



Addressing the Mobile Gender Gap in Pakistan

March 2021



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Fieldwork partner: Ipsos

Published March 2021

GSMA Connected Women

The GSMA's Connected Women programme works with mobile operators and their partners to address the barriers to women accessing and using mobile internet and mobile money services. Connected Women aims to reduce the gender gap in mobile internet and mobile money services and unlock significant commercial opportunities for the mobile industry and socio-economic benefits for women.

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This material has been funded by UK aid from the UK government; however, the views expressed do not necessarily reflect the UK Government's official policies.



This document has been financed by the Swedish International Development Cooperation Agency, Sida. Sida does not necessarily share the views expressed in this material. Responsibility for its contents rests entirely with the author.

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Executive summary

2020 was an unparalleled year in which the importance of universal connectivity and access to critical information, services and opportunities came into sharp focus. Across low- and middle-income countries (LMICs), mobile is the primary way most people access the internet, accounting for 85 per cent of total broadband connections.¹ Despite the importance of mobile, the benefits are not shared equally.

There is a significant mobile gender gap in LMICs, particularly in South Asia. Pakistan has some of the widest mobile gender gaps. Women in Pakistan are 38 per cent less likely than men to own a mobile phone, 49 per cent less likely to use mobile internet and 94 per cent less likely to own a mobile money account.²

Mobile technology has the potential to help address many of the wider gender inequalities in Pakistan by enabling women to access health, financial and other life-enhancing services, and contribute to a number

of the United Nations Sustainable Development Goals (SDGs). Pakistan has been a key driver of the narrowing gender gap in South Asia in recent years, recording impressive growth in women's adoption and use of mobile technology.

This report examines how women's mobile access and use are changing in Pakistan. It highlights examples of what stakeholders are doing to tackle the mobile gender gap and provides recommendations to further improve digital inclusion for women. Drawing on the findings of the annual GSMA Intelligence Consumer Survey in Pakistan from 2017 to 2019,³ the report is supplemented by interviews with key stakeholders in Pakistan, as well as other GSMA and third-party data.

We anticipate this report will be relevant for all stakeholders in Pakistan who are working towards greater digital inclusion for women, including the mobile industry, NGOs and the development community, policymakers and regulators.

¹ [ITU estimates \(2020\)](#)

² [Findex, 2017](#)

³ Where nationally representative samples of over 1,000 respondents from Pakistan were surveyed in 2017, 2018 and 2019

Key findings

- ➔ There has been progress in closing the mobile gender gap in Pakistan. Between 2017 and 2019, gender gaps in mobile ownership, smartphone ownership and mobile internet awareness and use decreased by between five to 17 percentage points.
- ➔ Growth in mobile internet awareness and use was particularly impressive during this period. Of the 12 countries consecutively included in the GSMA Intelligence Consumer Survey from 2017 to 2019, Pakistan had one of the strongest rates of growth in mobile internet awareness, especially among women. The gender gap in mobile internet awareness narrowed from 16 per cent to 11 per cent. In parallel, women's mobile internet use nearly doubled from 10 per cent to 19 per cent.
- ➔ Despite this progress, mobile phone ownership in Pakistan is still unequal. Only 50 per cent of women own a mobile phone compared with 81 per cent of men. This is equivalent to 22 million fewer women than men owning a mobile phone.
- ➔ Women in Pakistan are 49 per cent less likely to use mobile internet than men, which translates into 12 million fewer women than men using mobile internet.
- ➔ The main reason women cited for not owning a mobile phone or using mobile internet was family disapproval. For an estimated 11 million women in Pakistan, family disapproval is the key barrier to owning a mobile phone.
- ➔ Low literacy levels and unaffordable handsets and data are also key barriers to women owning mobile phones and using mobile internet.
- ➔ Smartphone ownership is relatively low in Pakistan for both men and women: 37 per cent and 20 per cent, respectively. The proportion who intended to purchase a smartphone in the next six months was also low: just six per cent and four per cent, respectively.
- ➔ Owning a smartphone can be a powerful way to close the gender gap in the use of mobile services, but there are still significant challenges. Sixteen per cent of women in Pakistan who own a smartphone are still not using mobile internet.
- ➔ Ninety per cent of men who own a smartphone purchased it themselves compared with just 42 per cent of women.
- ➔ Once women in Pakistan own a mobile phone, they are just as likely as men to report the benefits of mobile. Fifty-eight per cent of female mobile owners reported that owning a mobile helps them with day-to-day work, study or chores while 66 per cent reported that owning a mobile makes them feel safer and 53 per cent reported that owning a mobile gives them access to useful information they would not otherwise be able to access easily.
- ➔ Closing the gender gap in mobile access and use in Pakistan could generate a 54 per cent revenue increase for the mobile industry, equivalent to approximately \$130 million. This is much higher than the 31 per cent average increase across all Asian countries,⁴ and represents a significant commercial opportunity for the mobile industry in Pakistan.

Stakeholders in Pakistan have an opportunity to build on positive momentum in the country and accelerate digital inclusion for women. This has become even more critical in the context of the COVID-19 pandemic, which has increased the urgency of reaching women in Pakistan with mobile technology.

⁴ Based on five Asian countries included in the GSMA Intelligence Consumer Survey 2019.

Recommendations

The root causes of the mobile gender gap are complex, diverse and interconnected, and cannot be addressed by one organisation or the mobile industry alone. Targeted collaboration and interventions will be needed from policymakers, industry, the development community and other stakeholders to ensure that women in Pakistan are no longer left behind.

Stakeholders in Pakistan should focus primarily on bridging the country's wide gender gap in mobile ownership and reaching the remaining unconnected women, and secondarily on the usage gap. This will require addressing three main barriers: literacy and digital skills, affordability and the strong influence of social norms on women's ability to access and use mobile technology.

Specifically:

- ➔ The government, mobile industry and development community should work together to address public perceptions of women using mobile technology. In particular, normalising women's use of mobile and raising awareness of how owning and using a mobile phone can benefit women and their families. This could include promoting use cases with both personal appeal and externally justifiable benefits, such as providing education for children, supporting family healthcare and unlocking opportunities to generate income for the family.
- ➔ Male gatekeepers should be considered when targeting marketing or digital skills training programmes to women as they often influence women's mobile access, mobility and purchasing decisions.
- ➔ The government and other stakeholders should invest further in public education, especially basic literacy and other initiatives that help women and girls build their mobile digital skills, financial literacy and confidence. This should include women and girls at all levels of education, income and familiarity with mobile and the internet.
- ➔ Designers of mobile services should include local languages where possible, and consider increasing the use of icons, pictures, numeric inputs and IVR/voice commands to better serve women with low levels of literacy. Involving women in the design and piloting of these services would also help ensure their needs are met.
- ➔ The mobile industry and policymakers should explore further initiatives to overcome the affordability barrier. This could include introducing more competitively priced and subsidised internet-enabled handsets and handset financing models, and lowering taxes on handsets and mobile services that have a tangible socio-economic benefit. Taking these steps would likely benefit women disproportionately. For those still unable to afford a handset, the industry could explore solutions to improve the experience of customers who share a device.
- ➔ To accelerate the closure of the mobile gender gap over the long term, stakeholders should ensure there is a focus on gender equality and reaching women at an organisational and policy level, through senior leaders championing this issue and setting specific gender equity targets.



Mobile gender gap in Pakistan



Family disapproval

is the main reason women do not own a mobile or use mobile internet.

11 million women do not own a mobile because of family disapproval.

Only **50%** of women own a mobile compared with **81%** of men



22 million fewer women than men own a mobile

Smartphone ownership is low with just



37% of men



20% of women



owning a smartphone



From 2017 to 2019 the mobile internet awareness gender gap narrowed from

16% to 11%

2017 ————— 2019



Closing the mobile gender gap in access and use in Pakistan could generate a

54%

revenue increase for the mobile industry

Equivalent to approximately **\$130M**

From 2017 to 2019 women's mobile internet use doubled

2017 ————— 2019
10% **19%**



Women are still **49%** less likely than men to use mobile internet.

12 million fewer women than men access mobile internet

Addressing the mobile gender gap contributes to the **UN Sustainable Development Goals**





Definitions



Gender gap

The gender gap in mobile ownership and mobile internet use refers to how much less likely a woman is to own a mobile (or to use mobile internet) than a man.

These gender gaps are calculated using the following formula:

Gender gap
in ownership
/ use (%)



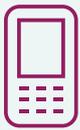
Male owners / users
(% male population)



Female owners / users
(% female population)



Male owners / users
(% male population)



Mobile owner

“Mobile phone owner” and “mobile owner” are used interchangeably in this report to mean a person who has sole or main use of a SIM card or mobile phone that does not require a SIM, and uses it at least once a month. The vast majority of SIM owners also have sole or main use of a handset (an average of 95 per cent across the sample countries, 96 per cent in Pakistan).



Smartphone owner

A mobile owner who has sole or primary use of a smartphone. A smartphone is a mobile phone with a touchscreen display, an advanced operating system (Android or iOS) and the ability to download apps from an online app store, such as Google Play or the App Store.



Unconnected

“Unconnected” or “unconnected population” refers to people who are not mobile owners, as defined above.



Mobile internet user

A mobile internet user is a person who has used the internet on a mobile phone at least once in the last three months.⁵ Mobile internet users do not have to personally own a mobile phone, and can therefore be non-mobile phone owners who use mobile internet by accessing it on someone else’s mobile phone.

⁵ Respondents were asked the question: “Have you ever used the internet on a mobile phone? Please think about all the different ways of using the internet on a mobile phone. Just to confirm, people are using the internet on their mobile phones when they do any of the following: visit internet websites (e.g. Google or Amazon), visit social networking websites (e.g. Facebook, Twitter, YouTube, Weibo), send emails or instant messages (e.g. WhatsApp, Snapchat, WeChat, LINE) or download apps.” Mobile internet users are those who answered, “Yes, I have used the internet on a mobile phone in the last three months.”



Introduction

2020 was an unparalleled year that highlighted the importance of universal internet connectivity for accessing critical information, services and opportunities. Across low- and middle-income countries (LMICs), mobile is the primary way most people access the internet, accounting for 85 per cent of total broadband connections.⁶

Pakistan is no exception, and digital is expected to play an increasingly important role in the economy. This growth is expected to be driven primarily by improvements in productivity and efficiency, particularly from increased uptake of mobile internet services.⁷ Despite the importance of mobile access and use, it remains unequal. South Asia has the widest mobile gender gaps of any region and some of the most significant gender gaps are in Pakistan.

