

GSMA Women Digital Leadership Award 2026

Theme: Women, Trust, and the New AI Reality

Submitted by

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From the Ground Up: How Trust, Technology, and the Courage of Women Are Rewriting Pakistan's Digital Future

The Weight of That Number

In 2018, only 4% of Pakistani women had access to formal financial services. That is not a statistic it is a sentence. It tells you that the overwhelming majority of women who fed families, ran businesses from kitchen tables, and held entire communities together were completely invisible to the formal economy.

I have worked in Pakistan's financial sector for fifteen years. I began as one of the few — often the only — female branch and area manager in my region. I sat across from women who had never held a cheque book. Women who whispered because they were not sure they were allowed to speak in a bank. Women who had walked hours to reach us, only to be turned away for lacking a male guarantor.

That early experience did not just shape my career. It became my purpose.

*When women are excluded from financial systems, it is not a gap —
it is a choice. And choices can be changed.*

By 2025, Pakistan's women's financial inclusion has risen to 52% — the result of sustained policy reform, SBP's Banking on Equality framework, and institutions like MMBL. But behind every percentage point are women who simply needed someone to believe they were worth the investment.

I am a previous GSMA Women Digital Leadership Award winner. This submission is not about repeating a win. It is about what happened next — when a survivor changed everything.

The BIBI App: When a Survivor Became a Catalyst

Some stories arrive unannounced. This one came through a conversation —between a bank vice president and a woman who had survived breast cancer, sitting together over a shared conviction.

She was the wife of a deputy ambassador. She had navigated her cancer journey largely alone — without adequate information, without early detection resources, without the kind of support women in higher-income countries take for granted. She had survived. And survival had made her determined.

She came to us with one ask: no woman in Pakistan should face breast cancer without knowing the warning signs. No woman should delay seeking help because she did not know where to go, was afraid, or because no one had told her that early detection saves lives.

That conversation between a banker and a survivor became the origin story of the BIBI App.

What BIBI Is And Why It Wins

The BIBI App is a mobile health application developed in partnership with Shifa International Hospital and MMBL, dedicated to breast cancer awareness, early detection guidance, and health literacy for Pakistani women. It launched publicly on 12 May 2026.

What makes BIBI different:

- Multilingual — reaching women in Urdu and regional languages, because dignity lives in your mother tongue
- Free of cost — designed for the women who need it most, not just those who can afford it
- Built on trust — the name BIBI itself (Urdu for a respected, beloved woman — your grandmother, your elder) signals safety before a single screen is touched
- Video tutorials and survivor testimonials — because health literacy is not about reading, it's about seeing someone like yourself
- Community engagement model — real women, real stories, amplified through digital and on-ground networks
- Partnered with Shifa International Hospital — Pakistan's leading tertiary care institution, anchoring credibility

In Pakistan, women do not talk about cancer. The BIBI App is trying to change that — one screen, one conversation, one woman at a time.

The journey was not without friction. Navigating institutional agreements between MMBL and Shifa International tested patience and resolve. But it taught us something irreplaceable: building technology for underserved women is never just a technical problem. It is a trust problem, an institutional problem, and a courage problem. We committed to solving all three.

Aangan: When Three Students Changed the Conversation

I want to tell you about three young women.

They were final-year university students. No funding, no corporate backing, no guarantees. What they had was a problem they cared about deeply — and the audacity to try solving it with technology.

They built Aangan.

Aangan. The word means courtyard in Urdu — that intimate, protected space within a home where women have always gathered,

spoken freely, and held each other up. They chose that name deliberately. They understood that trust begins in safety.

Aangan is an AI-integrated mobile application focused on women's reproductive health — a topic that remains deeply stigmatised in Pakistan, where millions of women lack access to accurate, safe, and private health information. The application bridges that silence: offering women a trusted, intelligent, dignified space to ask the questions they cannot ask anyone else.

How the WIN Incubator Made Aangan Possible

When the Aangan team came to MOBILINK Banks WIN Incubator Women Incubation Network they were not polished. They were brilliant. And they were exactly what the programme was built for.

The WIN Incubator, operating through our partnerships with NIC Sialkot and WISE (Pakistan's first all-women incubation centre, established under Ignite and the Ministry of IT), did not offer them another training module. We offered them something rarer: belief.

- We connected them with technical experts, health professionals, and business coaches
- We helped them refine their AI model and stress-test user experience for Pakistani women lived realities
- We helped them think through data privacy in a context where women's health information is extraordinarily sensitive
- We gave them a stage literally at the WIN Cohort 2 Graduation Ceremony in Islamabad

In Pakistan, a woman asking a question about her own body is still an act of courage. Aangan is trying to make it an act of dignity instead.

The moment those three students took the graduation stage — students who had been told implicitly and explicitly that AI and health tech were not spaces for women like them — was one of the defining moments of my professional life. They proved every assumption wrong.

Connecting the Dots: From Survivor to System

These are not three separate stories. They are one story, told in three acts.

