

Women in Agriculture: Overcoming Barriers to Accessing Finance and Market in Wamba Local Government Area, Nasarawa State

¹Yiga Sadi Helen, ²Daniel Leku Ishaya & ³Abdullahi Memunatu

^{1,2&3}Department of Sociology

Faculty of Social Sciences, Nasarawa State University, Keffi

Article DOI: 10.48028/iiprds/ijsrpaop.v5.i1.15

Abstract

Women play a vital role in agriculture, contributing a significant amount of food product, processing, conveying and marketing. However, faced with numerous problems in finance, marketing, limited access to credit, high interest rate, if at all they have access to it, and limited market information. These constraints hinder the women from achieving food security and sustainable agricultural developments. Liberal feminist theory was used with FGDs as instrument of data collection. The finding revealed that women are faced with significant barriers in accessing finance and market, therefore, hindering their productivity and economic empowerment's The study suggested alternative collateral options, market information in a language they can understand, financial literacy training and support for the women in processing, packaging and distribution of their products.

Keywords: *Agriculture, Barriers, Market, Development and Women*

Corresponding Author: Yiga Sadi Helen

Background to the Study

The issues of gender cannot be omitted from the discussion of agriculture in Nigeria, Africa and world over. Traditional agriculture is characterized by gender division of labour according to task and agricultural enterprise. According to Ifenkwe (2015), of all the enterprises in developing countries, agriculture remains the most significant, and women are the backbone of subsistence agriculture. Nigerian women are involved in all aspects of agricultural activities: (agricultural production, animal production, and transportation of crop from farm to the house, processing, storage and marketing). Ojong & Anam, (2018) revealed that out of 95 percent of small-scale farmers in Nigeria who actually feed the Nation, 55 percent of them are women. Accordingly (FAO, 2015) revealed that women accounted for 70 percent of agricultural workers, 80 percent of food producers, 100 percent of those who process basic foodstuff and they undertake 60% to 90% of marketing. Furthermore, it was estimated that women are responsible for 70 percent of actual farm work and constituted up to 60 percent of farming population in Nigeria. According to FAO 2025 – agriculture contributed 22.35% to Nigeria's total GDP in 2021, 0.18% in first quarter of 2024, from 0.90% in 2023.

According to (Oulwaseyi, 2017), women involvement in agriculture are more prominent in the rural areas, since 80-90% of Nigeria women live in rural areas and about 80% of the labour force is supplied by the rural women. Hence women are the brain behind the bulk of food production in Nigeria. They are also responsible for most Local food crop distribution from farming centres to the urban areas all over the country. Most women in the rural areas work in the field and market place or gather fuel and fetch water over a long distance apart from their contribution in agriculture, but their economic contributions are generally unrecognized. Women have been found to play active role in agricultural production in Africa. It is most unfortunate that the role of women in agriculture has remained almost invisible. Women cultivators have been characterized as economically inactive and they play only a supportive role in agriculture as farmers' wives (Chayal, 2014) argued that despite gargantuan efforts and unceasing participation in socio-economic development agriculturally, women role has been discarded. Despite the huge involvement of women in household, family maintenance activities, water transportation, fuel and fodder, her role and dignity has not yet been recognized. Women's status is low by all social, economic and political indications, faced also with problems of limited access to credit high interest rate, limited market, lack of financial inclusion, gender bias, limited market information, limited access to technology, poor information among others. In Wamba LGA, agriculture caters for the livelihood of over 60% of the inhabitants in both urban and rural areas. It is against this background that this study assesses women in Agriculture in overcoming barriers to accessing finance and market.

Statement of the Problem

Women farmers, workers, and entrepreneurs face greater constraints than men in accessing productive resources, finance, markets, and services. This "gender gap" hinders their participation in socio-economic activities, including agriculture, limiting their contributions to broader societal goals (FAO, 2011). Women's contributions to agriculture are significant but mostly underrecognized due to certain factors as cultural societal and patriarchy thus

these women are faced with barriers in accessing finance, market and others constraining their productivity and income, limiting their achievement of food security and sustainable agricultural development.

Empirical evidence suggests that improving women's access to economic assets significantly boosts agricultural productivity. Quisumbing and Pandolfelli (2010) found that closing the gender gap in agricultural inputs could increase yields by 20–30%, leading to higher incomes and improved food security. Similarly, FAO (2011) indicates that equal access to land, credit, market and agricultural resources could reduce global hunger by 12–17% and strengthen women's bargaining power. Studies further show that enhancing women's control over economic resources benefits future generations and promotes capital accumulation. Despite structural discrimination in credit access, research suggests that women borrowers have lower default risks and higher repayment rates (World Bank, 2004; Whitehead, 2003).

