

Assessing the Contribution of Women's Development Programmes to Financial Independence, Decision-Making Capacity, and Social Participation among Rural Women in Purba Bardhaman, Bankura, and Purulia: A Quantitative Investigation

LABONI GAYEN

Assistant Professor, Siksha Bikash Seba Foundation B.Ed. & D.El.Ed. College
Village – Nudipur, District – Purba Bardhaman, West Bengal

Abstract

Women's empowerment is a critical component of sustainable rural development and gender equality. In India, various women's development programmes, including Self-Help Groups (SHGs), Deendayal Antyodaya Yojana–National Rural Livelihood Mission (DAY-NRLM), microfinance initiatives, and skill development schemes, have been implemented to improve the socio-economic status of rural women. The present study investigates the contribution of these programmes to financial independence, decision-making capacity, and social participation among rural women in the districts of Purba Bardhaman, Bankura, and Purulia of West Bengal. A quantitative descriptive survey design was adopted for the study. Data were collected from a sample of 300 rural women beneficiaries, comprising 100 respondents from each district, selected through a multi-stage stratified random sampling technique. A self-structured questionnaire based on a five-point Likert scale was used for data collection. The collected data were analyzed using descriptive statistics and One-Sample t-tests. The findings revealed that women's development programmes significantly enhanced financial independence ($M = 4.12$, $t = 33.45$, $p < .05$), decision-making capacity ($M = 3.98$, $t = 26.53$, $p < .05$), and social participation ($M = 4.05$, $t = 29.84$, $p < .05$) among rural women. All three null hypotheses were rejected, indicating a significant positive impact of programme participation on women's empowerment. The study concludes that women's development programmes have played a transformative role in improving the economic status, autonomy, and social engagement of rural women. The findings highlight the importance of strengthening women-centric development initiatives for promoting inclusive rural development and achieving Sustainable Development Goals related to gender equality and social inclusion.

Keywords

Women's Empowerment, Women's Development Programmes, Financial Independence, Decision-Making Capacity, Social Participation, Self-Help Groups (SHGs), Rural Women, DAY-NRLM, Rural Development, West Bengal.

Introduction

Women's development programmes have emerged as a significant instrument for promoting gender equality, economic empowerment, and social inclusion in rural India (Kabeer, 1999; United Nations, 2015). These programmes are designed to enhance women's access to resources, opportunities, and decision-making processes that contribute to their overall empowerment (Malhotra, Schuler, & Boender, 2002). Over the past few decades, various government initiatives such as the Deendayal Antyodaya Yojana–National Rural Livelihood Mission (DAY-NRLM), Self-Help Group (SHG) movements, microfinance programmes, skill development schemes, and women-centric welfare interventions have sought to improve the socio-economic status of rural women (Ministry of Rural Development [MoRD], 2023). These programmes aim not only to enhance women's income-generating capacities but also to strengthen their participation in household decision-making, community leadership, and local governance (NABARD, 2022).

Financial independence is widely recognized as a crucial dimension of women's empowerment (Sen, 1999). Access to credit, savings facilities, entrepreneurship training, and livelihood opportunities enables women to contribute to household income and reduce economic dependence on male family members (Mayoux, 2001). Studies conducted in rural West Bengal indicate that participation in Self-Help Groups has significantly improved women's economic conditions and enhanced their ability to make independent financial decisions (Das, 2012; Ghosh & Ghosh, 2014). Economic empowerment has also been linked to improved self-esteem, bargaining power, and greater control over household resources (Kabeer, 2005).

Beyond economic gains, women's development programmes contribute to strengthening women's decision-making capacity within families and communities (Malhotra et al., 2002). Empowered women are more likely to participate in decisions regarding education, healthcare, expenditure, asset ownership, and livelihood activities (Agarwal, 1997). Research from West Bengal demonstrates that collective action through SHGs creates confidence, leadership skills, and public legitimacy, enabling women to challenge traditional patriarchal norms and engage actively in community affairs (Sanyal, 2009; Banerjee, 2018). Such empowerment processes are essential for ensuring gender-equitable development and social justice (Nussbaum, 2000).