⁶ [ITU estimates \(2020\)](#)

⁷ [GSMA. \(2019\). Pakistan: Progressing Towards a Fully-Fledged Digital Economy.](#)

The GSMA [Mobile Gender Gap Report 2020](#) noted that women in Pakistan are 38 per cent less likely than men to own a mobile phone and 49 per cent less likely to use mobile internet. A key issue in Pakistan is low uptake of smartphones, and women are 45 per cent less likely than men to own one. There are also significant gender gaps in the use of mobile services. For instance, women are 94 per cent less likely than men to use mobile money.⁸

Gender inequalities in Pakistan have also been documented in global rankings. The World Economic Forum's global gender parity index ranks Pakistan 151st out of 153 countries.⁹ The Economist ranked Pakistan 76th out of 100 countries in its Inclusive Internet Index 2019, with the widest gender gaps in access to internet and mobile phones.¹⁰ Underpinning these disparities are low literacy levels among Pakistani women, which can limit their digital skills. World Bank data indicates that only 46 per cent of women in Pakistan over the age of 15 are literate compared with 71 per cent of men.¹¹ Gender gaps also persist in areas such as economic participation, educational attainment, political empowerment and access to healthcare.¹²

Mobile technology has the potential to help address many of these gender inequalities by enabling women to access health, financial and other life-enhancing services. Mobile can also help contribute to a number of the United Nations Sustainable Development Goals (SDGs). Encouragingly, data from the GSMA Intelligence Consumer Survey shows that South Asia has seen the most impressive growth in women's adoption and use of mobile technology compared to any other region, and Pakistan has been a driver of this growth. From 2017 to 2019, Pakistan had one of the fastest rates of growth in mobile internet awareness of all countries surveyed,¹³ as well as substantial increases in mobile ownership and mobile internet use among women.

Closing the mobile gender gap also represents a significant commercial opportunity for the mobile industry in Pakistan. The GSMA estimates that

closing the gender gap in mobile access and use in Pakistan could generate a revenue uplift of 54 per cent for the mobile industry, equivalent to approximately \$130 million.

Realising the commercial and social benefits of addressing the mobile gender gap in Pakistan requires targeted action from a variety of stakeholders, including policymakers, the mobile industry and the development community. Mobile operators and other providers are likely to reach women more effectively if there is an enabling policy and regulatory landscape. We encourage policymakers and regulators to include a gender perspective in their strategies and policies, and to engage with the mobile industry to support their efforts to advance women's digital inclusion. The Government of Pakistan is already embarking on several initiatives to increase the participation of women and girls in the digital economy, including encouraging girls in work readiness and microenterprise development as part of the Ehsaas initiative¹⁴ and the ICT for Girls programme, which trains women and girls in computing skills.¹⁵

This report outlines how women's mobile access and use are changing in Pakistan. It highlights examples of what stakeholders are doing to achieve the growth the country has been seeing and provides recommendations to further improve digital inclusion for women. It draws on the findings of the annual GSMA Intelligence Consumer Survey in Pakistan,¹⁶ and is supplemented by interviews with key stakeholders and other GSMA and third-party data.

This report also builds on the analysis and findings of the GSMA [Mobile Gender Gap Report 2020](#) and the methodology closely follows that of the main report series.¹⁷ This report is relevant for the diverse range of stakeholders in Pakistan seeking to improve digital inclusion for women, including the mobile industry, NGOs and the development community, policymakers and regulators.

⁸ The World Bank [Global Findex 2017](#) survey sampled males and females aged 15+

⁹ According to the World Economic Forum's [Global Gender Gap Report 2020](#) (only Iraq and Yemen are ranked lower).

¹⁰ The Economist (2020). [The Inclusive Internet Index 2020](#).

¹¹ [World Bank Open Data Portal](#) (literacy data covers 2017)

¹² World Economic Forum's [Global Gender Gap Report 2020](#); [World Bank Open Data Portal](#).

¹³ [GSMA. \(2020\). The Mobile Gender Gap Report 2020](#).

¹⁴ [Government of Pakistan, Poverty Alleviation and Social Safety Division – Ehsaas](#).

¹⁵ [Ministry of Information Technology and Telecommunication, Universal Service Fund](#).

¹⁶ Where nationally representative samples of over 1,000 respondents from Pakistan were surveyed each year from 2017 to 2019.

¹⁷ GSMA. (2020). [Methodology: The Mobile Gender Gap Report 2020](#).

Understanding the mobile internet user journey in Pakistan

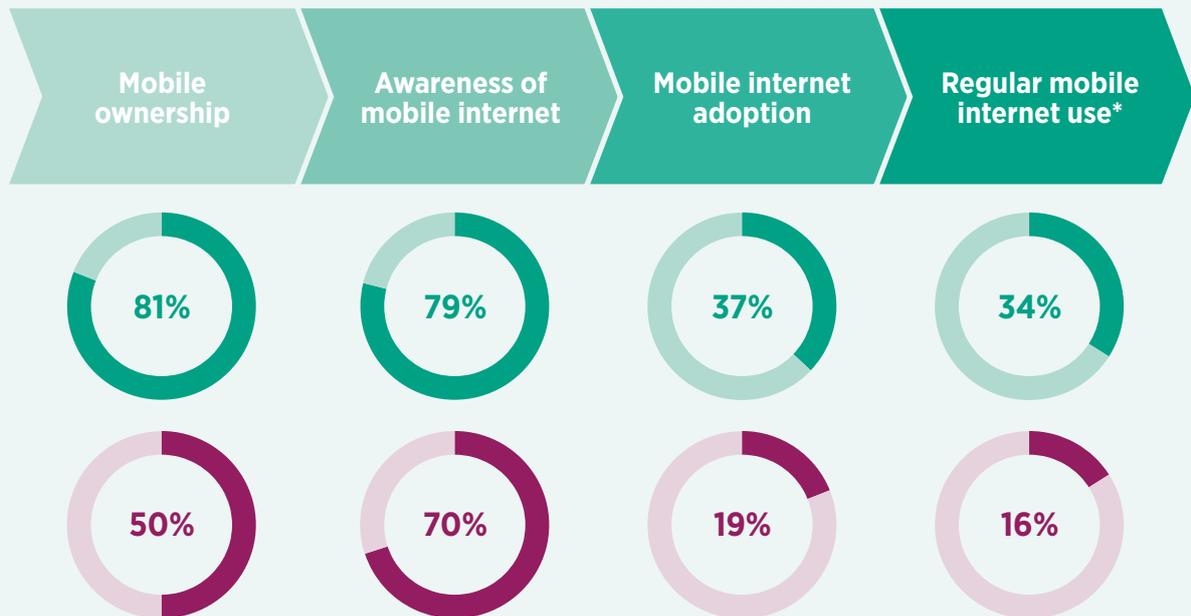
The mobile internet user journey provides a useful framework to understand how men and women adopt and use mobile technology (Figure 1). This journey starts with mobile ownership, followed by awareness of mobile internet, adoption of mobile internet and, finally, regular mobile internet use, including a range of services from basic to more advanced.

Despite persistent gender gaps throughout the mobile user journey in Pakistan, analysis of historical data shows that progress is being made at each step. This section examines the mobile internet user journey in Pakistan, how it differs for men and women, where they drop off and some of the key reasons why. Using this approach, bottlenecks for women can be identified and appropriate, targeted actions designed to address them.

Figure 1

The mobile internet user journey for men and women in Pakistan

Percentage of total adult population



* Refers to the proportion of men and women in Pakistan who use mobile internet at least once a week. Note that the proportion of daily mobile internet users drops to 28 per cent for men and 13 per cent for women.

Source: GSMA Intelligence Consumer Survey, 2019
Base: Total adult population aged 18+
n = 502 for women and n = 570 for men



Although 70 per cent of women in Pakistan are aware of mobile internet, only half own a phone.

The gender gap in Pakistan begins at mobile ownership, with only 50 per cent of women owning a mobile compared to 81 per cent of men. When it comes to smartphones, just 20 per cent of women own one, compared to 37 per cent of men. However, the definition of mobile ownership is nuanced in Pakistan because the ownership stage for women is often preceded by sharing a device. Even after women own their own device, it is still common for them to share their passwords with male gatekeepers so they can maintain access to the handset.¹⁸

“Even when a woman does own a mobile phone, do they really own it? How much freedom do they have?”

**Shmyla Khan, Director of Research and Policy,
Digital Rights Foundation**

There is a higher proportion of men than women at each stage of the user journey. While the vast majority of men own a mobile and are aware of mobile internet, there is a concerning gap for women. Although 70 per cent of women in Pakistan are aware of mobile internet, only half own a phone. Furthermore, for a large proportion

of men and especially women, awareness of mobile internet does not translate to usage. Just 37 per cent of men and 19 per cent of women in Pakistan use mobile internet. This is not only a sign of a gender gap throughout the user journey, but also that a significant proportion of the population in Pakistan is not yet able to access the life-enhancing opportunities that mobile internet can provide.

Once men and women use internet on their phone, they are likely to go on to become regular mobile internet users, with 34 per cent of men and 16 per cent of women using mobile internet on a weekly basis. However, deeper analysis of mobile internet use cases found that, on average, men perform 4.1 different types of internet-related use cases on a weekly basis compared with 3.2 use cases for women. This suggests a difference in the sophistication of mobile internet use. Another use case that can exhibit wide gender gaps across LMICs is the use of mobile money.¹⁹ Recent GSMA research in Pakistan found that 19 per cent of men reported having a mobile money account compared with only five per cent of women, resulting in a gender gap of 72 per cent.²⁰

¹⁸ Digital Rights Foundation interview

¹⁹ The World Bank. (2017). [Global Findex Database 2017](#).

²⁰ GSMA. (2021). [Assessing Mobile Money Consumer Trends in the Wake of the COVID-19 Pandemic: Insights from Seven Mobile Money Markets](#).

Pakistan's mobile gender gap has narrowed in recent years

While Pakistan still has some of the widest mobile gender gaps of the countries surveyed,²¹ great progress has been made in closing gaps in both mobile ownership and mobile internet use.

