IMPACT OF DIGITAL ECONOMY ON THE FINANCIAL STATUS OF REFUGEE WOMEN IN QUETTA: A QUANTITATIVE ANALYSIS

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ABSTRACT
Digital economics has revolutionized the financial design of the world because of its decentralized nature and worldwide outreach. Recognizing its autonomous character, digital economy presents a great opportunity to marginalized refugee women studying in higher education institutions of Quetta to achieve economic sustainability and financial independence. Refugee women in Quetta despite well-educated face economic constraints due to their identification status, gender, and overall precarious job market. Thus, the best way to achieve economic self-sufficiency for refugee women is to enhance their active participation in the digital economy. The study utilized quantitative analysis to analyze the impact of digital economy on the financial status of refugee women in Quetta. Data was collected by quantitative questionnaires and analyzed using GPT-4 and Julious. Correlational analysis and regression analysis test were carried out to present comprehensive results. The findings included positive correlation between digital economy and financial status of refugee women and also highlighted access to internet, current financial status, types of work and skills enhancement trainings. This study lays the ground for future applications of digital economy for refugee women in Quetta and opens up the way for inclusive policy interventions.

INTRODUCTION
According to the United Nation High Commission for Refugees (UNHCR), there are an astounding 103 million displaced people worldwide, with many of them looking for asylum in nations that usually lack the financial means to offer both refugees and the host communities suitable employment prospects. This paper is about the role, importance, and impact of digital economy as an incentive for improving the financial status of well-educated refugee women in Quetta. Global community contemporarily faces the challenge to mitigate the financial, political, and social miseries of people who have left their homeland because of war and violence. Refugee women in particular faces additional struggles to live a sustainable life due to their precarious economic and political status. It is ascertained that economic sufficiency under the circumstances that refugee women in Quetta live can be prevailed over by the digital economy.

Digital Economy has set in motion a fundamental revolution in the way economic activities are carried out. It is characterized by a strong reliance on digital technologies and the internet to support multiple aspects of trade, production, and commerce. The digital economy breaks down geographical barriers, enabling companies to operate internationally, reach a larger audience, and use data to get insights and make decisions. It encourages innovation, alters established industries, and opens up previously unheard-of economic prospects (Bukht & Heeks, 2017; Ritchie, 2022; Potocky, 2022). The globalization of the twenty-first century is viewed in terms of technologies transforming traditional world-wide interconnectedness. Although the term "globalization" has long been linked to the connectivity of economies and cultures, the introduction of digital technology has ushered in a new era of globalization. International borders have become porous in the wake digital technologies integrating global supply chains, digitizing workflows, and making it easier to share commodities, services, and information (Hervé et al., 2020).

Digital Economy is driven by the internet, serving as the foundation of this innovation. The internet has developed from a straightforward tool for communication to a crucial infrastructure for economic activities. It supports technology-driven manufacturing processes that boost efficiency and innovation and allows online firms to access clients all over the world. Blockchain, internet of things (IoT), and artificial intelligence technologies all contribute greatly to the global economy's growth, which is driven by web-based global applications. Other important types of the digital economy that are transforming traditional commerce comprises of Digital Content Creation (Youtubers, Tiktokers, Bloggers), Gaming and eSports (video game developers, competitive video gaming) and Edtech (e-learning platforms, online courses, and virtual classrooms) (Brousseau & Curien, 2007). The digital economy is luminous and continues to evolve as technology advances and new avenues emerge.

Digital economy is limitless, vast, ever-growing and plays a major role in revolutionizing the economic landscape of the world. Due to its decentralized nature, refugee women in Quetta can greatly benefit from it to sustain and stabilize their economic status recognizing the hurdles they face in finding jobs and earning money. Despite sufficient levels of education, Afghan refugee women in Quetta face economic vulnerabilities due to their political and identity uncertainties. They are not able to participate in the host state's economy and widely depends upon humanitarian organizations for financial security.

As a result, they are unable to attain self-sufficiency and proper integration into the society. Recognizing the catalyst that the digital economy holds for fresh profitable opportunities, this study aimed to explore how refugee women can benefit from using digital platforms, financial technologies, and e-commerce and assess the impact of digital economy. The objective is to analyze the impact of digital economy on the financial status of refugee women in Quetta and discover ways for them to generate income and improve their knowledge to strengthen their economic resilience, lessen their reliance on host country, and live an independent and prosperous life.

