of digital transformation.¹⁰

Furthermore, the transformation is profoundly changing the content and nature of jobs and the skills needed to perform them. This uncertainty clouds the potential impact of digitalisation on the labour market for women: new and more flexible jobs can foster greater labour market participation and better, more formal employment. This also poses new challenges due to automation and ICTs spread across sectors and occupations, and potentially erodes existing labour policies and standards. Fresh insights and evidence are needed to enable governments to accurately diagnose issues and take steps to empower all individuals in our increasingly digital world.¹¹

This report focuses on four interrelated topics that are crucial to addressing the digital divide against women in Pakistan. Firstly, the report examines digital communication for women's empowerment, emphasizing how access to digital technology can empower women and improve their social and economic status. Secondly, the report explores financial inclusion of women through digital technologies, highlighting the potential of digital platforms to promote financial inclusion and women's economic empowerment.

Thirdly, the report delves into the role of online learning of tools and technologies for women and girls, emphasising how access to digital education and training can improve women's skills and job prospects. Lastly, the report examines technology-facilitated gender-based violence and prevention, providing insights into the types and prevalence of violence against women in the digital world and potential solutions to prevent and address it.

Pakistan is the fifth most populous country in the world, with a population of over 220 million people, and women constitute nearly 49 percent of the population. However, women in Pakistan are facing significant challenges in accessing digital technology. According to a report by the World Bank, women in Pakistan are 43 percent less likely to use the internet than men, and only 26 percent of women in Pakistan have internet access, compared to 47 percent of men.¹² This gender gap in access to digital technology is limiting women's ability to learn new skills, access job opportunities, and achieve financial independence.

Financial inclusion is a critical aspect of women's economic empowerment, and digital technology can play a significant role in promoting financial inclusion. However, the level of financial inclusion among women in Pakistan is low, with only 7 percent of women having an account at a formal financial institution.¹³ Furthermore, women in Pakistan face significant barriers to accessing financial services, including lack of access to information, cultural, and social norms.

Online learning of tools and technologies is an essential aspect of addressing the digital divide against women in Pakistan. Digital education and training can help women acquire new skills, which can improve their job prospects and economic status. However, online learning opportunities for women in Pakistan are limited, with only 32 percent of women in the country having completed secondary education.¹⁴

Technology-facilitated gender-based violence is a significant concern for women in Pakistan, with 72 percent of women in the country reporting experiencing some form of online harassment or violence.¹⁵ Women in Pakistan are vulnerable to various forms of technology-facilitated violence, including cyberstalking, revenge porn, and online harassment. These forms of violence can lead to women's exclusion from digital platforms, further widening the digital divide.

Bridging the digital divide against women in Pakistan is critical for promoting gender equality and women's empowerment. The four topics explored in this report - digital communication, financial inclusion, online learning, and technology-facilitated gender-based violence - are crucial to addressing the digital divide and empowering women in Pakistan. This report provides a detailed analysis of each of these topics, identifying the challenges and opportunities and presenting potential solutions to bridge the digital divide and promote gender equality in Pakistan.

Moreover, the COVID-19 pandemic has highlighted the critical importance of digital technology, with many aspects of work, education, and social life moving online. However, the pandemic has also exacerbated the gender digital divide, with many women and girls in Pakistan lacking access to digital technology and being excluded from digital platforms. As a result, the pandemic has had a disproportionate impact on women, particularly those in marginalised communities, exacerbating existing gender inequalities.

The potential of digital technology to empower women and promote gender equality is widely recognised.

The United Nations' Sustainable Development Goals (SDGs) explicitly recognise the importance of bridging the digital divide and promoting gender equality through enhancing knowledge regarding digital tools. The SDG 5 aims to achieve gender equality and empower all women and girls, including through digital technology. At the same time, the SDG 9 focuses on building resilient infrastructure, promoting inclusive and sustainable industrialisation, and fostering innovation, including digital innovation.

Despite the potential benefits of digital technology for women, significant challenges remain. In addition to the gender gap in access to digital technology, women in Pakistan face other barriers, including cultural and social norms, discrimination, and a lack of awareness of the potential benefits of digital technology. Moreover, the digital world can also be a source of violence and abuse against women, further limiting their ability to access and benefit from digital technology.

This report provides an in-depth analysis of the digital divide against women in Pakistan, focusing on four crucial topics - digital communication, financial inclusion, online learning, and technology-facilitated gender-based violence - and providing potential solutions to bridge the gap. By addressing these challenges, we can create a more inclusive and

equitable digital environment for women in Pakistan, promoting gender equality, and empowering women to achieve their full potential.

The combination of technology-facilitated gender-based violence and hurdles in financial inclusion hinders women's development and participation in the digital world in Pakistan. Women who face violence or harassment online may be discouraged from participating in digital platforms, limiting their opportunities for personal and economic empowerment. Moreover, women who lack access to financial services may face additional barriers to accessing and utilising digital technology, limiting their ability to learn, earn, and achieve financial independence.

We have to address the challenge of the digital divide against women.

Pakistan is no exception to what is described above as the global issue of the gender divide in matters including digitisation. Pakistan exists simultaneously in the first, second, third, and fourth stages of the Industrial Revolution (IR), with agriculture still in the first stage. In contrast, our e-commerce and financial services have leaped to the IR 4.0 stage. A few stark figures make it clear that the technology-fuelled revolution has perhaps not contributed so well towards the promised gender equality in Pakistan, despite assertions that technology would level the playing field by resolving women's mobility issues and by creating positive disruptions concerning the future of work for women.

Instead, the challenges become further formidable in a society for women that is defined by inequality of opportunities in a male-dominated work environment, taboos-driven society, hard to balance home and work responsibilities, and lack of workplace facilities for women.¹⁶

Pakistan had one of the most robust growth rates in mobile internet awareness, especially among women. The gender gap in mobile internet awareness has been narrowed from 16 percent to 11 percent, and women's mobile internet use has nearly been doubled from 10 percent to 19 percent.¹⁷

Despite this progress, mobile phone ownership in Pakistan is still unequal. Only 50 percent of women own a mobile phone compared to 81 percent of men. This statistic is equivalent to 22 million fewer women than men holding a mobile phone.¹⁸ It should remind us that more efforts are required to remain consistent in our policies and pursue the elusive goal of reducing the digital divide.

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1

Digital Communication for Women Empowerment

Digital Communication for Women Empowerment



Digital communication has the potential to be a powerful tool for empowering women, enabling them to participate in social, economic, and political spheres of life. However, women in Pakistan face significant challenges in accessing and utilising digital technology, limiting their potential for empowerment. The gender gap in access to digital technology is a considerable concern, with women in Pakistan being 38 percent less likely to use the internet than men.¹⁹ This digital divide limits women's ability to learn new skills, access job opportunities, and achieve financial independence, exacerbating existing gender inequalities.

Despite these challenges, there have been significant positive steps taken by the Government of Pakistan to address the issue of the digital communication gender gap for women's empowerment. The government has recognised the critical importance of digital technology and has taken several initiatives to promote women's access to digital technology and digital education. Pakistan could be reasonably defined, in terms of women empowerment, as a society having the following attributes:

1. The Government has a fixed quota to incorporate women in Parliament and Local Governments to increase women participation in decision-making. However, there is a limited participation, and engagement in decision-making and development processes.
2. Lack of economic opportunities and access to information in all spheres of social, cultural, political, economic, legal, and personal life.

Possibly, these are among some of the reasons that pushed the Government of Pakistan (GoP) to launch National Gender Policy Framework (NGPF).²⁰ In line with its commitment to improving living conditions for women, the Government of Pakistan's Ministry of Planning,

Development, and Special Initiatives had launched the NGPF to achieve a gender-responsive society that provides equal opportunities to women and men in every field. The NGPF has six objectives, each with a set of strategic priorities, for a gender-equal ecosystem. The objectives are as follows:

1. Good governance for policy formulation and establishing inclusionary structures to strengthen female participation in every field of the economy.
2. Provide education through building an enabling environment for women to focus on income-generating skill development.
3. Provide employment and economic opportunities, training, and entrepreneurial skills to women, as well as safe working spaces and decent modes of transport.
4. Highlight the need for female agency, political participation, and meaningful engagement in the political affairs of Pakistan.
5. Call attention to health and well-being of women, covering important areas such as mental health, gender equality in health leadership, and the need for hygiene in educational institutions.
6. Ensure safe and secure gender-conducive and supportive environments for women to fully utilise their potential.

The existing state of women empowerment in Pakistan also invites other stakeholders to take considerate steps e.g., the first Women Digital Empowerment Portal for the women of Khyber Pakhtunkhwa established by GIZ.²¹

1.1. National facts and figures

Pakistan is the fifth most populous country in the world, with a population of over 220 million people, and women

constituting almost 49 percent of the population. However, women in Pakistan are facing significant challenges in

19. Pakistan Telecommunication Authority, 2022. Annual Report. https://www.pta.gov.pk/assets/media/pta_annual_report_2022_10012023.pdf

20. Ministry of Planning, Development and Special Initiatives. <https://www.pc.gov.pk/uploads/report/NGPF.pdf>

21. Germany's Gesellschaft für Internationale Zusammenarbeit (GIZ). <https://gender-works.giz.de/competitions2020/pakistan-the-1st-women-digital-empowerment-portal-for-the-women-of-khyber-pakhtunwa/>



accessing digital technology. According to a report by the World Bank²², only 22 percent of women in Pakistan have internet access, compared to 47 percent of men. Furthermore, women in rural areas have even less access to the internet, with only 7 percent of women in rural areas having access to the internet compared to 20 percent of men.

The lack of access to digital technology is limiting women's ability to learn new skills, to access job opportunities, and to achieve financial independence. The female labour force participation rate in Pakistan is only 19.4 percent,²³ indicating that women are excluded from the formal workforce. The

lack of access to digital technology exacerbates this problem, limiting women's ability to access education, online marketplaces, job opportunities and learn new skills.

Moreover, women in Pakistan are vulnerable to technology-facilitated gender-based violence, which further limits their ability to access and utilise digital technology. A study by the Digital Rights Foundation revealed that 40 percent of women in Pakistan have experienced some form of online harassment or violence;²⁴ this issue is a significant hindrance to women's participation in the digital world and is widening the digital divide.

22. World Bank, 2020. <https://data.worldbank.org/country/pakistan>

23. Government of Pakistan Finance Division, 2021. "Population, Labour Force and Employment." https://www.finance.gov.pk/survey/chapter_22/PES12-POPULATION.pdf

24. Digital Rights Foundation, 2018. "Cyber Harassment Helpline Bi-Annual Report"

1.2. Steps taken by the government of Pakistan

In order to address these challenges, the Government of Pakistan has taken several positive steps to address the digital divide and promote digital communication for women's empowerment. These initiatives aim to provide women with the skills, resources, and opportunities they need to access digital technology, learn new skills, and achieve financial independence. By promoting digital literacy, providing access to digital technology, and promoting digital financial inclusion, the Government of Pakistan is creating a more inclusive and equitable digital environment for women, empowering them to achieve their full potential. Initiatives aimed at improving women's access to technology and online communication platforms include the following:

1.2.1. Access to technology

The Universal Service Fund (USF) is a government initiative that aims to provide internet access to rural areas of Pakistan. This initiative has provided internet access to 3.3 million people in over 1,000 rural communities, enabling women in these areas to access digital technology.^{25,26,27}

The government has also launched the "Smartphone for All" scheme that enables low-income individuals to purchase mobile phones via easy interest-free instalments, and sales can be completed with only a National Identity Card (NIC). Furthermore, the Pakistan Telecommunication Authority (PTA) has proceeded with the PTA-Huawei MoU for Affordable Devices and Skills Development for increased accessibility to digital devices and technologies.²⁹

1.2.2. Digital education

The Virtual University of Pakistan is a government initiative

that provides online courses in a variety of fields. The university offers several courses aimed at promoting digital literacy and providing women with the skills they need to access digital technology. Using free-to-air satellite television broadcasts and the Internet, the Virtual University and Allama Iqbal Open University allow students to follow their rigorous programmes regardless of their physical locations.³⁰

1.2.3. Women empowerment

The Benazir Income Support Programme (BISP) is a government initiative that provides financial assistance to poor women in Pakistan. The BISP has launched several initiatives aimed at promoting digital financial inclusion and autonomy for women, enabling them to access financial services through digital platforms.³¹

The free public helpline (1099) for legal advice and human rights violations is operational and currently provides legal aid services to more than 5,000 beneficiaries of human rights violation cases.³²

1.2.4. Digital skills training

The National Vocational and Technical Training Commission (NAVTTTC) is a government initiative that provides vocational training to women in a variety of fields.³³ The commission offers several courses aimed at promoting digital literacy and providing women with the skills they need to access digital technology, and reserves a 35 percent quota allocated specifically for female students only.³⁴ The PTA has also launched a toolkit in Urdu, the national language, to provide basic Mobile Internet Skills Training (MISTT).³⁵

25. USF, 2022. "MOITT Launched 2 Projects Worth PKR 1 billion for 4G LTE Connectivity in Tharparkar & Gwadar Districts." <https://www.usf.org.pk/news/moitt-launched-2-projects-worth-pkr-1-billion-for-4g-lte-connectivity-in-tharparkar-gwadar-districts>. Retrieved from the latest version of the report.
26. USF, 2022. "USF Board Approved 10 Projects Worth PKR 21 billion to Provide 4G LTE & OFC Connectivity in Rural & Remote Areas." <https://www.usf.org.pk/news/usf-board-approved-10-projects-worth-pkr-21-billion-to-provide-4g-lte-ofc-connectivity-in-rural-remote-areas>. Retrieved from the latest version of the report.
27. USF, 2022. "MOITT: USF Board Approved 8 Projects Worth PKR 10 billion of Broadband Services & OFC for 3.3 million People in 4 Provinces." <https://www.usf.org.pk/news/moitt-usf-board-approved-8-projects-worth-pkr-10-billion-of-broadband-services-ofc-for-33-million-people-in-4-provinces>. Retrieved from the latest version of the report.
28. Ahsan Gardezi, 2022. "IT Minister Launches Interest-Free Installment Service to Buy Smartphones in Pakistan." <https://propakistani.pk/2022/11/23/it-minister-launches-interest-free-installment-service-to-buy-smartphones-in-pakistan/>
29. Ibid.
30. Virtual University, 2015. <https://www.vu.edu.pk/AboutUs/AboutVU.aspx>
31. Benazir Income Support Program, 2023. <https://www.bisp.gov.pk/Detail/ZJE4YTk4MzAtM2MzMC00NzYyLTlhNDktMzFkNDBhOGNNGQ2>
32. APP, 2019. "Many initiatives taken for women empowerment." <https://www.thenews.com.pk/print/484864-many-initiatives-taken-for-women-empowerment>. Taken from the vernacular press.
33. National Vocational & Technical Training Commission, 2023. <https://navttc.gov.pk/overview/>
34. National Vocational & Technical Training Commission, 2023. <https://navttc.gov.pk/conventional-training/>
35. Ibid.



1.2.5. Digital financial services

The State Bank of Pakistan has launched several initiatives aimed at providing digital financial services to women, including the Raast Payment System, which provides an instant digital payment service to individuals and businesses.³⁶ Other digital financial services include Easypaisa³⁷ and JazzCash,³⁸ which use a person's mobile phone

number as their banking ID, and are used through mobile devices, therefore making banking very simple. This introduction of branchless banking allows women in rural areas to access banking facilities and utilise financial solutions in locations where major banks are not operational, as well as make use of mobile wallet accounts to exercise autonomy and protect their financial assets from theft.

1.3. Definition of online communication

Online communication has become an essential part of modern life, connecting individuals and organisations across the world. The term "online communication" encompasses a wide range of digital communication methods, including email, instant messaging, social media,

video conferencing, online forums, blogs, and other collaborative platforms. The evolution of digital networks has transformed the way people connect, and share information, enabling individuals and organisations to communicate more easily and efficiently than ever before.

36. State Bank of Pakistan. <https://www.sbp.org.pk/dfs/Raast.html>
37. Easypaisa, 2023. <https://easypaisa.com.pk/about-us/>
38. JazzCash, 2023. <https://www.jazzcash.com.pk/mobile-account/overview/>

One of the key benefits of online communication is accessibility. With the proliferation of smartphones, tablets, and other mobile devices, people can now communicate and connect with others from virtually anywhere in the world. Online communication has also made it easier for individuals and organisations to share information and ideas, collaborate on projects and engage in social networking. It has also become increasingly important in various professional and personal contexts. In the workplace, for example, online communication platforms have become a critical means of collaboration and teamwork, enabling remote workers to connect and share information with colleagues in real-time. Online communication has also played a significant role in education, with e-learning platforms providing students with access to course materials and the ability to engage with their instructors and peers.

Furthermore, the COVID-19 pandemic brought a significant shift in how people communicate, work, and socialise. Lockdowns and social distancing measures accelerated the adoption of online communication, with remote work and virtual communication becoming the new norm. This shift highlighted the importance of digital communication skills, as well as the need for reliable digital infrastructure, to ensure seamless communication and access to information.

In Pakistan, the government has been taking various

initiatives to promote the use of online communication and bridge the digital divide. The National Vocational and Technical Training Commission (NAVTTTC) has been working to provide vocational training to individuals through online platforms, while the State Bank of Pakistan has launched Raast, a digital payment system aimed at promoting financial inclusion. These initiatives are critical in promoting the use of online communication and enabling individuals and organisations to leverage the benefits of digital networks.

Moreover, it is worth noting that the benefits of online communication go beyond the individual and organisational level. In many cases, online communication has played a critical role in promoting democracy, freedom of expression, and human rights. Social media, for example, has been instrumental in raising awareness and mobilising individuals to take action on issues such as gender inequality, climate change, and political oppression.

At the same time, the use of online communication for political purposes has raised concerns about the potential for disinformation, propaganda, and other forms of digital manipulation. It is essential to recognise these risks and take measures to promote responsible online communication, including the use of fact-checking and media literacy tools to combat disinformation and to promote digital citizenship.

1.4. Benefits of online communication for women's empowerment

One of the primary benefits of online communication for women's empowerment in Pakistan is its potential to expand access to education and training. Online learning has gained traction in recent years, and women in remote or underserved areas can now access educational resources and training programmes from anywhere in the world. According to Tariq et al. (2019), online learning can significantly improve women's access to education, particularly in regions where traditional educational infrastructure may be limited.³⁹ Additionally, online communication platforms have facilitated the creation of virtual communities of learners, enabling women to share information and resources, and support and empower one another in online social groups.⁴⁰

Another key benefit of online communication for women's empowerment in Pakistan is its potential to promote

economic inclusion. E-commerce, freelancing, and digital marketplaces have created new avenues for women to earn income and access employment opportunities. Online communication has also enabled women to connect with potential employers and clients, reducing the barriers to entry that may exist in traditional job markets.⁴¹ It also provides women with the opportunity to work remotely, as many women are not allowed to leave their homes in conservative societies. Furthermore, online platforms have provided women with access to financing, training, and support networks, empowering them to engage in entrepreneurship.⁴²

Online communication has also played a critical role in promoting women's political participation and representation in Pakistan. Social media platforms such as Twitter, Facebook, and Instagram have provided women with a

39. Bukhsh, Qadir. "Empowerment of women through distance education in Pakistan." *Turkish Online Journal of Distance Education* 8, no. 4 (2007): 135-151. Old reference, but part of the desk review.

40. Khan, Mohammad Furqan, Shabana Khurshid, Faseeh Amin, and Natasha Saqib. "Learning and Creativity in Virtual Communities: Nurturing Entrepreneurial Intentions of Muslim Women." *Management and Labour Studies* 47, no. 4 (2022): 483-501.

41. ILO, 2022. "Digitalisation and Employment."

42. Hussain, Nida, Baoming Li, and Habib Elahi Sahibzada. "Government support to Pakistani women entrepreneurs during the COVID-19 pandemic." *Public Administration and Policy* ahead-of-print (2022).



platform to engage in political discourse, raise awareness of women's issues, and mobilise support for political causes.⁴³ Online communication has enabled women to form networks, connect with like-minded individuals, and create a virtual community, enhancing their political aspirations.

The potential benefits of online communication for expanding access to education, promoting economic

inclusion, and enhancing political participation are significant, and efforts to bridge the digital divide and promote digital literacy are critical in ensuring that women can take advantage of these opportunities. However, it is also essential to address the challenges that online communication presents, particularly with regard to online harassment and cyberbullying, to ensure that women can engage in online activities safely and freely.

1.5. Challenges and implications to deploy online communication for women empowerment

One of the primary challenges is the digital divide. According to the Pakistan Telecommunication Authority,

only 54 percent of the population has access to the internet, and the vast majority of these users are concentrated in

43. Ahmad, Taufiq, Aima Alvi, and Muhammad Ittefaq. "The use of social media on political participation among university students: An analysis of survey results from rural Pakistan." *Sage Open* 9, no. 3 (2019): 2158244019864484.

urban areas.⁴⁴ This digital divide has significant implications for women's empowerment, as it limits their ability to access educational resources, connect with potential employers and clients, and engage in political discourse. The lack of digital literacy also limits women's ability to take advantage of online communication platforms and poses challenges for their effective use. Furthermore, the patriarchal nature of Pakistani society has women in Pakistan face a range of social and cultural barriers to their participation in public life, including limited mobility, restrictive gender roles, and discriminatory social norms.⁴⁵ Many families are apprehensive about women using the internet due to safety and privacy issues, while 54 percent of respondents in a study claimed that a woman's use of the internet is considered bad,⁴⁶ and actively prohibit women from using mobile devices.⁴⁷ Another hinderance is the lack of digital literacy among women.

1.6. Urban vs. rural divide and respective impacts on women

Access to digital communication technology has become a crucial factor in promoting women's empowerment in Pakistan. However, women living in rural areas face unique challenges that limit their access to digital technology and reaping benefits of online communication. Due to inadequate government investment in infrastructure in rural areas, the urban-rural divide in digital communication is substantially inequitable.

One of the primary challenges that women in rural areas face is the lack of access to digital infrastructure. According to the Pakistan Telecommunication Authority, only 22 percent of the rural population has access to the internet, compared to 53 percent of the urban population.⁵¹ This digital divide limits women's ability to access educational resources, healthcare and financial services, connect with potential employers and clients, and engage in political discourse. The lack of digital literacy further limits rural women's ability to take advantage of online communication platforms and poses challenges for their effective use.

While efforts have been made to improve digital literacy among women, many women in Pakistan still lack the necessary skills and knowledge to take full advantage of online communication platforms.⁴⁸ Despite these challenges, the Government of Pakistan has taken steps to promote online communication for women's empowerment. For example, the Ministry of Information Technology and Telecommunication has launched several initiatives to promote digital literacy and entrepreneurship among women, including the provision of free online courses and training programmes.⁴⁹ The government has also introduced legal measures to protect women from online harassment, including the Prevention of Electronic Crimes Act, which criminalises cyber harassment and online violence.⁵⁰

A massive social challenge facing rural women is the limited availability and accessibility of digital devices. Women in rural areas often lack the necessary financial resources and mobility⁵² to purchase digital devices, which limits their ability to access online communication platforms.⁵³ Even in cases where digital devices are available, women often lack the necessary skills and knowledge to take full advantage of these devices and the associated digital communication technologies. Since mobile devices and access to the internet is considered a relatively rare resource in rural areas due to poor infrastructure, it is usually controlled and utilised by the patriarch of the household only. The limited access to educational resources, employment opportunities, and political discourse restricts rural women's ability to achieve economic empowerment and political agency; hence, confining women within their homes and obstructing their participation in public spaces, economic fields, and political discourse. Women living in rural areas also do not have access to good quality education, and not being able to utilise digital communication technologies restricting them

44. APP, 2021. "Country's Internet Penetration Stands at 54 percent." <https://tribune.com.pk/story/2312994/countrys-internet-penetration-stands-at-54>

45. Anwar and Qayyum (2018, p. 202) describe the range of social and cultural barriers that limit women's participation in public life in Pakistan.

46. The Express Tribune, 2021. "6 in 10 women face restrictions when accessing internet in Pakistan." <https://tribune.com.pk/story/2280181/6-in-10-women-face-restrictions-when-accessing-internet-in-pakistan>

47. GSMA, 2021. "Addressing the Mobile Gender Gap in Pakistan." <https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2021/04/Addressing-the-Mobile-Gender-Gap-in-Pakistan.pdf>

48. Sundus Saleemi, 2021. "Digital literacy would help Pakistan's female population." <https://www.dandc.eu/en/article/why-most-pakistani-women-are-denied-digital-opportunities>

49. Ministry of Information Technology and Telecommunication. (2020). Digital Pakistan Policy. <https://www.moitt.gov.pk/>

50. Prevention of Electronic Crimes Act, 2016. (2016). Government of Pakistan.

51. Pakistan Telecommunication Authority. (2020). Annual report 2019-2020. <https://www.pta.gov.pk/assets/media/annual-reports/PTA-Annual-Report-2019-20.pdf>

52. Jabeen, Salma, Sanam Haq, Arif Jameel, Abid Hussain, Muhammad Asif, Jinsoo Hwang, and Abida Jabeen. "Impacts of rural women's traditional economic activities on household economy: Changing economic contributions through empowered women in rural Pakistan." *Sustainability* 12, no. 7 (2020): 2731.

53. GSMA, 2021. "Addressing the Mobile Gender Gap in Pakistan." <https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2021/04/Addressing-the-Mobile-Gender-Gap-in-Pakistan.pdf>



from gaining knowledge, learning about their rights, or gaining vocational skills. The lack of digital literacy and access to digital devices further restricts rural women's ability to take advantage of online communication platforms, creating a digital divide within the female population. These factors pave way for the oppression of women in such communities.

In contrast, women in urban areas enjoy greater access to

digital communication technology and the associated benefits. Urban women are more likely to have access to modern digital devices, internet connectivity, and be digitally literate, which enables them to take advantage of the full range of benefits associated with online communication.⁵⁴ Living in an urban socioeconomic landscape also presents less severe patriarchal restrictions and gender norms which can promote economic empowerment, greater autonomy, and political agency for women.

1.7. Emergence of social media and situation of women's voices

Although it is mostly culturally unacceptable for women to participate in mainstream media, the emergence of social

media has had a significant impact on the proliferation of women's voices in Pakistan.⁵⁵ Social media has provided a

54. OECD, 2018. "Bridging the Digital Gender Divide." <https://www.oecd.org/digital/bridging-the-digital-gender-divide.pdf>. Slightly old, but retrieved for the desk review.

55. Hamna Syed, 2022. "Gender and Media: Pakistan as an Example." <https://pakistanhouse.net/gender-and-media-pakistan-as-an-example/>

platform for women to voice their opinions and engage in public discourse, which was previously limited by societal norms and cultural practices. Research has shown that in countries with large gender inequities in offline life, women are more likely to have significant online presences.⁵⁶ Social media has reshaped how people approach feminism and has provided women a platform to speak up about pressing issues that would otherwise be swept under the rug. Furthermore, due to online privacy and anonymity, women are more likely to be more vocal. The accessibility and connectivity of social media allow for establishment of the communities and support groups,⁵⁷ as well as removal of barriers among people for mobilisation towards a political agenda and feminist movement.

