



## **The Role of Income Generation Activities in Women Economic Empowerment, District Charsadda of Khyber Pakhtunkhwa**

Taimur Riaz<sup>1</sup>, Saddam Khan<sup>2</sup>, Bakht Sani<sup>3</sup>, & Imtiaz Ali<sup>4</sup>

### **Abstract**

This study aims to evaluate the income generation activities in women economic empowerment. A quantitative approach was adopted in which data was collected from 100 respondents in district Charsadda. Collected data is analyzed afterwards. Most of the respondents are residing in the rural areas where women mostly are done unpaid work or activities in their home or outside of their home in their farm etc. So, the purpose of women's income generation activities is multifaceted and has significant social, economic, and personal impacts. These activities provide women with financial independence, allowing them to contribute economically to their households and communities. This can enhance their bargaining power and decision-making authority within their families and society. Self-structured questionnaire were made to collect data from sample and required respondents. The collected data was analyzed through a Statistical Software i.e. Statistical Package for Social Science (SPSS, 15 Version). The data was analyzed on SPSS, software.

**Keywords:** Women, role, income generation, economic, and empowerment.

### **Introduction**

Income generation activities play a crucial role in women's economic empowerment by providing them with opportunities to earn income, improve their financial independence, and contribute to overall economic development. Income generation activities are powerful tools for promoting women's economic empowerment, fostering independence, and contributing to broader social and economic development. Efforts to support and enhance women's participation in various economic activities can have far reaching positive impacts on individuals, families, and communities (Pereznieta & Taylor, 2014).

Financially independent women participate more in family and community decision-making, defying gender stereotypes and igniting social change. This contributes to both economic and social empowerment. A rise in income enables women to make educational investments, ending the cycle of poverty and promoting community growth (Anne et al., 2011). Furthermore, increased access to nutrition and healthcare due to economic empowerment promotes health and well-being. Women frequently make community investments, promoting small companies and fostering local economic development. This development dispels gender preconceptions and advances a society that is more equal and inclusive. By promoting financial independence and giving them the ability to control their

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<sup>1</sup>M.A Sociology Bacha Khan University Charsadda, Pakistan. E-mail: [taimurriaz833@gmail.com](mailto:taimurriaz833@gmail.com)

<sup>2</sup> M.Phill scholar Department of Sociology, Bacha Khan University Charsadda. E-mail: [saddam.khan0496@gmail.com](mailto:saddam.khan0496@gmail.com)

<sup>3</sup> M.Phill scholar Department of Sociology, Bacha Khan University Charsadda. E-mail: [saniutmani1122@gmail.com](mailto:saniutmani1122@gmail.com)

<sup>4</sup> PhD scholar Department of Sociology, Bacha Khan University Charsadda. E-mail: [imtiazsoc109@gmail.com](mailto:imtiazsoc109@gmail.com)

spending, provide for their families, and make financial decisions, income-generating activities empower women. Because of its ability to reduce poverty, autonomy raises living standards, improves access to healthcare and education, and enhances overall quality of life. Developing skills is a common component of these activities, which improves marketability and employability. Long-term economic empowerment is supported by the leadership experience and enhanced understanding of market dynamics that women gain from entrepreneurial endeavors. Building up assets increases stability and security of finances, such as savings or real estate (Buvinić, & Furst-Nichols, 2016).

In contemporary discussions, the concept of enhancing the status of women is seen as an emerging, challenging, and complex notion. Scholars engaged in research, policymakers, and various contributors to the development discourse acknowledge the crucial consideration of the female population. This recognition stems from the fact that women make up nearly half of the global population. While the empowerment of women in various aspects such as legal, political, and social domains is essential for fortifying a nation, the paramount importance lies in their economic empowerment on a global scale. This significance holds true not only worldwide but is also applicable to Pakistan (Hassan, 2004).

