

Empowerment Under Tradition: Cultural Influences on Women's Microfinance Participation Through SRSP in Karak

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Received: 23-11-2025

Revised: 07-12-2025

Accepted: 21-12-2025

Published: 06-01-2026

ABSTRACT

The study focuses on how cultural norms in District Karak affect the way women take up and avail microfinance offered by the Sarhad Rural Support Program (SRSP) and the social and cultural transformations of women in the society as a whole due to these interventions. Women living in conservative societies in rural environments are socially restricted such that they have limited economic activities as well as access to economic movement. The microfinance programs through which SRSP works are focused on empowering women through availing them with financial means, allowing them to be entrepreneurs and through social visibility. The qualitative approach was used as the study applied 12 in-depth interviews (IDIs) and 6 focus group discussions (FGDs) with 30 participants in Tehsil Karak and Tehsil Takht-e-Nasrati. The data were recorded in Pashto language so that the original expression was done and then translated into English. Using the thematic analysis, they were able to identify eight key themes which include negotiating cultural constraints, access to microfinance, economic agency and household influence, social recognition and mobility, psychological resilience, collective action and support networks, intergenerational impact and long-term cultural transformation. The results show that the interventions of SRSP did not only help women to engage in economic activities, but the change was also of great social and cultural impact. The two theories that have informed this study are Women Empowerment Theory and Microfinance Theory, which suggest that structured financial interventions are associated with changes in social norms, agency, and empowerment.

Keywords: Women's Empowerment; Microfinance; Cultural Norms; Social Change; Rural Pakistan; SRSP

INTRODUCTION

Background of the Study

Women's empowerment in rural Pakistan is a **multidimensional transformation** that includes economic autonomy, enhanced decision-making, social recognition, mobility, and psychological resilience (Khan & Kalim, 2025; Zafar & Uz Zaman, 2025). In conservative districts like Karak,

gender roles shaped by prevailing cultural norms often limit women's access to education, mobility, and financial resources, creating barriers to their active participation in income-generating activities (Khan & Kalim, 2025; World Bank, 2020). These constraints can directly reduce women's opportunities to access financial services such as microfinance.

The **Sarhad Rural Support Program (SRSP)** is an intervention-oriented initiative implemented to reduce these barriers by offering microfinance loans, community awareness programs, and women's entrepreneurship support (SRSP, 2024). Through tailored microcredit services, SRSP enables women to start small enterprises and encourages families to support women's engagement in economic activities. These interventions are designed to strengthen women's agency, promote self-reliance, and enhance social acceptance in communities where cultural limitations are strong (Zafar & Uz Zaman, 2025; Islamic Microfinance & Women Empowerment, 2023).

Understanding where cultural norms and microfinance utilization intersect is critical, because empowerment is not only about financial benefits but also involves societal attitude change, decision-making authority, and mobility (Springer, 2025; Khursheed et al., 2025). This paper discusses how women in Karak negotiate cultural constraints to access microfinance, the social and cultural transformations resulting from these interventions, and the broader implications for sustainable empowerment and intergenerational impact.

The Sarhad Rural Support Program (SRSP) is a development-oriented organization working to address these structural barriers through microfinance provision, community mobilization, and entrepreneurship development for women (SRSP, 2024). By offering small loans, savings schemes, and capacity-building initiatives, SRSP enables women to initiate micro-enterprises while simultaneously engaging families and communities to support women's economic roles. Such interventions aim to enhance women's agency, self-reliance, and social acceptance within conservative cultural settings (Duflo, 2012).

Understanding the intersection of cultural norms and microfinance utilization is crucial because empowerment extends beyond financial gains to include shifts in social perceptions, household

power relations, and women's mobility (Chant & Sweetman, 2012; Mosedale, 2005). This study explores how women in District Karak negotiate cultural constraints to access SRSP microfinance, the social transformations that follow,

Research Objectives

1. To investigate the role of the cultural norms in District Karak with regard to the access and utilization of the SRSP microfinance programs by women.
2. To investigate the social and cultural transformation of women in their lives; this is because of their involvement in the microfinance projects undertaken by SRSP.
3. To find out the ways in which the interventions of SRSP lead to increased empowerment of women, involvement of households, and social presence of women in conservative societies.

Research Questions

1. How do cultural norms in District Karak affect women's participation in SRSP microfinance programs?
2. What social and cultural changes occur in women's lives after engaging with SRSP's microfinance initiatives?
3. How do SRSP interventions influence women's empowerment, household decision-making, and social visibility in conservative rural communities?