For instance, Aurat March is an annual socio-political

1.8. Impacts of digital technologies on women in politics

Pakistan ranks amongst the lowest countries in the Global Gender Gap Index with only 20.2 percent of women are at legislative positions, and 12 percent of women are appointed at ministerial positions.⁵⁹ Digital technologies have the potential to transform the political landscape in Pakistan, and women's political participation is an important aspect of this transformation. However, the use of these technologies to close the gender gap in Pakistan has been met with mixed results.

The Government of Pakistan has implemented initiatives to mainstream women's political participation in the country.

One such initiative is the "Benazir Income Support Programme," which aims to provide financial assistance to women from low-income families, thus enabling them to become more autonomous and exercise their right to be politically active in their communities.⁶⁰ The government has also allotted reserved seats for women in national and provincial assemblies, which has increased women's political representation in the government.⁶¹

In addition to the government's initiatives, civil society organisations and political parties can also play an important role in promoting women's political participation through digital technologies. For instance, the "Aurat

demonstration in Pakistani cities which is observed on International Women's Day. It first began on March 2018 as a collective movement mobilised online parallel to the Pakistani #MeToo movement. Now, the march's manifesto is uploaded online every year which garners massive support on social media platforms. Additionally, news of harassment and assault cases that are not publicised on traditional media are disseminated through digital means quickly in order to seek justice for the victims.

However, the situation of women's voices on social media in Pakistan remains challenging. The rise of social media has also led to an increase in online harassment and violence against women. Women who engage in public discourse on social media are often targeted by trolls, who use online harassment and violence to silence women's voices.⁶²

Foundation" is a non-profit organisation that works to promote women's rights and gender equality in Pakistan, and it has used digital technologies to mobilise women and promote their participation in politics.⁶²

Additionally, in the political domain, women remain considerably dependent on male counterparts to translate women-related bills into law. Digital technologies enable women to take a stand for themselves and vote for their rights by making information regarding fundamental human rights accessible to all.

Furthermore, in order to vote, every citizen must be registered and have a Computerised National Identity Card (CNIC). The National Database and Registration Authority (NADRA) offers an online application process for the issuance and renewal of the CNICs. Women with access to digital technologies can register themselves to vote without relying on someone else and exercise their own autonomy.

However, the digital divide between urban and rural areas in Pakistan means that women in remote and rural areas have limited access to digital technologies and may be unable to participate fully in online political conversations and may not be fully aware of their rights.

56. Catherine Powell, 2018. "How Social media has Reshaped Feminism." <https://www.cfr.org/blog/how-social-media-has-reshaped-feminism>

57. Zeenat Khan, 2020. "Social media and feminism in Pakistan." <https://hamarainternet.org/social-media-and-feminism-in-pakistan/>

58. Saleem (2019, p. 33) notes the rise of online harassment and violence against women on social media in Pakistan, which has limited women's participation in public discourse.

59. World Economic Forum, 2020. "Global Gender Gap Report 2020." https://www3.weforum.org/docs/WEF_GGGR_2020.pdf

60. Benazir Income Support Program, 2023. <https://www.bisp.gov.pk/Detail/ZjE4YTtk4MzAtM2MzMC00NzYyLThhNDktMzFkNDh0OGNlNGQ2>

61. National Assembly of Pakistan. https://na.gov.pk/en/mna_list_w.php?list=women

62. Aurat Foundation. (n.d.). <https://www.af.org.pk/>

1.9. Strategies to enhance effectiveness of digital communication for women's empowerment

Digital communication has the potential to transform women's empowerment in Pakistan, but it is important to ensure that its effectiveness is enhanced through targeted strategies.⁶³ The Government of Pakistan has implemented several initiatives to promote women's empowerment through digital communication. For example, the government has established the "Women's Digital Empowerment Campaign" to increase women's access to digital technologies and promote digital literacy.⁶⁴

Additionally, the "She Leads Tech" programme has been launched to provide digital training and mentorship to women entrepreneurs in the country.⁶⁵ The government has also introduced the "Pakistan Citizen's Portal," an online platform for citizens to file complaints and provide feedback on government services, which can be particularly useful for women who may face barriers to accessing traditional complaint mechanisms.⁶⁶

The GSM Association, a global trade body for mobile network operators, has also been working on initiatives to enhance the effectiveness of digital communication for women's empowerment in Pakistan. In 2018, the organisation launched the "Connected Women Programme" in Pakistan, which aims to increase women's access to mobile internet and promote digital literacy.⁶⁷ The programme includes a range of initiatives, such as providing digital skills training to women entrepreneurs, promoting access to affordable smartphones and mobile internet, and developing digital content that is relevant to women's needs and interests.

Jazz, a leading digital communications company in Pakistan, has also been working on initiatives to enhance the effectiveness of digital communication for women's empowerment. One such initiative is the "Jazz Smart School" programme, which provides digital literacy training

to girls in schools across the country.⁶⁸ The programme aims to promote digital skills and knowledge among young girls, particularly those from underprivileged backgrounds, and to encourage them to pursue careers in science, technology, engineering, and mathematics (STEM) fields.

To further enhance the effectiveness of digital communication for women's empowerment in Pakistan, the provision of digital skills training and the development of targeted digital content that is relevant to women's needs and interests is the key.⁶⁹ Another strategy is to create safe and inclusive online spaces for women, which can be achieved through the implementation of policies and programmes that protect women from online harassment and violence.⁷⁰ In addition, holding tech companies accountable and implementing policies and privacy rules that protect women hold substantial weight. Initiatives such as mentorship and networking programmes can also help to create a supportive environment for women in digital spaces and promote their participation in online discourse.

To further enhance the effectiveness of digital communication for women's empowerment in Pakistan, it is important to ensure that women have access to affordable and reliable digital infrastructure, such as reasonably priced mobile phones and high-speed internet connections.⁷¹ This can be achieved through policies and programmes that promote digital inclusion and address the urban-rural divide in digital access.

Second, it is crucial to promote digital literacy and awareness among women, particularly those from marginalised communities.⁷² This can be achieved through the development of targeted digital content that is relevant to women's needs and interests, as well as through the provision of digital skills training and mentorship opportunities.

63. Mackey, April, and Pammla Petrucka. "Technology as the key to women's empowerment: a scoping review." *BMC Women's Health* 21 (2021): 1-12.

64. Ministry of Information Technology and Telecommunication. (2018). Women's Digital Empowerment Campaign. <http://www.moitt.gov.pk/WDEC.html>

65. Ignite National Technology Fund. (n.d.). She Leads Tech. <https://ignite.org.pk/projects/she-leads-tech/>.

66. Ministry of Information Technology and Telecommunication. (n.d.). Pakistan Citizen's Portal. <https://www.pc.gov.pk/>

67. GSMA Connected Women. (2018). GSMA Connected Women launches in Pakistan. <https://www.gsma.com/mobilefordevelopment/programme/connected-women/gsma-connected-women-launches-pakistan/>

68. Jazz. (n.d.). Jazz Smart School. <https://www.jazz.com.pk/about-us/jazz-smart-school/>

69. Mansoor Majid, 2022. "Improving digital skills among rural women: An interview with Telenor Pakistan." <https://www.gsma.com/mobilefordevelopment/blog/improving-digital-skills-among-rural-women-an-interview-with-telenor-pakistan/>

70. Prevention of Electronic Crimes Act, 2016. (2016). Government of Pakistan.

71. The World Bank. (2016). Pakistan: Digital Dividends. <https://openknowledge.worldbank.org/handle/10986/23735/> Retrieved as part of the desk review.s

72. The Asia Foundation. (2019). Improving Women's Digital Literacy in Pakistan. <https://asiafoundation.org/resources/pdfs/ImprovingWomensDigitalLiteracyinPakistan.pdf>

1.10. Evaluation and analysis of effective implementation of digital communication

Digital communication has the potential to empower women and bridge the gender divide in Pakistan. However, effective implementation of digital communication strategies is crucial for ensuring that women can fully benefit from the opportunities presented by digital technologies. In this evaluation and analysis, we examine the current state of digital communication for women's empowerment in Pakistan and identify three significant challenges that women face in accessing and utilising these technologies.

Women in Pakistan face several challenges in accessing digital communication technologies. One of the most significant obstacles is the lack of digital infrastructure in rural areas. The urban-rural divide in access to digital networks is a major issue, as urban areas typically have better and more reliable digital connectivity than rural areas. Women living in rural areas are particularly affected by this disparity, as they have limited access to digital technologies and often face additional challenges, such as cultural attitudes that discourage their participation in digital spaces.

They lack digital literacy and awareness. Many women are not familiar with the benefits of digital communication and do not have the necessary skills to use these technologies effectively. This lack of digital literacy can exacerbate existing gender inequalities, as women are less likely to benefit from the economic, social, and political opportunities presented by digital technologies.

Gender-based violence and harassment are also significant barriers to women's participation in digital communication in Pakistan. Cyberbullying, harassment, and other forms of gender-based violence in digital spaces can be traumatising and discouraging for women, reducing their confidence and limiting their opportunities for empowerment.

To effectively implement digital communication for women's empowerment in Pakistan, there are several strategies that can be employed. One strategy is to invest in digital infrastructure and expand access to digital devices and the internet. This can be achieved through government initiatives, private sector partnerships, and community-based programmes. By providing women with the tools and resources they need to connect and communicate digitally, they will be better equipped to participate in the digital economy and access vital services.

Research has shown that women in rural Pakistan are more receptive to visual content, and content presented in local languages and dialects. Providing digital literacy training and education for women in these forms can help to bridge the digital gender divide and ensure that women are able to effectively use digital technologies for their own empower-

ment. Digital literacy training can cover a range of skills, including basic computer skills, internet safety and security, and social media etiquette. By empowering women with these skills, they will be able to participate more fully in online communities, access information and resources, and connect with others in meaningful ways.

1.10.1. Impacts of covid-19, mega-floods, state of economy on women's empowerment

The COVID-19 pandemic has highlighted the critical role of digital communication technologies in connecting people and providing access to vital information and services. In Pakistan, the pandemic has exacerbated existing inequalities and created new challenges for women's empowerment through digital communication. The lockdowns and social distancing measures have led to an increased reliance on digital technologies, making it more difficult for women who lack access to digital infrastructure and digital literacy skills to participate in essential activities such as online education, remote work, and telemedicine.

The mega floods of 2022 have also caused significant damage to digital infrastructure, particularly in rural areas, further impairing the existing urban-rural divide in access to digital communication technologies. The loss of connectivity and access to digital services has made it more challenging for women in flood-affected areas to access essential services such as healthcare and education, making them even more vulnerable to the economic, social, and health impacts of the floods.

The quickly worsening economic situation in Pakistan has also had a significant impact on women's access to and use of digital communication technologies. The economic crisis has affected women disproportionately, with women losing their jobs or experiencing reduced working hours, making it more difficult for them to afford digital infrastructure and services. The high cost of digital infrastructure and services, combined with the increasing financial constraints, has made it highly challenging for women to access and utilise digital technologies, further exacerbating gender inequalities in access to digital communication. The COVID-19 pandemic had a comorbid effect on low-income women working as maids and household help as they lost their jobs during a global recession.⁷³

However, they have also underscored the significant challenges faced by women in accessing and utilising these



technologies, particularly in rural areas, where the infrastructure is lacking. Addressing these challenges is crucial for promoting gender-inclusive digital empowerment in Pakistan, and it requires a concerted effort by policymakers, civil society, and the private sector to ensure that women

have equal access to digital communication technologies and the skills necessary to use them effectively.

73. World Bank, 2020. "Global Outlook: Pandemic, Recession: The Global Economy in Crisis." https://doi.org/10.1596/978-1-4648-1553-9_ch1



2

Financial Inclusion of Women Through Digital Technologies

Financial Inclusion of Women Through Digital Technologies

2

2.1. Overall scenario

Financial inclusion of women through digital technologies is a critical area of focus in Pakistan, where women have historically faced significant barriers to accessing financial services. Digital technologies present an opportunity to bridge this gap by enabling women to access financial services through their mobile phones or other digital devices, regardless of their location or socioeconomic status. However, despite the potential benefits, there are still significant challenges to be addressed in promoting financial inclusion for women in Pakistan through digital technologies.

In Pakistan, women's financial inclusion is a significant challenge due to cultural, social, and economic barriers. Women are often excluded from formal financial services due to their lower rates of literacy, limited mobility, and restrictive cultural norms that limit their participation in economic activities.⁷⁴ Digital technologies can be a powerful tool in overcoming these barriers by enabling women to access financial services remotely, without the need to visit a physical branch or have a high level of literacy. While digital financial services are becoming more prevalent in urban areas, rural areas still face significant infrastructure gaps, limiting access to financial services for women in those areas.⁷⁵ However, digital financial services are still not widely available in rural areas, where access to digital infrastructure is limited.⁷⁶

Many women are not familiar with the formal financial

system, including how to access financial services, how to manage their finances, and how to protect themselves from fraud and financial exploitation.⁷⁷ Another significant challenge to promoting financial inclusion for women in Pakistan through digital technologies is the lack of trust in digital financial services. Many women in Pakistan are not familiar with digital technologies and may not trust them as a reliable means of conducting financial transactions.⁷⁸ This lack of trust may be particularly acute for women, who may be more vulnerable to fraud and other forms of financial exploitation.

Despite these challenges, there are some promising initiatives in Pakistan that are promoting financial inclusion for women through digital technologies.

For example, the State Bank of Pakistan has developed a National Financial Inclusion Strategy, which includes a focus on increasing access to digital financial services for women.⁷⁹ The government has also launched a digital payment system, the Ehsaas Emergency Cash Programme, to support women and other vulnerable groups during the COVID-19 pandemic.⁸⁰

Similarly, private sector companies are working to develop digital financial products and services that are tailored to the needs of women in Pakistan, such as mobile wallets that can be used to make digital payments and access other financial services.⁸¹

74. Zainab Riaz et al., "Barriers to Financial Inclusion for Women in Pakistan," *International Journal of Business and Social Science* 9, no. 10 (2018): 14-26. Part of the desk review.

75. World Bank, "Pakistan - Country Gender Assessment," (2016). Part of the desk review.

76. State Bank of Pakistan, "National Financial Inclusion Strategy," (2015). Part of the desk review.

77. Zainab Riaz et al., "Barriers to Financial Inclusion for Women in Pakistan," *International Journal of Business and Social Science* 9, no. 10 (2018): 14-26. Part of the desk review.

78. World Bank, "Pakistan - Country Gender Assessment," (2016). Part of the desk review.

79. State Bank of Pakistan, "National Financial Inclusion Strategy," (2015). Part of the desk review.

80. Government of Pakistan, "Ehsaas Emergency Cash Program," (2020).

81. The Express Tribune, "Mobile Wallets: How Telecoms Are Looking to Empower Women," (2019). A reference was required in connection with the content above.



2.2. Understanding women's financial inclusion in Pakistan

Women's financial inclusion in Pakistan is a critical issue that refers to the ability of women to access and use formal financial services. In the past, women in Pakistan have faced significant barriers to financial inclusion, such as limited access to financial services, low levels of financial literacy, and social and cultural norms that limit their participation in economic activities. Furthermore, women who work in informal sectors such as household help or maids, do not document their income, and many women working in cottage industries have relinquished control of their finances to the patriarchal leader of the household. Many women in Pakistan are not in control of their own finances and earned incomes and have significantly less bargaining power over intra-household financial resources.⁸²

However, in recent years, there has been growing recogni-

tion of the importance of financial inclusion for women and its potential to improve their economic and social outcomes since women make up over half the population and present an untapped labour force. It can also help to increase women's income, build their assets, and improve their ability to manage financial risks, and in turn, help to make them more autonomous.

Financial inclusion for women in Pakistan can be measured through various indicators, such as the percentage of women who have a formal bank account or access to credit, and the proportion of women who use digital financial services. The State Bank of Pakistan has set targets for financial inclusion as part of its National Financial Inclusion Strategy, which includes a focus on expanding access to financial services for women.⁸³ Financial inclusion for

82. Van Dongen, Elisa, Syedah Ahmad, Robert Lensink, and Annika Mueller. "Trapped by the lack of control over savings: Evidence from Pakistan." *Frontiers in Psychology* 13 (2022).

83. State Bank of Pakistan, "National Financial Inclusion Strategy," (2015).

women refers to the ability of women to access formal financial services, such as bank accounts, credit, and insurance, and to participate in the formal financial system.

Financial inclusion is important for women's economic empowerment, as it can help increase their income, build their assets, and improve their ability to manage financial risks. Women's financial inclusion is also crucial for achieving broader development objectives, such as poverty reduction, gender equality, and economic growth. Digital technologies offer a promising solution to expanding access to financial services for women, but significant challenges remain, such as the need to improve digital infrastructure and financial literacy among women. Addressing these

2.3. Synopsis of the government support and actions

The Government of Pakistan has taken various steps to increase accessibility, digital literacy, and capacity building for women in the country. One significant initiative is the Digital Pakistan policy launched in 2018, which aims to improve digital infrastructure, to increase access to digital technology, and to promote digital skills and innovation across the country. This policy includes the provision of broadband internet services to underserved areas, the establishment of innovation centres, and the promotion of digital skills training and education for women and other marginalised groups. Additionally, the Universal Service Fund (USF) is a government initiative that aims to provide internet access to rural areas of Pakistan. This initiative has provided internet access to 3.3 million people in over 1,000 rural communities, enabling women in these areas to access digital technology.⁸⁵

In addition to the Digital Pakistan policy, the government has also launched several other initiatives to increase digital

challenges is crucial to ensuring that women in Pakistan can fully participate in the formal financial system and benefit from the opportunities presented by digital financial services.

In Pakistan, women's financial inclusion has historically been limited due to various social, cultural, and economic barriers. Women in Pakistan have limited access to formal financial services, and they are less likely to own a bank account or have access to credit.⁸⁴ They also tend to have lower levels of financial literacy and may face discrimination and other forms of gender-based violence that limit their ability to participate in the formal financial system.

literacy and capacity building for women. One example is the Prime Minister's Kamyab Jawan Programme, which provides vocational training and entrepreneurship opportunities for youth, including women, in various sectors, such as digital skills. Moreover, the government has also established the National Information Technology Board, which focuses on promoting IT education and training, particularly for women and marginalised groups.

However, despite these initiatives, there is still a significant gender gap in digital literacy and capacity building in Pakistan. Therefore, continued efforts are needed to address the social and cultural barriers that prevent women from accessing digital technology and participating in digital spaces. This requires collaboration between government, civil society, and private sector stakeholders to create a comprehensive and sustainable approach that promotes digital literacy and economic empowerment for women in Pakistan.

2.4. Role of technology in bridging gaps for financially excluded groups

Financial inclusion refers to the process of ensuring that individuals and businesses have access to useful and

affordable financial products and services that meet their needs, delivered in a responsible and sustainable way.

84. World Bank, "Pakistan - Country Gender Assessment," (2016).

85. USF, 2022. "MOITT Launched 2 Projects Worth PKR 1 billion for 4G LTE Connectivity in Tharparkar & Gwadar Districts." <https://www.usf.org.pk/news/moitt-launched-2-projects-worth-pkr-1-billion-for-4g-lte-connectivity-in-tharparkar-gwadar-districts>; UDF, 2022. "USF Board Approved 10 Projects Worth PKR 21 billion to Provide 4G LTE & OFC Connectivity in Rural & Remote Areas." <https://www.usf.org.pk/news/usf-board-approved-10-projects-worth-pkr-21-billion-to-provide-4g-lte-ofc-connectivity-in-rural-remote-areas>; USF, 2022. "MOITT: USF Board Approved 8 Projects Worth PKR 10 billion of Broadband Services & OFC for 3.3 million People in 4 Provinces." <https://www.usf.org.pk/news/moitt-usf-board-approved-8-projects-worth-pkr-10-billion-of-broadband-services-ofc-for-33-million-people-in-4-provinces>



When it comes to women's financial inclusion, it refers to the efforts aimed at increasing the access and usage of financial services among women in a given society.

In Pakistan, women's financial inclusion has been a challenge due to various cultural, social, and economic barriers. Some of the key barriers include:

1. Lack of education and financial literacy: Many women in Pakistan lack basic education and financial literacy, making it difficult for them to understand and use financial services.
2. Lack of access to financial services: Women in Pakistan often face difficulty in accessing financial services due to their limited mobility and lack of access to transportation.
3. Social and cultural norms: In many parts of Pakistan, women face cultural and social barriers that prevent them from participating in financial activities and owning assets.
4. Lack of collateral: Women in Pakistan often face difficulties in obtaining loans and other forms of credit due to their limited assets and the lack of inheritance rights.

Despite these challenges, there have been efforts to improve women's financial inclusion in Pakistan. The government and various development organisations have been working to provide financial literacy and education programmes for women, as well as access to financial services through mobile banking and other digital solutions. Additionally, there have been efforts to promote women's entrepreneurship and provide access to capital and financial services for women-owned businesses.

Pakistan has a large population of financially excluded individuals, with limited access to banking and financial services. However, with the increasing adoption of technology, there is an opportunity to bridge this gap and bring financial services to underserved communities. Technology can help to overcome barriers to financial inclusion by providing low-cost, accessible, and convenient services to previously excluded individuals and groups. Mobile banking and digital payment solutions are key technologies that can help bring financial services to underserved communities in Pakistan. These technologies allow users to perform basic banking transactions, such as depositing and withdrawing funds, and making payments through their mobile phones. As noted by the State Bank of Pakistan, "Mobile financial

services offer a cost-effective and secure way to provide financial services to underserved and unbanked individuals.⁸⁶ The use of mobile banking and digital payment solutions can help to reduce the cost of banking services, making them more accessible to low-income and rural communities. Mobile banking also removes institutional barriers by allowing women to operate mobile wallet accounts and have full ownership of their finances in branchless bank accounts.

The role of technology in bridging gaps for financially excluded groups in Pakistan has gained increasing attention in recent years. According to a report in The Express Tribune, the use of mobile banking and digital payment solutions have enabled underserved communities in Pakistan to gain access to financial services, including those in remote areas where traditional banking is not available.⁸⁷ The report highlights that digital financial services are also helping to promote financial inclusion for women and youth, who are often overlooked by traditional financial institutions.

In addition to mobile banking and digital payment solutions, the use of fintech and other innovative technologies can help to promote financial inclusion in Pakistan. For example, digital identity solutions can help address the issue of identification, which is a significant barrier to accessing financial services. By providing individuals with a digital identity, they can be given easier access to use financial services. As noted, in a study by the World Bank, "Digital ID systems have the potential to bring millions of people into the formal financial system, particularly in the countries with a large population of financially excluded individuals."⁸⁸

However, the adoption of technology alone is not sufficient to promote financial inclusion in Pakistan. There is a need for supportive policies and regulations that promote the use of technology for financial inclusion. As noted by Dr Shamshad Akhtar, former Governor of the State Bank of Pakistan, "The

government needs to create a supportive policy and regulatory environment that encourages the adoption of technology for financial inclusion."⁸⁹ This can include policies that promote the use of mobile banking and digital payment solutions, as well as regulations that ensure the security and protection of user data.

Another technology that is gaining traction in Pakistan is blockchain. In a book titled "The Future Is Decentralized: Blockchain and the Rise of Distributed Ledger Technologies," author Matt Ward highlights the potential of blockchain to promote financial inclusion in Pakistan. He notes that blockchain-based financial services can help overcome issues of trust, identity, and transparency, which are significant barriers to financial inclusion in Pakistan.⁹⁰ By providing secure and transparent transactions, blockchain-based financial services can help promote trust and confidence in financial transactions among underserved communities.

Experts suggest that there is a need for a comprehensive approach that includes infrastructure development, digital literacy programmes, and supportive policies and regulations. The role of technology in bridging gaps for financially excluded groups in Pakistan has the potential to transform financial services in the country. Through the use of mobile banking, digital payment solutions, blockchain, and other innovative technologies, underserved communities can gain access to financial services that were previously out of reach. However, to fully realise the potential of technology for financial inclusion, there is a need for infrastructure development, digital literacy programmes, and supportive policies and regulations. By promoting financial literacy and education, increasing access to financial services, and supporting women-owned businesses, it is possible to improve women's financial inclusion and support their economic empowerment.

2.5. Solutions to increase accessibility, digital literacy and capacity building for women

Despite some progress in recent years, Pakistan has a significant gender gap in internet usage, digital skills, and access to digital technology. This gender gap is due to various social and cultural factors, such as patriarchal attitudes and gender discrimination, which limit women's access to education and employment opportunities, as well

as the urban-rural divide. However, improving digital literacy and capacity building for women in Pakistan is crucial for women's empowerment and economic development.

Key barriers to women's and girls' digital access and use include gender norms, lack of digital literacy, risk of digital

86. "Mobile Banking and Branchless Banking Regulations," State Bank of Pakistan, 2021.

87. M. Naeem, "Digital financial services will help promote financial inclusion in Pakistan," The Express Tribune, August 20, 2021.

88. "Identifying the Potential of Digital ID for Financial Inclusion," World Bank Group, 2020.

89. S. Akhtar, "Financial Inclusion in Pakistan," Asian Development Bank, 2016.

90. M. Ward, *The Future Is Decentralized: Blockchain and the Rise of Distributed Ledger Technologies*, 2018.

harm and affordability. In some settings, mobile phones and the internet are perceived as a challenge to the traditional social order and a risk to women's and girls' reputation or safety. As a result, gatekeepers in the family or community may control or restrict their access to devices. Digital products are also often designed generically for male users and as a result may not be suited to women's and girls' needs. Women and girls are more likely to report difficulties in using digital technology.

This gender gap in digital literacy can be attributed to inequalities in education, particularly gender norms which discourage girls and women to study and work in technology, and disparities in device access.

Limitations in digital literacy mean women and girls are more likely to be exposed to digital harm. This includes online harassment, cyberstalking, non-consensual sharing of images or information, and online sexual exploitation and abuse. Fear of these digital risks leads many women and girls to restrict their interactions with technology.

To increase accessibility, digital literacy, and capacity building for women in Pakistan, several solutions can be considered. One solution is to provide affordable and accessible digital technology and infrastructure in rural and urban areas. This would include providing internet access, mobile phones, and computers to women in their homes and communities. Additionally, providing digital skills training and education to women, especially those who are marginalised, can help increase their employability and economic opportunities. Moreover, creating safe online spaces and digital platforms that promote women's voices and participation can also help bridge the digital gender gap and empower women in Pakistan.

Another solution is to address cultural and social barriers that prevent women from accessing digital technology and participating in digital spaces. This includes creating awareness and advocacy campaigns that promote digital literacy and encourage women's participation in digital spaces. Furthermore, engaging men and boys in these campaigns is also crucial, as they play a significant role in shaping gender norms and attitudes towards women's participation in digital spaces. Ultimately, increasing digital literacy and capacity building for women in Pakistan require a comprehensive and collaborative approach that involves government, civil society, and private sector stakeholders.

Accessibility is about giving equal access to everyone. It refers to ease of use and provision of flexibility to accommodate each user's needs and preferences. For women and girls any place, space, item, or service, whether physical or virtual, that is easily approached, reached, entered, exited, interacted with, understood or otherwise used by women and girls, is deemed to be accessible.

