

## Small-Scale Embroidery Enterprises as Drivers of Women's Economic Empowerment in Balochistan: Implications for Inclusive Local Development

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### ABSTRACT

This study examined the impact of small-scale embroidery enterprises on women's economic empowerment and promotion of local economic development in Balochistan. The primary aim of the study was to analyze the influence of critical indicators of women's economic empowerment, including income level, income stability, control over earnings, saving behavior, market access, and access to credit, on local economic development. The research was conducted in four districts of Balochistan: Jaffarabad, Sohbatpur, Naseerabad, and Jhal Magsi, with primary data collected from 200 women engaged in embroidery enterprises using a structured questionnaire.

The data were analyzed using frequency distributions, percentages, correlation, and regression. The findings demonstrate a robust and statistically significant positive correlation between women's economic empowerment and local economic development. All empowerment indicators exhibit substantial positive relationships with local economic growth, and regression analysis validates that each indicator meaningfully influences local economic outcomes. The results indicate that participation in embroidery enterprises enhances women's income, financial autonomy, saving habits, market engagement, and access to credit, hence boosting local economic activity.

The study concludes that small-scale embroidery enterprises serve as a viable avenue for advancing women's economic empowerment and fostering inclusive local development in Balochistan. It advocates for targeted policy interventions, improved market connectivity, access to microfinance, and skill development initiatives to support women-led embroidery enterprises and improve their role in sustainable local economic growth.

**Keywords:** Small-Scale Embroidery Enterprises, Women's Economic Empowerment, Local Economic Development, Balochistan

## Introduction

The economic empowerment of women has become a vital element for sustainable global development. Economic empowerment refers to the ability of individuals, regardless of gender, to engage in, contribute to, and benefit from growth processes that acknowledge their contributions, respect their dignity, and facilitate equitable negotiations over the distribution of growth benefits (Balasubramanian et al. 2024). Women's empowerment and economic development are interconnected; economic development plays a crucial role in reducing gender inequality, while empowering women contributes significantly to overall development. Women's economic empowerment is considered the most critical factor in achieving gender equality between women and men. Women's economic empowerment can be achieved through equal access to and control over essential economic resources and opportunities, as well as the eradication of structural gender inequalities within the labor market. This core principle emphasizes the significance of establishing avenues that enable women to engage actively and substantively in economic activities (Törnqvist, 2009).

Women in Pakistan face various social and economic challenges (Kabeer, 2012). Although women make up 49% of the population in Pakistan, they still face numerous social, economic, and cultural barriers due to their underrepresentation in both the public and private sectors (NIPS, 2025). According to the World Bank Country Gender Profile report, Pakistani women have the lowest status in the world. The "inside/outside" dichotomy indicates that Pakistani women are compelled to remain indoors due to the veiling custom, which prevents them from accessing educational, employment, service, and training opportunities (Ali, 2025).

Balochistan, the largest province of Pakistan, demonstrates these challenges with particular intensity (Javed, 2010). Cottage industries represent the most significant source of income for unemployed women in rural and urban areas of Balochistan, as reflected in both social attitudes and social dynamics. However, the cottage industries of the province have not yet achieved the same level of establishment as other major industries in either the rural or urban areas of the province, primarily due to owners operating businesses as family enterprises with limited educational backgrounds and insufficient training in marketing and management skills (Chaudhry et al., 2008).

Small and Medium Enterprises (SMEs) are essential to economic development, especially in developing nations (Ufot et al., 2014). SMEs and cottage industries are small workshops that offer job opportunities to numerous individuals in these nations. SMEs are recognized as essential to industrial development, as they provide opportunities for employment and income generation (Audertsch, 2000).

In the context of the cottage industry in Balochistan, embroidery holds notable importance. The majority of female workers in Balochistan are engaged in the production of cloth embroidery, which is in high demand. Cottage businesses offer opportunities for women with specialized skills who are unable to work outside the home (Siddiq & Kakar, 2017). In Balochistan, women produce distinctive, high-quality items at home, including carpets, embroidered dresses, shawls, dupattas, jewelry, and other products. The flexibility of this employment allows women to remain productive during their children's school hours, facilitating work management without rigid schedules (Amin, 2025).

