

Bridging the Gender Gap: Empowering Women in Digital Banking and E-Commerce in Pakistan

Digital banking and e-commerce have emerged as key sectors that offer financial independence and entrepreneurial opportunities to women across the country. However, the gender gap in access to these digital services remains large, with cultural, economic, and structural impediments hampering female participation specifically in the case of Pakistan. The inclusion of women in digital banking and e-commerce is extremely important because it provides women with financial empowerment and independence, enabling them to manage their finances securely and efficiently. In addition to this, digital platforms offer entrepreneurial opportunities, that allow women to start and grow businesses without the need for significant upfront capital. Expanding women's engagement in these sectors also has the potential to improve the country's overall economic growth, as studies suggest that gender-inclusive economies perform better. Furthermore, digital inclusion enhances financial literacy among women, which has a ripple effect on household economic stability and community development. However, challenges such as internet outages, digital literacy gaps, and limited access to technology disproportionately affect women, especially in rural areas of Pakistan. These challenges can impede progress if not addressed systematically. Consequently, enabling women's access to and active involvement in digital banking and e-commerce is not just a question of equality, but also a crucial driver of sustainable economic development. This session aims to discuss the current landscape of women's inclusion in digital banking and e-commerce, highlight challenges, and propose tangible solutions to enhance greater inclusion.

Key Guiding Questions

1. What are the primary barriers preventing women from fully engaging in digital banking and e-commerce in Pakistan?
2. How do infrastructural challenges like internet blockages impact women's access to digital services?
3. What role can the government and private sector play in enhancing women's digital inclusion?
4. How can digital literacy be improved among women, particularly in rural areas?
5. How can women be empowered to become digital entrepreneurs in the e-commerce sector?

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