LITERATURE REVIEW

A study commissioned by Google that was organized by AlphaBeta highlights the substantial opportunity for digital technologies to boost Pakistan's economy, estimating a possible annual economic contribution of up to PKR 9.7 trillion (USD59.7 billion) in 2030. This represents approximately 19 percent of the country's GDP in 2020. The report highlights a substantial increase in Pakistan's online population, with a 68 percent annual growth from 2016 to 2019, resulting in a 35 percent internet penetration rate as of January 2020 (Robinson, 2020; Access Partnership, 2021).

Another report by GSMA analysis indicated that if the government executes its Digital Pakistan Vision and handles the difficulties of digital inclusion, infrastructure, innovation, and policy, Pakistan's digital economy may increase by 6.5 percent per year until 2023, reaching USD17.1 billion (Geo News, 2021). The digital economy in Pakistan encompasses various sectors, including digital media, e-commerce, fintech, edtech, healthtech, and agritech (Ministry of Science and Technology, 2022; MAGNiTT, 2022; Fatima, 2022). Notable international players that have entered or invested in Pakistan's digital economy comprise Alibaba, Ant Group, Amazon, Google, Facebook, Uber, Careem, and Spotify (GSMA, 2023).

In addition, successful local businesses that have flourished in Pakistan's digital landscape include Daraz, EasyPaisa, JazzCash, Bykea, Airlift, Swvl, Zameen, PakWheels, Patari, and Tapmad (GSMA, 2023; Cabral, 2022; Hanif, 2022; Akhter, 2023). Among the emerging stars that have garnered attention and funding in Pakistan's digital economy are Airlift Express, Bazaar, Cheetay, Dawaai, Dot & Line, FindMyAdventure, GrocerApp, MandiExpress, Sastaticket, and Tajir (Ministry of Commerce Pakistan, 2019; Kemp, 2022).

Over the past decade, multiple key trends have significantly transformed the digital economy. The e-commerce sector has witnessed explosive growth, with giants like Amazon, Alibaba, and Shopify shaping the landscape. Simultaneously, digital payments, driven by the likes of PayPal, Square, and Stripe, have become ubiquitous, embracing mobile wallets and cryptocurrencies. The gig economy flourished through platforms such as Uber, Airbnb, and Upwork, redefining work structures and fostering flexibility. Cloud computing, led by AWS, Azure, and Google Cloud, became essential, enabling rapid scalability and innovation for businesses.

AI and machine learning permeated diverse industries, from healthcare to marketing, while the Internet of Things connected and improved data collection across sectors like manufacturing and smart cities. The COVID-19 pandemic accelerated remote work adoption, boosting collaboration tools like Zoom, Slack, and Microsoft Teams, reshaping the nature of work itself. These trends underscore the digital economy's transformative impact on global industries and daily life. Digital economy according to a World Bank report has seen a sharp rise of 15% in terms of global GDP contribution and growth rate of 2.5% in the last ten years. A report from Statista shows the dramatic rise of global e-commerce worldwide from $680 billion in 2011 to $5.7 trillion in 2022 (Gelder, 2023; Qizi, 2023; Devi, 2023).

Digital Economy is driven by the internet, serving as the foundation of this innovation. The internet has developed from a straightforward tool for communication to a crucial infrastructure for economic activities. It supports technology-driven manufacturing processes that boost efficiency and innovation and allows online firms to access clients all over the world. Blockchain, internet of things (IoT), and artificial intelligence technologies all contribute greatly to the global economy's growth, which is driven by web-based global applications. Other important types of the digital economy that are transforming traditional commerce comprises of Digital Content Creation (Youtubers, Tiktokers, Bloggers), Gaming and eSports (video game developers, competitive video gaming) and Edtech (e-learning platforms, online courses, and virtual classrooms) (Brousseau & Curien, 2007). The digital economy is luminous and continues to evolve as technology advances and new avenues emerge.

Since there is dearth of literature on the impact of digital economy on the financial status of refugee women in Quetta, this study has created a comprehensive approach to different aspects of digital economy and its impact on refugee women. The study is significant because it highlights the role and impact of economic digitalization for marginalized communities and how the lives of refugee women in Quetta are affected by the wave of digitalization; Has it borne positive outcomes or negative? Has their financial status improved or worsened? Or is their financial status sufficient for their basic needs?

METHODOLOGY

The quantitative portion of this study comprised of overall accessible population of refugee girls who were active users of the digital platforms and were well educated. The sampling frame was drawn from refugee women who were attending higher education institutions in Quetta. The study utilized simple random sampling and selected 25 girls from four higher education institutions in Quetta. All the girls were from Afghanistan, un-married and active participants of digital economy.

