



A Qualitative Analysis of Barriers Faced by Refugee Women in Accessing Digital Economy for Income Generation in Quetta

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Abstract

Digital technologies have transformed the conventional means of economic activities in every part of the world. The digital economy is important because it has extended the scope and speed of economic transactions and eased the commerce process for marginalized communities. Due to its decentralized nature, the digital economy has significant potential for refugee women's economic sustainability if appropriately utilized. Refugee women in Quetta face multiple barriers to economic sustainability despite being well-educated. This research highlighted structural, social, and political barriers refugee women face in accessing the digital economy. Data for this study was collected by semi-structured interviews and analyzed using thematic analysis. The findings of this study included issues related to identification, socio-cultural barriers, financial constraints, and lack of mentorship and training. The findings of this research are a blueprint for alienated communities worldwide and open up future research endeavors to explore the political and social implications of digitalization on refugee women.

Key Words: Barriers, Refugees, Digital Economy, Income Generation

Introduction

In an era of persistent technological advancement, economic empowerment and better livelihood of refugee women is an important but often overlooked feature of socioeconomic growth. For financial security and self-sufficiency, finding work is essential. However, due to their displacement, refugees encounter significant structural and social barriers that include limited economic opportunities, socio-cultural norms, gender roles, and information and integration challenges. According to the World Bank's Quetta Urban Household Survey (QUHS) conducted in 2021, Female Labor Force Participation (FLFP) in Quetta continues to be significantly low. Most employed women are concentrated in low-value-added sectors, especially in manufacturing industries like garment and handicraft production. Over 78% of these employed women are home-based workers, frequently operating on a self-employed basis. Unfortunately, this type of employment offers limited opportunities for upward mobility. The restricted diversity in employment opportunities significantly constrains their economic agency and financial independence (World Bank, 2022; Global Appeal, 2023).

Deep-seated patriarchal norms and stereotypes regarding women's roles within the household significantly constrain their mobility and outreach. These social attitudes impact the categories of jobs deemed suitable for women, typically favoring those that can be done at home. Therefore, Afghan refugee women in Quetta have a series of barriers to break through before they can gain access to education, skills training, and regular employment. In addition to family burdens and being the primary caregivers, refugee women experience discriminating feelings of isolation. Since they are living on the margins of society and do not feel grounded anywhere, refugee women also feel information overload and experience



difficulty with foreign communication and cultures. Their lack of suitable links and networks makes them more vulnerable. A study conducted with Afghan refugee women in Quetta pointed out that Afghan refugee women's households lack support from the community and also need more resources to maintain their financial stability. The resources included education, vocational training, and the job market (Ertorer et al., 2020; Bikorimana & Dina, 2023).

A new strategy to deal with this issue is to integrate migrants into the digital economy. Economic digitization brings more employment opportunities for marginalized communities in regions where the local economy cannot accommodate job seekers. This approach is a possibility to end the economic miseries of refugee women and envision a prosperous life for them. As a result of participating in the digital economy, refugee women can simultaneously merge into the global economy, their new State, and their societal companions.

While identifying the hurdles refugee women face in utilizing the digital economy and examining prevailing case studies and ambitions, it is important to implement inclusive strategies comprising digital literacy training, access to technologies, and policy implications. This research inspects the factors that add to or obstruct the monetary empowerment of refugee women in the digital realm. The fundamental components of economic digitalization are the levels of digital literacy, access to modernizations, verbal skills, entrepreneurial preparations, and encouraging approaches and programs. An assessment of the growing relationship between economic empowerment, digital transformation, and educated refugee women enrolled in higher education institutions in Quetta provides stakeholders, decision-makers, and organizations with a systematic framework for fostering substantive change in the lives of refugee women, ultimately resulting in a more inclusive and equitable digital economy. An in-depth exploration of current challenges, potential opportunities, and successful intervention accomplishes this.

In the context of educated refugee women in Quetta, some digital economy applications can achieve financial stability and economic independence for refugee women in Quetta without relying on secondary sources. Refugee women in Quetta can benefit from e-commerce by starting online enterprises serving domestic and international markets. They can offer traditional crafts, textiles, or handmade goods on platforms like Etsy or eBay. E-commerce opens the door to targeting a worldwide consumer base without having physical stores and generating plenty of income for themselves, leading to financial safety. Freelancing also allows refugee women in Quetta to work from a distance and gain access to multiple capabilities. For example, by working on freelancing platforms, they can provide incentives like content writing and graphic designing or developing software for a client anywhere in the world. Without searching for income, they can generate revenue from the comfort of their homes through e-commerce.