Significance and Scope of the Study

The study is significant as it offers a perspective on the culturally mediated barriers that have an impact on women to access SRSP microfinance in rural Pakistan and how such interventions can lead to financial, social and cultural empowerment. It has added to the body of academic literature in terms of establishing a connection between the Microfinance Theory and Women Empowerment Theory and practical implications in conservative societies and it provides a policy and program design direction towards sustainable women empowerment. The study is conducted based on the 30 beneficiaries of Tehsil Karak and Tehsil Takht-e-Nasrati, their economic involvement, family decision making, social visage and mobility. Outcomes Women not enrolled in SRSPs, or quantitative financial results are not included hence the findings are context-specific to such communities.

REVIEW OF LITERATURE

In rural Pakistan, women's access to financial resources is strongly influenced by cultural and social norms. Research indicates that in many areas, women cannot obtain financial services without family consent due to patriarchal customs, restricted mobility, and limited social acceptance (Khan & Kalim, 2025; World Bank, 2020). In such settings, microfinance has emerged as a key developmental strategy that not only provides financial support but also

enables women to challenge social barriers and assert economic roles (Zafar & Uz Zaman, 2025; Akhter & Hasnain, 2023).

Studies show that female skill development and financial literacy training significantly improve women's ability to access microfinance, adopt entrepreneurial roles, and participate in household economic decisions (Islam et al., 2024). Enhanced financial engagement has been associated with improvements in social visibility, mobility, and confidence—core dimensions of women's empowerment (Naveed et al., 2024; Awan & Mahmood, 2023).

Integrating financial access with culturally tailored social awareness interventions in conservative areas such as District Karak can create meaningful pathways for change. Women who receive microfinance loans and complementary training often report increased confidence, greater bargaining power within households, and improved societal recognition (Ahmad & Siddique, 2024; Saeed, 2025). These findings imply that culturally appropriate microfinance interventions not only increase economic participation but can also catalyze shifts in gender norms, aligning with key constructs of microfinance impact and women's empowerment frameworks.

METHODOLOGY

Research Design

The qualitative research design was used to investigate how the cultural norms can affect the use of microfinance by women and subsequent social and cultural transformation.

Population and Sampling

30 women who are the beneficiaries of SRSP programs in Tehsil Karak and Tehsil Takht-e-Nasrati were purposively selected. The sample was of small business people backed by SRSP microfinance loans and participated in community programs encouraging economic involvement of women.

Data Collection

In-depth interviews (IDIs) were used (12) and focus group discussions (FGDs), which were held in Pashto/Urdu in order to obtain genuine responses which were later translated into English. Individual experiences were taken into account by IDIs, whereas FGDs emphasized the shared understanding.

Data Analysis

Eight themes that have been identified by thematic analysis using the coding, categorization, and interpretation are associated with the Microfinance Theory and Women Empowerment Theory.

RESULT AND DISCUSSION

Theme 1: Transformation of Women’s Social Identity through SRSP’s Microfinance Intervention

Union Council Latamber’s Shazia Bibi (32 years old, married, housewife) of Tehsil Karak narrated her life story, in which she was strictly confined to her home before SRSP interventions. “In the past, I never ventured out alone before SRSP. Women were not supposed to talk about money or work,” she recalled. Initially, her family did not approve her participation in any training or meetings. However, her situation began to change when female social organizers from SRSP visited her home and explained the benefits of the program. After a couple of weeks of persuasion, her husband allowed her to join the community organization. “I have a tailoring business now, supported by SRSP. My husband even accompanies me to the market. Earlier, I was invisible; now people call me a role model, and I take pride in that,” she added (Khan & Kalim, 2025; Ahmad & Siddique, 2024).

Additional confirmation came from an FGD in Tehsil Takht-e-Nasrati, Union Council Sarki Lawaghar. Nazia (28, widow) recalled that older community members initially opposed women borrowing money, stating it was culturally inappropriate. Over time, when they observed how loans were used for poultry and income-generating activities, their perceptions shifted (Zafar & Uz Zaman, 2025; Saeed, 2025).

The IDI and FGD findings demonstrate a clear **pre-to-post transformation**: from isolation and silence to confidence and respect. This aligns with contemporary research on women’s empowerment, which shows that culturally sensitive interventions increase agency through negotiation rather than confrontation (Islam et al., 2024; Naveed et al., 2024).

Researcher Interpretation: SRSP’s culturally sensitive approach effectively transformed societal resistance into respect by operating within the boundaries of Pashtun traditions.

Summary: Women’s social identity evolved from secretive dependents to active, visible participants through trust, dialogue, and inclusive engagement.

theme 2: Changing Household Power Dynamics through Economic Participation

The IDI with Rukhsana (35, married, UC Mianki) revealed that prior to SRSP programs, all financial matters were controlled by men. “I could not even ask about money,” she recalled. After receiving training and support from SRSP, she established a dairy business. Observing the income she generated, her husband began consulting her before making household purchases (Khan & Kalim, 2025; Ahmad & Siddique, 2024).

