CHAPTER-13

BRIDGING AGRICULTURAL GENDER–FINANCE DIVIDE: A GENDER-RESPONSIVE FRAMEWORK FOR WOMEN'S FINANCIAL INCLUSION AND RURAL TRANSFORMATION

Ishret Fayaz[1], Farzana Gulzar[2], Abid Sultan[1], Farhet A. Shaheen[1] & Aiman Fayaz[1]
[1]Institute of Business and Policy Research, SKUAST-Kashmir, Shalimar, India
[2]Department of Management Studies, University of Kashmir, Srinagar, India
Corresponding author: abidsultan@skuastkashmir.ac.in

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Abstract

The feminization of agriculture has increased women's participation in agricultural production across developing economies, yet significant disparities persist in access to finance, productive resources, markets, technologies, and decision-making institutions. This imbalance reflects an agricultural gender–finance divide that limits women's productivity, entrepreneurial growth, and leadership potential. Existing interventions often address these challenges in isolation, overlooking the interconnected institutional, financial, and socio-economic barriers that shape women's agricultural experiences. This chapter examines the structural dimensions of women's financial exclusion in agriculture and proposes the Gender-Responsive Agricultural Finance Empowerment (GRAFE) Framework as an integrated approach to empowerment. Drawing on feminist political economy, the capability approach, institutional theory, and the resource-based view, the framework comprises five interrelated pillars: Gender-Sensitive Institutional Reform, Resource Accessibility, Financial Inclusion and Literacy, Agricultural Productivity Enhancement, and Empowerment through Leadership and Entrepreneurship. Together, these pillars explain how institutional reforms, equitable resource access, financial capability, productivity gains, and leadership opportunities can collectively enhance women's economic agency and agricultural participation. The chapter contributes to the literature by bridging fragmented debates across gender studies, agricultural economics, and financial inclusion while offering a practical framework for policymakers, financial institutions, and development agencies. Using insights from emerging agrarian contexts, it argues that sustainable agricultural transformation requires more than women's participation; it demands the restructuring of financial and institutional systems that enable women's full productive, entrepreneurial, and leadership potential.

Keywords: Agricultural finance, women's empowerment, financial inclusion, rural entrepreneurship, sustainable rural transformation.

1. Introduction

The modern issue of gender equality in the agricultural sector is one of the greatest challenges to the development of rural areas. Women are pivotal in the provision of food and agricultural production, management of natural resources, and support to their families and communities economically in all developing economies, yet their contributions to agricultural employment have not received an equal share of resources (productivity, access to financial services, market access, and participation in decision making) as men. As such, women are still facing structural barriers to their economic opportunity and potential to lead in agriculture, despite their increasing participation in agricultural production. The growing numbers of women employed in rural areas in agricultural occupations has led to the feminization of agriculture. The factors contributing to feminization of agriculture including labour migration, changes in livelihoods, demographic transition (increased life expectancy and smaller family size), and economics (restructuring of the agricultural sector) (Agarwal, 2018; Lastarria-Cornhiel, 2008). Nevertheless, higher levels of participation do not necessarily equate to higher levels of empowerment. It should be noted that women cultivate land but do not own it, make great contributions to agricultural production but do not control income, and lack representation in the structures that influence agricultural policy and the allocation of resources. The difference between the two concepts requires further investigation of the mechanisms that hinder women from exercising their economic power. In terms of such mechanisms, it should be acknowledged that financial exclusion plays a crucial role. Indeed, access to finance is required when it comes to investments, the adoption of innovations, risk management, enterprise creation, and engagement in agricultural markets. However, women face various obstacles including limited property rights, absence of collateral, insufficient financial education, restrictions on movement, and biases (Fletschner & Kenney, 2014).

These barriers prevent access to credit, savings, insurance, and digital financial services. Thus, women are not able to diversify production or mitigate shocks successfully and stay within low-capital and low-profit agricultural systems. This problem can be viewed as an agricultural gender-finances gap, or the situation in which women take more responsibility in agricultural production yet have no access to finances and economic decisions. These implications do not stop at individual level benefits. Evidence suggests that when women are financially included, there is an increase in agricultural productivity, improvement in household welfare, better food security and improved results from rural development efforts (FAO, 2023). In other words, bridging the gap between genders with respect to access to agricultural finance is not only important for social justice but also a necessary precondition for sustainable agricultural transformation. Even though the subject has been gaining increasing traction in terms of policy action, current measures tend to be disjointed. While agricultural programs may address the issue of increased productivity but ignore financial constraints faced by women. Financial inclusion measures may facilitate access to banking facilities but ignore the problem of asset or institutional participation inequality.

