



Pakistan  
Telecommunication  
Authority

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**T**remendous efforts have been made over the past decade to reduce global gender inequality as outlined in SDG 5, especially in the use of digital technologies. However, persistent gender gaps exist,

## Digital Gender Inclusion 5



with the Asian Development Bank reporting a 6% gender gap in Internet usage in the Asia Pacific region in 2023. According to ITU, Internet usage among men in 2022 stood at 62%, compared to 57% among women. The 2023 GSMA 'Mobile Gender Gap Report' reveals a slowdown in digital inclusion across Low- and Middle-Income Countries (LMICs), emphasizing the need for intensified efforts to close the gap.

Pakistan presents a unique scenario, with conflicting data on women's digital access due to lack of gender-disaggregated data and reliance on small sample sizes for international rankings. The country's gender ranking is assessed through various indices. In the Global Gender Gap Index released by the World Economic Forum, Pakistan's ranking improved slightly, moving from 145th in 2022 to 142nd out of 146 countries in 2023. The GSMA Mobile Connectivity Index (MCI) showed progress, with a score of 45% in 2022, up from 40.5% in 2021, but gender equality in mobile Internet usage Improved from 25% in 2021 to 23% in 2022. In Meta's Inclusive Internet Index, Pakistan rose three spots in 2022, securing the 79th position but ranked poorly at 100th in gender gap indicators for Internet and mobile phone access.

### Digital Gender Inclusion Strategy

PTA is in the process of developing a 'Digital Gender Inclusion Strategy' in collaboration with UNESCO. The strategy will encourage Internet and mobile phone usage among women, equipping them with digital skills aligned with ITU's Handbook on mainstreaming gender in digital policies. It outlines specific actions for PTA and its collaborators to enhance women's access to digital services, improve connectivity, and address affordability issues. PTA is pursuing a multi-pronged, gender-responsive approach that involves forming alliances with various stakeholders for policy level interventions, tackling barriers hindering women's access to digital technology, promoting digital literacy, making digital devices and

services more affordable, investing in relevant content, and ensuring online safety while challenging societal norms. The ultimate goal is to empower women to fully participate in the digital economy. Following validation by relevant stakeholders, the strategy is expected to be officially launched in early 2024.

### Digital Gender Gap Assessment

During the year under review, PTA took multiple initiatives to assess women's access to the Internet and their ownership of mobile devices and SIM cards. These included multistakeholder consultation workshops in all four provinces including Islamabad, AJ&K, and GB on concerns and potential solutions for advancing gender inclusion in ICTs. Nationwide physical and IVR

surveys were conducted to gauge public perceptions and to identify the reasons that prevent mobile phone and Internet usage by women. Moreover, PTA also conducted an expert survey involving individuals from the public, tech sectors, civil society, and the legal domain, and engaged with global gender and tech experts through interviews to gather insights and best practices.

## Multistakeholder Consultation Workshops

PTA partnered with UNESCO Pakistan to hold a series of consultative workshops on addressing the digital gender gap at the community level. Four workshops were conducted across all four provinces, followed by a validation workshop in Islamabad that brought together findings from AJ&K and GB, and consolidated the findings of the provincial workshops. Key stakeholders including local communities, MoITT, provincial IT boards, GSMA, local telecom operators, digital gender rights groups, women entrepreneurs, women-led startups, provincial



A memorable group photograph taken at the validation workshop marking the culmination of a multistakeholder consultation process that will lead to the development of the draft Digital Gender Inclusion Strategy. Organized by PTA in collaboration with UNESCO Pakistan, the workshop was held at the PTA Headquarters in Islamabad on March 29, 2023

