

---

**Empowering Rural Women through Microfinance and Skills Development: Evidence from the Sarhad Rural Support Program in District Karak**

**Abid Ullah<sup>1</sup>, Dr. Anwar Ul Mujahid Shah<sup>2</sup>, Dr. Dilkash Sapna<sup>3</sup>**

<sup>1</sup>MPhil Scholar, Bacha Khan University, Charsadda, Corresponding Author, abidkhattak0003@gmail.com

<sup>2</sup>Assistant Professor, Bacha Khan University, Charsadda, Corresponding Author, anwarulmujahid@bkuc.edu.pk

<sup>3</sup>Lecturer, Bacha Khan University, Charsadda

**DOI:** <https://doi.org/10.70670/sra.v4i1.1554>

**Abstract**

This study examines how the Sarhad Rural Support Program (SRSP) has succeeded in enhancing access to microfinance and skill development opportunities by women in the District Karak to get employment. Pakistan has a high level of socio-cultural restrictions among rural women restricting their economic activities. Vocational training and financial assistance are some of the SRSP interventions that will help women to become more skilled, confident, and independent. Considering it to be a qualitative study, the study utilized primary data in the form of 12 in-depth interviews (IDIs) and 6 focus group discussions (FGDs) using 30 participants of Tehsil Karak and Tehsil Takht-e-Nasrati. The information was gathered using the Pashto language and then translated into English. Thematic analysis revealed that there were ten major themes, which are skill development, entrepreneurship by microfinance, income generating, household decision-making, collaboration, community recognition, psychological empowerment, cultural barriers, financial independence, intergenerational influence, and sustainable empowerment. The results mean that the economic contribution, self-confidence, and social identity of women have improved greatly owing to the program of SRSP. This paper builds on Microfinance Theory and Women Empowerment Theory by citing how well-planned interventions can facilitate sustainable socio-economic development in conservative rural setting.

**Keywords:** Women Empowerment; Microfinance; Skill Development; Job Opportunities; Rural Pakistan; Sarhad Rural Support Program (SRSP)

**Background of the Study**

The empowerment of women is an interdisciplinary phenomenon that can include financial, social, or gender-specific independence, freedom of choice, psychological strength, and intergenerational power (Kabeer, 2023; Carr, Chen and Jhabvala, 1996). The involvement of women in economic, social and political life is deemed necessary throughout the world in terms of sustainable development. Nevertheless, women in rural Pakistan, especially in District Karak, are only restricted by structural, cultural, and economic obstacles (Haque, 2017; Iqbal, 2018). The mobility of women, their access to education and participation in income generating activities are limited by traditional norms and practices such as the influence of Pashtunwali. Women are also not able to be economically independent due to limited financial literacy, the absence of vocational skills, and the expectations of society (Akhtar, 2020). Consequently, the role played by women in household income, decision making and development of communities is rarely appreciated. Sarhad Rural Support Program (SRSP) is the program that introduces specific interventions to minimize these barriers. The major programs are microfinance loans, vocational skill development programmes, and community sensitization to empower women into economic and social activities

(SRSP, 2024). Small loans with the help of microfinance are given to initiate home based businesses so that financial independence is achieved and skills training in the area of embroidery, tailoring, and handicrafts is given so that women have skills that they can sell in the market. All these programs are meant to increase the ability of the women to be of any value to their families and communities. Psychological as well as intergenerational empowerment is also brought about through participation in SRSP programs. Women say that they feel more confident and capable in decision-making and are acknowledged at home and in the community. Besides, the encouragement to learn and achieve career objectives among children (particularly daughters) is motivated by mothers who are exposed to the world of economics and have proven to have long-term societal effects (Miner and Greer, 2021; Iqbal, 2018).

### **Research Objectives**

1. To find out the effect of SRSP interventions on employment opportunities of women in District Karak.
2. To determine the effects of microfinance and skill development programs to the economic participation of women.
3. To test the social, psychological and intergenerational impacts of SRSP interventions.

### **Research Questions**

1. What has the microfinance and skills development program of SRSP done to the economic role of women in District Karak?
2. How have these programs impacted on social recognition of women, decision-making and resilience of the women?
3. What has been the contribution of SRSP interventions on intergenerational changes in educational and career aspirations?