The Gender-Responsive Agricultural Finance Empowerment Framework, or GRAFE Framework, is a new theoretical approach aimed specifically at creating an integrated pathway for empowering individuals through the integration of Institutional Reform, Accessibility of Resources, Financial Inclusion, Enhancing Productivity, and Developing Leaders within the framework of Gender. The basis for the GRAFE Framework is developed from a synthesis of different theoretical perspectives (4 in total) including: Feminist Political Economy, Capability Approach, Institutional Theory, and Resource Based View (RBV). These different theoretical perspectives provide an understanding that empowerment is more than access to resources; but instead, it involves agency, inclusion within formal Institutions, ability to produce, and having access to leadership opportunities. The relevance of this Framework can be specifically noted in areas like Jammu and Kashmir, where Women play a significant role in Agriculture and Agri-businesses, yet they have limited access to financial resources, advanced technologies and information systems, Markets, and leadership in decision making. Many existing government programs have been implemented to foster Rural Livelihoods and support Women's Economic Participation; however, those programs require additional integration of resources and gender-specific implementation to maximize their effectiveness. Therefore, this GRAFE Framework seeks to find a holistic way to evaluate and address the Gender-Financial Divide that exists in Agriculture. Through the integration of institutional reforms, access to resources, financial capacity, increased productivity and entrepreneurship, the framework establishes women as more than just participants; it establishes them as economic agents with the ability to be innovative and entrepreneurs as well as leaders. In short, the chapter concludes that for there to be sustainable agricultural transformation, there must be an increase in the participation of women in agriculture and the related institutional and financial systems that support their full economic agency and leadership.

2. **Review of Literature**

The relationship between gender, agriculture, and finance has become increasingly central to contemporary debates on rural transformation and inclusive development. While women's participation in agricultural production has expanded considerably over recent decades, access to productive resources, financial services, and decision-making institutions has not progressed at a comparable pace. This asymmetry has created what may be described as the "A*gricultural gender–finance divide",* a structural condition in which women assume growing agricultural responsibilities while remaining disproportionately excluded from the financial, institutional and governance systems that shape agricultural opportunities and outcomes. Understanding the origins and dimensions of this divide requires examining broader transformations within rural economies, particularly the feminization of agriculture, patterns of financial exclusion, inequalities in resource access, and emerging opportunities for women's entrepreneurship and leadership.

2.1 Feminization of Agriculture and Women's Changing Roles

The boom in the number of females participating in agriculture is one of the major changes in modern rural economies. This change is commonly called "the feminisation of agriculture." The increase in female participation is result of increased involvement of women within agricultural wage work, farm management, and household food systems; male labour migration or absence; diversification of labour in societies; demographic shifts; environmental pressures; and broader economic restructuring (Lastarria - Cornhiel, 2008). In South Asia, Sub-Sahara Africa and Latin America women are contributors to farming through growing crops, providing livestock, producing food for their families and supporting rural livelihoods (FAO, 2023). Feminist research has historically identified the substantial but often invisible contributions women make to agriculture and has questioned the view that agriculture is primarily a male sector (Boserup, 1970). Subsequent studies have shown that even though women's contributions are essential to maintain agricultural production levels, provide adequate food to sustain the households and support economies of household welfare; women's labour contributions have not been valued as such over time (FAO, 2023). However, greater amounts of female participation do not always lead to female empowerment. According to some researchers, women's increased responsibilities in agriculture often come with limited or no increases in female ownership, decision-making powers, or financial autonomy (Agarwal, 2018). Women can farm land they don't own, generate money for their family, and manage growing food while having no power over how to spend the money they earn. Kabeer (2015) describes this situation as "responsibility without authority" where women bear the weight of many additional burdens but do not gain power or agency or increased access to resources.

Agarwal (2018) argues that this feminization of agriculture tends to be a "labour substitution" (i.e., men used to do most of the work in agriculture and now women are doing many of those jobs) as opposed to being a transformative inclusion. There is also a great body of evidence in agricultural productivity studies that supports this perspective. Doss et al. (2018) show that the majority of the difference between the agricultural performance of men and women is due to unequal access to productive resources, not because of a difference in ability to perform. Women regularly face barriers to accessing land, agricultural inputs (seeds, fertilizer, and equipment), financial services, extension services (advice/support to help improve agriculture), technology, and marketing opportunities (Doss et al., 2018; FAO, 2023). The most current research states that women's agricultural experiences are affected by the combination of many inequalities due to gender, socio-economic status, exclusion from institutions, and environmental vulnerability that determine access to opportunities and productive resources (FAO, 2023). The research shows an increase in agricultural responsibility for women combined with a lack of any improvements to their property rights, access to financing or market opportunities, leadership opportunities, or effective influence on institutions. Which suggest that true empowerment of women means more than participation in agricultural work; it also means having access to the necessary financial, legal, and technical resources, as well as equitable decision-making authority, to support women's economic independence and leadership over time.

