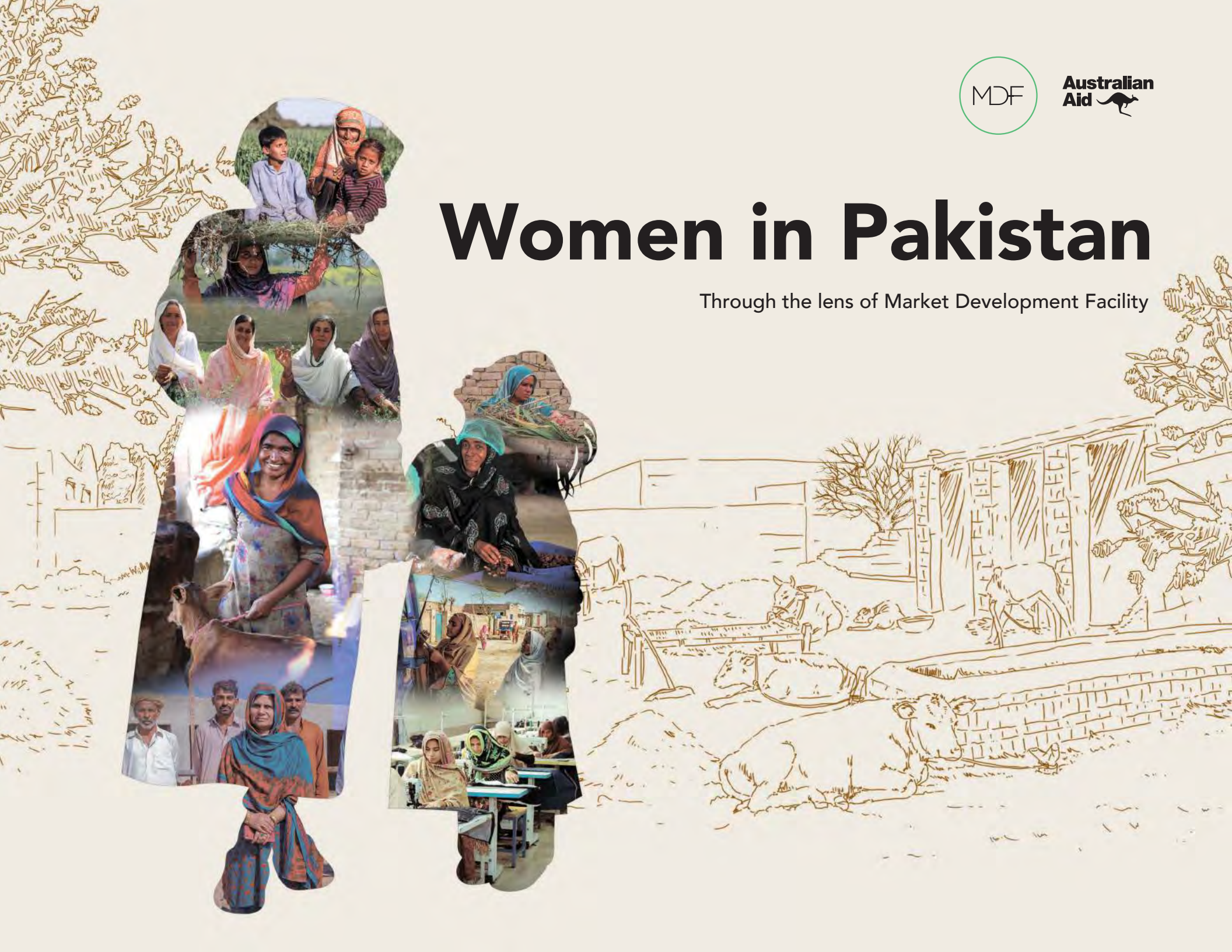




# Women in Pakistan

Through the lens of Market Development Facility





# Market Development Facility

The Market Development Facility (MDF), an Australian Government funded multi-country initiative, promotes sustainable economic development to increase incomes and opportunities for the poor, most of whom are women.

More than two-thirds of the rural population in Pakistan work in the agricultural sector where women participate in a variety of roles and activities. MDF's work in the dairy, meat, leather and horticulture sectors has supported sustainable growth and inclusive markets that have created jobs, generated increased incomes and reduced poverty for women and men.

By working with local partners to strengthen market systems, MDF connected individuals, businesses, governments and NGOs with each other, and with markets at home and abroad.

The Australian Government contracted The Palladium Group in partnership with Swisscontact to implement MDF in five countries: Pakistan, Fiji, Timor-Leste, Sri Lanka and Papua New Guinea.

Palladium delivered the Pakistan program from 2017 until its closure in mid-2020.

## Impressum

This book is published by Market Development Facility (MDF) in May 2020 and is funded by the Australian Government. The lead author Roha Tariq, MDF Communications Specialist, facilitated the development and writing of this book, which was co-authored by Marrium Khan, MDF Quality and Inclusion Specialist. It was compiled with the support of the following contributors:

Editors: Mandy Whyte, Amy Faulconbridge and Rachel Richardson

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All photographs have been used with the consent of the people in them.

The authors wish to recognise the efforts and contribution of MDF's private sector and public organisation partners in Pakistan. MDF would like to thank the women who agreed to be photographed by MDF and who took part in this photobook.

MDF is supported by the Australian Government. It is implemented by Palladium, in partnership with Swisscontact.

 [www.marketdevelopmentfacility.org](http://www.marketdevelopmentfacility.org)

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 Market Development Facility

# About the Book

Across Pakistan, women are responsible for providing for their families, often with the most meagre of resources and in subordinated social positions.

When MDF, in partnership with local businesses, brought opportunities to poor households to improve their standards of living, women were at the forefront of change. Embracing each opportunity with passion, many women became entrepreneurs, farmers, factory workers and community leaders, breaking stereotypes as they went.

MDF Pakistan was privileged to witness the exhilaration of women who, given simple technology and good information, were able to improve milk production from their dairy animals. Women who now speak with confidence about how seed quality affects sales and prices. Women working in leather factories because their needs were considered in the design of new production lines.