### **Significance of the Study**

This research offers important analyses of the usefulness of the SRSP interventions to empower women in rural conservative settings. The results can inform the policymakers, non-governmental organizations, and people in the community to better design their programs, make them cultural-aware, and empower women economically.

### **Review of Literature**

It is commonly known that women empowerment is a key success factor in social development, economic growth and reduction of poverty. It is measured in terms of several aspects such as economic independence, decision making authority, acquisition of skills, social identity, and psychological strength (Kabeer, 2023; Carr, Chen and Jhabvala, 1996). In rural Pakistan, the women community experiences a big obstacle because of conservative cultural values, their limited mobility, low rates of literacy, and inaccessibility to money and education (Haq, 2017; Iqbal, 2018). These obstacles usually make women not be actively engaged in decision making within the home, in activities that will earn them income, and in development of the community at large. Microfinance has become a key instrument to empower women through the provision of financial resources, the accessibility of entrepreneurship, and a better economic independence (Yunus, 2003; Mayoux, 2022). Research shows that microfinance schemes empower women to start domestic businesses, run small-scale enterprises and earn family incomes. Such economic involvement increases not only the financial independence but also the agency of women and their social acceptance in their families and communities (Ahmad et al., 2021; Rahman, 2019). Microloans are important in alleviating poverty as well as encouraging independence in rural settings where people have very few formal jobs. In addition to financial interventions, skill development programs empower women with viable and market-based vocational skills of embroidery, tailoring, handicrafts, and small-scale business management (Haq, 2017; Akhtar,

2020). These initiatives result in employable skills, self-confidence, and women can earn their income through home-based work. Studies indicate that women who attend skill-based programs gain self-esteem, leadership opportunities, and social empowerment, which lead to the expansion of the economy as well as mental development (Miner and Greer, 2021; Iqbal, 2018).

Cultural and social restrictions to the access to resources and economic activity by women affect conservative rural societies such as District Karak. Tailored actions, e.g. SRSP programs, show the possibility to change the traditional masculine and feminine roles, promote the social understanding and empower women to negotiate decisions within the family better (Carr, Chen and Jhabvala, 1996; Akbar, 2017). Through income-generating activities, women can make a significant contribution to the welfare of the family enhanced social status and self-worth. Also, there are intergenerational impacts of women economical involvement. Young people of empowered women, especially daughters, tend to move in education and career goals and are thus able to disrupt established gender expectations and bring about a lasting transformation in society (Kabeer, 2023; Miner and Greer, 2021). This synergy between financial opportunity, career preparation, and communal acknowledgement leads to sustainable empowerment and allows the women to escape dependency cycles and degree of sweeping social and economic inclusivity. Another important dimension is psychological empowerment. It increases confidence, decreases the sense of helplessness, and makes people more resilient and able to cope with challenges in society, as access to skills and financial resources can strengthen them (Iqbal, 2018; Miner and Greer, 2021). Female respondents say that their involvement in microfinance and skill development initiatives enhances mental health as well as the agency in practice, which shows that the concept of empowerment is multidimensional. Overall, the literature has shown that microfinance/skill development intervention can be used effectively to increase the participation of women in the economy, their decision-making control, social status, and the mental strength. In rural, culturally conservative areas such as Karak, the programs of SRSP offer essential chances to women to develop skills, get access to financial resources and get empowered. They are consistent with Microfinance Theory, focusing on economic effects via financial access, and the Women Empowerment Theory, which focuses on agency, decision-making, social recognition, and psychological development (Yunus, 2003; Carr, Chen and Jhabvala, 1996; Kabeer, 2023).

## **Methodology**

### **Research Design**

In this study, the qualitative research design was employed in investigating the status of SRSP in boosting the employment of women in District Karak. A qualitative method of descriptive nature was used to capture the lived experiences of the participants on matters concerning microfinance and skill development programs.

