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## Women Economic Empowerment: Challenges and Opportunities for Women Entrepreneurs in the Agriculture Sector of Pakistan

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### **Ms. Nadia Noor**

Assistant Professor, Department of Management Sciences, Lahore College for Women University, Lahore.

[nadiarandhawa397@gmail.com](mailto:nadiarandhawa397@gmail.com)

### **Dr. Sobia Hassan**

Lecturer, Department of Public Administration, Lahore College for Women University, Lahore.

[sobia.hassan@lcwu.edu.pk](mailto:sobia.hassan@lcwu.edu.pk)

### **Ms. Maryam Gull**

Assistant Professor, Department of Management Sciences, Lahore College for Women University, Lahore.

[maryam.gull@lcwu.edu.pk](mailto:maryam.gull@lcwu.edu.pk)

### **Ar. Yasmeen Ahmed**

Assistant Professor/In-Charge Architecture Department, Department of Architecture, Lahore College for Women University, Lahore-Pakistan.

[yasmeen.arch@gmail.com](mailto:yasmeen.arch@gmail.com)

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### **Abstract**

The current study aims to highlight the importance of women's entrepreneurship in the agricultural sector of Pakistan which provides opportunities for rural women for economic empowerment and poverty alleviation. Gender inequality and social and cultural constraints are the main challenges that hinder the economic empowerment and entrepreneurial development of rural women. The social and economic status of women can be improved through the provision of agricultural education and training, micro-financing, agriculture extension services and development of entrepreneurial and leadership capabilities. The development of micro-enterprises is crucial for improving the economic well-being of rural women and provides employment opportunities for the rural community. Gender inequality should be addressed to uplift the status of rural women and to provide them with basic facilities of education, health and income. At the Government level, legal, social and economic empowerment should be provided through legislation to ensure their access to education and earnings. The government of Pakistan needs to develop a comprehensive and collaborative system to help rural women by providing

grants or interest-free or highly subsidized loan products along with basic business running skills and to better equip them for proper utilization of the loan.

**Key Words:** Gender Disparity, Rural Women Entrepreneurship, Rural Women Empowerment, Micro-Finance, Micro Enterprises

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### **Introduction:**

Entrepreneurial opportunity refers to a state of affairs where new products, services, raw materials, markets, and organizing methods can be introduced through the formation of new resources, ends, or means-ends relationships. Market disequilibria result in new opportunities that can be “discovered” by individuals who are attentive to these opportunities. Entrepreneurs “create” opportunities through the process of emergence and exploration of the existing opportunities (Shane and Venkataraman, 2000). The entrepreneur represents a motivated and committed person who is agreed to take the risk for a new idea and invest his or her time, career, and finance in an uncertain business venture.

Entrepreneurship refers to the force that organizes the resources to come across unsatisfied market demand by creating and building something new. This is a practice of value creation through the exploitation of an opportunity by allocating a distinctive bundle of resources (Sarasvathy, 2008). Entrepreneurship is the most critical way to accelerate economic growth and business development in the country. Entrepreneurs help to promote capital formation through new products and market development and create wealth in the country. Entrepreneurship is considered as confidence and dreams of millions of individuals all over the world and provides the platform to convert innovative ideas into reality. It represents a pathway to economic development and prosperity and helps in the reduction of unemployment and poverty in the country. The dominance of economic, social, cultural, religious, and psychological factors in a society determines entrepreneurial development in that society (Sharma, Dua & Hatwal, 2012). The word empowerment refers to the condition where an individual has power and capacity and the means to put one’s potential and efforts to achieve anticipated social, political, and economic objectives or status of life (International Encyclopedia, 1999).

Women entrepreneurship refers to women empowerment which has been an emerging phenomenon that is critical for the economic and social development of developing countries. Women Entrepreneur agrees to take risk, accepts challenges to fulfill their needs, and develops economically as self-sufficient (Khanka, 2000; Roomi, 2008). Women face various problems to earn to meet the needs of their families. By recognizing themselves as prosperous entrepreneurs, they shine on the horizon of their families as well as society. Women’s economic empowerment and business development through entrepreneurship have attracted the great attention of economic policymakers and HR experts. Thus, women empowerment talks about giving capabilities and resources to direct women’s life to achieve anticipated goals. Economic Empowerment is described as a practice by which women achieve autonomy and control over resources of information, knowledge, technology, income, expertise, and training (Alsop, Bertelsen & Holland, 2006). They challenge the beliefs of patriarchy by sharing in leadership,

contributing to decision making, improving their self-image, actively participating in the course of change and developing the talents to assert themselves.

In the post-2015 era, the focus of the world has shifted towards the achievement of Sustainable Development Goals that are grounded in discovering business opportunities and engaging more women entrepreneurs specifically in crucial sectors such as agriculture. Traditionally, women's economic empowerment has been considered the prerogative of development organizations and gender equality advocates in both developed and developing countries. Moreover, successful corporate executives have identified women's entrepreneurship as a means for business growth and competitiveness. Therefore, the engagement of women entrepreneurs symbolizes an underexplored business opportunity. All over the world, approximately, 564 million women are engaged in the agriculture sector. These women represent the world's most underutilized human resource that can contribute to the economic and social development of many developing countries (ASEAN, 2021).

The present study is a conceptual paper that explores the role and status of rural women in Pakistan. For economic and social development, rural women's economic empowerment and micro-enterprise development are necessary and this can be achieved through the development of women entrepreneurs in the informal sector. The purpose of this research paper is:

- To discuss the issue of gender disparity and lack of women's participation in the workforce.
- To highlight the unrecognized contribution of women in the agriculture sector of Pakistan.
- To highlight the significance of micro-finance for rural women's economic empowerment and business development.
- To describe the challenges and opportunities for rural women entrepreneurs regarding micro-enterprise development.