To address these issues, the Nigerian Government initiated the "Nigeria Rural Agricultural Sector Strategy" in 2000, followed by a Rural Development Strategy in 2001. Other initiatives aimed at ensuring policy consistency, increased participation, and sustainable interventions to reduce poverty and improve food security (African Development Fund, 2003). Yet, women still face significant barriers, including limited land access, financial constraints, and unstable markets. Poor road networks and inadequate access to fertilizers further hinder productivity. Initiatives proposed were Agric Promotion Policy (APP), Nigeria Africa Trade and Investment Promotion Programme, Nigeria Erosion and Watershed Management Project (NEWMAP) among others. This study assesses the roles, challenges, and opportunities of women in agriculture in Wamba LGA. The objectives of this research is: (i) to identify the specific financial and market related barriers faced by women farmers (ii) to examine the impact of financial inclusion on women's agricultural production and income.

Conceptual Framework

Concept of Agriculture

Agriculture is the cultivation of groups, rearing of animal and other activities related to the production of foods, fibre and other agricultural product FAO (2020) while USDA (2020) refers to agriculture to encompasses a wide range of activities which include crop production (grains, fruits and vegetables), livestock production (cattle, poultry, swine), farm management and finance, marketing and trade which plays a vital role in food security and nutrition, economic development, poverty reduction and economic sustainability. Hence, the term agriculture, literally, implies field cultivation and production of livestock. On the other hand, a concise definition of agriculture proposes that it is the science and art of cultivating the soil, production and management of crops, livestock production- preparation and processing of their products and by products for the use of man. It also involves the disposal of these products through marketing. Agricultural activities begin with the clearing and preparation of the land for food production, and end with the final consumers (Lemma, 2020).

Market

Kotler & Keller (2016) defined market as a platform or system that enables buyers and sellers to interact and exchange goods and services, or financial asset, Mankiw (2020) view as a

mechanism that allows for the allocation of resources, through the interaction of demand and supply, Yet another scholar Ama(2020) refers to market as a specific groups of consumers with similar needs or characteristics that can be targeted with product or services.

Concept of Finance

Brigham & Ehrhardt (2019) define finance management as the process of management, organizing, directing and controlling an organizations financial resource to achieve its goal and objectives while Kapoor, Dlabay & Hughes (2020) opined that finance is the management of an individuals or household financial resources including budgeting, savings, investing and retirement planning.

Women in Modern Contract Farming

One noteworthy feature of modern agricultural value chains is the growth of contract farming or out-grower schemes for high-value produce through which large scale agro-processing firms seek to ensure a steady supply of quality produce. Such schemes can help small-scale farmers and livestock producers overcome the technical barriers and transaction costs involved in meeting the increasingly stringent demands of urban consumers in domestic and international markets (Maertens and Swinnen, 2010).

While men control the contracts, however, much of the farm work done on contracted plots is performed by women as family labourers. For example, in 70 percent of the cases of sugar contract-farming in South Africa, the principal farmer on the sugarcane plots is a woman (Porter and wong 2017). Women work longer hours than men in vegetable contract-farming schemes controlled by male farmers in the Indian Punjab (Singh, 2014). In a large contract-farming scheme involving thousands of farmers in China, women – while excluded from signing contracts themselves – perform the bulk of the work related to contract farming (Eaton, padhi 2016). Women may not be well compensated as unpaid family labour in contract-farming schemes unless there is policy intervention (Maertens and Swinnen, 2012).

Empirical Reviews

Contribution of Women to Agriculture

The importance of women in agriculture cannot be overemphasized because they played and are still playing a vital role in agriculture, contributing significantly to food production, security, sustainable and agricultural development. Women's importance in agriculture can be in several ways DOSS (2021) opined that studies have shown that women's participation in agriculture can increase productivity and efficiency, ultimately contributing to economic growth and development while Butchlet & Badstue (2013) talked about the sustainable agriculture where women are more likely to adopt sustainable agricultural practices such as conservation agriculture re and organic farming which can help mitigate the impact of climate change. Sustainable agriculture is important and comes with economic benefit, therefore Anderson et al (2021) suggested that empowering women in agriculture can have significant economic benefits including increased income and improved household nutrition, while Ulimengu and Badiane (2018) also found out that women's access to education and resources is crucial for increasing agricultural productivity and improving food security.