Women's engagement in economic enterprises has a significant impact on their status

and empowerment. By expanding women's access to economic resources and opportunities, such as jobs, financial services, and market information, small businesses have contributed to the improvement of women's economic empowerment. These businesses play a key role as sources of income, offering women a variety of opportunities to demonstrate their skills, recognize their capabilities, and advance their careers. (Parveen & Rubab, 2013).

A strong relationship exists between women's participation in economic activities and their decision-making power (Roomi & Parrott, 2008). When women enjoy greater power in household decision-making, they spend more on education, healthcare, clothing, and lighting than on food and transportation (Saeed et al., 2014).

In addition to benefiting individual households, women's empowerment through embroidery enterprises is important for inclusive local development. The economic empowerment of women establishes a foundation for a nation's sustainable socioeconomic development. The economic empowerment of women is crucial for safeguarding social rights and promoting peace, prosperity, and justice (World Bank, 2018). The study of embroidery enterprises is significant for policymakers and development practitioners because of the close relationship between individual women's empowerment and community development outcomes.

### Significance of The Study

Understanding the mechanisms through which small-scale embroidery enterprises promote women's economic empowerment in Balochistan is essential for several reasons. Firstly, it will facilitate the identification of effective pathways for women's economic engagement within culturally appropriate environments; secondly, it serves to document the socioeconomic effects of cottage industry participation on women and their households. Third, it will help to understand the value chains and stakeholder roles that support these enterprises. Fourth, it is essential to establish evidence-based recommendations for policies and interventions that promote both women's empowerment and inclusive local development.

This research examines how embroidery enterprises, operating within the cultural and social parameters of Balochistan, can serve as effective mechanisms for women's economic empowerment while simultaneously contributing to broader inclusive development outcomes at the local level.

### Objectives of the Study

To analyze the effect of women's involvement in small-scale embroidery enterprises on their income generation and employment stability

To evaluate the extent to which participation in embroidery enterprises enhances women's control over economic resources and financial independence.

To examine the role of women-led embroidery enterprises in contributing to inclusive local development, specifically in relation to poverty alleviation

### Research Questions

How does participation in small-scale embroidery enterprises affect women's income levels and employment stability in Balochistan?

To what extent does engagement in embroidery-based enterprises enhance women's financial autonomy and control over earnings?

What role do women-led embroidery enterprises play in promoting inclusive local economic development in Balochistan?

## Literature Review

### Conceptualizing SMEs and Women's Economic Participation

Small and Medium Enterprises (SMEs) play a central role in economic development, poverty reduction, and job creation, particularly in underdeveloped countries (Tambunan, 2009). SMEs are the backbone of Pakistan's economy. This is especially important in the informal and semi-formal sectors, where regulatory barriers are few and individuals depend on their own skills (Fayyaz et al., 2009; Haque, 2007). Micro, small, and medium enterprises are the most common types of SMEs. Micro and small enterprises are often home-based and require few workers, which makes it easier for women to get involved in these businesses (Afaqi et al., 2009).

Structural limitations, including restricted mobility, limited access to financing, and sociocultural norms that confine women to home-based economic activities, often influence women's participation in SMEs (Roomi & Parrot, 2008; Habiba et al., 2016). As a result, the majority of Pakistani women entrepreneurs work in home-based manufacturing units, handicrafts, embroidery, and cottage industries (Azid et al., 2001).

### Women's Economic Empowerment: Theoretical Perspectives

The term "economic empowerment" refers to a multifaceted concept that encompasses women's ability to earn income, own assets, make decisions about those assets, and exercise autonomy at home and in their communities (Kabeer, 2002; Blumberg, 2005). Empowerment, according to Kabeer's framework, is a process that includes resources, agency, and achievements; it highlights women's ability to make strategic life choices in situations where this ability was previously denied.

According to Blumberg (2005), economic empowerment is the "magic potion" of development because it enables women to access independent income, the most potent factor in determining empowerment. South Asian empirical research (Sen & Grown, 1988; Dollar & Gatti, 1999) shows that when women work and earn money, it boosts household bargaining power, financial decision-making, and welfare outcomes.