Literature Review & Theoretical Framework

The digital economy's role as a driver of economic development cannot be underscored. The digital economy has a significant impact on the nation's economic climate. The growth of the digital economy drives modernization and expansion in various economic areas. Notably, it interacts closely and mutually positively with the constantly developing online community. As the number of internet users increases, it prompts economic growth, demonstrating the effects of the digital economy. Conversely, a drop in internet usage stifles economic progress. This mutually beneficial relationship underlines the importance of policies and programs that promote the digital economy while recognizing its contributions to enhancing resource efficiency, raising living standards, and strengthening economic protection for marginalized people. The digital economy helps sustain and further economic development across multiple sectors; therefore, governments must heed this self-sustaining effect (Hadi Prabowo, 2022; Fuior, 2022).

In 2019, the United Nations Development Program (UNDP) commissioned a study to understand how displacement complicates emerging work trends, particularly that of the digital economy. The research mainly focused on Pakistan and other countries. Scholars were interested in how rapid transformations underway with employment will be affected by the changes driven by technology, demography, environment, and globalization and how it would affect livelihood opportunities for displaced individuals vis a vis their host communities. Implemented alongside Samuel Hall Think Tank, the research involved various organizations such as UNDP, UNHCR, and ILO. It consisted of a Desk Review, Field Visits, and Focus Group Discussions (FGDs) and included all the relevant stakeholders and beneficiaries in Pakistan, Kenya, and Egypt (UNDP & UNHCR, 2021).

The research indicated that the evolving work landscape presents advantages and challenges for displaced individuals and their host communities. On a positive note, the rise of novel sectors like the digital economy, green economy, and care economy presents opportunities for displaced individuals, particularly youth and women, who often encounter obstacles in accessing formal employment and education (Okai, 2021). The study underscores the potential of online platforms, including digital freelancing, e-commerce, and e-learning, to link displaced individuals with global markets, fostering skill development and improving social and financial inclusion.

However, the study also highlighted various obstacles and deficiencies impeding the realization of these prospects. The difficulties revolved around the limited availability of digital infrastructure such as internet access, electricity, and devices. Also, the digital literacy skills among the displaced individuals were deficient. Legal and regulatory constraints were identified, limiting the mobility, rights, and protection of displaced people, along with societal and cultural norms that impose restrictions on the participation and empowerment of women and girls (Mehmood, 2016). The research also pointed out risks associated with the changing employment landscape, such as quality of work, security, and



decreasing livelihoods. The risks pointed out included stronger competition, heightened casualization, the precariousness of the job market, and automation-related dislocation of workers in new sectors, as well as negative consequences for environmental damage and climate change.

In Quetta, refugees, primarily of Afghan origin, face various obstacles due to their lack of legal identity. Due to no documentation, they cannot exercise their fundamental rights and access important services such as education, healthcare, social assistance, and legal rights. Additionally, being excluded from the formal economy hinders their capacity to open bank accounts, obtain credit, register businesses, meet tax responsibilities, and participate in digital platforms and services. Legal identity is the right of every individual and granter of social and economic progress. It is vital in advancing the Sustainable Development Goals, especially Goal 16.9, which aims to achieve universal legal identity, including birth registration, by 2030 (Mukhtar et al., 2023). It identifies significant barriers and gaps on the path to uncloaked legal identities, including weak civil registration and vital statistics systems, limited availability of quality identity documents, high costs for proving one's identity in certain situations, and poor interoperability between various identification strategies commonly embedded in domain-specific fragmented ecosystems. (Bakhsh & Safdar, 2020).

Digital inclusion is the remedy to address economic disparities, particularly among refugee women (Reisdorf & Rhinesmith, 2020). Providing refugee women with digital tools and resources can help them acquire critical skills, access job opportunities online, and build networks that were previously out of reach. Integrating refugees into the digital economy not only fosters their improved quality of life by offering expanded job prospects in low-resourced countries but also aligns with overall development goals for the host country. For refugees, access to employment is fundamental as it represents the first step towards economic self-reliance and reduces reliance on humanitarian support while promoting socioeconomic assimilation (Tay et al., 2022). Many refugees face formidable difficulties when seeking to enter the labor market because of restricted opportunities and discrimination, partly due to prevailing structural and systemic inequalities based on ageism and racism. This is led by global poverty and financial exclusion, where refugees often do not have bank accounts, which in turn makes them unable to participate in the digital economy.

A study conducted by Nova Ahmed explores the various opportunities and challenges experienced by urban Afghan women as they navigate the digital sphere, including those who are displaced as refugees and returnees. The research highlights significant access restrictions and a lack of central infrastructure support for skill development, preventing women from engaging productively in digital technology. Another study that focuses on the provision of digital incomes shows that refugee livelihood is heavily dependent upon structural impediments, primarily manifesting up as



a lack of easy digital payment options, efficient ID-verification methods, and restricted access to reliable internet connectivity (Ahmed et al., 2022; Hackl, 2023). These barriers seriously obstruct displaced populations' economic and social integration, preventing refugees from participating in the larger internet-based economy. This adds to the difficulties they already encounter when finding sustainable means of sustenance in a progressively digital world.