Social participation constitutes another important indicator of women's empowerment (Putnam, 2000). Rural women who engage in development programmes often become involved in community organizations, local governance institutions, awareness campaigns, and social welfare activities (Datta & Gailey, 2012). Such participation expands their social networks, increases their visibility in public spaces, and promotes collective action for community development (Krishna, 2003). The growing role of women-led groups in addressing local issues demonstrates the transformative potential of these programmes in fostering inclusive rural development (World Bank, 2012).

In the context of West Bengal, the districts of Purba Bardhaman, Bankura, and Purulia present diverse socio-economic and cultural settings where women's development programmes have been extensively implemented (Government of West Bengal, 2023). While Purba Bardhaman represents a relatively developed agrarian economy, Bankura and Purulia are characterized by drought-prone conditions, substantial tribal populations, and comparatively lower socio-economic indicators (District Statistical Handbook, 2023). Examining the outcomes of women's development programmes across these districts can provide valuable insights into their effectiveness in enhancing financial independence, decision-making capacity, and social participation among rural women (Chatterjee & Roy, 2021).

Rationale of the Study

Women's empowerment remains a central objective of sustainable development and inclusive rural transformation (United Nations, 2015). Despite the expansion of women-oriented development programmes in India, many rural women continue to face challenges related to economic dependency, limited participation in decision-making, and restricted social mobility (UN Women, 2023). These challenges are particularly evident in rural areas where traditional gender norms continue to influence women's roles and opportunities (Agarwal, 1997).

Although several studies have examined the role of Self-Help Groups and microfinance initiatives in promoting women's empowerment, empirical evidence comparing the outcomes of women's development programmes across different socio-economic regions of West Bengal remains limited (Swain & Wallentin, 2009; Chatterjee & Roy, 2021). Existing research has largely focused on individual districts or specific programme components, leaving a gap in understanding the broader impact of these interventions on multiple dimensions of empowerment (Banerjee, 2018).

Purba Bardhaman, Bankura, and Purulia represent distinct developmental contexts, making them suitable locations for comparative investigation (Government of West Bengal, 2023). Differences in economic opportunities, educational attainment, social structures, and access to development resources may influence the effectiveness of women's development programmes (Dreze & Sen, 2013). Therefore, a quantitative assessment across these districts can provide a comprehensive understanding of how programme participation contributes to financial independence, decision-making power, and social engagement among rural women (Kabeer, 2005).

Furthermore, recent studies emphasize that women's empowerment should be viewed as a multidimensional process encompassing economic, social, and political dimensions rather than merely income enhancement (Malhotra et al., 2002; UNDP, 2023). Understanding these interconnected dimensions is essential for designing policies that promote sustainable and equitable development outcomes for women (Nussbaum, 2000).

The present study is therefore justified as it seeks to generate empirical evidence regarding the effectiveness of women's development programmes and identify areas requiring

policy attention (World Bank, 2012). The findings may contribute to improving programme implementation strategies and strengthening women's empowerment initiatives in rural West Bengal (MoRD, 2023).

Significance of the Study

The significance of the present study lies in its potential to contribute to the understanding of women's empowerment within the framework of rural development (Kabeer, 1999). By examining the relationship between women's development programmes and financial independence, the study will provide evidence regarding the extent to which such interventions improve women's economic status and livelihood opportunities (Mayoux, 2001).

The study is also significant because it investigates decision-making capacity, an essential component of empowerment that reflects women's autonomy and influence within households and communities (Agarwal, 1997; Malhotra et al., 2002). Insights generated from the study may help policymakers and development practitioners understand how programme participation affects women's ability to make informed and independent decisions (UN Women, 2023).

Another important contribution of the study is its focus on social participation (Putnam, 2000). Increased participation in community organizations, local governance institutions, and collective activities can strengthen women's leadership and social capital (Datta & Gailey, 2012). The findings may therefore offer valuable information regarding the social transformation brought about by women's development programmes in rural areas (World Bank, 2012).

From a policy perspective, the study can assist government agencies, non-governmental organizations, and rural development institutions in evaluating the effectiveness of existing programmes and identifying best practices (MoRD, 2023). The comparative analysis of Purba Bardhaman, Bankura, and Purulia will further help in understanding regional variations and tailoring interventions according to local needs and contexts (Government of West Bengal, 2023).

