



Pakistan
Telecommunication
Authority



ANNUAL REPORT 2022

 Gender Mainstreaming in ICTs



Gender Mainstreaming in ICTs

More than half of the world population is female. Women's participation in economic progress is hence inevitable in the evolving digitalized world. Today, digital gender inclusion is a global priority; leaving women behind in the tech-developmental race will entail huge risks to the national and global economy. The fifth Sustainable Development Goal (SDG5) also exhorts the international community 'to enhance the use of enabling technology, in particular ICTs, to promote women's empowerment.'

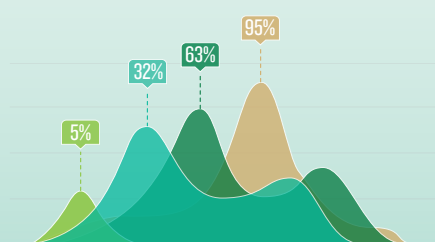
Almost 95%² of the world population has Internet coverage and only 5% people do not come under mobile broadband network; however, only 63% (5 billion) of the total covered population in the world is using the Internet, showing a huge usage gap which is supported by the fact that almost one in three individuals who have access do not choose to use the Internet. In terms of gender gap, almost 63% of the world's male population is using the Internet as against only 57% women, reflecting a gender gap of 8% in Internet usage. However, in 2020, this gap was as high as 15% in Low- and Middle-Income Countries (LMICs). The gender gap is widest in South Asia and Sub-Saharan Africa and has remained relatively unchanged in all regions since 2017, except South Asia. In South Asia, the mobile Internet usage gender gap narrowed significantly from 67% in 2017 to 36% in 2020, but has now widened to 41%³, which is an unusual phenomenon. Hundreds of billions of dollars are being lost by governments due to disproportionate Internet usage by females and increasing global gender gaps. According to an estimate, countries have missed out on US\$ 1 trillion in GDP because of women's exclusion from the digital world. Closing this gap over the next five years gives policymakers a US\$ 524 billion opportunity⁴.

Unaffordable devices and data tariffs; inequalities in education and digital skills; social, cultural, and religious values; and privacy risks are some of the key barriers that inhibit women and girls from using the Internet or being online. Addressing the existing and growing digital gaps calls for a multi-stakeholder approach involving active participation on behalf of the government, non-government organizations, private sector, and global gender and technology agencies like UNESCO and UNDESA, among others.

Meaningful and affordable connectivity can serve as a gateway for uptake of digital connectivity by women and marginalized communities. Other measures may include enactment of appropriate laws, creation of awareness, availability of gender disaggregated data, provision of opportunities for mentoring and digital skills training, availability of need-based customized digital products and services in terms of design, safety, and security, promotion of women entrepreneurship, and provision of a conducive environment for STEM-based learning.

Coverage and Usage Gap (Percentage)

- Population Using the Internet
- Coverage Gap
- Usage Gap
- Population Covered by Mobile Broadband Network



Source: Global Connectivity Report 2021, ITU; Gender Gap Report 2021, GSMA

Digital Gender Gap (Percentage)



8%	Global
15%	Low and Middle Income Countries
36%	South Asia

² Global Connectivity Report 2022-ITU

³ Mobile Gender Gap Report 2022-GSMA

⁴ Cost of Exclusion 2022-A4AI

Overview of ICT Indicators

The importance of digital gender inclusion has inspired GoP to pursue gender inclusion as a top priority. Numerous programmes and projects to this effect have been initiated at the government level. While their results are still awaited, positive improvements are being witnessed in indicators as far as gender is concerned. An overview of the growth of ICT indicators from a gender lens is presented below.

Mobile and Broadband Subscribers

The usage of mobile phones and Internet by females is growing in Pakistan, particularly in metropolitan cities, where mobile phone ownership is marked by good penetration. However, the same is not true for the country's suburban, rural, and far-flung areas, where penetration is not very encouraging due to multiple reasons including online security and safety, and societal and cultural norms. Even though Pakistan is inching closer to attaining 100% mobile penetration, the female uptake of mobile phones and Internet is only showing wider gaps. Today, 52 million biometrically verified SIMs are owned by females; of these, over 26 million are broadband SIMs (3G/4G). A comparison with SIM ownership by the country's male population reflects a huge gap between male and female subscribers.