The importance of empowering women across all aspects of life cannot be overstated, with particular emphasis on economic empowerment due to its central role in shaping an individual's social standing. Women's empowerment is comprised of three key dimensions: political empowerment, economic empowerment, and autonomy over one's body. In contemporary developed nations, the historical progression of economic empowerment, and to a lesser extent, control over the body, predominantly preceded the establishment of universal suffrage (Doepke and Tertilt, 2009). The empowerment of women is a dynamic process involving personal and social transformation, unfolding across interconnected and mutually reinforcing psychological, political, social, and economic spheres. Through this transformative journey, women both individually and collectively acquire influence, meaningful choices, and command over the trajectory of their lives (Hunt & Samman 2016).

### **Economic situation of women in pakistan**

In Pakistan, women are desirous to have agreements with husbands on variety of matters including girl's education, mobility, working status, recreational activities, household responsibilities etc. disagreements lead to conflict which diminishes women's satisfaction in life (Ashraf, Abrar ul Haq, & Ashraf, 2017). Yasmeen & Karim (2014) also argue that freedom seekers in Pakistan were generally Women, who had some sort of frustration or disappointment in their paid work and who needed to begin their own business keeping in mind the end goals to pick the kind of work, obligation hours, workplace and the general public they worked with. But most of the women faced social and financial barriers in starting their own business.

Pakistan prepared NPA (National Plan of Action) for women in August 1998. This NPA highlighted twelve areas which are more critical and set 184 actions under these areas e.g. women and health, women and poverty, women and economy, women and education, women and violence, women and armed conflicts, women and decision making, women and human rights, women and media. In addition to all these efforts, in 2002, National Policy of Development and Empowerment of Women were launched by Government of Pakistan. This policy

was focusing on women empowerment socially, economically and politically without any discrimination. Most of the significant works by the Government is to increased number of seats for women in National Assembly, Senate, Provincial Assembly and in Local Governments. But despite all these efforts by the Government of Pakistan and other international organizations, the condition of women empowerment is still worse in Pakistan (WEF, 2018).

### **Literature Review**

The empowerment of women through income generation activities has gained significant attention in academic research. This literature review aims to synthesize key findings and themes from existing studies, shedding light on the role of income generation activities in enhancing women's economic empowerment. The literature reviewed underscores the significance of income generation activities in advancing women's economic empowerment. It emphasizes the need for context-specific approaches, addressing challenges, and recognizing the interconnectedness of economic, social, and cultural factors.

### **Interpretation of Women Economic Empowerment through the lens of Islam**

Many conservative individuals argue that in Islam, women lack the freedom to engage in economic pursuits. In contrast, some Muslim feminists assert that women inherently possess the right to freely participate in earning a livelihood and engage in various economic fields, including industry, trade, and agriculture, just like men. They argue that without this economic autonomy, women may struggle to stabilize their financial positions, remaining dependent on men and unable to attain a respectable standing in society. This perspective aims to bridge the gap between traditionally segregated roles of men and women in the socio-economic framework by advocating for the inclusion of women in economic endeavors alongside men (Khan & Farooq, 2002).

Scholar Khan (2001) emphasizes that understanding the status of women in Islam requires considering the social context of its origin. Islam emerged from the patriarchal society of tribal Arabs, where women were denied economic rights, and the birth of a daughter was often met with disdain, leading to the practice of burying female infants alive. Prophet Muhammad (PBUH) is considered a feminist by some Western historians due to his transformative actions in this context.

Islam, as portrayed in the Quran, has a unequivocal stance on the status of women in society. Both the Quran and Hadith emphasize the vital role of women, asserting that they are at least as crucial to life and society as men and are not inferior. The Quran consistently promotes equality between men and women in terms of rights and religious duties (Khan & Farooq, 2002).

Hazrat Ayesha, Prophet Muhammad's (PBUH) wife, played a significant role in leading the Meccans against Caliph Ali of Madina, marking the initial civil conflict in the Muslim state. Muhammad displayed kindness towards his wives, daughters, and mother, exemplifying deep respect for women, irrespective of their religious affiliations. There are accounts of him enduring humiliation from a non-Muslim woman in Mecca who would throw garbage at him, demonstrating his tolerance and patience (Bangash & Ali, 2019).