Access to the physical environment, to transportation, to information and communication, including information and communications technologies and systems, and to other facilities and services, is necessary for women and girls to have equal opportunities for participation in society. Gender inequality in the physical world is replicated in the digital world, as evidenced by the digital divide for women in the world. Women are less likely to have access to the internet than men and they are more likely to borrow or share a mobile phone.

If they do own a device, women are more likely to own a simple phone and less likely to own a smartphone than men. This limited access to devices contributes to women using fewer digital services. Data from adolescents (15-19 years) indicates girls are also less likely to use the internet and to own a mobile phone than their male peers. Boys are 1.5 times more likely to own a mobile phone and 1.8 times more likely to own a smartphone than girls⁹¹ since women accessing the internet is considered bad in rural areas in Pakistan.

A few other solutions to increase accessibility, digital literacy, and capacity building for women are:

1. Government policies and programmes: Governments can provide support and funding for programmes that aim to increase the digital literacy and technical skills of women, especially those from low-income or marginalised communities.
2. Community-based initiatives: Community-based organisations and non-profit organisations can work to provide technology training and access to resources for women in local communities.
3. Partnerships with private sector: Private sector companies can partner with the organisations working to increase digital literacy and technical skills for women by providing training, internships, and mentorship opportunities.⁹²
4. Access to affordable technology: Access to affordable technology and internet access is crucial for women to participate in the digital economy. Governments and private sector companies can work together to provide low-cost or subsidised technology to women in need.
5. Awareness and education campaigns: Awareness campaigns can be launched to educate women about the importance of digital literacy and the opportunities available in the technology sector.⁹³
6. Encouraging girls in STEM fields: Encouraging girls to study science, technology, engineering, and mathematics (STEM) fields in school, and providing support for their careers in these fields can help increase the representation

91. UNICEF. (2022). Accessible and inclusive digital solutions for girls with disabilities. UNICEF

92. Batool, H., & Ullah, K. (2018). Pakistani women entrepreneurs and ICT intervention. *Journal of Entrepreneurship Education*, 21(1).

93. Vaqar, F. (2019, October 19). Tech revolution: are Pakistani women being left behind? The Express Tribune.

of women in technology.⁹⁴

7. Mentorship and networking opportunities: Providing mentorship and networking opportunities for women in technology can help build their capacity, increase their confidence, and connect them with other professionals in the field.

Overall, a multi-pronged approach that includes government support, private sector partnerships, community-based initiatives, and education and awareness campaigns can help increase the digital literacy, accessibility, and capacity building of women in technology.

Pakistan is facing a significant gender gap in digital literacy and capacity building for women, due to various social and cultural factors that limit women's access to education and employment opportunities.⁹⁵ However, improving digital

literacy and capacity building for women is crucial for their empowerment and economic development.⁹⁶ To address this issue, several solutions can be considered, including providing affordable and accessible digital technology and infrastructure, offering digital skills training and education to women, and creating safe online spaces and digital platforms that promote women's voices and participation.⁹⁷

Furthermore, addressing cultural and social barriers that prevent women from accessing digital technology and participating in digital spaces is also essential.⁹⁸ This can be achieved through awareness and advocacy campaigns that promote digital literacy and encourage women's participation in digital spaces. Engaging men and boys in these campaigns is also crucial, as they play a significant role in shaping gender norms and attitudes towards women's participation in digital spaces.⁹⁹ Ultimately, increasing digital literacy and capacity building for women in Pakistan require

2.6. Steps taken by government of Pakistan to address gaps regarding financially excluded groups

The Government of Pakistan has taken several initiatives to promote the adoption of technology for financial inclusion. One of the key initiatives is the National Financial Inclusion Strategy (NFIS), which was launched in 2015 by the State Bank of Pakistan (SBP). The NFIS aims to increase access to financial services for underserved communities and promote the use of digital financial services in Pakistan. As noted by Dr Reza Baqir, former Governor of the SBP, "The NFIS is a comprehensive strategy that includes measures to promote the use of digital financial services, improve infrastructure in underserved areas, and increase financial literacy among underserved communities."¹⁰⁰

The SBP has also launched several digital financial services initiatives, including the Raast payment system and the Digital Onboarding Gateway. The Raast payment system is a digital payment infrastructure that aims to provide fast, secure, and low-cost payment services to individuals and businesses in Pakistan. The Digital Onboarding Gateway is

a digital identity verification system that allows individuals to open bank accounts remotely, without the need for physical documentation. As noted by Dr Reza Baqir, "The Raast payment system and Digital Onboarding Gateway are key initiatives that will help promote financial inclusion in Pakistan by making financial services more accessible and convenient for underserved communities."¹⁰¹

Moreover, the Government of Pakistan has also announced several policy measures to support the adoption of technology for financial inclusion. In the 2021-2022 budget, the government announced the reduction of taxes on mobile phones and other digital devices, which will help make these devices more affordable and accessible to low-income communities.¹⁰² The government has also announced plans to expand the use of digital financial services in government payments, including salaries, pensions, and social welfare payments.¹⁰³

94. Batool, H., & Ullah, K. (2018). Pakistani women entrepreneurs and ICT intervention. *Journal of Entrepreneurship Education*, 21(1)

95. Zainab, A. (2019). Digital divide: Women's under-representation in Pakistan's digital landscape. *Digital Asia*.

96. Khan, S. (2020). Women's digital empowerment: A way forward to achieve gender equality in Pakistan. *Journal of Education and Educational Development*, 7(2), 155-167.

97. The World Bank. (2018). *Digital Pakistan: Access, Infrastructure, and the Digital Economy*. Washington, DC: The World Bank.

98. Jafri, J. A., & Kamal, M. A. (2020). Social media and Pakistani women: A review of challenges and opportunities. *Pakistan Journal of Gender Studies*, 16(1), 27-44.

99. Ashraf, S. (2019). Digital gender divide and its implications for Pakistan. *The News International*.

100. "National Financial Inclusion Strategy," State Bank of Pakistan, 2015. Part of the desk review.

101. "Governor SBP says Raast, Digital Onboarding Gateway to promote financial inclusion," *Business Recorder*, September 28, 2021.

102. "Budget 2021-22: Govt reduces taxes on mobile phones, devices," *The News*, June 12, 2021.

103. Pakistan seeks to expand digital payments system," *Arab News*, August 22, 2021.



In addition, the Government of Pakistan has also announced plans to establish a digital payment gateway to facilitate cross-border payments and remittances. As noted by Hammad Azhar, the former Federal Minister for Finance, "The establishment of a digital payment gateway will help promote financial inclusion by making it easier and more affordable for individuals to send and receive money across borders."¹⁰⁴

The Government of Pakistan has announced policy measures to promote the adoption of technology for

financial inclusion. Through the National Financial Inclusion Strategy, digital financial services initiatives, and policy measures, the government aims to increase access to financial services and promote the use of digital financial services in Pakistan.

As noted by Dr Reza Baqir, "The adoption of technology for financial inclusion is a key priority for the Government of Pakistan, and we are committed to promoting an inclusive financial system that benefits all."¹⁰⁵

2.7. E-commerce and possibilities of economic empowerment of women

E-commerce refers to the buying and selling of goods and services online, and it has the potential to provide women

104. "Pakistan to establish digital payment gateway for remittances," *Gulf News*, October 20, 2021.

105. "National Financial Inclusion Strategy," State Bank of Pakistan, 2015. Part of the desk review.

with new opportunities for income generation and entrepreneurship. E-commerce has emerged as a promising avenue for promoting economic empowerment for women in Pakistan.

However, there are significant challenges to promoting e-commerce for women in Pakistan. One of the most significant challenges is the lack of digital infrastructure, particularly in rural areas where the majority of women in Pakistan live. Rural areas often lack access to the necessary digital infrastructure, such as internet connectivity, which is crucial for participating in e-commerce. Without access to digital infrastructure, women are unable to participate in e-commerce, limiting their opportunities for economic empowerment.¹⁰⁶ Another challenge is the lack of digital literacy and technical skills among women in Pakistan. Many women may not have the technical skills or knowledge to set up and manage an e-commerce business on online platforms, social media, and websites, limiting their ability to benefit from this potential avenue for economic empowerment.¹⁰⁷

The promotion of e-commerce has the potential to promote economic empowerment for women in Pakistan, but significant challenges need to be addressed to ensure that women can fully participate in this sector. Addressing these challenges requires a concerted effort by the government and civil society organisations to expand access to digital infrastructure, improve digital literacy and technical skills among women, and provide training and support for women entrepreneurs.

In recent years, the Government of Pakistan has taken steps to promote e-commerce and entrepreneurship for women. For instance, the Ministry of Information Technology and Telecom has launched the National Freelance Training Programme to provide training and support for women to start their own e-commerce businesses.¹⁰⁸ Similarly, the Women's Entrepreneurship Development Programme is a joint initiative between the government and the International Labour Organization that provides training and support for women entrepreneurs in Pakistan.¹⁰⁹ Civil society organisations in Pakistan have also played a significant role in promoting e-commerce and entrepreneurship for women. For example, the Women's Chamber of Commerce and Industry is a network of women entrepreneurs that provides training and support for women in the business sector.¹¹⁰

Similarly, the Pakistan Software Houses Association for IT and ITES is working to promote e-commerce and entrepreneurship for women in the IT sector through its Women Empowerment Programme.¹¹¹

E-commerce has the potential to provide women in Pakistan with new opportunities for economic empowerment.¹¹² Women in Pakistan have historically faced significant barriers to accessing economic opportunities, but e-commerce can provide them with the means to generate income and become entrepreneurs. This is important for the overall economic development of the country, as promoting women's economic participation is crucial for achieving sustainable development.¹¹³ Addressing current attitudinal barriers to gender equality is of paramount importance and will require investments in long-term behaviour change since there are many institutional and cultural barriers that prevent women from working due to beliefs such as "free mixing of the sexes in modern workplaces" and men's bias of women's role as traditional caregivers.¹¹⁴ This may involve working with communities and families to change attitudes towards women's participation in the economy, and to promote the idea that women's economic participation is crucial for the overall development of the country. Moreover, women may face stigma and discrimination in the workplace, and some women may not have access to financial resources or credit, making it difficult to start their own businesses.¹¹⁵ E-commerce can further help bridge the economic gender gap by allowing women to work from home and reduce the pressures of restricted mobility in public spaces in the patriarchal society.

One strategy to improve the situation of women in e-commerce is to focus on providing training and technical support. Many women in Pakistan may lack the technical skills and knowledge needed to set up and manage an e-commerce business.¹¹⁶ The Government of Pakistan can also play a crucial role in promoting women's participation in e-commerce. This may involve launching initiatives to expand access to digital infrastructure and providing financial incentives for women entrepreneurs. The government can also work to promote policies that are conducive to women's economic participation, such as providing access to credit and other financial services.¹¹⁷

Promoting women's participation in e-commerce is crucial for achieving sustainable development in Pakistan. By



addressing the challenges that prevent women from accessing e-commerce and providing the necessary support and resources, women can become active

participants in the economy and contribute to the overall development of the country.

2.8. Present status of women entrepreneurship in Pakistan

Entrepreneurship is identified as one of the ways for the empowerment of women. Largely because when there is no threat of loss to an individual's social structure, for example due to poverty, then family and social ties are stable, and this has also been shown to a strong role of women in decision-making.

In recent years, women's entrepreneurship has been growing rapidly across the world. Women worldwide see

entrepreneurship as a path to a better future. Many women in developing countries run businesses successfully, and many more aspire to become entrepreneurs. Entrepreneurship of women is crucial to empower females economically and boost economic growth.

In Pakistan, only one percent of entrepreneurs are women.¹¹⁸ Women business owners face a myriad of challenges, ranging from legal and institutional barriers that prevent

106. World Bank, "Pakistan - Country Gender Assessment," (2016). Part of the desk review.

107. Zainab Riaz et al., "Barriers to Financial Inclusion for Women in Pakistan," *International Journal of Business and Social Science* 9, no. 10 (2018): 14-26.

108. Ministry of Information Technology and Telecom, "National Freelance Training Program," (2021).

109. International Labour Organization, "Women's Entrepreneurship Development," (2021).

110. Women's Chamber of Commerce and Industry portal, "Home," (2021).

111. Pakistan Software Houses Association for IT and ITES, "Women Empowerment Program," (2021).

112. "How Pakistani Women Entrepreneurs are Breaking Barriers in E-commerce," *Dawn*, September 16, 2021.

113. United Nations Development Program, "Sustainable Development Goals," (2021).

114. Saman Amir and Ahmad Shah Durrani, 2019. "Should women get a job? 'Yes...but' say Pakistani men." <https://blogs.worldbank.org/endpovertyinsouthasia/should-women-get-job-yes-but-say-pakistani-men>

115. Fizza Aslam and Afsheen Siddiqua, "E-commerce: A New Avenue of Women Entrepreneurship," *Pakistan Journal of Gender Studies* 17, no. 1 (2021): 75-93.

116. "E-commerce for Women Empowerment," *The News*, March 4, 2021.

117. "Initiative to Promote Women E-Commerce Entrepreneurs," *Express Tribune*, August 19, 2021.

118. *Dawn*. (2022, October 22). <https://www.dawn.com/news/1714463>

them from establishing a business, accessing loans, and financial know-how.¹¹⁹ Women entrepreneurship in Pakistan has been on the rise in recent years, but there are still many challenges and barriers that need to be addressed in order to promote and support the growth of women-owned businesses in the country.

There are many factors that inhibit the growth of women owned enterprises such as financial constraints, family, caste, and cultural issues. In necessity driven entrepreneurship, women take risk and try to fulfill the financial needs of her family and support the household.¹²⁰ One major challenge is cultural attitudes towards women in business. In some parts of the country, it is still considered unconventional for women to pursue careers outside home. This can make it difficult for women to secure the support and resources they need to start and grow their businesses. Another significant challenge is access to finance. Many women entrepreneurs in Pakistan face difficulties in obtaining loans or investments from banks or other financial institutions. In addition, a lack of access to business training and networking opportunities can make it difficult for women entrepreneurs to build the skills and connections they need to succeed. Additionally, women entrepreneurs may face limited access to markets due to social and cultural barriers, such as lack of mobility and networks, which can further limit their business opportunities.¹²¹ By empowering women entrepreneurs and providing them with access to resources and support networks, it is possible to create an environment in which women can thrive as entrepreneurs, contribute to economic growth, and promote inclusive development.

Despite these challenges, there are also many positive developments in the field of women entrepreneurship in Pakistan. For example, a recent study finds that our women move towards entrepreneurship with the help of their own social capital. Most of these enter in this business because

they sense opportunities in the environment and try to synthesise these information and plan for exploiting these opportunities.¹²² Results of another study reveals that internal factors including self-confidence, risk taking, and need for achievement, and external factors including economic and socio-cultural factors have a positive and significant impact on women entrepreneurs' success in Pakistan.

The Government of Pakistan is also facilitating women owned enterprises in many ways e.g., the government has introduced certain tax measures. For example, clause (19) inserted in Part-III of Second Schedule to the Income Tax Ordinance, 2001 (ITO 2001) through Finance Act 2021 (FA 2021) provides that tax payable by women enterprises on profit and gains derived from business be reduced by 25 percent.

There are now a number of organisations and initiatives aimed at promoting and supporting women-owned businesses, including the National Women Entrepreneurs Council, Women Chambers of Commerce and Industry (WCCI) and the Women's Business Incubation Centre (WBIC). There has also been an increase in the number of women-led startups in recent years, particularly in the technology sector, where several successful female entrepreneurs have emerged.

Overall, the status of women entrepreneurship in Pakistan is a mixed picture, with both challenges and opportunities present. However, with continued efforts to support and empower women entrepreneurs, it is possible for the situation to improve and for more women to succeed as business owners in the future. Additionally, women's entrepreneurship can also contribute to achieving the United Nations Sustainable Development Goals related to gender equality, poverty reduction, decent work, and economic growth.¹²³

2.9. Opportunities for Pakistani women in e-commerce and gig-economy

The developments in Information and Communication Technologies (ICT) have opened new ways of conducting business by expanding the markets and also by making humans more productive in many areas of life. Therefore, ICT is being recognised as a key solution for comprehensive development as it is utilising the tools which may empower

people, enhance their skills, increase productivity, and improve governance at all levels.

Despite all its proven advantages, the adoption of e-commerce is challenging for many developing countries. The existing barriers may include economic, socio-political,

119. World Bank. Enabling women entrepreneurs in Pakistan through training and legal reform. <https://we-fi.org/enabling-women-entrepreneurs-in-pakistan-through-training-and-legal-reform/>

120. Yaqoob, Samina, Emerging trend of Women entrepreneurship in Pakistan, Emerging trend of Women entrepreneurship in Pakistan, Emerging trend of Women entrepreneurship in Pakistan, Page 7 (2020)

121. "Barriers to Women's Entrepreneurship," Dawn, August 11, 2021, <https://www.dawn.com/news/1640003>.

122. World Bank. Enabling women entrepreneurs in Pakistan through training and legal reform. <https://we-fi.org/enabling-women-entrepreneurs-in-pakistan-through-training-and-legal-reform/>

123. "Women Entrepreneurship," The Express Tribune, March 8, 2021, <https://tribune.com.pk/story/2289353/women-entrepreneurship>.

and cognitive aspects. Specifically, these barriers can be elaborated as unavailability of credit cards, complex legal procedures for e-commerce and lack of awareness and knowledge. Furthermore, security concerns, having no possibility of touching the products physically prior to its purchase, language and geographical barriers, confusing electronic interfaces, bad user-technological experience, and usability problems are also increasing consumer's hesitation in doing online shopping and, hence, hindering the successful and faster implementation of e-commerce in many developing countries.

E-commerce and the gig-economy offer significant opportunities for Pakistani women, who often face significant barriers to traditional employment opportunities. These digital platforms provide women with flexible work arrangements and the ability to work from home, which can help address some of the social and cultural barriers that prevent women from participating in the workforce.

Additionally, e-commerce and the gig-economy can contribute to economic growth by providing women with new opportunities to generate income and contribute to the national economy. According to a report by the Pakistan Software Export Board, the e-commerce industry in Pakistan is expected to reach \$2.1 billion by 2023, presenting significant opportunities for women entrepreneurs and workers.¹²⁴

Despite the growth of ICT in the country the e-commerce adoption remains, in principle, in its embryonic stage, however the country is progressively moving toward the digital modes and facing good (quick and easy access to the internet, cheaper broadband packages, etc.) and bad (limited infrastructure for payments, difficulties when it comes to ICT use etc.) experiences during this process. Despite this fact, citizens are also starting to know that business on the Internet is providing many benefits, and there exist many hindrances in Pakistan and that is why the consumers' online purchase rate is very low.

However, the economic theories are suggesting that the diffusion of new technologies can have significant impact on economic growth and development, and Pakistan has tremendous potential for the development of e-commerce because of its large population and high proportion of young people in the population.

While the "gig-economy" currently accounts for a relatively small share of workers, platform-based or enabled jobs may be particularly interesting and empowering for women. They may create new options for women to participate in labour markets, both local and global, and give them the chance to emerge from the shadow economy in which they might have been working, thus earning, or supplementing much needed income from other paid work.

Platforms further make it possible to have more flexible work

schedules which in turn may support women to both work and care for their families. Platforms may further help empower women and make them more independent by facilitating access to finance and to financial means, and by easing establishment of businesses reaching out to international markets. Also, platforms are important for knowledge flows and for networking, and may help women access relevant or useful information and contacts.

The COVID-19 pandemic has highlighted the importance of e-commerce and the gig-economy for Pakistani women. With lockdowns and movement restrictions in place, these digital platforms have provided women with opportunities to continue working from home and generate income. A survey by the Pakistan Software Houses Association for IT and ITES (P@SHA) found that 60 percent of female freelancers in Pakistan have experienced a positive impact on their income due to the pandemic.¹²⁵

Platform-enabled digital opportunities may be especially important for women in developing countries and help them leapfrog and contribute to the welfare and well-being of their families and communities. However, for digital platforms to become the empowerment tool that they may represent for women, it is important that the policy helps remove many conscious and unconscious biases and stereotypes which too often constrain women's participation in online platforms. Also, action is needed to remove the hurdles that women may encounter, also in digitally enabled working environment.

Policies must ensure that online platforms do provide real opportunity, rather than substituting a traditional sweat shop for a digital one.

The gig-economy, which consists of independent workers who perform short-term jobs, can provide new opportunities for Pakistani women, especially those who face challenges in securing traditional employment due to cultural or economic constraints.

In Pakistan, many women are unable to work outside their homes due to cultural norms, limited mobility, or a lack of affordable childcare. However, the gig-economy can offer a flexible and convenient way for women to earn income while remaining at home. For example, women can provide freelance services such as virtual assistance, graphic design, or content creation, or they can participate in the gig-economy by delivering food or other goods through platforms like Uber Eats or Careem.

Moreover, the gig-economy can also offer opportunities for women who have been previously marginalised or who have limited education and skills. By matching their skills with the needs of customers, gig platforms can help these women to enter the labour market and improve their economic prospects.

124. "E-commerce to reach \$2.1 billion in Pakistan by 2023: report," Dawn, November 20, 2020, <https://www.dawn.com/news/1591535>

125. "Female freelancers in Pakistan experiencing positive impact on income amid COVID-19: Survey," Business Recorder, September 10, 2020, <https://www.brecorder.com/news/40018969>

2.10. Challenges facing female digital entrepreneurship and business owners

In Pakistan, female entrepreneurs and business owners face many challenges that can impact the growth and success of their ventures.

According to some of the female entrepreneurs, often female startup founders are not taken seriously because their business is viewed more as a hobby than an idea to create jobs and aid the economy. Moreover, their networks are not strong and wide, so they must be resilient in difficult times.¹²⁶ Female entrepreneurs often face difficulty in securing loans or investments, as they are seen as a higher risk. This makes it difficult for them to grow their businesses and create jobs. Traditional gender roles and cultural norms can make it difficult for women to start and run businesses.

Furthermore, women may not be allowed to work outside the home or travel for business purposes. The women in Pakistan are often denied equal access to education and business training, which limits their ability to start and run successful businesses. Women entrepreneurs often lack access to networks and mentorship opportunities that can help them grow and succeed. This can make it more difficult for them to find customers, partners, and investors.

Digitalisation has the potential to empower women entrepreneurs and business owners in Pakistan by increasing their access to markets, finance, and information. However, female digital entrepreneurs and business owners in Pakistan face various challenges that impede their progress and success.

One of the major challenges facing female digital entrepreneurs and business owners in Pakistan is the lack of digital literacy and access to technology. According to a report by

the Pakistan Telecommunication Authority, only 29.9 percent of women in Pakistan use the internet, compared to 89.2 percent of men.¹²⁷ This digital gender gap is even wider in rural areas where women have limited access to digital technologies and face cultural barriers that prevent them from using the internet.

Moreover, female entrepreneurs in Pakistan also face gender discrimination and biases in the business sector. A study by the Pakistan Institute of Development Economics found that women entrepreneurs in Pakistan often face harassment and discrimination from their male counterparts, customers, and even family members.¹²⁸ This discrimination can prevent women from accessing finance and resources necessary for business growth.

In addition, inadequate policies and regulatory frameworks also act as a barrier for female entrepreneurs in Pakistan. According to a report by the World Bank, women in Pakistan face legal restrictions on their ability to start and run a business, such as requiring male permission to register a business or prohibiting women from working at night.¹²⁹ These legal and institutional restrictions prevent women from fully participating in the formal economy and limit their potential for growth.

Furthermore, there is a lack of support networks and mentorship opportunities for female entrepreneurs in Pakistan. According to a study by the Women's Chamber of Commerce and Industry, many women in Pakistan lack access to networks and mentorship programmes that can provide them with guidance and support.¹³⁰ This can prevent women from gaining the knowledge and resources necessary to start and grow their businesses.

2.11. Framework of proposed solutions for challenges facing female digital entrepreneurs and business owners

To address the challenges facing female digital entrepreneurs and business owners in Pakistan, there is a need for a comprehensive approach that involves policy interventions,

capacity building, and mentorship programmes.

Policymakers need to focus on removing institutional

126. Qureshi, O. (2018, March 18). Barriers abound for women in digital space. The Express Tribune: <https://tribune.com.pk/story/2288057/barriers-abound-for-women-in-digital-space> Part of the desk review.

127. "Pakistan Telecommunication Authority, Annual Report 2022," Pakistan Telecommunication Authority, 2022, Page 28.

128. M. Sohail, "Gender, entrepreneurship, and economic development in Pakistan," The Pakistan Development Review, vol. 49, no. 4, 2010.

129. "Women, Business and the Law 2021: Removing Barriers to Economic Inclusion," The World Bank, 2021.

130. "Women in Business," Women's Chamber of Commerce and Industry.



hurdles and creating an enabling environment that supports and encourages women to start and grow their businesses. This can include the removal of legal barriers that prevent women from fully participating in the formal economy, such as requiring male permission to register a business or prohibiting women from working at night. As Fiza Farhan, a social entrepreneur and member of the UN Secretary General's High-Level Panel on Women's Economic Empowerment, states, "Policies need to be created that support and encourage women to start businesses and have equal access to opportunities and resources."¹³¹ There is a need for the Government of Pakistan and civil society organisations to collaborate and mobilise communities as well as provide education on the importance of tapping into

the female workforce as an important facet for the development of the national economy through behavioural, cultural and mindset shifts.

Such programmes can help women to develop business plans, improve their financial literacy, and enhance their digital marketing and sales skills. As noted by Dr Umar Saif, former chairman of the Punjab Information Technology Board, "Digital literacy is critical for women entrepreneurs to succeed in the digital age. Capacity building programmes can provide the necessary skills and knowledge to help women entrepreneurs take advantage of digital opportunities."¹³²

131. A. Jamil, "Fiza Farhan on women's economic empowerment in Pakistan," Gulf News, June 20, 2017.

132. "She Means Business: Umar Saif on why women should be the face of Pakistan's IT industry," Dawn, November 22, 2017.

