When AI Decides Who Deserves to Stay Connected

Women, Trust, and the Human Cost of Invisible Algorithms

By Fatima Alvi | VP Partnerships & Digital Transformation, Eocean/ Kistpay

A Woman Behind the Screen. A Decision in Milliseconds

It is 9:47 on a Tuesday morning in a working-class neighbourhood of Lahore. Saima, not her real name, but a real person, is finishing a tailoring order on her phone. A customer is asking for a delivery quote. She opens her digital wallet to send the invoice.

The screen flashes: *Low balance. Connection Lost.*

In the next 400 milliseconds, an algorithm makes a decision about Saima's life. It does not know she is the primary earner in her household. It does not know this order is one of three she needs to close today to make rent. It does not know that the last time her connection was cut, she lost two clients to a competitor with stable internet across the street.

The algorithm knows one thing: her balance is insufficient to stay online.

What happens next is not a story about technology. It is a story about whose lives our technology is designed to serve, and whose lives it quietly leaves behind.

The New AI Reality Is Already Here

Artificial intelligence is no longer coming. It has arrived. It is making decisions about women's financial lives.

Quietly, constantly, at scale. Every minute of every day.

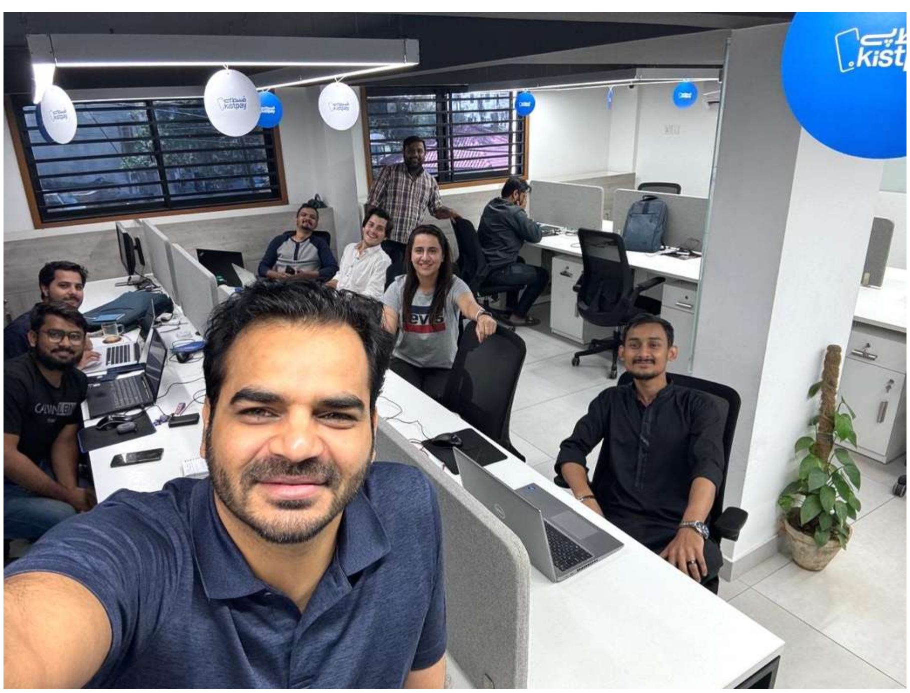
In Pakistan, an estimated 55 million women remain unbanked, among the highest concentrations anywhere in the world. Across South Asia, the gender gap in mobile internet adoption sits at 32%, more than double the global LMIC average of 14%. Globally, women are 8% less likely than men to own a mobile phone and 14% less likely to own a smartphone, the device that determines whether connectivity translates into economic opportunity. *(Source: World Bank Findex 2025 / GSMA Mobile Gender Gap Report 2025)*

But these are not just access numbers. They are training data gaps. Every woman missing from these systems is a woman missing from the data shaping the next generation of AI models. Every Saima who falls offline is a data point that does not exist, and what does not exist in the data does not exist in the algorithm.

The question is not whether AI will reshape women's economic lives. It already is. The question is whether the architecture being built today will earn women's trust, or whether we will spend the next decade retrofitting fairness into systems never designed for it.