Subscribers (Male and Female)				
(SIM Ownership)				
Cellular Subscribers	Male	2020-21	2021-22	
	Female	48.8	52.1	
	Total	182.5	192.9	
Mobile Broadband Subscribers	Male	79.0	88.0	
	Female	21.0	26.4	
	Total	100.0	114.4	

Source: Pakistan Telecom Authority

Note: 2020-21 figures have been revised on the basis of percentage of current year.

Mobile Internet Ownership and Usage

There are 4.9 billion Internet users worldwide; of these, 3.2 billion (approximately 85% of the total) are from LMICs. The gender gap in Internet usage in these countries has been narrowing over the years, as reported by GSMA. While the gap declined to 15% in 2020, it surprisingly widened to 16% in 2021. Pakistan is one country where gender gap in mobile Internet usage, although still substantial, has narrowed down, compared to India and Bangladesh, where it has widened. According to the GSMA survey, Pakistan had an Internet usage gender gap of 38% in 2021, which has since narrowed down. However, when it comes to

Gender Gap in Mobile Ownership and Internet Usage in Pakistan (Percentage)			
	Male	Female	Gender Gap
Mobile Ownership	76	51	33
Mobile Internet Usage	36	22	38

Source: GSMA

use cases of Internet per week, usage is as low as three to four times a week⁵.

Pakistan has a wider gender gap in terms of mobile ownership (33%), compared to India and Bangladesh, as women are least likely to own a mobile phone than men. The main reasons for not owning a mobile phone in LMICs include low affordability, low digital literacy and skills, and safety and security challenges. However, in case of Pakistan, family disapproval of female mobile ownership is also a major reason for the existing gap.

Moreover, large segments of the population in Pakistan are unaware of mobile Internet, and therefore, do not use it. Seen from the gender lens, women are less likely than men to be aware of mobile Internet, and therefore, cannot enrich their lives with its benefits. On a positive note, Pakistan is one country where public awareness about mobile Internet has shown tremendous increase, and the gender gap in awareness is least in relation to comparable regional countries.

Awareness of Mobile Internet (Percentage)		
Year	Male	Female
2017	47	39
2019	79	70
2021	84	76

Source: GSMA

Social Media

Of the over 4.9 billion Internet users in the world, 4.6 billion are active SM users. An estimate suggests that 18% of the total Internet users and 16% of the total SM users in the world are from South Asian countries, where 25% of the world population resides, and where mobile connectivity averages at 88%.

Today, there are over 70 million SM users in Pakistan (over 31% of the population), with YouTube, Facebook, TikTok, and Instagram being the most commonly used social platforms. However, analyzed from the gender perspective, the gap between male and female usage of SM is very high and fluctuates between 78% to 47%. Instagram usage has the lowest gender gap in Pakistan, while TikTok usage is far less among female users, compared to male users. According to the demographic

⁵ Mobile Gender Gap Report 2022-GSMA

Profile of SM Users in Pakistan				
Social Media	Total Users (Million)	Male (%)	Female (%)	Gender Gap (%)
*Facebook	57.1	77.1	22.9	70
YouTube	71.7	72	28	61
TikTok	18.3	82.2	17.8	78
Instagram	13.8	65.2	34.8	47

Source: GSMA

profile of Meta advertisement audience, females aged between 18-24 years and 25-35 years have maximum reach to advertisements of Meta platforms.

Digital Financial Inclusion

While global expansion of financial services was already taking effect, restricted mobility induced by the Covid-19 pandemic served as a catalyst for financial inclusion, resulting in a huge increase in digital payments. The scenario not only changed the progress of the global financial sector in terms of new economic opportunities and reduced gender gap in account ownership but also built resilience for management of financial shocks. Today, 71% people in the developing countries have a bank account, and around 40% of this population (excluding China) made their first digital payment after the start of the pandemic. Global gender gap in account ownership has also shrunk for the first time, narrowing down from 9 to 6 percentage points in the developing countries.

