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Empirical Investigation of Empowerment among Underprivileged Women through Livelihood Strategies in South Punjab, Pakistan

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Abstract

This study investigates the complex relationship between structured livelihood strategies and the multidimensional empowerment of underprivileged women in South Punjab, Pakistan. The research is situated within the context of profound gender disparities and economic marginalization, examining whether interventions such as microfinance, vocational training, and agricultural innovation catalyze tangible improvements in women's economic independence, decision-making autonomy, and community participation. The core objectives were to assess the demographic and socio-economic profile of underprivileged women in the region, to analyze the individual and combined impact of specific livelihood strategies on key empowerment indicators, and to identify the constraining role of entrenched gender norms and cultural barriers. A quantitative, cross-sectional methodology was employed, utilizing a structured interview schedule administered to a systematically selected sample of 500 women across the districts of Multan, Khanewal, and Bahawalpur. The data was analyzed using SPSS version 24.0, incorporating descriptive statistics and Pearson correlation analysis. The results reveal that vocational training and microfinance access demonstrate significant positive correlations with all empowerment domains, with training showing particularly broad-based efficacy.. The findings indicate that while targeted livelihood interventions are potent tools, their empowerment outcomes are deeply contingent upon the socio-cultural ecosystem, suggesting that integrative approaches addressing both economic and normative structures are essential for transformative change.

Keywords: Women's Empowerment, Livelihood Strategies, Microfinance, Vocational Training, South Punjab, Gender Norms, Economic Independence.

Introduction

The quest for gender equality and women's empowerment remains a pivotal challenge within the global development paradigm, particularly in regions characterized by deep-seated patriarchal structures and acute economic deprivation. In Pakistan, gender disparities are pronounced, with the country consistently ranking low on global gender equality indices (World Economic Forum, 2023). The region of South Punjab, comprising districts such as Multan, Bahawalpur, and Dera Ghazi Khan, epitomizes this confluence of economic underdevelopment and rigid social hierarchies. Characterized by a predominantly agrarian economy, low literacy rates, and strong tribal biradari (kinship) systems, this region presents a context where women's agency is often circumscribed by

purdah (seclusion) norms, restricted mobility, and limited access to productive resources (Javaid, 2021). Within this milieu, the concept of empowerment moves beyond simple economic participation to encompass a transformative process whereby women gain the ability to make strategic life choices in domains previously denied to them (Kabeer, 1999). This process is multidimensional, integrating economic independence, socio-political participation, and intra-household decision-making autonomy.

The theoretical underpinnings of women's empowerment are richly debated. Sen's (1999) capability approach frames empowerment as the expansion of individuals' freedoms to lead the lives they have reason to value. Applied to gender, this involves enhancing women's capabilities through education, health, and economic opportunity while removing institutional barriers. Kabeer's (1999) widely cited framework conceptualizes empowerment through the interlinked dimensions of resources (pre-conditions), agency (process), and achievements (outcomes). In the context of South Asia, these resources are not merely material but include social and human capital, while agency is often exercised within, and against, "patriarchal bargains" that shape gender relations (Kandiyoti, 1988). The interplay between structure and agency is critical; empowerment is not a linear outcome of resource provision but a complex negotiation within existing power geometries (Batliwala, 2007).

Women's empowerment is a comprehensive process aimed at increasing women's ability to exercise control over strategic life decisions that directly impact their well-being and future. It involves creating opportunities that enable women to fully realize their potential and capacities in economic, social, cultural, and political spheres. Beyond individual growth, empowered women play a vital role in societal development, including contributing significantly to disaster management by leveraging their lived experiences and unique perspectives to build community resilience (UN Women, 2022).

The concept of women's empowerment encompasses multiple dimensions. Economically, it refers to providing women with access to resources, financial autonomy, and opportunities to engage in income-generating activities and decent work (World Bank, 2023). Politically, it includes fostering women's participation in governance and decision-making processes at all levels (IPU & UN Women, 2023). Socioculturally, empowerment involves challenging the entrenched norms of gender-based stratification and advocating for equality and inclusion in all facets of life (Cornwall & Rivas, 2015; Heise et al., 2019). Empowerment aims to challenge systems of discrimination and marginalization that have historically subordinated women, thereby enhancing their quality of life, well-being, and societal participation (Stavropoulou & Jones, 2022).