2.12. Promotion of innovative and responsible online banking services to drive equity and empowerment

The use of digital technologies has grown rapidly in Pakistan, transforming the country's financial services sector. Online banking services have made banking more accessible and convenient, especially for women, who traditionally have faced various barriers to accessing financial services. The present spectrum of online banking and financial services available to women in Pakistan has become a critical means of driving equity and empowerment of Pakistani women.¹³³

There are a number of online banking and financial services available to women including mobile banking, internet banking, and e-wallets. Some of the major providers of mobile banking services in Pakistan include JazzCash, Easypaisa, and UBL Omni.¹³⁴

In addition to mobile banking services, internet banking has also become more popular in recent years. Many banks in Pakistan now offer internet banking services that allow women to manage their finances online. Some of the major banks in Pakistan that offer internet banking services include Standard Chartered, Habib Bank Limited (HBL), and Meezan Bank.¹³⁵ E-wallets are another popular online banking service in Pakistan. E-wallets allow women to store and manage their money digitally. Some of the major e-wallet providers in Pakistan include JazzCash, Easypaisa, and Payoneer.¹³⁶

Despite the availability of these services, it is important to promote innovative and responsible online banking services. This can be achieved through a number of measures, including:

1. **Increasing financial literacy:** To increase women's access to online banking services, it is important to provide them with the necessary financial literacy skills. Financial literacy programmes can help women understand how to manage their finances online, and how to use digital

technologies to access financial services.¹³⁷

2. **Improving access to digital technologies:** Many women in Pakistan still lack access to digital technologies. To overcome this, it is important to provide women with affordable access to digital technologies, such as smartphones and computers.¹³⁸

3. **Addressing cultural barriers:** There are a number of cultural barriers that prevent women from accessing financial services. To address these barriers, it is important to raise awareness of the benefits of financial services and to encourage cultural change.¹³⁹

4. **Implementing responsible banking practices:** To ensure that online banking services are equitable and empowering for women, it is important to implement responsible banking practices. This includes ensuring that services are affordable, accessible, and secure.¹⁴⁰

5. **Providing customised financial products:** Many women have unique financial needs, and traditional financial products may not meet these needs. By providing customised financial products and services designed specifically for women, financial institutions can improve their access to financial services.¹⁴¹

6. **Encouraging entrepreneurship:** Entrepreneurship can be a means of economic empowerment for women. By providing access to financial services, such as microfinance loans and business training, women can start and grow their own businesses.¹⁴²

7. **Strengthening data protection and privacy:** Women, particularly those in traditional societies, may be concerned about their privacy and data protection when using online banking services. By strengthening data protection and privacy policies, financial institutions can address these



concerns and encourage greater use of online banking services among women.¹⁴³

8. **Engaging men in promoting financial inclusion:** Men can play an important role in promoting financial inclusion for women. By engaging men in discussions about the benefits of financial inclusion and encouraging them to support the financial empowerment of women, financial institutions can help overcome cultural barriers and promote greater financial inclusion for women.¹⁴⁴

By implementing these measures and promoting innovative

and responsible banking services, financial institutions can help drive equity and empowerment of women in Pakistan, ultimately contributing to the country's economic growth and development. Overall, promoting innovative and responsible online banking services can help drive equity and empowerment of Pakistani women by overcoming barriers to financial inclusion and providing women with the necessary tools and skills to access financial services. It is important for stakeholders in the financial services sector to work together to increase access to financial services for women in Pakistan, ultimately contributing to the country's economic growth and development.

133. Ahmed, S. S. (2020). Women's Financial Inclusion in Pakistan: Challenges and Prospects. *Journal of Economic and Social Thought*, 7(4), 395-408.

134. State Bank of Pakistan. (2021). *Payment Systems Review*. <https://www.sbp.org.pk/publications/psr/PSR-2021.pdf>

135. Standard Chartered. (n.d.). *Online Banking*. <https://www.sc.com/pk/bank-with-us/ways-to-bank/online-banking/>

136. Easypaisa. (n.d.). *Easypaisa Mobile Account*. <https://easypaisa.com.pk/easypaisa-mobile-account/>

137. Farooq, S., & Jahanzeb, A. (2019). Impact of Financial Literacy on Women's Financial Behavior: Empirical Evidence from Pakistan. *The Journal of Developing Areas*, 53(3), 1-13.

138. Zafar, U., & Munir, K. (2017). Women's Digital Financial Inclusion in Pakistan: Problems and Prospects. *International Journal of Innovation and Applied Studies*, 21(3), 361-372.

139. Ahmed, S. S. (2020). Women's Financial Inclusion in Pakistan: Challenges and Prospects. *Journal of Economic and Social Thought*, 7(4), 395-408.

140. State Bank of Pakistan. (2018). *National Financial Inclusion Strategy for Pakistan*. <https://www.sbp.org.pk/publications/nfis/NFIS-Strategy-Documents.pdf>

141. Ali, N., & Shaikat, F. (2021). Exploring the financial inclusion barriers and challenges for women entrepreneurs in Pakistan. *International Journal of Emerging Markets*, 16(4), 719-740.

142. Iqbal, S., Shah, M. M., & Akhtar, T. (2021). Microfinance as a Tool for Economic Empowerment of Women in Pakistan. *Bulletin of Business and Economics*, 10(2), 83-95.

143. Iqbal, N., & Hussain, R. (2021). Female participation in mobile banking services in Pakistan: An extension of the technology acceptance model. *Journal of Business Research*, 136, 87-96.

144. Siddique, S., & Islam, T. (2021). Attitudes of Pakistani male consumers toward women's financial inclusion: An empirical investigation. *Journal of Islamic Marketing*, 12(1), 124-139.



3

**Women and Girls
in Online Learning of
Tools and Technologies**

Women and Girls in Online Learning of Tools and Technologies

3

3.1. Overview of the major challenges facing women in tech

The digital transformation offers immense opportunities for economies and societies. However, the benefits of the digital transformation are currently not equally distributed among societal groups and genders, and access, use and ownership of digital tools are not greatly in favour of the women. The term "digital gender divide" is frequently used to refer to these types of gender differences in resources and capabilities to access and effectively utilise ICTs within and between countries, regions, sectors, and socio-economic groups.

There are several root causes of the digital gender divide, including hurdles to access, affordability, education and lack of technological literacy, as well as inherent biases and socio-cultural norms that lead to gender-based digital exclusion. Women were found to do 2.6 times the amount of unpaid care and domestic work than men do, which leaves them less time to grow their careers.

There is a recognition that action is needed across diverse areas to ensure all women and girls can fully participate in the online world, with a recent Broadband Commission Working Group on Digital Gender Divide proposing several recommendations, including around digital literacy and confidence, and the availability of relevant content, applications, and services.

Skills, skill endowment, and skill demand also play a fundamental role in determining, and limiting the digital gender divide. Affordability is a challenge for all but affects disproportionately more women and girls and remains one of the key hurdles in accessing ICTs. Also, the digital gender divide is found to increase as technological sophistication and functionality grow and with the cost of ownership. Affordability not only represents a barrier for those who are not yet Internet users, but further prevents Internet users from using the World Wide Web to its full extent, if e.g., Internet data allowances increase importantly with the

quantity of megabits included in the contract.

The digital gender divide is also fuelled by digital illiteracy, which often translates in lack of comfort in using technology and accessing the Internet. Such "technophobia" is often a result of concurrent factors including education, employment status, and income level. This can reasonably be believed that 53 percent of illiterate women in Pakistan is among the major reasons for their digital illiteracy as well.¹⁴⁵

Even girls in formal education appear to be less confident in ICTs, math or science. The OECD ABC of Gender Equality in Education report shows that differences in performance in scientific and ICT-related fields do not stem from innate differences in aptitudes, but rather from students' attitudes and confidence in their own capabilities. Girls are less confident in their math, science and IT abilities, often due to or fuelled by societal and parental biases, and parents' expectations about the future of their 15-year-old boys and girls – independently of performance in mathematics. This ultimately leads to girls' self-censorship and lower engagement in science and ICTs. Additionally, socio-cultural reasons play an important role in explaining the digital gender divide. In Pakistan, it is very common that a female would be prohibited from and/or snubbed from using internet even if they have mobile phones by her elders. Therefore, in the case of women in Pakistan, in fact, family support emerges as a key enabler when it comes to using the Internet. For an estimated 11 million women in Pakistan, family disapproval is the key barrier to owning a mobile phone.¹⁴⁶

In Pakistan, because of poor digital rights protection, safety-related issues are often a key reason for families' opposition to the use of the Internet or the ownership of a mobile phone for both women and girls. Women and girls using the internet can be exposed to additional risks, including cyberstalking, online harassment, or even sexual trafficking,

145. Bank, W. (2019). Literacy Rate - Pakistan. World Bank: <https://data.worldbank.org/indicator/SE.ADT.1524.LT.FE.ZS?end=2019&locations=PK&start=2019&view=bar>

146. GSMA. (2021). Addressing the Mobile Gender Gap in Pakistan. GSMA.



and it thus becomes crucial to develop measures to protect and prevent gender-based violence online.

Finally, the ability of women to access and use digital technologies in rural areas, which are often scarcely populated, the investment and installation of infrastructures, such as broadband infrastructures and cell phone towers is not prioritised as much. This can affect disproportionately more women in such areas. Women and girls in rural areas in Pakistan further face persistent structural constraints, including their higher probability to be out of school than boys – their likelihood is twice as high as girls in urban areas. Furthermore, women and girls in rural areas of Pakistan generally work in agriculture, and their work is often unpaid or considered as a contribution to the family. This ultimately translates in being confined in technology-poor environments where it is difficult if not impossible to use digital technologies, and into having scarce (if any) resources, also financial ones, to be used to go online.

Further to these some of the other challenges being faced by

Women in Pakistan with respect to their access to and interaction with tech are:

1. Lack of representation: Women are underrepresented in the tech industry in Pakistan, making up only a small fraction of the total workforce. This lack of representation can lead to a lack of role models and support for women entering the industry. A tech sector study (P@sha Study) in Pakistan shows that women comprise only 14 percent of the workforce and that the sector is dominated not only by male tech entrepreneurs but by men in executive positions.¹⁴⁷
2. Cultural barriers: Stereotypes and cultural norms can discourage women from pursuing careers in tech. Some families and communities in Pakistan may not see tech as an appropriate or desirable career path for women.¹⁴⁸
3. Lack of access to education and resources: Women in Pakistan may have limited access to education and resources that would help them develop the skills needed to enter the tech industry.

147. Vaqar, F. (2019, October 19). Tech revolution: are Pakistani women being left behind? The Express Tribune

148. Fazal, S., Naz, S., Khan, M. I., & Pedder, D. (2019). Barriers and enablers of women's academic careers in Pakistan. Asian Journal of Women's Studies, Pages 217-238.

4. **Bias and discrimination:** Women in tech may face bias and discrimination based on their gender, which can impact their ability to advance in their careers and be taken seriously in the workplace.

5. **Work-life balance:** The fast-paced and demanding nature of tech can make it difficult for women to balance their work and family responsibilities, which may discourage them from pursuing careers in the industry.

3.2. Benefits and opportunities of online learning

The digitalisation of education has brought about many opportunities for women in Pakistan. Online learning has emerged as an alternative mode of education, especially in the wake of the COVID-19 pandemic. While online learning has the potential to address many of the challenges that women face in accessing education, there are still significant barriers that need to be addressed.¹⁴⁹ The following are few critical barriers that need to be addressed:

1. **Gender gap in access to technology and internet:** There is a significant gender gap in access to technology and the internet in Pakistan. According to a report by the Pakistan Telecommunications Authority, only 29.9 percent of women in Pakistan have access to the internet, compared to 89.2 percent of men.¹⁵⁰ Women who lack access to the internet or have limited access to digital devices are at a disadvantage when it comes to accessing online learning resources, which can impede their ability to acquire new skills and knowledge.

2. **Quality and relevance of online learning resources:** The quality and relevance of online learning resources for women in Pakistan also remain a concern. While there are a growing number of online learning resources available, many of them may not be tailored to the specific needs and interests of women. For instance, there may be limited course offerings in fields that are traditionally dominated by men, or the course content may not reflect the realities and experiences of women in Pakistan.¹⁵¹ This can limit the effectiveness of online learning in empowering women and promoting gender equity. Furthermore, there may be a lack of visual content, or content delivered in local languages.

3. **Social and cultural barriers:** Socio-cultural barriers also pose a challenge to women's access to online learning in Pakistan. In many parts of the country, traditional gender roles and social norms limit women's mobility and access to public spaces. Women who may be interested in pursuing online learning may face resistance from their families or communities. There is a need for greater awareness and advocacy to promote online learning as a viable alternative to traditional education and to address these socio-cultural

barriers.¹⁵²

Online learning has opened many benefits and opportunities for women in Pakistan. Here are a few:

1. **Flexibility:** Online learning provides women with the flexibility to balance their education with other responsibilities, such as work or family. They can study at their own pace and from the comfort of their own home, without the need to travel to a physical location.

2. **Accessibility:** Online learning has made education more accessible to women in remote or rural areas of Pakistan, where there is limited access to quality educational institutions. With the internet, women can now access a wealth of information and educational resources from anywhere, at any time.

3. **Affordability:** Online learning is often more affordable than traditional forms of education, as it eliminates many of the costs associated with physical institutions, such as transportation and housing. This makes it easier for women who may have limited financial resources to further their education.

4. **Career advancement:** Online learning provides women with the opportunity to acquire new skills and knowledge, which can lead to improved career prospects and higher salaries. With the right education, women in Pakistan can gain the knowledge and skills needed to succeed in their chosen careers.

5. **Increased confidence:** By taking control of their own education, women in Pakistan can build their confidence and become more self-reliant. This newfound confidence can help them in many areas of their lives, including their personal and professional relationships.

Overall, online learning has the potential to greatly benefit women in Pakistan, by providing them with the flexibility, accessibility, affordability, career advancement and increased confidence they need to succeed in their

149. Shaukat, M., & Chaudhry, A. G. (2020). E-learning in Pakistan: opportunities, challenges, and prospects. *Education and Information Technologies*, 25(3), 1893-1913.

150. [10]

151. Rehman, S. U., Kamal, A., & Qureshi, I. M. (2020). Online Learning: Opportunities and Challenges in Pakistan. *Turkish Online Journal of Distance Education*, 21(3), 1-16.

152. Aziz, N. (2020). Barriers to Women's Access to Higher Education in Pakistan. *Journal of Education and Educational Development*, 7(1), 120-132.



education and their lives. Addressing the gender gap in access to technology and the internet, ensuring the quality and relevance of online learning resources, and addressing socio-cultural barriers are critical to promoting gender equity and empowering women through online learning. Addressing these challenges requires a concerted effort from stakeholders across the education and technology sectors to promote greater access and awareness of online learning opportunities for women in Pakistan.¹⁵³

3.2.1. Introduction of steps taken by government

The Government of Pakistan has recognised the potential of online learning in promoting education and has taken several initiatives to promote greater access to online learning opportunities for women in the country. These initiatives aim to address the various barriers that women face in accessing education and to promote gender equity

and empowerment through online learning.

One of the key initiatives of the Government of Pakistan is the establishment of the Virtual University of Pakistan, which offers a range of online courses and degree programmes. The university has a specific focus on promoting access to higher education for women and offers a range of courses in fields that are traditionally dominated by men, such as engineering and computer science. The Virtual University of Pakistan has been recognised by the Higher Education Commission of Pakistan for its innovative and accessible approach to education.¹⁵⁴ The government has also launched the E-Learn Punjab initiative, which aims to provide free access to online learning resources to all students in the province of Punjab. The initiative offers a range of courses, including video lectures and interactive quizzes, and is designed to be accessible to students who may not have access to digital devices or the internet. The programme also includes initiatives to train teachers in delivering online learning and to improve the quality and relevance of online learning resources.¹⁵⁵

153. Farooq, M. S., & Rana, M. H. (2020). Role of E-learning in Developing Human Resource in Pakistan. *Journal of Educational Research*, 23(2), 1-13.

154. Virtual University of Pakistan. (n.d.). Recognition and Accreditation. <https://www.vu.edu.pk/accreditation/>

155. Punjab Information Technology Board. (n.d.). E-Learn Punjab. <https://elearn.punjab.gov.pk/>

Another key initiative of the government is the establishment of the National E-Learning Resource Centre (NELRC), which aims to promote the development and dissemination of high-quality online learning resources. The NELRC is a collaborative effort between the Higher Education Commission of Pakistan and the Ministry of Federal Education and Professional Training. The centre provides support to universities and other educational institutions in developing and delivering online courses and programmes, with a specific focus on promoting gender equity and empowering women through online learning.¹⁵⁶

Additionally, the Ministry of Information Technology and Telecommunication has launched a national campaign to promote the use of digital technologies for education, including online learning. The campaign includes initiatives to train teachers in delivering online learning, to provide digital devices and internet access to students in underserved areas, and to promote greater access to online learning opportunities for women and girls.¹⁵⁷

3.2.2. Introduction of steps taken by civil society

The civil society in Pakistan has also taken several initiatives to promote online learning opportunities for women in the country. One such initiative was the Women's Digital League, a social enterprise which aimed to empower women through digital skills training and online work opportunities.

The Women's Digital League offered a range of online courses in fields such as digital marketing, graphic design, and content creation, and provides opportunities for women to work as freelancers and earn income through online platforms. The organisation has been recognised for its innovative approach to empowering women through digital skills training and has provided training and work opportunities to over 7,000 women in Pakistan.¹⁵⁸

3.3. Effects of pandemic on women's access to digital technology

The COVID-19 pandemic has taken a huge toll on women and girls. Women are at the very heart of the fight against the

Another initiative in the private sector is the CodeGirls programme, which aims to promote access to education and employment opportunities for women in the tech industry. The programme offers a 6-month coding bootcamp for women, with a focus on providing training in high-demand programming languages and tools. The CodeGirls also provides opportunities for mentorship and networking with professionals in the tech industry, and has a specific focus on promoting gender equity and diversity in the field.¹⁵⁹

Major private sector tech players such as telecommunications company Jazz has launched a Smart School and Kissan to help rural women gain education, as well as better manage agricultural matters.

Civil society also plays an important role in promoting online learning opportunities for women in Pakistan. Non-governmental organisations and advocacy groups can play a critical role in raising awareness about the benefits of online learning, advocating for policies and regulations that support online learning, and providing resources and support to women who may face barriers in accessing online learning opportunities. Civil society can also play a role in promoting greater awareness and understanding of the socio-cultural factors that may limit women's access to education, and in advocating for gender-equitable policies and practices in the education sector.¹⁶⁰

The private sector and civil society initiatives discussed above demonstrate the diverse range of actors who are working to promote greater access to online learning opportunities for women in Pakistan. These initiatives are critical in addressing the various barriers that women face in accessing education and promoting gender equity and empowerment through online learning. A collaborative and coordinated effort from all stakeholders is essential to fully realise the potential of online learning in empowering women and promoting their full participation in Pakistan's economic and social development.

coronavirus. They are not only dealing with the 'shadow pandemic' in the form of gender-based violence and

156. Higher Education Commission of Pakistan. (2019). National E-Learning Resource Centre. <https://hec.gov.pk/english/services/students/elearning/Pages/default.aspx/>

157. Ministry of Information Technology and Telecommunication. (2021). National Digital Skills Campaign. <https://www.moitt.gov.pk/npa/national-digital-skills-campaign/>

158. Women's Digital League. (n.d.). About Us. <https://www.womensdigitalleague.com/about-us/>; appears dysfunctional. The data was accessed through Google's "cache" service.

159. WomenInTech. (n.d.). <https://www.womenintechpk.com/portfolio/code-girls/>

160. Afzal, M. (2019). Civil Society's Role in Promoting Gender Equality in Pakistan. South Asian Voices. <https://southasianvoices.org/civil-societys-role-in-promoting-gender-equality-in-pakistan/>



harassment but are also dealing with institutional apathy and neglect. Their precarity becomes more acute as it is structured by hierarchies of gender, location, ethnicity, class, sexuality, nationality, religion, ability, and age; and access to technology, of course.¹⁶¹

The COVID-19 pandemic has had a significant impact on women's access to digital technology. The pandemic has accelerated the digital divide, making it more challenging for many women to access the technology and resources they need to participate fully in the digital world. It exacerbated the existing digital divide in Pakistan, particularly for women who face significant barriers in accessing digital technology. With the shift towards remote work, education, and commerce, the lack of access to digital infrastructure has become a major hurdle for many women in Pakistan, particularly those living in rural areas.

Additionally, many women lack the technical skills and knowledge needed to effectively use digital technology,

limiting their ability to access economic opportunities and to participate in the digital economy. Furthermore, social, and cultural barriers have been amplified by the pandemic, making it difficult for women to access the resources they need to participate in the digital economy.¹⁶²

Some of the effects of the pandemic on women's access to digital technology include:

1. Widening digital divide: The pandemic has highlighted the existing digital divide, with many women still lacking access to the internet, computers, and other digital technologies. This has made it more challenging for them to work, learn, and access essential services online.¹⁶³

2. Increase in domestic and care responsibilities: The pandemic has resulted in a significant increase in the number of women who are now responsible for domestic and care responsibilities. This has made it harder for them to find time to access digital technology and resources,

161. Rehman, Z., Kamran, H., & Khan, Z. B. (2021). Feminist Case Studies on the Gender Digital Divide Amidst COVID-19. Media Matters for Democracy.

162. "Pandemic widens digital divide for women in Pakistan," Dawn, March 8, 2021.

163. Thaheem, S. K., Abidin, M. J., Mirza, Q., & Pathan, H. (2022). Online teaching benefits and challenges during pandemic COVID-19: a comparative study of Pakistan and Indonesia. Asian Education and Development Studies.

leading to a further widening of the digital divide.

3. Increase in domestic abuse and gender-based violence: constricted homes make women more vulnerable to domestic violence and prevent them from accessing digital technology outside the home, allowing perpetrators of violence to restrict access to technology even more.

To summarise, the COVID-19 pandemic has exacerbated existing challenges to women's access to digital technology and has created new ones. Addressing these challenges will require investment in digital infrastructure, programmes that promote digital literacy and skills training for women, and policies that protect women from online violence and harassment.

3.3.1. Impacts of pandemic on rural women's access to digital technology

The COVID-19 pandemic has created significant challenges for Pakistani women living in rural areas in accessing digital technology. During the pandemic, many women were forced to migrate back to their rural villages as employment opportunities in urban centres as maids and house-help shut down. This resulted in a loss of income. With the shift towards remote work, education, and commerce, the lack of access to digital infrastructure has become a major hurdle for many rural women in Pakistan.¹⁶⁴ The pandemic has

made it even more difficult for women in rural areas to access digital technology and to participate in online activities, limiting their ability to benefit from the potential economic opportunities provided by the digital economy.

One major challenge for rural women is the lack of access to internet connectivity, which is crucial for participating in online activities.¹⁶⁵ According to a report by the World Bank, Pakistan already had the lowest share of women in ICT,¹⁶⁶ the pandemic has further aggravated the situation. This has put rural women at a significant disadvantage in accessing education, healthcare, and economic opportunities that require access to digital technology.

Moreover, many rural women in Pakistan lack the technical skills and knowledge needed to effectively use digital technology, making it difficult for them to participate in the digital economy.¹⁶⁷ This is particularly true for older women and those who have limited exposure to technology.

Another significant challenge for rural women in accessing digital technology is the limited availability of training and technical support. Research has highlighted the importance of digital literacy programmes for women in rural areas to enable them to access digital technologies and participate in the digital economy.¹⁶⁸ However, many rural women in Pakistan lack the technical skills and knowledge needed to effectively use digital technology, making it difficult for them to participate in the digital economy. As a result, many rural women are unable to access online education, remote work opportunities, or e-commerce platforms, which have become increasingly important during the pandemic.¹⁶⁹

3.4. Basic barriers to successful adoption and use of technology by Pakistani women

There are several barriers that contribute to the limited adoption and use of technology by Pakistani females. Some of the most common barriers include:

1. Lack of access to technology: In many rural areas of Pakistan, there is limited access to technology and the

internet, which makes it difficult for women to access and use technology.¹⁷⁰

2. Digital illiteracy: Many Pakistani women lack the necessary skills and knowledge to effectively use technology, including basic computer and internet literacy.¹⁷¹

164. "Rural women miss out on internet revolution," *The News*, March 8, 2021.

165. "The pandemic exposed Pakistan's internet divide," *The Express Tribune*, May 26, 2021.

166. World Bank, "Accelerating Gender Equality in Digital Development," Page 31 (2021)

167. "Covid-19 widens digital divide in rural Sindh," *Dawn*, December 4, 2020.

168. M. S. Siddiqui and S. Munir, "Women in COVID-19 Pandemic: Emerging Challenges and Opportunities for Digital Financial Inclusion in Pakistan," *The Journal of Developing Areas* 55, no. 3 (2021): 169-182.

169. M. Nauman and S. A. Ali, "Digital divide, gender divide and Covid-19 pandemic in Pakistan: a qualitative study," *Electronic Journal of Information Systems in Developing Countries* 87, no. 1 (2021).

170. Recorder, B. (2022, February 19). E-commerce market projected to generate \$7.7 billion revenue in 2022. *Business Recorder*: <https://www.brecorder.com/news/40170403/e-commerce-market-projected-to-generate-77bn-revenue-in-2022>

171. Rana, A. (2007). The implications of technology for women of Pakistan in higher education: a qualitative analysis. PhD thesis: The University of San Francisco.



3. Societal attitudes: Despite recent advancements in the rights of women in Pakistan, many traditional attitudes persist, including the belief that women should not be involved in technology-related activities.¹⁷²

4. Economic constraints: In many cases, women in Pakistan do not have the financial resources to purchase and maintain technology, such as computers and smartphones. Their dependence on their male counterparts confines their capacity to make their own choices including their decision related to IT.

5. Security concerns: Women in Pakistan often face security risks when using technology, including cybercrime and online harassment.

6. Limited availability of female-friendly technology: In some cases, technology and software may not be designed with the needs and preferences of women in mind, making it less accessible and user-friendly.

7. Poor digital infrastructure: There is a lack of reliable and affordable digital infrastructure in many parts of Pakistan, particularly in rural areas, which limits women's access to digital technology and the internet.

8. Lack of representation and role models: Women are underrepresented in the technology sector in Pakistan, which can make it difficult for women to find role models or support networks and can also discourage them from pursuing technology-related careers or activities.

In order to overcome these barriers and to increase the adoption and use of technology by Pakistani women, it is important to address these issues through targeted initiatives and programmes aimed at providing access to technology, building digital literacy skills, and promoting a more gender-inclusive technology culture.

172. Vaqar, F. (2019, October 19). Tech revolution: are Pakistani women being left behind? *The Express Tribune*

3.5. How female learners are shaping their careers with accessible, affordable online education resources

Online education has emerged as a powerful tool for promoting greater access to education for women in Pakistan. By offering accessible and affordable learning resources, online education has enabled many women to shape their careers and achieve their educational goals. According to a report by The News, online education has opened up new avenues for women in fields such as digital marketing, content creation, and graphic design.¹⁷³ These fields traditionally have been male dominated, but online education has provided women with the skills and knowledge they need to compete and succeed in these industries.

Online education has also provided opportunities for women to pursue higher education and advanced degrees. The Virtual University of Pakistan, for instance, offers a range of online degree programmes in fields such as computer science, business, and education. According to a report in Dawn, online education has enabled many women to pursue higher education without having to leave their homes or communities, which can be particularly important in areas where women face socio-cultural and mobility barriers to accessing education.¹⁷⁴

The growth of online education in Pakistan has the potential to promote greater gender equality and women's empowerment in the country. By providing women with greater access to education and career opportunities, online education can help break down traditional barriers and stereotypes that limit women's participation in the workforce. As noted by a report in The Express Tribune,

"online learning is proving to be a game-changer for women in Pakistan, who often face socio-economic, cultural and geographical barriers to education and training."¹⁷⁵ By enabling women to pursue their educational and career goals, online education can also help promote women's empowerment and advance their position in society. Access to education has the power to transform women's lives, and online learning is one way to make education more accessible and affordable for women in Pakistan.¹⁷⁶ Through online education, women in Pakistan can gain the skills and knowledge they need to take on leadership roles, start their businesses, and contribute to the economic and social development of the country.