### **Gender Disparity and women's participation in the workforce of Pakistan:**

The cultures of South Asian countries are centered on gender classification identified by patrilineal descent, inheritance, patrilocal residence, and succession practices that deny women autonomy over their lives. Moreover, hierarchical relations are arranged in such a way that family members are dominated by the head of the family or his relatives. The status and autonomy of women vary across different cultures (Jejeebhoy & Sathar, 2001). Gender equality and women empowerment play significant roles to create economically stable and democratic societies; recognizing human rights; reporting persuasive health and education challenges; promoting peace and safety internationally; developing effervescent market economies; and confirming effective and sustainable development.

International Monetary Fund (Gender and IMF, 2016) has conducted a groundbreaking study on gender equality and reports that inequality between men and women is pricing billions of dollars worldwide per year in the form of lost economic growth. Whereas economic growth reduces the gender gap. This fact is specifically related to Pakistan, a classic case where nearly half of the female population continues to be excluded from the productive sphere of life due to

social and cultural constraints. Women empowerment and development through education and economic independence is not impossible, but it is a challenge for the Government of Pakistan. The Government of Pakistan can enhance the productive participation of women in economic growth by providing them with more employment opportunities as well as promoting women's entrepreneurship to grow their businesses.

Pakistan being a developing country faces the challenge of gender inequality due to male dominance at several social levels. The females have been subjugated by the males at both organizational and social levels. According to the Global Gender Gap Report (2016), Pakistan ranks 143 out of a total of 144 countries in terms of opportunities for development and economic participation for women. Since 2015, this world ranking persists due to socioeconomic factors that deny education, employment, financial independence, and business and property ownership for females. In a global economy, more than 126 million women are presently managing their businesses successfully and in the coming decade, more than one million women are estimated to come into the global workforce (Cornwell, 2018). In Pakistan, women have been still struggling for their status and economic well-being in society and only a few women entrepreneurs have succeeded in the business sector. These women entrepreneurs have emanated a long way in the business sector of Pakistan and are contesting on many fronts as compared to a large number of successful women entrepreneurs in the world with distinctive accomplishments (Khan, Naveed & Jantan, 2018).

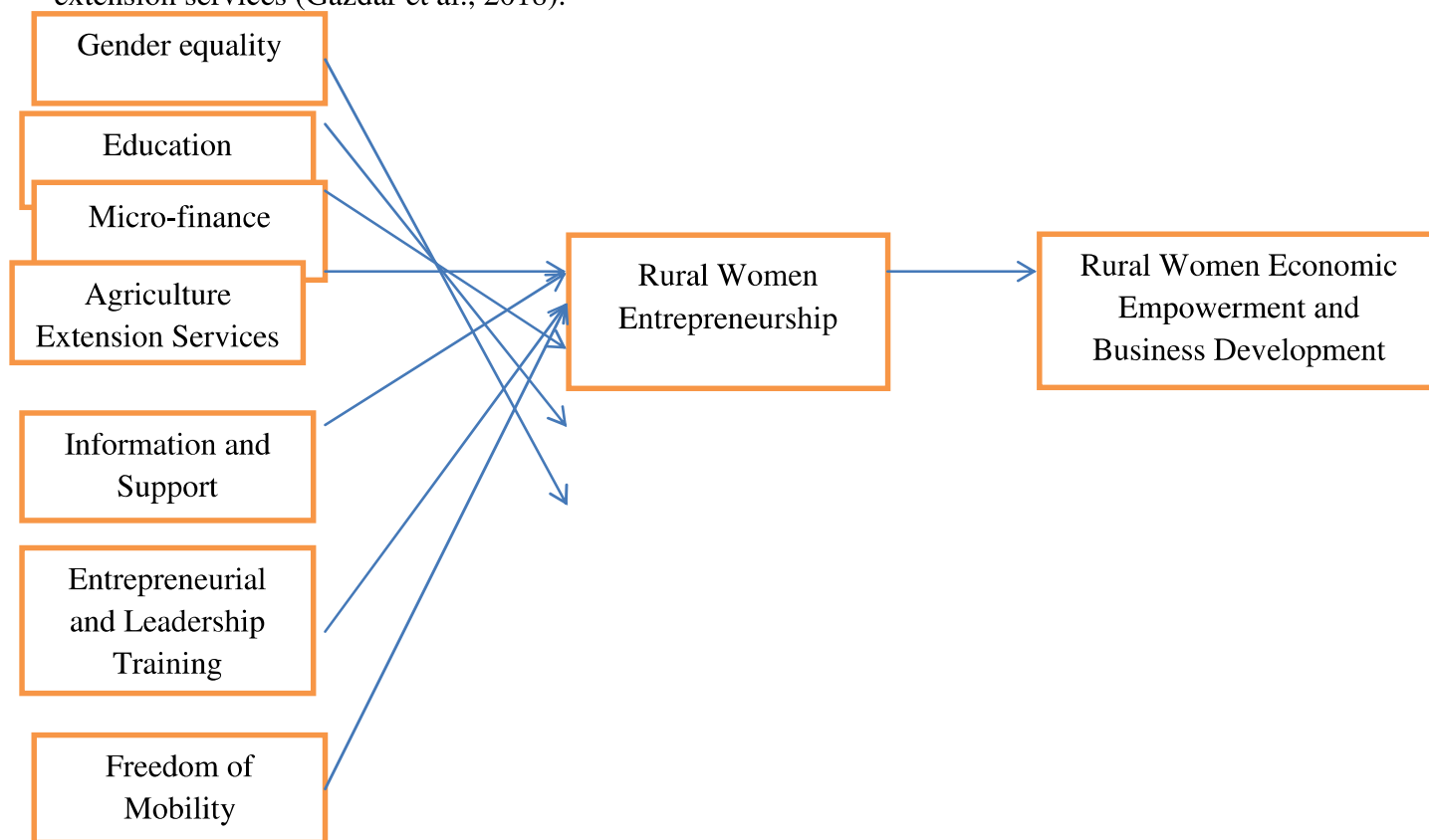
In the social system of Pakistan, specifically in rural areas, women are subjugated to a separate and distinct status that effectually negates education and autonomy for them. They are more subordinate to men (husbands, fathers or brothers) and cannot make decisions of their lives. The problem is that the participation of women in the labor market is determined by inflexible gender role beliefs, social and cultural constraints on women's freedom of movement and work-related discrimination (Roomi, 2008). Till in recent times, in rural development programs, women were reflected as helpers to their husbands, or as mothers or daughters. It was presumed that their economic status would improve with the economic prosperity of their spouses. However, this assumption did not come true due to unequal power relationships between men and women and concerning people of diverse classes, cast lists, and races (Commonwealth Secretariat, 2001).