The questionnaire for the quantitative part of this study was formulated to get clear and simple questions without any kind of biasness to delineate more accurate results. Questions were standardized to ensure consistency across responses, employing Likert scales and multiple-choice formats. Statistical software assisted in analyzing relevant data and figures, which have been collected through systematic procedures. These protocols were implemented to ensure the validity and reliability of research outcomes.

The survey in this study focused on the aim of finding out how engagement with the digital economy, and financial status of refugee women in Quetta intersected. Total 25 girls participated in the survey, language of the survey was in English, and similarly all the girls were actively participating in the digital economy.

The first part of the survey questions was about demographic information of refugee women. Section two was about their participation and understanding of the digital economy, which is very important for the objective of this research and their economic self-sufficiency. Furthermore, it probed into their active involvement in online money-making activities and demonstrated the potential of digital platforms for economic well-being. The third section focused on the current income status and support mechanisms, including the hurdles of money making and reliance on different forms of aid. At the end, Section four evaluated how digital engagement has influenced the economic status of refugee women, whether it has improved or worsened their financial position. The survey was designed to understand the intricate interactions of refugee women livelihoods in a world that is becoming more digital, acknowledging the possibilities and obstacles they encounter in using digital platforms for financial independence and assimilation.

This study utilized Julious and GPT-4 for quantitative data analysis. The organized survey feedback was assessed through a sequence of steps in the procedure. Initially, the data was entered into Excel spreadsheets, with participants listed in rows and survey questions in columns. Given the structured nature of the survey questions and the categorical response options, linear correlation analysis and linear regression was used.

Correlation analysis investigated the strength and direction of relationships between variables, specifying perceptions into their interdependence. In the context of this survey, it elucidated connections such as the correlation between engagement in the digital economy and financial status, indicating whether involvement in online activities influences economic well-being.

Similarly, linear regression was used to effectively evaluate the connections between a dependent variable and one or more independent variables presumed to exhibit a linear relationship with it. Linear regression was operated to study how factors like internet accessibility, familiarity with the digital economy, or participation in online income-generating activities relate with outcomes concerning financial status or economic impact. For instance, linear regression was employed to investigate if internet accessibility and involvement in the digital economy can forecast perceived enhancements in financial status. Here, the dependent variable was the perceived improvement score, while the independent variables were internet accessibility and digital economy engagement. This examination facilitated the quantification of the relationship's strength and direction, offering insights into the potential influence of digital engagement on financial outcomes

FINDINGS

Refugee women engagement with digital economy in Quetta

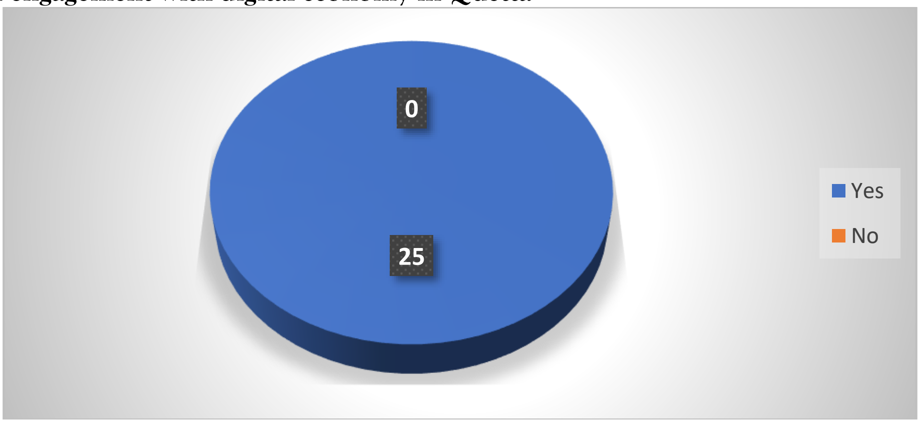

Figure 1
Availability of internet for refugee women in Quetta

Figure 1 shows the results of a survey that was conducted in Quetta vis-à-vis the availability of internet among refugee women in Quetta. All 25 respondents answered "Yes" to having internet access, representing 100% of the total. None of the respondents, 0%, answered "No" to lacking internet access.

The consensus that every single one of the respondents was an agreement on internet access was a substantial finding. Despite the fact that they are refugees, there is some level of access to the digital world and connectivity. This is especially notable since internet access can be one of the biggest difficulties in the context of a migrant in another state, especially a state like Pakistan where digital infrastructure is not adequate.

Nonetheless, it is crucial to understand that having "access" to the internet does not always translate to impactful or advantageous utilization. Access is simply the initial phase in digital integration. On the other hand, having access is also insufficient without considering digital skills, cost and valuable content that greatly account among refugee women utilization of internet for their purposes. These options are particularly challenging for refugee women. Specifically, women face challenges due to gender in relation to access or capacities of digital technologies, such as social norms which condemn their participation with tech. Affordability is a major concern, since refugees frequently have little income and might have difficulty paying for data plans or electronic devices.