In short, the growth of online education in Pakistan has opened up new opportunities for women to shape their careers and achieve their educational goals. By providing accessible and affordable learning resources, online education has helped break down traditional barriers that limit women's access to education and career opportunities. The link between women's online education and greater gender equality and women's empowerment is clear, and it is critical that stakeholders across the education and technology sectors work together to promote greater access and awareness of online learning opportunities for women in Pakistan. While there is still much work to be done to ensure that online education is accessible and equitable for all women in Pakistan, the growing momentum and potential of this sector offer reasons for optimism.

3.6. Strategies for optimising education delivery through online platforms

Online learning has the potential to revolutionise education delivery in Pakistan and provide greater access to education for women, especially those who are unable to attend traditional schools or universities. However, in order to optimise education delivery through online channels, there are several strategies that can be implemented.

One of the critical steps in optimising education delivery through online platforms is improving internet connectivity and infrastructure. This includes expanding access to high-speed internet and digital devices in rural areas where internet connectivity is limited. According to a report by the World Bank, improving internet connectivity in Pakistan is



critical for promoting online learning, and the government has a significant role to play in ensuring that these initiatives are successful.¹⁷⁷ The report notes that "the government can support the expansion of broadband access by developing policies and regulations that promote investment in broadband infrastructure and by providing incentives to increase demand for broadband services."

Another important strategy for optimising education delivery through online platforms is the development of high-quality digital content. This requires a significant investment in resources to develop and design digital curricula and resources that are accessible and engaging for learners. As noted by a study in the International Journal of Education and Development using Information and Communication Technology, "educational institutions must allocate significant resources towards the development of digital content that can supplement classroom instruction and provide students with new and engaging learning opportunities."¹⁷⁸

The Government of Pakistan has recognised the potential of online learning to optimise education delivery and has launched several initiatives to promote online learning in the country. In 2020, the government announced the establishment of a national online learning platform, which will provide access to digital courses and resources to learners across the country. The government has also partnered with private sector companies to provide high-speed internet and digital devices to schools in rural areas. These initiatives demonstrate the government's commitment to promoting online learning and optimising education delivery in Pakistan.

One key area where international development partners can support the government is in providing technical assistance and funding to improve internet connectivity and infrastructure. This includes investing in the development of broadband infrastructure and providing support for the deployment of digital devices and equipment in schools and communities.

173. Asif, A. (2021, February 14). Women gain access to digital economy through online courses. The News. <https://www.thenews.com.pk/print/785872-women-gain-access-to-digital-economy-through-online-courses>

174. Shaikh, S. (2021, February 17). Online courses: Women in Sindh take to education from home. Dawn. <https://www.dawn.com/news/1607636/>

175. Waseem, M. (2021, February 1). How online learning is helping women in Pakistan break barriers. The Express Tribune. <https://tribune.com.pk/story/2280125/how-online-learning-is-helping-women-in-pakistan-break-barriers/>

176. Saboor, M. (2021, February 11). Online learning helping women advance in society. Daily Times. <https://dailytimes.com.pk/720100/online-learning-helping-women-advance-in-society/>

177. World Bank. (2020). World Bank Supports Pakistan's Internet Connectivity and Digital Infrastructure Development. <https://www.worldbank.org/en/news/press-release/2020/12/21/world-bank-supports-pakistans-internet-connectivity-and-digital-infrastructure-development/>

178. Fatima, N., & Ahmad, A. (2019). E-learning in Pakistan: Challenges and Opportunities. International Journal of Education and Development using Information and Communication Technology, 15(2), 90-103.

Local civil society organisations can also play a critical role in promoting online education and optimising education delivery. These organisations can provide grassroots support for online education initiatives, including raising awareness about the benefits of online learning, providing training and support to educators, and advocating for policies that promote gender equality and social inclusion.

In addition, partnerships between the government, international development partners, and local civil society organisations can promote collaboration and knowledge-sharing to enhance the quality and impact of online education initiatives. These partnerships can help to identify best practices and innovative approaches for online learning, as well as provide support for monitoring and evaluation of online education programmes to ensure their effectiveness and sustainability.

Following are a few proposed strategies on which the government, international development partners and the local civil society organisations can collaborate:

1. Improving internet connectivity and infrastructure: Expanding access to high-speed internet and digital devices in rural areas where internet connectivity is limited is critical for promoting online learning. The government can support the expansion of broadband access by developing policies and regulations that promote investment in broadband infrastructure and by providing incentives to increase demand for broadband services.¹⁷⁹

2. Developing high-quality digital content: Significant investment in resources to develop and design digital curricula and resources that are accessible and engaging for learners is essential. Educational institutions must allocate significant resources towards the development of digital content that can supplement classroom instruction and provide students with new and engaging learning opportunities.¹⁸⁰

3. Providing training and support to educators: Teachers need to be trained and supported in using digital tools and resources effectively. This includes providing professional development opportunities, technical support, and access to digital resources that can enhance teaching and

learning.¹⁸¹

4. Fostering public-private partnerships: Collaboration between the public and private sectors can be an effective way to promote online education initiatives. Private sector companies can provide resources, including high-speed internet and digital devices, while the government can provide policy support and regulatory frameworks that enable the growth of the online education sector.¹⁸²

5. Promoting digital literacy: Digital literacy is essential for online learning, and efforts should be made to promote digital literacy among learners and educators. This includes providing access to digital resources and training on digital tools and technologies.¹⁸³

6. Addressing socio-cultural barriers: Socio-cultural barriers, such as gender-based discrimination, can limit access to online education for women and marginalised communities. Efforts should be made to address these barriers through awareness-raising campaigns and policies that promote gender equality and social inclusion.¹⁸⁴

7. Developing customised learning pathways: One of the benefits of online education is the ability to customise learning pathways to meet the needs and interests of individual learners. This requires the development of adaptive learning technologies and personalised learning experiences that can provide learners with targeted feedback and support.¹⁸⁵

8. Encouraging collaboration and peer learning: Online education can provide opportunities for learners to collaborate with peers and engage in peer learning. This requires the development of online learning communities, where learners can share resources, exchange ideas, and provide support to one another.¹⁸⁶

9. Monitoring and evaluating online education initiatives: It is essential to monitor and evaluate online education initiatives to ensure that they are achieving their intended outcomes. This includes collecting data on access and usage of online learning resources, as well as assessing the impact of online education on learners' outcomes and experiences.¹⁸⁷

179. World Bank. (2020). World Bank Supports Pakistan's Internet Connectivity and Digital Infrastructure Development. <https://www.worldbank.org/en/news/press-release/2020/12/21/world-bank-supports-pakistans-internet-connectivity-and-digital-infrastructure-development/>

180. Fatima, N., & Ahmad, A. (2019). E-learning in Pakistan: Challenges and Opportunities. *International Journal of Education and Development using Information and Communication Technology*, 15(2), 90-103.

181. Mahmood, Z., & Azam, S. (2017). Online teacher professional development: An exploration of Pakistani teachers' perspectives. *Turkish Online Journal of Distance Education*, 18(3), 1-15.

182. Khan, R. A., & Bhatti, Z. A. (2016). E-learning initiatives in Pakistan: Current practices and future prospects. *Education and Information Technologies*, 21(2), 327-344.

183. Ali, N. (2017). Exploring digital literacy among undergraduate students: A case study of a Pakistani university. *The Journal of Academic Librarianship*, 43(5), 415-422.

184. Rehman, R. U. (2017). E-learning in Pakistan: A feasibility report. *Journal of Educational and Social Research*, 7(2), 97-105. Part of the desk review.

185. Alam, F., & Hossain, M. S. (2019). Adaptive e-learning system: A review of the literature. *Journal of Educational Computing Research*, 57(7), 1629-1660.

186. Li, C., & Li, Y. (2016). Online learning communities in higher education. *Journal of Educational Technology Development and Exchange*, 9(1), 1-14. Part of the desk review.

187. Tondeur, J., Forkosh-Baruch, A., Prestridge, S., Albion, P., & Edirisinghe, S. (2016). Responding to challenges in teacher professional development for ICT integration in education. *Journal of Educational Technology & Society*, 19(3), 110-120. Part of the desk review.



10. Providing digital infrastructure and support: To ensure that online education initiatives are successful, it is essential to provide digital infrastructure and support. This includes providing technical support, ensuring the availability of digital resources, and creating online support systems that can help learners navigate the online learning environment.

To optimise education delivery through online platforms in Pakistan, the government can work with international development partners and local civil society organisations to effectively develop and implement these strategies. These partnerships can provide valuable resources, expertise, and support to enhance the quality and accessibility of online learning.¹⁸⁸

3.7. Long-term possibilities: supporting digital literacy among women and girls

Digital literacy among women and girls in Pakistan is a crucial aspect of their empowerment, as it provides them with the skills and knowledge needed to participate in the

rapidly changing world of technology. Research has shown that digital literacy can enhance women's access to education, healthcare, and employment opportunities.¹⁸⁹ In

188. Tondeur, J., Roblin, N. P., Vanderlinde, R., Braak, J. V., & Zhu, C. (2017). A multilevel analysis of what matters in the training of pre-service teacher's ICT competencies. *Educational Technology & Society*, 20(1), 63-74.

189. Ismail, S., & Ahmad, S. (2019). Exploring the Impact of Digital Literacy on Women Empowerment: A Case Study of Pakistan. *International Journal of Business and Information*, 14(2), 161-177.

Pakistan, where cultural and societal barriers restrict women's access to education and work, digital literacy can serve as a valuable tool for enhancing women's economic and social well-being.

One of the significant benefits of supporting digital literacy among Pakistani women and girls is the ability to improve their access to education. Digital technology has the potential to democratise education by providing access to a wide range of educational resources, including online courses, virtual classrooms, and e-books. Through digital literacy programmes, women and girls in remote and rural areas can access education, thereby reducing gender disparities in education.¹⁹⁰ This is particularly important in a country like Pakistan, where girls are often not given the same opportunities as boys when it comes to education.

Another benefit of digital literacy is its potential to enhance women's health and well-being. Through digital technology, women in Pakistan can access health-related information and services, including online consultations, telemedicine, and online health records. This can improve the quality of healthcare services for women and increase their access to healthcare, particularly in areas where there is a shortage of healthcare providers.¹⁹¹ Women can also use digital platforms to share their experiences and knowledge related to health and wellness, which can contribute to the overall health and well-being of the community. It can also allow for improved family planning and reduced rates of deaths during childbirth due to poor health of mothers. Better family planning, access to healthcare, and knowledge about contraception through digital learning can help Pakistan tackle overpopulation long-term.

Digital literacy can also provide women and girls with opportunities for economic empowerment. With digital skills, women can access online employment opportunities and work from home, which can provide them with financial independence and flexibility. Digital technology also allows women to start their businesses and become entrepreneurs, providing them with a pathway to financial stability and success.¹⁹² In Pakistan, where women's participation in the workforce is low, digital literacy can be an essential tool for increasing women's economic participation.

Supporting digital literacy among women and girls in Pakistan has the potential to create long-term economic and social possibilities for them. With the growth of the digital economy, digital literacy has become a crucial skill that can

help women and girls access new opportunities and participate in the workforce.¹⁹³

By providing digital literacy training to women and girls, policymakers and stakeholders can help them gain the necessary skills and knowledge to engage with the digital world and create long-term economic opportunities for themselves. Furthermore, the digital literacy can help create long-term economic possibilities for Pakistani women and girls by providing them with access to new markets and customers. With the rise of e-commerce platforms, digital literacy can enable women to sell their products and services to customers worldwide, opening up new markets and revenue streams.¹⁹⁵ Digital skills can also help women and girls create and promote their businesses through social media and other online marketing channels, which can lead to increased sales and business growth.

In addition to economic possibilities, digital literacy can also create long-term social possibilities for women and girls in Pakistan. By gaining digital skills, women can access online educational resources and participate in virtual classrooms, which can lead to increased educational opportunities and better career prospects. Digital technology can also provide women with access to information and services related to health, safety, and other social issues, empowering them to make informed decisions and take action to improve their lives.

Despite the potential benefits of digital literacy for women and girls in Pakistan, social patriarchy remains a significant obstacle that hinders their ability to create economic and social possibilities for themselves. In Pakistan, patriarchal norms and values dominate many aspects of social and economic life, including education, employment, and access to technology.¹⁹⁶ These patriarchal structures often prevent women and girls from realising their full potential and accessing the benefits of digital technology.

The social patriarchy remains a significant obstacle in creating economic and social possibilities for women and girls in Pakistan. Addressing patriarchal structures and norms is crucial for creating an environment where women and girls can access education, employment, and digital technology. Supporting digital literacy among women and girls in Pakistan is crucial for promoting gender equality and sustainable development. The government should prioritise the development and implementation of digital literacy programmes, invest in digital infrastructure, and work to

190. Qureshi, S. M., & Hussain, S. (2018). Women's Empowerment through Digital Literacy in Pakistan. *South Asian Studies*, 33(1), 149-160.

191. Khalid, A., & Khalid, S. (2020). A Comparative Study of Women's Health Status: Impact of Digital Technology. *Journal of Digital Information Management*, 18(5), 207-217.

192. Naz, A., & Munir, K. (2020). Empowering Women through Digital Entrepreneurship: A Case Study of Pakistan. *South Asian Journal of Management*, 27(2), 48-65.

193. Saeed, S. (2020, November 12). Digital Skills Vital for Women to Join Workforce. *Dawn*. <https://www.dawn.com/news/1590207/>

194. Shafiqat, S. (2021, February 3). The Role of Digital Skills in Women's Economic Empowerment. *The Express Tribune*. <https://tribune.com.pk/article/96163/the-role-of-digital-skills-in-womens-economic-empowerment/>

195. Imran, A. (2020, December 15). How Digital Skills Can Empower Women in Pakistan. *The News International*. <https://www.thenews.com.pk/print/755226-how-digital-skills-can-empower-women-in-pakistan/>

196. Kausar, A. (2021). Exploring the Interplay of Patriarchy and Digital Literacy in Pakistan. *Journal of International Women's Studies*, 22(1), 132-142.



address the social and cultural barriers that prevent women and girls from accessing technology and participating in the digital economy. By taking these steps, the government can help create a more inclusive and equitable digital society that benefits all of its citizens.

The digital literacy must be seen as a critical tool for enhancing the economic and social well-being of women and girls in Pakistan. Through digital technology, women can access education, healthcare, and employment opportunities, which can contribute to their empowerment and gender equality. By supporting digital literacy

programmes for women and girls in Pakistan, policymakers, and stakeholders can promote long-term sustainable development that benefits the entire country. Supporting digital literacy among women and girls in Pakistan can create long-term economic and social possibilities for them. With the right digital skills and knowledge, women and girls can access new opportunities and markets, participate in the digital economy, and gain financial independence. It can also lead to increased access to education and social services, empowering women to make informed decisions and take control of their lives.



Suman Ali has documented her recovery and court case on Facebook under the name Acid Survivor.

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4

Technology-Facilitated Gender-based Violence and Prevention

Technology-Facilitated Gender-based Violence and Prevention

4

4.1. Defining technology-facilitated gender-based violence

Technology-facilitated gender-based violence in Pakistan has severe and dangerous outcomes for women and girls. It encompasses a range of abusive behaviours facilitated by digital technologies, including online harassment, stalking, non-consensual sharing of intimate images, and surveillance. These forms of violence are enabled by the widespread use of digital technology in everyday life, allowing perpetrators to harass and abuse victims from a distance and with a degree of anonymity.

Using technology in perpetrating acts of violence and harassment against women and girls has serious consequences, both in terms of the immediate impact on the victims and the broader societal implications. The direct impact on victims can be severe, including harm to their mental and emotional well-being, threats to their physical safety, and the loss of educational and employment opportunities.¹⁹⁷ Moreover, the broader societal implications of technology-facilitated gender-based violence can include the perpetuation of harmful gender norms and the marginalisation of women and girls from digital spaces.¹⁹⁸

To better understand the nature and scope of technology-facilitated gender-based violence, it is crucial to define various forms that this type of violence can take. These definitions can help clarify what behaviours constitute technology-facilitated gender-based violence and inform efforts to prevent and respond to this issue. Some standard depictions of technology-facilitated gender-based violence include online harassment, non-consensual sharing of intimate images, cyberstalking, identity theft, and digital technologies to perpetrate domestic violence.

The following definitions reflect how technology can

perpetrate violence against women and girls and highlight the urgent need for a comprehensive approach to addressing this issue.

1. An act of violence perpetrated by one or more individuals that is committed, assisted, aggravated and amplified in part or fully by the use of information and communication technologies or digital media, against a person on the basis of their gender (UNFPA, 2021). In this regard, forms of technology-facilitated gender-based violence can include 1) image-based sexual abuse; 2) technology facilitated sexual abuse; 3) online harassment; 4) cyber-stalking; 5) doxing; 6) hacking; 7) use of technology to locate survivors to perpetrate violence; 8) impersonation; 9) hate speech; 10) defamation; and 11) limiting or controlling use of technology.¹⁹⁹

2. "Technology-facilitated gender-based violence refers to the use of digital technologies to perpetrate, aid or abet acts of violence or harassment against women and girls."²⁰⁰ (United Nations Women, 2015)

3. "Technology-facilitated violence against women is the use of technology to perpetrate the acts of gender-based violence, including but not limited to online harassment, stalking, identity theft, non-consensual sharing of intimate images, and surveillance."²⁰¹ (World Health Organization, 2017)

4. "Technology-facilitated domestic abuse involves the use of technology, such as social media, smartphones, and other digital platforms, to control, harass, or intimidate a partner or spouse."²⁰² (National Domestic Violence Hotline, 2021)

197. Hinduja, S., & Patchin, J. W. (2018). Cyberbullying and Online Harassment: A Review of the Literature. *International Journal of Adolescent Medicine and Health*, 31(3), 1-21.

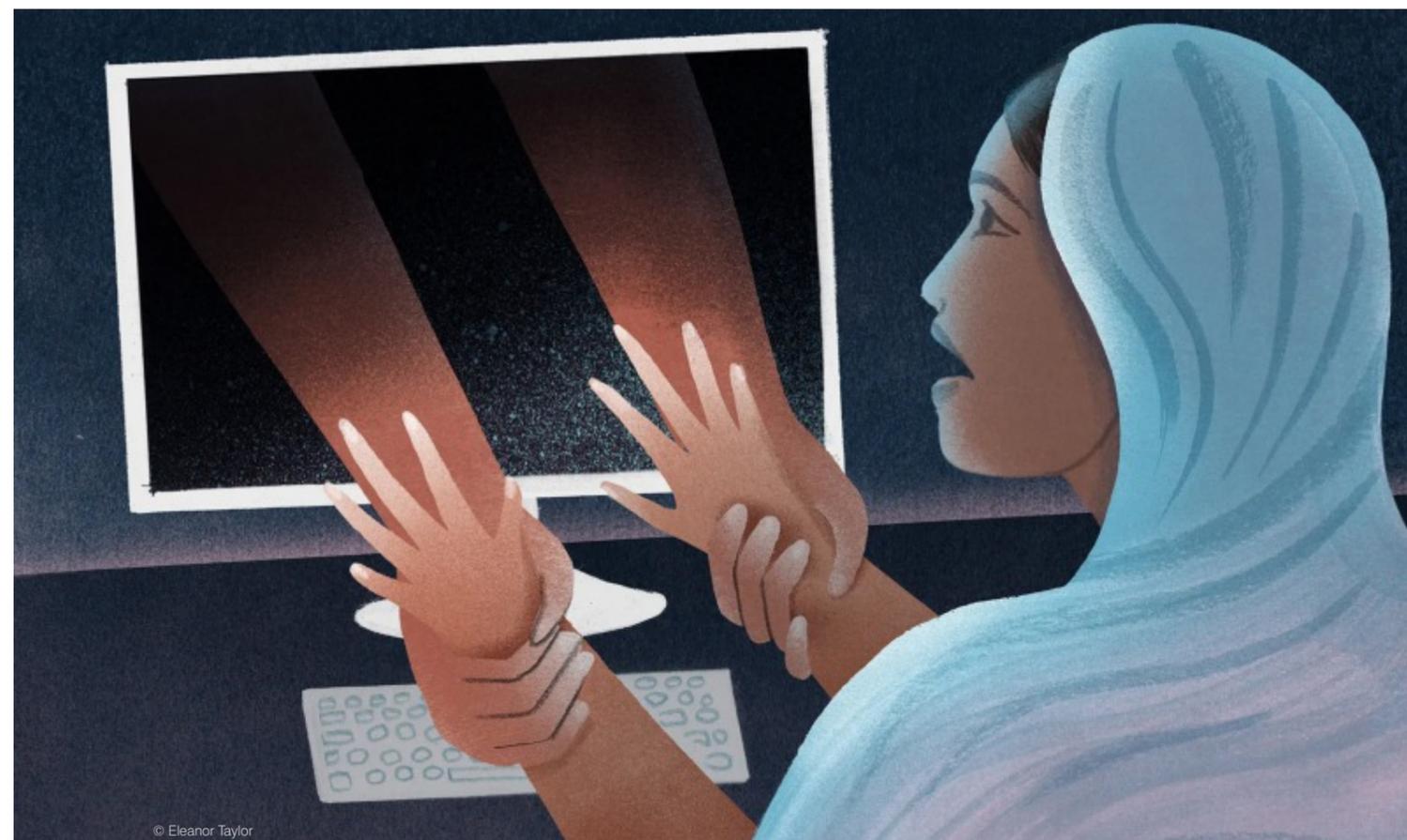
198. World Wide Web Foundation. (2019). *Women's Rights Online: Closing the Digital Gender Gap for a More Equal World*.

199. Technology Facilitated Gender Based Violence, Making all spaces safe, page 10, UNFPA 2021

200. United Nations Women. (2015). *Cyber Violence Against Women and Girls: A Global Wake-Up Call*. Part of the desk review.

201. World Health Organization. (2017). *Global and Regional Estimates of Violence Against Women: Prevalence and Health Effects of Intimate Partner Violence and Non-Partner Sexual Violence*.

202. United States National Domestic Violence Hotline. (2021). *Technology and Abuse*.



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5. "Online violence against women is a growing form of violence which threatens women's rights to participate in the online world without fear of abuse or attack."²⁰³ (Amnesty International, 2018)

6. "Non-consensual sharing of intimate images, also known as 'revenge porn' or 'image-based sexual abuse,' involves the distribution of sexually explicit images or videos without the consent of the person depicted."²⁰⁴ (Digital Rights Foundation, 2019)

7. "Digital dating abuse is a form of intimate partner violence that occurs through the use of technology, such as texting, social media, or dating apps."²⁰⁵ (National Domestic Violence Hotline, 2021)

8. "Online grooming refers to the use of the internet to initiate and establish relationships with minors with the intent of sexually exploiting them."²⁰⁶ (International Centre for Missing and Exploited Children, 2020)

9. "Cyberstalking involves the use of digital technologies to monitor, threaten, or harass an individual, causing them to feel unsafe, distressed, or fearful."²⁰⁷ (European Institute for Gender Equality, 2019)

10. "Virtual harassment is a form of harassment that occurs in virtual spaces, such as online forums, chat rooms, or gaming environments."²⁰⁸ (American Psychological Association, 2018)

203. Amnesty International. (2018). *#ToxicTwitter: Violence and Abuse Against Women Online*.

204. Digital Rights Foundation. (2019). *Non-Consensual Sharing of Intimate Images in Pakistan: Scope, Challenges and Solutions*.

205. United States National Domestic Violence Hotline. (2021). *Digital Abuse and Dating Violence*.

206. International Centre for Missing and Exploited Children. (2020). *Online Grooming of Children for Sexual Purposes: Model Legislation and Global Review*.

207. European Institute for Gender Equality. (2019). *Cyber Violence Against Women and Girls*.

208. American Psychological Association. (2018). *Virtual Harassment: A New and Emerging Form of Bullying and Aggression*.

11. "Technology-assisted abuse is any act of abuse facilitated by technology, including cyberstalking, identity

theft, harassment, and surveillance."²⁰⁹ (National Network to End Domestic Violence, 2021)

4.2. Prevalence of technology-facilitated gender-based violence in Pakistan

The use of technology in perpetrating acts of violence and harassment against women and girls has serious consequences, both in terms of the immediate impact on the victims and the broader societal implications.

One of the most significant consequences of technology-facilitated gender-based violence is the harm caused to victims' mental and emotional well-being. Research has shown that women and girls who experience online harassment and other forms of technology-facilitated violence are more likely to experience depression, anxiety, and post-traumatic stress disorder.²¹⁰ These mental health consequences can have long-lasting effects on victims, impacting their ability to work, study, and engage in daily life.

Another outcome of technology-facilitated gender-based violence is the impact on victims' physical safety. For example, women and girls who experience online harassment and stalking may feel unsafe in their own homes and communities.²¹¹ In extreme cases, using technology to perpetrate violence can escalate to physical violence, such as stalking and physical assault.

In addition to the harm caused to individual victims, technology-facilitated gender-based violence has broader societal implications. It can perpetuate and reinforce harmful gender norms and stereotypes and contribute to the marginalisation and exclusion of women and girls from digital spaces.²¹² This can potentially limit women's access to education, employment, and other opportunities and can further entrench gender inequality.

Another critical outcome of technology-facilitated gender-based violence in Pakistan is its chilling effect on women's ability to participate in digital spaces. Women and girls may feel intimidated or threatened by online harassment or other forms of technology-facilitated violence and may choose to self-censor or withdraw from online communities altogether. This can have serious consequences for their ability to access information, participate in political and social discourse, and connect with others online. Moreover, it can contribute to perpetuating a digital gender divide in which

women are disproportionately excluded from the benefits of digital technology.²¹³

In addition to self-censorship, women in Pakistan may also face restrictions on their ability to access and use digital technologies due to the conservative social norms and patriarchal attitudes prevalent in the society. Husbands and male members of the family may impose restrictions on women's use of mobile phones or the internet, citing cultural or religious reasons. This can limit women's access to information, education, and economic opportunities, further exacerbating the gender gap in digital inclusion. Furthermore, women who defy these restrictions may face verbal or physical abuse, which can have a chilling effect on their willingness to use digital technologies or participate in online communities. Thus, the conservative social norms and patriarchal attitudes can compound the impact of technology-facilitated gender-based violence and further marginalize women in the digital space.

In response to the growing threat of technology-facilitated gender-based violence, there is an urgent need for policy and legal frameworks to protect women and girls in Pakistan. This includes measures to criminalise and prosecute online harassment and other forms of technology-facilitated violence, as well as efforts to promote digital literacy and digital security among women and girls. Civil society organisations and technology companies also have an important role to play in addressing this issue, including by providing support services for victims of technology-facilitated gender-based violence and promoting safe and inclusive digital spaces.

Addressing technology-facilitated gender-based violence in Pakistan is critical for promoting gender equality, protecting women's rights, and creating a safe and inclusive digital environment for all. By taking action to address this issue, policymakers, civil society organisations, and technology companies can help ensure that the benefits of digital technology are available to all citizens, regardless of gender. Moreover, it can perpetuate harmful gender norms and contribute to gender inequality. It is crucial that

209. United States National Network to End Domestic Violence. (2021). Technology Safety.

210. Hinduja, S., & Patchin, J. W. (2018). Cyberbullying and Online Harassment: A Review of the Literature. *International Journal of Adolescent Medicine and Health*, 31(3), 1-21.