Building AI That Understands Women's Lives

I lead digital transformation at Eocean, which serves over 1,000 businesses through enterprise communication platforms, and Kistpay, which has enabled thousands of unbanked individuals to access smartphones through alternative credit models. In this work, I have come to believe something uncomfortable: the problem with AI for women is not primarily a bias problem. The deeper problem is an *intention* problem, a structural failure to ask, at the moment of design, whose reality this model is being optimised for.



Lesson 1: *Invisibility Is Not Neutrality.* Traditional credit scoring was built on formal financial histories. Saima, running a home business, transacting in cash, managing household finances without a formal salary, does not appear in that data as risky. She appears as invisible. And in AI systems, invisibility almost always defaults to denial. When we built Kistpay's alternative credit model, we had to ask a different question: what does financial responsibility look like when the data was never designed to capture it? The answer was a model that reads mobile money patterns, recharge behaviour, utility payment consistency, and social network stability. The lesson is larger than our numbers: neutral systems are rarely neutral.

Lesson 2: *Continuity Is the Hidden Frontier of Inclusion.* Access without continuity is not inclusion. It is a revolving door. This is the insight behind Data on Credit at Kistpay, a model allowing users to remain connected during periods of financial constraint. Every time Saima's connection cuts, she loses customers. Every customer lost takes weeks to rebuild. Every week rebuilding is a week her competitor with stable connectivity pulls further ahead. The connectivity gap does not just exclude women from the digital economy. It actively compounds against them. AI systems built without this understanding will keep optimising for access metrics that look good in reports while women quietly fall through gaps the metrics do not capture.

Lesson 3: *Trust Is Not a Feature. It Is a Practice.* Trustworthy AI for women is not certified; it is practiced, through deliberate choices made at every stage of system design. Three principles distinguish AI women can genuinely trust from AI that merely claims to serve them: representation in the data, not just in the mission statement; explainability as a right, not a feature; and feedback loops that include the excluded. Trust is not what you declare at launch. It is what you rebuild, every time your system fails the person who needed it most.

The Architecture of the Next Decade Is Being Built Now

The new AI reality is not a future we are debating. It is a present we are building. The models that will govern access to credit, connectivity, healthcare, and employment for hundreds of millions of women across Asia-Pacific are being trained today. By teams making design choices today. In rooms where the women who understand the lived consequences of these systems are too often absent.

This is not a diversity problem in the soft, optional sense. It is a quality problem. AI built without the perspectives of the women it most affects does not just fail diverse users, it fails, structurally, at the job it was built to do. The women who understand the ground-level consequences of these systems most deeply are not always the women at the table. And the people at the table, however well-intentioned, are too often building systems for a version of the world that does not match the lives of the women they claim to serve.

Changing that is not someone else's responsibility. It is ours.

The Kind of AI Women Deserve

Six weeks after we piloted Data on Credit, a known woman called me, not Saima, but someone very like her. The model had kept her connected through a difficult month, let her complete the deliveries, and kept some customers she would otherwise have lost.

The system that enabled that decision did not know her name. But it had been built with enough understanding of her reality, of what financial constraint looks like for someone like her, of what continuity of access means for her livelihood, that it made the right call.

That is what trust in AI looks like in practice. Not a grand gesture. A right decision, made consistently, in a moment that mattered, for the person who most needed it to be right.

Saima deserves an AI that knows that. So do the billions of women across the globe who are quietly being decided about, every day, by systems that were not designed with them in mind.

The new AI reality can be a reality women trust. But only if women, in technology, fintech, telecom, and policy, refuse to be just users of these systems and choose, instead, to be their architects.

The new AI reality is being written. The only question left is whose hands are holding the pen.

Bio:
Fatima Alvi is VP Partnerships & Digital Transformation at Eocean/ Kistpay. She is a UN Women's Empowerment Principles Signatory, an active member of the ITU Partner2Connect Digital Coalition, a published contributor on GSMA, GDIP, the World Bank Collaboration for Development portal, a member of the IsDB Digital Inclusion Working Group, and a Prime Minister Women Empowerment Package Awardee. She holds the AI and Digital Transformation in Government certification from Saïd Business School, University of Oxford, Tech for Inclusion from World Bank/ Ant Group, Leaders of Learning from Harvard University, and Gender Equality and Global Markets from UN Sustainable Stock Exchanges.