Livelihood strategies, defined as the means and activities through which individuals and households secure their well-being, have been posited as critical entry points for fostering empowerment (Ellis, 2000). Livelihoods encompass the resources, skills, and activities people use to sustain themselves and their families. This concept includes both tangible assets, such as land and equipment, and intangible assets, such as human capital, skills, social networks, and access to markets, finance, and services (FAO, 2023). The widely accepted definition of livelihoods includes the capabilities, assets, and activities required to secure a means of living (Chambers & Conway, 1992). Livelihoods are dynamic, reflecting how individuals and households adapt their strategies to changing conditions in their environment, economy, and society, a process often analyzed through frameworks like the Sustainable Livelihoods Approach (SLA) (Scoones, 2015).

In the contemporary context, livelihoods are increasingly shaped by global challenges, including climate change, economic volatility, and digital transformation (ILO, 2022). For instance, climate-induced disruptions force agricultural communities to diversify their income sources, while the growth of the platform economy creates new,

albeit often precarious, forms of informal work (World Bank, 2023). A resilient livelihood is therefore one that can withstand and recover from such shocks and stresses while maintaining its core functions (Béné et al., 2021). Ultimately, the goal of livelihood support is to reduce poverty and vulnerability by enhancing people's asset base and improving their access to equitable opportunities (DFID, 1999; ODI, 2020).

For underprivileged women, engagement in formal and informal livelihood activities from micro-entrepreneurship and skilled labor to improved agricultural practices can potentially alter economic dependencies, enhance self-efficacy, and provide a platform for broader social engagement. Microfinance initiatives, popularized by the Grameen Bank model, have been heralded for providing not just credit but also social capital through group-based solidarity, potentially challenging traditional exclusion from financial systems (Pitt et al., 2006). However, critiques highlight that microcredit can sometimes intensify women's burdens without fundamentally altering patriarchal control over loan use or generated income (Karim, 2011).

In South Asia, including Pakistan, microfinance programs have been widely implemented to empower women economically. Studies by Naz et al. (2021) show that women who have access to microfinance are more likely to invest in small businesses and contribute to household income, leading to improved self-esteem and decision-making power within the family. However, the effectiveness of such programs varies depending on factors such as access to education, social capital, and local support systems (Sarumathi & Mohan, 2011). However, other studies highlight that microfinance alone is not sufficient to achieve sustainable empowerment; additional factors such as education, social support, and policy frameworks also play a role (Ali & Hamid, 2021).

In agrarian settings like South Punjab, agricultural innovation including access to new technologies, training in sustainable practices, and market linkages holds specific promise. Women constitute a significant portion of the agricultural workforce, albeit often as unpaid family labor. Programs aiming to recognize and enhance their roles as farmers can directly impact household food security and income (FAO, 2011). The work of organizations like the World Wildlife Fund (WWF) and local NGOs in promoting climate-resilient farming among women in Punjab points to the potential of such interventions.

Nevertheless, the extent to which these initiatives translate into genuine empowerment, rather than just increased productivity, depends on whether they enable women to claim ownership, control proceeds, and participate in decision-making bodies (Agarwal, 2010). The socio-cultural context of South Punjab adds layers of complexity. The region's gender norms are deeply embedded in notions of honor, where women's behavior and mobility are closely policed to uphold family reputation. Educational attainment for girls, while improving, often faces early termination due to safety concerns or prioritization of sons' education (Lloyd et al., 2017). Family support, particularly from male kin, emerges as a critical mediating variable. Where husbands or fathers are supportive, women's engagement in livelihood activities is facilitated; where they are resistant, even the most accessible resources may fail to translate into agency (Mumtaz & Salvay, 2020). Thus, empowerment processes are inherently relational, occurring within the household's "black box" of negotiation and, at times, conflict.