2.2 Financial Exclusion in Agricultural Systems

Agricultural investment and technological innovation, as well as risk management and enterprise development, both require access to financial resources as their basis. Though women make a significant contribution to agricultural production and provide for many rural households, women are still at a disadvantage concerning their access to formal financial products compared to men around the world. Women are less likely than men to hold a bank account; receive agricultural credit; obtain an insurance policy; or be able to access a formal savings mechanism, especially if they live in rural or agrarian communities (Demirgüç-Kunt et al., 2022). These limitations on women limit their ability to make investments in productive assets, expand their businesses, and effectively respond to economic and/or environmental shocks when they occur. One of the primary obstacles to the financial inclusion of women is the lack of any type of land ownership/ownership of other productive assets. Most formal lending institutions continue to rely on collateral-based lending criteria, where the primary form of collateral required for access to credit is owning (or having control over) land. Women already own significantly less agricultural land than men as a result of a combination of social and cultural factors and weak enforcement of property rights (Fletschner & Kenney, 2014). So, many women have difficulty accessing formal credit even though they are the principal manager of their agricultural production. Additionally, women's access to formal credit is restricted by a lack of financial literacy, a lack of access to financial information, and institutional bias. Women tend to have less awareness of the various types of financial products, insurance mechanisms and investment opportunities available to them, which might lead them to being less involved in the formal financial system (Fletschner & Kenney, 2014). Although digital financial technology has developed new ways for women to be included in financial systems, the ongoing digital gap between genders still prevails and prevents women from accessing mobile banking, digital payments, and fintech services (GSMA, 2023). The effects of being excluded from the financial system extend beyond being able to access credit; limited financial resources will restrict the ability to invest in better inputs, mechanization, irrigation systems, climate-smart technology, and value-added activities, ultimately decreasing productivity and resilience. Current research stresses that financial inclusion must be considered as more than just access to financial products, but also as a complete process of access, capabilities, usage, control, and agency (Demirgüç-Kunt et al., 2022). Women's empowerment must include gender-responsive financial environments to develop their financial capabilities and enable them to function as independent economic agents in the agricultural systems.

2.3 Resource Inequality and Productivity Gaps

Studies show that the productivity of men and women farmers in agriculture is generally not caused by differences in capability or management skills but due to unequal access to the productive resources they need to farm effectively. The availability of these productive resources, such as land, agricultural inputs, technology, extension services, market information and institutional support, have an impact on productivity and income of women producers through the barriers they face in accessing resources (Doss et al., 2018). Thus, the difference between men's and women's levels of productivity in farming should be viewed more as an unequal access to resources than as a difference in capability. Of all the productive resources, land is the most important. When land ownership is secure, women have a greater chance of being productive in agriculture by having improved bargaining power for securing formal credit and being eligible to participate in decision making for agricultural developments. The most significant barriers to women owning land are the patterns of inheritance that have historically excluded them, socio-cultural beliefs regarding women's role in society and limitations in the implementation of property rights (Agarwal, 2018). The degree of resource inequality also extends to agricultural inputs and technologies. Women have less access to higher-quality seeds, fertilizers, irrigation systems, mechanization, climate-smart technologies, and post-harvest infrastructure. These differences arise from a lack of financial resources, inadequate institutional support, and unequal access to information. Access to agricultural extension services is another significant dimension of inequality. The agricultural extension system provides opportunities for transferring knowledge (e.g., agricultural practices), adopting new technologies, developing skills, and adapting to climate change. However, women often receive fewer visits from extension agents, receive less training, and do not have as much exposure to new agricultural practices (FAO 2023). Evidence has shown that the productivity gap seen in many cases is due to systemic inequalities in access to resources and institutional support (Doss et al., 2018; FAO, 2023). Therefore, tackling the systemic inequalities will play a key role in enhancing the productivity of both women's and men's agriculture globally, increasing resilience, and promoting economic empowerment for women participating in agriculture.

2.4 Women, Entrepreneurship and Agrarian Leadership

The literature regarding women's empowerment in terms of agriculture is now beginning to move away from solely a focus on work within the agricultural field into much broader categories that include economic agency, entrepreneurship, and leadership. While having access to resources and financing are certainly important, ultimately sustainable empowerment will be based upon women's ability to influence economic decisions, participate in markets, have control over productive assets and engage with institutional governance. Therefore, entrepreneurship and leadership serve as critical pathways through which women can shift their time spent working in the agricultural industry into long-term social and economic empowerment. Often, the bounds placed on women's entrepreneurial potential include limited access to financing, weak connections to markets, restricted mobility, low levels of digital literacy and socio-cultural barriers limiting them from expanding their businesses and participating in the marketplace (Fletschner & Kenney, 2014).