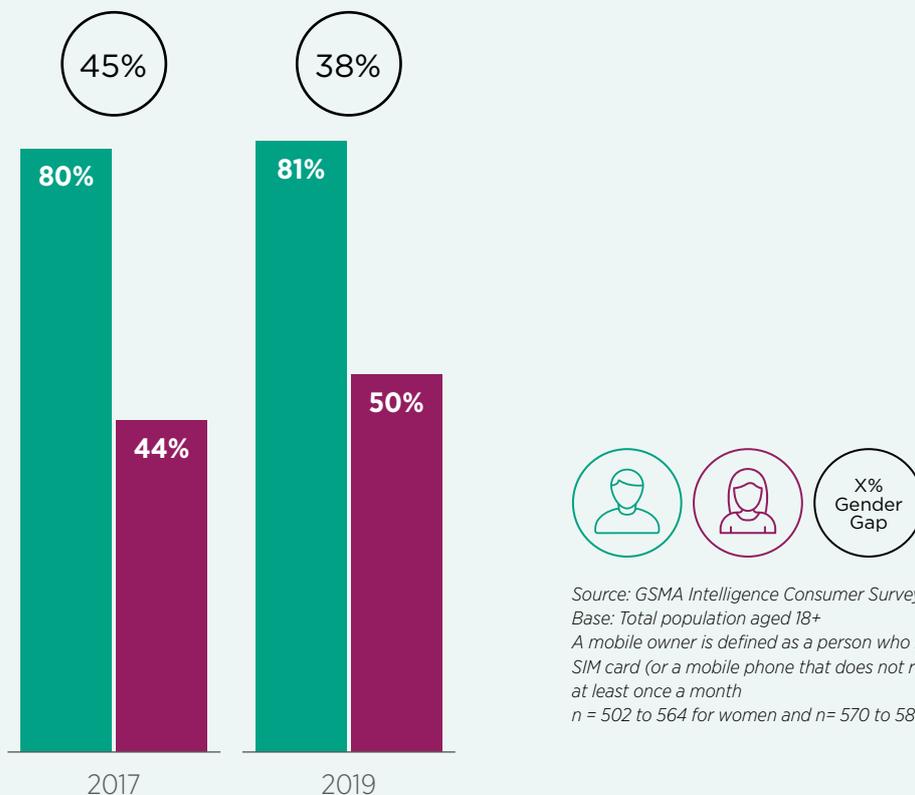
In terms of mobile ownership, we see that men's ownership has remained relatively flat while women's has increased from 44 per cent to 50 per cent (Figure 2). This has reduced the gender gap in

mobile ownership from 45 per cent to 38 per cent – a promising sign for women in the vital first stage of their mobile user journey.

Figure 2

Male and female mobile ownership in Pakistan, 2017–2019

Percentage of total adult population



Source: GSMA Intelligence Consumer Survey, 2017 and 2019

Base: Total population aged 18+

A mobile owner is defined as a person who has sole or main use of a SIM card (or a mobile phone that does not require a SIM), and uses it at least once a month

n = 502 to 564 for women and n = 570 to 587 for men

²¹ See Figure 2 in [The Mobile Gender Gap Report 2020](#).

Women's use of mobile internet in Pakistan has increased at an even faster rate than men's

Meanwhile, women's mobile internet use has almost doubled, from 10 per cent in 2017 to 19 per cent in 2019, and men's use has grown from 26 per cent to 37 per cent (Figure 3). Although both men and women have seen encouraging growth, women's mobile internet use has grown at a higher rate. As a result, the mobile internet gender gap narrowed from 63 per cent in 2017 to 49 per cent in 2019. This has had a marked impact on closing the mobile internet gap in South Asia overall. Despite impressive progress, mobile internet use in Pakistan is still limited compared with other countries in the region, and there is still some way to go.

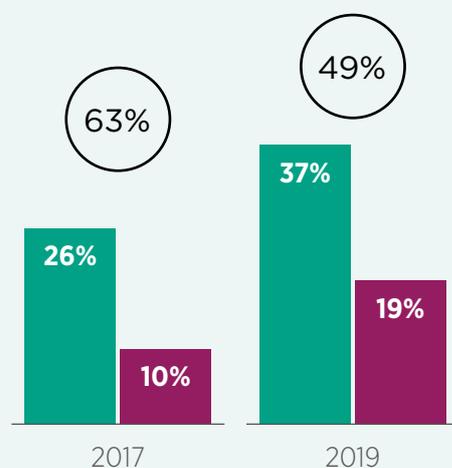
"The use of mobile was particularly limited five years ago and now with growing adjacent industries/apps like e-commerce, digital banking and the likes of TikTok, the number of mobile use cases has grown significantly. These are also contributing to the increase in penetration of mobile internet use among women."

Hashaam Sohail, Head of Internet Segment, Telenor Pakistan

Figure 3

Male and female mobile internet use in Pakistan, 2017–2019

Percentage of total adult population



Source: GSMA Intelligence Consumer Survey, 2017 and 2019

Base: Total population aged 18+

Mobile internet users do not have to personally own a mobile phone.
n = 502 to 564 for women and n = 570 to 587 for men


Box 1:

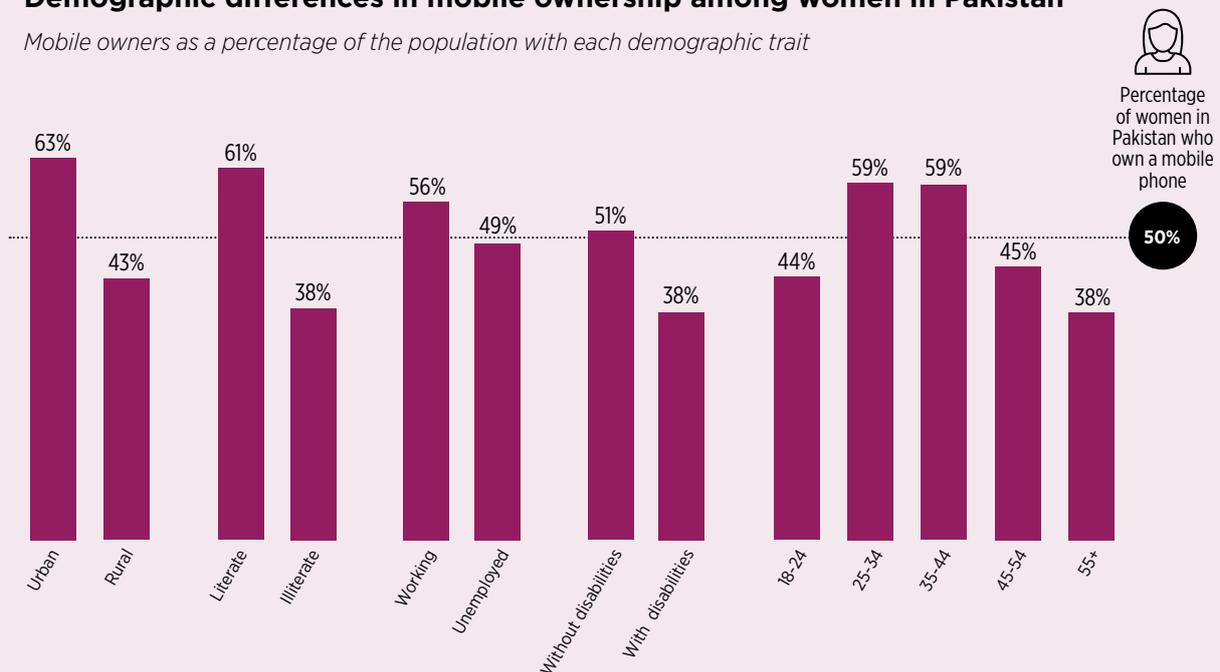
Certain women are more likely to be digitally excluded

While 50 per cent of women in Pakistan still do not own a mobile phone, this digital exclusion is even more acute for women who are over 45, living in rural areas, illiterate, unemployed or have disabilities (Figure 4).

Figure 4

Demographic differences in mobile ownership among women in Pakistan

Mobile owners as a percentage of the population with each demographic trait



Source: GSMA Intelligence Consumer Survey, 2019

Base: Total population aged 18+

n = 170 for urban women, *n* = 332 for rural women, *n* = 253 for literate women, *n* = 249 for illiterate women, *n* = 51 for working women, *n* = 451 for unemployed women, *n* = 456 for women without disabilities, *n* = 46 for women with disabilities, *n* = 134 for women aged 18-24, *n* = 132 for women aged 25-34, *n* = 96 for women aged 35-44, *n* = 73 for women aged 45-54 and *n* = 67 for women aged 55+

GSMA research in several LMICs revealed that women with disabilities are less likely to adopt and use mobile technology than women without disabilities.²² In Pakistan, 38 per cent of women with disabilities own a mobile phone compared with 51 per cent of women without disabilities. In the second stage of the user journey, 59 per cent of women with disabilities are aware of mobile internet compared with 72 per cent of women without disabilities. Finally, only eight per cent of women with disabilities are using mobile internet compared with 20 per cent of women without disabilities.

These findings highlight the importance of understanding the nuances of women's experiences along the mobile user journey. Women cannot be targeted as a homogeneous group since it would risk continuing to leave certain groups of women behind.

²² GSMA. (2020). [The Digital Exclusion of Women with Disabilities](#).



Family disapproval is the key reason preventing 11 million women in Pakistan from owning a mobile phone

Barriers to mobile ownership

Mobile ownership is the first and most fundamental step in addressing the mobile gender gap in Pakistan. In the GSMA Intelligence Consumer Survey, men and women who did not own a mobile phone were asked to identify why from a list of 13 barriers, and then rank their top barrier. Where appropriate, these individual barriers were grouped into overarching themes.²³ Figure 5 shows the highest ranked barriers to mobile ownership for men and women in Pakistan and how these changed from 2018 to 2019. Figure 6 splits these groupings to show the proportion of men and women that reported each individual barrier.

While the top barriers in Pakistan are broadly aligned with regional and global observations in LMICs that 'Affordability' and 'Literacy and skills' consistently rank highly,²⁴ there is one notable difference. In Pakistan, 'Family does not approve' is consistently

identified by women as a top barrier to mobile ownership, and in 2019 it became the highest ranked barrier. For men, it does not rank in the top four, and it does not rank as highly for either men or women in the other LMICs surveyed. This highlights the extent to which social norms present a barrier for women in Pakistan.

There is a stark difference in how men and women experience family disapproval as a barrier. Thirty-five per cent of women who do not yet own a mobile phone identified this as their top barrier to ownership compared with just six per cent of their male counterparts. Given that 50 per cent of women in Pakistan still do not own a mobile phone, this means there are an estimated 11 million women who do not own a mobile phone primarily because their family disapproves.