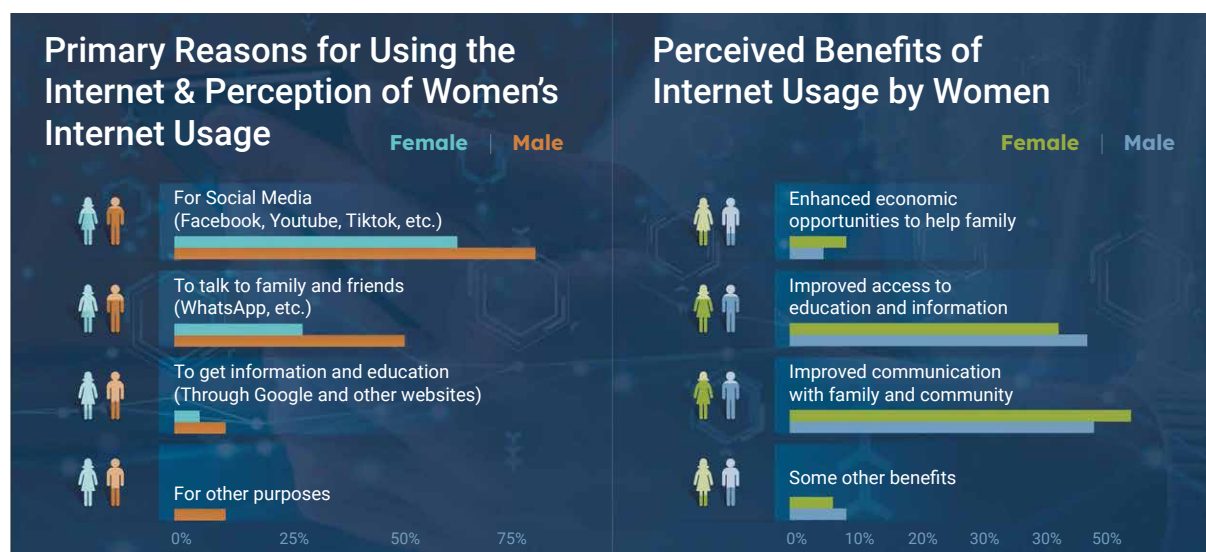
Ignite incubation centers, and academia participated in these workshops.

The feedback gathered from the provincial workshops was analyzed to identify key barriers restricting women's access to digital resources. These barriers included safety issues, problems in obtaining CNIC, non-availability of electricity, lack of access to SIM cards, illiteracy, absence of digital skills, socio-cultural constraints, non-affordability, high taxes, and economic disparities. The validation workshop on March 29, 2023, which involved UNESCO, MoITT, PBS, FAB, NADRA, FIA, digital organizations, National Commission on Status of Women (NCSW), UN Women, and telecom operators, concluded the consultation process and offered insights into addressing these barriers.

## Public Perception Survey

PTA conducted a public perception survey in four districts (Hangu and Charsadda in KPK, and Khairpur and Tando Muhammad Khan in Sindh) known to have the most pronounced digital gender divide in the country. According to the survey, respondents believe women should only occasionally use mobile phones and the Internet, reflecting prevailing socio-cultural norms. Women face greater financial barriers to accessing technology, compared to men, with high prices of handsets and mobile packages being the top concerns. Interestingly, Internet access is seen as being reasonably affordable for women.

The survey reveals that while both genders use the Internet equally, women use it primarily for education, information, and connecting with family and friends, while men make the best of the facility for a variety of purposes. There is concern about inappropriate content, and many believe women should seek male family members' permission for Internet usage, reflecting a perception that digital resources are more essential for men than women.