Pakistan is beset with low levels of financial inclusion and large financial gender gaps due to inherent challenges of low literacy level, insignificant participation of women in economic activity, socio-cultural barriers, and lack of documentation. The country's financial inclusion programme, which kicked off under the National Financial Inclusion Strategy (NFIS) 2015, received a further boost with NFIS 2023. The new strategy stimulated financial inclusion through provision of digital financial services. The ease of branchless banking accounts and mobile wallet accounts has led to improvement of financial access indicators in the last couple of years. However, Pakistan still has only 1% branchless banking agents as women, with only 13% of the bank staff comprising females. (See Table for demographic data of branchless banking accounts with gender gap in digital accounts).

Branchless Banking Accounts by Gender				
Year	Male (Million)	Female (Million)	Total (Million)	Gender Gap (%)
2019	36.1	9.9	46.1	71
2020	47.7	15.1	62.7	65
2021	58.4	20.5	78.8	62
2022	63.7	24.8	88.5	61

Source: State Bank of Pakistan

While growing telecom access in Pakistan is an encouraging trend, widening digital gender gaps, lowest international ranking scores vis-à-vis digital gender inclusion, and insignificant female participation in the country's digital economy collectively highlight the dire need to address the issue of gender divide. Both GoP and the civil society have been working to reduce gender gaps through different platforms, national level policy inclusions, and global programmes.

Digital Gender Inclusion Initiative

One of the core responsibilities of PTA is to digitally connect the country and ensure that affordable access is available to everyone, everywhere, at all times. However, in view of the gender gap in access and availability of digital services and its impact on economic growth, PTA took the initiative of 'Gender Inclusion in ICTs' during the period under review. One of the steps in this connection was the formation of a digital gender inclusion committee. This exclusive all-female officers' committee was mandated to identify challenges related to gender gap in the ICT ecosystem; generate innovative ideas to bridge the digital divide; formulate a concrete plan with specific actionable tasks for gender mainstreaming; and liaise with partner organizations to implement joint projects aimed at bridging the digital gender gulf. The committee conducted a gap analysis and proposed a future roadmap for PTA to address the challenge. A summary of the tasks, projects, and collaborative interventions enshrined in the roadmap are shared below.

Website Updated to Include Gender Inclusion in ICTs

To increase the visibility of initiatives being taken by PTA and its stakeholders, the former added a 'Gender Inclusion in ICTs' section on its official website. This tab (<https://www.pta.gov.pk/en/gender-inclusion-in-icts-210222>) provides all possible information on digital initiatives adopted for gender inclusion in ICTs. PTA also plans to

place data on gender-related telecom indicators in the said section. This is one of the most unique initiatives taken by any telecom regulator in the region.

Launching of Digital Gender Inclusion Initiative

Accelerating Gender Inclusion in ICTs—Shaping Digital Futures

PTA, in collaboration with the telecom industry, launched its 'Gender Inclusion in ICTs' initiative to reduce the digital gender gap in Pakistan with a specific focus on accessibility, affordability, and digital skills. This initiative was launched at a ceremony held in Islamabad on February 22, 2022. The Prime Minister's Special Assistant on Social Protection and Poverty Alleviation, Dr. Sania Nishtar, was the guest of honour. She appreciated PTA's proactive and inclusive approach towards digital connectivity and recommended that growth in digital financial services be leverage to induct women into the formal economy. Federal Secretary for MoITT highlighted the steps that GoP is taking for actualization of the 'Digital Pakistan' vision, and the initiatives being undertaken for female inclusiveness in the tech sector. Chairman PTA, Maj Gen Amir Azeem Bajwa (R), pledged the Authority's commitment to promote access to all and to improve gender inclusion in ICTs in Pakistan. He said that change is possible when all stakeholders synergize their actions toward bridging the digital gender divide.