Similar changes were reported during the FGD in Tehsil Takht-e-Nasrati. One participant noted that previously men did not value women’s work. However, once women’s earnings began contributing to domestic expenses, their opinions were taken seriously (Zafar & Uz Zaman, 2025; Saeed, 2025).

These findings highlight a transformation from dependence to collaborative household decision-making. Recent studies suggest that financial inclusion strengthens women’s bargaining power within households, enhancing equality (Islam et al., 2024; Naveed et al., 2024). This theme aligns with **Microfinance Theory**, which posits that access to small loans fosters household-level equity and agency.

Researcher Interpretation: Economic participation served as a catalyst to redefine household relations, demonstrating how financial empowerment naturally reshapes cultural power structures.

Summary: SRSP interventions promoted women’s financial contribution, replacing traditional dependence with joint responsibility in household decision-making.

Theme 3: Expanding Women’s Mobility through Cultural Trust-Building

The IDI with Aasia (30, unmarried, UC Latamber) revealed that before SRSP interventions, women had very limited opportunities to leave their homes. “I never got the chance to leave our

village,” she shared. When SRSP invited them to training, female trainers engaged with community elders respectfully, ensuring cultural norms were observed. “Now, I am able to travel to Karak city for workshops,” she added (Khan & Kalim, 2025; Ahmad & Siddique, 2024).

During an FGD in UC Sarki Lawaghar, participants noted gradual changes in community attitudes. Initially, women traveling for training were subjects of gossip. Over time, however, these activities began to gain approval and even encouragement from community members (Zafar & Uz Zaman, 2025; Saeed, 2025).

This shift highlights the importance of **trust-building** in transforming social behavior. Recent research indicates that culturally sensitive development programs reduce fear and resistance while enabling safe participation (Islam et al., 2024; Naveed et al., 2024). This aligns with **Women Empowerment Theory**, which emphasizes empowerment through culturally sanctioned and safe engagement.

Researcher Interpretation: SRSP treated cultural respect as a facilitator rather than a barrier, creating space for women to move freely within their communities without compromising dignity.

Summary: Through active participation and gender-sensitive strategies, SRSP normalized women’s mobility and public exposure in the conservative community of Karak.

Theme 4: Social Acceptance through Male Involvement and Family Support

The IDI with Samina (33, married, UC Teri) revealed that her husband initially believed that microfinance would negatively affect women’s morality. “He said that they are ruining family honor,” she recalled. However, he began attending SRSP meetings with her after realizing that she could repay her loan on time and contribute to their children’s education (Khan & Kalim, 2025; Ahmad & Siddique, 2024).

This change was corroborated by an FGD in Takht-e-Nasrati, where participants shared that SRSP invited local men to informational sessions, reducing cultural resistance. One participant

said, “When our husbands saw that SRSP respects traditions, they began supporting us” (Zafar & Uz Zaman, 2025; Saeed, 2025).

These findings are consistent with recent research showing that male involvement in women-centered programs increases sustainability and acceptance (Islam et al., 2024; Naveed et al., 2024). This theme aligns with **Microfinance Theory**, which emphasizes that collective participation strengthens community development and empowerment.

Researcher Interpretation: SRSP’s male engagement strategy transformed cultural gatekeepers into allies, facilitating social approval for women’s empowerment.

Summary: Women’s success and social respect were enhanced when male resistance was converted into mutual collaboration through SRSP interventions.

Theme 5: From Cultural Stigma to Community Respect

The IDI with Shamim (40, widow, UC Sabirabad) highlighted that before SRSP interventions, widows faced significant social stigma. “They told me that a widow should not handle money or participate in meetings,” she recalled. After becoming a savings group leader with SRSP, community attitudes changed: “Now they even bring their daughters to study with me” (Khan & Kalim, 2025; Ahmad & Siddique, 2024).

During an FGD at UC Ahmad, several participants noted that the fear of judgment diminished when they were present collectively. “Earlier, people mocked us. Now, they celebrate our bravery,” one participant shared (Zafar & Uz Zaman, 2025; Saeed, 2025).

Recent studies support that **collective empowerment** transforms social criticism into solidarity, enabling women to overcome stigma while strengthening community bonds (Islam et al., 2024; Naveed et al., 2024). This theme reinforces **Women Empowerment Theory**, where collective action converts individual stigma into shared strength.

Researcher Interpretation: Group-based participation is culturally viable because empowerment becomes legitimate through social unity rather than confrontation.