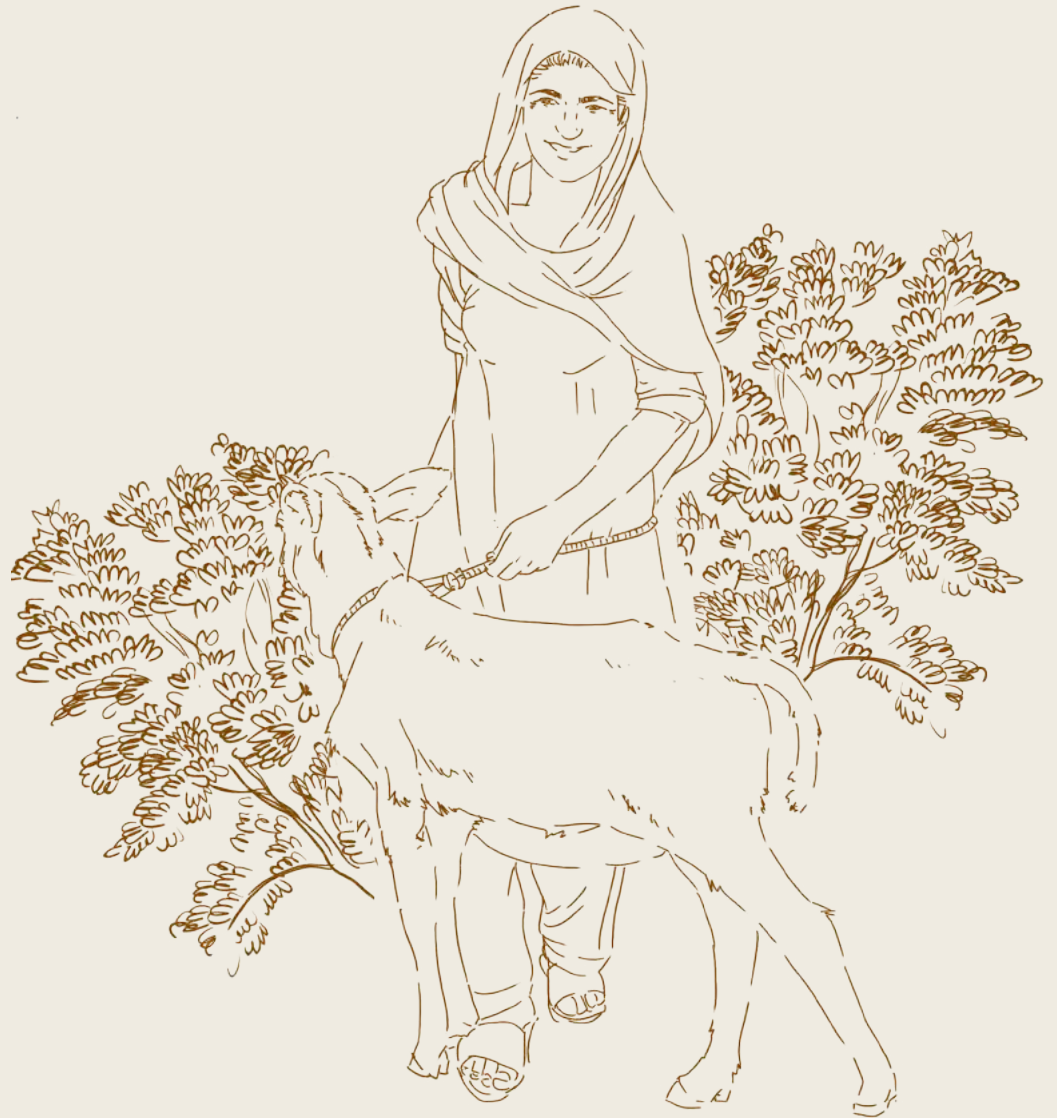
It was evident that by making critical interventions at the right time in the right sectors, MDF could transform lives.


This book speaks to the work of MDF to empower women in the dairy, meat, leather and horticulture sectors in rural and peri-urban areas.

But most importantly, this collection of intimate and vibrant photographs of women at work honours women by telling their stories – of struggle, courage, resilience and willingness to learn, to try and to attain what once seemed impossible.

These inspiring women are champions of change -  
champions of Pakistan!

Happy reading!






Through MDF, Australia supports economic equality and reduces poverty affecting women in Pakistan.

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**Furqana Bibi**, from Peshawar in Khyber Pakhtunkhwa, was all smiles when describing to us how her life had improved since she started to use low-cost nutritious fodder for her dairy animals | 2017.

PC: **Roha Tariq**, MDF Communications Specialist

A portrait of an elderly woman with dark hair, looking slightly upwards and to the right. She is wearing a colorful floral patterned top and a dark necklace. The background is a bright orange wall. In the upper left corner, there is a brass-colored container with a white cloth inside.

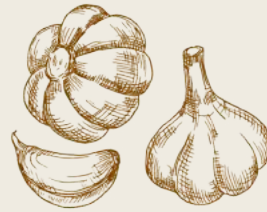
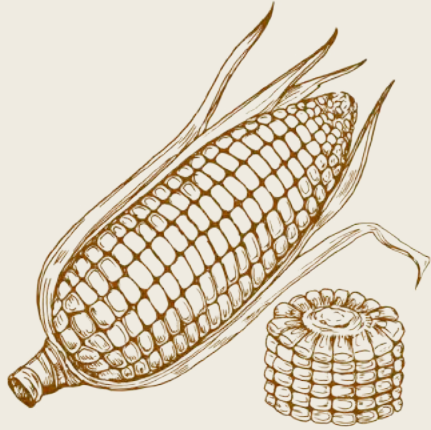
Empowering women in business, workplaces and household management is central to improving the economy.

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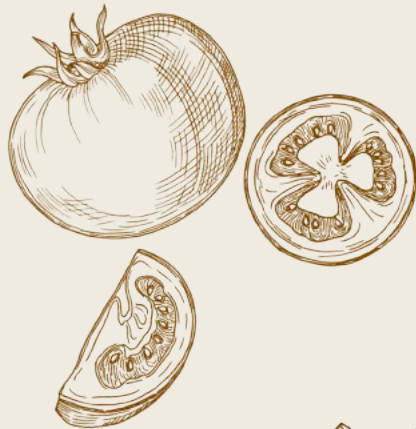
**Bibi Yasmeen**, a farmer from Gilgit, says that having better horticulture services has helped reduce her workload and she has been able to save money | 2019.

PC: **Amna Usman**, MDF Communications Officer





# Agricultural Industry



The agriculture sector is the backbone of Pakistan's economy. Contributing nearly 20 per cent of the GDP, it absorbs the highest number of workers, especially in rural areas. Nearly 67 per cent of the female labour force is employed in formal and informal agricultural jobs.