In Punjab, people in rural areas, are progressively advancing toward business development, commercialization and delivery of services but women are still deprived of their inherited share of land or property, specifically in the case of the large area. Moreover, due to this fact, they are not been married erstwhile. In Central Punjab, there is the common practice of exchange marriages. In the incidence of breakup among one couple, the second couple's marriage will also break. Sons are preferred over daughters for the attainment of higher education and improved nutrition. Polygamy is a common practice among landlords. The education of girls is usually restricted to basic religious education. They are not only discriminated against financially but occasionally also become the target of inhuman and belligerent practices including Karo Kari, Vanee, Qasas, Haddood Ordinance and marriage to the

Quran. Their survival is constrained by the social values and norms they live in. In rural Punjab, the family system is patriarchal and *Pardah* (veil) is common practice (Samee et al., 2015).

In the agriculture sector, gender inequality has been the main focus of the researchers to address the problems of rural women's development and promote their engagement in the social and economic development of the country. The due acknowledgment of their role and contribution is subjected to many constraints but the gender gap is the uppermost where they are not confined by abilities and talents but by cultural prejudice of gender (Begum & Yasmeen, 2011). The situation has become more aggravated as the policymakers neglected rural women's empowerment and development and did not make any effort to distinguish and stimulate women's participation in the agriculture sector; as a result, depriving the country of completely utilizing and benefiting from the talents and struggles of women.

In rural areas, the education level of males is comparatively high as compared to that of females. Farming and non-farming sources provide earnings to 39.3% of the farm families. As compared to the male counterparts, the contribution of females in different crops and livestock activities is significantly high. Findings showed that females on average contribute 42% to crop activities and 53% to livestock activities on a daily basis (Abid et al., 2018). Despite the contribution of females in crop and livestock activities, they had limited access to agriculture information, agriculture extension services, and credit facilities as compared to the male family heads. The social, cultural and religious values are the main reason for male dominance in the society of Pakistan. The research study found significant differences in views of family heads and their female counterparts related to the obstacles to equality of gender in agriculture extension services (Gazdar et al., 2018).



**Figure 1: Major factors contributing to the rural women's entrepreneurship Contributions of Women in the Agriculture Sector of Pakistan:**

In rural areas, farmers typically use their family labor involving women for the cultivation of crops and caring for livestock. Like other developing countries of the world, women in the agriculture sector of Pakistan are amongst millions of small farmers and landless laborers who are struggling back rural poverty for their survival and toil hard to satisfy the fundamental needs of sustenance, clothing, and shelter through crop production. The rural population mostly earns their livelihood through reliance on agriculture. Rural women are usually liable for caring for livestock. Livestock refers to the sole largest sector which is contributing about 53% of the total agricultural value addition (Khan, 2008). The milk market of Pakistan is estimated at about 40 million liters per year and the bulk of this is supplied by Punjab. The major crops cultivated in Punjab include wheat, sugarcane, cotton, pulses, fodder and vegetables. Among fruit production, Punjab has become dominant for supply of citrus and mangoes (Samee et al., 2015).

The contribution of women to the rural economy cannot be denied. They have been working in agricultural fields and small cottage industries along with raising livestock. They stay busy from dawn to dusk and contribute to all the small and large farm activities. They supply food to men working in the fields, fetch water, collect wood for fuel, and manage livestock. They work shoulder to shoulder with men to help them in the cultivation of crops from the soil preparation to the post-harvest activities. They are, at the same time effective in seedbed preparation, plowing, sowing, fertilizer use, cutting of fodder, tidying, transferring husking, threshing, drying and storage of cereals and fodder, harvesting and selling of all the produces, fruits and vegetables (Butt et al., 2008).

Women's share in the production of livestock by-products is greater as compared to men. They possess livestock to address the problems of income, food security, investment and drought. Moreover, livestock provides ready cash for most of the small farmers to purchase agricultural inputs like seeds, fertilizers and pesticides (Jamali, 2009). In addition to income earning, livestock plays a pivotal role to satisfy domestic necessities such as purchasing daily foodstuffs, paying school fees for the children and medicines, etc. It is worth mentioning that crops-related income from the agriculture sector is greatly seasonal and reliant on the harvest regime. In contrast, livestock provides a consistent and timely source of earning through the sale of meat, milk, and other dairy products such as desi-ghee, butter, and cheese. To meet large family expenses such as weddings and health treatment, large animals are sold at good prices (Samee et al., 2015).