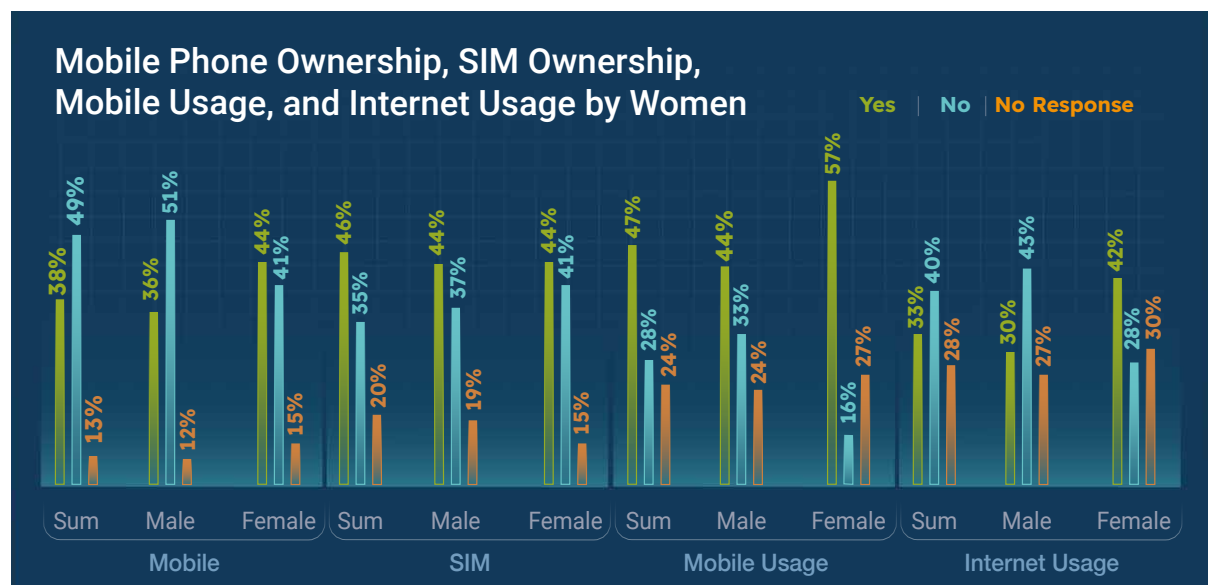


## IVR Survey

Jazz and Ufone collaborated with PTA to conduct an IVR survey which involved 103,832 respondents (74% males, 25% females) representing a random sample size from across Pakistan. The survey focused on four areas: mobile/SIM ownership, mobile/Internet usage patterns, reasons for lack of ownership (mobile/SIM), and usage of mobile phones and the Internet.

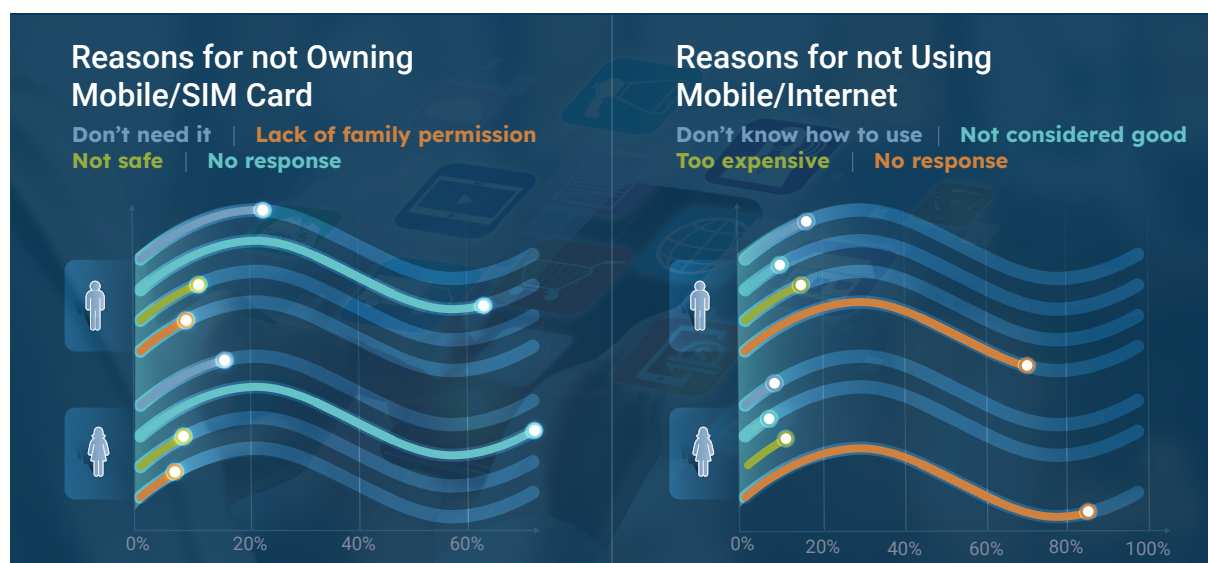
ownership, reflecting broader societal and cultural barriers that impede women's access to technology. The financial status of women and affordability of services also played a significant role in this disparity.