In many Muslim societies, including the Pakhtun community, there exists a disparity between Islamic theory and actual practice, particularly concerning women's economic independence. Women in these societies often have limited

participation in the economy and face restrictions in playing an active role in family finances. Despite working hard to achieve economic independence, they encounter challenges due to societal norms and status consciousness. Islam, while generally portraying a liberal attitude towards women, has been misinterpreted in patriarchal Muslim societies, leading to imposed restrictions on women's activities and denial of their rights. Muslim women, though deemed more religious-minded, face limitations in religious and ceremonial affairs where men typically take the lead. They are excluded from praying in mosques and are denied positions of religious authority. Furthermore, Muslim women often lack representation in political spheres due to low education levels and social isolation. The economic independence of many Muslim women remains limited, contributing to their marginalized position in political economy and power dynamics, hindering their empowerment and self-development (Khan, 2001).

### **Women and the Economic Empowerment**

In many societies, women predominantly handle unpaid reproductive activities in domestic settings, while men engage in paid "productive activities." This unpaid work often goes unnoticed. Women allocate a higher proportion of their income to essential goods like education and healthcare for their children compared to men. Gender differences in risk-taking, economics, and other economic behaviors are influenced by socialization and varying opportunities for men and women (Kumar & Varghese, 2005).

Gender biases are perpetuated by institutions such as families, markets, and states, evident in policies like fiscal measures. Gender relations are pervasive throughout economic life, structuring economies accordingly. A gender perspective challenges the simplistic link between paid market activities and non-market reproductive activities, emphasizing the importance of meeting human needs in economic endeavors (Gupta, 2007)

During economic hardships, a gender bias may manifest as girls are often taken out of school, unlike boys, to care for younger siblings or assist family members while mothers pursue paid work. Even if family finances improve after an economic recovery, the educational setbacks experienced by girls are not easily rectified, leading to enduring gender inequalities and setbacks in overall development and human capacity (Mason, 1984).

Differences in wages between genders can stem from various factors, including occupational segregation, variations in education and skills development, and disparities in the ability to organize as workers. Over time, certain differences have diminished, with some countries experiencing a reversal in the educational gap, resulting in women attaining higher levels of education than men (Mason et al., 1995).

### **Income generation activities of women in pakistan**

Pakistan is an emergent country where approximately types of activities like milking, watering, cleaning and 62% of population lives in rural areas and dependent on caring of animals, feeding and cleaning of sheds. Women agriculture. Rural women work very hard in household are also involved in other agriculture function like activities. They share a huge responsibility of cleaning harvesting, fodder cutting, sowing seeds, storage of the animal's sheds. Regardless of their major role in grain, handling and processing of milk product. The agriculture activities, they have a very little approach to countryside women in Pakistan are

also responsible for extension services and natural asset round the globe of food preparation women (Yaqoob et al., 2014).

### **Women economic empowerment**

Today, women's economic empowerment is recognized as a crucial factor contributing to gender equality. Economic security not only expands an individual's life choices but also positions women to actively participate in shaping society alongside men. This empowerment grants women the authority to influence development at various societal levels and make decisions that enhance their families' and their own well-being. While being a matter of human rights and social justice, women's economic empowerment also plays a role in poverty reduction and fosters economic growth and development. Initiatives focused on promoting women's economic empowerment contribute to the full recognition and realization of their economic rights, ultimately fostering sustainable development. The process of women's economic empowerment, underscores that women can achieve economic empowerment when resources are available, and women possess the knowledge and skills to utilize them, they have access to economic opportunities and control over the associated benefits and they can leverage these benefits to make strategic choices leading to positive changes in their lives (Bandiera et al., 2020).

### **Purpose of the study**

The purpose of women's income generation activities is multifaceted and has significant social, economic, and personal impacts. These activities provide women with financial independence, allowing them to contribute economically to their households and communities. This can enhance their bargaining power and decision-making authority within their families and society. By generating income, women can improve their own economic status and that of their families, helping to lift them out of poverty and reduce economic disparities. Income generation activities often involve acquiring new skills and knowledge, which can increase women's employability and potential for career advancement. Overall, women's income generation activities play a crucial role in fostering individual and collective progress, contributing to both personal empowerment and broader societal advancement.

### **Objective**

- To see the role of income generation activities in women economic empowerment.