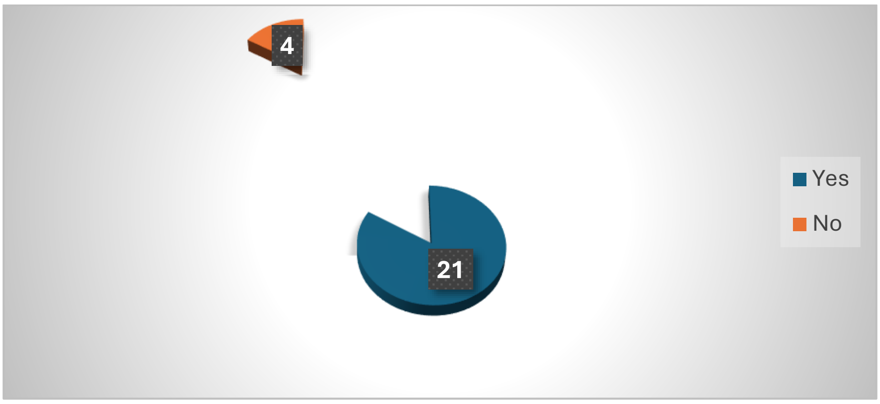

Figure 2
Familiarity of refugee women with digital economy in Quetta

Figure 2 shows the level of awareness that refugee women have about digital economics in Quetta. The results of survey shows that 84% (21 out of 25) were aware of the digital economy, while the remaining 16% (4 out of 25) did not understand digital economy. The data indicates that most of the surveyed refugee women in Quetta possess an understanding of the digital economy. This is a notable finding, as it reflects a level of digital literacy that extends beyond basic internet use.

The finding that 16% of the respondents were unfamiliar with the concept of the digital economy underscores a significant gap. For that it is mandatory to arrange and implement digital literacy programs that provides extensive education on digital skills and strategies for navigating digital platforms effectively. Hence, although the survey findings are positive, they also highlight the necessity for more investigation and involvement.

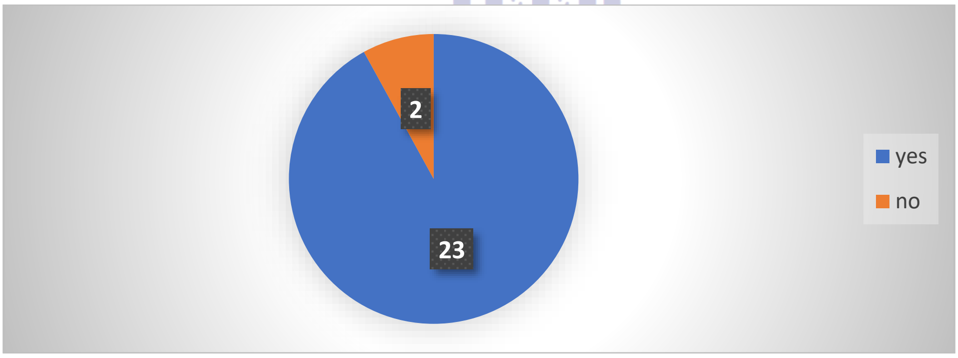

Figure 3
Refugee women engagement with digital economy for income generation in Quetta

Figure 3 displays the engagement of refugee women for income generation via digital economy in Quetta. Respondents were given two response options: "Yes" or "No". The results indicate that 92% (23 out of 25) of the respondents affirmed their use of digital platforms for income generation, while 8% (2 out of 25) reported not having utilized such platforms.

This information indicates that a large majority of refugee women surveyed in Quetta not only have knowledge of the digital economy but are also actively involved in it. They are utilizing digital platforms and online marketplaces for earning through freelancing, online sales, remote work, and involvement in e-commerce. Yet, the presence of 8% of the participants not participating in online income-generating activities suggests possible hurdles or difficulties ahead. These barriers might involve inadequate access to appropriate digital platforms, insufficient skills or chances, or societal and cultural influences that discourage or hinder women from participating in online income-generating endeavors.

