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Digital Financial Livelihood as Coping Strategies for Mitigating Youth Economic Insecurity in Low-Connectivity Areas of Balochistan

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ABSTRACT

This paper is an exploration of digital financial livelihoods as survival mechanisms to address youth economic insecurity in low-connectivity regions in Balochistan, Pakistan. The study fills the knowledge gap between the potential of digital financial inclusion and its real constraints in structurally disadvantaged areas. A qualitative research design was adopted with three districts (Quetta, Khuzdar and Chaman) being targeted. A sample of 21 participants, who were involved in digital financial activities, was chosen using purposive sampling. The data were gathered by using in-depth interviews using a semi-structured interview guide and thematic analysis were used to determine important patterns and insights. Results indicate that the continued infrastructural issues, especially lack of a reliable internet connection and power failures are major factors that impede successful engagement in online financial transactions. The digital finance is not fully accessible and unequal, which restricts its ability to be a reliable source of livelihood. Digital work takes multiple shapes, that is, freelancing, online business and digital training, which are carried out by participants mainly by the use of mobile technology. Nevertheless, the activities are small and fragile. Structural barriers to digital literacy, institutional support and policy attention are also listed as the structural barriers in the study. Consequently, online financial livelihoods do not decrease economic insecurity but lead to financial instability and psychological stress. The paper finds that digital livelihoods in Balochistan represent limited coping strategies and not economic solutions to sustainable livelihoods. It is necessary to have integrated interventions, such as investment in infrastructure and growth of digital education, to achieve effective results. The study adds to the body of knowledge on digital inclusion in low-connectivity settings and the importance of policy responses to the context.

Keywords: Digital Finance; Livelihood; Youth; Economic-insecurity; Low-Connectivity.

Introduction

One of the development issues that are always present in areas with poor infrastructure, poor industrialization and poor access to financial services is youth economic insecurity. The educational institution to the stable job in these surroundings is still unclear, and that leads to the growing dependency on the informal and unstable sources of income (Berebon, 2025; Kakar & Kakar, 2025). Digital financial livelihoods have become alternative income generating means, especially among the young people in recent years. These are freelancing, e-businesses, online training and other platform-based work that is facilitated by mobile and internet technology. Although these opportunities are usually positioned as all-inclusive and transformative, their

success depends strongly on the enabling factors of a well-established connectivity, digital literacy, and institutional support (Atta-Ankomah et al., 2024).

The unmet potential of digital financial livelihoods versus the structural realities of low-connectivity areas is the gist of the issue considered in the study. In Balochistan, youth are increasingly resorting to online platforms as one of the ways of coping with falling employment prospects in traditional ways. Nevertheless, their access to the digital means is limited by infrastructural issues that have been persistent, such as the lack of reliable internet, power outages, and access to digital devices. Consequently, electronic financial transactions do not always lead to economic stability. Rather, they generate disjointed and unstable income trends, which makes them remain vulnerable. Lack of integrated policy interventions and support systems also contributes to this situation, and youth are left to figure out digital economies without support resources or policies.

Digital financial inclusion has been embraced at the international level as a tool towards increased economic inclusion and poverty alleviation. Studies show that access to the digital platform may help people transcend geographical and structural obstacles and open the access to global labor markets. The research on gig economy and freelancing points out how they can provide flexible jobs, especially to the young generation. But this literature mainly deals with high-connectivity or urban environments whereby infrastructures and institutional arrangements are comparatively advanced. As a result, the dynamics of digital financial systems in low-connectivity locations where the conditions underpinning digital interactions are poor are poorly understood (Tay et al., 2022; Umeaduma, 2023).

Digital financial services have grown over the recent years in the context of Pakistan with the help of mobile penetration and policy measures that seek to include everyone in the financial system. Although this has been made, inequalities between regions still exist. Province like Punjab and Sindh have been comparatively better digitally adopted whereas Balochistan is very underdeveloped in terms of connectivity, education and economic infrastructure. Current studies on digital finance in Pakistan are focused mostly on urban communities and formal financial infrastructure and do not pay sufficient attention to informal digital livelihoods and how they may tackle the issue of youth unemployment. This leaves a gap in the comprehension of the lived experiences of young people who use the digital platforms under limited circumstances (Lal et al., 2024; Manzoor et al., 2021; Nizam & Rashidi, 2025).