### **Methodology**

This study was quantitative by nature. The core of quantitative methods is the use of statistical techniques to analyze data. Data is collected randomly from 100 respondents. Descriptive statistics is used to analyze the data. *The current study was conducted in district charsadda of the Khyber Pakhtunhwa province. The population of this area is included of rural areas and here women mostly are done unpaid work or activities in their home or outside of their home in their farm etc. So, there is a need of awareness about women economic empowerment and to promote women economic status.* A Self-structured questionnaire is used to collect data from sample and required respondents. The collected data was analyzed through

a Statistical Software i.e. Statistical Package for Social Science (SPSS, 15 Version). The data was calculated on SPSS, software.

### Data analysis

Data analysis is the process of systematically examining data to extract useful insights, draw conclusions, and support decision-making. It involves several steps, including gathering raw data from various sources, which could include surveys, experiments, databases, or other means, Preparing the data for analysis by removing errors, handling missing values, and ensuring consistency.

**Table 1. Socio-demographic information of respondents**

<b>Education of the respondents</b>	<b>Frequency</b>	<b>Percent</b>
Illiterate	33	33.0
Intermediate	35	35.0
Middle	20	20.0
Graduate	12	12.0
<b>Total</b>	<b>100</b>	<b>100.0%</b>
<b>Occupation of the respondents</b>	<b>Frequency</b>	<b>Percent</b>
Govt servant	30	30.0
private job	25	25.0
house wives	45	45.0
<b>Total</b>	<b>100</b>	<b>100.0%</b>
<b>Monthly income of the respondents</b>	<b>Frequency</b>	<b>Percent</b>
below PKR.20,000	15	15.0
21,000-30,000	45	45.0
31,000 and above	40	40.0
<b>Total</b>	<b>100</b>	<b>100.0%</b>

### Explanation

The above table shows socio-demographic information of the required respondents. Outcomes about education of the respondents show that majority 33(33.0%) out of total 100 respondents were illiterate, 35(35.0%) were intermediate, 20(20.0%) were middle level while 12(12.0%) of the respondents were graduate. Similarly, about occupation of the respondents, results shows that majority 45(45.0%) respondents were housewives, 30(30.0%) were government servant, while remaining 25(25.0%) respondents were having private jobs. Furthermore, 45(45.0%) of the respondents monthly income were 21000-30000, 40(40.0%) of the respondents monthly income were above 31000 while 15(15.0%) of the respondents monthly income were below 20,000.

**Table 2. Frequencies and Percentage distribution regarding role of income generation activities in women economic empowerment.**

Statement	Frequency and percentage Distribution			
	Yes	No	Don't know	Total
Do you think that women should possess the ownership of property?	40 (40.0%)	30 (30.0%)	30 (30.0%)	100(100%)
Do you think that women should have access to credit scheme?	30 (30.0%)	50 (50.0%)	20(20.0%)	100(100%)
Do you think that women should have the right of job?	60(60.0%)	15(15.0%)	25(25.0%)	100(100%)
Do you think that women are empowered in managing the financial expenditure of the family?	70(70.0%)	15(15.0%)	15(15.0%)	100(100%)
Do you think that women are treated fairly in the working place?	50(50.0%)	10(10.0%)	40(40.0%)	100(100%)
Do you think that women exercise their right freely to join any field as a profession?	20(20.0%)	60(60.0%)	20(20.0%)	100(100%)
Do you think that women could fully realize their potentials?	50(50.0%)	20(20.0%)	30(30.0%)	100(100%)
Do you think women can contribute in education ,house work and decision making effectively?	45(45.0%)	15(15.0%)	40(40.0%)	100(100%)
Do you think there is huddles in community for women economic independent status?	20(20.0%)	50(50.0%)	30(30.0%)	100(100%)
Do you think government enhance women ability?	68(48.0%)	12(12.0%)	20(20.0%)	100(100 %)
Do you think women need education , vocation and professional training?	55(55.0%)	35(35.0%)	10(10.0%)	100(100%)