International organizations including ITU, GSMA, and UNESCO also participated in the event and assured PTA of their complete support to reduce this gap. UNESCO announced its collaboration with PTA on developing a digital inclusion strategy and gender parity in access to ICTs. Similarly, GSMA committed to translate its Mobile Internet Skills Training Toolkit (MISTT) into Urdu; this



PTA launched its Digital Gender Inclusion initiative at a ceremony held in Islamabad on February 22, 2022. The Prime Minister's Special Assistant on Social Protection and Poverty Alleviation, Dr. Sania Nishtar, was the guest of honour.

toolkit will impart basic skills regarding access to and use of mobile Internet. The initiative was supported by CMOs, fixed line segment, and telecom manufacturers.

Collaborations with International Organizations

In order to reduce digital gender gap in ICTs, PTA has collaborated with leading and effective development and digital organizations. In this regard, MoUs have been signed for effective collaboration in areas of mutual interest including strategy building, advocacy, awareness creation, and skill development. Details of the major collaborations are shared below.

PTA-UNESCO Collaboration on Gender Mainstreaming

UNESCO is actively engaging with relevant stakeholders in Pakistan to promote digital inclusion and use of ICTs for sustainable development. Being the custodian agency for SDG 16.10 (Ensure public access to information and protect fundamental freedoms, in accordance with national legislation and international agreements), UNESCO recognizes ICTs and the Internet as possessing immense potential for development.

In view of PTA's strategic positioning to play a leading role in ensuring that Pakistani citizens can reap the dividends of digital transformation equally, UNESCO assisted with and proposed a collaborative partnership for the formulation of a digital inclusion strategy with a focus on gender-based issues. A4AI is playing a vital role in the strategy-building process. UNESCO, in its advisory role, is providing overall support including bringing relevant international experts onboard, focusing on gender inclusion and digital strategies, knowledge-sharing of global debates, and sharing its own ongoing interventions and initiatives



Director of Office and UNESCO Representative in Pakistan, Ms. Patricia McPhillips, announced a collaborative partnership with PTA to build a strategy for Gender Inclusion in ICTs in Pakistan at an event held on February 22, 2022.





on digital inclusion and gender mainstreaming. Leading the effort, PTA has identified and mobilized relevant public and private stakeholders and shared available ICT data. For the purpose of analysis, PTA and A4AI are coordinating multi-stakeholder consultations for strategy development. A4AI will also support through provision of latest analytics, research findings, and international best practices to improve gender inclusion in ICTs.

This collaboration will lead to the development of an overarching strategy for PTA and relevant stakeholders for gender inclusion in ICTs in Pakistan; the strategy will delineate the roles and responsibilities' matrix, methodology, and a target-oriented action plan based on stakeholder consultations and international best practices. Importantly, the strategy will be based on a conceptual framework anchored with Pakistan's international human rights obligations and will align with the existing national policies and SDGs. For instance, it will be built on the ITU Gender Commitments under Resolution 70-E, Digital Pakistan Policy 2018, State Bank of Pakistan's 2021 policy on 'Reducing the Gender Gap in Financial Inclusion,' and the National Gender Policy Framework 2022. The strategy will support stakeholders in effectively and efficiently transitioning from policy towards action on existing

priorities such as advancement of digital skills, access, and employability for girls, as well as women's financial inclusion and empowerment. Moreover, the strategy will mirror the principles stipulated in the UNSG's 'Roadmap for Digital Cooperation,' particularly issues such as digital connectivity, digital inclusion, human rights, AI, and trust and security.

PTA-GSMA Collaboration on Gender Inclusion

To reduce the digital gender gap in Pakistan, PTA signed a collaborative agreement with GSMA on March 1, 2022, at the Mobile World Congress held in Barcelona, Spain. Under the accord, GSMA will facilitate the Authority by sharing data, insights, and expertise in identifying target-oriented projects for the purpose. These will include initiatives related to digital financial inclusion, accessibility, affordability, online security, awareness, and acquisition of digital skills by women in rural and urban areas alike. GSMA will support PTA in designing SMS, WhatsApp, and IVR-based consumer surveys through which the latter will retrieve and compile authentic gender-disaggregated data on various gender disparity areas such as SIM and device ownership, Internet, social media usage, and financial access gap, to name a few. GSMA is also sharing with PTA, best practices, guidelines, and internationally recognized data indicators on gender inclusion in ICTs.