Summary: SRSP’s group-based microfinance model enabled women to transform the culture of shame into collective pride and recognition.

Theme 6: Redefining Women’s Roles through Economic Independence

The IDI with Farzana (29, married, UC Sabirabad) highlighted that she was previously entirely dependent on her husband. “I did not have any say in money before SRSP,” she said. After receiving a microfinance loan, she began embroidery work and started paying for her children’s schooling (Khan & Kalim, 2025; Ahmad & Siddique, 2024).

Similar sentiments were expressed during the FGD in UC Latamber. One participant noted that earning income brought her more respect within her family, emphasizing the symbolic value of women’s economic contribution (Zafar & Uz Zaman, 2025; Saeed, 2025).

These findings align with recent research showing that women who generate income gain higher social recognition and bargaining power, even within traditional households (Islam et al., 2024; Naveed et al., 2024). This theme supports **Microfinance Theory**, which posits that economic independence strengthens self-esteem and decision-making authority.

Researcher Interpretation: Women redefined obedience not as submission but as meaningful contribution through economic engagement facilitated by SRSP’s sustainable livelihood programs.

Summary: SRSP’s financial support transformed women’s domestic roles, turning dependency into a respected and contributory responsibility.

Theme 7: Emergence of Women’s Leadership in Traditional Communities

The IDI with Sadia (34, married, UC Ahmad) illustrated how empowerment evolved into leadership. “I began as a trainee in SRSP. These days, I teach other women to manage their loans,” she shared (Khan & Kalim, 2025; Ahmad & Siddique, 2024).

During an FGD in UC Mianki, participants confirmed that they had nurtured women leaders within their communities. “We could barely speak during meetings before, and now we train others,” one participant remarked (Zafar & Uz Zaman, 2025; Saeed, 2025).

Recent studies suggest that the final stage of empowerment is leadership, where women influence others within the same cultural context, reflecting both **Women Empowerment Theory** and **Microfinance Theory** (Islam et al., 2024; Naveed et al., 2024).

Researcher Interpretation: Leadership emerged not by defying or rejecting cultural norms but by strategically navigating them, demonstrating that empowerment can generate legitimate social authority.

Summary: SRSP’s training programs cultivated confident local women leaders capable of guiding others without compromising cultural traditions.

Theme 8: Collective Empowerment to Create Sustainable Cultural Change

The IDI with Bushra (27, student, UC Teri) highlighted that girls had limited access to education and public participation before SRSP. “My family would not even allow me to continue schooling in primary school. However, my parents encouraged me to attend literacy classes when SRSP invited me,” she said (Khan & Kalim, 2025; Ahmad & Siddique, 2024).

During an FGD in UC Sarki Lawaghar, women reported that change was now being experienced collectively. “We support each other. Previously, stepping out of the house was condemned, but today it is celebrated,” participants explained (Zafar & Uz Zaman, 2025; Saeed, 2025).

Recent studies emphasize that **sustainable empowerment** occurs when personal development translates into broader community transformation (Islam et al., 2024; Naveed et al., 2024). This theme strongly aligns with **Women Empowerment Theory**, demonstrating that lasting empowerment requires sharing cultural and social progress.

Researcher Interpretation: Continuous participation in SRSP programs has fostered not only empowered individuals but also a culturally empowered community—creating a legacy of equitable social change.

Summary: SRSP interventions transformed Karak’s social culture, replacing isolation with collective empowerment, social recognition, and community unity.

CONCLUSION

The interventions of SRSP prove that the empowerment of women is not one-dimensional, as financial benefits are not the sole outcomes. Through the microfinance, skills promotion, and encouraging networks, SRSP empowered women to break and overcome cultural limits. Gain more power in domestic decision-making. Get social acceptance and improved mobility. Learn to be psychologically tough and resolute. Establish group networks enhancing empowerment. Visionary innovation, encouraging educational and social goals among the children. Long term cultural change outside of participation in programs. Such results prove that microfinance using culturally sensitive interventions is a successful strategy in ensuring sustainable social and economic empowerment, which proves Women Empowerment Theory and Microfinance Theory in rural Pakistan.

RECOMMENDATION

1. Expand Reaching Outreach with Cultural Sensitivity: Enlarge the microfinance access taking the local norms into consideration so that no backlash is encountered.
2. Enhance Capacity Building Initiatives: Provide ongoing vocational education and financial literacy training to remain self-sufficient and have a sustainable self-sufficiency program.
3. Awareness Campaigns in the Community: This will involve mobilizing families and other leaders of the community to curb opposition and increase support.
4. Promote Networks: Promote collective groups to learn, share emotionally and financially.
5. Policy Recommendations: Support adoption of microfinance, empowerment programs, social services, and education programs by the government.

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