Act One: A breast cancer survivor walks into a meeting with a determination to build something that did not exist when she needed it most. She becomes a co-creator of the BIBI App.

Act Two: Three university students with nothing but conviction and code build Aangan inside the WIN Incubator. They demonstrate that Pakistan's next generation of AI innovators has a woman's face.

Act Three: A woman who spent fifteen years fighting for women's visibility in Pakistan's financial sector who was once the only female branch manager in her region creates the institutional bridge that makes Acts One and Two possible.

I am not a bystander in this story. I am the connector the person who believed these women before the market did, and built the systems that let them prove it.

That is what leadership in AI and digital inclusion looks like. Not a keynote. Not a title. The willingness to sit across from a cancer survivor and say: yes, let us build this together. The willingness to look at three university students without polish or funding and say: you belong in this room.

Women, Trust, and the New AI Reality

The GSMA's 2026 theme could not be more precisely aligned with what we are building in Pakistan.

Artificial intelligence is not neutral. The data it learns from, the problems it is trained to solve, and the voices that shape its development all carry the fingerprints of whoever built it. In a country where women have historically been excluded from financial systems, healthcare systems, and digital ecosystems, the risk is not just that AI will fail to serve them it is that AI will actively replicate and entrench the exclusion they have already experienced.

The Aangan team understood this intuitively. When designing their reproductive health AI, they did not just ask: what information do women need? They asked: what does it feel like to be a Pakistani woman asking this question? What language do you use? What are you afraid of? What would make you trust the answer?

That is human-centred, gender-informed AI design. And it is exactly what the world needs more of.

At Mobilink we are not building AI for women. We are building AI with women as co-designers, as innovators, and increasingly, as leaders of the very systems that will shape their futures.

What Pakistan's AI Future Needs

- **Women who are not just users of AI — but architects of it**
- Health technology that starts with dignity, not data collection
- Financial systems that use AI to predict potential, not replicate historical exclusion
- Incubators that treat women entrepreneurs as founders, not beneficiaries
- Leaders who know that trust is not a feature — it is the foundation

The question is not whether AI will transform Pakistan's economy. It will. The question is whether Pakistani women will be architects of that transformation or its afterthought.

The Numbers Behind the Story

Stories move hearts. Data holds systems accountable. Here is the landscape we are working within — and the impact we have delivered.

Metric	Impact
52%	Pakistan women's financial inclusion rate (SBP, 2025) — up from 4% in 2018

Metric	Impact
PKR 50.3B	MMBL women's financing portfolio — the largest in Pakistan's microfinance sector
19M+	MMBL female account holders across Pakistan
142%	Year-on-year growth in MMBL female disbursements — evidence of accelerating trust
3M+	Women borrowers in microfinance, up from 912K in 2021 (SBP, 2024)
35M+	Women's active bank accounts added since 2021 (SBP, December 2024)
Cohort 2	WIN Incubator graduates including Aangan — Pakistan's first AI reproductive health app by women, for women
12 May 2026	BIBI App public launch — multilingual, free-of-cost, co-created with a breast cancer survivor

These numbers represent progress once unimaginable. They also represent a responsibility. When 93% of women's loans in Pakistan still fall under microfinance, access is only the beginning. The real frontier is advancement — helping women move from borrowers to builders, from recipients to innovators, from the margins of the digital economy to its centre.

See It for Yourself

Words can describe a journey. But sometimes, you have to see it.

The link below takes you to a short film — testimony to what happens when institutions believe in women, when young innovators are given space to grow, and when technology is designed not for profit alone, but for dignity.

https://drive.google.com/file/d/1Q6aLi-qlc2aoCvBzXj7I-9cOwWMJ6JEg/view?usp=drive_link

The BIBI App: From a Survivor's Courage to a Nation's Health Awareness

In that film, you will see the women we work for. You will hear from the students who built Aangan in a university dormitory and stood on a national graduation stage. You will see a cancer survivor become a co-creator of technology that may one day save another woman's life. You will see what trust looks like when it is earned.

Why This Matters And Why Now

Pakistan stands at an inflection point. The regulatory environment has never been more supportive of women's financial inclusion. The technology infrastructure has never been more accessible. The talent pipeline evidenced by teams like Aangan is deeper and more innovative than the market has yet recognised.

But infrastructure and policy are inert without leadership. Someone has to hold the vision when progress is slow. Someone has to push institutions to go further than comfortable. Someone has to sit across from a cancer survivor and say: yes, let us build this together. Someone has to look at three university students with no funding and say: your idea matters. You matter.

That is the leadership I have tried to embody across fifteen years in this sector. And it is the leadership the GSMA Women Digital Leadership Award was created to recognise and amplify.

I am not submitting this for personal recognition alone. I am submitting because every Pakistani woman still outside the formal financial system still without health information, still waiting for technology designed with her in mind — deserves for her story to be told on a global stage.

We are not asking for a seat at the table anymore.

We are building the table.

And we are inviting the world to sit with us.

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