211. Roberts-Douglass, K., & Curtis, C. (2019). Using Technology to Stalk: An Examination of Perpetrator Use of Technology and Its Effects on Victims. *Journal of Family Violence*, 34(7), 631-639.

212. International Telecommunication Union. (2019). *Measuring Digital Development: Facts and Figures 2019*. Geneva: International Telecommunication Union.

213. World Wide Web Foundation. (2019). *Women's Rights Online: Closing the Digital Gender Gap for a More Equal World*.

policymakers, civil society organisations, and technology companies work together to address this issue, and to create a safe and inclusive digital environment for all.

Despite the growing recognition of technology-facilitated gender-based violence in Pakistan, there remains a significant lack of awareness and understanding of the issue among the general public and policymakers, and law enforcement officials.²¹⁴ This can make it difficult for victims to seek help and support and can contribute to a culture of impunity for perpetrators of this form of violence.

Technology-facilitated gender-based violence is a severe and pervasive issue in Pakistan, with significant and harmful consequences for women and girls. The use of digital technologies to perpetrate acts of violence and harassment against women and girls has become increasingly common in recent years, with research indicating high prevalence rates. For example, a 2018 survey of 1,000 Pakistani women found that 72 percent had experienced some form of online harassment or abuse, including stalking, unwanted messages, and threats.²¹⁵ Moreover, the COVID-19 pandemic has exacerbated the issue, with many women and girls experiencing increased online harassment and abuse during lockdowns and other pandemic-related restrictions.²¹⁶

One of the most common forms of technology-facilitated gender-based violence in Pakistan is the non-consensual sharing of intimate images, also known as "revenge porn." This involves the distribution of sexually explicit photos or videos without the consent of the person depicted, often as a form of retaliation or coercion. Research has found that the non-consensual sharing of intimate images is a significant problem in Pakistan, with 31 percent of women in one study reporting that they had experienced the non-consensual sharing of their personal photos.²¹⁷ Moreover, this violence can have severe consequences, including social isolation, emotional distress, and even suicide.²¹⁸

Another common form of technology-facilitated gender-based violence in Pakistan is online harassment. This can take many forms, including sending unwanted messages, making threats, spreading false rumours, and engaging in hate speech. Research has shown that online harassment is a widespread problem in Pakistan, with one study finding that 83 percent of women who use social media in Pakistan have experienced online harassment.²¹⁹ Moreover, online harassment can have significant consequences, including emotional distress, social isolation, and the loss of employment or educational opportunities.



Other forms of technology-facilitated gender-based violence in Pakistan include cyber stalking, identity theft, and using digital technologies to perpetrate domestic violence. Each form of violence can have significant and harmful consequences for victims, including emotional and physical harm, and can contribute to perpetuating harmful gender norms and stereotypes.

Moreover, there are significant gaps in Pakistan's legal and policy frameworks for addressing technology-facilitated gender-based violence. While some forms of online harassment and abuse are criminalised under existing laws, no specific legislation in Pakistan addresses the issue comprehensively.²²⁰ This can make it difficult for victims to seek justice and can contribute to a lack of accountability for perpetrators.

In response to these challenges, there is an urgent need for a coordinated and multi-faceted approach to addressing technology-facilitated gender-based violence in Pakistan. This includes efforts to raise awareness and promote education on the issue and policy and legal reforms to protect victims better and hold perpetrators accountable. Civil society organisations and technology companies also have an essential role in addressing this issue, including providing support services for victims, promoting safe and inclusive digital spaces, and developing technological solutions to prevent and respond to online harassment and abuse.

214. Rana, R. (2019). Cyber Harassment and the Law: A Critical Analysis of the Legal Framework in Pakistan. *The Journal of Legal Studies*, 27(2), 121-143.

215. Digital Rights Foundation. (2018). *Cyber Harassment: A Gendered Experience*.

216. Digital Rights Foundation. (2021). *Disconnected: How the COVID-19 Pandemic Exacerbated Gender Digital Divide in Pakistan*.

217. Digital Rights Foundation. (2019). *Non-Consensual Sharing of Intimate Images in Pakistan: Scope, Challenges and Solutions*.

218. Yousuf, Z. (2019). Revenge Porn and the Female Body in Pakistan. *Feminist Media Studies*, 19(6), 860-875.

219. Digital Rights Foundation. (2020). *Hamara Internet*. The report is based on a survey of the 1,870 internet users in Pakistan, including 1,237 women. According to the report, the women who responded to the survey and use social media reported experiencing some form of online harassment, including "unwanted and repeated contact, unwanted sexual advances, and hate speech."

220. Qureshi, U. A. (2020). Pakistani Legal Framework for Cybercrime and Its Inefficiency to Curb Cyber Stalking of Women. *Indian Journal of Cyber Law*, 3(1), 52-65.

The use of technology in perpetrating acts of violence and harassment against women and girls has serious consequences, both in terms of the immediate impact on the victims and in terms of the broader societal implications. The immediate impact on victims can be severe, including harm to their mental and emotional well-being, threats to their physical safety, and the loss of educational and employment opportunities.²²¹ Moreover, the broader societal implications of technology-facilitated gender-based violence can include the perpetuation of harmful gender norms and the marginalisation of women and girls from digital spaces.

Non-consensual sharing of intimate images, online harassment, cyberstalking, identity theft, and other forms of violence facilitated by digital technologies are all too common in Pakistan and are exacerbated by the COVID-19 pandemic. Addressing this issue requires a comprehensive and multi-faceted approach, including policy and legal

4.3. Impacts of technology-facilitated gender-based violence on women

The broader societal implications of technology-facilitated gender-based violence can also include economic and educational impacts. Victims of this type of violence may be forced to leave their jobs or schools due to the effects on their mental health and physical safety. This can have long-term consequences, including reduced economic opportunities and limited access to education and training. Moreover, the fear of technology-facilitated gender-based violence can deter women and girls from accessing digital technologies and participating in online spaces, further marginalising them from the opportunities available in the digital world. Following are the types of impacts which the victims, particularly the female victims, of technology-facilitated gender-based violence suffer:

1. Harm to mental and emotional well-being: Women and girls who experience technology-facilitated gender-based violence may suffer from anxiety, depression, and other psychological distress, which can have long-term impacts on their mental and emotional well-being. Victims of online harassment may experience feelings of humiliation, fear, and shame, which can result in the development of mental health issues, such as post-traumatic stress disorder (PTSD).
2. Physical harm and risk of violence: The use of technology to perpetrate violence and harassment can lead to physical harm and disrupt victims' daily lives. Women and girls who experience online harassment or stalking may be

frameworks to protect victims, digital literacy and security programmes for women and girls, and efforts to promote safe and inclusive digital spaces.²²²

With the increasing use of digital technologies such as social media and mobile apps, sex traffickers are using these platforms to recruit, exploit, and control their victims. They often use fake social media profiles to lure vulnerable women and girls into the sex trade, where they are subjected to physical and emotional abuse, sexual exploitation, and forced labor. Sex traffickers may also use mobile apps to communicate with their victims, monitor their movements, and control their activities. The use of digital technology by sex traffickers adds to the challenges of identifying and rescuing victims and prosecuting perpetrators. It also highlights the need for robust measures to combat sex trafficking, including awareness campaigns, effective law enforcement, and victim support services.

at an increased risk of physical harm, such as assault, rape, or murder, which can have a devastating impact on their lives and those around them.

3. Reinforcement of harmful gender norms and stereotypes: The use of technology to perpetrate violence and harassment can contribute to the perpetuation of harmful gender norms and reinforce stereotypes about women and girls. This can create a culture that accepts and normalises violence against women and girls, leading to a further cycle of violence and discrimination.
4. Marginalisation from digital spaces: Women and girls who experience technology-facilitated gender-based violence may feel unsafe and unwelcome in online spaces, leading to their marginalisation from digital technologies and opportunities. This can have serious long-term implications for their social and economic well-being, limiting their access to education, job opportunities, and other resources that are available online.
5. Economic and educational impacts: The effects of technology-facilitated gender-based violence can lead to economic and educational impacts on women and girls. Victims may feel compelled to leave their jobs or schools, leading to reduced economic opportunities and limited access to education and training. This can have long-term impacts on their economic and social well-being and the broader society.

221. Hinduja, S., & Patchin, J. W. (2018). Cyberbullying and Online Harassment: A Review of the Literature. *International Journal of Adolescent Medicine and Health*, 31(3), 1-21.

222. World Wide Web Foundation. (2019). Women's Rights Online: Closing the Digital Gender Gap for a More Equal World. <https://webfoundation.org/docs/2019/11/Womens-Rights-Online-2019.pdf>

6. Threats to privacy and personal security: The use of technology to perpetrate violence and harassment can also threaten the privacy and personal security of women and girls in Pakistan. The non-consensual sharing of intimate images or videos, for example, can violate their privacy and have serious consequences, including blackmail, humiliation, and ostracism.

7. Social and cultural implications: Technology-facilitated gender-based violence can also have broader social and cultural implications in Pakistan. It can create a culture of fear and intimidation, where women and girls feel unsafe and vulnerable in online spaces. It can also perpetuate harmful gender stereotypes and norms that contribute to gender inequality and discrimination.

8. Legal and policy implications: Technology-facilitated gender-based violence also has significant legal and policy implications in Pakistan. The lack of effective legal remedies, poor enforcement of existing laws, and inadequate awareness of victims' rights can contribute to a climate of impunity for perpetrators and create barriers for victims seeking justice.

9. Health impacts: The effects of technology-facilitated gender-based violence can have a range of negative health impacts on women and girls in Pakistan. These include physical injuries, such as bruises, cuts, and broken bones, as well as psychological trauma, such as anxiety, depression, and post-traumatic stress disorder (PTSD). The perpetrators may use location-tracking apps or spyware to monitor and control their victims' movements or communications, leading to physical violence or assault. Similarly, technology can be used to distribute or share images or videos of physical violence, which can further traumatise and harm victims. The physical injuries resulting from technology-facilitated gender-based violence can range from minor bruises, cuts, and scratches to more severe injuries, such as broken bones or internal injuries, which can have long-lasting physical and psychological impacts on women and girls.

10. Intergenerational impacts: The effects of technology-facilitated gender-based violence can also have intergenerational impacts on families and communities in Pakistan. Children who witness or experience violence in their homes are more likely to experience mental health issues, engage in violent behaviour, and experience violence in their own relationships as adults.²²³ Children who witness or experience violence in their homes, including violence that is facilitated by technology, are at higher risk of developing mental health issues such as anxiety, depression, and post-traumatic stress disorder (PTSD).²²⁴ They may also be more likely to engage in violent behavior



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themselves, perpetuating the cycle of violence and abuse.²²⁵ Children who grow up in homes where technology-facilitated gender-based violence occurs may also learn unhealthy relationship patterns and attitudes towards gender roles, which can affect their relationships and interactions with others as adults.²²⁶ Additionally, the trauma and negative impacts of technology-facilitated gender-based violence can ripple through families and communities, leading to social isolation, distrust, and a breakdown in social support networks.²²⁷ Overall, the intergenerational impacts of technology-facilitated gender-based violence can be far-reaching and long-lasting, affecting the health and well-being of individuals and communities in Pakistan.

From the harm to their mental and emotional well-being to the physical and economic impacts, this form of violence perpetuates harmful gender norms and reinforces social inequalities. The threat to privacy and personal security, legal and policy implications, health impacts, and intergenerational effects further compound the consequences for victims and their families.

Addressing technology-facilitated gender-based violence involves educating women and girls about safe and cautious use of technology and holding perpetrators accountable through effective legal and policy measures. Technology companies must also play a role in creating safe and inclusive digital environments that protect women and girls from harassment and violence.

Ultimately, tackling technology-facilitated gender-based violence requires a societal shift towards greater gender equality, respect for human rights, and the elimination of

223. National University of Sciences and Technology (NUST). (2019). Exploring Intergenerational Transmission of Domestic Violence in Pakistan.

224. Zahid, M. A., & Hassan, S. U. (2019). Technology-facilitated violence against women and girls in Pakistan: An analysis of trends, nature, and implications. *Global Health Research and Policy*, 4(1), 10.

225. Klevens, J., & Saltzman, L. E. (2001). The intergenerational transmission of violence: Recognizing the cycle and its impact. *Journal of Interpersonal Violence*, 16(10), 1102-1113.

226. Dobash, R. E., & Dobash, R. P. (2015). *When men murder women*. Oxford University Press.

227. Bates, L. M., Schuler, S. R., Islam, F., & Islam, K. (2004). Socioeconomic factors and processes associated with domestic violence in rural Bangladesh. *International Family Planning Perspectives*, 30(4), 190-199.

violence against women and girls. This involves challenging harmful gender norms and stereotypes that underpin this form of violence and promoting a culture of respect,

inclusivity, and non-violence. We can only create a safer and more equal society by taking a comprehensive approach to this issue.

4.4. Existing legal frameworks on technology-facilitated gender-based violence against women

Pakistan has taken several measures to address technology-facilitated gender-based violence against women, including developing legal frameworks and laws. While these legal instruments are crucial to protecting women's rights and providing a legal framework to address cyber harassment and violence, the question remains whether these laws are being implemented effectively and if women are proactively using them to combat technology-facilitated gender-based violence. The women and girls in Pakistan can benefit from the following three laws against technology-facilitated gender-based violence:

1. The Prevention of Electronic Crimes Act 2016.
2. The Pakistan Penal Code.
3. The Protection Against Harassment of Women at Workplace Act 2010; applicable in federal, Punjab, Sindh and Khyber Pakhtunkhwa
4. The Balochistan Protection against Harassment of Women at the Workplace Act 2016.
5. The Anti-Rape (Investigations and Trial) Act 2021.

The Prevention of Electronic Crimes Act 2016 provides a legal framework to address cybercrime and harassment, including cyberstalking, cyberbullying, and unauthorised access to data.

The Prevention of Electronic Crimes Act (PECA) 2016 is a comprehensive piece of legislation aimed at regulating electronic crimes and ensuring cybersecurity in Pakistan. Several clauses in the Act specifically address technology-facilitated gender-based violence.

Section 16 of the Act deals with "Unauthorised use of identity information" whereby "whoever obtains, sells, possesses, transmits or uses another person's identity information without authorisation shall be punished with imprisonment for a term which may extend to three years or with fine which may extend to five million rupees, or with both."

Section 20 of the Act deals with "Offences Against the Dignity of a Natural Person," which includes a range of offenses related to technology-facilitated gender-based violence. This section criminalises the use of technology to harass,

intimidate, or threaten a person, including the unauthorised recording or sharing of intimate images or videos. The penalties for these offenses can include imprisonment and fines.

Section 21 of the Act deals with "Offences against modesty of a natural person and minor" and it is under this provision that cases of non-consensual pornography and online sexual harassment are prosecuted. The punishments range from five years in case of adults to seven years in case of minors.

Section 22 of the Act addresses "Child Pornography" and cases of production, transmission, offers to make available child pornography through an information system are prosecuted and covered under this section. The punishment for child pornography is seven years.

Section 24 of the Act addresses "Cyber Stalking," defined as using electronic communication to "harass, coerce, or intimidate" another person. This section criminalises cyberstalking and sets out specific penalties for those who commit this offense.

In addition to these specific clauses, several other sections of the Act deal with offenses that can be considered technology-facilitated gender-based violence. For example, section 11 criminalises hate speech and incitement to violence, which can be used to perpetrate gender-based violence. Section 23 deals with "Malicious Code," which includes the creation and dissemination of viruses and malware, which can be used to perpetrate cyber harassment and violence.

By specifically criminalising offenses related to cyber harassment, stalking, and non-consensual sharing of intimate images, the Act provides a legal framework to protect women from technology-facilitated gender-based violence. However, there is still much work to be done to ensure that these legal protections are effectively implemented and that women are aware of their rights and how to access legal resources and assistance.

The Pakistan Penal Code also includes provisions to address various forms of harassment, including defamation and criminal intimidation.

The Pakistan Penal Code is the primary criminal code of Pakistan, which outlines the criminal offenses recognised by the state and sets out the punishments for those offenses. The code includes several clauses that address technology-facilitated gender-based violence against women.

Section 509 of the Pakistan Penal Code criminalises the use of derogatory language, gestures, or behaviours with the intent to harm or insult the modesty of a woman. This section can be applied to instances of online harassment of a sexual nature. In a reported case of the Balochistan High Court,²²⁸ it was revealed that in a case where the accused had created fake Facebook ID of the complainant and sent her obscene and threatening messages, section 509 of the Pakistan Penal Code was also invoked for criminal prosecution. Section 292-A of the Pakistan Penal Code criminalises "exposure to seduction" in cases of minor whereby if a child is exposed to obscene or sexually explicit material, a punishment of up to seven years and fine can be imposed.

Section 292-B and C deal with the offence of "child pornography" whereby preparation, possession and distribution of child pornographic images has been criminalised with punishment ranging from fourteen to twenty years and fine.

Section 354A of the PPC deals with "assault or criminal force to woman with intent to outrage her modesty" and has a punishment of life imprisonment to death penalty. It has been argued that the section can also incorporate cases of technology-facilitated gender-based violence including recording of sexual assaults and rape through modern devices, however, the legal interpretation in this regard is sub-judice before the Islamabad High Court.

Section 499 of the Pakistan Penal Code criminalises defamation, which can be used to address instances of online harassment and bullying that involve the publication of false or damaging information about a person. The section covers any information that is likely to harm the reputation of another person and can be applied to instances of cyberbullying and cyberstalking.

While these clauses provide some legal protection for women against technology-facilitated gender-based violence, there are limitations to their effectiveness. For example, the laws may not be effectively enforced due to the limited capacity of law enforcement agencies and the absence of effective monitoring and reporting mechanisms. Additionally, social and cultural norms in Pakistan often discourage women from reporting instances of gender-based violence, whether online or offline.

Overall, the Pakistan Penal Code provides a fairly strong legal framework for addressing technology-facilitated gender-based violence against women, but it is important to address the structural and cultural barriers that prevent the effective implementation of these laws. This includes measures to improve law enforcement capacity, increase awareness and education about women's rights, and challenge patriarchal norms and attitudes that contribute to



gender-based violence.

In addition, the Protection Against Harassment of Women at Workplace Act 2010 provides a framework for addressing workplace harassment, including online harassment.

The Protection Against Harassment of Women at Workplace Act 2010 is a Pakistani law that aims to prevent and prohibit harassment of women at the workplace. The Act includes provisions that specifically address technology-facilitated gender-based violence against women.

Section 2(g) of the Act defines sexual harassment to include "any unwelcome sexual advance, request for sexual favours or other verbal or written communication or physical conduct of a sexual nature, or sexually demeaning attitudes, causing interference with work performance or creating an intimidating, hostile or offensive work environment, or the attempt to punish the complainant for refusal to comply to such a request or is made a condition for employment." This broad definition can be applied to instances of sexual harassment that occur online, such as unwanted sexual advances through social media or email.

Section 4 of the Act requires all public and private organisations to establish an internal complaint committee to address complaints of sexual harassment. This committee must include at least one woman and external members who are not employees of the organisation. The Act also requires that the committee provide a safe and accessible reporting mechanism for harassment complaints, including the option to report electronically.

Section 12 of the Act outlines the penalties for non-compliance with the Act, which can include fines and imprisonment. This section also provides protection for complainants against retaliation or discrimination for reporting sexual harassment.

228. 2014 PCr.LJ 1464

The Protection Against Harassment of Women at Workplace Act 2010 provides an important legal framework for addressing technology-facilitated gender-based violence against women. By defining sexual harassment broadly and requiring organisations to establish complaint committees and reporting mechanisms, the Act provides avenues for women to report instances of online harassment and seek redress. However, the effectiveness of the Act depends on effective implementation and enforcement, as well as the willingness of women to come forward and report instances of harassment.

It is important to note that while the Act specifically addresses harassment in the workplace, technology-facilitated gender-based violence against women occurs in a variety of contexts, including domestic and social settings. As such, the legal framework for addressing this issue must be comprehensive and multi-faceted, including efforts to raise awareness, educate the public, and implement policy and legal reforms to better protect victims and hold perpetrators accountable.

Similar provisions exist in the Balochistan Protection against Harassment of Women at the Workplace Act 2016.

Complementing this entire scheme is the Anti-Rape (Investigations and Trial) Act 2021 which include the following relevant provisions:

The Act of 2021 includes sections 21 (non-consensual pornography) and 22 (child pornography) in scheduled offences thereby resolving the issue of overlapping jurisdiction as cases charged under PPC as well as sections 21 and 22 PECA would be decided by a Special Court established under section 3 of the Act.

The Act provides a victim-centric mechanism to ensure prosecution and conviction in cases of sexual violence by stipulating special procedures and mechanisms to ensure implementation.

One of the significant challenges in implementing these laws is the lack of awareness and knowledge of the available legal protections. Many women are unaware of the legal frameworks in place to protect them from technology-facilitated gender-based violence, and they may not know how to access legal resources or assistance. As a result, victims may be reluctant to report harassment or seek legal assistance, which may lead to the underreporting of technology-facilitated gender-based violence.

Moreover, cultural norms that perpetuate gender-based violence are another significant obstacle in the implementation of legal frameworks. Patriarchal attitudes continue to prevail in Pakistan, and many women may not feel empowered to speak out against harassment or violence. Fear of retaliation or stigma may also discourage victims from reporting incidents or seeking legal assistance.

Women who report against gender-based violence in Pakistan may face social stigma, harassment, or even physical violence, which can limit or completely remove their access to technology. In some cases, women may be ostracised from their communities or families, leading to social isolation and a loss of social support networks. This can limit their ability to access technology or use it safely, as they may not have the necessary resources or networks to seek help in case of harassment or violence. Additionally, women who speak out against gender-based violence may be targeted by their perpetrators, who may use technology to harass or intimidate them, leading to a further loss of privacy and safety. Speaking out against gender-based violence can have significant consequences for women's access to technology and their ability to use it safely and without fear of reprisal.

Another challenge is the insufficient resources for law enforcement, which can hinder effective implementation of these legal frameworks. Cybercrime and harassment can be complex to investigate and prosecute, requiring specialised knowledge and expertise. The lack of resources, training, and capacity-building can create barriers to the successful enforcement of these laws.

Despite these challenges, there have been some positive developments in the implementation of legal frameworks to combat technology-facilitated gender-based violence. The Cyber Harassment Helpline has been instrumental in providing support and assistance to victims, receiving thousands of calls from victims seeking help and advice. Similarly, the Digital Rights Foundation has played a critical role in raising awareness of the issue and advocating for women's rights in the digital space.

Additionally, some high-profile cases have been prosecuted under the Prevention of Electronic Crimes Act 2016, providing a glimmer of hope that these legal frameworks can be used effectively to hold perpetrators accountable for their actions. However, there are still significant gaps in the implementation of these laws, and more needs to be done to ensure that victims can access legal resources and support.

While legal frameworks are essential to addressing technology-facilitated gender-based violence against women in Pakistan, their implementation remains a significant challenge. Lack of awareness and knowledge of legal protections, patriarchal attitudes, insufficient resources for law enforcement, and cultural norms that perpetuate gender-based violence continue to impede progress. However, there have been some positive developments in the implementation of these legal frameworks, and with continued efforts to raise awareness and provide support to victims, it is hoped that more women will be empowered to proactively use these laws to combat technology-facilitated gender-based violence.



4.5. Protection of data of technology-facilitated gender-based violence victims

The protection of data of technology-facilitated gender-based violence victims is a critical issue that requires attention from policymakers, civil society organisations, and technology companies. As more and more individuals, particularly women and girls, use digital technologies to communicate, access information and participate in social and economic activities, they also become increasingly vulnerable to online harassment, stalking, non-consensual sharing of intimate images, and other forms of technology-facilitated gender-based violence. In this context, the protection of victims' data becomes essential for their safety and well-being.

One of the key reasons why the protection of data is important for victims of technology-facilitated gender-based violence is that personal information can be used by perpetrators to perpetrate further abuse. For example, perpetrators may use personal information such as a

victim's home address, phone number, or workplace to stalk or harass them. They may also use personal information to blackmail or coerce victims into complying with their demands, such as sharing more intimate images or engaging in sexual activity. By protecting victims' data, we can reduce the risk of further harm and help them regain control over their lives.

Another reason why the protection of data is important is that it can help to preserve victims' privacy and autonomy. Victims of technology-facilitated gender-based violence may feel a sense of violation and loss of control when their personal information is shared without their consent. This can be particularly damaging for victims of intimate image abuse, where their private and intimate images are shared without their consent. By protecting victims' data, we can help to safeguard their privacy and autonomy and allow them to make decisions about how and when to disclose

personal information.

Moreover, protecting data of technology-facilitated gender-based violence victims can also help to ensure that they receive appropriate support and services. Victims who fear that their personal information may be shared or used against them may be reluctant to seek help or report the abuse they have experienced. By providing robust data protection measures, we can create a safe and secure environment in which victims feel comfortable seeking help and support from law enforcement, service providers, and other resources.

Pakistan has a legal framework in place to protect victims of technology-facilitated gender-based violence, including provisions for the protection of their personal data. Several laws and policies provide legal remedies and protections for victims of technology-facilitated gender-based violence, which can help in safeguarding their privacy and personal information.

One of the key legal instruments for protecting the privacy of technology-facilitated gender-based violence victims is the Prevention of Electronic Crimes Act 2016. The Act provides for a range of offenses related to cybercrimes, including cyberstalking, spoofing, identity theft, and illegal access to data. It also contains provisions for the protection of data privacy and personal information, including the unauthorised access, acquisition, or disclosure of personal data. Moreover, the Act makes it mandatory for law enforcement agencies to obtain a warrant from the court before accessing any data or information, thereby ensuring due process and protecting the privacy of victims.

Section 3 of the Prevention of Electronic Crimes Act (PECA) 2016 pertains to the protection of personal information and data. According to this section, whoever intentionally and without authorisation accesses any personal data or information in a computer resource or accesses a computer resource for any other unauthorised purpose, is subject to imprisonment for up to three months, a fine of up to one million Pakistani rupees, or both. Moreover, section 5 of the PECA provides for the punishment of those who knowingly and with intent to gain unauthorised access to or to intercept or to interfere with any data, computer systems, or computer networks, without authorisation, with imprisonment for up to two years, a fine of up to five lakh Pakistani rupees, or both.

In addition to these provisions, section 6 of the PECA criminalises the unauthorised access of critical infrastructure information, which includes personal data, and provides for a punishment of imprisonment for up to three years, a fine of up to one million Pakistani rupees, or both. Furthermore, section 16 of the PECA provides that any person who knowingly obtains or discloses information about an individual with the intent to use that information to threaten, intimidate, or harm that individual, is liable to imprisonment for up to three years, a fine of up to five million Pakistani rupees, or both. Section 4 criminalises the unauthorised copying or transmission of data, while Section 7 criminalises the unauthorised copying or transmission of critical infrastructure data.

Overall, the PECA contains provisions that aim to protect the data and personal information of individuals, including victims of technology-facilitated gender-based violence. The law provides for imprisonment and/or fines for those who intentionally and without authorisation access personal data or information, and for those who intercept or interfere with data, computer systems, or computer networks. The PECA also criminalises the unauthorised access of critical infrastructure information, which includes personal data, and the obtaining or disclosure of information with the intent to harm an individual. These provisions are essential to protect the privacy and security of individuals, particularly women who are disproportionately affected by technology-facilitated gender-based violence in Pakistan.