Tibbo et al. (2009) explicitly underlined the role of women in different crop-oriented activities in Punjab. In the agriculture sector, women are working in nearly all spheres of life but their contribution is considerably greater in the activities such as plant weeding, cleaning of seeds, drying, storing and binding of crops separately. All these agriculture activities are burdensome and require labor-intensive, repetitive work. Brohi (2003) highlighted the participation of women in all spheres of the agriculture sector along with the massive household and child-caring responsibilities. Regardless of these facts, rural women's participation is still

underrated in the economic development or completely disappeared. Zafar (2003) argued that women are rewarded based on non-economic criteria such as gender which highlights serious problems of equity and human justice. Therefore, the strategies for rural development must be based on clear developmental objectives as a replacement for decision making on basis of physical input and outputs which pay no attention to the human resource perspective, and the social facets of the agriculture sector.

Gazdar et al. (2018) reported that women's efforts in the rural economy continue to be unrecognized, unpaid, undervalued and neglected. The factors that contribute to less distinguishability, expression and agricultural gains include traditional, physical (childbearing, lactation, look after and abortions), institutional and socio-cultural in the agriculture sector of Punjab. Rural women are provided with unequal opportunities related to food, education, employment, income and ownership of assets. Lack of access to prenatal, natal and postnatal care facilities affects their health. Because of small land ownership, women and children have to do intensive labor to meet their basic needs. The Agriculture Extension Department is responsible for the transfer of technology to farmers. Their practices mostly focus on men while women farmers remain technology deficient.

In rural areas, men generally have the responsibilities of crop cultivation, protection, managing water, marketing of produce, collecting and transporting reaped crops. Rural women work parallel with men in almost all the agriculture-related activities such as preparing seeds, planting, tidying, seeding, cutting of forage, threshing, storing, handling and vending. Equally, all the work regarding sugarcane cultivation is accomplished by both the men and the women; comprising land grounding, weeding, peeling, baling, harvesting, etc. In Central Punjab, the role of women is increasing in maize, sugarcane, paddy sowing, and harvesting. The responsibilities beginning from seeding to picking of crops are endured by women. Mostly, women work in the production and harvesting of vegetables for domestic use. Primarily, rural men do the management of crops yet in the peak season for the cultivation and harvesting of wheat, maize, and rice they involve their women (Samee et al., 2015).

### **Women Micro-Enterprise Development:**

In developing countries, like Pakistan, micro-enterprise represents an effective way to attain goals of social and economic development. Microfinance is the program for the economic empowerment of poor women. Micro enterprises are described as a fundamental part of planned strategy for acquiring balanced economic development and empowerment of the poor women. Participation of rural women in agricultural activities is much greater than what statistics disclose. This is because most of the duties performed by them at the farm and at home are camouflaged as daily routines. In rural areas, human and nonhuman resources are abundantly available. This provides more time for innovative, energetic and motivated women to involve themselves in entrepreneur ventures or self-employment. Sidhu and Kaur (2006) argued that rural women's economic empowerment and business development are the means to provide growing employment opportunities to rural youth. It is the primary source to create employment opportunities for a large number of people within their social contexts. It enables rural women to

earn family income while fulfilling their childcare and household responsibilities. Women entrepreneurship in the rural sector helps to develop personal capabilities and enhance the decision-making status of women in the family as well as in society.

In the local economy, women entrepreneurs play a pivotal role to serve domestic markets and in developing countries, most of the micro-enterprises are commenced by women. In urban and rural areas, a large number of women have been successfully running small-scale enterprises that provide them self-generated employment in the informal sector to financially support their families. In addition to household and childcare responsibilities, rural women have contributed to crop cultivation and caring of livestock (Nazli & Hamid, 2007). They are working from dawn to dusk to cater to the needs of their families and these microenterprises activities can enhance their workload. They can allocate free time to income generating micro-enterprises activities when they gain access to labor-saving technologies in agricultural activities (Sharma, Dua & Hatwal, 2012).

Significant factors that help in entrepreneurship development among women include social and cultural norms, personal motivations, availability of finance, government support programs and business environment. Personal qualities such as hard work and persistence are the most common causes of the success of women entrepreneurs (Das, 2000). Other independent factors include family background, market opportunity, knowledge, challenge and dream desire of economic independence and status. These factors may be different and consistent with limitations such as community, family background, gender, age and work experience. In the last few decades, the transformation of agriculture sector has resulted in changing gender roles and has been labeled as 'feminization of agriculture'. In developing countries, national-level information and figures indicate increased involvement of females in agriculture and livestock along with an invariable decline in participation of males in this sector. The factors behind this transformation include the outmigration of males from rural areas, increased commercialization of agriculture, contagion diseases that mostly affect males, changes in weather, conflicts and technological advancements (Slavchevska, Kaaria & Taivalmaa, 2016).