### **Population and Sampling**

The participants in this study were a total of 30 women who had undergone the programs of SRSP including embroidery, handicraft, and tailoring and were purposely selected as part of this study, who belonged to 6 Tehsils namely, Tehsil Karak and Tehsil Takht-e-Nasrati. The purposive sampling method was adopted since it allowed the researcher to include those participants who were directly engaged in the activities of SRSP and were capable of offering useful and detailed data on how they felt empowered by such programs.

## **Data Collection**

Focus group discussion (FGDs) and in depth interviews (IDIs) were done using Pashto/Urdu and translated into English. Semi-structured interviews were used to capture the individual experiences; FGDs emphasized on group understandings.

## **Result and discussion**

The chapter provides the findings and discussion of the research which includes the effectiveness of SRSP interventions in the District Karak of microfinance and skill development programs in improving employment opportunities of the women. The data were gathered using the in-depth interviews (IDIs) and focus group discussion (FGD) among thirty women participants of Tehsil Karak and Tehsil Takht-e-Nasrati. Six main themes were identified using the thematic analysis that showed the multidimensional effects of SRSP programs.

### **Theme 1: Skills Training and Job Preparation.**

Among the most obvious consequences of the work of SRSP in the District Karak, we should mention the difference in confidence of women who were trained in vocational fields and who were ready to perform income-earning activities. A 29-year-old housewife Amina of Tehsil Karak stated how she changed her life after getting training. Prior to the training of SRSP, I was fully reliant on the husband. I was not even able to purchase some trivial things such as thread or salt without asking him to give me money. I was burdened on my family and never even thought of making something to be on my own. When we had training on embroidery offered by SRSP in our locality, I went to the training reluctantly because I was scared of failing. At first, it was not easy, nevertheless, I gradually had to know how to make the right designs, and how to finish the work better. Therefore, I started stitching clothes and ornaments soon. Today, I am able to get about Rs. 1,500 per week because of selling my work. The first time when I purchased school supplies of my children with my own money, I could see how proud their eyes were and even my husband admired me more. I was able to feel competent and worthwhile, the first time ever. This was also reflected in a focus group discussion which was conducted in Tehsil Takht-e-Nasrati where women explained how their attitudes and lives had changed after training. One of these interviewees stated: In the past we kept our embroidery secret at home because we thought that it was worthless. Nobody ever imagined that anybody would buy it. Having been trained, we discovered that there was a market demand. Now, we take orders together. In some cases, one of the women cuts, another does sew, and another embroidery. In a case where one of us fails to complete, the other ones assist. This collaboration provides us with boldness and assurance, and we do not feel isolated anymore. We feel connected and strong.”

Based on these narratives it is also evident that the training of SRSP was not only on how to stitch or embroider but on how to redefine identities. I noted that women who were previously invisible and voiceless were now able to regard themselves as members of their families and communities. Their reliance on men in all their minor needs transformed into independence and self-respect. This transformation corresponds to both the notion that the agency in Women Empowerment Theory starts with self-efficacy and also aligns with Microfinance Theory since money is most effective when there is existing skill. I understand it as the fact that empowerment in this case did not begin with money, but with the power of confidence provided by training. This observation is echoed by Haq (2017) and Akhtar (2020) who also demonstrated that vocational programs provided women in rural Pakistan with the courage and the skills to enter income-generating activities despite the cultural constraints. To conclude, the initial entry point to empowerment in Karak involved skill development. It provided women with confidence, employability and support in large numbers, which formed a groundwork on entrepreneurship and income opportunities, which would have become feasible with the introduction of financial resources later.