The Pakistan Penal Code (PPC) also contains several provisions that can be used to protect the privacy of technology-facilitated gender-based violence victims.

Pakistan Penal Code (PPC) does not specifically address the protection of data or personal information of victims of technology-facilitated gender-based violence. However, there are several provisions within the PPC that can be applied in cases where a victim's personal data has been compromised as a result of such violence.

Section 376A of the PPC criminalises disclosure of identity of victim of sexual violence with imprisonment of three years.

Section 500 of the PPC criminalises the publication of defamatory content, which may be applicable in cases where personal information of a victim is published without their consent.

The Protection Against Harassment of Women at Workplace Act 2010 is another relevant legal framework that can be used to protect the privacy of technology-facilitated gender-based violence victims. The Act requires employers to take appropriate measures to prevent and address sexual harassment in the workplace, which can include protecting the privacy of victims and ensuring that their personal information is not disclosed without their consent.

The Protection Against Harassment of Women at Workplace Act 2010 does not explicitly address the protection of data or personal information of technology-facilitated gender-based violence victims. However, the Act provides for the establishment of harassment complaint committees in all workplaces, which are responsible for receiving, redressing, and investigating complaints of harassment against women.

Under Section 4(1) of the Act, every employer is required to establish a harassment complaint committee at the workplace, which shall be responsible for providing a safe and harassment-free working environment for women. The committee is required to maintain confidentiality throughout the investigation and proceedings, and any information received or collected during the investigation is required to be kept confidential.

While the Act does not explicitly address the protection of personal data or information of victims, the confidentiality

provisions can serve to protect personal data and information during the investigation and resolution of harassment complaints. It is important to note that the Act is limited in scope, as it only applies to workplaces and does not address harassment and violence against women in other contexts.

In order to fully address the protection of personal data and information of technology-facilitated gender-based violence victims, there is a need for more comprehensive and nuanced laws that specifically address this issue in the context of technology-facilitated violence. This would require a multi-faceted approach, including efforts to raise awareness and educate the public, promote digital literacy and digital security, and implement policy and legal reforms to better protect victims and hold perpetrators accountable.

A review of the Anti-Rape (Investigations and Trial) Act 2021 also reveals that section 26 of the Act specifically deals with protection of privacy of victims of scheduled offences.

In addition to these legal frameworks, Pakistan also has a National Cyber Security Policy in place, which aims to promote a safe and secure cyber environment for all citizens, including women and girls. The policy includes provisions related to the protection of personal information and the prevention of cyberstalking, cyberbullying, and other forms of technology-facilitated gender-based violence.

The Pakistan National Cyber Security Policy 2021 does not explicitly address the protection of data or personal information of technology-facilitated gender-based violence victims. However, the policy includes a focus on the protection of personal data and privacy in general, which can indirectly benefit victims of technology-facilitated violence.

Under the policy, one of the objectives is to "protect the fundamental rights of citizens, including the right to privacy, and personal data." The policy outlines several measures for achieving this objective, including the development of data protection and privacy laws and regulations, the establishment of a Data Protection Authority, and the implementation of measures to ensure secure storage and processing of personal data.

While the policy does not specifically address the protection of personal data and information of technology-facilitated gender-based violence victims, the overall emphasis on data protection and privacy can help create a safer and more secure digital environment for all citizens, including victims of technology-facilitated violence.

However, it is important to note that the effectiveness of the policy in protecting personal data and privacy is contingent on its implementation and enforcement. The policy's provisions must be translated into tangible actions and measures to ensure that personal data and privacy are adequately protected, and that victims of technology-facilitated violence are able to access and benefit from such protection.



Despite the existence of these legal frameworks and policies, however, there are still challenges in ensuring their effective implementation and enforcement. For example, victims may be reluctant to report incidents of technology-facilitated gender-based violence due to fear of retaliation, lack of awareness about their legal rights, or the perception that the legal system is not responsive to their needs. Additionally, there may be challenges related to the capacity and resources of law enforcement agencies and other relevant actors to investigate and prosecute cases of technology-facilitated gender-based violence.

The protection of data of technology-facilitated gender-based violence victims is a critical issue that deserves attention and action. By protecting victims' data, we can reduce the risk of further harm, preserve their privacy and autonomy, and ensure that they receive the support and services they need to recover from the abuse they have experienced. To achieve this goal, policymakers, civil society organisations, and technology companies must work together to develop and implement effective data protection measures that meet the unique needs and challenges of victims of technology-facilitated gender-based violence.

Pakistan has a legal framework in place to protect the privacy and personal data of technology-facilitated gender-based violence victims. However, there is a need for greater awareness and implementation of these legal protections to ensure that victims receive the support and justice they deserve. To achieve this goal, it is essential that relevant stakeholders, including policymakers, law enforcement agencies, and civil society organisations, work together to strengthen the implementation and enforcement of existing legal frameworks and promote greater awareness of victims' rights.

4.6. Increasing women's access to prevention and response services against technology-facilitated gender-based violence

Studies have shown that access to prevention and response services can be critical in helping victims of technology-facilitated gender-based violence to cope with the trauma and negative impacts of the violence. For example, a study by Moreno and colleagues (2020) found that online support groups can be a valuable source of comfort and validation for victims of technology-facilitated gender-based violence, helping them to feel less alone and more empowered to seek help.²²⁹ Similarly, research by Naeem and colleagues (2021) has shown that access to medical and psychological care can be important in helping victims to recover from the physical and emotional effects of technology-facilitated gender-based violence.²³⁰

Furthermore, it is crucial to ensure the privacy and safety of victims of technology-facilitated gender-based violence, and the online services that support survivors of gender-based violence must take extra precautions to protect their privacy, such as using secure communication channels, encryption, and anonymisation tools to prevent data breaches or hacking attempts. Collecting data, including IP addresses, should also be done with the utmost care, as this information can potentially reveal the survivor's identity or location. It is essential to prioritise survivor safety and privacy at all costs, as technology-facilitated gender-based violence can have severe consequences, including physical and psychological trauma, social isolation, and even suicide. Therefore, online services and platforms that support survivors of gender-based violence must take steps to ensure the privacy and safety of their users and maintain their trust and confidence.

Efforts to increase access to prevention, response, and protection services for victims of technology-facilitated gender-based violence should be multifaceted and inclusive, involving a range of stakeholders including government agencies, civil society organizations, and technology companies. For example, measures to improve digital literacy and cybersecurity can help to prevent technology-facilitated gender-based violence from occurring in the first place, while legal reforms can help to ensure that victims have access to justice and legal protections. Ensuring that victims have access to medical

and psychological care can also be critical in helping them to recover from the impacts of the violence.²³¹

Overall, increasing access to prevention, response, and protection services is critical in addressing the growing issue of technology-facilitated gender-based violence in Pakistan. By working together to address this issue, policymakers, civil society organisations, and technology companies can help to create a safe and inclusive digital environment for all citizens, regardless of gender.²³²

4.6.1. Government actions preventing, addressing technology-facilitated gender-based violence

The issue of technology-facilitated gender-based violence has gained significant attention in recent years, and Pakistan is no exception. The Pakistani government has implemented a number of measures to prevent and address this type of violence, in line with its obligations under international human rights instruments and its commitment to gender equality.

One of the key steps taken by the Government of Pakistan is the establishment of a National Helpline (1099) to provide immediate assistance and support to victims of violence, including technology-facilitated gender-based violence. The helpline is operated by the Ministry of Human Rights and is available 24/7 to respond to emergency situations, provide counselling and referrals, and help victims access justice.

In addition, the government has taken steps to improve the legal framework for addressing technology-facilitated gender-based violence. In 2016, the National Assembly of Pakistan passed the Prevention of Electronic Crimes Act (PECA), which criminalises various forms of electronic harassment and abuse, including cyberstalking,

229. Moreno, S., Sánchez-Elvira, A., & Llamas-Elvira, J. (2020). Effects of online support groups in victims of gender-based violence. *Journal of Interpersonal Violence*, 35(1-2), 482-502.

230. Naeem, M., Abbas, J., & Batool, Z. (2021). Impact of technology-facilitated gender-based violence on physical and psychological health of women. *Journal of Aggression, Maltreatment & Trauma*, 30(2), 184-201.

231. Chaudhry, I., & Qazi, M. (2020). Legal and institutional framework for combating online harassment in Pakistan: A review. *Journal of Islamic State Practices in International Law*, 16(1), 81-104.

232. Digital Rights Foundation. (2018). Research study on the experiences of women and girls facing online abuse in Pakistan.

cyberbullying, and non-consensual distribution of intimate images. The act also provides for the establishment of a special court to hear cases related to electronic crimes.

To further strengthen the legal framework, the government has also established a digital forensics lab to aid law enforcement agencies in investigating and prosecuting cases of technology-facilitated gender-based violence. This lab is equipped with state-of-the-art technology and trained personnel to handle digital evidence and support investigations.

Moreover, the government has launched awareness campaigns to sensitise the public about the negative impacts of technology-facilitated gender-based violence on individuals and society as a whole. These campaigns, which are carried out through various media platforms, aim to educate the public about the different forms of technology-facilitated gender-based violence, their consequences, and the measures that can be taken to prevent and address them.

Another important step is the establishment of special investigation units to handle cases of violence against women, including technology-facilitated gender-based violence. These units are staffed by trained personnel who specialise in handling cases of gender-based violence and work closely with law enforcement agencies to investigate and prosecute cases.

The government has also established a Gender-Based Violence Cell in the Ministry of Human Rights to coordinate efforts to prevent and address gender-based violence, including technology-facilitated gender-based violence. The gender-based violence Cell works in collaboration with civil society organisations, academia, and other stakeholders to develop policies and programmes to prevent and address gender-based violence.

Another important initiative taken by the government is the establishment of a cyber-harassment helpline (0800-39393) to provide assistance and support to victims of cyber harassment, including technology-facilitated gender-based violence. The helpline is staffed by trained personnel who provide counselling and referrals to victims, and work to ensure their safety and security.

The government has also developed a National Action Plan for Human Rights, which includes specific actions to prevent and address gender-based violence, including technology-facilitated gender-based violence. The action plan outlines strategies to raise awareness about the issue, improve access to justice for victims, and strengthen the legal and institutional framework for addressing gender-based violence.

Finally, the government has taken steps to enhance the capacity of law enforcement agencies to investigate and prosecute cases of technology-facilitated gender-based violence. This includes providing specialised training to law enforcement personnel on the identification, investigation, and prosecution of cases of technology-facilitated gender-



based violence.

In line with the provisions of Anti-Rape (Investigations and Trial) Act 2021, SSOIUs (Special Sexual Offences Investigating Units) and ARCC (Anti-Rape Crisis Cells) have also been constituted and notified across various districts of Pakistan. Furthermore, GBV Courts operating in different districts have been given legal cover under section 3 of the Act of 2021 to provide a gender sensitive environment to women victims.

It is a welcoming sign that the Government of Pakistan has taken several steps to prevent and address technology-facilitated gender-based violence, including the establishment of specialised investigation units, the creation of a Gender-Based Violence Cell, the establishment of a cyber harassment helpline, the development of a National Action Plan for Human Rights, and the provision of specialised training to law enforcement personnel. These measures reflect the government's commitment to addressing this important issue and promoting gender equality in Pakistan.

4.6.2. Civil society actions preventing, addressing technology-facilitated gender-based violence

The issue of technology-facilitated gender-based violence is a serious concern in Pakistan, and civil society organisations have played a crucial role in preventing and addressing this type of violence. In recent years, a number of civil society organisations in Pakistan have undertaken initiatives to address technology-facilitated gender-based violence, in partnership with government agencies and other stakeholders.

One of the key contributions of civil society organisations in

Pakistan has been the provision of safe spaces and support services for victims of technology-facilitated gender-based violence. These services include counselling, legal aid, and medical assistance, as well as safe houses and shelters for women and girls who are at risk of violence. Many civil society organisations have also set up helplines and online portals to provide information and support to victims of technology-facilitated gender-based violence.

In addition, civil society organisations in Pakistan have been at the forefront of advocacy and awareness-raising initiatives on technology-facilitated gender-based violence. They have organised campaigns, workshops, and seminars to raise awareness about the issue, its impacts, and the measures that can be taken to prevent and address it. They have also engaged with media outlets to highlight cases of technology-facilitated gender-based violence and to promote a culture of respect and equality for women and girls.

Furthermore, civil society organisations in Pakistan have been actively involved in policy development and advocacy to address technology-facilitated gender-based violence. They have worked with government agencies to develop and implement legislation, policies, and programmes aimed

4.7. Strategies and initiatives for protection against technology-facilitated gender-based violence

The issue of technology-facilitated gender-based violence requires a comprehensive and coordinated response from government agencies, civil society organisations, technology companies, and other stakeholders. The strategies and initiatives presented below provide a useful framework for preventing and addressing technology-facilitated gender-based violence in Pakistan. However, it is important to recognise that the landscape of technology is constantly evolving, and new forms of technology-facilitated gender-based violence may emerge in the future. Therefore, there is a need to continuously evolve and adapt strategies and initiatives to effectively prevent and address technology-facilitated gender-based violence. This may involve developing new technologies and solutions, building new partnerships and collaborations, and addressing new challenges and barriers to justice. It is important to ensure that these efforts are inclusive, participatory, and focused on the needs of victims of technology-facilitated gender-based violence. Only through a concerted and ongoing effort to prevent and address technology-facilitated gender-based violence can we hope to create a safer and more equitable environment for women and girls in Pakistan.

1. **Strengthening legal and institutional frameworks:** One of the key strategies to prevent and address technology-facilitated gender-based violence is to strengthen the legal

at preventing and addressing technology-facilitated gender-based violence. They have also monitored and evaluated the implementation of these policies and programmes and provided feedback and recommendations for improvement.

Another key contribution of civil society organisations in Pakistan has been their role in building the capacity of key stakeholders, including law enforcement agencies, health care providers, and educators, to prevent and address technology-facilitated gender-based violence. Civil society organisations have provided training and technical assistance to these stakeholders, with the aim of improving their understanding of technology-facilitated gender-based violence, and their ability to identify, respond to, and prevent it.

The civil society organisations are playing a crucial role in preventing and addressing technology-facilitated gender-based violence. Through the provision of support services, advocacy and awareness-raising initiatives, policy development and advocacy, and capacity building activities, they are contributing to a more comprehensive and coordinated response to technology-facilitated gender-based violence.

and institutional frameworks. This includes the implementation of comprehensive legislation and policies that criminalise technology-facilitated gender-based violence, and the establishment of specialised investigation units and courts to handle cases of gender-based violence. It also involves the provision of training and capacity building for law enforcement agencies and other stakeholders to improve their understanding of technology-facilitated gender-based violence and their ability to prevent and address it.

2. **Raising awareness and promoting digital literacy:** Another important strategy is to raise awareness about technology-facilitated gender-based violence and promote digital literacy. This includes educating the public about the different forms of technology-facilitated gender-based violence, their consequences, and the measures that can be taken to prevent and address them. It also involves promoting digital literacy among women and girls, to ensure that they are aware of the risks associated with technology use, and that they can take steps to protect themselves.

3. **Providing support services to victims:** Support services are crucial for victims of technology-facilitated gender-based violence and must be made available to them. This includes counselling, medical support, legal aid, and referral

services. It also involves the establishment of safe spaces and shelters for women and girls who are at risk of violence, and the provision of crisis hotlines and online portals to provide information and support to victims of technology-facilitated gender-based violence.

4. **Engaging men and boys in the prevention of technology-facilitated gender-based violence:** The prevention of technology-facilitated gender-based violence requires the active participation of men and boys, as well as women and girls. It is important to engage men and boys in campaigns and initiatives to prevent technology-facilitated gender-based violence, and to promote gender equality and respect for women and girls. This can be achieved through the development and implementation of targeted programmes and activities, including education and awareness-raising initiatives.

5. **Supporting research and data collection:** It is important to support research and data collection on technology-facilitated gender-based violence. This includes the development and implementation of research programmes to improve understanding of the nature and extent of technology-facilitated gender-based violence in Pakistan, and to identify effective prevention and response strategies. It also involves the establishment of safe and ethical data collection systems to monitor the prevalence of technology-facilitated gender-based violence and to evaluate the effectiveness of prevention and response efforts.

6. **Developing technology solutions:** Developing technology solutions, such as apps, software, or tools, can be an effective strategy to prevent and address technology-facilitated gender-based violence. These solutions can provide victims with access to support services, allow them to report incidents of violence, and provide them with information on their legal rights and available resources. They can also be used to monitor and track incidents of violence, and to identify patterns and trends.

7. **Encouraging social media platforms to take action:** Social media platforms, such as Facebook, Twitter, and Instagram, can play an important role in preventing and addressing technology-facilitated gender-based violence. Encouraging these platforms to take action against online harassment, cyberstalking, and other forms of technology-facilitated gender-based violence, and to enforce their own community standards, can help create a safer online environment for women and girls.

8. **Building partnerships and collaborations:** Building partnerships and collaborations between government agencies, civil society organisations, technology companies, and other stakeholders is essential to prevent and address technology-facilitated gender-based violence.



These partnerships can help to develop and implement comprehensive strategies, share best practices, and coordinate efforts to ensure a cohesive and effective response to technology-facilitated gender-based violence.

9. **Addressing the root causes of technology-facilitated gender-based violence:** Addressing the root causes of technology-facilitated gender-based violence, such as gender inequality, patriarchy, and social norms that perpetuate violence, is essential to prevent and address technology-facilitated gender-based violence. This can be achieved through education and awareness-raising initiatives, as well as targeted programmes and policies that promote gender equality and women's empowerment.

10. **Supporting survivors' access to justice:** Supporting survivors' access to justice is an essential component of preventing and addressing technology-facilitated gender-based violence. This includes ensuring that survivors have access to legal aid, support services, and a fair and impartial justice system. It also involves addressing barriers to justice, such as stigma and discrimination, and ensuring that survivors are treated with dignity and respect.

Adopting a multi-pronged approach that incorporates a range of strategies and initiatives is essential to prevent and address technology-facilitated gender-based violence in Pakistan. These strategies and initiatives must be comprehensive, coordinated, and focused on addressing the root causes of technology-facilitated gender-based violence. It is also important to ensure that these efforts are effectively implemented, monitored, and evaluated to ensure their continued effectiveness in protecting against technology-facilitated gender-based violence.

4.8. Raising awareness about the dangers of technology-facilitated gender-based violence

One among the main reasons for the growing technology-facilitated gender-based violence against women is a common and collective ignorance of society, and particularly the male population, toward the issue. Despite the prevalence of technology-facilitated gender-based violence, many people in Pakistan remain unaware of the dangers associated with technology use, and the ways in which it can be used to perpetrate violence against women and girls. This lack of awareness contributes to a culture of impunity for perpetrators of technology-facilitated gender-based violence and perpetuates harmful social norms and attitudes that enable such violence to occur.

Schools and universities, even women-only, do not provide adequate education on the dangers of technology-facilitated gender-based violence, and many people are not aware of the different forms of technology-facilitated gender-based violence, or the legal and support services available to victims.

Moreover, the patriarchal culture in Pakistan perpetuates the idea that women and girls are responsible for their own safety, and that they should avoid using technology to prevent technology-facilitated gender-based violence, rather than holding perpetrators accountable for their actions.

This lack of awareness and understanding of technology-facilitated gender-based violence is compounded by the fact that many men in Pakistan do not see the issue as a problem. They do not see the connection between technology and violence against women and may even view such violence as a form of control or discipline. This lack of empathy and understanding on the part of the male population contributes to a culture of silence and impunity surrounding technology-facilitated gender-based violence and prevents effective action from being taken to prevent and address the issue.

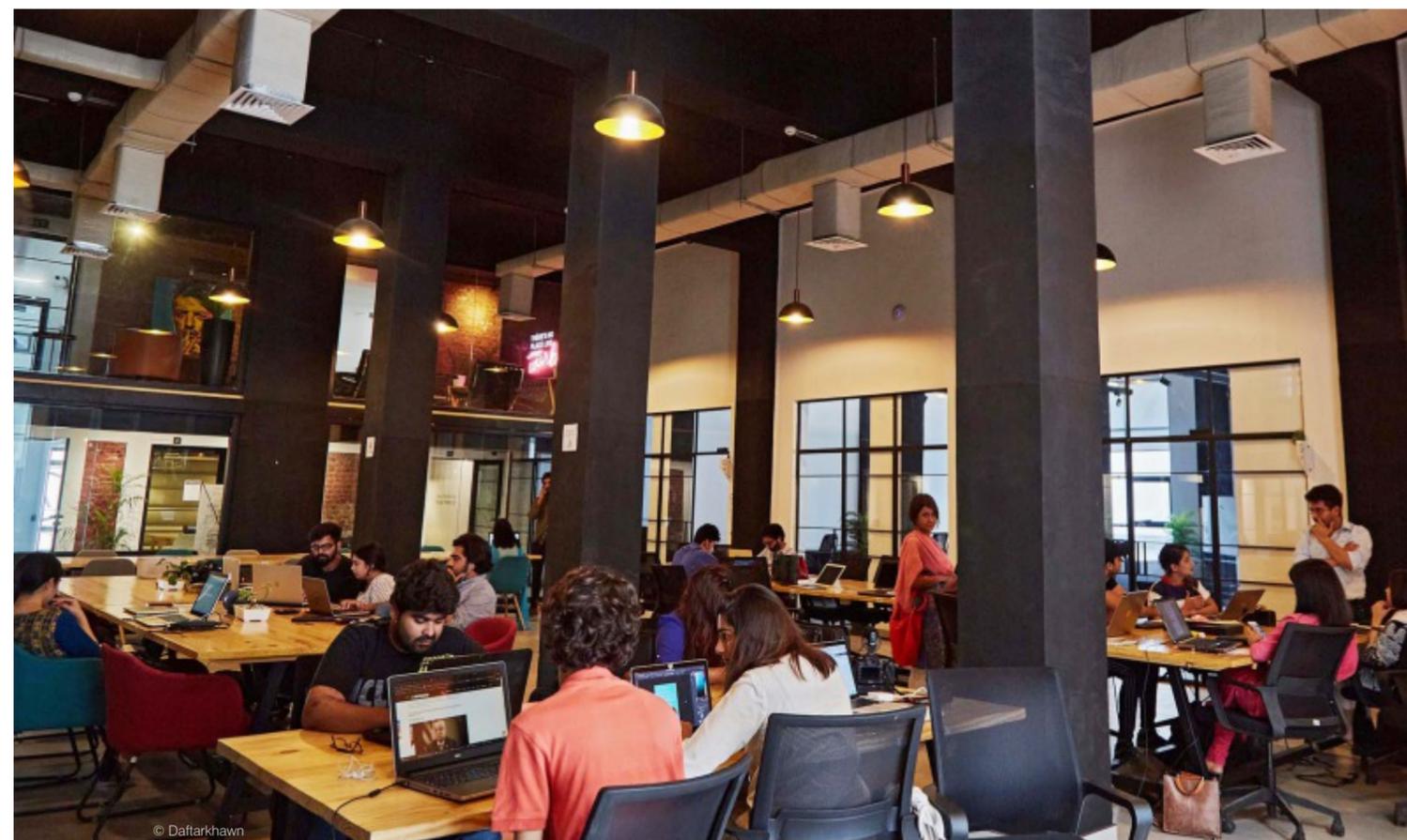
The common and collective ignorance of society, and particularly the male population, toward the issue of technology-facilitated gender-based violence in Pakistan is a major barrier to preventing and addressing this type of violence.

Raising awareness about the dangers of technology-facilitated gender-based violence, the different forms it can take, and the legal and support services available to victims, is an essential component of preventing and addressing technology-facilitated gender-based violence. This awareness-raising must be targeted toward men and boys, as well as women and girls, and must be embedded in education and cultural norms to ensure that it becomes a long-term and sustainable solution to the problem of

technology-facilitated gender-based violence in Pakistan.

The following are a few suggestive initiatives that can be taken to raise awareness among the society and male population:

1. **Education and awareness-raising campaigns:** Initiating education and awareness-raising campaigns to educate people about the different forms of technology-facilitated gender-based violence, its consequences, and the legal and support services available to victims. This can be done through targeted campaigns in schools, universities, workplaces, and community centres.
2. **Collaboration with media outlets:** Working with media outlets to promote the issue of technology-facilitated gender-based violence and its consequences through news reports, talk shows, and other media. This can help to raise public awareness about the issue and its impact on women and girls in Pakistan.
3. **Empowering women and girls:** Empowering women and girls to recognise the signs of technology-facilitated gender-based violence and take steps to protect themselves. This can be done through the provision of digital literacy training and support services, as well as by promoting women's participation in decision-making processes.
4. **Engaging men and boys:** Engaging men and boys in campaigns and initiatives to prevent technology-facilitated gender-based violence, and to promote gender equality and respect for women and girls. This can be achieved through targeted programmes and activities, including education and awareness-raising initiatives.
5. **Strengthening legal frameworks:** Strengthening the legal frameworks and policies that criminalise technology-facilitated gender-based violence and establish specialised investigation units and courts to handle cases of gender-based violence. This can help to create an enabling environment that promotes accountability for perpetrators and supports victims.
6. **Building partnerships and collaborations:** Building partnerships and collaborations between government agencies, civil society organisations, technology companies, and other stakeholders to develop and implement comprehensive strategies to prevent and address technology-facilitated gender-based violence.
7. **Training of service providers:** Training of service providers, including healthcare providers, law enforcement agencies, and legal professionals, on the nature of



technology-facilitated gender-based violence, how to identify it, and how to respond to it. This can help to create a more supportive and responsive environment for victims of technology-facilitated gender-based violence.

8. **Networking and sharing best practices:** Networking and sharing best practices among organisations working on the issue of technology-facilitated gender-based violence, including government agencies, civil society organisations, and tech companies. This can help build a more collaborative and effective response to the issue.

9. **Sensitisation campaigns:** Sensitisation campaigns targeting the male population to promote respect for women and girls, and to challenge harmful patriarchal attitudes and social norms. This can be achieved through media campaigns, community dialogue, and targeted awareness-raising initiatives.

10. **Engaging religious and community leaders:** Engaging religious and community leaders to promote awareness of technology-facilitated gender-based violence, and to encourage community members to support victims and hold perpetrators accountable. Religious and community leaders have a significant influence on social norms and values, and their involvement can help to create a more

supportive and responsive environment for victims of technology-facilitated gender-based violence.

11. **Advocacy for policy change:** Advocating for policy change at the national and local level to strengthen the legal and institutional frameworks related to technology-facilitated gender-based violence. This can include lobbying for the implementation of existing laws and policies, and the development of new legislation to address gaps in the legal framework.

It is important to understand that raising awareness about the dangers of technology-facilitated gender-based violence requires a comprehensive and multi-faceted approach.

By combining education and awareness-raising campaigns, training of service providers, networking and sharing best practices, sensitisation campaigns, engaging religious and community leaders, and advocacy for policy change, we can create a more supportive and responsive environment for victims of technology-facilitated gender-based violence, and challenge harmful patriarchal attitudes and social norms that perpetuate violence against women and girls.