A comparative analysis study by Evan Easton-Calabria and Andreas Hackel (Easton-Calabria & Hackl, 2023) drew a more focused and critical approach toward digital livelihoods. Recognizing the fact that in the interconnected world of today, working online gives refugees a way to make money, develop their skills, and become economically independent. In addition to helping support their families and themselves, it preserves a sense of dignity that minimizes the need for traditional charitable organizations. Extension to the digital economy can also be another significant positive. Refugees could find their different potential, resonate with a worldwide business, and improve their new country, making local areas fertile for national economic growth.

However, this requires confronting digital divides, protecting the rights of refugees, and ensuring decent working conditions within digital economies. The digital economy can be seen as a terrain of struggle that is neither purely the domain of short-term humanitarian aid nor long-term development activities. Digital livelihood initiatives are promising, but such projects can only reach scale with a commitment to reducing digital divides in conjunction with respect for refugees' rights and conditions of decent work. Digitalization offers a path to efficiency and independence through digital currency transfers and identity explicitly tailored for refugees. In conversation with refugee populations, humanitarian organizations must be prepared to tackle refugees' unique challenges by participating in digital work. The following examples from Brazil, Kenya, and Lebanon indicate the diversity of experience in refugees' digital economic experiences (Easton-Calabria & Hackl, 2023).

Women's participation in the digital economy hinges upon a complicated web of problems rooted in politics, economy, culture, and family connections (Lymperaki-Besson et al., 2021). While women have equal access to digital platforms and possibilities, the digital occupations offered frequently fail to ensure permanent employment and a secure exit from the employment exclusion cycle. Despite the seeming openness of the digital economy, factors such as the gender wage gap, employment discrimination, and the strain of combining family duties might maintain gender inequality in this sector.

Theoretical Framework

This paper's theoretical framework is the growth theory of digital economics because it focuses on how digital technologies transform traditional economic structures and activities. Digital technologies have predominantly altered business structures and



transformed market engagement directly between sellers and consumers. This theory delves into how the widespread use of digital tools, from e-commerce platforms to data analytics, changes and creates new opportunities for various activities in our economy. It has accelerated innovation and evolved customer engagement through digital channels (Banalieva & Dhanaraj, 2019; Matskulyak et al., 2020; Tsai et al., 2024). It is a massive opportunity for marginalized communities, like refugee women in Quetta, to avail themselves of this transformation and ride along.

This framework in digital economics puts a lens on digital operations and the spaces where those tools meet and are applied to accelerate economic development - particularly around efficiencies, new markets, and job opportunities through increased productivity, broadening reach for knowledge synthesis. When applied to the complex situation of women refugees in Quetta, this theory is a backbone for pointing out possible innovations that can help enhance economic empowerment and social integration among sidelined ethnic communities. Thus, the parameters of growth theory in digital economics, like E-commerce, are the stepping stones for job creation, knowledge spillovers, productivity gains, and global connectivity. This theoretical dimension is a suitable lens to explore the role of digitalizing and economic empowerment of refugee women in Quetta.

The growth theory in digital economics asserts that new technologies can significantly enhance productivity, innovation, and market access. This theory concerns digital infrastructure, literacy, and a rising tide of democracy in the digital economy, which has disrupted traditional market barriers for marginalized populations. Complementing its principles to the specific needs of Quetta, these tend to be more than just buzzwords, for they enshrine a pathway to economic empowerment from within which refugee women in Quetta can be lifted out.

Digital infrastructure defines and underpins growth theory as a technology architecture that can be applied to digital engagement. For refugees, including women in Quetta, where conventional paths of economic contribution could be fewer and farther between than those of native residents, the connection provides a lasting bridge into previously unattainable global markets. Online companies such as e-commerce and social-media platforms allow these refugee women to display their products or services without geographical limitations or regulatory restrictions on traditional markets.

In addition, digital literacy proved to be a key ingredient in the economic empowerment equation. It is not enough merely to burgeon the refugee women of Quetta with access to technology; they must also be honed and equipped for effective digital engrossment through community computer courses targeted at empowering them with know-how skills needed in order to navigate virtual marketplaces, execute financial transactions online and drive higher business productivity. Digital literacy opens up the possibility for many refugee women to take advantage of a lot of digital economy opportunities and bust through some geographical and socioeconomic traps.



Relevant to the digital economics growth theory is stipulating an understanding of how people living in low-income environments can stand a chance and develop themselves economically due to the opportunities presented by the digital economy. For women among the refugee population residing in Quetta, where they face huge structural barriers to employment opportunities that are disproportionately high compared with national levels of labor participation, this has meant a level playing field for them to participate meaningfully and benefit from work done through digital platforms. Digital resources can help refugee women overcome the traditional obstacles to participation and empowerment, become economically self-sufficient, and contribute significantly towards showing socioeconomic progress in their communities.