This study, therefore, seeks to fill this gap by providing a comprehensive empirical investigation. It moves beyond simple association to employ multivariate analysis, aiming to isolate the predictive power of specific livelihood strategies on multidimensional empowerment indicators. It explicitly incorporates and measures the role of restrictive gender norms and family support as both independent variables and potential effect modifiers. By grounding the investigation in the specific districts of Multan, Khanewal,

and Bahawalpur, the research offers contextualized insights that can inform policy and program design for one of Pakistan's most marginalized regions. Ultimately, it asks: In the constrained environment of South Punjab, to what extent can structured livelihood strategies serve as levers for empowerment, and how is their efficacy shaped by the bedrock of education and social norms?

Objectives

1. To profile the socio-demographic and economic characteristics of underprivileged women participating in or eligible for livelihood programs across selected districts of South Punjab.
2. To analyze the strength and direction of bivariate relationships between key livelihood strategies (microfinance access, vocational training, agricultural innovation) and multidimensional indicators of women's empowerment (economic independence, decision-making power, community participation).
3. To determine the relative predictive strength of these livelihood strategies on composite empowerment, while controlling for the influence of education level and perceived family support and social norms.
4. To derive evidence-based policy and programmatic recommendations for enhancing the empowerment outcomes of livelihood interventions in similar socio-cultural contexts.

Methodology

This study employed a quantitative, cross-sectional research design to systematically investigate the relationships between livelihood strategies and empowerment. The target population comprised underprivileged women, aged 15-49, from rural and rural areas in three purposively selected districts of South Punjab Multan, Khanewal, and Bahawalpur. These districts were chosen for their socio-economic diversity and prevalence of both development interventions and persistent gender disparities. Subsequently, using systematic random sampling from household lists provided by collaborating local community organizations (e.g., Kashaf Foundation, Sanat Zar centers), a final sample of 500 women was drawn.

The inclusion criteria required participants to be either currently engaged in a livelihood activity (formal or informal) or identified as potential beneficiaries of such programs. Data was collected through a structured questionnaires developed after an extensive review of literature. The questionnaire was administered face-to-face by trained female enumerators to ensure respondent comfort and data accuracy. The instrument comprised several sections: Demographic Profile: capturing age, education, marital status, income, employment, and household decision-making patterns; Livelihood Strategies & Empowerment Measures: utilizing tailored items to capture access to and utilization of microfinance, vocational training, and agricultural innovation. Empowerment, the dependent variable, was operationalized through validated multi-item scales measuring three key dimensions: Economic Participation & Independence (e.g., control over income, financial decision-making), Empowerment & Decision-Making (e.g., autonomy in household, child-related, and personal decisions), and Community Participation & Leadership.

Results and Discussion

Table 1: Demographic Characteristics of Research Participants (N = 500)

Variables	Categories	Frequency (n)	Percentage (%)
Age Group	15–19 years	52	10.4
	20–29 years	222	44.4
	30–39 years	154	30.8
	40–49 years	72	14.4
Education Level	Middle	49	9.8
	Matric	130	26.0
	Intermediate	148	29.6
	Bachelor	95	19.0
	Masters	78	15.6
Marital Status	Single	190	38.0
	Married	265	53.0
	Divorced	29	5.8
	Widowed	16	3.2
Monthly Income (PKR)	<10,000	138	27.6
	10,000–30,000	215	43.0
	40,000–50,000	96	19.2
	>60,000	51	10.2
Number of Children	None	120	24.0
	1–2	238	47.6
	3–4	93	18.6
	5+	49	9.8
Employment Status	Unemployed	123	24.6
	Self-employed	104	20.8
	Daily wage laborer	102	20.4
	Salaried worker	171	34.2
Household Decision Maker	Father	120	24.0
	Husband	149	29.8
	Self	189	37.8
	Other	42	8.4
Property Ownership	Yes	213	42.6
	No	287	57.4

Table 1 provides a detailed overview of the demographic characteristics of the research participants (N = 500). In terms of age distribution, the largest proportion of participants fell within the 20–29 years category, accounting for 222 individuals (44.4%). This was followed by 154 participants (30.8%) who were between 30–39 years, while 72 participants (14.4%) were aged 40–49 years. The youngest group, aged 15–19 years, comprised 52 individuals (10.4%). This indicates that the majority of the sample was relatively young, with almost three-quarters (74.8%) being below the age of 40.