Kabeer (2021) also emphasizes the importance of women empowerment in agriculture highlighting its impact on agricultural productivity and household wellbeing.

There's a growing recognition of the essential role women play in agriculture. Research by Galadima et al. (2018) showed that in Yobe State, Nigeria, women were heavily involved in critical farming tasks like land preparation (32%), weeding (28%), and planting (24%). Interestingly, over half of them (56%) were cultivating crops on plots ranging from 2 to 5 hectares. They mainly secured credit through farmers' organizations, as challenges related to land inheritance, finance and others made it tough for them to use mechanization. Meanwhile, a study by Nahusenay (2017) in Ethiopia pointed out that women are key players in farming, post-harvest processing, and managing households. Yet, despite their significant contributions, many women struggle with social and cultural barriers that limit their access to agricultural resources and information.

Challenges faced by women in agriculture in accessing market

Just like finance, women faced a lot of problems accessing market and some notable studies highlighted some of these challenges as follows:

Msosa (2022) found out that women cooperatives faced challenges in accessing markets for agricultural products, including limited access to market information and poor infrastructure while Balashe et al (2022) identified that Congolese women farmers faced challenges in accessing productive resources including technology, land and finance. Aderounmu et al (2022) talked about the important of women's engagement in agriculture for human capital development in developing countries.

Barriers Faced by Women in Agriculture financially.

Women encounter a range of challenges in agriculture as highlighted by some scholars. FAO (2018) opined that limited access to credit is one of the barriers faced by women. That women farmers struggle to access credit due to lack of collateral, limited literacy, and discriminatory lending practices. IFAD (2019) noticed that women farmers may be charged high interest rate on loans, making it difficult for them to repay and sustain their agricultural activities. OECD (2019) opined that lack of financial literacy is a problem as women farmers lacks the knowledge and skills to manage their finance effectively, making it challenging for them to make informed decision about borrowing and investing. While World Bank (2020) said limited resources is a barrier as women farmers have limited financial resources making it challenging for them to invest in their farms, purchase inputs, and manage risk. Enete and Amusa (2010) categorized these into technological, social, personal, and economic hurdles. Limited access to credit, issues around land ownership, and various social barriers greatly hinder women's productivity in agriculture. Additionally, poor infrastructure and scattered rural settlements make it even harder for them to reach markets and acquire necessary supplies.

Measures to Support Women in Agriculture

Doss (2001, 2007) stressed the importance of ensuring that women retain control over their agricultural activities as these efforts become more profitable. Access to credit, embracing

new technologies, and providing training are all vital in empowering women farmers. Both donor agencies and NGOs play a significant role in this by offering financial support, like Ethiopia's goat credit system that helped women gain assets. However, challenges remain, including stringent collateral requirements, high transaction costs, limited mobility, and persistent gender biases, which all restrict women's access to financial resources. The lack of rural infrastructure further complicates these issues, limiting access to market information and reducing overall productivity. It's crucial to tackle these obstacles with thoughtful policy interventions, equitable land rights, and initiatives for financial inclusion to enhance women's contributions to agriculture and boost their economic empowerment.

Theoretical Framework

Liberal feminist theory is relevant for the understanding of the issue concerning women in agriculture in relation to accessing finance and market. the theory emphasizes the importance of individual rights and equal opportunities including accessing financial resources. The theory also emphasizes on the importance of individual agency and autonomy, encouraging women to pursue their goals and ambitions by advocating for access to financial resources, market opportunities, education and training. This focus on individual empowerment thereby encouraging women to take control of their lives and pursue their goals. the theory is important because it aids in the promotion of equal access to financial resources, eliminating discriminatory practices thus the need for market access initiatives and training capacity building to improve productivity.

This study employs liberal feminism as its guiding framework to examine gender inequality within the agricultural sector, specifically focusing on the rural area of Wamba Local Government Area (LGA) in Nigeria. The theory points to patriarchy as a systemic power structure that upholds male dominance while disempowering women. In Wamba LGA, patriarchal norms severely limit women's access to land, education, and economic opportunities, confining their agricultural efforts to subsistence farming. Women in this region deal with numerous challenges, such as financial limitations, a lack of government support, and the struggle of juggling domestic responsibilities with farming—often under harsh conditions. Despite their dedication, they frequently find themselves excluded from agricultural development programs and cut off from resources needed to move from subsistence farming to commercial agriculture like finance and market.