Akram (2018) provides empirical evidence from Pakistan that shows that economic factors, including women's employment, income management, and access to productive assets, are closely linked to women's empowerment. Similarly, Khan and Bibi (2012) state that women in patriarchal societies, whose gendered power relations limit their autonomy, are more empowered by participatory economic involvement

### Embroidery and Cottage Industries as Women-Centered SMEs

Embroidery is a culturally accepted form of micro and small enterprise. Embroidery enterprises have historically been a source of income opportunities for women in South Asia (Azid et al., 2001). The art of embroidery is deeply rooted in Pakistan's cultural traditions, and women in Balochistan, Sindh, and Punjab practically engage in

embroidery within family settings (Bhattacharya, 2014).

In their comprehensive study of cloth embroidery in rural Pakistan, Azid et al. (2001) concluded that embroidery-based cottage enterprises significantly contribute to poverty reduction and women's labor force participation. According to Chitsike (2000) and Roomi (2013), these types of businesses enable women to generate income without breaching sociocultural norms regarding purdah and mobility. As a result, these businesses are recognized as socially acceptable economic pathways.

Studies from comparable contexts also show that embroidery serves as a vehicle for preserving skills, diversifying income, and strengthening household resilience (Zahara et al., 2024). According to Williams and Shahid (2016), despite operating informally, which restricts women's access to capital, markets, and institutional support, these businesses remain essential for livelihood maintenance among marginalized populations.

### **Women Entrepreneurship, SMEs, and Economic Empowerment**

Studies on female entrepreneurship show that businesses owned by women are different from those owned by men in terms of size, sector concentration, growth orientation, and access to capital (Brush et al., 2009). McGowan et al. (2012) assert that women entrepreneurs are more likely to run micro and small enterprises, place a higher priority on maintaining a stable income than on expanding their operations, and integrate their commercial responsibilities with domestic obligations.

Women in Pakistan face numerous barriers to entrepreneurship, including a lack of access to credit, weak governmental support, and gender-biased market structures (Niethammer et al., 2007). Despite these problems, women-led small businesses positively influence family income, savings behavior, and spending habits (Hussain et al., 2019).

Anwar and Rashid (2012) propose that female entrepreneurship makes women more self-sufficient and gives them more economic agency. This is particularly applicable when businesses are aligned with the cultural and linguistic contexts of the local community. Embroidery enterprises exhibit this alignment, making them useful instruments for the economic empowerment of women in traditionally conservative regions.

### **SMEs, Women's Empowerment, and Local Economic Development**

Inclusive local economic development aims to involve everyone, ensure fairness, and spread benefits evenly across regions (OECD, 2011). SMEs drive local development by creating jobs, strengthening local value chains, and keeping income within communities (Tambunan, 2011).

Women-centered small and medium-sized enterprises (SMEs) drive inclusivity by actively integrating women into local production systems and closing gender gaps in economic participation (Kabeer, 2012). Empirical evidence shows that income generated by women in SMEs directly improves household welfare, advances children's education, and fortifies community economic resilience. These broader benefits of women-led SMEs are particularly relevant in contexts facing economic challenges (Latif et al., 2011).

In Balochistan, where formal employment opportunities are scarce and poverty

remains prevalent, embroidery-based SMEs offer a decentralized development model that leverages local cultural practices and skills (Bari, 2000). Despite this potential, empirical research examining the impact of women's economic empowerment through embroidery enterprises on inclusive local development in the province remains limited.

## Research Methodology

This study used a quantitative research design to explore how small-scale embroidery businesses help women gain economic independence and support local development in Balochistan. The study focused on four districts: Jaffarabad, Sohbatpur, Naseerabad, and Jhal Magsi. In these areas, many women run embroidery businesses from home to earn income. These districts were selected because they face economic challenges, have high female participation in cottage industries, and align with the study's goals.

Primary data were collected from 200 women involved in embroidery enterprises using a structured questionnaire. These enterprises are informal and home-based, lacking a formal sampling frame. Therefore, a multistage purposive sampling method was employed, supplemented by snowball sampling to identify additional eligible respondents. Data were collected through face-to-face interviews to enhance response accuracy. This was particularly important given the diverse literacy levels among participants. The questionnaire explored socioeconomic characteristics, enterprise attributes, indicators of women's economic empowerment, and perceived impacts of local economic development.