MDF partnered with key players in the dairy, meat and horticulture sectors to enhance access to products and services that would strengthen women's economic well-being and agency. This was done by developing agriculture value chains, supporting female entrepreneurship in male-dominated activities, providing greater access to finance, developing skills and capacity, and enhancing access to information and technology.

The following section walks you through the lives of some of the families that have benefited from MDF's work with key dairy and meat partners. These include a seed company Corteva Agriscience (also known as Pioneer Seeds), an agri-input company Farm Dynamics Pakistan, a feed provider Al-Saffah, a milk processor Fauji Foods and a female silage entrepreneur Shabana Qamar. Through these interventions women livestock farmers were trained on use of quality fodder and best husbandry practices which yielded higher incomes and encouraged them to get involved in dairy farming.



Women have always carried an economic burden, usually in supporting roles or behind the scenes. MDF helped women take up leadership positions and perform crucial tasks in sectors in which men typically lead.

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We met **Sakina** in Multan during a field visit in September 2019. Sakina was carrying a load of fodder to feed her cattle.

PC: **Azmat Naseer**, MDF Photographer





Women farmers in Gilgit-Baltistan lead activities independently. They prepare land, harvest crops, feed animals and go to the market on their own. Dilshad Bibi is amongst those dairy farmers who have benefited from increased income as a result of using rye-grass fodder for her animals.

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**Dilshad Bibi** is a beneficiary of MDF's fodder intervention. She is off to the market with her daughter in Gilgit-Baltistan | 2019.

PC: **Roha Tariq**, MDF Communications Specialist



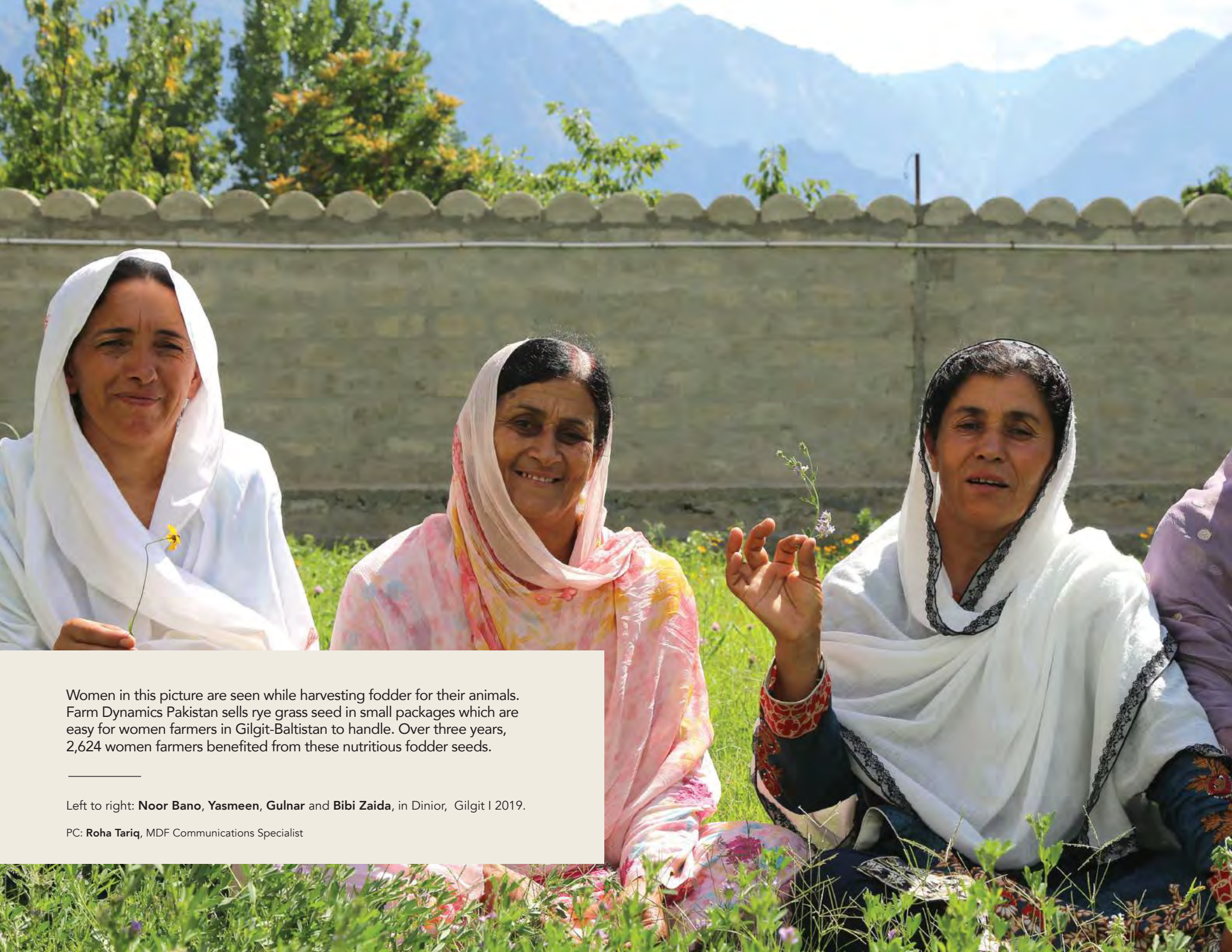


Women's incomes can support and increase the well-being of the whole family.

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**Ishrat Kalsoom**, a woman farmer with her family in Multan | 2019.

PC: **Azmat Naseer**, MDF Photographer



Women in this picture are seen while harvesting fodder for their animals. Farm Dynamics Pakistan sells rye grass seed in small packages which are easy for women farmers in Gilgit-Baltistan to handle. Over three years, 2,624 women farmers benefited from these nutritious fodder seeds.

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Left to right: **Noor Bano, Yasmeen, Gulnar** and **Bibi Zaida**, in Dinior, Gilgit I 2019.

PC: **Roha Tariq**, MDF Communications Specialist



Nazia from Gilgit-Baltistan is making stacks of animal feed from rye grass.

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**Nazia**, Sultanabad, Gilgit I 2019.

PC: **Roha Tariq**, MDF Communications Specialist



Many women farmers now lead farming activities in Gilgit-Baltistan, demonstrating greater inclusivity in agriculture in this remote area of Pakistan. In the picture, Shakeela Bano is seen carrying fodder seeds from the market.

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**Shakeela Bano**, Gilgit | 2019.