Digital tech is a game-changer for refugee women's economic empowerment in Quetta. Key concepts include the growth theory of digital economics and its interpretations through practical impact on economic empowerment among refugee women in Quetta (Khomenko, 2021; Shevtsov, 2021; Paliszkievicz & Chen, 2021; Z. Otakuzieva, 2023).

Digital Infrastructure

These include access to digital infrastructure, such as stable internet connectivity, and possession of devices—smartphones or computers—which define whether refugee women can engage in economic activities online. In a city like Quetta, where physical mobility is often limited among refugee populations, digital infrastructure opens pathways to online markets, financial services, and virtual classrooms. Limited digital infrastructure may become barriers to entry for refugee women into the digital economy, limiting their earning potential and reducing empowerment opportunities.

Digital Literacy

Refugee women need digital literacy to use and navigate various online tools oriented toward economic uses. It relates to basic computer skills, browsing the internet, and how you can use social media for marketing. Such programs are essential in Quetta, where refugee populations already contend with low literacy rates and poor education for women. Digital literacy skills will allow refugee women to participate in online entrepreneurship, handle their money digitally, and access online e-books and courses remotely.

Economic Opportunities

Economic opportunities on digital platforms include e-commerce, freelance work, and training programs. E-commerce allows refugee women to participate in selling handmade crafts, clothing, or other goods on a global market for which they previously have faced barriers to entry. For refugee women, freelance work opportunities such as graphic design or content writing and virtual assistant roles provide a source of income by working remotely based on their capabilities. As a bonus, digital skills training allows



refugee women to build in-demand expertise in digital marketing, coding, and online business management. This improves their employability and chance to earn. Utilizing this digital platform-based economic opportunity, Refugee Women in Quetta can have financial independence by upgrading their living standards and contributing to higher socioeconomic development.

Increased Efficiency

Digital technologies significantly enhance economic operations for refugee women in Quetta. With mobile and internet penetration expansion, they can better run their small businesses by accessing information to improve them, applying for loans, or saving with online banking services. Digital tools are also available for inventory control and financial management. For example, they use an online platform to follow up on sales leads, manage inventory, and get paid, which reduces time and effort. They can focus on growing their businesses.

New Markets

E-commerce helps the refugee women of Quetta access new markets where they can sell their goods and services beyond local boundaries. Online marketplaces also assist them in reaching customers not just across Pakistan but globally. This is especially beneficial when working in traditional crafts, textiles, or home production. Refugee women can open their online stores or be represented on larger e-commerce platforms, enabling them to serve and reach more clients and increase their revenue with a hope for economic empowerment.

Job Creation

Digital Technologies empowers Quetta-based refugee women to find jobs by offering digital skills training programs. These courses prepare them to work as graphic designers, digital marketers, or IT support. In addition, freelance platforms, including Upwork and Fiverr, allow them to deliver services worldwide. Following this step, one can generate instant income and become self-independent in career growth.

Productivity Gains and Global Connectivity

Digital innovations boost productivity by automating routine tasks and facilitating information access and communication. For a refugee woman living in Quetta, this means greater productivity as an entrepreneur and access to international markets and networks. For example, digital marketing tools that help them reach a broader audience efficiently or collaboration tools for frictionless business operation across geographical limits between teams and clients. Global connectivity is virtuous for refugee women in Quetta to be recognized as advanced societies even during struggles. This will give them the will and enthusiasm to follow their dreams and expand their businesses to multiple marketplaces.



Global connectivity is a two-way opportunity; it also brings new products within the host State, diversifying the market with innovations and products.

To sum up, the growth theory of digital economics constitutes a helpful framework that assisted in understanding how refugee women in Quetta can render economic independence. This study aimed to display how digital technologies can transform economic prospects for marginalized groups insisting on building their digital infrastructure, igniting literacy, and building economic opportunities through them. The insights, once predicted results are confirmed and verified by the analysis, will serve as a roadmap instructive for policymakers, practitioners, and scholars to harness digital platforms supporting the establishment of refugee empowerment aligned with inclusive development.

Methodology & Findings

Population

Population in research methodology signifies a group of interest from which a researcher selects to collect data. The group selected possesses characteristics that are important for the investigation. These characteristics can be based on demography, skills, or experiences that fill the study gap under inquiry. Comprehending the population is pivotal, as it lays the groundwork for shaping and refining research objectives, establishing the parameters for data collection, and forming the basis for concluding (Willie, 2022)

The target population comprises all the individuals who are part of the analysis, forming the central focus of the research. This group defines the parameters and scope for researchers to draw conclusions and results. The accessible population constitutes a subset of the target population to which researchers can feasibly apply their assumptions. It denotes the portion of the target population researchers can readily access for study, often constrained by logistical, financial, or time limitations. Thus, while the target population delineates the broader context of the study, the accessible population provides a more manageable and operationalized subset for research endeavors (Willie, 2022; Willie, 2023; Asiamah et al., 2017; Exell & Mongkut, 2020).