In Balochistan, the disparity is higher because of the overlaps of several structural dilemmas. Poor digital literacy, high unemployment and poor industrial development limit both conventional and digital livelihood opportunities. Although digital platforms are potential alternatives, their use and influence are not uniform and under-researched. Limited empirical data exists on the ways young people in Balochistan gain access to, use, and value digital financial livelihoods. Also, not much has been done in research on the coping behaviors adopted by youth to deal with economic insecurity in this environment. This is because of localized lack of knowledge which will hamper the formulation of effective policy responses that will suit the needs of the region.

This study aims to explore the topic of digital livelihoods as a coping mechanism toward reducing youth economic insecurity in low-connectivity regions of Balochistan. In particular, the research will determine the factors that lead to economic insecurity, access and use of digital financial services, obstacles to adoption, and the efficiency of the livelihoods in enhancing the economic status. It also aims at examining the role of mobile technology, effect of digital literacy and the coping strategies used by the youth affected by financial constraints. In achieving these aims, the

study will add to the overall knowledge about the connection between digital finance and economic vulnerability in structurally disadvantaged areas.

Review of the Literature

Digital financial livelihoods have become an emerging theme of discussion in the development literature, especially with regards to financial inclusion and youth employment. Digital financial inclusion is utilizing digital tools to access financial services, which may be payments, savings, credit, and income generation (Demirgüç-Kunt et al., 2018). Researchers believe that digital finance has the potential to increase economic inclusion, decrease poverty, and create resiliency among vulnerable groups (Ozili, 2020).

Nonetheless, infrastructure, especially the internet availability and power supply is critical to the success of digital financial systems. Research in Sub-Saharan Africa and South Asia shows that low-connectivity settings are a strong barrier to the use and effects of digital financial tools. Lack of trustworthy infrastructures means the digital platform cannot offer reliable sources of income, thus creating unreliable livelihoods (Aker & Mbiti, 2010).

Digital economies and youth participation have been extensively considered in urban settings, where the freelancing, gig working, and online entrepreneurship are emerging fields (Graham et al., 2017). Such opportunities enable young people to overcome the conventional barriers in the labor market. Studies have however shown that these gains are not equally spread and, in many cases, it does not reach people in rural or poorly developed areas because people have no access and capability (Donner & Escobari, 2010).

Digital financial inclusion is still low in Pakistan especially in such provinces as Balochistan. Low internet penetration and illiteracy levels and gender inequality are reported as obstacles (Malik, 2022). Although mobile technology has increased access to financial services, the potential of the technology has not been adequately exploited because of the infrastructural and education barriers. It is also well documented that there exists a relationship between unemployment and the adoption of digital livelihood. With the loss of traditional sources of employment, people are likely to find alternative sources of income, such as digital ones. Naturally, this change can take place without proper preparation and lead to precarious and informal employment (Kässi & Lehdonvirta, 2018).

The literature also has discussed psychological effects of economic insecurity. Research indicates that insecure sources of income particularly in gig and freelance economies lead to stress, anxiety and low well-being. Uncertainty and absence of social protection mechanisms increase these effects in low-resource settings (Kakar & Kakar, 2025; Wood et al., 2019). The obstacles facing the use of digital financial include, digital illiteracy, awareness, and institutional support. Studies underscore the importance of introducing digital education and training programs to promote the use of participation Informal mechanisms of learning, peer training and community-based programs are particularly effective in the context of low-resource settings (Aranda-Jan et al., 2020) ...

The policies of the government are important in the formation of digital financial ecosystems. Poor policy focus, ineffective regulatory frameworks and failure to invest in infrastructure are some of the factors that deter the development of digital economies in marginalized areas. Scholars are in favor of the combined strategies that integrate infrastructure development strategies, education strategies, and strategies of financial inclusion (Kakar & Kakar, 2025; Owusu-Peprah, 2024). A common way of coping with economically insecure settings is diversifying sources of income as well as depending on informal networks. Online platforms give these strategies a new dimension where remote working and accessing the global market are possible. These strategies however, with lack of structural support, have limited scope and

impact. According to the literature, although digital financial livelihoods have a potentially positive impact, their usefulness is determined by the situational factors. In some areas such as Balochistan where the infrastructural and institutional problems have remained, digital solutions cannot help in dealing with the issues of economic insecurity (Umeaduma, 2023).