Regarding mobile usage, the survey indicated that 46% of female SIM card owners (representing 47% of respondents) were using mobile services. However, there was a discrepancy between the number of women who



According to the survey, almost half of the respondents (49%) reported that women in their families did not own a mobile phone. A relatively lower percentage of respondents (35%) reported that women in their households did not own a SIM in their name. Analyzed from a gender perspective, only 36% of males confirmed that women in their families owned a mobile phone, while 44% of respondents, irrespective of gender, confirmed women's SIM card ownership. These statistics underline a significant gap in mobile and SIM

owned a mobile phone and those who used it. Notably, at least 20% fewer respondents reported that women in their households did not use mobile phones, compared to those who did. In terms of Internet usage, there was a significant gap between women who owned a SIM card (46%) and those who used the Internet (33%); a significant percentage of women owning SIMs were not using the Internet. However, the gap between mobile ownership and Internet usage was relatively small, suggesting that



women who were Internet users predominantly owned a mobile handset. This underscores the importance of device ownership as a prerequisite for women to access and utilize the Internet.

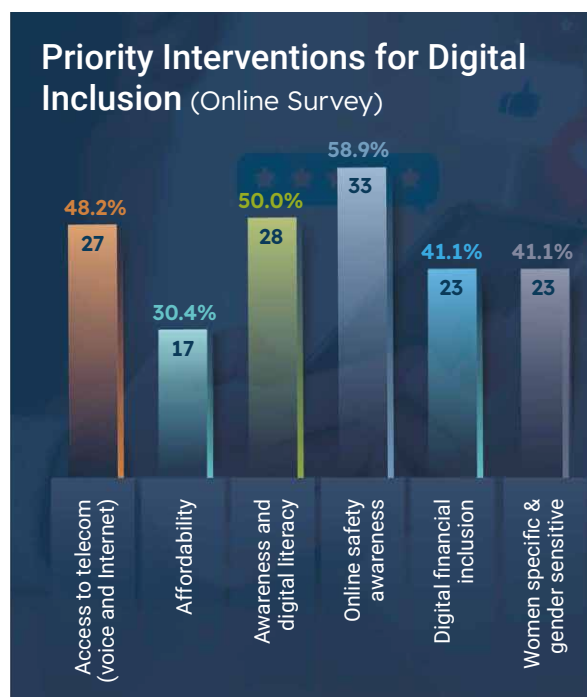
According to the survey, a significant 23.26% of male respondents believed that women in their families did not own mobile phones and SIM cards because they simply “do not need them,” compared to only 14% of women respondents expressing a similar view. Contrary to common perception, family permission was not a major barrier to mobile and SIM ownership among Pakistani women; in fact, it ranked as the least significant factor contributing to the digital gender gap. Moreover, a higher proportion of male respondents held negative attitudes towards women using mobile phones and the Internet, compared to female respondents. This divergence in opinions may stem from men having greater control over household resources, including access to mobile phones, fostering a sense of entitlement to dictate women’s usage of technology. Moreover, women cited affordability as a major obstacle to their mobile phone and Internet usage. These findings highlight the need for more comprehensive efforts to dismiss gender-based stereotypes and biases that shape attitudes towards women’s use of technology.