Financial status of refugee women in Quetta

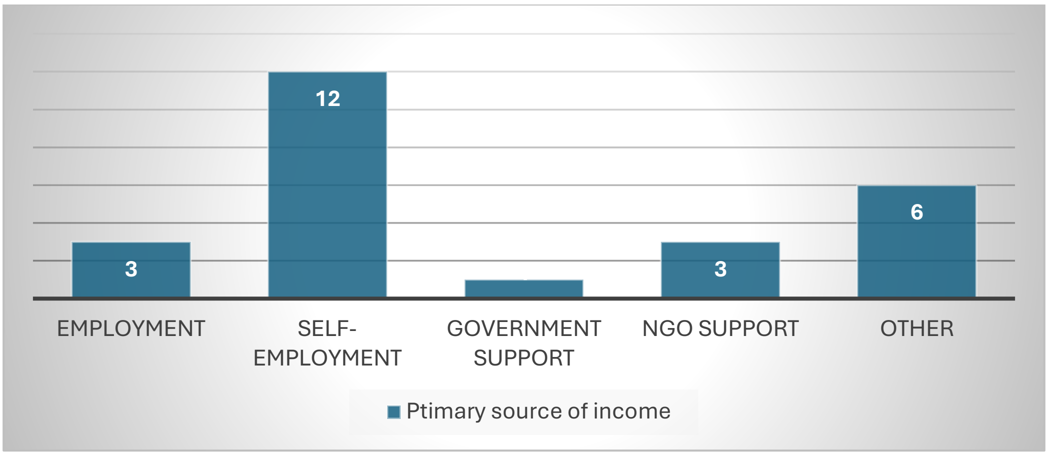

Figure 4
Primary source of income of refugee women in Quetta

Figure 4 presents the primary source of income of refugee women in Quetta. The results show that:

- Employment: 12% (3 out of 25)
- Self-Employment: 48% (12 out of 25)
- Government Support: 4% (1 out of 25)
- NGO Support: 12% (3 out of 25)
- Other: 24% (6 out of 25)

This data gives a quick look at the economic activities of refugee women in Quetta. The main discovery is that most of the participants work for themselves. This indicates that these women are using their talents and assets to earn money on their own. This may involve engaging in home-based businesses, freelance work, or participating in the informal economy. This indicates a positive inclination towards self-reliance for income generation than dependency.

Nevertheless, the revelation that 25% of participants listed "Other" as their main source of income suggests a range of revenue-generating undertakings that do not align with conventional classifications. This might involve unofficial jobs, money sent by family, or other ways of earning money that are specific to refugees.

The notable aspect is the relatively low dependence on Government Support and NGO Support. Although this type of aid can offer important help to refugees, it is typically short-term and may not completely meet all of a refugee's requirements. The small number of respondents who use these forms of support as their main income source indicates that these women are able to create income on their own.

This study offers important information about the main sources of income for female refugees in Quetta. Nevertheless, it also underscores the importance of gaining a deeper comprehension of their economic endeavors and the assistance required to improve their economic independence. In an ever-growing digital landscape, it is key to make sure that marginalized communities like refugee women are not forgotten, which will demand consistent dedication, study, and support.

Figure 5
Refugee women current financial status sufficiency for their basic needs