Microenterprise not only enhances national productivity and generates employment opportunities but also helps to empower rural women through economic independence and development of personal and social competencies (Sidhu & Kaur, 2006; Sathiabama, 2010; Sharma, Dua & Hatwal, 2012). Rural women's entrepreneurship results in the development of the following personal and social competencies:

- Autonomy and Economic independence
- Better living standard
- Self-confidence
- Knowledge development
- Sense of accomplishment
- Better social relations
- Involved in administrative activities
- Increased participation in social gatherings



- Development of leadership abilities
- Participation in welfare activities for women and public
- Decision making capability in family and public

### **Challenges faced by Rural Women Entrepreneurs:**

Lack of technical knowledge and capabilities in business, work-family conflict, issues related to credit access for business start-ups, strains in funds borrowing, issues of gaining access to the export market for raw materials without agents, along with general psychological pressures due to banks, suppliers and customers, are the major challenges faced by rural women entrepreneurs (Roomi, 2008; Sharma, Dua & Hatwal, 2012; Mishra & Kiran, 2014; Masood & Jamil, 2015, Noor & Faisal, 2020). Moreover, other challenges faced by women entrepreneurs in the agriculture sector are as follows:

### **Issue of Gender Disparity:**

The Constitution of Pakistan provides equal rights for both males and females in society. But in real life, females are neglected in social and economic spheres of life because of male dominance. In rural areas, they are subordinate to men and lack income, education and health facilities. Social and cultural norms prohibit their autonomy and economic empowerment. They need permission from the head of the family to take initiative for a business start-up (Noor & Faisal, 2020). Entrepreneurship has conventionally been dominated and reserved by males. Therefore, gender inequality hinders the development of women entrepreneurs in rural areas. Consequently, male entrepreneurs dominate and hinder the development and achievement of female entrepreneurs. In the rural economy, food security has been enhanced due to the participation of females in the agriculture sector. According to the Punjab agriculture department, approximately 93 % of females lack land ownership in Punjab; whereas, 50% of them have been working as family and farm labor and about 75 % of these working females remain unpaid for their contribution (Abid et al., 2018). Their rights for land ownership and admittance to useful means including inputs, finance, market access and agriculture extension services need to be protected by agriculture policy for gender mainstreaming. Disappointingly, men do not consider and regard the farm work of women nor do they honor it as an economic activity rather it is utterly overlooked by men. Due to existing cultural norms, women have a minimal role in decision-making despite the roles, responsibilities, and sacrifices of women in the agriculture sector (Samee et al. 2015). Iqbal et al. (2015) described that women's engagement in Punjab in livestock and farming is through their share in farm-related activities and agricultural development but patriarchal society confines their role. As a result, they have not empowered to make decisions regarding their life and the authority to make decision lies with men. Daily, women work in agricultural fields for spend 12 to 15 hours. Whereas their farm-related work is customarily overlooked, unpaid and even not reckoned as an economically contributing activity.

### **Lack of Education and Technical Know-how:**

In Pakistan, rural women are deprived of education facilities and consequently, most of them are illiterate. Moreover, women who are literate are provided inadequate education up to the primary

or secondary level as compared to their male counterparts because of poverty, low socio-economic status, early marriages and partially because of sons' higher education (Samee et al. 2015). To commence an enterprise, lack of education is the principal hurdle. Lack of education facilities keeps women entrepreneurs obscure and ignorant of the development of technical know-how, new production methods, legal, financial and economic opportunities, marketing and other Governmental practices that will support and encourage them to progress (Masood & Jamil, 2015).

In Central Punjab, the main farm activities such as sowing, cleaning, and wheat garnering and in North Punjab, rice along with additional post-harvest maneuvers, are executed by females by hand; despite the availability of agricultural machinery for these operations. The fact is that they do not have approachability and their capability to operate the machinery is underrated. Customarily, women do the production and development of groundnut and rice nursery in north Punjab. The relocation of the rice nursery, fertilization, weeding and plant safety procedures are fundamentally completed by females. Due to the fact that the cost of women's labor is relatively cheaper in contrast to the usage of farm machinery, automation of farm activities has not occurred yet. Women have no access to tractors, milking machines, combine harvesters, or threshers whereas the acquisition of machinery and tractors on rent with increasing fuel charges is expensive. Moreover, women farmers have a perception that using farm machinery is related to male work. In conclusion, farm equipment is inapproachable to women in Punjab resulting not only in added manual labor than required; but also creating health problems (Samee et al., 2015). Rural women contribute as family workers and low-paid seasonal labor along with household responsibilities and family care. Therefore, the training requirements of rural women are different from that of men. For women and girls, effective and practical skill development is essential to enhance earnings prospects and can prove as a game-changer for workers with limited formal education. The leading gender project in South Asia: The Gender Equality for Decent Employment program (March 2010 - October 2016), was instigated by International Labour Organization and financed by the Department of Foreign Affairs, Trade and Development Canada is a significant example. This project was implemented with the collaboration of Government departments and employers to change policies and practices for gender mainstreaming. In agriculture, domestic work and bakeries, trade unions were formed to highlight the gender issues. During this project, 5000 females were trained of which 80% are effectively employed. Labour issues of women were reported by trained journalists through a gender-sensitive perspective (Gazdar et al., 2018).

#### **Social and Cultural Constraints:**

In Pakistan, specifically in rural areas, prevailing social, cultural and religious values and traditions discourage or negate paid labor, growth and prosperity for women. The caste system and religious values dominate one another and hinder the business development and economic empowerment of women (Gazdar et al., 2018). The need is to especially consider the protection of women from verbal and physical abuse, mistreatment, and domestic violence (Noor & Faisal, 2020). Ancient customs and old traditions that are of the view that women should be obliterated

to protect the rights of women should get changed now. Thus, there has to be the eradication of all sorts of violence against women comprising physical, social, and psychological at all levels. Moreover, women should provide admittance to health services, a good nutritional diet, uncontaminated drinking water and sanitation (Samee et al., 2015). Moreover, Begum & Yasmin (2011) mentioned that conservative cultural setup, social norms and early marriages also deprive women to get elementary education. Consequently, rural women depend largely on their outdated experience and knowledge and informal learning through experience from agricultural activities most of which are obsolete. Cornwell (2016) argued that two factors are important for the economic empowerment of females in developing countries. First, consciousness needs to be shifted—overturning internalized constraints and aspirational barriers that keep women in situations of subordination—and second, cultural beliefs about gender and power must be challenged.