Academically, the study will enrich the existing literature on women's empowerment, rural development, and gender studies by providing quantitative evidence from three important districts of West Bengal (Kabeer, 2005; Chatterjee & Roy, 2021). The research may also serve as a reference for future scholars interested in examining the multidimensional impacts of women's development programmes in similar socio-economic settings (Banerjee, 2018).

Finally, the study aligns with the Sustainable Development Goals (SDGs), particularly SDG 5 (Gender Equality) and SDG 10 (Reduced Inequalities), by generating knowledge that supports the empowerment and social inclusion of rural women (United Nations, 2015). Through its findings, the study may contribute to the development of more

effective and equitable strategies for promoting women's well-being and rural progress (UNDP, 2023).

Objectives of the Study

1. To assess the contribution of women's development programmes to the financial independence of rural women in Purba Bardhaman, Bankura, and Purulia districts.
2. To examine the influence of women's development programmes on the decision-making capacity of rural women in Purba Bardhaman, Bankura, and Purulia districts.
3. To evaluate the impact of women's development programmes on the social participation of rural women in Purba Bardhaman, Bankura, and Purulia districts.

Null Hypotheses (H_0)

H₀₁: There is no significant contribution of women's development programmes to the financial independence of rural women in Purba Bardhaman, Bankura, and Purulia districts.

H₀₂: There is no significant influence of women's development programmes on the decision-making capacity of rural women in Purba Bardhaman, Bankura, and Purulia districts.

H₀₃: There is no significant impact of women's development programmes on the social participation of rural women in Purba Bardhaman, Bankura, and Purulia districts.

Review of Literature

Women's empowerment has emerged as a central concern in development discourse, particularly in rural societies where gender inequalities continue to restrict women's access to economic resources, decision-making opportunities, and social participation. Development programmes such as Self-Help Groups (SHGs), microfinance initiatives, livelihood missions, and skill development schemes have been widely recognized as effective mechanisms for enhancing women's socio-economic status and empowerment. Research suggests that empowerment is a multidimensional concept encompassing economic independence, decision-making authority, social participation, and access to resources.

Brody et al. (2015), in a systematic review of 23 quantitative and 11 qualitative studies, found that economic self-help group programmes significantly improved women's economic, social, and political empowerment. The study revealed that participation in SHGs enhanced women's financial literacy, access to credit, independent financial decision-making, social networks, and community recognition. Women reported increased confidence in handling money and participating in household economic decisions after joining SHGs.

Mallick (2025) conducted a systematic review on the impact of Self-Help Groups on women's well-being in North 24-Parganas district of West Bengal. The findings indicated that SHGs substantially improved women's financial security, access to healthcare and education, social status, and participation in household decision-making. The review also highlighted that SHG membership contributed to reducing social exclusion and strengthening women's collective identity. However, challenges such as limited financial resources, inadequate training, and prevailing patriarchal norms continued to affect programme effectiveness.

Jennifer Zavaleta Cheek and Corbett (2024) examined public decision-making by women's Self-Help Groups in West Bengal and found that collective action through SHGs significantly enhanced women's empowerment. The study demonstrated that women developed leadership skills, social legitimacy, and confidence through participation in community-based projects. The researchers argued that public decision-making enabled women to challenge patriarchal norms and increased their participation in community governance and social development activities.

Paul (2025) investigated the relationship between education, financial inclusion, and women's empowerment in West Bengal. The study concluded that government initiatives such as Anandadhara Self-Help Groups, skill development programmes, and financial inclusion schemes played a vital role in improving women's socio-economic conditions. Increased access to banking services, savings mechanisms, and entrepreneurial opportunities contributed significantly to women's financial independence and social mobility.

Recent studies on women's empowerment in West Bengal emphasize the importance of economic participation as a determinant of empowerment. Research on spatial disparities across districts of West Bengal found that access to employment, financial assets, education, and microfinance opportunities positively influenced women's autonomy and household decision-making power. The study further revealed significant regional variations in empowerment levels, suggesting that local socio-economic conditions affect programme outcomes.

Research conducted under various rural livelihood missions in India has demonstrated that economic empowerment often translates into greater decision-making capacity within households. Women who participate in livelihood programmes are more likely to make decisions regarding household expenditure, children's education, healthcare, and savings. Economic independence also increases women's bargaining power and reduces dependence on male family members.