In the qualitative phase of this study, the target population was educated refugee women, while the accessible population consisted of those attending higher education institutions in Quetta and using the digital economy for income generation. The purpose of selecting women with a certain level of education was that to use and access technology for economic means, the participants must be intellectually and educationally capable of doing it. This study uses purposive sampling to choose participants with particular characteristics deemed important for the study's objectives. By utilizing connections made through these educational institutions, individuals were enlisted, guaranteeing that the



chosen population aligns with the research aims and effectively includes the distinct viewpoints and backgrounds of educated female refugees.

Sampling

In research methodology, selecting a portion from a larger population to depict in a specific study is known as sampling. By scrutinizing the traits of a specific sample, researchers can extrapolate insights about the entire population, facilitating more economical and efficient findings. Diverse sampling methods are available, each carrying its unique benefits and drawbacks. Random sampling guarantees equal chances for every population member to be selected, thereby reducing bias and enhancing the capacity to derive universal conclusions (Etikan, 2016; Berndt, 2020).

For collecting qualitative data, this study utilized purposive sampling. Purposive sampling, synonymous with judgmental or selective sampling, entails the intentional selection of participants or cases believed to be most relevant to the research aims. This technique helped to pinpoint specific individuals, groups, or occurrences possessing requisite traits or experiences, thereby furnishing valuable insights into the research theme. The sample included 10 girls who had arrived in Quetta from Afghanistan at different times, aged between 16 and 25, unmarried, and studying in one of the five selected institutions. The institutions included Baluchistan University of Information Technology Engineering and Management Sciences (BUIITEMS), Sardar Bahadur Khan Women's University (SBK), University of Baluchistan (UOB), Al-Hamd Islamic University, and Shamama Girls High School. These institutions added diversity and comprehensiveness to the study because they represent a broad spectrum of higher education institutions in Quetta.

Data Collection

In research methodology, data collection is a structured process that includes collecting, combining, and compiling relevant information, such as facts and figures. This stage is important for generating firsthand information on a research problem, allowing researchers to conclude and analyze findings by learning from raw data. It also describes how data can be used to support different points of view or goals in a study (Goddard & Melville, 2021).

Primary and secondary data collection are two fundamental types of data collection methods used in research.

Primary data collection is collecting original and firsthand information straight from the source. This data is gathered specifically for the current research project and is customized to fulfill the study's requirements. Different techniques like surveys, interviews, observations, and experiments are included in it (Cahoon, 2021). Conversely, obtaining secondary data involves utilizing information already gathered and analyzed by



another individual. This can include data collected from various sources such as literature, journals, online databases, government reports, and other outlets. (Goddard & Melville, 2021)

Both types have advantages and disadvantages, and finding a combination of both in research studies is common. This study employed a combination of data collection methods, collecting primary data via open-ended semi-structured interviews for the qualitative portion and questionnaires for the quantitative portion. Secondary data was sourced from publications, books, and organizational reports, providing a robust contextual background and supporting the primary findings.

Interview Protocols

Interview protocols in research are detailed guidelines that specify the procedures and questions for conducting interviews, ensuring consistent and reliable data collection. These protocols usually encompass an interviewer's script, a set sequence of questions, and directives for prompts and follow-up inquiries. (Castillo-Montoya, 2016; Roberts, 2020)

The prepared set of questions for the interview was aimed at revealing the complex economic constraints and prospects refugee women face in Quetta, together with their application of interacting with digital platforms. Overall, the interview explored three themes: challenges refugee women face while accessing digital platforms, influences of the digital economy on the financial condition of refugee women in Quetta, and suggestions of how to practice digital economics to ensure refugee women's financial self-sufficiency in Quetta. The interview contained 13 questions in total. As far as the interview questions are concerned, they focused on personal experiences with online work, describing the difficulties encountered, such as barriers due to a lack of appropriate technology, discrimination, and the incongruity of hiring practices to the actual skills and accreditation.

The survey also probed into the impact of online work on the financial independence of refugee women, inquiring about shifts of income among genders and how earnings are expected to drive long-term security through digital livelihood. The recommendations section for policy options highlighted the types of support, in terms of training, resources, and mentorship, that could improve refugee women's economic outlook.