Urdu Toolkit on Mobile Internet Skills Training

Through its licensees, PTA will rollout the Urdu version of the Mobile Internet Skills Training Toolkit (MISTT) by the end of 2022. Developed by GSMA, the purpose of the initiative is to specifically enable women to benefit from mobile Internet and mobile money. MISTT addresses usage gaps, drives digital inclusion, and supports the training of first-time and low-use data users by equipping them with the required skills to initiate the use of mobile



Chairman PTA, Maj Gen Amir Azeem Bajwa (R), and Head of APAC, GSMA, Mr. Julian Gorman, displaying a copy of the agreement signed to accelerate gender inclusion in ICTs in Pakistan at the GSMA Mobile World Congress held in Barcelona on March 1, 2022.

Internet and access its life-enhancing services. MISTT-based campaigns also increase mobile Internet and mobile money user base and usage. Campaign materials have been leveraged in 27 markets around the world, thereby building the skills of over 50 million people.

PTA-A4AI Initiative for Meaningful and Affordable Connectivity for Females

An initiative of the World Wide Web Foundation, A4AI and PTA signed a cooperation agreement in February 2022 to share a human-centric vision for 'Digital Pakistan' and work on building the Digital Gender Inclusion Strategy. This cooperation aims to support the building of a digital nation through affordable and meaningful broadband connectivity. Under this agreement, PTA and A4AI will work closely to hold a series of multi-stakeholder gender-responsive policy making workshops in different regions of Pakistan to raise awareness on how to assess and measure the gaps, how to bridge the digital divide, and what solutions to adopt for gender equality. These workshops will ensure that key stakeholders tackle the divide, and accelerate efforts to support women's inclusion in the digital economy and ICTs. The partnership will also work to raise the bar on the quality of Internet access by establishing meaningful connectivity targets for Pakistan.

Digital Gender Sensitization Workshop

A4AI, in collaboration with PTA, organized the first Digital Gender Sensitization Workshop in Islamabad on August 17, 2022. The event focused on gender inclusion and gender responsiveness in ICT and broadband policies, with an emphasis on digital empowerment of women and girls in Pakistan. Additional Secretary MoITT praised PTA's proactive and inclusive approach towards digital gender connectivity. Chairman PTA pledged the Authority's commitment to ensuring access to all and improving digital gender inclusion in ICTs in Pakistan. He informed that PTA

is striving to develop a digital strategy that will unite key stakeholders of Pakistan's gender mainstreaming efforts.

The workshop also featured a session on 'Women Leading the Tech,' chaired by Chairperson of the Competition Commission of Pakistan, Ms. Rahat Kunain Hassan, with eminent Pakistani women leaders as panelists. The panelists emphasized the importance of nurturing an environment that provides women with the support to excel, and consequently, propels the growth of the entire technology ecosystem. A4AI's Regional Head of Asia-Pacific, Anju Mangal, and Regional Head of Africa, Onica Makwakwa, highlighted the significance of meaningful connectivity, affordability, broadband policies, and rural broadband connectivity to address the digital gender gap in Pakistan. UNESCO consultant presented the roadmap on the development of a strong strategy for digital inclusion. The workshop underlined the need for inclusive policy reforms and multisectoral collaborations to close the digital gender divide.

PTA-Huawei MoU for Affordable Devices and Skill Development

PTA and Huawei inked an accord in Islamabad on February 22, 2022, enabling the latter to support PTA in hosting projects, training sessions, and initiatives to promote gender inclusion in ICTs in collaboration with other organizations. The company plans to cooperate in the provision of low-cost tools, phones, and gadgets for females to aid easy learning. Huawei may also explore the possibility of awarding best female learners in 2022, and support PTA in initiating projects to reduce the digital gender gap via awareness programmes and acquisition of digital skills by females. In this regard, Huawei will launch training sessions inviting approximately 500 females in the coming year. The company also plans to collaborate in gender-specific initiatives for women with disabilities.



