



# Kistpay Women Empowerment Program

Empowering Women through Digital and Financial Inclusion

[www.kistpay.com](http://www.kistpay.com)

# Program Overview

## Program Title

Empowering Women through Digital and Financial Inclusion

## Purpose

Kistpay is a specialized smartphone financing platform and ecosystem enabler, dedicated to empowering individuals globally by providing affordable access to smartphones, financing and digital services using technology.

## Context

Women in Pakistan with informal employment, little education, lack of credit score, are most vulnerable to be left behind. As per the GSMA Report 2025, in Pakistan, only 58% of women own a mobile phone and only 30% have a smartphone, further exacerbating the digital and demographic profiles.

## Mission

To address these disparities, Kistpay is empowering women in Pakistan by increasing their access to smartphones, financial services and digital literacy through tailored initiatives.



# Female-Friendly Helpline

Establishing a dedicated helpline designed specifically for women, providing expert advisory services on mobile device selection and addressing technical and financial inquiries.

## Methodology

- Developing an unbiased device selection platform and implementing a comprehensive advisory service to assist women in making informed choices tailored to their needs and preferences.
- Operating a professional call center with female representatives who are extensively trained in both technical troubleshooting and financial advice.
- Deploying a 24/7 AI-driven chatbot that is continuously trained to handle FAQs and provide immediate assistance.



## Expected Outcomes

- ✓ Customers are gaining a better understanding of smartphone features and financial management, leading to increased confidence and independence in decision making.
- ✓ The helpline is encouraging more women to actively engage with digital services and seek assistance, fostering greater digital inclusion and empowerment.
- ✓ Women are experiencing greater comfort and satisfaction in seeking help from women staff or a chatbot, knowing they are receiving unbiased and expert advice.



# Women-Dedicated Outlet

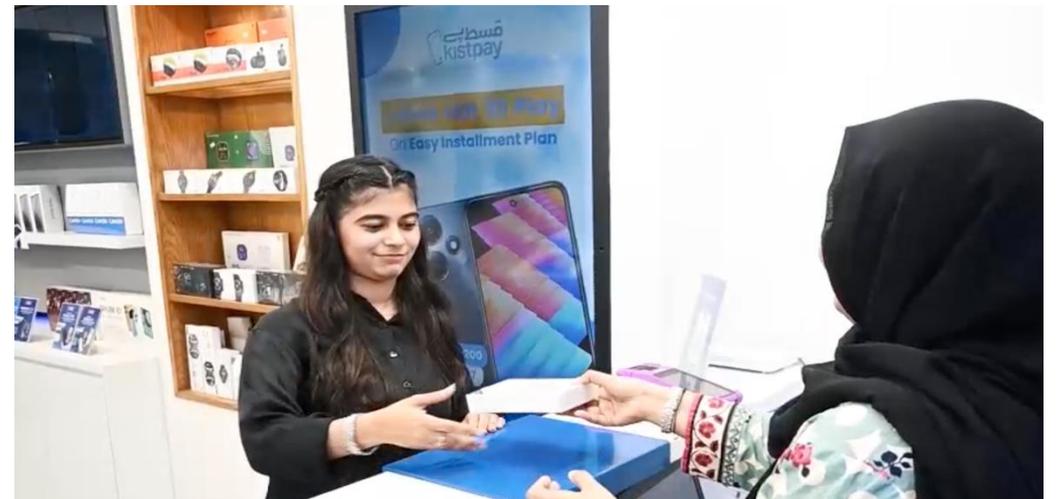
Creating a safe and trustworthy shopping environment for women, addressing their mobile and financial service needs. These outlets are offering a comprehensive suite of services that seamlessly blend telco and banking solutions.

## Methodology

- Setting up retail outlets exclusively focused on creating a comfortable, private, and safe environment for women.
- Providing a holistic suite of services within the store, including essential functions like SIM issuance and bank account opening.
- This dedicated space addresses the unique needs and preferences of women, ensuring they feel secure and valued throughout their shopping experience.

## Expected Outcomes

- ✓ More women are visiting the outlet, leading to higher sales and engagement.
- ✓ Clear and transparent pricing and informed choices are building trust and loyalty among female customers.
- ✓ Women have easier access to mobile and financial services, enhancing their overall experience.



# Internet Data Credit on the Go

Ensuring continuous connectivity for women by providing micro-lending of internet data and telco recharge, thus empowering them to stay connected and engage in digital transactions without immediate financial burden.

## Methodology

- Implementing a system that allows women to obtain internet data and telco recharge on credit, with the cost automatically deducted from their future smartphone installments.
- Facilitating the integration of devices for financing and simultaneously enabling credit scores for individuals previously excluded from traditional banking systems.
- Collaborating with mobile network operators and financial institutions for seamless service delivery and implementing robust data security measures.

## Expected Outcomes

- ✓ Women have continuous access to the internet, enabling them to stay connected and engage in digital transactions.
- ✓ Increased digital and financial inclusion and improved creditworthiness for previously unbanked individuals.
- ✓ The micro-lending system is providing a convenient solution for obtaining internet data and telco recharge without immediate out-of-pocket expenses.



Empowering women with good credit scores to assist other women in need of smartphones, thereby promoting financial accountability and literacy among underserved communities.

## Methodology

- Selecting women with strong credit histories to act as facilitators rather than guarantors.
- These facilitators identify two women in their network who require smartphones but lack documented proof of income.
- Training the facilitators to offer guidance and support to the selected beneficiaries, including educating them on how to effectively use their smartphones and emphasizing the importance of timely repayments.



## Expected Outcomes

- ✓ A greater number of women are obtaining smartphones, bridging the digital divide and enhancing their connectivity.
- ✓ Beneficiaries are developing a deeper understanding of credit management and financial responsibility, leading to improved financial behaviors and practices.
- ✓ The program is fostering a sense of community and mutual support among women, promoting social cohesion and trust within the network.

# Financial Literacy & Digital Skills Awareness

Equipping women with the needed skills and knowledge to navigate digital platforms and AI tools, enhancing their digital literacy and financial management in a rapidly evolving digital world.

## Methodology

- Organizing tailored training sessions and workshops focused on digital skills, financial literacy, and the practical use of AI tools.
- Conducting these sessions in various settings such as community centers, educational institutions and online to reach a wider audience.
- Giving hands-on training by using voice commands on mobile devices and teaching how to craft better prompts for more effective AI interactions.
- Partnering with local organizations and community leaders to enhance program reach and effectiveness.

## Expected Outcomes

- ✓ Women feel more confident using digital technology and managing their finances.
- ✓ Improved digital literacy and AI proficiency among participants, enabling them to leverage technology for personal and professional growth.
- ✓ Enhanced skills development is opening up new opportunities for education, employment, and entrepreneurship.



## Methodology

- Implementing a system for continuous monitoring and feedback collection from participants.
- Conducting regular assessments and making necessary adjustments based on findings.
- Performing comprehensive impact analysis to measure the success of the initiatives and identify areas for improvement.

## Program Impact

- ✓ More women are owning smartphones, bridging the digital divide.
- ✓ Women are gaining essential digital skills, improving their ability to navigate and benefit from digital platforms.
- ✓ Women are becoming more financially literate and independent, making informed financial decisions and managing their resources effectively.
- ✓ The initiatives are fostering a sense of community and mutual support among women, enhancing social cohesion and trust.



*By implementing these initiatives, Kistpay is creating a more inclusive and empowered digital landscape for women in Pakistan, fostering long-term socio-economic benefits.*