The total number of participants for the interviews was ten, and all the interviews were in-person. The interviews were conducted conveniently and included only the participant and interviewer. The participants shared their viewpoints more openly and clearly about digital economics and its role. The narrative developed from these interviews was strong and shed light on the group's hurdles, aspirations, and needs. The duration of the interviews varied from 20 minutes to 45 minutes. The language of the interview was English and Urdu, depending on the convenience of the participants. Furthermore, all the



girls interviewed actively participated participated in the digital economy. They included Tiktokers, Bloggers, Models, Freelancers, Online Translators etc.

Data Analysis

Data analysis in research methodology involves systematically applying statistical and logical techniques to describe, condense, recap, and evaluate data. Qualitative research examines written information to uncover repeating trends, concepts, and groupings using thematic coding, content analysis, narrative examination, or grounded theory. The process includes transcribing interviews, coding data into manageable segments, and interpreting meanings to uncover underlying patterns. Qualitative analysis is iterative, requiring multiple readings and re-coding to refine themes and ensure comprehensive understanding.

On the other hand, quantitative data analysis entails employing statistical methods to examine hypotheses and forecast outcomes. This procedure encompasses tasks like data cleansing, structuring data for analysis, and employing statistical techniques such as linear regression, descriptive statistics, or correlational analysis. In quantitative analysis, software like SPSS, R, or Excel is used to manage large datasets and perform complex calculations (Taherdoost, 2022; Leech & Onwuegbuzie, 2007)

The narratives and perspectives obtained from participants were analyzed in-depth using the qualitative data analysis method known as thematic analysis. Thematic analysis is a method for systematically identifying, analyzing, and reporting patterns within qualitative data initially described by Braun & Clarke (Braun & Clarke, 2022). It has proved intuitive in finding novel discoveries from text. The process consisted of several steps, which were combined to provide comprehensive scrutiny of the qualitative data.

Data familiarization was the first step in a thematic analysis process. This involved thoroughly interrogating the data by repeatedly reading the transcripts to attain an in-depth comprehension. This approach examined how participants contextualized and made sense of their contexts and narratives.

Initial coding was performed following data familiarization. Detailed selective coding of specific pertinent areas in the data related to research questions or points of theoretical interest with unique codes was separated from the data. This coding method is meant to distinguish significant pieces of data and tag them with detailed explanations of what they represent. The use of codes was inductive—patterns and themes arising from the data rather than being imposed a priori.

After the initial coding, the next step was organizing these codes into possible themes. Codes with similar meanings, concepts, or patterns were combined to create the themes. Themes were developed using an inductive analysis process that involved extensive consideration and reflection on the data to ensure they adequately represented participant experiences and perspectives.



Themes were identified and refined through comparison as the analysis proceeded. This iterative process included revisiting the data to test the robustness of fledgling themes and ensure that they accurately captured what was contained in the dataset. Furthermore, codes were compared constantly to explore connecting threads and opposing themes among the data, contributing to the findings' increased analytical validity.

Once consensus on the final set of themes was reached, patterns were distilled, and predominant concepts within the data were encapsulated as defined thematic units. For each theme, a description was detailed with illustrative quotes taken from participants' narratives. This developed the context and increased the validity of findings in the final set of themes.

Findings

No ID, No Access

A legal identity is proof of a person's existence and legal status, usually proven by official documents such as a passport, national ID card, birth certificate, or refugee registration document. Conversely, a digital identity is how someone presents themselves online and is typically created using a mobile application, digital ID system, or biometric system (Oakeshott & Marskell, 2018). It could stand alone or be linked to a legal identity. Third parties, like the government, a charity, or an organization in the corporate sector, can verify a digital identity. Unfortunately, a large number of Afghan refugee women in Quetta are either unable to get or maintain a legal or digital identity. Only 45 percent of refugees have access to identifying documents, according to the UNHCR (Casswell, 2019). The situation is worse for refugee women because they are less likely to be in control of their identity documents, own a phone, or be digitally literate.

The lack of a legal or digital identity has significant implications for refugee women's access to the digital economy. One participant, faced with an identity dilemma, wanted to enroll in online Enablers and Extreme Commerce courses but could not because of her identity and lost hope.

She said:

When I first learned about the digital economy, I was very excited. I gathered information from YouTube and other sources. I tried a lot and searched for access to platforms like Enablers and Extreme Commerce but could not. This is because the system is made for locals, and CNIC is required wherever you are required. I lost hope after that because this is not for refugees.

Refugee women are excluded from formal and informal economic sectors without proof of identity as expressed by a participant. "We are not even recognized as refugees in Pakistan." They can also not open a bank account, obtain a sim card, register for online



platforms, or access mobile and humanitarian services. For example, in Quetta, refugees need a valid ID and a work permit to access the online platforms, which connects them with remote work opportunities. A participant said, "I do not have a bank account; how can I transact money from international buyers? I cannot even transact within the

State without a bank account."