²³ GSMA. (2020). [Methodology: The Mobile Gender Gap Report 2020](#). See pages 14–15 for a detailed description of the groupings.

²⁴ GSMA. (2020). [The Mobile Gender Gap Report 2020](#).

“Mobile phones are seen as providing access to some sort of freedom for women, which a lot of families are opposed to.”

Shmyla Khan, Director of Research and Policy, Digital Rights Foundation

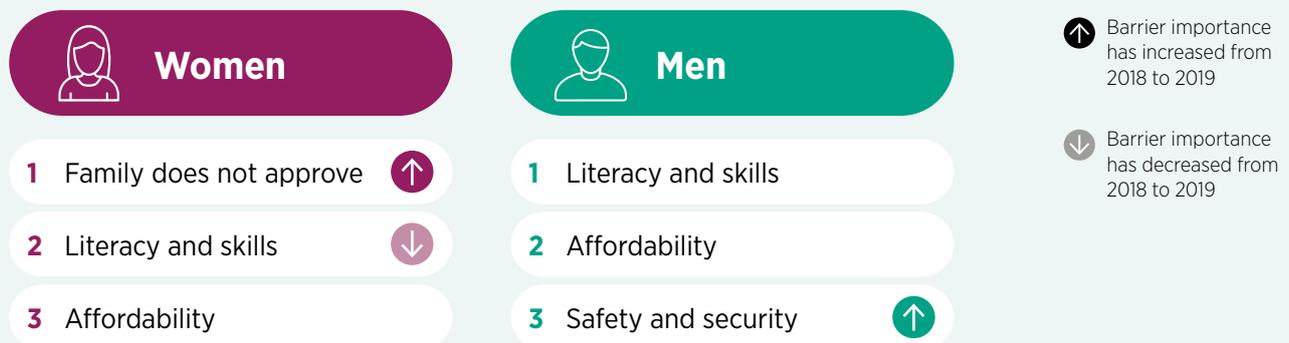
Literacy and skills is a top barrier for both men and women, and manifests as both conventional literacy barriers and digital literacy barriers. In Pakistan, 25 per cent of women who do not yet own a mobile phone reported difficulties reading and writing as their top barrier to mobile ownership, and seven per cent reported not knowing how to use a phone as their top barrier.

Affordability is also ranked highly, with 15 per cent of women who do not yet own a mobile phone reporting that the cost of a handset was the most prohibitive barrier to them owning a handset. Mobile-related taxes in Pakistan are relatively high, with taxes on handsets and mobile services representing approximately 23 per cent of the total cost of mobile ownership.²⁵ This is the third highest value in Asia-Pacific and above the regional average of 13 per cent.²⁶ While these are key barriers for both men and women, women stand to benefit disproportionately from making mobile ownership more affordable given that they represent the vast majority of the population who do not yet own a mobile phone.

Figure 5

Top barriers to mobile ownership for men and women in Pakistan

Based on the single most important barrier to mobile phone ownership identified by non-mobile owners



Source: GSMA Intelligence Consumer Survey, 2019

Base: Non-mobile owners aged 18+

Mobile ownership is defined as having sole or main use of a SIM card (or a mobile phone that does not require a SIM), and using it at least once a month.

Percentages indicate the proportion of non-mobile owners who responded, “This is the most important reason stopping me” to the question, “Which one of those factors would you say is the single most important reason stopping you from having a mobile phone or SIM card, connect to a mobile operator’s network?”

n = 249 for women and n= 107 for men

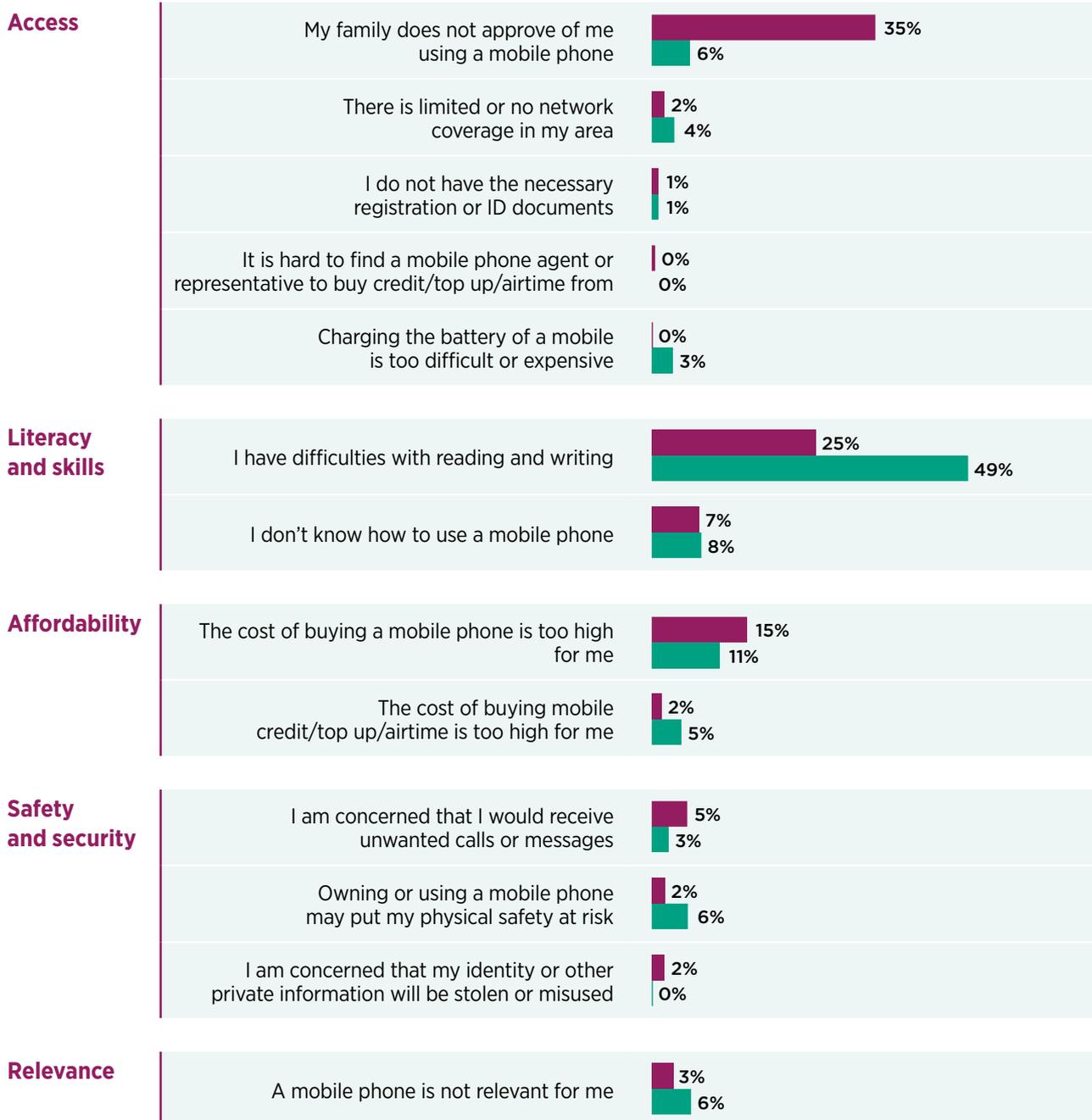
²⁵ Valid for handsets valued under 30USD

²⁶ For more information about mobile sector taxation in Pakistan, see: GSMA. (2019). [Reforming Mobile Sector Taxation in Pakistan: Unlocking Economic and Social Benefits through Tax Reform in the Mobile Sector.](#)

Figure 6

Top barrier to owning a mobile phone in Pakistan – breakdown by individual barrier

Percentage of non-mobile owners who identified the following as the single most important barrier to owning a mobile



Source: GSMA Intelligence Consumer Survey, 2019

Base: Non-mobile owners aged 18+

Mobile ownership is defined as having sole or main use of a SIM card (or a mobile phone that does not require a SIM), and using it at least once a month.

Percentages indicate the proportion of non-mobile owners who responded, "This is the most important reason stopping me" to the question, "Which one of those factors would you say is the single most important reason stopping you from having a mobile phone or SIM card, connect to mobile operator's network?"

n = 249 for women and n = 107 for men



Once women own a phone, they are just as likely to report the benefits as men

Once a woman in Pakistan owns a phone, she is likely to perceive the benefits of mobile on par with a man (Figure 7). In fact, a slightly higher proportion of female mobile owners reported that owning a mobile made them feel safer (66 per cent for women versus 63 per cent for men).

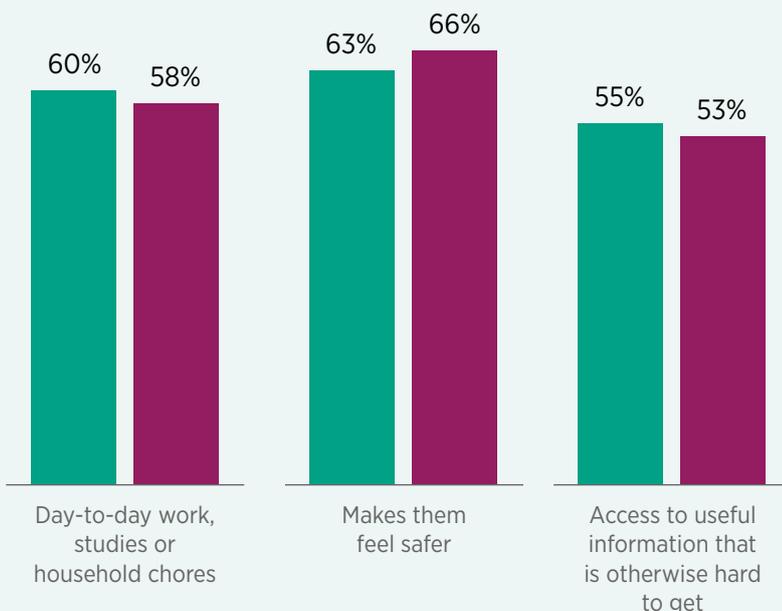
However, both men and women in Pakistan rank the benefits of mobile lower than in most other LMICs. In all but three of the 15 countries surveyed by the GSMA, over 60 per cent of mobile owners stated that owning a mobile phone made them feel safer, helped them with their day-to-day work and provided access to useful information they would

not have otherwise.²⁷ In Pakistan, 55 per cent of male mobile owners and 53 per cent of female mobile owners reported that owning a mobile phone gives them access to useful information they would not otherwise be able to access easily, and 58 per cent of female mobile owners reported that owning a mobile phone helped them with their daily tasks. This indicates that in Pakistan, mobile is not yet considered as beneficial as it is in many other LMICs. This may be related to the comparatively basic device ownership landscape and the limited mobile internet use cases performed.