### **Theme 2: Microfinance Support for Entrepreneurship**

Rihana Bibi, a 28 years old tailor of Tehsil Karak, gave an account of how her life started when she took out microfinance assistance under SRSP. I had always desired to begin tailoring, when there was not a sewing machine or a piece of cloth. I always thought of it and felt helpless. It was only after SRSP loaned me a sum of 10,000 that I acquired a machine and material. Initially, I could not manage orders readily but with time, I developed confidence. I am now stitching clothes to the neighbors and clients and the revenue helps me to maintain my family. I even assisted my sister in beginning to do her own work in stitching. I did not realize that I would be able to stand on my own feet before SRSP. I am an independent and respected person now. The same change was reported in a focus group in Tehsil Takht-e-Nasrati, women narrated how the microfinance loans made them think in an entrepreneurial way. One lady replied: Previously, we used to believe that only the men were able to do business but through SRSP, we learned that we could also do it. A few of us began tailoring, some food stuffs or handwork. We exchange ideas and suggestions among us- such as where to get cheaper cloth or how to handle customer. The loan made us brave enough to take risk and help of one another made us strong. The same thing that comes out of these stories is that microfinance was not only financial aid, it was the kick starter that transformed dreams into viable enterprises. I noticed that those women who had talents and no opportunities could finally take initiatives. The loan was seed capital that helped in creating not only businesses, but also confidence and self reliance. This observation is highly connected with the concepts of Microfinance Theory developed by Muhammad Yunus stating that even the modest loan can change the lives making people self-reliant. It is also indicative of Mayoux (2022) observations that microfinance helps rural women enter into entrepreneurship with confidence. As I have understood the loans did not simply purchase sewing machines or raw materials but gave women an opportunity to show themselves and their families that they could earn, manage and even lead people. Concisely, intervention in microfinance in Karak not only produced small incomes but also entrepreneurs within the ranks of the common women. This preconditioned the spirit of cooperation and unity that would come in future because women started to support one another in the development of economic activities that were sustainable.

### **Theme 2: Microfinance Support for Entrepreneurship**

The story of Rihana Bibi, a 28-year-old tailor of Tehsil Karak, is how she started her journey after receiving microfinance support of SRSP. I never wanted to start tailoring, but there was no money to buy a sewing machine or a cloth. I was helpless whenever I thought about it. I eventually purchased a machine and material when SRSP provided me with a loan amounting to 10,000 rupees. Initially, the orders were tough to manage though with practice, I managed to get the confidence. Today I make clothes to my neighbors and clients and the money supports the needs of my family. I even assisted my sister in beginning her own stitching work. Prior to SRSP, I did not even have a thought about being able to stand on my own feet. I am not afraid I feel independent, respected now. A similar change was reported in a focus group in Tehsil Takht-e-Nasrati, where women described that when loans through microfinance were provided, they thought like an entrepreneur. One of them replied: Before SRSP, we considered that only men were capable of doing business, but after that, we came to realise that we are also capable of doing so. Others became tailors, others prepared food stuff or handcrafters. We give tips and ideas to one another- such as where to get cheaper cloth or how to handle customers. The loan helped us to be bold and encouraged one another and we were powerful in the virtue of the support one another had. The thing that comes out in these stories is that, microfinance was not only financial aid though it was the impetus that made dreams become businesses. I could see that skillful women with no resources could finally pursue their desires. The loan provided as seed capital not only developed business but also bravery and self reliance. This observation is directly connected to the principles of the Microfinance Theory that has been developed by Muhammad Yunus states that even a small loan may change lives by enabling the person to have an opportunity to become self-reliant. It is also indicative of the findings made by Mayoux (2022), which state that microfinance

builds entrepreneurial confidence among rural women. To me, what the loans did not purchase were sewing machines or raw materials but that the loans offered them an opportunity to show themselves and the family that they could earn, organize and even lead others. Summing up, microfinance activities in Karak were not only able to produce small incomes, but also to produce entrepreneurs among the regular ladies. This preconditioned the spirit of collaboration and group strength that appeared later as women started supporting one another in the development of economic activities that were sustainable.

