

**CONNECTING HOME-WORK WITH THE
DIGITAL ECONOMY IN PAKISTAN**



Executive Summary



INCREASING PARTICIPATION IN THE DIGITAL ECONOMY THROUGH A GLOBAL SMS MARKET

The Problem

Lack of Opportunity

Pakistan ranks **151st** on the **global index for gender equality**. Only **25%** of **women participate in the labour force** compared with 85% of men (148th), but the problem is that women don't even have a chance to get a job- over **1.8 M girls are forced to marry** before they become 18.

The Solution

Access & Protection to a Global Market

There are two implementable parts to our solution:

1. Provide a global market for women in rural areas to sell via SMS by partnering with Google and Amazon.
2. Reduce child marriage by using people's National ID# to make it easier to confirm people's age.

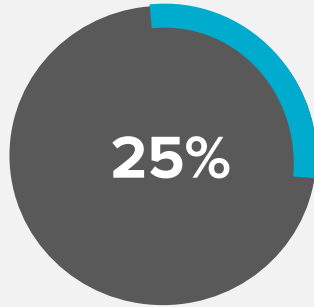
The Outcome

\$6.3 B Increase in Earnings

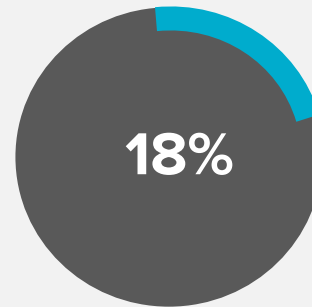
By enabling women to sell online, Pakistan would expect to see a 13.3% increase in female productivity as well as an overall increase of 24% of women in rural areas to the digital economy as a whole.

WOMEN IN THE WORKFORCE

WOMEN HAVE THE SKILLS NEEDED TO PARTICIPATE, BUT LACK THE OPPORTUNITY



Of women participate in the workforce



Of women are forced into child marriage before 18

Child marriage is one of the main drivers barring women, especially in rural areas, from participating in the digital economy. A staggering 21% of women every single year are required to take care of children instead of work and is leading to a lack of women in the digital economy.



“I was robbed of my health, freedom and education”

THE POVERTY CYCLE KEPT ALIVE THROUGH CHILD MARRIAGE

MEET NAIMA

A VICTIM OF POVERTY

Salma's family was in financial trouble when natural disaster struck - they couldn't afford another house, nor any sort of education for her.

SOLD TO THE HIGHEST BIDDER

One day, a woman came to her family's door and took her in return for small economic support to her family.

ULTIMATELY AVOIDABLE

Salma's situation, as well as others had one thing in common - as girls, they lacked any perceived economic value and were thus expendable.

STARTUP

OPPORTUNITY



\$4.0 BILLION

GROWING INTERNET PENETRATION

Due to the vast increase in internet accessibility throughout Pakistan as well as the extensive E-Commerce value, Pakistan can support the rising numbers of women in this industry as well as continue growing alongside other countries.



\$1.3 BILLION

A FULLY ABLE MARKET

Pakistan's e-commerce market size posted a growth of over 35% in the first quarter of the fiscal year 2021 compared to the \$1.0 Billion the corresponding period of last year.



8.19%

SHARE OF MARKET

Revenue in the Fashion segment is projected to reach US\$3,893m in 2021. Revenue is expected to show an annual growth rate of 8.19%, resulting in a projected market volume of US\$5,335m by 2025.

THE 5-YEAR PLAN

SOLUTION OVERVIEW

LAUNCHING THE APP

Through SMS texting local matchmakers/religious leaders will be able to ensure the age - allowing teen girls to provide economic value

SCALING TO ALL VILLAGES

The UN and Pakistan would work together to have drop boxes in all villages, allowing all women to partake in this opportunity.

WIDESPREAD CHANGE

By enabling this implementation throughout all villages in Pakistan, the nation can thrive as a whole.

2022

2023

2024

2025

2026

INITIAL DEPLOYMENT

The UN should initially deploy the drop boxes in rural areas close to major cities in Pakistan (i.e. West Karachi) for women to drop

MOVING OUT OF SINDH

The UN should start looking outside of Sindh and start focusing on other areas that need help just as much as Sindh , such as Balochistan.

STARTUP

FINANCIAL IMPACT

Cash Outlays	2021	2022	2023	2024
Investments	100	574,110	574,110	814,410
Salaries	10	814,410	814,410	574,110
Marketing	50	916,655	916,655	800,000
TOTALS	1,554,100	4,554,100	7,554,100	8,554,100

Economic Benefits	2021	2022	2023	2024
Sales	100,000	574,110	574,110	814,410
Fee Income	574,110	814,410	814,410	574,110

Net Economic Outlays	2021	2022	2023	2024
TOTALS	100,000	574,110	574,110	814,410

The Solution

Low Data Online Market

We will provide women access to the digital market through SMS texting. Women will be able to put exports for sale without needing stable access to internet, which isn't always reliable because there are many power outages. Women will be able to reach out to people from the Google, who will have their own website to sell products made by these women. Google can create and maintain the website through their grants to organizations as well as use their ads to boost the number of customers. Amazon will also be involved to help ship the products internationally.

Easily Confirming Ages

In Pakistan, using a matchmaker as a middleman is one of the most common ways to get married. However, it is very difficult for them to confirm the ages of the bride and groom as documents can be forged. Using people's National ID# we can help ensure that people are old enough to get married.

Bangladesh faced a similar problem, and to combat it they launched an app in 2018 that can digitally verify documents. This makes forgery much harder and allows matchmakers to ensure that their clients are old enough to get married.