A4AI, in collaboration with PTA, organized the first 'Digital Gender Sensitization Workshop' in Islamabad on August 17, 2022. The workshop also featured a session on 'Women Leading the Tech,' which was chaired by Chairperson of the Competition Commission of Pakistan, Ms. Rahat Kunain Hassan, with eminent Pakistani women leaders as panelists.



ITU Partner2Connect Digital Coalition–Pledge

The P2C initiative launched by ITU at the ITU World Telecom Development Conference held in Rwanda in June 2022, called for all the member states to pledge their efforts/projects for improvement of their respective ICT sectors, including initiatives to reduce the digital gender gap. In this regard, in addition to other pledges, Pakistan committed to itself to the development and implementation of a strategy for gender inclusion in ICTs in the country with the assistance of international and national stakeholders. Details of this pledge have already been discussed above.

MoUs with CMOs to Address Gender Gap

PTA made collaborative arrangements with telecom operators including Jazz, Telenor, Zong, Ufone, SCO, and PTCL to reduce the digital gender gap via initiatives related to accessibility, affordability, and digital skills. Formalizing the understanding, MoUs were signed with CMOs at the

‘Connected Pakistan: Accelerating Gender Inclusion in ICTs, Shaping Digital Futures’ event organized by PTA on February 22, 2022.

By virtue of these accords, CMOs will host projects, training sessions, and other activities to promote digital gender inclusion. They will also announce and facilitate special tariff packages for gender-specific projects. Pakistani vendors and device manufacturers will support CMOs in the provision of low-cost phones with built-in female-specific user-friendly apps in local or regional languages. CMOs, in collaboration with PTA, will also initiate target-oriented projects to reduce the digital gender gap via digital financial inclusion, accessibility, affordability, online security awareness programmes, and acquisition of digital skills by females in rural and urban areas alike. Operators may run specialized IVR, RBTs, SMS, and WhatsApp-based surveys subject to viability, to gauge better visibility of the usage of SIMs by women and to create awareness, especially in the rural areas. They will also focus on gender-specific digital initiatives for women with disabilities. (See Table for details of commitments made by each operator, along with their respective priority areas for implementation of the commitments).



PTA signed MoUs with several telecom operators including Jazz, Telenor, Zong, Ufone, SCO, and PTCL to reduce the digital gender gap. An event in this connection was held in Islamabad on February 22, 2022. Chairman PTA, Maj Gen Amir Azeem Bajwa (R), Member Finance PTA, Mr. Muhammad Naveed, and Member Compliance and Enforcement PTA, Dr. Khawar Siddique Khokhar, attended the ceremony, among others.



CMOs' Commitments for Digital Gender Inclusion		
S. No.	Nature of Commitment	Companies
1	Basic Digital Skills	Jazz, Zong
		SCO
2	Entrepreneurship Training	Jazz
		Ufone
		SCO
3	Awareness Campaigns through various Mediums	Jazz, Zong
4	E-Sehat	Jazz, Zong
		Ufone
5	Financial Inclusion	Jazz
		SCO
6	Introduction of Gender Inclusion Policies at Company Level	Jazz
		Ufone
7	E-Education	Jazz, Zong
8	Multistakeholder Collaboration and Public-Private Partnership Projects	Jazz, Zong
9	Development of Local Audio/Visual Content	Jazz, Zong
10	Role Model as Tech Ambassadors for Females	Jazz
11	Online Security and Safety Campaign	Zong, Telenor
12	Digital ICT Labs for Females	Zong
13	ICT Training	Zong
14	Female Volunteers as Tech Ambassadors for Females	Ufone
15	Disability Inclusion (Open Mind Pakistan Programme)	Telenor
16	Software Technology Park	SCO