PC: **Roha Tariq**, MDF Communications Specialist



MDF worked with Farm Dynamics Pakistan to help 5,248 farmers. Half of these farmers are women. Bibi Sulemani is one of these beneficiaries.

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**Bibi Sulemani**, Gilgit | 2019.

PC: **Amna Usman**, MDF Communications Officer



Afsana Shaheen from Gilgit-Baltistan is milking her cow – an important daily task for rural women. She earns extra income from higher milk yields.

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**Afsana Shaheen**, a dairy farmer in Gilgit | 2019.

PC: **Roha Tariq**, MDF Communications Specialist



MDF partner Fauji Foods engaged a woman trainer to strengthen the husbandry skills of women cattle farmers. Dr. Anum conducts women-only training for farmers to encourage better participation.

Women farmers in Laiyyah I 2018.

PC: **Amna Shahid**, MDF Business Adviser





A woman from South Punjab is using a traditional chopper to prepare green fodder for her animals.

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Nusrat Bibi, Sahiwal, Punjab | 2019.

PC: Azmat Naseer, MDF Photographer



Halima Bibi, another beneficiary of MDF's intervention with Fauji Foods, is seen preparing feed for her dairy animals.

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Halima Bibi, Multan, Punjab | 2019.

PC: Azmat Naseer, MDF Photographer

Woman farmers throughout Pakistan are responsible for feeding and watering their cattle. Typically they look after a herd size of 5 to 10 animals.

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Khanewal, Punjab | 2019.

PC: **Azmat Naseer**, MDF Photographer







Khalida Bibi, a beneficiary of an MDF activity with Fauji Foods in Laiyyah to improve stock feed, prepares to feed her cattle.

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**Khalida Bibi**, Laiyyah | 2019.

PC: **Azmat Naseer**, MDF Photographer

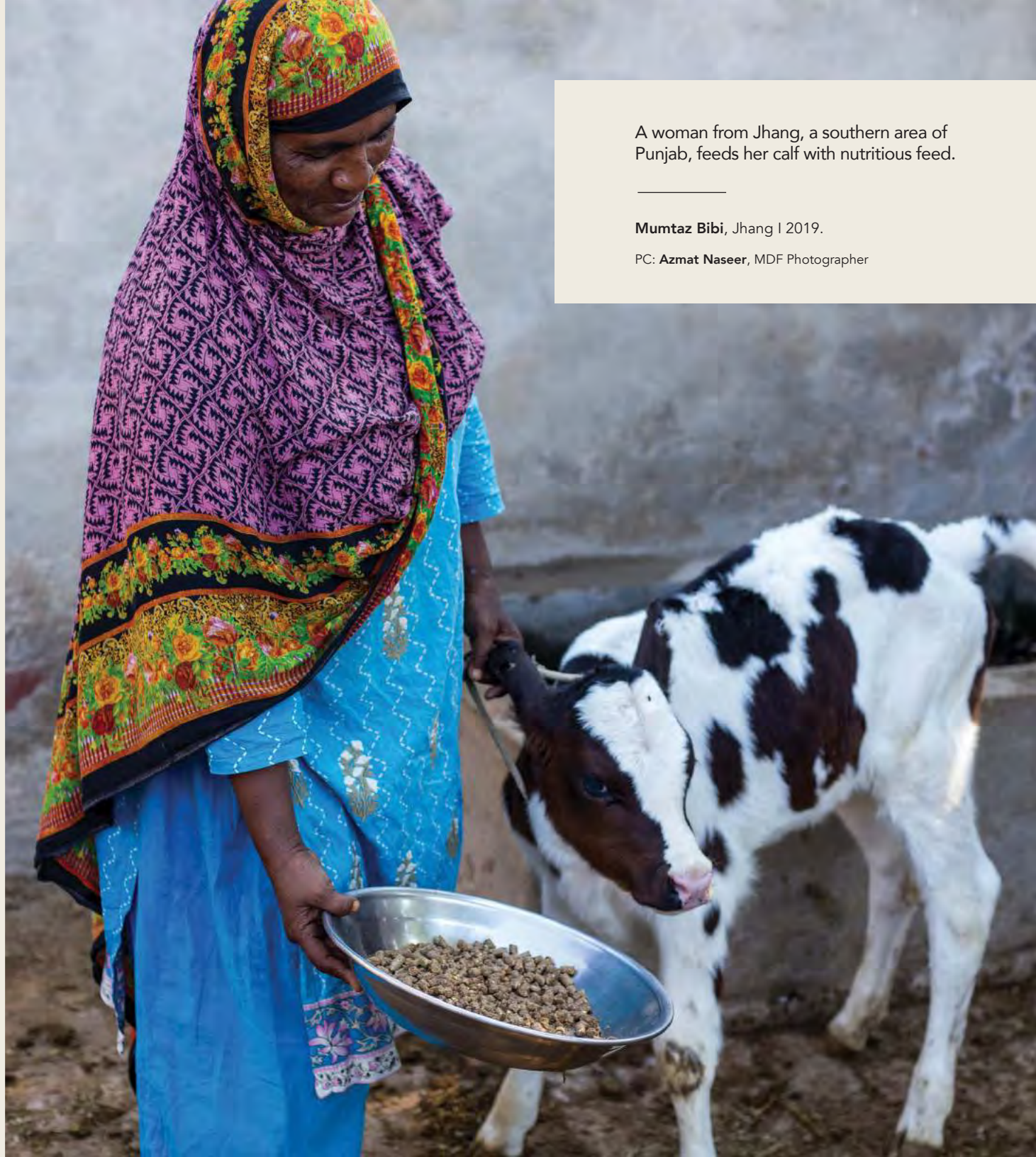


A woman from Jhang, a southern area of Punjab, feeds her calf with nutritious feed.

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**Mumtaz Bibi**, Jhang | 2019.