Collective action provides significant and viable methods for overcoming limitations such as access to resources, reduced transaction costs and improved market access, combined with enhanced bargaining power, can all be achieved by forming Self-Help Groups (SHGs), cooperatives, or Farmer Producer Organizations (FPOs). These types of organizations create supportive environments for knowledge transfer, help women become financially included and can contribute to capacity building while fostering greater economic and community participation in decision-making (Markelova et al., 2009). Research indicates that, through participation in these types of collective organizations, women experience greater integration into markets and opportunities to earn as well as enhanced capabilities to act entrepreneurially and develop relationships with others socially. Leadership, therefore, plays a transformative role in empowering women as leaders who have the ability to influence institutions, create and implement policies and set priorities for future development. While rural women are increasingly involved in agricultural production, women's lack of representation in cooperatives, producer organizations, financial institutions, and agricultural governance structures limits their involvement with resource allocation, program implementation, and strategic decision-making. Strengthening women's leadership requires investment in capacity development, mentorship, governance training and representation at institutions (Agarwal, 2018). There is now a growing recognition in contemporary academia that empowerment is a continuum, beginning with participation, moving to potential for agency, and culminating in woman as leader. Providing women access to resources, markets, entrepreneurial opportunities, and decision-making platforms will help them challenge the existing inequalities and become contributors to a more equitable agricultural development process.

3. Methodological Approach

The current study adopted systematic & qualitative approach to construct a Gender-Responsive Agricultural Finance Empowerment (GRAFE) Framework. The design is foregrounded in the women centered experiences and is operationalized through the multiple theories. Specifically, an inclusive approach was adopted for understanding the complexity of gender-finance relationships in agrarian settings, involving in-depth systematic review of pertinent literature covering gender-finance, agricultural economics, and rural development literature, thereby, generating perspectives based upon multiple dimensions as well as establishing theoretical grounding and identify knowledge gaps

4. Results & Discussion:

4.1. Theoretical and Conceptual Foundations of GRAFE Framework

The agricultural gender–finance divide is shaped by far more than unequal access to resources. It reflects a complex interplay of social norms, institutional arrangements, financial barriers, and power relations that influence women's opportunities within agricultural systems. Because no single theory can fully explain these dynamics, the GRAFE Framework draws on four complementary perspectives: Feminist Political Economy (FPE), the Capability Approach, Institutional Theory, and the Resource-Based View (RBV). Together, these theories help explain why inequalities persist and how they can be addressed through policies and interventions that strengthen women's access, agency, productivity, and leadership.

4.1.1. Feminist Political Economy

Gender influences the way that resources are accessed and distributed within markets and institutions. Feminist Political Economy argues that these institutions and markets are not neutral in their treatment of gender but rather reflect and reproduce the hierarchies that exist in society today, as well as the prevailing norms of patriarchal societies (Agarwal 2018). For example, while women in agriculture perform a large share of the required labour, they are often excluded from owning land, accessing credit or other financial services, and holding leadership positions. Empowerment is defined by Kabeer (1999) as the ability to access resources as well as the ability to act with those resources in a way meaningful to them. In this way, the Gender-Sensitive Institutional Reform pillar of the Gender-Responsive Agricultural Investment Program supports the need to change the structural inequalities built into agricultural and financial systems.

4.1.2. Capability Approach

According to the Capability Approach, individuals are empowered by the use of resources that they have access to (Sen, 1999). Many times, women have access to resources but do not have the knowledge, confidence, mobility or authority to use them effectively after the provision of land, credit or training. Thus, empowering an individual tends to require the ability to expand capabilities; build strength through agency; and create opportunities for participation and decision-making. This perspective informs the Resource Accessibility and Financial Inclusion and Literacy pillars of the GRAFE Framework.

4.1.3. Institutional Theory

Institutional Theory advocates that the institutions (formal and informal) affect who can access opportunity, who can access resources, etc (North, 1990). Although institutions may seem to be neutral, they can inadvertently reinforce inequities that already exist. For example, land-based collateral requirements, extension services directed toward men, and lack of enforcement of gender-sensitive agricultural development policies have all limited women's ability to participate in the agricultural development process. This demonstrates the importance of creating institutions that are reformed to create enabling environments that proactively address barriers specific to women.

4.1.4. Resource-Based View

According to the Resource Based Theory, finding access to and/or acquiring valuable resources is key to achieve a high level of productivity and sustain long-term success (Barney, 1991). Women in agriculture typically suffer from unequal disadvantage because they have less access to land, financing, technology, infrastructure, and marketing networks, not due to less ability to utilize those resources than men. Therefore, these resource limitations create an environment of fewer opportunities to generate investments, innovations, and growing a business. Because of this, the RBV supports the use of interventions that increase the resource base of women and their ability to become productive. The RBV concept underlies the Resource Accessibility, Agricultural Productivity Enhancement and Leadership and Entrepreneurship components of the GRAFE Framework, thereby including the role of resources in the attainment of sustainable empowerment and economic growth for women.

All the four theories discoursed above give a crucial element in understanding the problem. Taken together, these theories indicate that the gender inequality and finance gap in agriculture cannot be addressed by focusing on one issue alone. Indeed, such a gap results from a series of challenges that are interrelated. Restrictions in access to financing may relate to unequal land ownership, rigid institutional arrangements, poor financial capacity, poor linkage with markets, and involvement in the decision-making process. Given the connection between these obstacles, it is unlikely that addressing just one of them will solve the problem. For example, offering loans is likely to be useless if women lack collateral, are financially illiterate, or have no chance to use financing efficiently. Additionally, increased agricultural productivity does not automatically translate into empowerment if women stay out of governance and decision-making institutions. Considering all these issues, the GRAFE approach addresses the challenge holistically and comprehensively.