### Feedback from Experts

PTA conducted an online survey in which 56 experts from various sectors, their majority (70%) being women from the technology sector, voiced their concerns and recommendations regarding ICT policies and digital safety. The survey revealed a consensus among respondents that current ICT policies lack gender sensitivity. Most of the

respondents emphasized that awareness raising for online digital safety, increased access to telecommunication services and devices, and digital literacy should be prioritized. Key recommendations emerging from the survey were to:

- ➔ Foster effective coordination amongst stakeholders.
- ➔ Make digital services and devices more affordable for women to enhance accessibility.
- ➔ Launch extensive awareness campaigns to combat existing biases.
- ➔ Develop policies facilitating the reintegration of women into the workplace. These policies should include exploring hybrid work opportunities, establishing a Women Tech Exchange/Fellowship Programme, and offering training initiatives.
- ➔ Prioritize online safety for women and children, with robust implementation of PECA.
- ➔ Enhance security services such as tracking, blocking, and responding to harassment complaints, and raising awareness about identifying high-risk areas.
- ➔ Promote digital literacy and cyber security awareness for women, starting from school level.
- ➔ Focus on workplace and online safety through policies and support mechanisms that protect women from harassment and discrimination.
- ➔ Challenge stereotypes and biases that negatively affect women in the digital industry. Promote positive portrayals of women in the media and conduct educational and awareness campaigns to combat these biases.



### Interviews of Experts

PTA interviewed a select group of key informants, including a gender rights specialist, statisticians, digital rights advocates, as well as victims of nonconsensual release of intimate images and Internet blackmail, for their insights. The interviews highlighted the need to:

- ➔ Provide reliable and credible data to inform policy decisions.
- ➔ Offer gender-disaggregated data to understand prevailing challenges.
- ➔ Foster attitudinal changes within cybercrime reporting agencies like FIA.
- ➔ Clearly define the digital rights of women.
- ➔ Collaborate with community organizations to enhance digital literacy and safety.
- ➔ Allocate funds to improve access to technology, particularly for financially disadvantaged women, by making devices more affordable.



## Gender Inclusion Initiatives by CMOs

The digital gender inclusion initiatives of PTA garnered significant support from various stakeholders, notably CMOs and fixed line operators, who remained at the forefront of such efforts during the year under review. Jazz is promoting inclusivity through its products and platforms to raise awareness on gender inclusion. The operator has pledged to utilize digital technology to improve the lives and livelihoods of women in Pakistan by developing inclusive products, messaging, and business operations. Zong is running awareness campaigns on the electronic and social media, and PTCL has launched smart TV channels dedicated to awareness-raising and women's empowerment.

Recognizing the importance of education, telecom companies are working to enhance digital literacy among women. Telenor's 'Khushaal Aangan' initiative is empowering rural women by creating awareness on health, education, livestock, household management, and Internet usage. Jazz, Knowledge Platform, and the Federal Directorate of Education are collaborating to promote digital education in 75 female high schools, benefitting 1,046 female teachers and principals, and 38,453 students. Jazz is also partnering with UNDP to enhance digital skills among women and girls. Telenor has teamed up with Circle Women to train women in Internet access and to help them acquire digital literacy skills. Its 'Taleemabad' programme aims to empower over 780,000 girls across Pakistan. Zong 4G has partnered with the Dur-e-Yateem Welfare Trust Orphanage for Girls in Rawalpindi to establish a digital lab and offer digital vocational training to orphan girls, improving their employability prospects in the digital job market. The company has also teamed up with the Pakistan Alliance for Girls Education to establish a digital learning facility

for girls in Pir Chenase. Zong has also set up digital labs at the Pak-China Friendship School in Gwadar, extending the benefits of digital education to 200 girls.

JazzCash and Mobilink Microfinance Bank are implementing programmes to enhance financial literacy and entrepreneurship among women, empowering them to actively contribute to socio-economic development. Jazz has also signed an agreement with UN Women to introduce digital and financial literacy programmes for women-led microbusinesses in underprivileged areas. SCO is supporting women's empowerment in AJ&K and GB through the 'S-Paisa Pension Account' facility. All CMOs are committed to increasing their female subscriber base to 30% and have designed special tariff packages for women. PTCL has introduced an exclusive voice package, 'SheTalks,' for its female customers. The operators are also working on providing affordable handsets to women.