#### **Restricted Mobility and Issue of Security:**

The control of women's mobility and their exclusion from public space is perhaps the most salient feature of Pardah in Pakistani society and it is equally true that gender is one of the most powerful social relations that shape Pakistani people's everyday lives, reflecting the social and political constructions of difference between women and men (Druza&Peveri, 2018). In rural regions, women's mobility is confined to the kitchen, kids and knitting. Social and cultural norms hinder their mobility and they are not allowed to drive vehicles. They are required to go back home from work before the sunset. Traveling alone and staying outside the home for business purposes are regarded as distrustful. Younger women often do not feel comfortable dealing with irritating men who have fewer concerns related to the work. Therefore, rural women face the major challenge of security for networking and mobilization (Abid et al., 2018; Gazdar et al., 2018). The availability of affordable and secure transportation modes also plays a critical role. Taking into consideration travel constraints, securing the delivery of the training in locations not too distant from where the women live and arranging the proviso of affordable and safe transportation facilities, could significantly improve access to education and training (ASEAN, 2021).

#### **Childcare and Family Responsibilities:**

In Pakistan, women tend to be emotionally attached to their family members and are less practical. They have the responsibility for performing all household activities and looking after their children and other members of the family. They feel overstrained with family responsibilities such as childcare, more courtesy to their husbands, and family members from in-laws who depart most of their vitality and time. These family responsibilities make it difficult for them to take initiative to commence an enterprise successfully (Gazdar et al., 2018; Samee et al., 2015). Zafar (2003) described the role and responsibilities of women in the agriculture sector of Pakistan and argued that they work as mothers, family laborers and socially productive workers at the same time; however, the economic significance of their participation is still underrated.

### **Lack of Health Facilities:**

In the rural area of Pakistan, women's status has been completely ignored and lack of basic health facilities is at the topmost. Generally, her health status is low and prone to illness as she does not obtain nutritious food during her lifetime (Begum & Yasmeen, 2011). Women bear inequality and unfairness regarding educational opportunities, nutritional diet, earnings, work, ownership of assets and are deprived of admittance to prenatal, natal and postnatal care disturbing their wellbeing and health. Understanding of a balanced nutritional diet is challenging. The knowledge related to a nutritional diet and the capability to prepare and serve suitable food quantities to all members of the family according to their requirements is determining factor for the nutrition-related roles of women. Moreover, different phases of life demand different nutritional requirements depending on food habits (Gazdar et al., 2018). In Punjab, chiefly malnutrition and undernutrition between mothers and children as debated earlier are because of poor information about nutritious food, the responsibility of household activities, absence of rest time, low socio-economic standing, unsatisfactory sharing of food sources, numerous pregnancies in short time interludes, big size of family and inadequate health amenities (Abid et al., 2018). Rural women have low health status due to insufficient and unhealthy diets and are easily prone to diseases. As economic workers, their productivity is greatly affected by their low health status. It is reported that prolonged malnutrition along with the amount of work badly impacts women's health status and affects the health of infants and young children (Samee et al., 2015).

### **Difficulty in access to Raw Material:**

In rural areas, raw material availability for all time is relatively difficult because of poor infrastructure and transportation facilities. Access to raw materials is a crucial part of entrepreneurial activities. Therefore, it turns out to be quite problematic for rural women entrepreneurs to gain admittance to required raw materials and supplementary inputs for business because of substantially high prices (Zeb & Khattak, 2014; Masood & Jamil, 2015; Gazdar et al., 2018).

### **Issue of Managing Finance:**

Women entrepreneurs have to face substantial difficulties in managing capital and fulfilling the monetary requirements of their business. Due to their low creditworthiness and fewer possibilities of business success, banks and financial institutions are reluctant to provide financial help to women borrowers (Zeb & Khattak, 2014). They need finance because of investment of capital in raw material, work in progress inventory, finished goods and delay in collection of accounts receivable from clientele (Masood & Jamil, 2015). Nousheen et al. (2008) described that women farmers find it difficult to get hold of agricultural information and training, microfinance and agriculture extension services. This situation has aggravated the threat of not attaining the maximum productivity from the agriculture sector in Pakistan. Women farmers represent the main donors of agriculture-related produce but they have restricted access to ownership of land and other assets. Therefore, their capacity to access finance is limited. Khan et al. (2020) found that the main recipients of the microfinance program are not the poorest of the poor women, and it suggests that those who benefit more from the program have better financial

standing and ability to invest in microenterprises to generate income, say, micro-enterprises. Henceforth, it seems out of the reach of the extremely poor due to lack of income-generating skills, knowledge, inadequate capital or poor repayment capacity. Therefore, it's prudent to say that microfinance is not well suited for the poorest of the poor and the government should adopt other policies to help them out of the vicious circle of poverty; e.g., grants or interest-free or highly subsidized loan products together with basic business running skills package to better equip them for proper utilization of loan before they could apply for microfinance.

### **Threatening Competition:**

Access to information, knowledge and training opportunities is a key factor to support productivity growth and the income of rural farmers. Acquiring entrepreneurial skills, agricultural techniques and market information can be particularly beneficial to improving the quality of agricultural outputs by easing the dissemination of knowledge and creating new opportunities for technological change (ASEAN, 2021). This is the age of technology and women entrepreneurs encounter many issues and challenges due to low levels of technical abilities and education. In rural areas, women entrepreneurs are unable to employ high technology in the production process. In a highly competitive market, they need to struggle hard for their survival against the male community who possess the power of experience and capability for the adoption of advanced technology for enterprise management and success (Masood & Jamil, 2015; Samee et al., 2015).