The collected data were coded and analyzed using SPSS. Descriptive statistics, including frequency distributions and percentages, summarized respondents' demographic profiles and enterprise characteristics. Correlation analysis assessed the strength and direction of relationships between indicators of women's economic empowerment and local economic development variables. In addition, regression analysis evaluated the impact of key economic empowerment indicators, such as income stability, control over earnings, savings behavior, market access, and access to credit, on inclusive local economic development. This analytical approach allowed for an empirical examination of the contribution of women's embroidery enterprises to local economic outcomes.

## Results

**Table 1: Socio-Demographic Profile of the Respondents**

| Variable (s)    | Category            | Frequency (n) | Percentage (%) |
|-----------------|---------------------|---------------|----------------|
| Age (Years)     | 16-25               | 56            | 28             |
|                 | 26-35               | 84            | 42             |
|                 | 36-45               | 60            | 30             |
| Education Level | No formal education | 80            | 40             |
|                 | Primary-Middle      | 84            | 42             |
|                 | Matric & above      | 36            | 16             |
| Marital Status  | Married             | 140           | 70             |
|                 | Single              | 40            | 20             |

Online ISSN

3007-3197

Print ISSN

3007-3189

<http://amresearchreview.com/index.php/Journal/about>

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|                   | Divorced/widow | 20  | 10 |
| Area of Residence | Rural          | 138 | 69 |
|                   | Urban          | 62  | 31 |

Table 1 summarizes the socio-demographic characteristics of the respondents. Most respondents are aged 26-35, followed by those aged 36-45. Forty percent are illiterate, highlighting limited educational opportunities for women in the area. The majority (70%) are married, and 69% live in rural areas, indicating that embroidery businesses are primarily operated by married rural women.

**Table 2: Characteristics of Embroidery Enterprise Engagement**

| Variable               | Category          | Frequency (n) | Percentage (%) |
|------------------------|-------------------|---------------|----------------|
| Duration of Engagement | Less than 1 year  | 20            | 10             |
|                        | 1-3 years         | 34            | 17             |
|                        | 4-6 years         | 84            | 42             |
|                        | More than 6 years | 62            | 31             |
| Nature of Work         | Full-time         | 120           | 60             |
|                        | Part-time         | 58            | 29             |
|                        | Sessional         | 22            | 11             |
| Mode of work           | Home-based        | 200           | 100            |
|                        | Workshop          | 00            | 00             |

Table 2 shows data on respondents' involvement in small-scale embroidery enterprises. A significant number of respondents (42%) had worked in these enterprises for four to six years, while 31% had over six years' experience. More than half of the women (60%) participated in embroidery full-time, and all (100%) worked from home, indicating the absence of local embroidery workshops.

**Table 3: Women's Economic Empowerment Indicators**

| Indicator             | Mean | Std. Deviation |
|-----------------------|------|----------------|
| Monthly Income Level  | 3.25 | 0.85           |
| Income Stability      | 3.02 | 0.92           |
| Control over earnings | 3.54 | 0.86           |
| Savings Behavior      | 2.87 | 0.88           |
| Market Access         | 3.12 | 0.84           |
| Access to Credit      | 2.52 | 0.91           |

Table 3 presents the main statistics for the women's economic empowerment indicators used in this study. On average, women involved in small-scale embroidery businesses report moderate to high levels of economic empowerment in areas like earning income, controlling their earnings, saving money, owning assets, and making household financial decisions. The standard deviations show some variation among respondents, likely due to differences in household situations, business size, and access to resources. These results suggest that participating in embroidery

Online ISSN

3007-3197

Print ISSN

3007-3189

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businesses contributes to measurable economic empowerment for women in the study area.

**Table 4: Local Economic Development Indicators**

| Indicator                      | Mean | Std. Deviation |
|--------------------------------|------|----------------|
| Income Diversification         | 3.42 | 0.89           |
| Household Economic Improvement | 3.57 | 0.84           |
| Employment Spillover           | 3.01 | 0.92           |
| Local Economic Circulation     | 3.22 | 0.86           |