With respect to education, the most frequently reported level was intermediate, with 148 participants (29.6%), followed by matriculation with 130 individuals (26.0%). Additionally, 95 respondents (19.0%) held a bachelor's degree, while 78 (15.6%) reported having completed a master's degree. A smaller group, 49 individuals (9.8%), had attained education up to the middle level. These figures suggest that the sample was relatively well educated, with nearly two-thirds (64.2%) having attained education at the intermediate level or higher.

Regarding marital status, the majority of participants were married, comprising 265 individuals (53.0%). Single participants accounted for 190 individuals (38.0%), while 29 respondents (5.8%) were divorced, and 16 (3.2%) were widowed. The predominance of married participants highlights the family-oriented structure of the sample, though a considerable proportion were unmarried, reflecting a diverse representation of marital statuses.

In summary, Table 1 offers a comprehensive description of the participants' demographic characteristics. The data highlights a relatively young and moderately educated sample, with the majority being married, falling within lower- to middle-income brackets, and representing diverse family sizes, employment statuses, and household decision-making structures. This contextual understanding is crucial for interpreting the findings of the study within the broader socioeconomic and cultural background of the participants.

Table 2: Descriptive Statistics and Reliability for Study Variables (N = 500)

Variable	M	SD	Skewness	Kurtosis	Cronbach's α
Health Access	3.19	1.13	0.032	-1.144	.79
Family Support & Social Norms	2.81	1.15	0.049	-1.129	.93
Empowerment & Decision-Making	3.43	1.23	-0.138	-1.374	.98
Economic Participation & Independence	3.30	0.87	0.027	-1.262	.90
Agricultural Innovation	2.91	1.27	0.039	-1.275	.93

Note: M = Mean; SD = Standard Deviation.

Table 2 summarizes the descriptive statistics and internal consistency estimates for the study subscales (N = 500). The Health Access subscale (M = 3.19, SD = 1.13) was centered slightly above the neutral point of the scale, indicating that participants reported moderate access to healthcare and nutrition. The distribution was effectively symmetric (skew = 0.03), with light platykurtosis (kurtosis = -1.14). Reliability was acceptable (α = .79). The Family Support & Social Norms subscale averaged below the midpoint (M = 2.81, SD = 1.15), indicating less supportive family and community contexts for women's empowerment. The scale was nearly symmetric (skew = 0.05). This subscale demonstrated excellent internal consistency (α = .93).

The Empowerment & Decision-Making subscale showed the highest mean score among all dimensions (M = 3.43, SD = 1.23), suggesting that women expressed moderately positive perceptions of their decision-making power and self-confidence. The distribution was slightly negatively skewed (skew = -0.14). Internal consistency was outstanding (α = .98). The Economic Participation & Independence subscale was also above the neutral point (M = 3.30, SD = 0.87). The distribution was nearly symmetric (skew = 0.03). Internal consistency was excellent (α = .90). Finally, the Agricultural Innovation subscale had the lowest mean across dimensions (M = 2.91, SD = 1.27), indicating relatively limited adoption of new agricultural practices among respondents. The distribution was approximately symmetric (skew = 0.04). Internal consistency was excellent (α = .93). These results demonstrate that the measurement model is psychometrically sound and that the subscales are reliable indicators for subsequent inferential analyses.