PC: **Azmat Naseer**, MDF Photographer

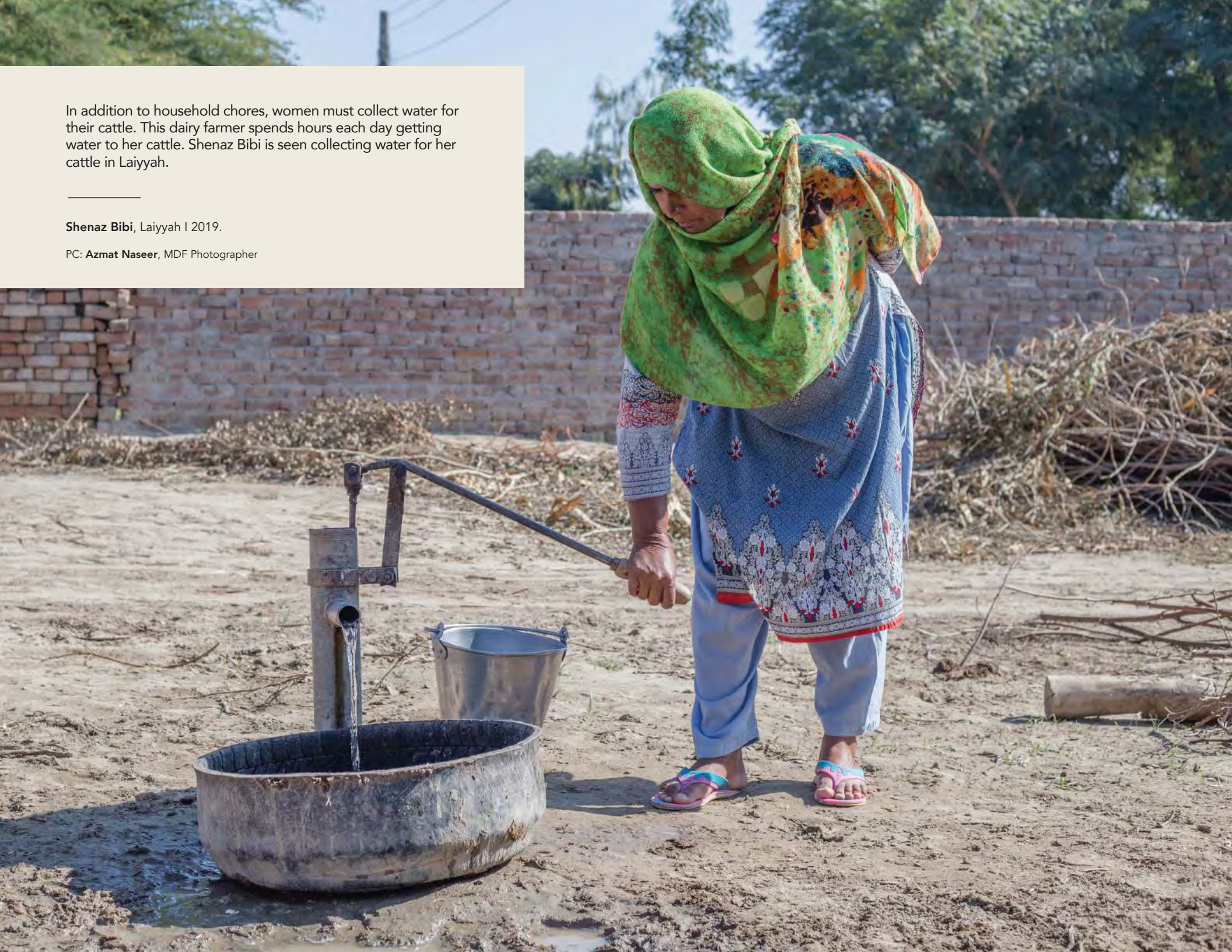


In addition to household chores, women must collect water for their cattle. This dairy farmer spends hours each day getting water to her cattle. Shenaz Bibi is seen collecting water for her cattle in Laiyyah.

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**Shenaz Bibi**, Laiyyah | 2019.

PC: **Azmat Naseer**, MDF Photographer







Women work in the field, chopping and preparing fodder for their cattle. This dairy farmer is harvesting fodder for her cattle.

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Multan | 2019.

PC: **Roha Tariq**, MDF Communications Specialist

MDF and its business partners know that women make vital contributions to the economy. A woman farmer from Punjab is cherishing a moment in the field with her kids.

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Multan | 2019.

PC: **Roha Tariq**, MDF Communications Specialist





MDF and its partner Corteva Agriscience (also known as Pioneer Seeds) inspired and empowered women entrepreneurs to produce and sell silage across Punjab and Khyber Pakhtunkhwa.

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**Shabana Qamar**, silage entrepreneur, is inspecting silage with farm workers in Khanewal, Punjab | 2018.

PC: **Roha Tariq**, MDF Communications Specialist



Women are encouraged to lead in entrepreneurial roles where men traditionally dominated.

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**Shabana Qamar**, silage entrepreneur, takes us through her new facility with her staff in Khanewal, Punjab | 2019.