Figure 7

The benefits of mobile ownership reported by men and women in Pakistan

Percentage of mobile owners in Pakistan who agree mobile ownership helps them with the following:



Source: GSMA Intelligence Consumer Survey, 2019

Base: Mobile owners aged 18+

A mobile owner is defined as a person who has sole or main use of a SIM card (or a mobile phone that does not require a SIM), and uses it at least once a month.

n = 253 for women and n = 463 for men

²⁷ GSMA. (2020). [The Mobile Gender Gap Report 2020](#).



The gender gap in smartphone ownership

The type of mobile device men and women use has a major impact on how they use the internet.²⁸ Although it is possible to access the internet on a feature phone, internet use is typically much richer, more frequent and varied when using a smartphone. Therefore, the landscape of device types owned is an important consideration when addressing the gender gap in mobile ownership.

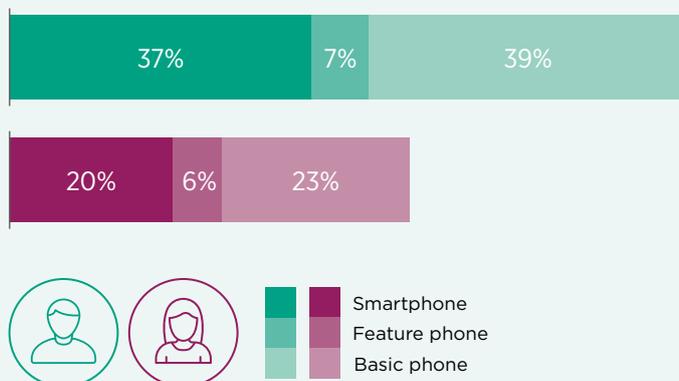
A much higher proportion of men in Pakistan own a phone than women, across all types of handsets

(Figure 8). However, the gap is even wider with smartphones. Women are 40 per cent less likely than men to own a smartphone, and since just 20 per cent of women own a smartphone, it is clear they have limited access to the life-enhancing services that these devices can provide. Driving uptake of smartphones among women has the potential to close the gender gap, not only in mobile ownership but throughout the entire mobile user journey.

Figure 8

Proportion of population in Pakistan owning each handset type

Percentage of total adult population



Source: GSMA Intelligence Consumer Survey, 2019

Base: Total adult population aged 18+

Respondents are categorised according to their most advanced device owned, and can only be included in one

category. Smartphone owners that also own a basic or feature phone are counted only as smartphone owners.

Device owners included only if they have an active SIM, or a mobile that functions without a SIM

$n = 502$ for women and $n = 570$ for men

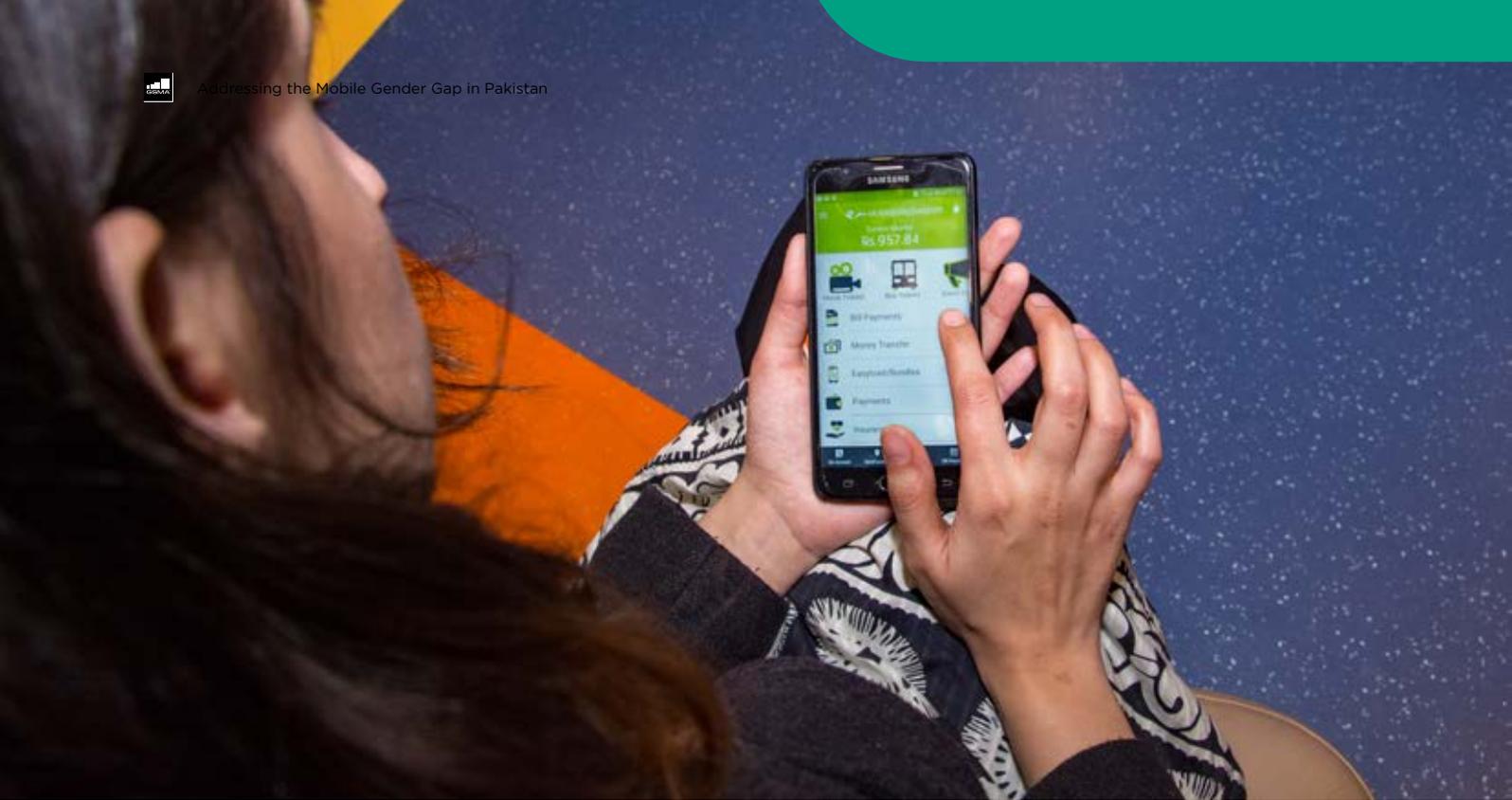
Note, the total percentage of device owners does not

match the percentage of phone owners in Figure 2.

Figure 2 captures people who have the sole or main use

of a SIM card whereas Figure 8 is device specific.

²⁸ Ibid.



Smartphones are critical to the uptake of mobile internet

New analysis in *The Mobile Gender Gap Report 2020* highlighted the importance of device type in one's progression through the mobile internet user journey. Across the 15 countries surveyed, smartphone owners on average performed 8.7 different mobile use cases on a weekly basis compared with 2.8 use cases for owners of basic or feature phones.²⁹ Crucially, once women acquire a smartphone, many of the other mobile gender gaps were corrected for: women's mobile internet awareness and use, mobile money adoption and wider mobile use all more closely resembled that of men.³⁰ This finding underscores how addressing the smartphone gender gap can not only help women access a broader range of mobile services, but also improve industry revenues.

However, when this same analysis is applied to Pakistan, it suggests that while device type does still influence one's progression along the user journey, gender gaps remain (Figure 9). There is relatively little difference in the user journey for men and women who own a basic phone. Interestingly, a lower proportion of men who own feature phones are aware of mobile internet than women (72 per cent versus 80 per cent), yet a higher proportion of men are mobile internet users (13 per cent versus

four per cent). This suggests that women are experiencing more significant barriers to moving along the user journey than men.

Among smartphone owners, nearly all men and women are aware of mobile internet, but men are more likely to use it (92 per cent of male smartphone owners versus 84 per cent of female smartphone owners). Although smartphones are an important platform for accessing mobile internet, 16 per cent of women who own a smartphone are still not using mobile internet compared to eight per cent of men. This finding echoes earlier research in 2016 by Financial Inclusion Insights (FII) that revealed 28 per cent of female smartphone owners in Pakistan were not using mobile internet.³¹

Even among those who use mobile internet on their smartphones, a notable gender gap remains. On average, male smartphone owners perform 4.7 different mobile internet use cases on a weekly basis compared with 3.2 for female smartphone owners. Owning a smartphone is a meaningful gateway to mobile internet use and accessing a variety of use cases. Without one, neither men nor women are likely to make use of mobile internet services and reap the full benefits of mobile ownership.

