
MOBILE WALLETS: THE NEWEST TOOL FOR BEAUTICIANS AT A PAKISTANI STARTUP

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Safia Javed, a 48-year-old beautician and mother of three sons in Lahore, has been the lone breadwinner in her family since her husband experienced renal failure several years ago and can no longer work. However, being responsible for earning the money to support her family did not mean she was always in control of it.

Like many women in Pakistan, sometimes when Ms. Javed brought home cash after working all day at a traditional salon she could do little to prevent various unemployed male relatives from taking her savings.

But, as Ms. Javed shared with the Special Advocate during the UNSGSA's visit to Pakistan, digital financial services (DFS) have helped change this situation now that she works at a startup beauty service called Ghar Par. The company, which enables its customers to connect with and order at-home services such as facials or manicures from vetted, well-trained beauticians on its app, partnered with Finja to utilize its SimSim mobile wallet for payments.

Ghar Par requires all its beauticians to download the mobile wallet and provides digital and financial literacy trainings to them—most of whom come from low-income backgrounds with limited education.

Some customers pay for the services digitally through a SimSim QR code. Others still give beauticians cash, which is then deposited at the nearest UBL Omni agent by the beauticians in their own SimSim wallet before the payment is sent to Ghar Par.

With their earnings being received on the mobile wallet, now Ms. Javed—along with the other female beauticians—possess more privacy and control over their money. She told the Special Advocate that SimSim has allowed her to keep her money safe and secure.

It has also helped save her expenses since she no longer needs to pay for an auto rickshaw (approximately 200 Pakistani rupees or USD \$1.30) to ride to Ghar Par's headquarters to deposit in-person the money she collected from clients each day that she worked. Not having to deal with this cash has meant that she can now double the number of clients she sees in a day, thus doubling her income. Further, Ms. Javed said she has been able to increase her earnings because the app helps connect her to more clients, usually upmarket, compared to the traditional salon in her neighborhood.

Now, Ms. Javed uses the mobile wallet for top-ups and bill payments. She has also been able to afford to put her sons back in school and purchased a house with her savings. She said her goal is to be able to save enough over the next few years to pay for the weddings of her children, and eventually she would like to become a trainer at Ghar Par's headquarters.

Most importantly, Ms. Javed has now become a highly respected member of her family and community. She now makes all the household decisions and people frequently come to visit her to ask her for advice.