Glimpses of provincial and regional consultations



CSW Muzaffarabad Consultation



CSW Karachi Consultation



CSW Gilgit-Baltistan Consultation



CSW Karachi Consultation



CSW Lahore Consultation



CSW Karachi Consultation



CSW Lahore Consultation



CSW Lahore Consultation

Glimpses of provincial and regional consultations



CSW Peshawar Consultation



CSW Peshawar Consultation



CSW Peshawar Consultation



CSW Quetta Consultation



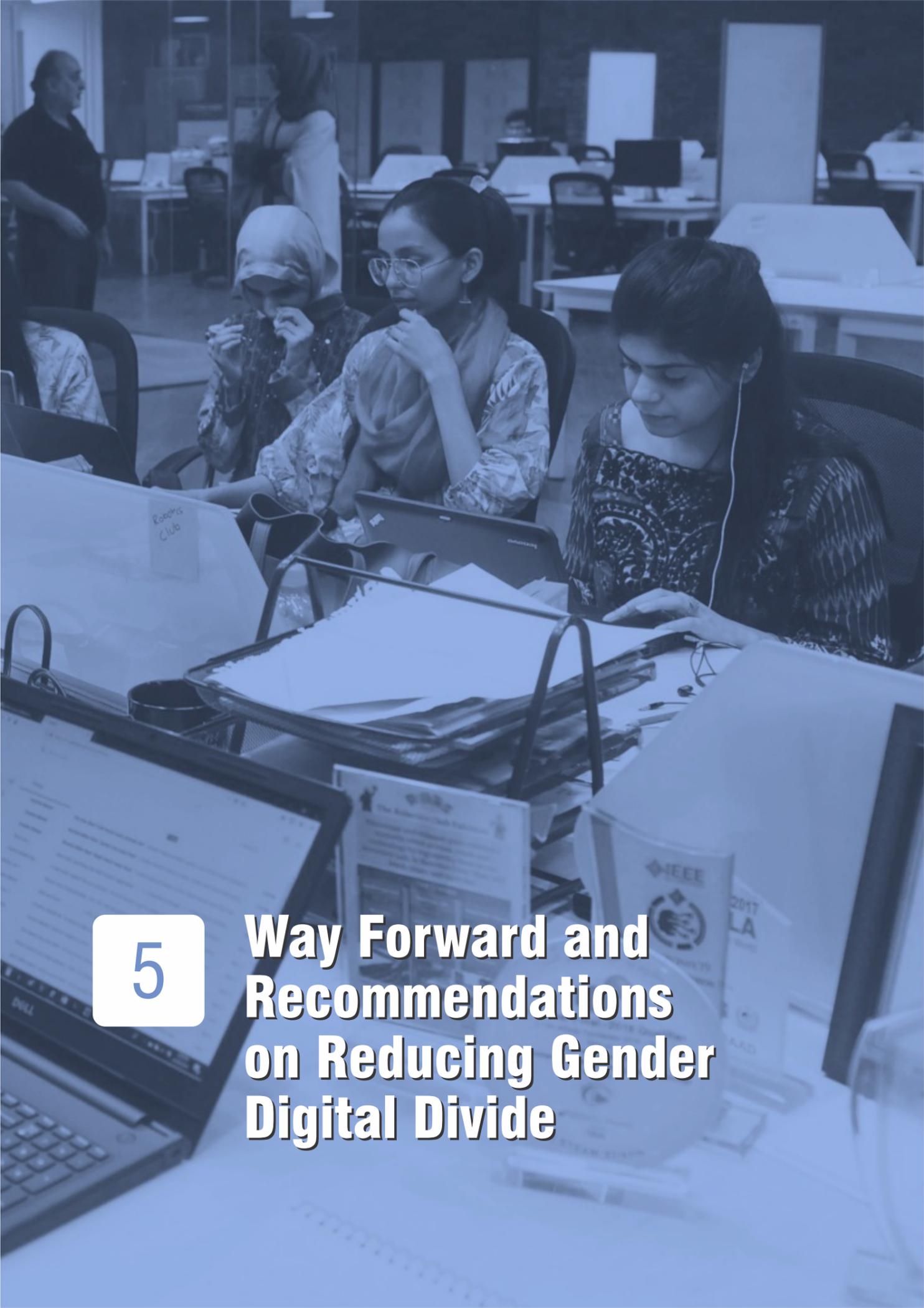
CSW Quetta Consultation



CSW Quetta Consultation



CSW Quetta Consultation



5

Way Forward and Recommendations on Reducing Gender Digital Divide

Way Forward and Recommendations on Reducing Gender Digital Divide

5

The following recommendations have been developed as a result of collaborative efforts from participants and stakeholders in Lahore, Peshawar, Karachi, Quetta, Gilgit and Muzaffarabad. Through in-depth discussions, research, and consultation, these recommendations represent a comprehensive and nuanced approach to address the digital divide against women in Pakistan.

These have been crafted to address the unique challenges faced by women in different parts of the country, from urban to rural areas, and to promote women's empowerment

through digital communication. As a result, these recommendations are grounded in the experiences and perspectives of women and their communities, and are designed to be effective, feasible, and sustainable.

We urge the government, international development partners, and corporate and local civil society organisations to adopt and implement these recommendations, and to work together to create a more equitable and empowered society for all women in Pakistan.

5.1. Recommended actions for government on "digital communication for women empowerment"

Overall recommendation:

The Government of Pakistan must prioritise the empowerment of women through the development and implementation of policies and programmes that expand access to technology, provide digital education, develop digital skills training programmes, and promote the use of digital technologies to enhance women's participation in politics and the economy. Additionally, address the challenges faced by women in rural areas, as well as the specific challenges presented by COVID-19, mega-floods, and the state of the economy.

1. Access to technology and digital education:

a. Expand access to technology in underserved areas through the establishment of digital infrastructure and

partnerships with private sector companies to provide affordable digital services.

b. Integrate digital education into the national curriculum to ensure that all students, including girls, have the necessary skills and knowledge to use digital technologies.

2. Empowerment via digital skills training and digital financial services:

a. Prioritise the development of digital skills training programmes for women to ensure that they have the necessary skills to use digital technologies effectively.

b. Develop digital financial services, including mobile banking and digital payment systems, to ensure that women have access to financial services and can participate in the digital economy.

3. Urban vs. Rural divide and impacts on women:

a. Address the urban-rural divide in access to technology and digital communication, which disproportionately impacts women in rural areas.

b. Develop programmes that target rural areas and provide digital infrastructure, partnerships with government agencies, and the development of policies and programmes to address the specific needs of women in rural areas.

4. Social media and impacts of digital technologies on women in politics:

a. Promote the use of digital technologies to enhance

women's participation in politics and ensure that digital spaces are inclusive and safe for women.

b. Develop policies and programmes to address online harassment and gender-based violence, and provide digital skills training and support services for women in politics.

5. Impacts covid-19, mega-floods, economy on women's empowerment:

a. Establish policies and programmes that target the specific needs of women in challenging circumstances, such as the provision of digital devices and the establishment of training programmes for women who have lost their jobs.

b. Allocate resources to support women's empowerment and prioritise the evaluation and analysis of the effective implementation of digital communication for women's empowerment.

5.2. Recommended actions for international development partners, private sector, and local civil society organisations on "digital communication for women empowerment."

The following recommendations emerged as the most crucial based on the prioritisation of topics by the participants during group work and discussions in Lahore, Peshawar, Karachi, Quetta, Gilgit and Muzaffarabad.

Through analysis and evaluation of the current situation of digital communication for women's empowerment in Pakistan, the participants evolved these recommendations and identified these as the most effective and feasible solutions to address the existing digital divide against

women in Pakistan. The participants, mostly women, highlighted the importance of the issues and subtopics during their groupwork, and underlined their potential to drive significant positive change in the lives of women across the country.

The recommendations were crafted after careful consideration of the unique challenges faced by women in Pakistan and have been formulated to address the specific needs of different communities and regions.

Overall recommendation:

The international development organisations, local corporate and civil society organizations must work together

to prioritise women's digital empowerment by investing in comprehensive and inclusive programmes that address the

digital divide, provide digital skills training and financial services, and address the impact of socio-economic challenges on women's access to technology and digital communication. This can be achieved through partnerships, allocation of resources, and the establishment of monitoring and evaluation frameworks to ensure effective implementation and sustainability of these programmes.

1. Access to technology and digital education:

a. The nongovernment stakeholders should work together to expand access to technology and digital education for women in Pakistan. This can be achieved through the establishment of training centres, provision of digital devices to schools and communities, and partnerships with private sector companies to provide affordable digital services in underserved areas.

2. Empowerment via digital skills training and digital financial services:

a. Prioritise women's empowerment by investing in digital

5.3. Recommended actions for government on "financial inclusion of women through digital technologies"

Overall recommendation:

To ensure greater financial inclusion of women through digital technologies in Pakistan, the government must prioritise the establishment of comprehensive policies and programmes that address the various subtopics related to financial inclusion. This can be achieved through a multi-pronged approach that involves the establishment of training centres in underserved areas, the provision of digital devices and internet access, partnerships with financial institutions to provide digital financial services, and the promotion of gender-sensitive programming. Additionally, the government should work to address the challenges faced by women in the gig-economy, such as access to finance and social protection, and promote the use of innovative and responsible online banking services to drive equity and empowerment. By taking these steps, the government can work towards achieving greater financial inclusion for women through digital technologies and promote economic empowerment and growth for all.

skills training and digital financial services for women. This can be achieved through the establishment of training centres in underserved areas, partnerships with financial institutions, and the provision of training and support services for women.

3. Impacts of covid-19, mega-floods, state of economy:

a. Address the impact of COVID-19, mega-floods, and the state of the economy on women's empowerment in Pakistan. This can be achieved through the establishment of policies and programmes that target the specific needs of women in these challenging circumstances, such as the provision of digital devices, establishment of training programmes for women who have lost their jobs, and the development of programmes to address gender-based violence.

1. Promoting e-commerce and possibilities of economic empowerment

a. Develop and implement policies that promote e-commerce and support the economic empowerment of women. This can be achieved through the provision of training and support services for women entrepreneurs, partnerships with private sector companies to provide digital platforms for women-led businesses, and the development of regulatory frameworks to govern e-commerce.

b. Prioritise the promotion of women-led businesses in e-commerce by providing funding, technical assistance, and access to markets. This can be achieved through partner-

ships with financial institutions, establishment of incubation centres, and provision of marketing support.

2. Creating opportunities in e-commerce and gig-economy

a. Creatively develop policies and programmes that create opportunities for Pakistani women in e-commerce and the gig-economy. This can be achieved through the provision of training and support services for women entrepreneurs, establishment of incubation centres, and development of regulatory frameworks to govern the gig-economy.

b. Strongly prioritise the promotion of women-led businesses in the gig-economy by providing funding, technical assistance, and access to markets. This can be achieved through partnerships with financial institutions, establishment of incubation centres, and provision of marketing support.

3. Using technology in bridging gaps for financially excluded groups

a. Use technology to bridge gaps for financially excluded groups, including women. This can be achieved through the establishment of digital payment systems, partnerships with financial institutions, and the provision of digital financial services to underserved areas.

b. Prioritise the development of regulatory frameworks to ensure that digital financial services are safe and accessible for financially excluded groups, including women. This can be achieved through partnerships with financial institutions, establishment of monitoring and evaluation frameworks, and provision of technical assistance.

4. Increasing accessibility, digital literacy and capacity building

a. Prioritise the provision of accessible and affordable digital devices and internet services to increase digital literacy and capacity building for women. This can be achieved through the establishment of training centres, provision of digital devices to schools and communities, and partnerships with private sector companies to provide affordable digital services in underserved areas.

b. Prioritise the provision of digital skills training and support services to women to ensure that they have the necessary skills to use digital technologies effectively. This can be achieved through the establishment of training centres in underserved areas, partnerships with private sector companies, and the provision of training and support services for women.

5. Introducing of innovative and responsible online banking services

a. Continuously introduce innovative and responsible online banking services to drive equity and empowerment for women. This can be achieved through partnerships with financial institutions, establishment of regulatory frameworks to govern online banking services, and the provision of digital financial services to underserved areas.

b. Prioritise the provision of online banking services that are safe and accessible for women, including the development of regulatory frameworks to ensure that online banking services are responsible and equitable for all. This can be achieved through partnerships with financial institutions, establishment of monitoring and evaluation frameworks, and provision of technical assistance.

5.4. Recommended actions for international development partners, private sector, local civil society organisations on "financial inclusion of women through digital technologies"

Overall Recommendation:

International development organisations and local corporate and civil society organisations should work together to prioritise the development and implementation of innovative and accessible digital financial services and e-commerce programmes that cater to the unique needs of women in Pakistan. This can be achieved through the establishment of partnerships with financial institutions, the development of training and mentorship programmes, and the promotion of gender-sensitive policies and programmes that address the unique challenges faced by women in e-commerce and the gig economy. Additionally, there should be efforts to increase digital literacy and build capacity among financially excluded groups to ensure they can effectively use digital financial services.

1. Promoting E-Commerce and Possibilities of Economic Empowerment

- Increase investment in digital infrastructure and digital literacy programmes to promote the growth of e-commerce and digital entrepreneurship for women in Pakistan.
- Establish partnerships with financial institutions to provide affordable financing for women entrepreneurs to start and grow their e-commerce businesses.
- Develop gender-sensitive policies and programmes that address the unique challenges faced by women in e-commerce, such as access to markets and financing.

2. Creating Opportunities in E-Commerce and Gig-Economy

- Establish training and mentorship programmes to equip women with the necessary skills to succeed in the e-commerce and gig economy.
- Develop partnerships with companies in the gig

economy to provide women with flexible and accessible work opportunities.

- Develop policies and programmes that support women's entry and advancement in e-commerce and gig economy jobs, such as promoting equal pay and addressing gender-based discrimination.

3. Using Technology in Bridging Gaps for Financially Excluded Groups

- Develop and implement innovative financial products and services that cater to the needs of financially excluded groups, such as microfinance loans and mobile banking.
- Establish partnerships with mobile network operators and financial institutions to expand the reach of digital financial services to underserved areas.
- Develop programmes to increase digital literacy and build capacity among financially excluded groups to ensure they can effectively use digital financial services.

4. Introducing of Innovative and Responsible Online Banking Services

- Develop and implement innovative and responsible online banking services that cater to the unique needs of women, such as tailored financial products and services.
- Establish partnerships with financial institutions to provide affordable and accessible online banking services to women in Pakistan.
- Develop and implement policies and programmes that promote responsible online banking practices, such as data

privacy and security, to build trust and confidence among women.

5.5. Recommended actions for government on "women and girls in online learning of tools and technologies"

Overall Recommendation:

The Government of Pakistan should prioritise the development of a comprehensive national strategy for online learning that addresses the needs of women and girls. This should include the allocation of resources for the development of high-quality online learning platforms, the establishment of partnerships with private sector companies and local community organisations, and the provision of digital literacy training and support for women and girls. The strategy should also include regular monitoring and evaluation to ensure that online learning initiatives are meeting the needs of women and girls and driving positive outcomes in terms of education and empowerment.

1. Opportunities of Online Learning

- Work with educational institutions to provide online learning opportunities that are accessible and affordable to women and girls.
- Online learning platforms should be designed to cater to the needs of women and girls by providing language support, interactive learning activities, and flexible scheduling options.
- Establish strong and long-lasting public-private partnerships to fund and support online learning initiatives for women and girls.

2. Impacts of Pandemic on Women's Access to Digital Technology

- Prioritise the allocation of resources to ensure that women and girls have access to the digital technology needed for online learning.
- Provide incentives to private sector companies to increase the availability and affordability of digital technol-

ogy for women and girls.

- Awareness campaigns should be launched to promote the use of digital technology among women and girls and to help them overcome any cultural or social barriers to its use.

3. Addressing Barriers to Successful Adoption and Use of Technology

- Establish programmes that provide digital literacy training for women and girls, particularly those in rural and remote areas.
- Online learning platforms should be designed to be culturally sensitive and accessible to women and girls from different backgrounds.
- The Government should work with local community organisations and religious leaders to promote the use of digital technology for educational purposes.

4. Optimising Education Delivery Through Online Platforms

- Work with educational institutions to ensure that online learning platforms are of high quality and meet the needs of women and girls.
- Online learning platforms should be designed to promote interactive and collaborative learning experiences that are engaging and effective.
- Establish a system for monitoring and evaluating the effectiveness of online learning platforms to ensure that they are meeting the needs of women and girls.

5.6. Recommended actions for international development partners, private sector, local civil society organizations on "women and girls in online learning of tools and technologies"

Overall recommendation:

The corporate sector has immense potential to play a crucial role in improving the situation of women and girls in online learning of tools and technologies in Pakistan, as they can invest in research and development to develop solutions that cater to the specific needs of women and girls, such as developing user-friendly platforms and providing targeted training programmes. Corporate entities should invest in programmes and initiatives that provide digital literacy training, mentorship, and resources to women and girls, and should work with local organisations and tech companies to ensure that women and girls have access to the technology and digital resources they need to succeed. The corporate entities can also partner with educational institutions and other organisations to provide access to technology and improve digital literacy, and by taking a proactive approach, the corporate sector can not only contribute to closing the gender digital divide but also create new opportunities for women and girls to participate in the digital economy. Therefore, it is imperative that the corporate organisations to take the lead in promoting the digital empowerment of women and girls in Pakistan.

1. Opportunities of online learning

- Collaborate to provide access to technology and digital resources, such as online courses and e-libraries, to women and girls in Pakistan.
- Corporate entities should invest in providing digital literacy training to women and girls in underserved areas to increase their access to online learning opportunities.
- Partnerships between online education providers and local organisations can be established to provide affordable or free online courses and certification programmes.

2. Impacts of pandemic on women's access to

digital technology

- Work together to provide digital devices and internet connectivity to women and girls who lack access to these resources, particularly in rural areas.
- Capacity-building programmes should be established to train women and girls on the use of digital technology, including online learning platforms and other digital tools.
- Awareness campaigns should be launched to encourage girls and women to pursue education and career opportunities in technology fields, and to highlight the benefits of online learning.

3. Addressing barriers to successful adoption and use of technology

- Increase awareness and education about the benefits of online learning, and to address any cultural or societal barriers to women and girls' participation.
- Partnerships between local organisations and tech companies can be established to provide affordable or free access to digital devices, software, and online courses.
- Corporate entities can provide support by investing in digital literacy and mentorship programmes for women and girls to help them overcome technological barriers.

4. Optimising education delivery through online platforms

- Work to promote the development and use of online learning platforms that are accessible and user-friendly for

women and girls in Pakistan.

- Local organisations can work with educational institutions to develop and implement online courses and certification programmes that are tailored to the needs of women and girls.

- Corporate entities can invest in digital infrastructure and resources to support the development and deployment of online learning platforms and related programmes.

5.7. Recommended actions for government to act against "technology-facilitated gender-based violence and prevention"

Overall recommendation:

The Government of Pakistan must take strong and immediate action to prevent and address technology-facilitated gender-based violence against women. The government must also prioritise the establishment of safe and accessible reporting mechanisms for victims of technology-facilitated gender-based violence. This can be achieved by developing online platforms and hotlines for women to report incidents, as well as creating safe spaces for women to seek legal and psychological support. The government must also allocate adequate resources towards the implementation of these recommendations, as well as invest in capacity building for law enforcement officials and other stakeholders to address this issue effectively. It is crucial for the government to take swift and decisive action to prevent and combat technology-facilitated gender-based violence in Pakistan, and to ensure that all women can live their lives free from fear and harassment.

1. Acting against prevalence of technology-facilitated gender-based violence

- Develop a national strategy to prevent and address technology-facilitated gender-based violence in Pakistan, with specific focus on the needs of women and marginalised groups.
- Create a system of reporting, investigation, and prosecution of technology-facilitated gender-based violence cases and ensure that all law enforcement agencies are trained on how to respond to these cases.
- Encourage the private sector to collaborate in the development and implementation of measures to prevent technology-facilitated gender-based violence, including the development of online tools that enable users to report and

seek help for harassment or abuse.

2. Strengthening existing legal frameworks

- Establish an independent statutory body to address technology-facilitated gender-based violence with a mandate which may include the following: (a) powers to administer legal remedies and support to individuals impacted by technology-facilitated gender-based violence on digital platforms; (b) regulatory and enforcement powers over private technology companies to integrate safety mechanisms and immediately remove harmful content; (c) progress research on technology-facilitated gender-based violence to support evidence-based law and policy; (d) advocate for and facilitate removal of harmful content upon reporting of survivors or front-line service providers; (e) provide training and education to the public, relevant stakeholders and professionals; and (f) support partnerships with private technology companies to enable compliance with mandatory or voluntary safety requirements.
- Review and amend existing laws to include provisions that specifically address technology-facilitated gender-based violence, such as online harassment and stalking.
- Train judges, lawyers, and other legal professionals to handle technology-facilitated gender-based violence cases, including collecting and preserving digital evidence.
- Ensure that victims have access to legal aid and representation in technology-facilitated gender-based violence cases.
- Mandate and enforce laws and regulations that require private technology companies to develop, maintain and

implement policies to respond to and mitigate the occurrence of technology-facilitated gender-based violence through a range of processes including the following: (1) visible, easily accessible, plain-language complaint and abuse reporting mechanisms of harmful content, (2) immediate removal of harmful content when reported (while maintaining records for evidentiary purposes); (3) effective moderation mechanisms; (4) require training of all staff to understand their role in monitoring and removal of harmful content relating to technology-facilitated gender-based violence; and (5) provision of independent audits and publish comprehensive annual transparency reports relating to implementation of the policies.

f. Ensure that all actors across the justice system are provided with the training and resources to ensure a high level of expertise and familiarity with information and communications technology and their functioning as well as digital evidence to ensure that the appropriate evidence is collected, preserved and given due weight and to avoid retraumatisation of survivors during judicial proceedings.

3. Protection of data of victims

a. Establish strong data protection laws and guidelines that ensure the privacy and security of victims' personal information and digital evidence.

b. Provide training to service providers, law enforcement agencies, and the justice system on how to handle and protect victims' data.

c. Dedicated resources to develop and implement law, policies, systems and processes as well as capacitated staff to ensure confidential data security.

d. Establish a system for victims to safely and securely report technology-facilitated gender-based violence, including the protection of their identity and sensitive information.

e. Ensure inclusion of technology-facilitated gender-based violence as a form of violence in gender-based violence administrative data systems. This may require, for example, amendment of intake forms and case management documentation to record the context (online or offline) within which the violence took place. This will provide a strengthened understanding of how cases of technology-facilitated gender-based violence are being reported, referred and managed as well as an analysis of trends, all of which can inform evidence-based advocacy and interventions.

f. Resource in-depth empirical, interdisciplinary and law and policy research by technology-facilitated gender-based violence scholars, technology-facilitated gender-based violence experts and community-based organisations on technology-facilitated gender-based violence and the impacts of emerging technologies on those subjected to technology-facilitated gender-based violence across all ages and intersectionalities. For example, supporting research to prevent abuse in encrypted communication.

4. Increasing women's access to prevention and response services

a. Develop and implement a comprehensive public awareness campaign to educate women and girls about technology-facilitated gender-based violence and available services for prevention and response.

b. Increase funding for and improve the quality of prevention and response services, including hotlines, counselling, legal aid, and medical and mental health support.

c. Ensure that women and girls from marginalised and remote areas have equal access to prevention and response services, including the use of digital tools and platforms to reach them.

5. Raising awareness about technology-facilitated gender-based violence

a. Create a public awareness campaign to educate the general public, including men and boys, about the dangers and harms of technology-facilitated gender-based violence.

b. Promote digital literacy among women and girls, including the safe and responsible use of online tools and platforms.

c. Collaborate with media outlets, influencers, and community leaders to amplify the message about the harms of technology-facilitated gender-based violence and the need for prevention and response.

5.8. Recommended actions for international development partners, private sector, local civil society organisations act against "technology-facilitated gender-based violence and prevention"

Overall recommendation:

The international development organisations, and local corporate and civil society organisations must work collaboratively with the government of Pakistan to address the issue of technology-facilitated gender-based violence in the country. It is essential to develop and implement coordinated, multi-sectoral approaches that aim to prevent and respond to the technology-facilitated gender-based violence against women. The private sector can play a vital role in this effort by investing in innovative technological solutions, providing funding and technical assistance, and leveraging their networks to raise awareness about the issue. Moreover, it is crucial for international development organisations, local corporate and civil society organisations, and the government of Pakistan to work together to provide comprehensive support to victims of technology-facilitated gender-based violence. This includes ensuring that victims have access to medical and legal support, as well as mental health services to help them overcome the trauma of their experiences. Moreover, there is a need to address the root causes of gender-based violence, including gender inequality and discrimination, through education and awareness-raising initiatives.

1. Acting against prevalence of technology-facilitated gender-based violence

a. Support the development and implementation of awareness campaigns on the risks and consequences of technology-facilitated gender-based violence.

b. Develop and promote the use of secure communication tools to protect victims' privacy and security.

c. Development and application of technologies and digital platforms must be in partnership and with the participation of women in all their diversity as well as organizations and advocates, to ensure relevant and accessible safety features and complaint mechanisms.

d. Establish and fund helplines and other support services for technology-facilitated gender-based violence victims, including legal and psychological assistance.

e. Safety must be incorporated at the design stage. For practical guidance and actionable recommendations, see the outcomes and recommendations report "Tech Policy Design Lab: Online Gender-Based Violence and Abuse", which builds on the results from a series of workshops with relevant stakeholders, including survivors of technology-facilitated gender-based violence and technology companies.

2. Strengthening existing legal frameworks

a. Support the development and enforcement of laws and policies that criminalise all forms of technology-facilitated gender-based violence.

b. Provide funding and technical assistance to strengthen the capacity of law enforcement agencies and the justice system to effectively investigate and prosecute technology-facilitated gender-based violence cases.

c. Support the development and implementation of victim-centred approaches to technology-facilitated gender-based violence cases.

3. Protection of data of victims

a. Advocate for the development and implementation of data protection laws and policies that ensure the confidentiality and security of technology-facilitated gender-based violence victims' data.

b. Support the development and use of secure digital tools to store and transmit sensitive information on technol-

ogy-facilitated gender-based violence cases.

c. Provide funding and technical assistance to organisations working on data protection for technology-facilitated gender-based violence victims.

4. Increasing women's access to prevention and response services

a. Support the development and implementation of targeted interventions to increase women's access to prevention and response services against technology-facilitated gender-based violence.

b. Provide funding and technical assistance to organisations working on women's empowerment and advocacy on technology-facilitated gender-based violence.

c. Complaints mechanisms must ensure an immediate response and removal of harmful material, pending further investigation in accordance with best practice policies as well as removal of the material from all subsidiary and associated sites

d. Develop and promote the use of innovative technological solutions to support technology-facilitated gender-based violence prevention and response services.

5. Raising awareness about technology-facilitated gender-based violence

a. Develop and implement awareness-raising campaigns to promote a culture of zero-tolerance for technology-facilitated gender-based violence.

b. Engage with media outlets to increase coverage of the issue of technology-facilitated gender-based violence and the impact it has on victims.

c. Provide funding and technical assistance to organisations working on raising awareness about technology-facilitated gender-based violence.