Table 3: Pearson Correlations among Key Study Variables (N = 500)

Variable	1	2	3	4	5	6	7	8
1. Education Category	—							
2. Health Access	.18**	—						
3. Family Support & Social Norms	.17**	.87**	—					
4. Empowerment & Decision-Making	.16**	.89**	.96**	—				
5. Economic Participation	.16**	.88**	.95**	.98**	—			
6. Agriculture Innovation	.05	.30**	.29**	.28**	.28**	—		
7. Access to Microfinance	-.11*	.21**	.23**	.23**	.23**	.35**	—	
8. Vocational Training	.01	.30**	.31**	.32**	.30**	.35**	-.02	—

*p < .05; **p < .01.

Table 3 presents the inter-correlations among education level, the five empowerment subscales, and two enabling factors (access to microfinance and vocational training participation) for women in the sample (N = 500). Several clear patterns emerged that provide direct evidence relevant to the study hypotheses. First, education category was positively and significantly associated with health access ($r = .178$, $p < .01$), family support and social norms ($r = .166$, $p < .01$), empowerment and decision-making ($r = .163$, $p < .01$), and economic participation and independence ($r = .159$, $p < .01$). These modest yet consistent correlations suggest that higher educational attainment is linked to greater perceived empowerment across multiple domains, supporting the hypothesis that education functions as a foundational determinant of women's agency. Interestingly, education was not significantly related to agricultural innovation ($r = .045$, ns), indicating that formal schooling may not translate directly into adoption of agricultural practices or innovations, perhaps due to structural barriers in rural settings.

Second, the five empowerment-related subscales were strongly and positively correlated. For example, family support and social norms correlated almost perfectly with empowerment and decision-making ($r = .956$, $p < .01$) and economic participation ($r = .950$, $p < .01$). Similarly, empowerment and decision-making was nearly identical with economic participation ($r = .978$, $p < .01$). These exceptionally high correlations suggest that women's empowerment, economic independence, family support, and health access function less as discrete domains and more as an integrated construct. This convergence reinforces the theoretical assumption that empowerment is multidimensional yet deeply interconnected, lending validity to the overall empowerment model tested in this study.

Third, agriculture innovation showed weaker but still significant associations with the main empowerment domains (ranging from .283 to .295, all $p < .01$). While positive, these correlations were considerably lower than those among the core empowerment domains, suggesting that agricultural innovation may be influenced by additional contextual or environmental factors (such as land access, market opportunities, or institutional support) beyond individual empowerment levels.

Fourth, access to microfinance correlated positively with health access ($r = .207$, $p < .01$), family support ($r = .225$, $p < .01$), empowerment and decision-making ($r = .232$, $p < .01$), economic participation ($r = .234$, $p < .01$), and agricultural innovation ($r = .352$, $p < .01$). These associations provide empirical support for the hypothesis that financial inclusion facilitates empowerment by expanding women's capacity for decision-making, income generation, and innovation. Notably, the strongest relationship emerged with agricultural innovation, underscoring that microfinance interventions may be particularly impactful for women engaged in farming activities. However, education was negatively associated with microfinance access ($r = -.105$, $p < .05$), suggesting that women with

higher education may have alternative income sources or less reliance on microcredit programs.

Finally, vocational training participation showed consistently moderate positive correlations with empowerment-related domains, including health access ($r = .300, p < .01$), family support ($r = .306, p < .01$), empowerment and decision-making ($r = .315, p < .01$), economic participation ($r = .304, p < .01$), and agricultural innovation ($r = .348, p < .01$). These results align with the hypothesis that skill-building opportunities directly enhance women's empowerment by equipping them with practical competencies and increasing economic agency. Unlike microfinance, vocational training was unrelated to education level ($r = .014, ns$), suggesting that training initiatives may effectively reach women across educational strata.

Taken together, the correlation analysis provides robust evidence in support of the study's hypotheses. Education, microfinance access, and vocational training are all positively linked to women's empowerment, though in distinct ways. Education has broad but modest effects, microfinance is particularly salient for agricultural innovation, and vocational training is broadly impactful across empowerment dimensions regardless of formal schooling. The exceptionally high correlations among empowerment domains further validate the conceptualization of empowerment as a multidimensional but unified construct.