PC: **Roha Tariq**, MDF Communications Specialist

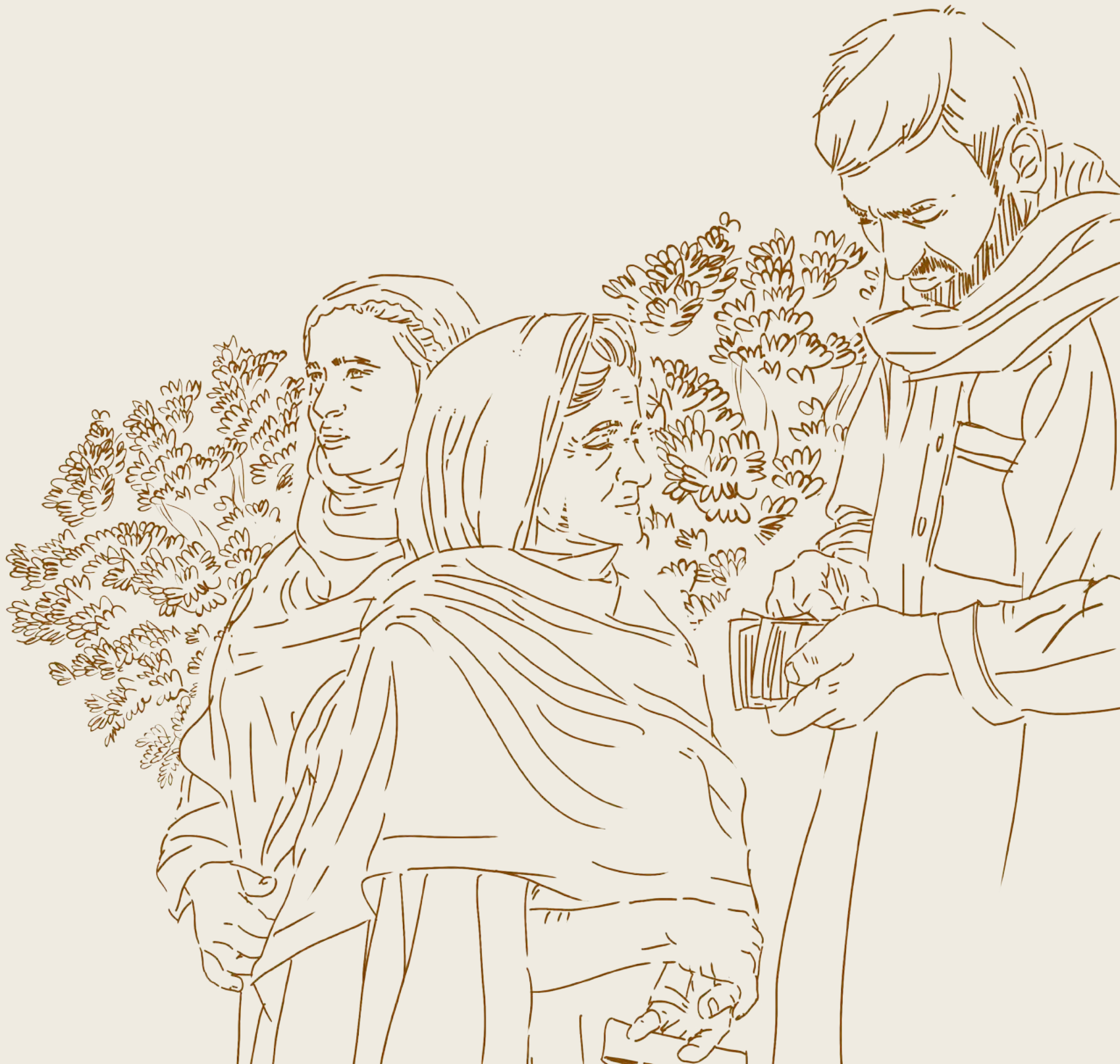


Shabana also oversees all farm activities herself and helps farmers understand silage.

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Khanewal, Punjab | 2019.

PC: **Roha Tariq**, MDF Communications Specialist





# Financial Inclusion

Financial inclusion refers to the ability of individuals to access financial services to meet their needs. Those without formal banking services operate in the informal economy with unreliable means of making and receiving payments or saving money. They may not be able to buy insurance to protect them from shocks or get credit. With no access to formal lending, people are often forced to borrow from expensive and unscrupulous lenders to grow their enterprises or meet shortfalls in income.

To strengthen women's participation in dairy businesses, MDF partnered with financial institutions Kashf Foundation and Khushhali Microfinance Bank.

Kashf Foundation provides finance to female entrepreneurs in urban and

peri-urban areas. With Kashf, MDF expanded this service to rural areas in Punjab, providing microfinance to women farmers to buy dairy and meat animals. By 2019, Kashf had assisted nearly 10,000 households through its rural banking network.

Khushhali Microfinance Bank had also lent money for agriculture enterprises to both men and women. MDF supported the bank to expand its reach through a mobile banking model that made loans to more than 500 female farmers who previously had no banking facility in their region.

Some of the women beneficiaries of the financial inclusion initiatives of MDF are featured here.

Khushhali Microfinance Bank with MDF helped hundreds of rural Punjab women start and grow small dairy enterprises.

Zahida Bibi, Jhang, Punjab | 2018.

PC: Azmat Naseer, MDF Photographer







Women livestock farmers line up to receive loans from Khushhali Bank's mobile banking service in Jhang, southern Punjab.

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Bank with wheels in Jhang, Punjab | 2018.

PC: Azmat Naseer, MDF Photographer



Kashf Foundation's small business loans to women across Punjab have inspired social and economic change.

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Sahiwal, Punjab | 2018.

PC: **Amna Shahid**, MDF Business Adviser





Maweshi Karza loans from the Kashf Foundation allow women to buy animals for milk and meat enterprises.

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Sahiwal, Punjab | 2018.

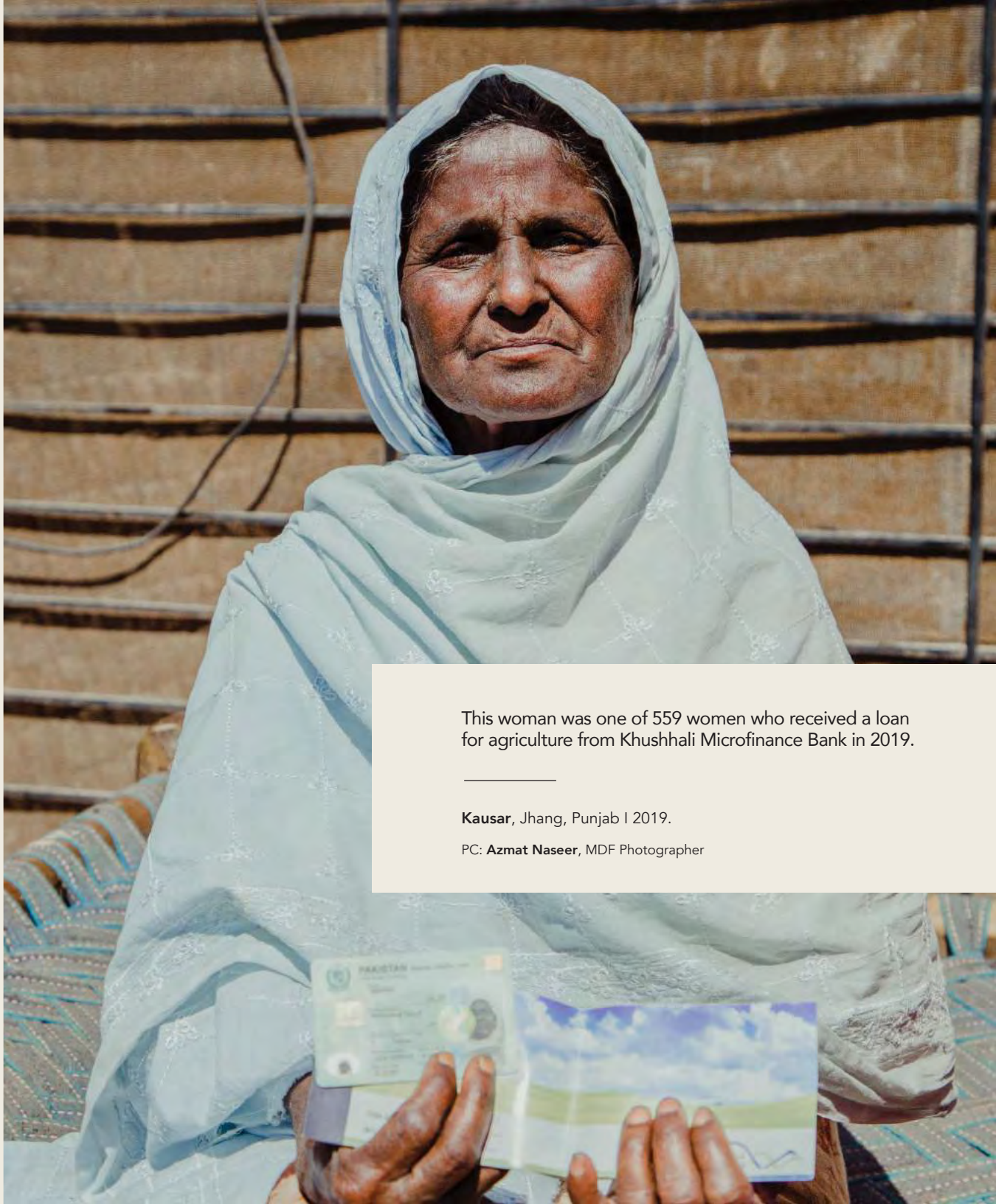
PC: **Amna Shahid**, MDF Business Adviser