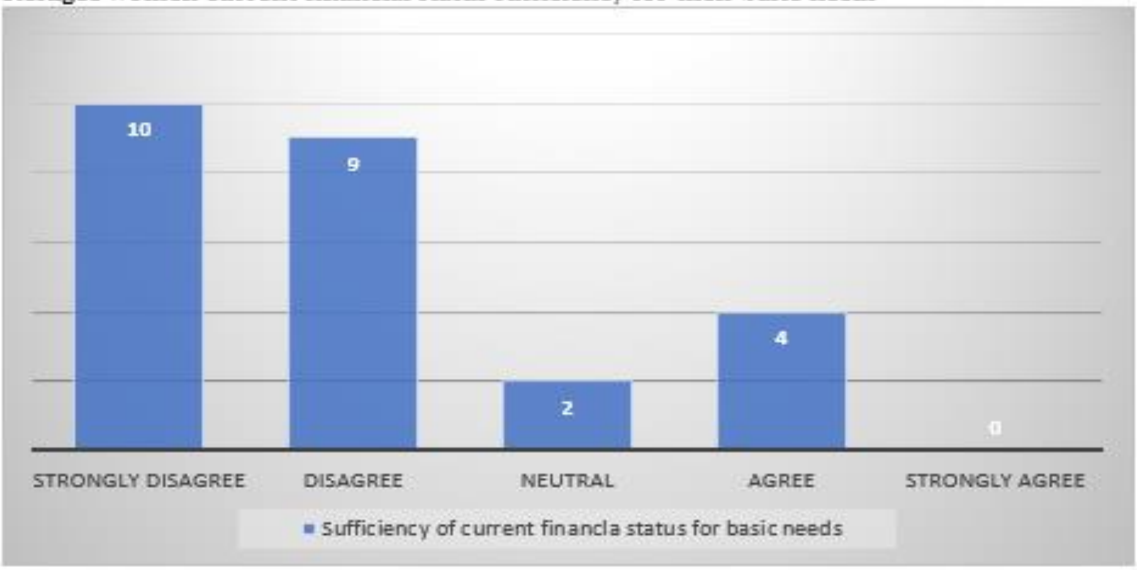

Figure 5 shows the findings of a study done with refugee women in Quetta, Pakistan, on whether their current financial situation and earnings are enough to meet their basic requirements like education and daily living costs. The survey inquired: "Do you have enough money to meet your basic needs with your current financial situation and income?" The possible answers varied from "Strongly Disagree" to "Strongly Agree".

The results show that:

40% of the respondents, which is equivalent to (10 out of 25) participants, strongly disagree that their current financial status and income are adequate to meet their basic needs. 36% (9 out of 25) of the participants do not agree with the statement. 8% (2 out of 25) of the participants have a neutral stance regarding this issue. 16% of the participants, which is equivalent to (4 out of 25) participants, believe that their existing financial situation and income are adequate to meet their fundamental needs. 0% (0 out of 25) of the respondents strongly agreed with the statement.

The data above clearly unveils that most of the female refugees surveyed in Quetta think their income is not sufficient for fulfilling necessities. This is alarming because it indicates how economically vulnerable these women really are. Financial instability has a direct negative correlation with the ability of refugee women to get essential services like education and healthcare.

Yet, the finding that 16% of those surveyed believe their present financial situation and earnings are enough to meet their primary requirements indicates that a portion of refugee women in Quetta are capable of attaining a level of financial security. Gaining insight into the factors that help maintain this stability could offer valuable knowledge for assisting the financial well-being of other refugee women in the community.

Furthermore, none of the participants strongly support the statement, emphasizing the financial vulnerability of numerous refugee women in Quetta. Even individuals who manage to meet their essential needs may be doing so with limited room for mistakes, making them susceptible to financial surprises or unforeseen costs.

The impact of digital economy on the financial status of refugee women in Quetta

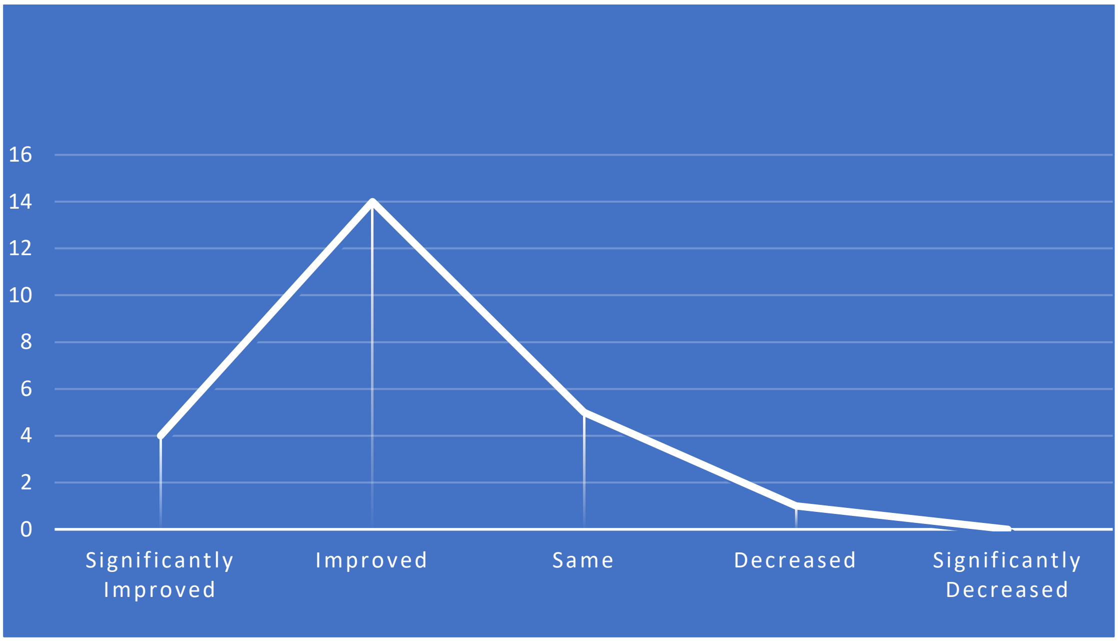

Figure 6
Impact of Digital economy on the financial status

Figure 6 presents findings from a quantitative survey conducted to assess the impact of the digital economy on the financial status of refugee women in Quetta. The study focused on 25 refugee women actively participating in the digital economy. The results indicate a generally positive trend, and correlation between the impact of digital economy on the financial status of refugee women with a significant proportion of women reporting improvements in their financial situations.