Research Methodology

The research design used in this study is a qualitative research design to investigate how digital financial livelihoods are used as coping mechanisms among youth in low-connectivity regions of Balochistan. A qualitative design was chosen in order to present detailed views, lived experiences, and contextual realities which are immeasurable by using structured technique. The research was done in three districts, namely, Quetta, Khuzdar and Chaman. Their socio-economic diversity and the differences in the level of digital infrastructure were the reason to choose these areas. The participants were selected using purposive sampling, and those who were actively involved in digital financial livelihood activities were selected. The study consisted of 21 participants, who made sure to present a variety of digital engagement types, including freelancing, online business, training, and digital services. In-depth interviews were used as a method of data collection. The research objectives were used to come up with an interview guide that included the theme of access to digital tools, barriers, livelihood strategies, and coping mechanisms. Semi-structured interviews were used to enable flexibility and consistency among participants. The interviews were held in a language that the participants could feel comfortable with and the interviews were recorded with their consent. Thematic analysis was used to transcribe and analyze the data. This approach allowed identifying recurring patterns, themes, and categories, which were related to the research questions. Moral aspects were adhered to. The study participants were made aware of the study purpose and confidentiality was ensured during the research process. The process was voluntary and the participants could pull out any time. The approach helped to have a complete picture of how the youth maneuver in the digital financial systems in limited settings, giving detailed qualitative data about their coping mechanisms and difficulties.

Data Analysis and Results

The findings are organized into thematic categories derived from the research objectives and reflect the lived experiences and perspectives of participants engaged in digital financial livelihoods in Quetta, Khuzdar, and Chaman.

Persistent Connectivity Challenges

The interviewees repeatedly talked about the internet connectivity as the essential and unremitting impediment to their digital financial involvement. Most of them pointed out that unreliable internet connectivity interrupts the workflow, decreases the productivity and a lack of credibility with clients. Common barriers found to be common were frequent disconnections, low bandwidth, and limited network coverage. Participants explained that these problems are not one-time but systemic which impacted their capacity to have a steady digital presence. One of them mentioned that internet connection is never steady and work deadlines are constantly missed because of no connection, as it can directly influence the generation of income. Electricity shortages were reported to be as disruptive in addition to the issue of the internet. Power failures stop all the working processes especially to those requiring mobile charging or the internet. Participants described how despite the presence of digital opportunities, due to instability infrastructures, they are not able to effectively take advantage of such opportunities. The lack of internet connection and unreliable power supply makes it so that digital work is not predictable and is not reliable. In addition to impacting earnings, this instability spoils professional relations with clients who want to know their goods delivered on time. The

participants mentioned that they usually miss out on repeat assignments as a result of failure to connect because of low-speed connections. Consequently, digital livelihoods, based on stable access, are greatly limited. The continued presence of these infrastructural issues imply that connectivity is not a fringe issue, but a fundamental limitation that predetermines the nature and possibility of online interactions in Balochistan.

Limited Access to Digital Financial Opportunities

The participants said that they had partial, inconsistent and inadequate access to digital financial opportunities to maintain economic stability. Although online opportunities offer certain means of generating income, they were described as sporadic and very challenging. The majority of participants noted that it is hard to get online employment, as the exposure is low, one cannot access the platform, and there are more qualified or better-prepared people. One of the participants said that the work is present online, but not to count on it completely, which reflects the insecurity that is inherent in such earnings. Simultaneously, the participants highlighted that their areas had no reasonable traditional employment opportunities. Inadequate development of industries, low level of presence of the private sector and limited number of government jobs leave the youth with limited options. This two-fold constraint compels a considerable number of people to depend on online solutions regardless of their inadequacy. Dependence is however not equal to security. Interviewees reported that digital work income is very erratic, and it is challenging to plan finances. In other instances, people said that they had been jobless for long. The incompleteness of access also indicates infrastructural and informational disparities in which a lot of youth are not aware of opportunities or cannot fit the technical demands. This inequitable access leads to the scenario of having digital finance as a potential resource, which does not work as a consistent livelihood system. The participants said that despite their promise, digital platforms provide them with little and unequal chances, which cannot make them financially independent.