Research Methodology

In this study, qualitative method is used by using exploratory study to gain in-depth insight into the experience and challenges faced by women in agriculture. FGDs was used to gather collective insight and experience.

Population and Sample Size

The population of women in wamba Local Government Area according to 2006 population census is 35,874, projected to 57,471 in 2025.

Sampling Techniques

The study used a purposive sampling to select participants based on location and types of agricultural activities, based on the experiences on finance and market.

Method of Data Collection

For data collection, the study relied on FGDs carried out with a developed semi structured FGDs guide on women in agriculture; overcoming barriers to accessing finance and market. FGDs was used because it is rich in data, participatory approach, and contextual understanding.

Method of Data Analysis

Analysis was done base on FGDs by recording, ensuring accuracy and completeness.

Analysis on the findings based on FGDs is as follows.

What are the Constraints faced by women in accessing finance?

Theme: Limited access to collateral

I don't have access to loan because I don't have any property to access loan with in my name, so I am not eligible for loan from any formal financial institution (Rose Mary 35, a rural farmer)

Women lack access to collateral such as land, which is often required by banks, making it really difficult for them to access finance.

Theme: High interest rate and difficult terms

A young lady said the cost of input is too high and becomes difficult to make profit, she further said I took a loan from a microfinance institution, but the interest rate is too high, now I am still struggling to repay it (Halima, age 26)

Most women are faced with high interest rate and unfavorable terms from the financial institution, which can lead to debt traps, and financial distress

Theme: Limited, financial literacy

I don't understand the terms and conditions of the loan so I am afraid of taking it (Asabe age 29) Another elderly woman said I once collected and had difficult in repaying because I didn't know that the interest rate is high, because of lack of financial knowledge on loans. (Mama Ana 62)

Women lack financial literacy and understanding of financial produce, making it difficult to make informed discussion about accessing finance, most especially by the rural women from the financial institutions.

Theme: Cultural/social barriers

My husband doesn't allow me to take loan because he thinks it is not advisable (Ladi 30) Yet another woman added that my husband

controls the finances so I don't have access to money, and can't even think of applying for loan without his consent.

Nigeria society is patriarchal in nature and that makes the men the head of the family and in control of finance. Also, the women can only apply for loan with the consent of their husband, which on most cases not acceptable by the men thus financial exclusion and economic vulnerability, limiting their control and access to market.

Analyses on the constraints face by woman at the cost of marketing their produce.

Theme: Limited market information

I don't know how much to sell my product because of the fluctuation in price, sometimes you gain and sometimes you lost. This is because of lack of knowledge about market price, most of us don't have the knowledge thus limited market information (Ngulis 28) Yet another lady said that something I go around the market to have an idea on how to sell my produce (Tani 22)

Most of the time, women lack access to market information including price based on the demand rate making it really difficult for them to make decisions about the price that fluctuates.

Theme: Limited market skills

I don't know how to promote my produce effectively (Nadia 24) I market my produce using social media although, it is difficult because of lack of data and sometime network problem. (Lenda 32)

When woman lack finance and marketing skills and the knowledge which involves packaging promoting and distribution, it becomes difficult for them to effectively market their farm produce.

Theme: Limited access to technology

I don't have a smart phone so I can't market my farm produce on line. I am limited to traditional marketing method (salamatu 28)

While yet another said I am looking for money to eat, you are talking of smart phone? What is wrong with the local market we usually sell our produce? A lot of women in the rural area lack access to technology especially smart phones and the internet, limiting their ability to use digital market, which would have given them an opportunity to new market and costumers.

How do women currently access finance?

Theme: Internal source (family, friends etc.)

I borrow money from my relatives or neighbors to buy my seedling and fertilizer. it is interest free but not reliable (Maman Tanze-61)

Women often rely on informal sources of finance but is not always reliable since you can be disappointed, even after being promised. And sometimes they give you the money and receives grains during harvest in return” (Rika 29)

Theme: group saving and credit

*We have a group of women who contributes certain amount of money.
We take turn borrowing, which is quite helpful for us in purchasing our
chemicals for farming (Nhari 64)*

Group saving and credit scheme provides an important source for women in agriculture which is flexible and accessible.

*Another young farmer said, if not for this savings, I would have not been
able to do anything in my farm this year (Ana 28)*

Theme: Challenges and opportunities

*I wish I had more access to finance to expand my farm, I am limited in
finance (Mata 30 farmer)*

A lot of women are faced with financial constraints. Accessing finance through their contribution can be limited in supply but can be improved through innovative financial motivation and services.