Telecom companies in Pakistan are also prioritizing employment provision for women. Jazz has launched a signature programme for women's career development and inclusion, encompassing initiatives like 'She is back' (a returnship programme), 'Momentum Phase back' (for new mothers), 'Phoenix' (women's development), and 'Spectrum' (for differently abled women). Telenor's 'Naya Aghaz' programme aims to offer employment opportunities to women resuming work after career breaks. Zong is actively increasing women's participation in its workforce. The company has a strong female workforce of over 1,200 women, and is also working to promote gender diversity at the leadership levels.

Telecom operators are actively implementing initiatives for disability inclusion in the workplace. PTA and Telenor have joined forces to expand the latter's 'Open Mind' programme, which propelled PTA to introduce 'The Disability Inclusion Management Trainee Programme'



Transforming Futures: Students of the Rawalpindi-based Dur-e-Yateem Welfare Trust Orphanage for Girls benefitting from a vocational training session at the digital laboratory established in their institution by Zong 4G. The initiative will significantly improve the employment prospects of the girl students.



Jazz joined forces with UN Women to empower women-led microbusinesses in underprivileged areas. In this context, a momentous agreement was inked in Islamabad to foster digital and financial literacy among these entrepreneurial women.



A Commemorative Moment: Officers and representatives of PTA and Telenor Pakistan were all smiles at the induction ceremony of the first graduate trainee of PTA's Disability Gender Inclusion Management Trainee Programme, forged in partnership with Telenor's 'Open Mind Pakistan' initiative. A brief but impactful ceremony in this context was held at the PTA Headquarters on January 18, 2023.

to enable female graduates with disabilities to gain regulatory work experience in an inclusive environment. PTA successfully trained its first graduate trainee with a visual disability, strengthening her prospects of professional integration. PTCL Group has concluded its 'Justuju Internship Programme' focusing on the development of persons with disabilities.

These initiatives collectively strive to bridge the gender gap in Pakistan, promoting inclusion and empowerment of women and individuals with disabilities.

## Quantifying Digital Gender Disparities

The digital gender gap remains a significant challenge in Pakistan. Access to mobile subscriptions, mobile ownership, and Internet usage has long been skewed in favour of men, leaving women on the fringes of the digital revolution. While the country's digital landscape has made significant strides in recent years, with increased Internet penetration and mobile connectivity, these advancements have not been equally distributed among genders. This divide extends to social media usage, where women continue to face barriers that hinder their participation in the online world.

### Access to Mobile Subscription

While urban areas in Pakistan have seen a noticeable uptick in women embracing technology, rural regions lag due to concerns over online security, affordability, and cultural impediments. Despite nearing 100% mobile penetration, there remains a significant disparity in the female uptake of mobile phones and Internet usage, with existing gaps only widening.

Of the 123 million mobile broadband subscribers in Pakistan, only 30 million are females, making up just 24% of the total. The rest of the 76% broadband SIMs are owned by males. The gender gap in mobile broadband ownership narrowed down in 2022, compared to 2023, as more women registered SIMs in their names due to the introduction of MBVS for enhanced security. However, despite the current slowdown, the uptake of secure SIMs is expected to gradually increase. CMOs have committed to increasing female SIM ownership to at least 30% of their subscriber base in the near future.

### Subscribers (By Gender) (In Millions)

Indicators	Gender	2020-21	2021-22	2022-23
Cellular Subscribers	Male	133.7	140.8	141.1
	Female	48.8	52.1	48.2
	<b>Total</b>	<b>182.5</b>	<b>192.9</b>	<b>189.3</b>
MBB Subscribers	Male	79.0	88.0	93.1
	Female	21.0	26.4	29.8
	<b>Total</b>	<b>100.0</b>	<b>114.4</b>	<b>122.9</b>

**Note:** This data is exclusive of SCO figures.  
Male/Female CNIC-based Subscriptions (No. of Active SIMs).  
Mostly, females in Pakistan use mobile services subscribed or registered on the CNICs of their male family members. As such, female subscriptions are downward biased.  
**Source:** Pakistan Telecommunication Authority.