Nature of Digital Engagement

The participants said that they do various types of digital financial activities, mostly in the informal digital economy. The most popular types of engagement were freelancing with media houses, running online businesses, offering instructional services, conducting training, and being involved in research-related activities. Such activities commonly were enabled using digital platforms that can be accessed using mobile devices. Many of the participants noted that they depended on smartphones as the main work-related devices due to the inability to use laptops and stable workplaces. According to one participant, the majority of work occurs via mobile due to the lack of laptops and constant internet access, which is a sign of resource factors influencing the form of digital participation. Mobile technology is used to access the digital work but hinders the complexity and magnitude of activities that can be accomplished. The participants explained that they usually do small or low-paid tasks because of these restrictions. Also, online interaction was characterized as self-directed, and people seek opportunities on their own, acquire skills informally, and organize their work without the support of the organization. Participants emphasized that they have to constantly adapt to digital livelihoods by acquiring new tools and platforms. Nonetheless, lack of formal training and mentoring limits development of skills. Nevertheless, despite these hardships, participants perceived online interaction as a need-based option in the face of conventional joblessness. This engagement is resilient and constrained as young people take an active role in the digital economies but on limited scales that are characterized by infrastructural and resource barriers.

Ineffectiveness of Digital Finance in Reducing Insecurity

The participants said that digital financial livelihoods even in their perceived potentiality have not been of much avail in improving their economic status. Digital work was not considered to be stable but rather unpredictable and inadequate. Most participants complained that earnings earned in the digital space are unpredictable, and it is challenging to support the essential needs. According to one of the participants, digital work brings hope, yet it is not a stable factor, which adds pressure and anxiety, which is the psychological effect of unpredictable sources of income. The participants have reported that the non-regularity of work can cause financial stress especially when it is coupled with other economic problems. The hope that digital finance could be a viable substitute to regular jobs did not come to fruition. Instead, there was a cycle of struggle and doubt of participants, as time spent on searching and fulfilling with digital work does not necessarily lead to sufficient returns. Such state of affairs adds to frustration and vulnerability. Also, the participants observed that digital platforms do not have many security measures, including guaranteed payment or dispute resolution, which makes it even more insecure. The fact that digital finance cannot deliver a predictable and adequate amount of income weakens its position as a coping strategy. Instead of alleviating economic insecurity, it occasionally increases it, through the establishment of unstable income streams and psychological anxiety. These results reveal that unless enhanced infrastructure and institutional systems are in place, digital livelihoods in financial form have limited potential to mitigate underlying economic vulnerabilities.

Structural and Institutional Barriers

Participants highlighted several structural and institutional constraints which limit their potential to successfully participate in digital livelihoods in the form of digital financial services. One of the key issues that emerged was that the government did not support and pay policy attention to the digital economy in Balochistan. Participants said that there are no specific efforts, education, or even financial help to encourage young people in the digital sphere. One of the participants indicated that there is no appropriate support system to guide youth to develop in digital areas, which is perceived as institutional neglect. Besides policy shortcomings, infrastructural shortcomings like bad internet connectivity and erratic electricity were also mentioned severally. Digital illiteracy was another factor that was seen to be a major barrier especially to those who have never had a formal education or training. The participants highlighted that not all youth can engage in digital economies because of inadequate technical know-how. A lack of workspace also limits productivity since most people do their work at home conditions, which are not favorable to work. Lack of common working areas or e-centers restricts the possibilities of developing skills and collaboration. The participants also indicated that use of digital devices like laptops is still minimal because of financial limitations. All these barriers combined make the environment where digital participation could happen but with great limitations. The absence of institutional support does not allow building a sustainable digital ecosystem. Consequently, the youngsters end up to explore digital opportunities alone, in most cases, without the resources or guidance they require to excel.

Dual Vulnerability in Traditional and Digital Sectors

The participants highlighted how the traditional and electronic livelihoods are also weak at the same time to determine economic insecurity in Balochistan. Lack of industrialization and insufficient diversification of the economy curtails the opportunities of the conventional sectors of production, trade, and services. The participants cited that it is not common to get stable jobs in these industries and this has increased unemployment among the youths. The duality of vulnerability was encapsulated by one participant who said that there are no jobs in the traditional industries and neither is digital work reliable. Digital channels present alternative

opportunities but do not offer regular and adequate earnings to substitute regular jobs. This places a scenario where the young people cannot find a footing in either field. The participants explained this situation as an ongoing battle, in which they alternate between partial digital jobs and unproductive efforts to pursue more conventional jobs. Insecurity is further increased by absence of integration between these sectors. Formal economic arrangements do not support digital livelihoods and the digital innovation is not integrated into traditional sectors. This leaves the youth locked out of the stable employment systems as well as scalable digital opportunities. This two-sided vulnerability makes reliance on informal work and precarious working arrangements more. Participants reported that the condition not only impacts on their economic wellbeing but also on their future employment opportunities. Failure to gain stable earnings out of both sectors strengthens a cycle of economic marginalization, restricting opportunities of upward mobility and exposing social-economic risks.