Interestingly, 20% of respondents said that their financial situation had much improved, demonstrating the beneficial effects of active engagement in the digital economy on a sizeable segment of the population. Furthermore, a majority of 52% indicated an overall improvement, highlighting a positive trend where more than half of the women experienced enhanced economic outcomes through their digital endeavors. While 24% reported no change in their financial status, it is crucial to acknowledge potential external factors influencing stability. The occurrence of a 4% decrease in financial status for one participant prompts further exploration into potential challenges or setbacks within the digital economy. Encouragingly, no participants reported a significant decrease, suggesting a commendable level of resilience among the surveyed women, even in the face of potential obstacles within the digital landscape.

The results of this study indicate that among Quetta's refugee women, increased financial status is positively correlated with active engagement in the digital economy. The vast majority of participants indicated notable advancements or overall enhancements in their financial welfare. The study does, however, also emphasize the need for more research into the difficulties encountered by individuals who did not see improvements and the causes of the one case's stated decline.

Skills and Trainings to learn digital economics

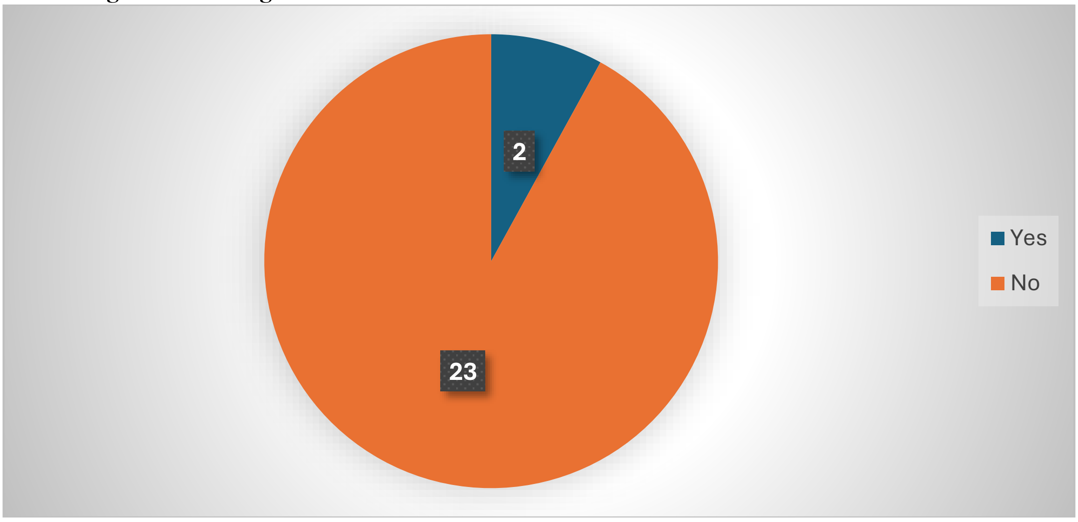

Figure 7
Skills and trainings received by refugee women to learn digital skills

Figure 7 illustrates the findings of a study carried out with refugee women in Quetta, Pakistan, on the provision of training or assistance to improve their digital capabilities. The survey inquired: "Have you been provided with any training or assistance to improve your digital skills?" The possible answers were limited to a choice between "Yes" or "No".
The results indicates that:
8% of the respondents, or 2 out of 25, responded affirmatively, stating that they have received training or support to improve their digital skills. 92% (23 out of 25) of the individuals surveyed said "No", showing that they have not received that kind of training or support.
This information indicates that most of the refugee women in Quetta who were surveyed did not receive any training or support to improve their digital skills. This is concerning because 21st century economy is driven by technology and these women will not be able to take benefit from this digital wave without any training and support. However, it is encouraging that 8% of the individuals have been given training or assistance. Most of these efforts are made by non-governmental organizations to equip refugee women with skills to navigate the digital economy with ease.