### **Theme 3: Income Generation and Household Decision-Making**

The second effect of the interventions of SRSP in District Karak was one of the most powerful ones: women began to engage in household decisions after they got involved in generating income. An example of this change in the lives of women is the case of Gul Meena, 40 years old, and the wife of a farmer in Tehsil Karak who explained it as follows: Before SRSP, I was not part of the family discussion. All decisions were made regarding money, food or schooling of children by my husband. I felt invisible. When I began to make money selling vegetables and performing minor handicrafts with the help of the training provided to me, I was able to purchase some school supplies to my children. The first occasion that I proposed on how we would run our household budget, my husband did listen. These days he enquires about other significant issues such as health bills and at times livestock investments. I am proud to think that my opinion counts. The same experience was highlighted in a focus group discussion in Tehsil Takht-e-Nasrati where women expressed their experience of how their financial input would this provide them with voice in the home. One of the participants remarked: In the past, we would have zero earnings and no one would bother to listen to what we thought. We now make money in tailoring or embroidery and we choose how to use this money. Some of us spend money buying school fees of our children, some of us buy small goats or hens. The moment we have money in our hands we are automatically heard. We cannot be disregarded by families any longer. Based on these tales, it is evident that the production of income redefined the power relations in the household. Women who had been marginalized in the decision-making process slowly started to participate in these processes and were respected and recognized by their families. This is reminiscent of Women Empowerment Theory saying that agency and decision-making power is brought about through the contribution of finances. It is also in line with the Microfinance Theory stating that access to economics empowers freedom and independence. Personally, I also saw empowerment not just in the earning of money but in the power, it enabled women to have in their families to negotiate. This observation is in line with the research done by Iqbal and Shah (2018), who revealed that when women earn money, their voices within families rise substantially. In brief, the income generation programs of SRSP converted the passive roles to active activities. Women became more confident, bargained on domestic costs and guaranteed improved consequences to their children. This silence to influence became a significant move towards actual empowerment in rural Karak.

### **Theme 4: Women's Collective Collaboration and Networking**

Collaboration among women really rose as another significant change brought by SRSP. Previously, a good number of women were doing their work in secrecy. They began to work collectively after they joined training and microfinance programs. Shazia, a 30-year-old woman of Tehsil Karak, told in an interview: Before SRSP I would sew clothes only to my children. Selling was something I had never considered as I was humiliated. However, in the course of the program, I encountered other women that gave me motivation. Now we take orders together. and at other times I cut cloth, one woman sews, and another embroidery. Sharing of the workload ensures that we meet the orders promptly. I will never think such a collaboration could be achieved.

At one focus group discussion in Tehsil Takht-e-Nasrati, women spoke about the way in which teamwork reinforced them: when one of them felt vulnerable or could not withstand failure, the

other women encouraged her. We share new designs and even share money to acquire raw materials. Collaborating as a team will enable us to be stronger and esteemed in the market. Working independently, we are anonymous, but when combined, we are known. This trend reveals the way the empowerment of women was achieved through networking. The Women Empowerment Theory proposes that agency is reinforced by solidarity whereas the Microfinance Theory emphasizes economic results as sustainable due to collective ventures. As I saw, SRSP did not only provide women with financial and skill opportunities, but also a place of sisterhood, trust and strength. Summary: Cooperation turned the individually and undervalued work of women into the formidable support systems. This unity guaranteed that their businesses would last long and they had the boldness to overcome the challenges of the community.

### **Theme 5: Community Recognition and Social Visibility**

The women also had recognition in their local communities because of the SRSP interventions. A tailor (tehsil Karak) of 32 called Fatima Gul added: People did not pay much attention to us. I am now getting neighbors to come to me to embroider. They value my effort and remunerate me reasonably. Even the men in the bazaar do not treat me the same when they are looking at my products being sold. I can see myself for the first time. This was confirmed by an FGD participant in Tehsil Takht-e-Nasrati, who said that we used to feel ashamed and believed that our work was worthless. Today the society recognizes us through our talent. Others even present us with external buyers in the village. Knowledge provided gives us grace and self-assurance to proceed. It is through recognition that the economic work becomes linked to social respect and hence is very essential in empowerment. This is in line with Women Empowerment Theory (self-worth and community visibility) and Microfinance Theory, as the financial activity inherently promotes social status. Summary: The women were visible and respected in their communities through SRSP. Their talents that were formerly concealed were now known competencies, which resulted in social respect and self-confidence.

### **Theme 6: Psychological Empowerment and Resilience**

In addition to monetary returns, SRSP interventions had emotional and psychological resilience. Rihana Bibi, a tailor of 28 years, wrote in an interview: I used to be helpless and shy before SRSP. I am now courageous in running my small business. I am able to communicate with others, make choices and to control my life. I am not a dependent or scared person anymore. Takht-e-Nasrati FGD members said the same: “We are psychologically strong. In the past, our perception used to be that women could only stay in houses without uttering a word. Now we hope after training and loans. We are able to confront issues fearlessly. This shows the psychological dimension of empowerment, confidence, hope, and resilience. It is equivalent to Women Empowerment Theory that considers empowerment as the inner power and the outer act.