Several initiatives have been introduced to address the issues of identity for refugees. These include the GSMA Mobile for Humanitarian Innovation Programme, which supports the creation of mobile-enabled solutions for refugees (Downer, 2019), and the ID2020 Alliance, which seeks to provide everyone with a secure and verifiable digital (BBC, 2017). These programs acknowledge how digital identification may improve refugee inclusion, protection, and empowerment—especially for women, who stand to gain from the additional possibilities, services, and information the digital economy provides.

The Absence of Skills, Expertise, and Mentorship

Digital literacy, linguistic competency, technical expertise, and soft skills are among the competencies needed in the digital economy that refugee women may not always have access to, as one participant said

I used a YouTube channel that blogging, but I closed it because I was frustrated that I did not know how and what to do with it so that I could earn. I had no subscribers, and I did not even bother to try them afterward. It was very tough for me to edit videos properly, get subscribers, and earn enough views. It is disappointing; I want to learn but cannot access mentors and experts due to my alienated status.

Another active TikTok user participant said, "I have a few videos where I have 2.2 million views, but I do not know how to activate earning. If I get promotion offers, I can make some money". Additionally, the digital economy is ever-evolving and expanding with time, necessitating updated learning and adjustments. Consequently, for refugee women to be competitive and relevant in the digital market, they must update and acquire new skills and experience (Hackl, 2019).

Refugee women lack mentors, role models, and networks that can offer them advice, comments, and recommendations and inspire and motivate them to pursue their goals and dreams. A participant said that:

There is no one to teach, help, or guide us. We cannot even participate in the digital economy if we want to. This is because most of us lose hope in a few weeks.



The lack of skills, competence, and mentorship negatively impacts refugee women's involvement and performance in the digital economy and platforms (IFC, 2022). It restricts their access to possibilities, reduces their income and earning capacity, and lowers their self-esteem and confidence. It also contributes to their isolation, susceptibility, and dependency, as well as to their lack of empowerment and integration.

Financial Constraints

Access to technology and its benefits significantly depend on the financial outlook of refugee women in Quetta. Since most families had arrived in Quetta in the past 20 years, they did not have a strong financial positioning to participate in the digital economy. A participant said, "There are many difficulties in freelancing. I tried to buy a few courses, but they were costly. I cannot afford online courses". Another participant said that:

My mobile phone is not even mine; I only take it outside. I cannot afford a personal mobile phone or the internet. Finance is essential to taking part in the digital economy. You need initial investments, mobile, internet, and online courses to learn, but unfortunately, I do not have those privileges.

The digital economy requires the Internet, which enables educational and entrepreneurial opportunities. However, despite being willing to engage in digital commerce, three participants were sidelined because they could not afford a laptop and mobile phone. According to a report by the UNHCR, 63% of refugee households in Quetta have difficulties accessing technology, which affects the women's ability to engage in online learning or create digital businesses (Kareem, 2022; Afghan, 2021).

All the participants had the ambition to improve their skills and qualifications. However, they faced financial obstacles when pursuing further courses in Amazon digital marketing, E-commerce, and Freelancing. According to data from the IOM, 42% of educated refugee women in Quetta cited financial barriers as the main reason for not being able to enroll in advanced courses (Ali et al., 2021). A participant cited that "economically, we are entirely dependent on men. I want to become economically independent, but I am stuck in a cycle of constantly trying to improve my financial status, but I cannot, which is very depressing". All the participants could become financially independent and entrepreneurs, but beginning online businesses presents numerous challenges. They lacked the financial resources to invest in products, marketing, and technology. A participant cited that:

I cannot monetize my content because I am still a student and cannot afford it. How can I compete with the big players in the field? My content does not have views, no matter how good it is. This is the reason why most of us quit. I do not get views and likes despite working hard to create good content. Running



advertisements is very important to catalyze the content, but I do not possess the financial prowess to do it.

Another participant said, "I want to learn digital marketing, but wherever I look, I only find paid courses, and given my current economic condition, I cannot afford them." According to a World Bank survey, only 25% of refugee women in Quetta have access to formal banking institutions, limiting their capacity to start and run Internet businesses (International Labor Organization, 2022).

Cultural and Societal Acceptance Barriers

In conservative societies like Quetta, cultural stigmas deeply ingrained in traditional values often discourage individuals, particularly women, from pursuing careers in online modeling and content creation on TikTok and YouTube. The perception of these professions clashes with prevailing gender-based expectations, leading to potential social ostracization and familial disapproval. Gender roles significantly shape career choices, imposing additional barriers for women in the digital economy and reinforcing stereotypes that limit their roles in certain professions (Kainat et al., 2021). According to a study by the IFC, 65% of refugee women in Jordan and Lebanon reported facing cultural barriers to engaging in the digital economy (IFC, 2022).