Coping Strategies and Adaptive Measures

Participants cited various coping tools to negotiate the issues that come with digital livelihoods. One of the key tactics was to enhance access to the internet, such as changing service providers, switching to several networks, or temporarily moving to better-connected areas. It was also noted that the participants saw the significance of digital education as a long-term solution. It was proposed that digital skills training should be incorporated in school, college and university education systems to equip young people with digital economies. The participant added that education is perceived to be valuable by saying that training at schools and informal centers can make youth able to be skilled and independent. There was also widespread informal learning practice as participants used online tutorials, peer support and self-directed learning as a means of learning. The community-based training and knowledge sharing was found to be useful among people who are not enrolled in the formal education systems. Participants reported the importance of inclusive approaches that can involve marginalized groups that do not have access to institutional resources. Moreover, other participants embraced adaptive work approaches like working at off-peak periods when internet connectivity is rather stable. Others expanded their operations by incorporating several small online tasks to make money. These coping strategies illustrate resilience and adaptability in the youths. Nevertheless, the participants recognized that such strategies are rather partial in their effect and fail to tackle structural problems. The fact that it depends on efforts by individuals and not on a systematic support proves that there is a discrepancy between policy frameworks and the realities on the ground.

Discussions

The results show that there is an evident structural dissonance between the theoretical potential of digital financial livelihoods and empirical realities of low-connectivity areas of Balochistan. Digital platforms are often imagined as an economic inclusion tool, able to circumvent the existing labor market restrictions and allow their inclusion in global economies. Nevertheless, the data collected in the framework of this research shows that these assumptions cannot be true in cases when the basic infrastructure is not developed yet. The ability of digital finance to be a viable livelihood approach is highly limited by systemic constraints, especially connectivity, institutional support and socio-economic context constraints. Digital platforms do not function as structural change tools, but instead, they are being used within the framework of structural inequalities and in many cases, they are replicating or even exacerbating the inequality.

Connectivity appears to be the key factor defining how effective digital engagement is. Internet connectivity and access to power that is reliable and stable are not additional requirements, but must be met to be involved in the digital economies. The results are consistent with the general literature on development that places infrastructure as the cornerstone of the digital inclusion.

Without a regular connection, digital work is disjointed and untrustworthy and reduces the productivity and credibility. As the experiences of the participants show, each time the connectivity is interrupted, what it translates to are the missed opportunities to earn money and poor relationships with the clients. This adds to the argument that technological interventions cannot be separated with the physical infrastructure. The digital finance systems rely on round-the-clock connection and unless this is achieved, they cannot provide sustainable economic results.

The concept of partial access that it was found in the study is a symptom of a larger scheme of systemic inequality. The young people of Balochistan are not totally left out in digital platforms, instead, they participate in these platforms under limited circumstances that do not allow them to fully participate. Such a kind of partial inclusion creates a paradoxical scenario where people are technically but are marginalized economically. The ability to access does not mean youth are able to benefit. Rather, it leads to unstable modes of interaction that are typified by haphazard work, low wages and low mobility. These conditions are similar to those found in the informal labor market where people are involved in the labor market without any security. The results imply that the digital inclusion that lacks the facilitating factors is prone to strengthening, instead of diminishing inequality.

The attributes of digital work as reported by the participants align with how world economies of gigs and freelance work. Nevertheless, the extent of scaling and sustainability of such work varies greatly depending on the context. Digital labor has the potential to become stable and specific jobs in the urban and highly connected environment. On the contrary, the participants of the current study have to work in a confined environment with limited access to devices, insufficient skills and unreliable connectivity that limits the amount of engagement. Mobile technology dependency, although it is an entry point to the digital realm, also restricts the level of complexity of tasks that can be undertaken. This leads to concentration in low value areas in the digital economy with low earnings and a great level of competition. Digital work therefore is an additive but not a revolutionary thing.