Summary: SRSP was a psychological empowerment. The women testified of feeling confident and strong, and determined to cope with the difficulties, which proves that empowerment is not confined to income but changes the soul.

### **Theme 7: Overcoming Cultural Barriers and Gaining Mobility**

Cultural immobility of women was one of the most difficult impediments in District Karak. SRSP indirectly assisted women go beyond these boundaries. In her interview, Ayesha, a 27-year-old Tehsil Karak resident, described it as follows: Before I could not go out on my own. However, once we had been trained, I had to go to markets purchasing threads and fabrics. My family gradually came to terms with it since I was earning. Now I go with confidence.” Within the FGDs, women reported that the attitude towards them in their communities softened once they started making money. Women would be criticized in the past due to going out of the house, which is not the case now as they admire us since our families can be supported by our earnings. Even older people admit the change. This transformation shows that economic empowerment disputes

cultures, as it is in line with the Women Empowerment Theory by Kabeer, which associates empowerment with bargaining social limits. Summary: SRSP programs helped women to overcome cultural boundaries, connecting mobility and respect as well as income. Their participation was redefined and the community views on women participation changed.

### **Theme 8: Financial Independence and Family Welfare**

SRSP has also enhanced the welfare of families since women utilized incomes to meet basic needs. Nargis, a 35-year-old Tehsil Karak mother said, everything I had to ask my husband before. Today I purchase groceries, school fees, and even part of the medical bills. My children are proud of me.” During a group discussion, women said: As long as money is in our hands, the earliest thought we make is about education and health of our children. Women who are careful with the income have a greater advantage to the family. We save little and do not take a loan. This is symptomatic of the Microfinance Theory, that women financial independence generally reduces poverty and the Women Empowerment Theory, that agency of income enhances household welfare. Summary: The financial independence enabled women to give priority to family demands, better the futures of the children and better living standards, which underscores the direct effect of empowerment on the welfare.

### **Theme 9: Intergenerational Influence on Education and Aspirations**

The empowerment of women also influenced the dreams of their kids. Gul Meena, a 40-year-old participant, told: My daughter wants to work as a teacher now because she sees that I do the same. My son admires me more and claims that women are able to reach a goal as men. FGD participants in Takht-e-Nasrati further added: Our daughters are currently dreaming of further studying. This is because they observe that women are able to earn and contribute. Sons also help their sisters to get education. This is a cultural transformation in our culture. This reflects influence over the long-term. The Women Empowerment Theory stipulates that empowerment is long-lasting when it motivates the future generation. Summary: SRSP interventions achieved change between generations, which provided future gender equality, by motivating daughters and transforming the attitude of sons.

### **Theme 10: Sustainable Empowerment and Long-Term Social Change**

Finally, sustainable empowerment was founded on the SRSP interventions. Women interviewed mentioned that they will not be finishing with their advances. Shabana 33 of Tehsil Karak, said: These days without loans, we have skills and courage. We can continue our work. We will also teach our daughters that they will never be weak as we used to be. Participants of FGD repeated: We do not want to get back to silence. We have now understood our worth, we will work, support each other, and teach our children. This will not be a temporary phenomenon but a long-lasting transformation. It also complies with the Microfinance Theory (long-term independence of financial opportunities) and Women Empowerment Theory (sustainable change in identity, agency, and social participation). Summary: The programs that were created by SRSP not only led to short-term financial gains but also empowerment (in the long-term). Women would gain experience, self-confidence, and vision of a sustainable social change, in such a way that the empowerment will be not only generational but also enduring.

## **Synthesis of Findings**

The general analysis of all 10 themes points to the fact that the SRSP interventions (microfinance and skill development) had a great impact on the enhancement of women employment, their agency in households, social status, psychological stability, and intergenerational influence. The findings agree with the Microfinance Theory (financial access = autonomy) and Women

Empowerment Theory (agency, self-efficacy, and social participation) with the multidimensional influence of the targeted rural program.