Table 4 presents descriptive statistics for selected local economic development indicators: income diversification, household income improvement, employment spillover, and local economic circulation. The mean values suggest that women's participation in small-scale embroidery enterprises is linked with measurable improvements in all four areas. Household income improvement and income

|                            | Local Economic Development | Income Level | Income Stability | Control over Earnings | Saving Behavior | Market Access | Access to Credit |
|----------------------------|----------------------------|--------------|------------------|-----------------------|-----------------|---------------|------------------|
| Local Economic development | 1                          |              |                  |                       |                 |               |                  |
| Monthly Income Level       | .729**                     | 1            |                  |                       |                 |               |                  |
| Income Stability           | .855**                     | .706**       | 1                |                       |                 |               |                  |
| Control over Earnings      | .802**                     | .580**       | .692**           | 1                     |                 |               |                  |
| Saving Behavior            | .774**                     | .522**       | .657**           |                       | 1               |               |                  |
| Market Access              | .749**                     | .475**       | .664**           | .622**                | .562**          | 1             |                  |
| Access to Credit           | .806**                     | .589**       | .679**           | .764**                | .629**          | .606*         | 1                |

diversification have the highest mean scores. This indicates that embroidery activities generate additional income streams and strengthen household earning capacity. Employment spillover and local economic circulation also show positive mean values. These findings reflect the engagement of family or community members in embroidery-related activities and greater participation in local market transactions.

The standard deviations indicate moderate variation among respondents. This reflects differences in enterprise scale, market access, and household economic contexts across the four districts. Together, these descriptive results provide empirical evidence

of local economic changes associated with women-led embroidery enterprises. They also establish a quantitative basis for subsequent correlation and regression analyses that examine the relationship between women's economic empowerment and local economic development.

## Table 5: Pearson Correlation Matrix

Table 5 presents the correlation matrix evaluating the association between local economic development and key indicators of women's economic empowerment. The results show that local economic development is strongly and positively associated with all empowerment variables, with coefficients ranging from 0.729 to 0.855, each statistically significant at the 1 percent level.

Income stability exhibits the strongest correlation with local economic development ( $r = 0.855$ ,  $p < 0.01$ ), followed by credit access ( $r = 0.806$ ,  $p < 0.01$ ) and earnings control ( $r = 0.802$ ,  $p < 0.01$ ). Saving behavior ( $r = 0.774$ ,  $p < 0.01$ ), market accessibility ( $r = 0.749$ ,  $p < 0.01$ ), and monthly income level ( $r = 0.729$ ,  $p < 0.01$ ) also show strong positive relationships with local economic development.

## Table 6: Regression Results

| Variable(s)           | B      | S.E.  | Wald   | Sig   | Exp(B) |
|-----------------------|--------|-------|--------|-------|--------|
| Monthly Income Level  | 1.236  | 0.550 | 5.051  | 0.025 | 3.343  |
| Income Stability      | 1.221  | 0.559 | 4.775  | 0.029 | 3.390  |
| Control over Earnings | 1.107  | 0.545 | 4.131  | 0.042 | 3.526  |
| Saving Behavior       | 1.094  | 0.512 | 4.569  | 0.033 | 2.988  |
| Market Access         | 1.106  | 0.529 | 4.381  | 0.036 | 3.023  |
| Access to Credit      | 1.100  | 0.544 | 4.082  | 0.043 | 3.003  |
| Constant              | -3.558 | 0.650 | 29.961 | 0.000 | 0.028  |

Table 6 summarizes the logistic regression analysis of women's economic empowerment indicators and their impact on local economic development. Higher income levels and stable earnings increase the likelihood of improved development. Greater control over earnings and active saving behavior further enhances positive outcomes. Market access and access to credit also contribute significantly to local economic growth, as indicated by their positive coefficients (B), which are statistically significant at the 0.05 level. This suggests that improvements in each indicator are associated with better local economic outcomes.

The odds ratios [Exp(B)] indicate that income stability, control over earnings, savings behavior, and access to credit substantially increase the likelihood of local economic development. Income stability and control over earnings show comparatively stronger effects.

## Discussion

The findings of this study provide strong empirical support for the idea that women's participation in small-scale embroidery enterprises significantly contributes to their economic empowerment and enhances local economic growth in Balochistan. The multifaceted nature of financial empowerment and its developmental spillover effects

are highlighted by strong and statistically significant correlations between local economic development and key empowerment indicators, including monthly income level, income stability, control over earnings, savings behavior, market access, and access to credit.

The continuity and predictability of income from embroidery enterprises are especially important in fragile, agrarian economies like those of Jaffarabad, Sohbatpur, Naseerabad, and Jhal Magsi, as income stability was found to be the strongest correlate of local economic development among these indicators. This result is consistent with studies that highlights income stability as a critical factor in determining household resilience and the sustainability of the local economy (Kabeer, 2012; Blumberg, 2005).