4.2. Pillars of GRAFE Framework

The Gender-Responsive Agricultural Finance Empowerment (GRAFE) framework is established to tackle persistent constraints inhibiting women from accessing and engaging in agricultural activities. As opposed to taking empowerment as an outcome of one intervention, the framework treats it as a gradual process, which evolves over time. For women to become participants in the agricultural system, there must be institutions, resources, financial skills, productive activities, and the power to effect changes within decision-making processes. Lack of any of these factors may inhibit development, even where other forms of facilitation are available. The key aspects included in this approach are Gender Sensitive Institutional Reform (G), Resources Accessibility (R), Financial Inclusion & Literacy (F), Agricultural Productivity Enhancement (A) and Empowerment through Leadership & Entrepreneurship (E). These pillars of the approach are not supposed to be viewed as separate and isolated interventions but should interact consistently to facilitate further development across various areas. The approach starts by focusing on institutional reforms, considering the role of institutions in formulating policies determining resource, finance, market, and decision-making accessibility. Following this step, the focus is on increasing women's access to land, productive assets, technology, extension, and market information. Nevertheless, this alone may not be enough. It is also necessary for women to become financially literate and to be able to utilize the services provided by the banks. Thus, access to credit, savings, insurance, digital finance, and financial literacy becomes an important part of the framework. With increased access to resources and financial literacy, it becomes possible to increase agricultural productivity through innovations, technological advances, climate-resilient farming practices, value chains, and better markets links. Gradually, it will become possible to develop entrepreneurship and leadership among women as members of cooperatives, agribusiness firms, community-based groups, and even as politicians. In essence, empowerment within the framework does not stop at increasing participation in agriculture; it means the increased ability to take a leading role in agricultural development. This progression illustrates how institutional reforms and resource access create opportunities for financial inclusion, how financial inclusion supports productivity growth, and how enhanced productivity generates pathways for entrepreneurship and leadership. Through this integrated process, the GRAFE Framework seeks to bridge the agricultural gender–finance divide and establish a more inclusive, equitable, and sustainable model of rural development.

4.2.1. Pillar I: Gender-Sensitive Institutional Reform

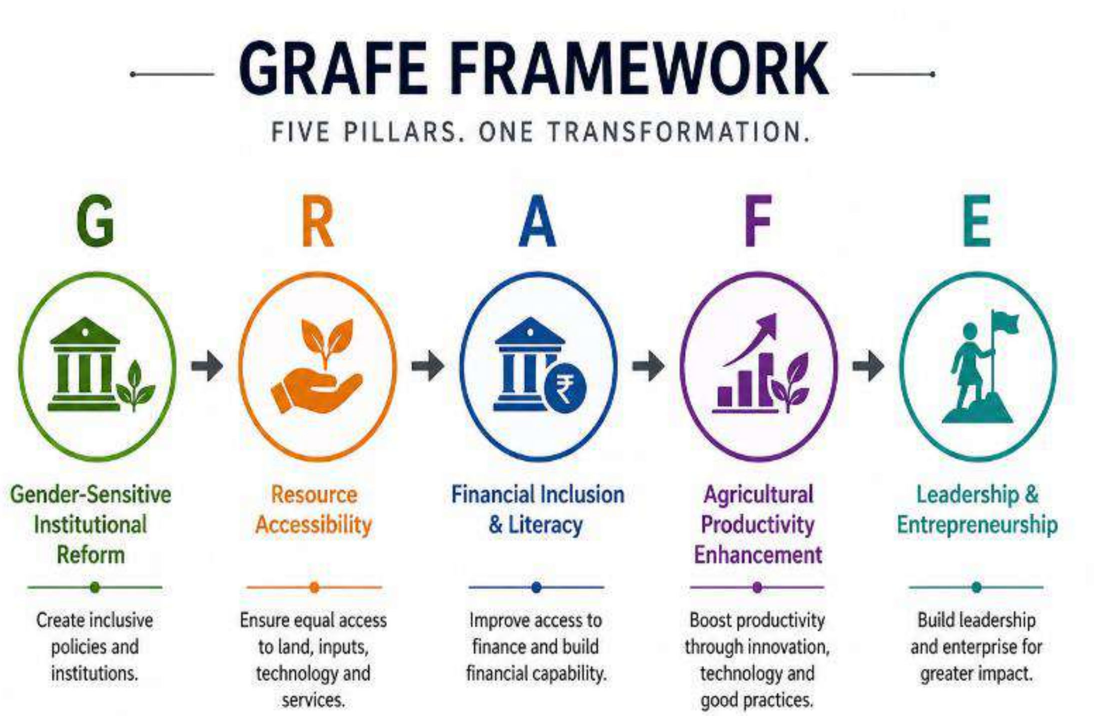
Gender-sensitive institutional reforms are the cornerstone of the GRAFE framework because institutions determine resource access, opportunities, and empowerment in agricultural systems. While women make up a significant portion of agricultural laborers, policy measures, credit schemes, and governance systems tend to perpetuate historic gender imbalances in which women face limited access to land ownership, credit, agricultural information, and positions of power (Agarwal, 2018; North, 1990). Gender-sensitive institutional reform aims at empowering women through increased land rights, gender-sensitive agricultural policies, greater involvement in agricultural institutions, and easier access to government programs.