### **Conclusion and Recommendation.**

This paper has elaborated the role of Sarhad Rural Support Program (SRSP) in ensuring that more women in the District Karak have been employed due to the provision of microfinance and training and capacity-building programs. Findings of 30 women in Tehsil Karak and Tehsil Takht-e-Nasrati suggest that multidimensional empowerment has been developed because of the SRSP initiatives. Vocational education provided marketable skills, increased the rate of women confidence, employability as well as economic self reliance and microfinance loans helped to establish home-based businesses and reduced dependence on men income. This saw women being recognized by the domestic and community set-ups and became active participants in the household decision making process that involved budgetary, educational, and health care. Psychological resilience was increased as well as women were more confident, independent and optimistic. More than that, educated women on themselves influenced the ambitions of their children, in particular daughters to study and their involvement in the rejection of gender norms. Taken together, the findings can be attributed to the Microfinance Theory and Women Empowerment Theory that suggest that the skills building along with the financial aid could be enough to offer lasting change to the employment level and empowerment of women in the rural areas with a high level of conservatism.

### **Recommendations**

As per the research, the research proposal is to expand the vocational training to include the market-based skills, the availability of microfinance on the terms to repay them in a flexible way and the strengthening of the community awareness programs involving males and the local authorities. Moreover, they need to be provided with psychological assistance and mentorship to build confidence and resilience and efforts to introduce change to generations need to be encouraged. The program should also be periodically monitored and evaluated in order to make it effective and sustainable.

### **References**

- Ahmad, F., & Ali, S. (2021). Evaluating the impact of skill development on women's economic participation. *Journal of Gender Studies*, 30(5), 643–658.
- Ahmad, M., Khan, M. A., & Shah, S. (2021). Impact of female employment and education on child health care in Pakistan. *Journal of Development Economics*, 3(2), 107–112.
- Akbar, R. (2017). Social and cultural barriers in women's economic participation in rural Pakistan. *Asian Journal of Social Sciences*, 12(3), 55–70.
- Akhtar, S. (2020). Empowering women through vocational training and microfinance in Pakistan. *Journal of Rural Development*, 39(1), 45–59
- Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3(2), 77–101
- Carr, M., Chen, M., & Jhabvala, R. (1996). *Speaking out: Women's empowerment and self-employment in South Asia*. Routledge.
- Dayo, M. Q., & Khan, M. A. (2023). Assessing the impact of microfinance on women's empowerment: A case study of Akhuwat, Pakistan. *International Research Journal of Management and Social Sciences*, 10(3), 107–112.
- Farooq, S. H., & Khan, M. A. (2024). Unveiling the path to sustainable poverty alleviation in Pakistan. *Science of the Total Environment*, 800, 149–155.
- Haq, S. (2017). Microfinance and women empowerment: A case study of District Bahawalpur, Pakistan. *African Journal of Business Management*, 5(13), 4516–4521.

- Haq, S., & Ali, R. (2020). Rural women's economic empowerment through community development programs. *Asian Journal of Rural Studies*, 12(2), 25–40.
- Iqbal, F. (2018). Psychological impact of women's employment in rural Pakistan. *Pakistan Journal of Social Sciences*, 38(2), 211–223.
- Iqbal, M., & Shah, N. (2018). Microfinance, skill development, and women empowerment: Evidence from Khyber Pakhtunkhwa. *Pakistan Economic and Social Review*, 56(1), 55–76.
- Mayoux, L. (2022). Microfinance and women's empowerment: Revisiting theory and practice. *Development in Practice*, 32(4), 487–500
- Miner, J., & Greer, T. (2021). Vocational skill training and psychological resilience among rural women. *Journal of Rural Social Sciences*, 36(1), 27–45
- Rahman, A. (2019). Women's financial inclusion and empowerment in Pakistan: Role of microfinance. *Asian Journal of Economics and Finance*, 1(2), 88–99.
- Yunus, M. (2003). Banker to the poor: Micro-lending and the battle against world poverty. *Public Affairs*. 23. <https://doi.org/10.2139/ssrn.3578321>