The strong link between control over earnings and local economic development shows the significance of financial autonomy within households. Women who retain control over their embroidered income are more inclined to allocate resources towards productive and welfare-enhancing uses, therefore facilitating greater local financial circulation. This corroborates findings from Pakistan and other developing regions, indicating that women's control over income leads to more significant developmental outcomes than mere participation in economic activities (Akram, 2018; Khan & Bibi, 2012).

Similarly, the results show that access to credit and saving behaviors are significantly associated with local economic growth, suggesting that engaging in embroidery businesses helps women join informal financial networks and financial practices. By borrowing, lending, and reinvesting, these financial practices not only improve economic stability at the home level but also foster local financial circulation. This result is consistent with research on women entrepreneurs and microfinance that links localized development results to financial inclusion (Niethammer et al., 2007; Hussain et al., 2019).

The positive link between market access and local economic development illustrates the market-driven nature of embroidery business. Women who sell products beyond their immediate home or village boundaries enhance local trade connections and generate demand for raw materials and services. This supports the argument that even small, home-based businesses can produce significant economic benefits when connected to local markets.

Overall, the findings indicate that embroidery enterprises serve not only as sources of income but also as drivers for inclusive local development, especially in environments where formal employment opportunities for women are scarce. The findings thus expand on the existing literature by empirically demonstrating that women's economic empowerment through small-scale enterprises yields measurable local economic benefits in a remote, understudied region such as Balochistan.

## Conclusion

This study was conducted to investigate the role of small-scale embroidery enterprises in promoting women's economic empowerment and enhancing local economic growth in Balochistan. Based on primary data collected from 200 women across four districts, the study provides compelling evidence that women's engagement in embroidery enterprises is significantly associated with improvements in income, financial

autonomy, savings behavior, market access, and credit availability. These dimensions of empowerment, in turn, demonstrate robust positive correlations with local economic development.

The results indicate that women-led embroidery businesses enhance income diversity, generate employment spillover, and promote local economic circulation, hence strengthening the significance of micro-level entrepreneurial endeavors in promoting inclusive development. The study makes a distinct contribution to the literature on women's entrepreneurship and local development in Pakistan by focusing on economic empowerment rather than broader social empowerment.

In a province characterized by structural poverty, limited industrial development, and rigid gender norms, embroidery businesses emerge as a viable and culturally endorsed means of increasing women's economic autonomy and strengthening local economies. The study shows that supporting women's small-scale enterprises is both a gender equity approach and a development necessity.

## Recommendations

Given the substantial and statistically significant impact of women's economic empowerment indicators on local economic development, it is imperative to institutionalize support for small-scale embroidery enterprises as an effective development strategy in Balochistan. Provincial and district authorities should officially acknowledge embroidery as a vital economic sector and incorporate women-led embroidery enterprises into local development plans. This recognition would allow for the strategic allocation of resources, facilitate enterprise registration where applicable, and enhance access to institutional support mechanisms.

The findings indicate that monthly income level and income stability significantly contribute to local economic growth. Therefore, government and development agencies should prioritize creating employment opportunities that offer reliable, consistent income. Skill development initiatives, small-business assistance, and community employment programs can help individuals achieve a stable income and improve their economic conditions.

Since control over earnings significantly influences local economic development, individuals should be granted greater autonomy in managing and utilizing their personal income. Promoting self-employment, small businesses, and home-based work can enhance individuals' confidence and independence, particularly among women and low-income households.

The beneficial impact of savings behavior suggests that individuals need encouragement and guidance to save money. Financial literacy programs should be introduced to promote fundamental saving practices. Accessible banking services, savings groups, and small deposit schemes can help families prepare for future needs and mitigate financial risks.

Better market access is crucial for economic growth. Infrastructure, transportation facilities, and local marketplaces must be improved to facilitate the effective sale of products by individuals. Utilizing digital platforms to connect small producers with larger markets might enhance their economic potential.

Finally, access to credit is essential for business expansion and household stability. Banks and microfinance institutions need to offer small loans with simple terms and

low interest rates. This will enable families to invest in small enterprises, agriculture, and other revenue-generating activities.

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Online ISSN

3007-3197

Print ISSN

3007-3189

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