



It's Just Good Business:

# Making Digital Literacy a Necessity for Urban Poor Women

*Authored by Sofia Amir, and Dr. Ayesha Khan*

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At six in the morning, Shazia is already awake in Dhoke Hassu, Rawalpindi. Winter gas pressure is unreliable, so she cooks early, sending her children and husband out by eight. By nine, she's got her beauty parlor routine ready – client chairs cleaned, room fragranced, the lights dusted of cobwebs and lit, water warmed. By evening, she will have earned around PKR 1000 (approximately USD 3.50) by shaping eyebrows, performing whitening facials, and applying party makeup. Little luxuries that brighten her neighboring women's endless days.

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Across Pakistan's low-income urban settlements, millions of women earn through home-based and neighborhood micro-enterprises: tailoring, beauty services, food preparation, childcare, waste sorting, packaging, tutoring. These are not "hobbies" or "side activities." They are necessities of survival strategies shaped by low education, mobility restrictions, and restrictive social norms that put women in chaddar and chardiwari (the veil and the home). Shazia and millions like her do not know how to use digital tools to expand their income, bring in clients, or offer their services. This is a systematic exclusion by society, though no one is really to blame.

The logic is simple and flawed: if women do not work outside the home, digital tools and literacy are not a priority. This assumption quietly drives how phones are allocated in households, how training programs will miss out on the low literacy urban poor not enrolled in colleges and universities, how fintech products are rolled out, and how policy success is measured.



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## Invisible Work, Invisible Users

Shazia's clients are local area neighbor women juggling tight budgets for a little glimmer of self-pampering. Her business runs on trust and word-of-mouth. Small signboards, no online presence on Instagram, no bank account. In a moment of anxiety, she is now thinking of e-wallets, whether they are a safe alternative. She is open to advertising, taking digital payments, expanding her client base – but scared that it may bring scrutiny and risk. There is no mentor or organization (that she is aware of) that helps women like her with the simplest of services: economic advice.

This is not unique to Pakistan. Studies from informal settlements in India and Bangladesh show similar patterns: women stall at visibility because growth requires more than the basic information that they possess. Growth also risks questions of morality/intentions, guilt about low spousal income, and pressure to surrender their own earnings to male relatives. Remaining small becomes a rational response to risk.

Digital inclusion programs and many NGOs don't acknowledge this reality. They assume that women can freely attend trainings, own phones, manage apps, and experiment publicly. In practice, many women share devices, have usage monitored, or depend on male permission for data, recharges, or repairs. Shazia uses a shared phone mainly to confirm appointments. When she asks her husband for money, he deducts it from what he claims is "her share" of the phone bill.

"You use it more than I do," he tells her. "So you should pay."

In theory, Shazia is digitally connected. In reality, she has no control.

## The Problem Is Structural, Not Cultural

Women are not unaware of digital opportunities. Shazia describes her sister-in-law, who attended a digital marketing course offered by an NGO. The training helped, but it did not empower. She still lacks self-agency and control over a smartphone. Empowerment requires long-term mentoring, the ability to negotiate mobility, and freedom from constant permission-seeking – resources poor women rarely control. Programs that ignore these constraints risk symbolic inclusion while increasing stress and exposure to gender-based violence.

Too often, digital strategies focus on access: devices distributed, accounts opened, apps downloaded. What they fail to measure are outcomes: who controls the phone, who decides when it is used, who benefits from transactions, and who bears the risk. Financial inclusion without control can increase exposure without increasing agency.

Framed as a cultural issue, that "families don't allow women to participate," this view of digital exclusion is far too simplistic. The core problem lies in structural design choices, reinforced by selective invocations of honor, religion, or tradition.

Most digital ecosystems assume an individual worker possesses discretionary time, private device access, and visible income streams, assumptions that do not hold for poor women. Programs often avoid confronting social norms, deflecting responsibility out of fear of backlash or violence. The result is a vacuum of accountability: the state does not stand behind women or the digital programs meant to include them.

## Digital Inclusion in the Context of Prosperity

Used strategically, digital inclusion can enable urban women (and their households) to expand income and move toward livable prosperity. This requires digital tools designed for low-visibility micro and nano enterprises, with priority given to income control, resilience, and the decoupling o

women's mobility from notions of honor, rather than to market expansion alone. Such efforts must be paired with community-based training for both men and women to shift mindsets, accommodate flexible timing, build shared-device literacy, and safeguard women's earnings from appropriation.

It also requires redefining success. For women like Shazia, empowerment is not a viral Instagram page or a QR-code payment system. It is the ability to manage emergencies, contribute economically without surrendering control, and gradually strengthen negotiating power within the household. These women are not peripheral to Pakistan's economy; they already sustain it, quietly, and at a profound disadvantage.

Digital inclusion will work only when it begins where women already are, not where the economy assumes them to be.