By 2019, Kashf Foundation had provided 9,987 loans to women to buy dairy and meat animals.

Sahiwal, Punjab | 2018.

PC: **Amna Shahid**, MDF Business Adviser





This woman was one of 559 women who received a loan for agriculture from Khushhali Microfinance Bank in 2019.

Kausar, Jhang, Punjab | 2019.

PC: Azmat Naseer, MDF Photographer



Loans to women in Sahiwal district have returned nearly PKR 33,000 in additional income from milking cows and goats and PKR 27,000 from meat.

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Sahiwal, Punjab | 2019.

PC: Azmat Naseer, MDF Photographer

Better access to finance for women entrepreneurs lifts the well-being of entire families.

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Multan | 2019.

PC: **Azmat Naseer**, MDF Photographer









# Using Information Communication Technology to Save Crops

We think about ICT as digital technology that can help individuals, businesses and organisations use information in forms such as smart phones, personal computers and digital television.

This section of the book shows how an innovative model using ICT provided critical information to women farmers in remote regions of Pakistan.

Partnering with telecommunications company, Telenor, MDF reached out to women smallholders in northern parts

of Pakistan to provide a free-of-cost advisory service on their phones.

Telenor launched a 7272 *Khushaal Zamindaar* (Prosperous Farmer) phone service in Gilgit-Baltistan and Chitral that provides timely weather alerts and farming information to farmers.

The service has helped 70,000 farmers in Gilgit-Baltistan and Chitral – half of whom are women – to protect their crops from pre- and post-harvest losses and increase their savings.



MDF worked with Telenor to get information on agricultural practices and weather alerts to farmers in remote areas of Gilgit-Baltistan and Chitral. This woman is listening to the 7272 service to check the weather outlook.

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Chitral | 2018.

PC: **Muhammad Farhan Akhtar**, MDF Quality & Inclusion Specialist



Mehar Jan is using her 7272 update early in the day to help plan her farming activities accordingly. She is one of 70,000 farmers that have seen reduced post-harvest losses and increased income because of Telenor's advisory phone service.

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**Mehar Jan**, a potato farmer, Gilgit | 2018.

PC: **Muhammad Farhan Akhtar**, MDF Quality & Inclusion Specialist





Women farmers who dry their crops outside benefit from weather advisory services to reduce the risk of post-harvest losses.

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Chitral | 2018.

PC: **Muhammad Farhan Akhtar**, MDF Quality & Inclusion Specialist





# Value-Added Industry

MDF and its partners have found ways to add value to horticulture off-take – creating new products, lifting prices and improving the shelf-life of fruit and spices products so they can be sold beyond the local markets.

The need for skilled workers has meant opportunities for women to work and for farmers in Balochistan, Gilgit-Baltistan and parts of Sindh to improve their earnings from the produce they grow.

MDF's partner Baloch Hamza Brothers, in the conservative region Panjgur, Balochistan, set up a gender-segregated date processing facility. This meant women could take up seasonal labouring jobs. In Balochistan, women do not get a lot of opportunities to work. The company proved to be a change agent. 50 per cent of BHB's workforce is now female, inspired by the owner's wife, who has acted as a powerful role model for women, encouraging them to try out working at the processing facility.

In Gilgit-Baltistan, Organo Botanica employed women in its organic dried apricot facility. Women farmers earned higher incomes from selling organic dried apricots for the export market.

National Foods and MDF helped women farmers in Kunri, Sindh, by training them to use geotextile sheets and produce aflatoxin-free chilies for export.



Baloch Hamza Brothers is an agent of change in Balochistan where it employs women workers to sort, grade and pit dates.

Baloch Hamza Brothers' women's facility in Panjgur, Balochistan | 2019.

PC: **Amna Usman**, MDF Communications Officer







“Women are part of the society and should have equal rights to work and earn money alongside their male counterparts. I went door-to-door to convince women in Panjgur and their households to break barriers of perception.” Najma, a supervisor at Baloch Hamza Brothers.

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In the picture - **Left:** Baloch Hamza Brothers owner, Muhammad Jan. **Right:** Najma, M. Jan’s wife and a supervisor at the women’s facility.

PC: **Roha Tariq**, MDF Communications Specialist

Women in Balochistan do not get many chances to work. Entrepreneurs such as Baloch Hamza Brothers are breaking barriers, says Shagur, one of its workers. "They give opportunity and facilities for women in Panjgur to work."

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Panjgur, Balochistan | 2019

PC: **Amna Usman**, MDF Communications Officer





Women are trained to improve their farming practices and comply with food safety and quality standards.

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Women farmers learning about mulberry sun-drying practices in Mastung, Balochistan | 2019.

PC: **Ibrahim Khilji**, MDF Business Adviser



Chilli pickers need to be patient and diligent. This woman shows how it is done.

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Kunri, Sindh | 2015.

PC: **Saira Baloch**, MDF Business Adviser

National Foods helps women in Sindh increase their household income through the sale of aflatoxin-free chillies. This woman shows us her hand-picked chillies which will later be sun dried by her.

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Kunri, Sindh | 2015.

PC: **Saira Baloch**, MDF Business Adviser





These women are learning to prepare organic dried apricots for export. We visited them at Organo Botanica's facility in Oshikhandass, Gilgit.

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Gilgit | 2015.