BREAKDOWN

LOW DATA ONLINE MARKET

\$10,000,000,000

OF PAKISTAN'S EXPORTS WERE RELATED TO CLOTHING

Pakistan's greatest export is currently clothing so many people know the ins and outs of making clothes. Even though that mostly comes from factories, that doesn't mean women at home can't capitalize off of the huge demand. Societal norms in Pakistan push women to work at home, and that shows with 12 million citizens working from to make clothes, shoes, and other things. 80% of those people are women, so numerous Pakistani women can make their own clothes and there is such a large market waiting to buy clothes from them.

44%

INCREASE IN ECOMMERCE IN THE US FROM 2019 TO 2020

Because Pakistan is a major exporter of clothing/textiles it is poised for major growth in the ecommerce landscape, even in a post COVID world, as spending rose 44% in the US alone.

Pakistan's ecommerce market is growing and contributed to 26% of the world's growth in ecommerce in 2020.

Revenue is expected to show an annual growth rate (CAGR 2021-2025) of 7.55%, resulting in a projected market volume of US\$7,236m by 2025

GOOGLE

THE UNITED NATIONS STORE

29,700,000,000

ADS ARE VIEWED ON GOOGLE EVERYDAY

USING GOOGLE

Google has one of the largest international reaches in the world - leveraging that gives one of the largest international markets available. Google explicitly has a marketplace and can recommend Pakistan fair trade certified products when users search for clothing

WHY GOOGLE?

Google is the largest search engine in the world with 70% of the search market share and almost 30 billion people view ads on Google everyday. So Google has a lot of users and a ton of people look at their ads and that means selling products and spreading awareness of your cause through Google is very viable. Working with Google and having ads that promote this website that sells these womens' products will see a increase in sales and the women will be making much more money to support their families.



GOOGLE: CASE STUDY

SANA SAFINAZ

+200%

IN INTERNATIONAL ONLINE TRAFFIC

+68%

IN OFFLINE PURCHASES

Sana Safinaz is a Pakistani clothing company that has boomed recently by using the digital economy and Google to their advantage. The company used Google to push out their ads all over the world and they saw a huge increase in online traffic and sales. The company is now estimated to generate around \$20 million in revenue. They've expanded from a fashion store based in Karachi to a international business making millions thanks to Google and its ads.

We can use the same idea for our store to promote items that are handmade from women in rural areas of Sindh. From Sana Safinaz, we can tell that Pakistani clothing is very popular around the world so it's profitable for these women to sell the clothes they know how to make.

UN INVOLVEMENT

THE UNITED NATIONS STORE

DROP OFF:

1,600,000

ARE DELIVERED BY AMAZON EVERY DAY

Many people in rural areas don't have the resources to ship items internationally. However, a large company like Amazon does and they do it over 1.5 million times a day. Amazon has made it clear that they are trying to empower more women and this is a great way for them to do so and help these Pakistani women make a living.

SECURITY:

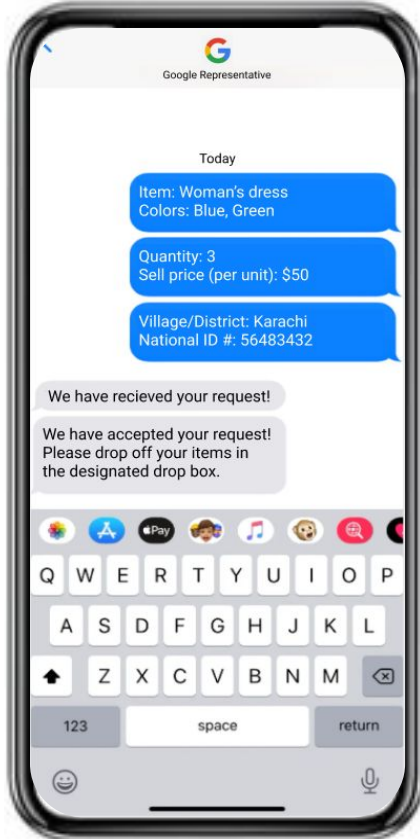
#5

FOR THE MOST NUMBER OF SCAMMERS

Pakistan is rank 5 for the most number of scammers in the world so people might be afraid they'll never get the money that they earn from selling their product. However, many people trust the UN so having them work with the UN means that more people will be willing to sell their things online and won't have the fear of not getting what they earned..

MOCKUP

SMS BASED STORE



1.

GOOGLE REPRESENTATIVE

You will text a Google Representative what you are selling and who you are to ensure that products from the right people are listed on the site.

2.

DROP OFF

Shipping can be expensive especially when sending packages international so we can work with Amazon to help them send their packages to their customers.

3.

AVAILABILITY

Any women in Pakistan can put their product on their store and sell it. This helps prevent child marriages because poverty is major cause of it and this helps them make money for themselves and family.

CASE STUDY

Bangladesh

3,700

CHILD MARRIAGES WERE PREVENTED IN SIX MONTHS

Bangladesh faced a similar issue as Pakistan with a high number of child marriages. However, this app was extremely successfully and helped stop so many child marriages right after launch. If Pakistan could do the same it would be extremely beneficial to all girls in the country, not to just those in Sindh.

“Child marriage remains unacceptably high”

SOUMYA GUHA, PLAN INTERNATIONAL'S DEPUTY COUNTRY DIRECTOR IN BANGLADESH

Bangladesh clearly doesn't support child marriage and is doing everything in their power to prevent it so they wouldn't mind helping another country do the same. They are also part of the UN so they would be willing to share some the ins and outs of the app with a fellow member.



A Bangladeshi matchmaker using the app.