29 This includes both internet and non-internet use cases.

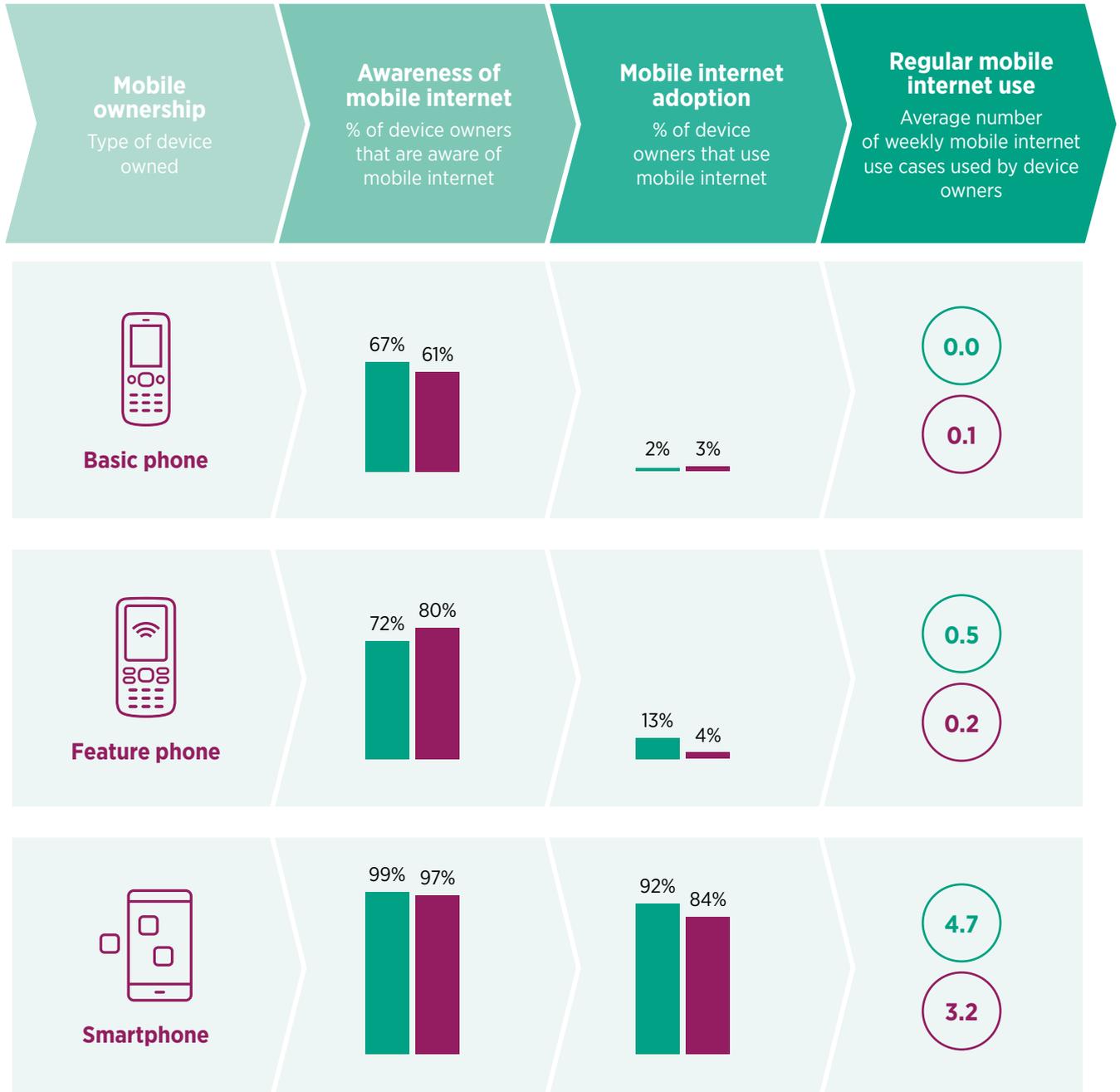
30 GSMA. (2020). [The Mobile Gender Gap Report 2020](#).

31 Financial Inclusion Insights Program, InterMedia, 2016. Survey sample size of 6,000 in Pakistan.



Figure 9

Mobile internet user journey in Pakistan, by handset type



Source: GSMA Intelligence Consumer Survey, 2019

Base: Basic phone, feature phone and smartphone owners aged 18+

Respondents are categorised according to their most advanced device owned, and can only be included in one category.

Smartphone owners that also own a basic or feature phone are counted only as smartphone owners.

Respondents may have engaged in some use cases on a phone other than their own. Internet-based use cases were asked only of those who reported having used the internet on a mobile or other device in the past.

n = 117 for female basic phone owners, n = 222 for male basic phone owners, n = 33 for female feature phone owners, n = 41 for male feature phone owners, n = 104 for female smartphone owners, n = 215 for male smartphone owners





Women are less likely than men to acquire their own device

Although smartphones are crucial to driving mobile internet use, women in Pakistan have less autonomy to acquire one. Only 42 per cent of women who own a smartphone purchased it themselves compared to 90 per cent of men. This is the second widest gender gap, after Senegal, of all 15 countries surveyed (Figure 10). This highlights the important influence of social norms in limiting women’s access to mobile phones in Pakistan.

“Even with families that can theoretically afford a mobile phone, women’s access to family finances is always contested. Their expenses are deprioritised.”

Shmyla Khan, Director of Research and Policy, Digital Rights Foundation

Figure 10

Share of smartphone owners who purchased their own device, by surveyed country

Percentage of smartphone owners



Source: GSMA Intelligence Consumer Survey, 2019.
Base: Smartphone owners aged 18+.
n = 70 to 351 for women and n = 87 to 487 for men



Women and men have little intention to purchase a smartphone

Interestingly, only six per cent of men and four per cent of women in Pakistan who do not already own a smartphone reported that they intend to acquire one in the next six months. This level of intention is the lowest of the 15 surveyed countries. The proportion of men and women who already own a smartphone in Pakistan is also quite low: 37 per cent of men and 20 per cent of women.

Given the importance of smartphones for accessing life-enhancing services via mobile internet, the low proportion of women who own a smartphone or intend to acquire one is a concern and will likely entrench existing gender inequalities unless action is taken.

“Smartphones are relatively more expensive so, to own a smartphone, women are either reliant on family members who earn, or they need to be economically independent. As women become more integrated into the economic ecosystem, I think female smartphone ownership will continue to increase.”

**Hashaam Sohail, Head of Internet Segment,
Telenor Pakistan**



Box 2:

Smart feature phones can address multiple barriers for women

Despite declining prices, low-cost smartphones are an unaffordable luxury for many in LMICs, especially women who have lower incomes and less financial autonomy than men.

The proliferation of smart feature phones, such as the Jazz Digit handset in Pakistan, provide a more affordable alternative to smartphones. While they do not have the full capabilities of a smartphone and retain the form factor of a feature phone, they typically support popular apps, such as YouTube and Facebook.

While these devices are not usually intended to appeal exclusively to women, they can address the most significant barriers that have a disproportionate impact on women’s mobile ownership and access to the internet.

Smart feature phones can be a stepping stone to normalising women’s use of smartphones and more life-enhancing services. By providing a familiar, simple interface that feels akin to basic mobiles, women are more likely to feel confident using them. In a context where many first-time internet users – and male gatekeepers – are concerned about women’s exposure to “inappropriate” online content, the more limited and familiar features can provide some reassurance.³² Smart feature phones can also incorporate voice command features to circumvent low literacy levels – a key barrier for women.

32 GSMA. (2020). [Reaching 50 Million Women with Mobile: A Practical Guide](#).



Strong growth in mobile internet awareness

Awareness of mobile internet has increased significantly across LMICs, but nowhere has it been more evident than in Asia. Pakistan, Bangladesh, Myanmar, India and Indonesia all experienced very strong growth rates between 2017 and 2019 (Figure 11). In Pakistan, the rate of growth in mobile internet awareness has been greater for women than men. Over 70 per cent of men and women are aware of mobile internet, compared to under 50 per cent two years earlier.

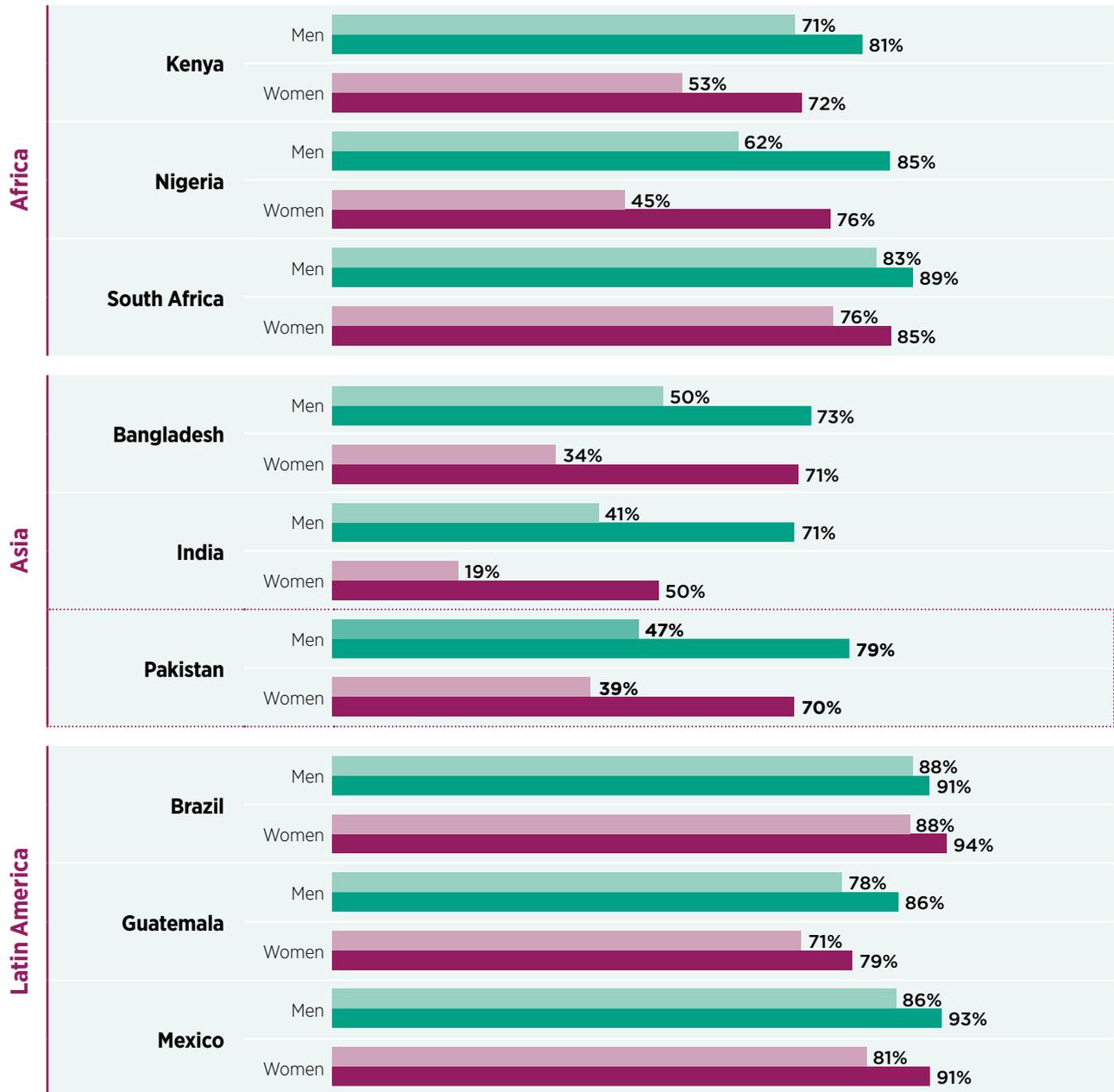
As this crucial primary barrier to mobile internet uptake is addressed, there is even greater potential for further growth in mobile internet use. As mentioned earlier, mobile internet use among women in Pakistan has almost doubled from 10 per cent to 19 per cent. To maintain this strong growth, the remaining barriers to mobile internet use need to be addressed.