DISCUSSION & CONCLUSION

The quantitative results of this study offered an extensive knowledge of how Quetta's educated refugee women's financial situation is impacted by the digital economy. Examining how the digital economy impacts this demographic's financial well-being was the study's target, and the information gathered provided insightful information about this relationship.
It was important to note that all of the women had access to internet signifying the potential spread of digital economy. Furthermore, participants' 84% familiarity rate with the internet-based economy indicates a high degree of knowledge and comprehension, both of which are essential for productive involvement. Nonetheless, the 16% of people who did not know anything about the digital economy constitute a vacuum that must be filled to guarantee equitable economic empowerment.
The fact that 92% of these women were actively seeking to generate revenue through the digital economy is evidence of their proactive efforts to better their financial situation. This suggests a great propensity to engage in economic activity via digital channels. The 8% of people who had not participated in the digital economy might have done so for a variety of reasons, such as personal preference or the previously described obstacles, which emphasizes the need for ongoing assistance and education.
The broad range of the main sources of income among the refugee women demonstrated their entrepreneurial drive, with self-employment becoming the most prominent at 48%. It also symbolizes the decentralized nature of the modern economy, which allows for several streams of income generation. The fact that these women are negotiating a complex financial ecology is further demonstrated by the fact that employment (12%), NGO help (12%), and other sources (24%) are all included. A darker picture is painted by the fact that

fundamental requirements are being met by the current financial situation. As seen by the 36% disagreeing and 40% strongly disagreeing that their financial condition is appropriate, the majority still does not believe that their financial state is sufficient despite access and engagement. This underlines the need for policies that guarantee that such involvement is beneficial and raises living standards in a noticeable way, in addition to making access easier.

Based on these results, it is clear that Quetta's educated refugee women's financial situation has been affected differently by the internet economy. While many women are clearly seeing good change, there are indications that not all women are reaping the same benefits. The information indicates that although there is a high level of access and participation, there is currently inconsistent translation of these elements into stability and financial sufficiency. Although the digital economy has been hailed as a game-changer that may break down conventional barriers to economic engagement, these women have not all benefited equally from it. The data is paradoxical in terms of people struggling to realize sustainability and economic sufficiency, even with extensive levels of access and participation.

As indicated by the results, the complex and challenging nature of digital economy emerges as a means for economic empowerment. While having internet access and being aware of the digital economy are essential, they are not guarantees of financial success. The possibilities and industries that make up the digital economy are not all the same and may not be profitable or available to everyone. The kind of digital job that these women can do, the degree of competition they encounter, and the demand in the market for their services, for example, all affect how much these women may profit from digital chances.

In addition, the high percentage of participation in the digital economy indicates a willingness and effort to contribute, even when the financial rewards differ. The nature of the digital job done, the existence of middlemen who might lower wages, and the absence of focused assistance to help these women grow their digital businesses are some of the possible causes of this. The data indicates that although some women have had significant improvements in their financial circumstances, others have experienced little to no gain at all.

The results also highlight the need of looking at interaction quality as well as quantity in the digital economy. It is not sufficient for refugee women to just exist in the digital arena; they must also be provided with the necessary skills, resources, as well as encourage to flourish there. The digital economy necessitates ongoing learning and adaptation, and without adequate education and supervision, these women may find themselves at a disadvantage in the future. Although there is potential for the digital economy to improve the financial situation of educated refugee women in Quetta, not all of this potential is being realized. The results demand a comprehensive strategy that takes into account the variety of experiences and difficulties that these women have endured. Legislators, NGOs, and other players need to collaborate in order to create targeted initiatives that meet the particular demands and challenges encountered by refugee women in the digital economy.

Table 1
Summary of Quantitative Results

Description	Percentage	Number of Participants
Access to Internet	100%	25 out of 25
Familiar with Digital Economy	84%	21 out of 25
Not Familiar with Digital Economy	16%	4 out of 25
Engaged in Digital Economy for Income	92%	23 out of 25
Not Engaged in Digital Economy for Income	8%	2 out of 25
Primary Source of Income - Employment	12%	3 out of 25
Primary Source of Income – Self-Employment	48%	12 out of 25
Primary Source of Income – Government Support	4%	1 out of 25
Primary Source of Income – NGO Support	12%	3 out of 25
Primary Source of Income – Other	24%	6 out of 25
Financial Status Sufficiency – Strongly Disagree	40%	10 out of 25
Financial Status Sufficiency – Disagree	36%	9 out of 25
Financial Status Sufficiency – Neutral	8%	2 out of 25
Financial Status Sufficiency – Agree	16%	4 out of 25
Financial Status Sufficiency – Strongly Agree	0%	0 out of 25
Financial Status change after engagement with digital economy– Much Improved	20%	5 out of 25
Financial Status change after engagement with digital economy– Improved	52%	13 out of 25
Financial Status change after engagement with digital economy– No Change	24%	6 out of 25
Financial Status change after engagement with digital economy– Decreased	4%	1 out of 25
Financial Status change after engagement with digital economy– Significantly Decreased	0%	0 out of 25
Received Digital Skills Training – Yes	8%	2 out of 25
Received Digital Skills Training – No	92%	23 out of 25

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