**Explanation**

The above table shows respondents perception about role of income generation activities of women economic empowerment. Where is majority i.e. 40/100 (40.0%) of the respondents agreed with the statement that women should possess the ownership of property, 30/100 (30.0%) respondents were not agreed to the statement while 30/100 (30.0%) of the respondents were not sure and don't know. Further, majority i.e. 50 (50.0%) of the respondents were not agreed with the notion that women should have access to credit scheme, 30 (30.0%)

respondents were agreed the statement while remaining 20(20.0%) respondents were uncertain about the statement. Likely, majority i.e. 60(60.0%) of the respondents were agreed to the statement that women should have the right of job, 15(15.0%) respondents were not agree with the notion and 25(25.0%) of the respondents were uncertain about the statement. Likewise, majority i.e. 70(70.0%) of the respondents were agreed to the statement that women are empowered in managing the financial expenditure of the family, 15(15.0%) opposed the statement while 15(15.0%) of the respondents have no idea about the notion. Moreover, majority i.e. 50(50.0%) of the respondents agreed with statement that women are treated fairly in the working place, 10(10.0%) respondents were not agreed to the notion while 40(40.0%) of the respondents were don't know option. Further, majority i.e. 60(60.0%) of the respondents were not agreed to the statement that women exercise their right freely to join any field as a profession, 20(20.0%) respondents were agreed while 20(20.0%) of the respondents have were uncertain about the statement. Similarly , majority i.e. 50(50.0%) of the respondents were agreed with the statement that women could fully realize their potentials, 20(20.0%) respondents were not agreed while 30(30.0%) of the respondents were uncertain about the statement. Further , majority i.e. 45(45.0%) of the respondents agreed with the notion that women can contribute in education ,house work and decision making effectively, 15(15.0%) respondents were not agree with the statement while 40(40.0%) of the respondents don't know. Similarly , majority i.e. 50(50.0%) of the respondents were not agreed with the statement that there is huddles in community for women economic independent status, 20(20.0%) respondents were agreed while 30(30.0%) of the respondents were uncertain about the statement. Further , majority i.e. 68(48.0%) of the respondents agreed with the notion that women government enhance women ability, 12(12.0%) respondents were not agree with the statement while 20(20.0%) of the respondents don't know. Similarly , majority i.e. 55(55.0%) of the respondents were agreed with the statement that women need education , vocation and professional training, 35(35.0%) respondents were not agreed while 10(10.0%) of the respondents were uncertain about the statement

### Conclusion

Women's economic empowerment is one of the most critical things that can help women and men achieve gender equality. Gender equality and women's economic empowerment have been shown to boost economic growth, reduce poverty, and meet human rights and social justice obligations. It is suggested that women must be recognized as economic players in the developing world, and that systems to enable female labour market involvement and productive labor must be improved. Improving women's capacities and skills is critical for allowing their entry into the labor market and entrepreneurship. allowing access to land, productive inputs, and credit is also essential. Removing impediments to female entrepreneurship can help to realize women's economic potential and contribute to their empowerment. The analysis reveals that community perception and male-dominated practices reflect cultural practices and Pakhtunwali beliefs. While some males acknowledge the importance of women's empowerment for society's development, they are unwilling to disrupt cultural boundaries, posing hurdles in women's empowerment and development. Furthermore, male bias, gender-blind perceptions, social and cultural stigmas, traditionalism, male-oriented values,



threat to male autonomy, etc are common male perceived notions that females have no right to avail equal opportunities of life. Congregationally, all these factors make it difficult to improve and bring changes in social, cultural and political atmosphere of area.

### **Recommendation**

- Reduce the gender gap in financial literacy by developing and implementing initiatives and programm aimed at addressing women's financial literacy needs.
- Ensuring equal access to finance for female entrepreneurs through actions that influence both the supply of and demand for finance by easing access to finance for viable businesses owned by men and women.
- Taking steps to improve the knowledge and attitudes of financial institutions, increasing awareness of finance sources and tools among women entrepreneurs and encouraging more women to join business angel networks or venture capital firms.
- Promote all appropriate measures to end sexual harassment in the workplace, including awareness and prevention campaigns and actions by employers and unions.
- The community leaders should work for the women development, and by mobilizing and motivation of women, further more they can accept this reality and can work for their development.
- Awareness programs should be raised by government and non-government organization include media to highlight the hidden role and importance of women equal representation in different matters.

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