Figure 11

Growth in mobile internet awareness in selected countries, 2017 and 2019

Percentage of total adult population



Source: GSMA Intelligence Consumer Survey, 2017 and 2019

Base: Total adult population aged 18+

A person is considered aware of mobile internet if they have either used mobile internet before, or have not used mobile internet but are aware they can access the internet on a mobile phone.

n = 502 to 564 for women and n = 570 to 587 for men





Barriers to mobile internet use

In Pakistan, awareness of mobile internet is growing more rapidly than adoption, implying that other barriers are preventing women from adopting it. The GSMA Intelligence Consumer Survey asked mobile users who were aware of mobile internet but have not used it to identify barriers to mobile internet use. Respondents selected from a list of 18 barriers and then ranked their top barrier. Where appropriate, these individual barriers were grouped into overarching themes.³³ Figure 12 shows the highest ranked barriers to mobile internet use among these men and women in Pakistan, and how the relative importance of each barrier changed between 2018 and 2019. Figure 13 splits these groupings where relevant to show the proportion of men and women that reported each individual barrier.

'Family disapproval' was the top barrier to mobile internet use reported by women who were aware of mobile internet but have not used it. This barrier grew in relative importance from 2018 to 2019, with 29 per cent of women reporting it as their top barrier compared with just two per cent of men – a significant difference. A similar disparity was noted earlier in the report with barriers to mobile ownership – while family disapproval was the top barrier for women, it was not frequently reported by men. In fact, family disapproval is a more significant barrier to women's access and use of mobile in Pakistan than any of the 15 countries surveyed.³⁴ The prominence of this barrier indicates that family approval plays a significant role for women throughout the mobile user journey. Therefore, social norms that limit women's access and use of mobile technology are crucial to consider when implementing initiatives to ensure women's inclusion at every stage of the user journey.

³³ GSMA. (2020). [Methodology: The Mobile Gender Gap Report 2020](#).

³⁴ GSMA. (2020). [The Mobile Gender Gap Report 2020](#).

In Pakistan, 'Literacy and skills' was the second most highly ranked barrier to women's mobile internet use (Figure 12). Figure 13 clearly shows that this barrier is driven primarily by basic literacy, since it was reported by 17 per cent of female mobile users who are aware of mobile internet but have not used it, and 38 per cent of their male counterparts. While digital literacy is critical to address, low literacy levels among women are an even more fundamental barrier to tackle to bring women online (see Box 3).

While not a top barrier overall, it is important to note the stark difference in the proportion of men and women reporting a fear of being exposed to harmful content online. Eight per cent of female mobile users who are aware of mobile internet but have not used it reported this as their top barrier compared to just one per cent of their male counterparts. Both women and their families must feel secure in their use of mobile internet to take advantage of all the beneficial services mobile internet has to offer.

"A lot of women gravitate towards using platforms which are less text heavy."

**Shmyla Khan, Director of Research and Policy,
Digital Rights Foundation**

"I think women's experience of the internet is much more limited because of all these anxieties around safety and privacy."

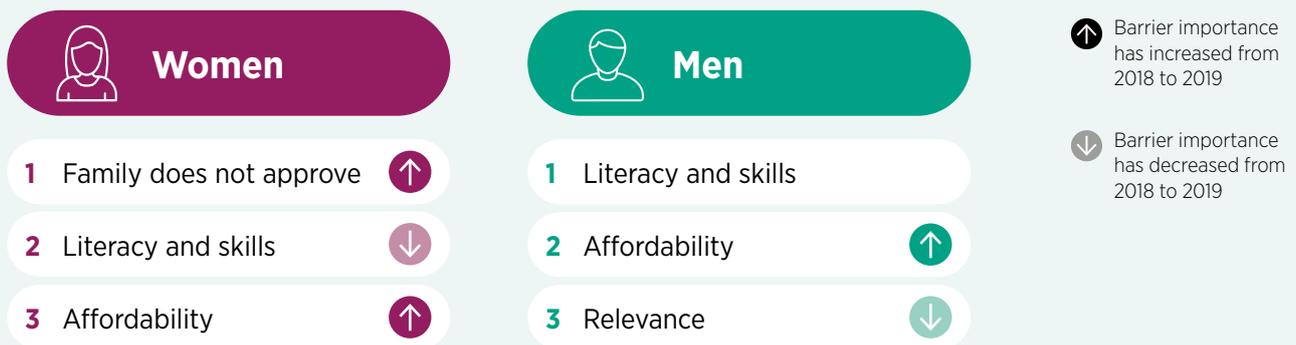
**Shmyla Khan, Director of Research and Policy,
Digital Rights Foundation**

In Pakistan, 'Affordability' has grown in relative importance from 2018 to 2019 to become the third most frequently reported top barrier to mobile internet use among female mobile users who are aware of mobile internet, but have not used it.

Figure 12

The top barriers to mobile internet use among mobile users in Pakistan who are aware of the internet but have not yet used it

Based on the single most important barrier to using mobile internet identified by mobile users who are aware of mobile internet but do not use it



Source: GSMA Intelligence Consumer Survey, 2019

Base: Adults aged 18+ who have used a mobile phone in the last three months but have not used mobile internet in the last three months, despite being aware of mobile internet (excludes mobile users who are not aware of mobile internet).

Mobile internet use is defined as a person having used the internet on a mobile phone at least once in the last three months.

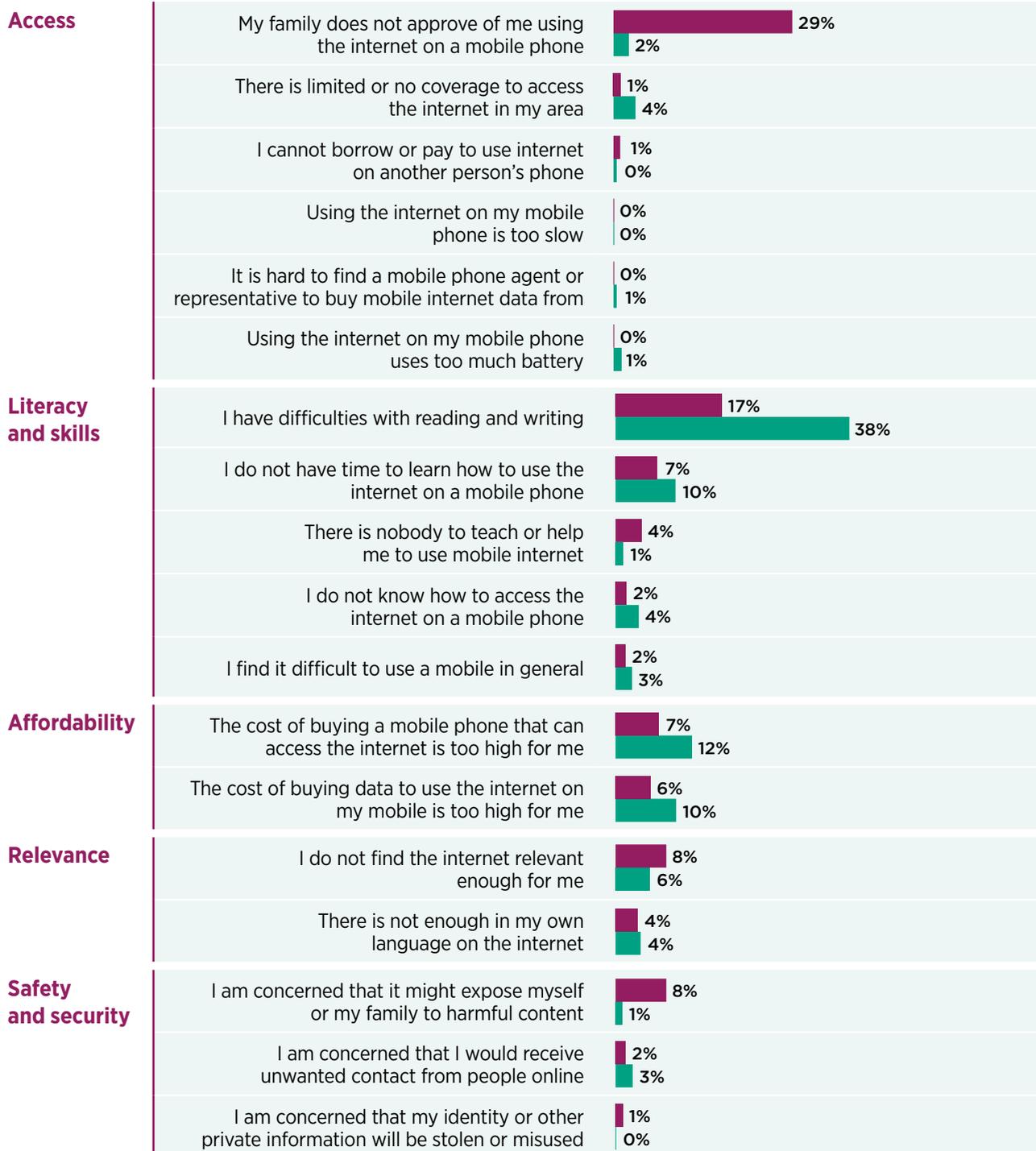
Mobile internet users do not have to personally own a mobile phone, so the above figures also include those who used mobile internet on someone else's phone. Percentages indicate the proportion of respondents who answered, "This is the most important reason stopping me" to the question, "Which one of those factors would you say is the single most important reason stopping you from using the internet on a mobile phone?"

n = 404 for women and n = 356 for men

Figure 13

Top barrier to mobile internet use in Pakistan – breakdown by individual barrier

Percentage of mobile users who are aware of mobile internet but do not use it who identified the following as the single most important barrier to using mobile internet



Source: GSMA Intelligence Consumer Survey, 2019

Base: Adults aged 18+ who have used a mobile phone in the last three months but have not used mobile internet in the last three months, despite being aware of mobile internet (excludes mobile users who are not aware of mobile internet).

Mobile internet use is defined as a person having used the internet on a mobile phone at least once in the last three months.

Mobile internet users do not have to personally own a mobile phone, so the above figures also include those who used mobile internet on someone else's phone

Percentages indicate the proportion of respondents who answered, "This is the most important reason stopping me" to the question, "Which one of those factors would you say is the single most important reason stopping you from using the internet on a mobile phone?"

n = 404 for women and n = 356 for men



**Box 3:****JazzCash's mobile money app: redesigned to be more user friendly for female customers**

JazzCash Pakistan is redesigning their mobile money app to make it more appealing to female customers who tend to be less literate than men and less confident using financial services and mobile phones.