Analysis on how women access market currently

Theme: Local market

*I sell my product at the local market, which is easier and convenient for
me but the prices are always not good and unpredictable (Sarah 34).
Another farmer said I rely on local market with the help of a middle men
who usually make more profit (Tanilba 28)*

Women often rely on local market with mostly the help of the middle men in assisting in marketing their produce. This is usual less stressful but limiting their access to larger market.

Theme: Direct Sales/Middle Men

*I sell my product directly to the consumers at the market, which makes me
have a direct contact with my customer and helps in building relationship
with them (Larai 35) . I sell my product to middlemen who come to my
farm. They take a commission, but it is easier than selling directly to
buyer (Madam Shammah) 26*

Some farmers prefer to sell their produce to middleman directly at the farms who usually come to the farm and harvest the produce after buying the produce directly from the farmer.

How can Government build literacy and management skills in accessing finance and market?

Theme: Training and worship

I don't know how to manage my finance effectively, I need training on how to save, package, and distributes. In as much as finance is difficult to get, if not properly managed, it will lead to limited financial profit thus the need for financial training and workshop (Mrs Gom 48)

I attended a training session on financial management and skills through training and workshop on financial planning and marketing.

Theme: Networking and collaborations

We have a group and we use to share our experiences and advice each other on how to improve on our market, we also provide opportunities for learning support and mutual benefits to the farmers. (Maman Tala 49)

More capacity building and management skills through net working with other women which can also provide opportunities for learning for the women in agriculture.

Theme: Mentorship

When I started it was one of my friends that thought me what to do to progress in my farm. (Sa'atu 31) My mother was my guidance on business decision which helped me solve problem concerning caring and expanding my farm (Taha 40)

Mentorship is very important in every aspect. Woman can benefit from mentorship by providing guidance, support and encouragement in building management skills.

What roles can market linkages and partnership play in supporting women Farmer?

Theme: Increase Market Access

Training helped me to improve my Farm and manage my finance by selling our produce at a better price and thus reducing market lost (Tani 24)

Partnership enables women farmers to access new market and sell their produce at a better price therefore expanding the business financially.

Theme: Financial Inclusion

Financial services provided by partnership helped me to access credit and manage finance. I now invest in my farm and increased my produce. (Saji 20)

Theme: Improvement/Value Chain

I have been empowered helping me to take control of my farm and

improve on it, since I can get financial assistance from my group and by expanding my market. (Mrs Gom 44)

It also helped us in connecting to other market and buyers, thus increased productivity and interest. Partnership in accessing resource training and support assisted the women in talking control of their farms.

Summary and Conclusion

In summary it is realized that a lot of women are involved in agriculture, most especially the rural women but faced with a lot of constraints ranging from limited financial literacy, high interest rate and difficult terms and condition applicable to assessing the loan. Women play a vital yet often overlooked role in Wamba local Area. They significantly contribute to food security, despite facing numerous obstacles like limited access to finance and market, lack of credit options, and insufficient support restricting their productivity and economic growth. Lack of collateral further complicate their ability to own land, high interest rate and difficult terms. They study also discovered that limited financial literacy hinders the market progress thus the need for literacy, mentorship, financial inclusion, and increased market. The study suggests that adopting principles of liberal feminism could help address these issues by promoting equal rights to resources, training, and necessary legal reforms. By removing these barriers through strategic actions, not only can we empower individual women, but we can also enhance food security, combat poverty, and support sustainable development. Advancing women in agriculture is not just a matter of fairness; it's an economic imperative for society as a whole. The study therefore concluded that empowering the women financially and in market, is crucial for food security, which in turn will unlock their potential and contributes to sustainable development.

Recommendations

1. The government should create policies that addresses the challenges faced by, the women, by increasing funding and improving training in capacity building.
2. Financial organizations and agricultural development agencies should offer women farmers affordable and accessible credit, provide financial training to enhance their ability to access credit.
3. Government should improve market infrastructure, including transportation, market information and bargaining power with other stakeholders