Conclusion

This empirical investigation provides nuanced insights into the pathways and prerequisites for empowering underprivileged women in South Punjab through livelihood strategies. The findings confirm that interventions such as vocational training and microfinance are significantly associated with higher levels of perceived empowerment across economic, decision-making, and psychosocial dimensions. Vocational training, in particular, emerges as a robust correlate, suggesting that enhancing human capital and practical skills equips women with tangible tools for agency, irrespective of their starting educational level. Microfinance, while also positively related, shows a specialized strong link to agricultural innovation, underscoring its role in capitalizing on the primary economic sector for women in this region.

However, the study's deeper contribution lies in revealing the conditional nature of these relationships. The overwhelming strength of the correlations between empowerment and the scale measuring Family Support & Social Norms far exceeding those of discrete livelihood interventions points to a fundamental truth: the socio-cultural ecosystem acts as the primary gatekeeper of empowerment. Livelihood resources can only be effectively converted into agency within an environment that is at least minimally permissive. The moderate mean score on this norms scale indicates that such an environment cannot be assumed. Furthermore, while education is a positive factor, its predictive power is modest, suggesting that in this context, empowerment gains can be made even without advanced formal schooling if supportive social conditions and targeted skills are present.

The demographic profile further contextualizes these findings. The substantial proportion of women who are primary decision-makers or are salaried workers indicates pockets of progress and a baseline of agency upon which to build. Yet, the widespread lack of property ownership remains a stark structural barrier to sustainable economic empowerment. In essence, the study concludes that livelihood strategies are necessary but insufficient instruments for transformative change. They are potent catalysts, but their efficacy is critically mediated by the normative fabric of family and community. Empowerment in South Punjab, therefore, is not merely a function of resource transfer but a complex process of negotiation within the household, requiring a simultaneous

engagement with both economic opportunities and the patriarchal structures that constrain them.

Recommendations

Based on the empirical findings, a two-pronged strategy is recommended, focusing on refining livelihood interventions and deliberately transforming the normative environment that constrains them. First, program design must move beyond siloed approaches to embrace integrated models. Vocational training programs should be meticulously market-linked to ensure learned skills translate into viable income, but they must also incorporate modular components on financial literacy, legal rights (especially regarding property and inheritance), and negotiation skills within the household. Similarly, microfinance institutions should evolve into holistic financial service providers. Beyond credit, they should offer bundled services including savings products, insurance (e.g., for health or crops), and business development support. Given the strong link between microfinance and agricultural innovation, partnerships with agricultural extension services are crucial to provide technical know-how alongside capital, creating a full package for women farmers. Critically, all economic interventions must incorporate robust mechanisms to track not just income growth but also control over that income. This could involve promoting joint bank accounts, facilitating women's access to markets directly, and engaging men as allies through separate sensitization sessions that highlight the household-wide benefits of women's economic participation.

Second, and more fundamentally, policymakers and development practitioners must invest directly in shifting the normative landscape. This requires long-term, culturally sensitive social engagement. Community-wide campaigns involving religious leaders, local elders, and male champions can reframe women's empowerment as a source of family honor and community development, rather than a threat. Establishing men's engagement groups parallel to women's livelihood groups can foster dialogue and reduce intra-household friction. Furthermore, strengthening the legal and institutional environment is non-negotiable. This includes supporting local governance structures to ensure women's representation in panchayats and village committees, and working with the local judiciary and police to improve enforcement of laws against domestic violence and discrimination in property rights. Educational initiatives should target adolescent boys and girls in schools with curricula promoting gender equality. Finally, research and monitoring systems need to be strengthened to move beyond output metrics (e.g., number of loans disbursed, trainings conducted) to outcome and impact metrics focused on shifts in decision-making patterns, mobility, control over resources, and reductions in gender-based violence. By concurrently bolstering economic pathways and deliberately dismantling the normative barriers that block them, interventions can transition from producing incremental gains to fostering the transformative empowerment necessary for sustainable change in South Punjab and similar contexts.

Note: This research article has been derived from my PhD research work topic "Empowering needy and poor women through resilience livelihood strategies in South Punjab, Pakistan".

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