### **High Production Cost:**

For women entrepreneurs, lack of effective management skills among others contributes to the high production costs and appears as a stumbling block for them. Women use outdated methods of production and slow adoption or non-adoption of modern technological expertise results in a high cost of production (Masood & Jamil, 2015).

### **Low risk-bearing ability:**

In our society, women are mostly considered subtle and emotional by nature. For the commencement and success of the business, entrepreneurs should have the capacity to bear risk. Sometimes, women may be failing to tolerate risk because of lack of technical education, substantial training and financial support which is mandatory for the commencement of the business enterprise (Masood & Jamil., 2015; Zaheer, Zeb & Khattak, 2014).

### **Absence of Information and Support:**

Entrepreneurs need market information and proper support to achieve the next step of progress for their businesses. At the commencing stage of business enterprises, information requirements

of women entrepreneurs include support and training for business idea implementation, finding primary financial sources, and promotion/ advertising( Khan, Naveed & Jantan, 2018). An example is the program “Improving Market Opportunities for Smallholder Farmers In the Pa-O Self-Administered Zone”, which Myanmar has implemented. This program aims to increase economic opportunities for smallholder farmers, paying particular attention to women. It delivers knowledge on good agricultural practices focusing on proper crop selection, seed treatment and crop management (ASEAN, 2021). Women entrepreneurs, who are presently managing their businesses, require various types of support and information including capital for development and increasing sales volume. The desired needs of growing entrepreneurs may include: optimal use of resources for operating decisions; increase in funding; developing the business value; reward for self and assistants; recruitment, training and motivation for business progression; look over the business environment; successfully adapting to the environmental change; expansion of target market; managing the sales force( Masood& Jamil, 2015).

### **Opportunities for Women Entrepreneurs in Agriculture Sector:**

#### **Policy Initiatives to Enhance Women's Economic Empowerment and Business Development:**

In order to improve the prevalent employment status of Pakistani women, The Government of Pakistan has initiated steps in the right direction. National and International agencies have started various training programs, sensitization and awareness projects alone and in collaboration with the Government of Pakistan for the development of working women. A legislative framework has been developed to protect working women against discrimination and various institutions have been established with the purpose of enhancing their welfare. These include:

- The establishment of National Commission on Status of Women (2000).
- National Policy for Development and Empowerment of Women (2000).
- Gender Reform Action Plans (2004).
- Ministry of Women Development (2012).
- Protection against Harassment of Women at workplace Act (2010).
- The Punjab Protection against Harassment of Women at the Workplace Act(2012).

Moreover, Affirmative Actions through the reservation of seats and quotas are the salient steps taken by Government to protect Pakistani women against discrimination and violence at the social and organizational levels. These legislative frameworks focus on non-discriminatory policies for social and economic empowerment of Pakistani women to reduce inequalities and imbalances to ascertain their access to social and economic benefits and opportunities. Social empowerment includes their access to education, health facilities, law and justice and ending violence against them. Economic empowerment includes their access to credit, paid jobs, and their contribution to sustainable development and poverty reduction.

Punjab Government announced ‘Punjab Women Empowerment Package 2012 (PWEP)’ on International Women’s Day on 8<sup>th</sup> March 2012. On April 4, 2012 Women Development Department was established with the aim to develop and empower women and enhance their contribution to the social and economic development of Pakistan. This institution aims to protect

basic women's rights with the constitutional and legal framework and provide assistance to address their social and economic problems through the expansion of opportunities for them.

The initiatives taken by Women Development Department are as follows:

- Establishment of hostels for working women who are away from home in the province with the objective to provide them well protected and safe living place.
- Establishment of the Punjab Day Care Fund Society (PDCF) with the aim to combine efforts headed for the development of Day Care Centers (DCC) for supporting working women.
- Annual development Program with a focus on Awareness Campaigns on Punjab Women Empowerment Initiatives 2014, Restoration of existing working women hostels, Consultancy Service for Sustainable Development of Working Women, and Domestic Worker Training Program.
- Economic Initiatives include enhancing opportunities for public sector employment, maternity leaves, development of women entrepreneurs and provision of interest-free loans for women.
- Establishment of Punjab Vocational Training Centers with the objectives to provide training to domestic women workers related to cooking, serving, laundry, cleaning, caring for infants, children and other elders, housework including training on personal hygiene, ethics, manners and consciousness about domestic workers rights. This training helps them to expand their skills for better employment.
- Provision of scholarships and employment opportunities.

#### **Availability of Micro Finance:**

In Pakistan, specifically in Punjab, many organizations have been providing microfinance and social support for the economic empowerment of the poor in the agriculture sector. In 1997, Punjab Rural Support Program (PRSP) was established with the objective to develop rural areas by subsidizing and supporting means, programs, ideas and schemes for the uplift of poor, socio-economic well-being, such as credit provision for poverty alleviation. Its mission is to organize the poor households through creating solidarity groups, developing their capabilities to explore, generate and avail opportunities for poverty alleviation. PRSP provides social guidance, consultation, advocacy, and technical support for the development of capability and creativity of the poor to exploit opportunities. Among its beneficiaries, 48% are rural women entrepreneurs. The main focus of PRSP tasks is related to the poorly centered interventions such as expansion and improvement of facilities in the education, health, agriculture and livestock sectors. Social Mobilization is referred to as the instrument motivating these interventions. For entrepreneurial development, social guidance to the poor is provided through the organization of people into sustainable and methodically homogenous clusters, granting those sentiments of empowerment, inducing them to plan and perform to better their living, augmenting their individual and collective resource base and capability development for allocation of resources to optimal level (PRSP, 2019).