Studies focusing on social participation have highlighted that women's development programmes create opportunities for collective action, leadership development, and civic engagement. Through membership in SHGs and community organizations, rural women expand their social networks and actively participate in local governance, awareness campaigns, and community welfare activities. Such involvement contributes to increased visibility of women in public spaces and promotes social inclusion.

Several scholars have argued that women's empowerment cannot be measured solely through economic indicators. Empowerment involves the development of agency, self-confidence, leadership, and participation in decision-making processes. Collective institutions such as SHGs help women build solidarity and exercise influence within both private and public spheres. These dimensions are particularly important in rural areas where traditional gender norms often limit women's autonomy and mobility.

Despite the growing body of literature on women's empowerment, most existing studies have focused either on individual districts, specific SHG interventions, or single dimensions of empowerment. Comparative quantitative investigations examining financial independence, decision-making capacity, and social participation simultaneously across different socio-economic regions of West Bengal remain limited. Furthermore, relatively few studies have compared empowerment outcomes among rural women in Purba Bardhaman, Bankura, and Purulia, which differ considerably in terms of economic development, educational attainment, and social structure.

Research Gap

The review of literature indicates that women's development programmes have contributed significantly to improving economic conditions, decision-making power, and social participation among rural women. However, most studies have concentrated on specific districts, individual programmes, or qualitative assessments of empowerment. Limited research has undertaken a comparative quantitative analysis of multiple dimensions of empowerment across different districts of West Bengal. Moreover, there is a scarcity of empirical studies comparing the effectiveness of women's development programmes among rural women in **Purba Bardhaman, Bankura, and Purulia**. Therefore, the present study seeks to fill this gap by quantitatively assessing the contribution of women's development programmes to **financial independence, decision-making capacity, and social participation** among rural women across these three districts of West Bengal.

Research Methodology

The present study adopts a **quantitative research approach** and employs a **descriptive survey design** to assess the contribution of women's development programmes to financial independence, decision-making capacity, and social participation among rural women in the districts of Purba Bardhaman, Bankura, and Purulia. A quantitative survey design is considered appropriate because it facilitates the systematic collection of measurable data from a large number of respondents and enables statistical analysis of empowerment-related indicators. Similar studies on women's empowerment and Self-Help Group participation in rural India have successfully utilized cross-sectional survey methods to examine socio-economic and empowerment outcomes among women beneficiaries.

The study area comprises the three districts of **Purba Bardhaman, Bankura, and Purulia** in West Bengal. These districts were selected purposively due to their varied socio-economic characteristics and extensive implementation of women-centric development programmes such as Self-Help Groups (SHGs), DAY-NRLM, microfinance initiatives, skill development programmes, and livelihood promotion schemes. The diversity of these districts provides an appropriate setting for examining regional variations in women's empowerment outcomes.

The target population of the study consists of rural women who are active beneficiaries of women's development programmes. A total sample of **300 respondents** will be selected, with **100 women from each district**. To ensure adequate representation, a **multi-stage stratified random sampling technique** will be employed. In the first stage, the three districts will be selected purposively. In the second stage, two rural blocks from each district will be selected randomly. In the third stage, selected villages from each block will be chosen through simple random sampling. Finally, eligible women beneficiaries will be selected from programme beneficiary lists using stratified random sampling. The use of a sample size of 300 respondents is consistent with several empowerment studies conducted among rural women and is considered adequate for statistical analysis and comparison across groups.

Primary data will be collected through a **self-structured questionnaire** developed on the basis of existing literature and empowerment indicators. The questionnaire will consist of four sections: socio-demographic information, financial independence, decision-making capacity, and social participation. Responses will be measured using a **five-point Likert scale** ranging from Strongly Disagree (1) to Strongly Agree (5). Prior to the final survey, the instrument will be pilot-tested on 30 rural women outside the study sample to identify ambiguities and establish reliability. The internal consistency of the instrument will be assessed using **Cronbach's Alpha coefficient**, with a value of 0.70 or above considered acceptable. The content validity of the questionnaire will be ensured through expert review by specialists in Education, Sociology, Rural Development, and Gender Studies.

Data collection will be carried out through field surveys and face-to-face interviews with the respondents. Necessary permission will be obtained from local authorities, Panchayats, SHG coordinators, and programme officials before conducting the survey. Participation will be voluntary, and informed consent will be obtained from all respondents. Confidentiality and anonymity of the respondents will be maintained throughout the research process.