4.2.2. Pillar II: Resource Accessibility

Accessibility of Resources is a pillar that ensures equal accessibility to productive resources by women for agricultural success. Land, technology, agricultural inputs, agricultural extension services, infrastructure, information, and markets affect productivity and economic performance. In some cases, women do not access or control productive resources, hence affecting their performance due to limited ability to invest and innovate in agriculture as well as their engagement in value chains (FAO, 2023; Doss et al., 2018). This pillar ensures that land rights of women are secured, increased access to agricultural technology, agricultural extension services, and participation in the market.

4.2.3. Pillar III: Financial Inclusion and Literacy

Financial Inclusion and Literacy relate to the limited financial inclusion and knowledge that women have regarding their finances. Sustainable agricultural empowerment is not only about accessing credit but is also dependent on the capacity of women to efficiently use financial tools like savings, insurance, digital finance, and investments (Demirguç-Kunt et al., 2022). This component highlights women-focused financial products, digital financial inclusion, financial literacy initiatives, and risk management measures including agricultural insurance. By increasing financial capabilities, women will be able to make productive investments and embrace new technologies and risks, leading to entrepreneurship.



Source: Authors compilation based upon the review of literature

Figure 1: Proposed for bridging Agricultural Gender–Finance Divide

4.2.4. Pillar IV: Agricultural Productivity Enhancement

Agricultural Productivity Enhancement represents the translation of institutional support, resource access, and financial inclusion into measurable economic outcomes. Research consistently demonstrates that productivity gaps between men and women are largely attributable to unequal access to resources rather than differences in capability (Doss et al., 2018). This pillar focuses on improving access to quality inputs, mechanization, climate-smart technologies, extension services, and value-addition opportunities. Enhancing productivity increases farm income, strengthens food security, and improves resilience to environmental and market shocks. Ultimately, higher productivity creates the economic foundation necessary for entrepreneurship and leadership development.

4.1.2. Pillar V: Leadership and Entrepreneurship

Leadership and Entrepreneurship constitute the transformative dimension of the GRAFE Framework. Empowerment extends beyond improved productivity and income; it requires women's active participation in decision-making, enterprise development, and institutional governance (Kabeer, 1999). This pillar promotes women's engagement in agribusinesses, cooperatives, Farmer Producer Organizations (FPOs), and rural leadership platforms. Entrepreneurship enables women to diversify income sources and capture greater value from agricultural activities, while leadership enhances representation and influence within rural institutions. Together, these processes strengthen women's economic agency, social status, and long-term contribution to sustainable rural transformation.

One of the strengths of the GRAFE Framework is the understanding that women's empowerment is not a unidimensional phenomenon but a multidimensional process, in which all five components work hand in hand. Women's empowerment occurs not as a result of one intervention alone but through the interlinked and mutually reinforcing actions of several elements such as institutional, resource, financial, productive, and leadership-related factors. First of all, women undergo Gender-Sensitive Institutional Reform, which establishes an enabling environment as a consequence of policy changes, governance, and access to resources. The reform helps improve Resource Accessibility in terms of women gaining better access to land, technologies, extension services, inputs, and markets. Having more resources enables women to gain economic power and eligibility for accessing financial resources formally. Financial Inclusion and Literacy help women gain access to credits, savings, insurance products, and even financial services through digital platforms. With higher financial inclusion, women become capable of investing in technologies and enterprises and managing risks, which leads to Agricultural Productivity Enhancement. Increased productivity helps women engage in entrepreneurship and leadership activities, including cooperatives, FPOs, and good governance initiatives. The cycle is self-reinforcing. Women who assume leadership roles can influence policies, advocate for institutional reforms, and support other women's advancement, thereby reinforcing the entire empowerment ecosystem. Through these interconnected relationships, the GRAFE Framework promotes sustainable rural transformation by converting agricultural participation into long-term economic agency, entrepreneurship, and leadership.

4.2. Alignment of the GRAFE Framework with Sustainable Development Goals (SDGs)

The GRAFE Framework aligns closely with the global sustainable development agenda by addressing multiple interconnected dimensions of economic inclusion, gender equality, food security, and rural transformation. Its multidimensional structure reflects the integrated nature of the Sustainable Development Goals (SDGs), recognizing that progress in one area often contributes to outcomes in others. By promoting institutional inclusion, resource accessibility, financial empowerment, productivity enhancement, and leadership development, the framework contributes directly to several SDGs that are particularly relevant to agricultural development and women's empowerment.