Zarai Taraqiati Bank is a Government-owned bank that provides loans to purchase agri inputs for crop production, livestock, poultry, and other allied activities. This bank also provides markup free agri loans by the Government of Punjab for the development and sustainability of agriculture and livestock sectors. The mission of the bank describes its dedication to serve the requirements of the agriculture sector on a competitive and viable basis, in an appropriate, specialized and well-organized way, important for goal accomplishment of Bank and the growers. This bank provides finance and technical know-how for the improvement of the agriculture sector of Pakistan. Its goal is to develop the rural economy and agriculture sector through the improvement of farm yield, reformation of institutional credit, and enhancement of earning capacity of the farming community. This bank aims to empower and promote rural women's entrepreneurship through Khawateen Rozgar Scheme. According to this scheme, microfinance is being provided to rural women for agriculture, livestock, embroidery, handicrafts and production of other household products (ZTB, 2019).

Kushhali Microfinance Bank has also been providing microfinance for the development of the rural poor. This bank provides group loans such as Kushhali Qarza and Kushhali Asan Qarza for the development of agriculture and livestock. The bank provides individual loans to the small farmers for agriculture and livestock activities, milk suppliers, craft workers, entrepreneurs and small traders included in dealing with raw materials or finished goods. Fina Microfinance Bank also provides loans to promote agriculture-related activities and livestock through Kashtkar Karza Scheme to micro and small entrepreneurs (Kushhali Bank, 2019).

Among Non-Government Organizations (NGO's), Aurat Foundation has been working for the economic empowerment of women through the support and facilitation of civil society organizations at work with informal sector women workers to empower them to enhance their earnings and output. This organization has been working for equality and social protection of poor women through awareness of labor laws. The focus is on the provision of grants, responsibility for the promotion of economic empowerment of women through gender receptive financial apportionments, and integration of women's apprehensions hooked on the macro-economic plan agenda and social protection platforms (Aurat Foundation, 2019).

### **Conclusion:**

The goals of women's economic empowerment and business development in the agriculture sector of Pakistan can be achieved through the promotion of rural women entrepreneurs. Women entrepreneurship refers to women empowerment which has been an emerging phenomenon that is critical for the economic and social development of developing countries. It is the most critical way to accelerate economic growth and business development in the country. It represents a pathway to economic development and prosperity and helps in the reduction of unemployment and poverty in the country.

Women's empowerment and development as entrepreneurs in the rural sector can be regarded as a catalyst in the socio-economic development of Pakistan. They lack finance, training, and technical know-how for the development and success of micro-enterprises. Rural women entrepreneurs can ensure marvels through their successful and proficient contributions to



agriculture and livestock activities. They need education, better health facilities, information regarding the availability of loans, funding for operations, organizations' requirements and procedures, awareness about the development and welfare programs of the government, motivation, commitment, technical know-how and assistance from family, government and other support organizations.

The government of Pakistan has been providing micro-finance facilities to rural women in the form of individual and group loans for the purchase of agriculture inputs, livestock, poultry, embroidery, handicrafts, and other household activities. Specifically, the main focus of the Government of Punjab is related to the poor-centered interventions such as expansion and improvement of facilities in the education, health, agriculture and livestock sectors. In addition to finance, these microfinance organizations have been providing training and information for agriculture extension services and livestock farming. Therefore, Government has been trying to develop and empower women in the rural sector by providing various opportunities for them.

### **Recommendations:**

- The government of Pakistan must provide education and health facilities to rural women. Provision of education to the rural community both conventional as well as religious is necessary to address the issue of gender disparity and to uplift the status of women in the social and cultural context. In Islam, women have distinctive status and they can work respectfully to earn their livelihood within defined limitations. This will also help to reduce domestic violence against them. Basic health facilities are mandatory to improve their quality of life.
- The government of Pakistan has been providing various schemes and plans for encouragement and development of poor women. The Ministry of women development has been established to address social and economic issues by providing social protection and economic opportunities to enhance earning capacity of poor women. At the grass root level, strong monitoring of these programs is needed to fill gaps at different levels of implementation.
- The government of Pakistan is providing various opportunities for the development of the rural economy. It is needed to plan a collaborative system that provides financial as well as social support and guidance to women in all agriculture and livestock-related activities such as financial services, training, land reforms, market and sales information, tax reforms etc. Moreover, Government should provide interest-free loans for rural women's entrepreneurial development.
- The agriculture extension system must be improved to cater needs of female farmers. Government should make arrangements to teach and train them about the usage of technological equipment in their agribusiness activities to enhance efficiency and quality through technology.
- Women must be provided information and training regarding the modern techniques of processing and preservation of different vegetables, fruits and livestock products. This

would enhance their capacity building resulting in value addition to economic productivity.

- For entrepreneurial development, training programs must be organized to improve capabilities, professional competencies, leadership skills, and finance and marketing information at the village level. For understanding the production process and production management, vocational training should be provided to the women in rural areas.
- Along with Government organizations, NGO's should also collaborate with government organizations to devise plans, policies and strategies regarding women's economic empowerment and enterprise development in the informal sector to achieve goals of poverty alleviation. Moreover, counseling can be provided with the help of committed NGO's, managerial experts and technical personnel to solve the problems of rural women entrepreneurs.
- Financial sector can play significant role by developing an effective and well-organized financial plan to enhance access of rural women to banks and financial institutions for microcredit. These banks should take steps to approach prospective women entrepreneurs and motivate them to gain credit and credit plus services from banks.

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