### Mobile Ownership and Internet Usage





Most of the Internet users have their own mobile phones to access the Internet. However, the 2022 GSMA study on 'Gender Gap in Mobile Adoption' indicates that many



women either do not own a mobile phone/SIM or possess only a basic phone. Consequently, they often rely on family members' smartphones to access the Internet. This creates a paradox where the growth in mobile ownership is relatively slow, yet there is a more pronounced increase in Internet usage. According to the 2023 GSMA study, the gender gap in mobile ownership in Pakistan widened from 33% in 2021 to 36% in 2022. Meanwhile, the gap in Internet adoption has remained stagnant at 38% since 2021. It is evident that 31% women, compared to just 7% men who use the Internet, either do not own a mobile phone or possess a basic one that does not facilitate Internet access. This disparity is due to factors such as low literacy, family disapproval, and high cost of smart phones, all of which cause women to borrow devices for online access.

## Social Media Usage

Approximately 5.1 billion people worldwide, or 64% of the global population, currently have Internet access, with a substantial 61% of the female population connected. Social media boasts 4.7 billion users, led by Facebook and followed by YouTube, WhatsApp, Instagram, WeChat, and TikTok. Platform choice varies by age, with older women favouring WhatsApp and Facebook and younger females preferring Instagram and TikTok.

Share of Social Media Users (January 2023)				
Social Media	Total (In Millions)	Male	Female	Gender Gap
 *Facebook	43.8	77%	23%	68.7%
 **YouTube	71.7	72%	28%	59.2%
 **TikTok	16.51	83%	17%	78.5%
 **Instagram	12.95	66%	34%	45.9%

Note: Gender gap is calculated as  $[(\text{Male user percentage of total male population} - \text{female user percentage of total female population})] / (\text{Male user percentage of total male population})$ . This gender gap illustrates the significant difference in the likelihood of women using social media, compared to men.

Source: \*Napoleoncat; \*\*Data Reportal.

Analyzing social media users by gender, Facebook has a gender gap of 68.7%, YouTube 59.2%, TikTok 78.5%, and Instagram 45.9%. These gaps reflect differences in social media usage between men and women.

In Pakistan, there were 72 million social media users in 2023, accounting for 30% of the population. However, there is a substantial gender disparity on YouTube, where only 28% are female users, compared to 72% male users. In contrast, Instagram has a smaller gap, indicating greater comfort and preference among Pakistani women.

## Digital Financial Inclusion

Improving women's access to financial services is crucial for promoting digital gender inclusion. The government, notably SBP, has actively pursued financial inclusion as outlined in the National Financial Inclusion Strategy and the Gender Financial Inclusion Programme.

Pakistan currently has about 106.9 million branchless banking accounts. However, a substantial gender gap of 56% in banking account ownership persists, albeit gradually decreasing. The financial sector and allied industries are stepping up efforts to further reduce this disparity, proposing policies aimed at enhancing gender access to financial services.

Branchless Banking Accounts (By Gender) (In Millions)			
Year	Male	Female	Total
2019	27.9	7.9	35.7
2020	40.6	11.9	52.5
2021	55.8	18.9	74.6
2022	63.7	24.8	88.5
2023	74.5	32.4	106.9

Note: As of June.

Source: State Bank of Pakistan.



A holistic strategy needs to be adopted to overcome the barriers that women encounter in accessing digital technology. The strategy should synergize national efforts to enhance digital literacy, improve affordability, increase the availability of local content, and ensure online safety while gradually changing societal norms. Special attention must also be accorded to marginalized communities and economically disadvantaged individuals including women and persons with disabilities. PTA requires coordinated support from a host of public and private stakeholders to effectively tackle the digital gender divide. A way forward to achieving this objective lies in addressing the issue in a holistic manner, with the government taking the lead in establishing and coordinating a mechanism that allows all stakeholders to work together in a cohesive and collaborative manner for greater impact.