PC: **Organo Botanica**, MDF Partner





Women line up with their organic dried apricots to be sold at premium prices.

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Gilgit I 2015.

PC: **Organo Botanica**, MDF Partner







We met these women in Gilgit in 2015. They are sorting apricots to dry which will be suitable for the export market.

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Gilgit | 2015.

PC: **Organo Botanica**, MDF Partner

# Leather Work

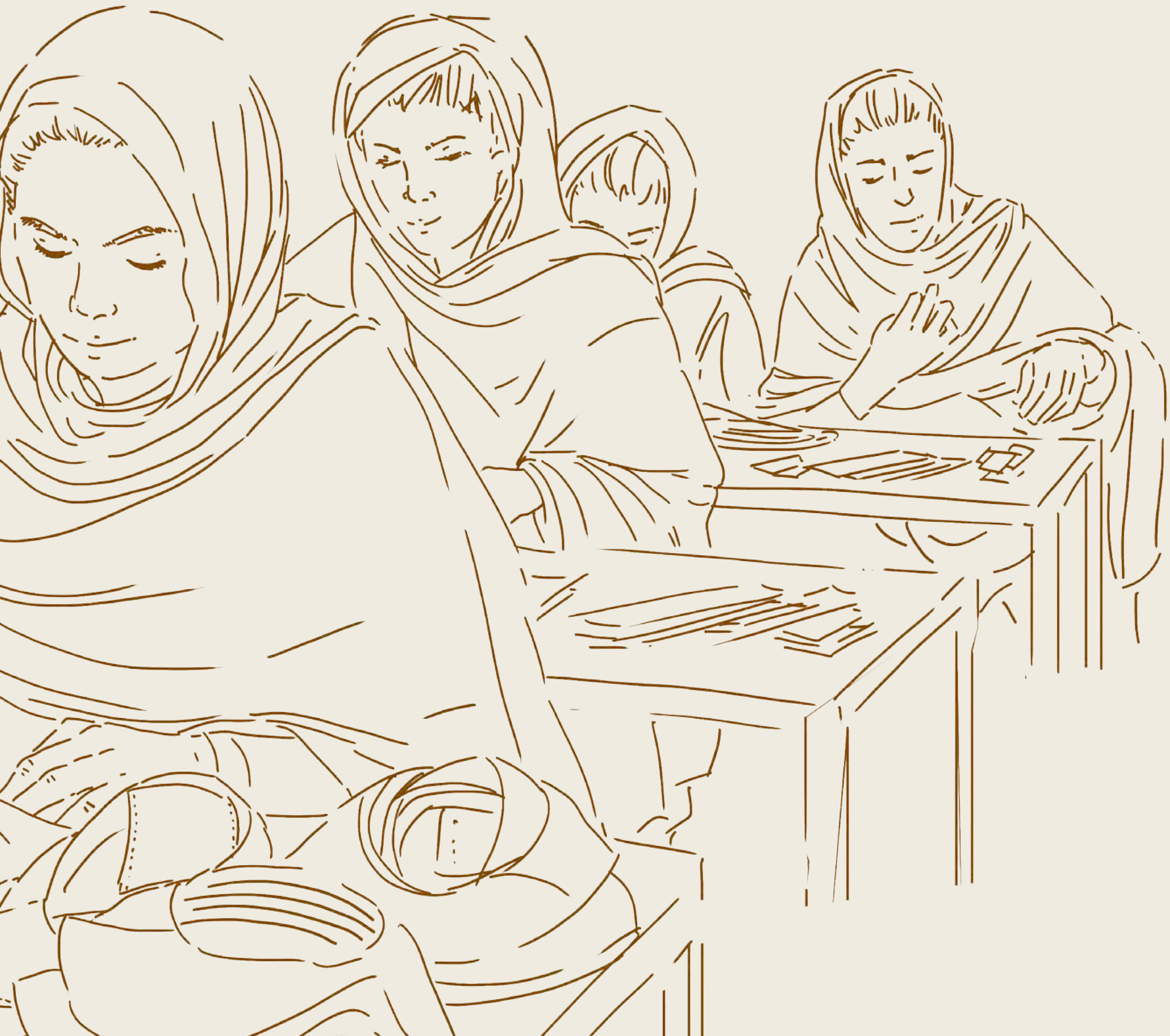
The leather industry is growing in Pakistan but has faced challenges in recruiting and retaining skilled workers. MDF saw that, with the right partners, it could help the industry fill the labour gap and become more inclusive by designing workspaces that catered to increasing numbers of women employees.

MDF worked with leather manufacturers Servis and JMS Tradewell to set up

women-only stitching lines and trained women to take up skilled jobs. The stitching line at Servis was supported by a day-care facility for children, so that women were free to take up paid work.

The women in these pictures have embraced their new roles and show how inclusion in manufacturing can enhance the lives and agency of women and support economic growth.







This women-only facility has given women the chance to earn wages and has increased their social status. Some have progressed quickly into senior manufacturing positions – which is still rare for women in manufacturing industry in Pakistan.

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A woman worker is designing and making leather goods in a dedicated women's workspace, Punjab I 2018.

PC: **Roha Tariq**, MDF Communications Specialist



MDF's partners Servis and JMS Tradewell have developed separate stitching lines for women to make shoes and other leather goods.

MDF's support of the women-only facility has meant a win-win outcome for women workers and for the business: women get jobs and career-progression opportunities and MDF's partners grow and develop a pool of capable talent.

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Servis factory at Muridkeh, Punjab | 2017.

PC: **Roha Tariq**, MDF Communications Specialist

Saira works in a women-only stitching line for JMS Tradewell in Sialkot. Here she is making a leather jacket that could be bound for local retailers or for export.

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Sialkot, Punjab | 2019.

PC: **Roha Tariq**, MDF Communications Specialist





"I may not speak or hear but I can work!  
I am brave and I want to achieve more  
for my daughter."

**Bahawal**, a worker at Servis' leather factory in Muridkeh, Punjab, continues, against the odds, to break barriers for women with disabilities by stepping out and learning skills in the leather sector in Pakistan | 2017.

PC: **Roha Tariq**, MDF Communications Specialist

MDF interventions have affected the lives of many skilled women including those with disabilities.

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JMS Tradewell factory, Sialkot, Punjab | 2019.

PC: **Azmat Naseer**, MDF Photographer









This photobook has been funded by the Australian Government. The views expressed in this publication are the authors' alone and are not necessarily the views of the Australian Government.

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