References

- Adeyemi, O. (2018). *Women in agriculture: Challenges and opportunities in Nigeria*. *Journal of Agricultural Studies*, 6(2), 45-56.
- Ajani, E. N. (2009). *Gender dimensions of agriculture, poverty, nutrition, and food security in Nigeria*. International Food Policy Research Institute (IFPRI).
- Amadiume, I. (2021). *Gender and development in Africa: Theoretical perspectives*. *African Journal of Gender Studies*, 15(3), 112-125.
- BBC News. (2017). *Nigerian President Buhari says wife 'belongs to the kitchen*, Retrieved from <https://www.bbc.com>
- Chayal, K. (2014). *Role of rural women in agriculture*, *International Journal of Agricultural Science and Research*, 4(1), 1-6.
- Damisa, M. A. (2007). *Women participation in agricultural production: A case study of women farmers in Kaduna State, Nigeria*. *Journal of Agricultural Extension*, 11(1), 23-29.
- Diaz, C., & Najjar, D. (2017). *Gender and agriculture in sub-Saharan Africa: A review of constraints and opportunities*, *World Development*, 98, 165-178.
- Effiong, J. O., et al. (2015). *Access to credit and agricultural productivity among women rice farmers in Abia State, Nigeria*. *Journal of Agricultural Economics and Development*, 4(2), 78-85.
- Enete, A. A., & Amusa, T. A. (2010). *Challenges of agricultural adaptation to climate change in Nigeria: A gender perspective*, *International Journal of Climate Change Strategies and Management*, 2(2), 153-170.
- Eze, C. (2019). *Women in agriculture: The case of Bwari Area Council, FCT Abuja*. *Nigerian Journal of Agricultural Economics*, 9(1), 45-60.
- FAO. (2011). *The state of food and agriculture: Women in agriculture – Closing the gender gap for development*. Food and Agriculture Organization of the United Nations.
- FAO. (2013). *Gender and land rights: Understanding complexities, adjusting policies*, Food and Agriculture Organization of the United Nations.
- Federal Ministry of Agriculture and Rural Development (FMARD). (2016). *National gender policy in agriculture*. Abuja, Nigeria.
- Galadima, M., et al. (2018). *Women's participation in agricultural activities in Yobe State, Nigeria*. *Journal of Agricultural Extension and Rural Development*, 10(3), 45-52.

- Johnson, L., & Williams, R. (2020). *Patriarchy and gender inequality in rural Nigeria: A case study of Bwari LGA*, *Gender and Development*, 28(2), 234-248.
- Maertens, M., & Swinnen, J. (2010). *Gender and modern supply chains in developing countries*. *Journal of Development Studies*, 46(5), 987-1010.
- Maitra, S. (2010). *Women in agriculture: A global perspective*. *International Journal of Agricultural Research*, 5(2), 123-134.
- Nahusenay, A. (2017). *Women's role in agriculture: A case study of Ethiopia*. *African Journal of Agricultural Research*, 12(4), 234-240.
- Nwosu, C. (2020). *Gender equality in agriculture: A pathway to sustainable development*, *Journal of Sustainable Agriculture*, 34(2), 89-102.
- Okafor, C. (2021). *Financial constraints and women's participation in agriculture: Evidence from Nigeria*. *Journal of Gender and Economic Development*, 10(1), 56-70.
- Oulwaseyi, T. (2017). *Women in agriculture: The Nigerian experience*, *Journal of Rural Studies*, 45, 123-134.
- Oyewumi, O. (2020). *Patriarchy and gender inequality in Nigeria: A historical perspective*. *African Journal of Gender Studies*, 14(2), 89-104.
- Quisumbing, A. R., & Pandolfelli, L. (2010). *Promising approaches to address the needs of poor female farmers: Resources, constraints, and interventions*, *World Development*, 38(4), 581-592.
- Smith, J. (2019). *Liberal feminism and gender equality: A theoretical perspective*, *Journal of Gender Studies*, 28(3), 345-360.
- Taylor, R. (2017). *Empowering women in agriculture: A pathway to sustainable development*. *Gender and Development*, 25(2), 234-248.
- UN Women. (2021). *Women's economic empowerment in agriculture: A global perspective*, United Nations Entity for Gender Equality and the Empowerment of Women.
- UNDP. (2020). *Gender equality and women's empowerment in agriculture*, United Nations Development Programme.
- World Bank. (2004). *Gender and development in the Middle East and North Africa: Women in the public sphere*, World Bank Publications.

- World Bank. (2016). *Women in agriculture: The gender gap in agricultural productivity*, World Bank.
- World Bank. (2018). *Closing the gender gap in agriculture: A pathway to sustainable development*, World Bank.
- Zahoo, M., et al. (2013). *Women's participation in agriculture: A case study of rural Pakistan. Journal of Rural Development*, 32(1), 45-56.