- **SDG 1 (No Poverty)** is advanced through enhanced financial inclusion, entrepreneurship, and income-generation opportunities that reduce multidimensional rural poverty. Access to productive resources and financial services enables women to accumulate assets, strengthen economic resilience, and improve household welfare.
- **SDG 2 (Zero Hunger)** is supported through productivity enhancement, improved resource utilization, and greater participation in agricultural value chains. Empowered women farmers contribute significantly to food production, nutritional security, and sustainable agricultural systems.
- **SDG 5 (Gender Equality)** lies at the core of the framework. Gender-sensitive institutional reforms, improved access to resources and finance, and expanded leadership opportunities directly address structural inequalities that limit women's economic and social participation.
- **SDG 8 (Decent Work and Economic Growth)** is promoted through entrepreneurship development, enterprise expansion, market integration, and women's participation in productive economic activities. Strengthening women-led agribusinesses contributes to inclusive economic growth and employment generation.
- **SDG 10 (Reduced Inequalities)** is addressed by reducing disparities in resource ownership, financial access, institutional representation, and economic opportunity. The framework seeks to create more equitable agricultural systems in which women can participate and benefit on equal terms.

Through its integrated and gender-responsive approach, the GRAFE Framework demonstrates how agricultural empowerment can serve as a catalyst for achieving broader sustainable development objectives while fostering inclusive, resilient, and equitable rural transformation.

5. Policy and Practical Implications

The GRAFE Framework generates several important implications for policymakers, financial institutions, development agencies, agricultural extension systems, and rural development practitioners. By recognizing empowerment as a multidimensional process, the framework highlights the need for coordinated interventions that simultaneously address institutional barriers, resource inequalities, financial exclusion, productivity constraints, and leadership deficits. Its practical value lies in providing a structured pathway for designing integrated and gender-responsive agricultural development strategies.

a) Governments and policymakers play the most critical role in creating an enabling institutional environment for women's agricultural empowerment. Their primary responsibility is to address the structural inequalities that restrict women's access to productive resources, financial services, and decision-making opportunities. This can be achieved through strengthening women's land and property rights, implementing gender-responsive agricultural policies, expanding gender budgeting initiatives, and introducing women-centered subsidy and credit programmes. Policymakers should also integrate climate finance into agricultural development strategies and promote women-led Farmer Producer Organizations (FPOs) and cooperatives. Such interventions can improve women's ownership of productive assets, enhance financial inclusion, increase participation in governance structures, and contribute to more equitable and sustainable agricultural development.

b) Financial institutions, including commercial banks, NABARD, microfinance institutions (MFIs), and fintech providers, are central to expanding women's access to formal financial services. Traditional collateral-based lending systems often exclude women due to limited ownership of productive assets. Therefore, financial institutions should develop collateral-flexible credit products, women-focused agricultural loan schemes, tailored insurance services, and inclusive digital banking platforms. In addition, investments in financial literacy and agribusiness financing can strengthen women's ability to utilize financial resources effectively. These measures can enhance access to formal finance, increase investment capacity, improve risk management, and strengthen women's financial autonomy and entrepreneurial potential.

c) Agricultural extension systems are essential for improving women's access to agricultural knowledge, technology, and innovation. Extension agencies should adopt gender-sensitive approaches that ensure women farmers receive equal opportunities to participate in training programmes, technical workshops, and advisory services. Particular emphasis should be placed on modern farming practices, climate-smart agriculture, digital agriculture technologies, and entrepreneurial mentoring. Access to market intelligence and value-chain information can further strengthen women's productive and commercial capabilities. Such interventions can contribute to higher productivity, greater technology adoption, enhanced climate resilience, and improved participation in agricultural markets.

d) Non-governmental organizations (NGOs) and development agencies play an important role in building women's capabilities and facilitating collective action. Their interventions can focus on leadership development, entrepreneurship training, financial literacy, and skill enhancement programmes designed specifically for rural women. These organizations can also strengthen Self-Help Groups (SHGs), cooperatives, and women-led FPOs while facilitating social mobilization and community participation. Business incubation support and policy advocacy initiatives can further create opportunities for women's economic advancement. Through these efforts, NGOs and development agencies can foster greater self-confidence, leadership capacity, entrepreneurial development, and social empowerment among women farmers and rural entrepreneurs.

e) FPOs and cooperatives serve as important institutional platforms for enhancing women's collective bargaining power and market integration. These organizations should actively encourage women's membership and representation in leadership positions while facilitating collective procurement, production, processing, and marketing activities. Strengthening women's participation in value-addition initiatives and expanding market linkages can improve income-generating opportunities and reduce transaction costs. Enhanced governance participation within these institutions can further strengthen women's influence in agricultural decision-making. As a result, women can benefit from greater market access, stronger bargaining power, improved incomes, and increased institutional visibility.