For digital entrepreneur refugee women in Quetta, where cultural sensitivity is paramount, participating in digital marketing becomes a complex decision. A participant mentioned that:

I do makeup tutorials, modeling, and fitness training sessions online, but people banned my account multiple times because society does not accept women to perform such tasks. I have faced a lot of online hatred and threats from people.

However, she gave an optimistic perception that society gradually accepted my content.

Another participant said that:

When it comes to online work, I will share my experiences. When I wanted to start online makeup tutorials, my parents did not allow me to because they did not know about its advantages or how I could earn from it. They were very concerned about my privacy, as it has become common in our society for women online to be targeted by blackmail and threats.

The global nature of online modeling and content creation demands an understanding of cultural nuances. Failure to navigate these sensitivities can lead to backlash or rejection of products and services, further intensifying the reluctance of



educated refugee women to engage in these fields, fearing potential misunderstanding or misrepresentation of their cultural background.

Digital Economy vs. Traditional Work

Refugee women in Quetta are almost sure that even after a significant level of education, they cannot become part of the formal and informal economic sectors of State institutions due to their legal status, and all of them prefer online work in favor of traditional jobs. One participant said, "I am in the 5th semester, and soon I will be graduating, but what will I do then? I have a future phobia because of this uncertain situation". Owing to this conundrum, the beauty of economic digitalization is that it does not require middle-party players and directly connects the seller and consumer without any constraints, as well as from home settings. Therefore, all the participants preferred online work as a more favorable option than traditional jobs. They cited the primary reasons for convenience, flexibility, safety, privacy, and income potential.

A participant said that:

Jobs are very hard for refugee women because we do not have an identity card. We are women, and being a woman in this society makes it difficult to do jobs. On the other hand, the digital economy is easy because you work online and do not have to leave your home.

According to a report by the UNHCR, 70% of refugee women in Jordan and Lebanon preferred online work to other types of work (IFC, 2022). Similarly, a study by the IOM found that 80% of refugee women in Quetta were interested in online work opportunities (Kareem, 2022).

Working from home or anywhere with an internet connection saves refugee women time and money. Online work gives refugee women greater control over their work schedule, pace, and burden, allowing them to adjust their jobs to their tastes and needs. It also provides various online platforms, markets, and occupations for consumers with different talents. Online work keeps refugee women out of danger as there are no hazards or risks in the digital workplace, such as abuse, harassment, exploitation, and discrimination. For refugee women, an online job represents better job prospects, income potential, increased financial security, and freedom. It also provides them with a worldwide market and customers they can promote (Bhattacharjee, 2020).

Conclusion

The digital economy is decentralized, meaning it cannot be controlled and regulated by any centralized authority. The decentralized characteristic of the digital economy put forward an exceptional platform for refugee women in Quetta to utilize their education and skills. However, the path to entering the digital world of economics is



fraught with challenges. The study serves as a blueprint for similar ventures that aspire to foster vulnerable populations' economic empowerment and social inclusion. The digital economy can help reduce economic inequalities if its potential is utilized correctly. This study extended the debate on fair access to digital technology and the inclusion of minatory communities into the formal economy.

The study highlighted factors that hindered these women from participating optimally in the digital economy. Several factors, such as identification, internet access, skills, knowledge, guidance, cost, culture and society, and preference for conventional employment over digital economy opportunities, affected women's engagement in the digital economy.

The findings of this study align with the research purpose of identifying barriers that impede refugee women from accessing the digital economy. This further complements this study's relevance and opens the gateways for tailored interventions to overcome these barriers and enable refugee women to engage in the digital economy fully. Moreover, these findings highlight the revolutionary potential of the digital economy. Despite the challenges, the digital economy offers immigrant women a chance to harness their skills and education, make money, and achieve economic independence. This potential is significant in the context of Quetta, where refugee women frequently confront economic challenges despite their education.

These findings form a solid platform for future attempts to integrate immigrant women into the digital economy. They emphasize the obstacles that must be handled, the possibilities that may be seized, and the potential influence of these efforts on refugee women's economic self-sufficiency. Tackling these hurdles and capitalizing on the possibilities provided by the digital economy would help refugee women in Quetta to become more economically self-sufficient and affluent. This is consistent with the research purpose and underlines the need for ongoing work. This study significantly added to theoretical, policy, and practical debates on economic digitalization and marginalized communities like refugee women.

Additionally, future research should examine how participation in the digital economy impacts political engagement and advocacy among refugee women. Recognizing this relationship helps catalyze the potential avenues through which digital platforms can now amplify the voice of marginal social groups in political spaces. The finding of this study suggested that it would be interesting for future studies to examine whether active participation on online platforms allows refugee women meaningful access to and use of political information. This could include exploring how digital influences participation with political content and how refugee women leverage such tools to advocate for their rights within host societies. Additionally, investigating whether digital platforms enable links with politicians and advocacy organizations could help elucidate the utility of online environments in normalized policy decisions impacting refugees.



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