The psychological effects of this instability are great. The description of stress and anxiety, as well as uncertainty by the participants, are representative of the overall impact of precarious employment. Digital livelihoods in this regard, as opposed to traditional employment arrangements that might provide some level of predictability, are subject to irregular patterns of income, and lack protective tools. These issues are reflected in the literature of the gig economy as unstable work arrangements have been associated with poor mental health conditions. Absence of social safety nets and institutional support adds to such effects in Balochistan. Thus, economic insecurity is not an issue of purely financial aspects but also of psychological wellbeing, the ability of people to plan and maintain long term livelihood plans.

Institutional issues are very important as they influence these results. The results show that there is a great disparity in the policy focus to digital economic development in Balochistan. Lack of specific intervention, education and lack of investment in infrastructure constrains the capacity and access. Digital finance is an isolated intervention that lacks a coordinated set of policies as a component of a larger development strategy. The institutional disengagement is another factor which leads to digital illiteracy since people are not supported to learn the skills in a structured manner, but are left to learn on their own. This supports the prevailing inequalities, with only those who have been exposed to them or have resources to do so being able to become participants. To bridge these gaps, a combination of policy measures such as development of infrastructure and investment in human capital are needed.

The digital livelihoods limitations are further put in context with the concept of dual vulnerability. The environment in which the participants are working is weak both in terms of traditional and digital economic systems. The loss of the traditional jobs, which are caused by a deficit of industrial growth, results in youth having to find ways out in the online realm. These options however are not stable enough and do not offer adequate income to substitute the traditional livelihoods. Digital finance is not a wide-ranging replacement, but an inadequate complement. This existence of weak systems worsens economic insecurity, as they are not provided with sure routes in both spheres. The results indicate that the youth insecurity issue would be mitigated through reinforcing both the traditional and online sectors complementary to each other. Coping strategies that have been identified in the study are adaptive strategies to structural constraints. The focus on online education, the development of skills, as well as a greater accessibility shows that the participants understand what it takes to participate effectively. The resilience and agency are reflected in informal learning practices and peer support mechanisms. The strategies however have their limitations in relation to structural conditions and thus offer limited results. Individual coping mechanisms are not enough without systemic interventions that can take care of the infrastructural deficits and institutional gaps. The results highlight the importance of multifaceted strategies to match technological opportunities and situational realities such that digital financial livelihoods would be beneficial in terms of economic security instead of adding to the existing vulnerabilities.

Conclusions

The research confirms that the digital livelihoods of financial livelihoods in Balochistan have their operations within a limited structural environment, which restricts their usefulness as a tool of alleviating youth economic insecurity. Despite the active use of digital platforms by youth, their use is still influenced by the continuing infrastructural shortages such as unreliable internet connectivity, and unreliable access to electricity. These limitations interfere with the continuity of work, decrease the stability of income, and impose a lack of trustworthiness needed to remain involved in digital markets. Consequently, online incomes never develop into stable or safe sources of income. The results also suggest that access to digital finance is not complete and that access is unequal, which creates a situation in which there is engagement but lacks economic security. Young people have no alternative sources of traditional jobs and, therefore, are forced to turn to digital lines, but they do not give regular and adequate yields. This forms a dependency cycle where the income is irregular, growth opportunities are minimal and vulnerability is increased. Instead of reducing the insecurity, in this case, digital financial interactions play a role in the disruption of the economy and psychological pressure, which is the unstable aspect of such livelihoods. The paper also emphasizes the importance of institutional and structural aspects in determining the outcomes of digital livelihoods. Lack of specific policies, investment in infrastructure and lack of digital education limit access and capacity. In this respect, digital inclusion cannot be viewed as the strictly technological process but has to be placed in the context of the wider socio-economic contexts. Digital solutions will not be adequate and divided without realizing underlying inequalities. The study highlights that the digital forms of financial livelihoods in low-connectivity areas only offer adaptive measures but not long-term solutions. Their potential is subject to change depending on the development of infrastructure, institutions and human capital. This research suggests that the investment in stable internet and electricity infrastructure to guarantee stable digital interaction should be made. Introduction of inclusive digital education and training programs at both formal and informal systems.

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