f) Academic and research institutions contribute to women's agricultural empowerment by generating evidence-based knowledge and policy recommendations. Researchers can conduct impact assessments of agricultural and financial inclusion programmes, evaluate gender-responsive policy interventions, and develop context-specific empowerment models suited to diverse rural environments. Action-oriented research on entrepreneurship, financial inclusion, digital agriculture, and climate resilience can provide valuable insights for policymakers and practitioners. Such efforts support evidence-informed decision-making, improve programme effectiveness, and contribute to the advancement of theoretical and practical understanding of women's empowerment in agriculture.

g) Private-sector organizations and agribusiness firms have significant potential to promote inclusive agricultural value chains and support women-led enterprises. Their involvement may include facilitating contract farming arrangements, providing market access and procurement support, investing in women-owned agribusinesses, and promoting digital platforms that connect women producers to markets and consumers. Private-sector investments in innovation ecosystems, value addition, processing facilities, and supply-chain development can further strengthen women's participation in commercial agriculture. These initiatives can increase commercialization, stimulate enterprise growth, generate employment opportunities, and improve women's inclusion within agricultural value chains.

h) Women farmers, Self-Help Groups (SHGs), and rural entrepreneurs remain the central actors in the empowerment process. Active participation in training programmes, producer organizations, digital finance systems, entrepreneurial ventures, and governance institutions can enhance their skills, confidence, and economic agency. Engagement in collective enterprises, value-addition activities, and market-oriented production systems can further strengthen income generation and business sustainability. By leveraging available institutional and financial opportunities, women can achieve greater economic independence, stronger leadership representation, entrepreneurial success, and long-term empowerment within agricultural and rural development systems.

6. Limitations

Despite its contributions, the proposed Gender-Responsive Agricultural Finance Empowerment (GRAFE) Framework has several limitations. First, the framework is conceptual in nature and has not yet been empirically validated. Although it is grounded in established theoretical perspectives and contemporary literature, its effectiveness in explaining women's empowerment outcomes across diverse agricultural contexts remains to be tested. Second, the framework adopts a broad and integrative perspective that may not fully capture the socio-cultural, institutional, and economic diversity present across regions and agricultural systems. Third, the relationships among the five pillars are theoretically proposed rather than statistically examined, limiting current understanding of their relative influence and interaction effects. Fourth, the framework focuses primarily on gender-related dimensions of exclusion and does not explicitly account for intersectional factors such as age, education, caste, ethnicity, household structure, and socio-economic status, which may significantly influence empowerment trajectories. Finally, the dynamic nature of agricultural technologies, digital finance, and climate-related challenges may alter empowerment pathways over time, requiring periodic refinement and contextual adaptation of the framework.

7. Future Research Directions

Future research should focus on empirically validating the GRAFE Framework through quantitative, qualitative, and mixed-method studies involving women farmers, entrepreneurs, and rural institutions. Comparative studies across regions, states, and countries would help assess the framework's applicability under different socio-economic and cultural conditions. Advanced analytical techniques such as Structural Equation Modelling (SEM) and Partial Least Squares

Structural Equation Modelling (PLS-SEM) can be employed to examine the relationships among institutional reform, resource accessibility, financial inclusion, productivity enhancement, leadership, and empowerment outcomes. Future studies should also adopt an intersectional perspective to explore how demographic and socio-economic characteristics shape women’s agricultural experiences. In addition, greater attention should be directed toward emerging themes such as digital agriculture, fintech solutions, artificial intelligence, precision farming, climate-smart agriculture, and women-led agribusiness development. Such research would strengthen the empirical foundation of the framework and contribute to the design of more targeted, context-sensitive, and sustainable strategies for advancing women’s agricultural empowerment and rural transformation.

8. Conclusion

The increasing feminization of agriculture has positioned women as indispensable contributors to agricultural production, food security, and rural livelihoods. However, their expanding participation continues to coexist with persistent inequalities in access to land, finance, technology, markets, and decision-making institutions. This agricultural gender-finance divide limits women’s productivity, entrepreneurial potential, and leadership opportunities, ultimately constraining inclusive rural development. Addressing these challenges requires moving beyond fragmented interventions toward integrated and gender-responsive approaches that simultaneously strengthen institutional support, resource accessibility, financial inclusion, productive capacity, and leadership development. In response, this chapter proposed the Gender-Responsive Agricultural Finance Empowerment (GRAFE) Framework, which conceptualizes empowerment as a multidimensional and transformative process driven by five interconnected pillars: Gender-Sensitive Institutional Reform, Resource Accessibility, Financial Inclusion and Literacy, Agricultural Productivity Enhancement, and Leadership and Entrepreneurship. The application of the framework to Jammu and Kashmir demonstrates its practical relevance for addressing region-specific barriers while leveraging emerging opportunities in horticulture, entrepreneurship, collective action, and rural innovation. Ultimately, sustainable agricultural transformation depends not only on increasing women’s participation in farming but on creating enabling ecosystems that support their full economic agency, entrepreneurial advancement, and leadership, thereby fostering more equitable, resilient, and sustainable rural futures.

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