Based on inclusive user testing, the design team is taking a minimalist approach, reducing unwanted 'clutter' and providing a platform that users feel confident with. The new app, planned for launch in 2021, aims to improve the visibility of the entire transaction pathway from beginning to end. The intention is to build trust and reduce 'cognitive load'.

"People want a very step-by-step process. They want the platform to educate them. They don't want anything to be left to their imagination. So what we are doing, specifically for our female audiences, is to give them very clear information in terms of what they need to complete a transaction or to complete an on-boarding process for opening a mobile account."

Mariam Hussain Randhawa, Head of Consumer Products, JazzCash



Understanding women's mobile use

Analysis of the Consumer Survey data highlights substantial differences in how men and women use mobile. The survey covered 28 possible use cases, both internet and non-internet-related, such as making and receiving calls, sending or receiving SMS/MMS and social networking. On average, male mobile owners in Pakistan perform 4.3 different use cases on a mobile on a weekly basis compared with 3.2 for female mobile owners.

This difference is significant, but it is important to note that both men and women in Pakistan are performing a relatively limited number of use cases on mobile compared with other countries surveyed. This can, in part, be attributed to low levels of smartphone ownership in Pakistan.

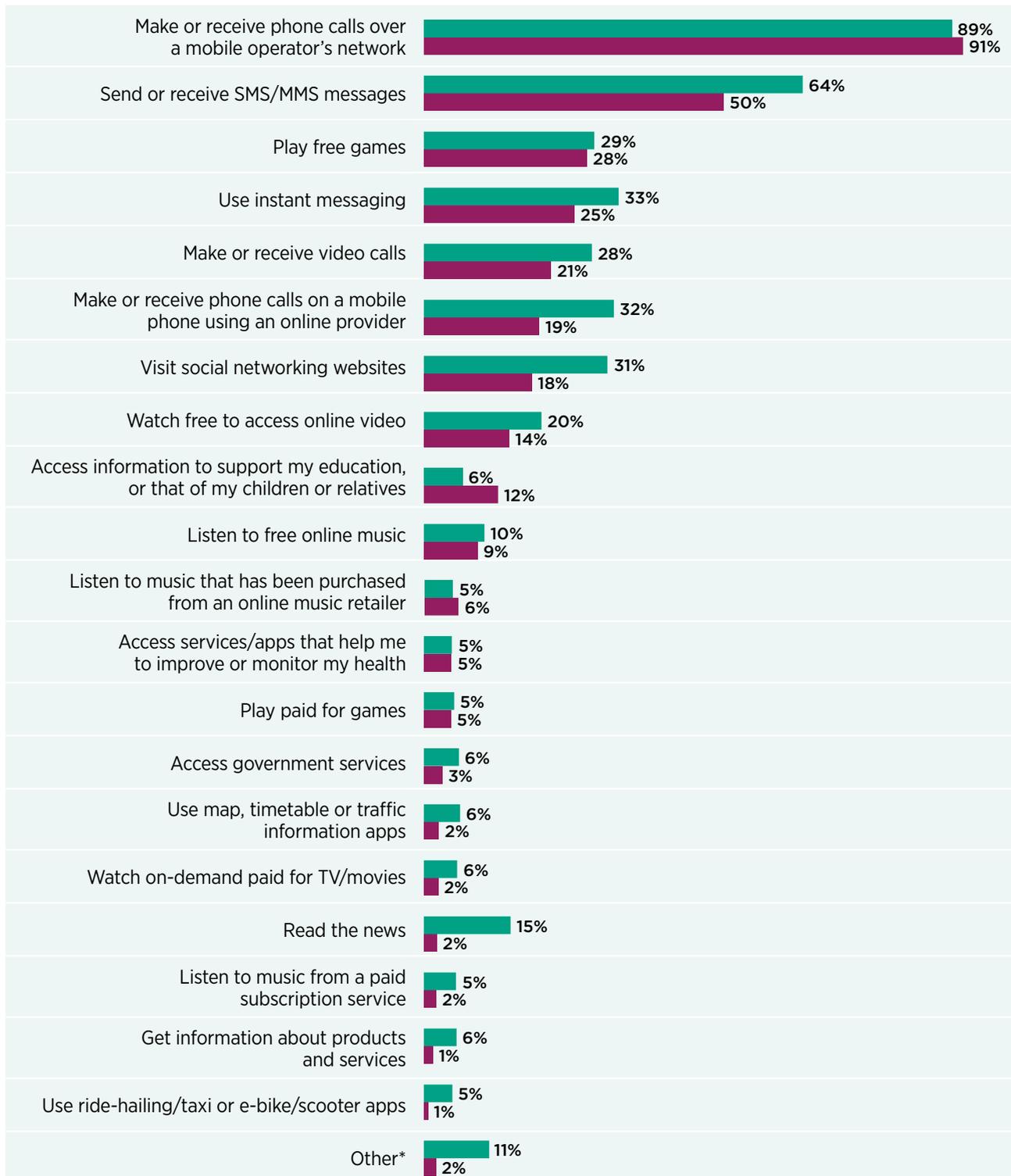
A closer look at the use cases reveals interesting differences in how male and female mobile owners in Pakistan are using mobile technology. The vast majority of use cases were used by a higher proportion of men than women. However, one use case where women have a clear lead is accessing information to support their education or that of their children or relatives (Figure 14). Twelve per cent of women reported performing this use case on a weekly basis compared with six per cent of men. This reflects the findings of separate GSMA research in Pakistan which found that one of the key triggers of mobile internet adoption for women is use cases that have both personal appeal and are externally justifiable to male gatekeepers.³⁵ Providing education for the household, monitoring healthcare and generating income for the family, are all use cases that can help persuade gatekeepers that women's access to mobile internet will benefit the entire household (see Box 4).

³⁵ GSMA. (2017). [Triggering Mobile Internet Use Among Men and Women in South Asia](#).

Figure 14

Weekly mobile use in Pakistan

Percentage of mobile owners performing each use case on a weekly basis



Source: GSMA Intelligence Consumer Survey, 2019

*Where 'Other' captures the following use cases (grouped together as, individually, they were all reported by less than 5% of men and 5% of women): Look/apply for a job, Order and/or purchase goods or services, Watch paid for online TV subscription services, Use contactless payment, Use my bank's mobile banking service/app, Access information on farming/fishery services, Manage/pay my bills, Use my mobile money account to send/receive money
A mobile owner is defined as a person who has sole or main use of a SIM card (or a mobile phone that does not require a SIM), and uses it at least once a month.

Base: Mobile owners aged 18+

Mobile internet use cases were asked of mobile owners who had used the internet before.

Respondents may have engaged in some use cases on a phone other than their own. Internet-based use cases were asked only of those who reported having used the internet on a mobile or other device in the past.

n = 253 for women and n = 463 for men



**Box 4:****Telenor Pakistan's agricultural information service: a relevant use case for female farmers**

Most of Pakistan's population live in rural areas, with 80 per cent of employed rural Pakistani women involved in agriculture.³⁶ Telenor's Khushaal Aangan is a free IVR information service for female farmers. Launched in partnership with the Punjab Livestock and Dairy Development Board, women dial 727251 to subscribe and receive information on livestock rearing, family health, nutrition, hygiene and sanitation.³⁷ This is a female-specific extension of Telenor's Khushaal Zamindaar agricultural value-added service, launched in 2015 to provide Pakistani farmers with local weather forecasts and agricultural advice. The portfolio was recently expanded to include medical consultation, veterinary services, health insurance, crop insurance and personalised crop consultations.³⁸

By providing relevant use cases via a portfolio of lifestyle offers, Telenor seeks to convert mobile users from using more basic services to more digital and advanced mobile internet services. These include apps such as YouTube, TikTok, IMO, SnapChat and an app that allows users to top up their airtime online rather than going to a shop – something that is often not possible for women.

“One of the barriers is that in rural areas, it is generally not considered appropriate for women to go to the market and get themselves registered or get a top up, so women generally have a SIM registered in their husband's or brother's name.”

Hashaam Sohail, Head of Internet Segment, Telenor Pakistan

³⁶ [Pakistan Labour Force Statistics 2017-18](#)

³⁷ [Telenor Pakistan's Khushaal Aangan](#)

³⁸ [Telenor Group Responsible Business](#)



Recommendations

The root causes of the mobile gender gap are complex, diverse and interconnected, and cannot be addressed by one organisation or the mobile industry alone. Targeted collaboration and interventions will be needed from policymakers, industry, the development community and other stakeholders to ensure that women in Pakistan are no longer left behind.

Stakeholders in Pakistan should focus primarily on bridging the country's wide gender gap in mobile ownership and reaching the remaining unconnected women, and secondarily on the usage gap. This will require addressing three main barriers: literacy and digital skills, affordability and the strong influence of social norms on women's ability to access and use mobile technology.

Specifically:

- The government, mobile industry and development community should work together to address public perceptions of women using mobile technology. In particular, normalising women's use of mobile and raising awareness of how owning and using a mobile phone can benefit women and their families. This could include promoting use cases with both personal appeal and externally justifiable benefits, such as providing education for children, supporting family healthcare and unlocking opportunities to generate income for the family.
- Male gatekeepers should be considered when targeting marketing or digital skills training programmes to women as they often influence women's mobile access, mobility and purchasing decisions.
- The government and other stakeholders should invest further in public education, especially basic literacy and other initiatives that help women and girls build their mobile digital skills, financial literacy and confidence. This should include women and girls at all levels of education, income and familiarity with mobile and the internet.
- Designers of mobile services should include local languages where possible, and consider increasing the use of icons, pictures, numeric inputs and IVR/voice commands to better serve women with low levels of literacy. Involving women in the design and piloting of these services would also help ensure their needs are met.
- The mobile industry and policymakers should explore further initiatives to overcome the affordability barrier. This could include introducing more competitively priced and subsidised internet-enabled handsets and handset financing models, and lowering taxes on handsets and mobile services that have a tangible socio-economic benefit. Taking these steps would likely benefit women disproportionately. For those still unable to afford a handset, the industry could explore solutions to improve the experience of customers who share a device.
- To accelerate the closure of the mobile gender gap over the long term, stakeholders should ensure there is a focus on gender equality and reaching women at an organisational and policy level, through senior leaders championing this issue and setting specific gender equity targets.

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For more information, please visit the GSMA website at www.gsma.com

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