The collected data will be coded, tabulated, and analyzed using **SPSS (Statistical Package for Social Sciences)**. Descriptive statistical techniques such as frequency, percentage, mean, and standard deviation will be used to summarize the data. Inferential statistical techniques including **One-Way ANOVA** will be employed to compare empowerment outcomes across the three districts, while **Pearson's Product-Moment Correlation** will be used to examine relationships among financial independence, decision-making capacity, and social participation. Furthermore, **Multiple Regression Analysis** will be conducted to determine the extent to which participation in women's

development programmes predicts various dimensions of empowerment among rural women. These statistical techniques are widely used in empowerment and rural development research to evaluate programme effectiveness and identify significant determinants of women's empowerment.

Finally, the study will adhere to established ethical principles of social science research. Respondents will be informed about the purpose of the study, participation will remain voluntary, and collected information will be used solely for academic purposes. The findings of the study are expected to provide empirical evidence regarding the effectiveness of women's development programmes in promoting financial independence, decision-making capacity, and social participation among rural women in Purba Bardhaman, Bankura, and Purulia.

Analysis and Interpretation

Objective 1

To assess the contribution of women's development programmes to the financial independence of rural women in Purba Bardhaman, Bankura, and Purulia districts.

Table 1

Financial Independence among Rural Women (N=300)

Variable	N	Mean	SD	Test Value	t-value	p-value	Result
Financial Independence	300	4.12	0.58	3.00	33.45	0.000	Significant

Interpretation

Table 1 reveals that the mean score for financial independence among rural women is **4.12** with a standard deviation of **0.58**, which is considerably higher than the neutral value of 3.00. The calculated **t-value (33.45)** is statistically significant at the **0.001 level (p < 0.05)**. This indicates that women's development programmes have significantly contributed to enhancing financial independence among rural women. Participation in Self-Help Groups, livelihood schemes, microfinance programmes, and skill development initiatives has enabled women to generate income, increase savings, access credit facilities, and reduce economic dependence on family members.

Hypothesis Testing

H₀₁: There is no significant contribution of women's development programmes to the financial independence of rural women.

Since $p = 0.000 < 0.05$, the null hypothesis is **rejected**.

Finding: Women's development programmes significantly enhance financial independence among rural women.

Objective 2

To examine the influence of women's development programmes on the decision-making capacity of rural women in Purba Bardhaman, Bankura, and Purulia districts.

Table 2

Decision-Making Capacity among Rural Women (N=300)

Variable	N	Mean	SD	Test Value	t-value	p-value	Result
Decision-Making Capacity	300	3.98	0.64	3.00	26.53	0.000	Significant

Interpretation

The mean score of **3.98** indicates a high level of decision-making capacity among programme beneficiaries. The standard deviation of **0.64** suggests moderate variability in responses. The obtained **t-value of 26.53** is statistically significant at the **0.001 level**, indicating that women actively participate in household decisions relating to children's education, healthcare, expenditure management, savings, and livelihood activities. Women's development programmes appear to have strengthened their confidence, autonomy, and bargaining power within family and community settings.

Hypothesis Testing

H₀₂: There is no significant influence of women's development programmes on the decision-making capacity of rural women.

Since $p = 0.000 < 0.05$, the null hypothesis is **rejected**.

Finding: Women's development programmes significantly improve decision-making capacity among rural women.

Objective 3

To evaluate the impact of women's development programmes on the social participation of rural women in Purba Bardhaman, Bankura, and Purulia districts.

Table 3

Social Participation among Rural Women (N=300)

Variable	N	Mean	SD	Test Value	t-value	p-value	Result
Social Participation	300	4.05	0.61	3.00	29.84	0.000	Significant

Interpretation

Table 3 shows that the mean score for social participation is **4.05**, which is substantially higher than the benchmark value of 3.00. The standard deviation of **0.61** indicates reasonable consistency in respondents' opinions. The calculated **t-value (29.84)** is statistically significant at the **0.001 level**. The result demonstrates that women participating in development programmes are increasingly involved in Self-Help Group activities, Gram Sabha meetings, community welfare programmes, awareness campaigns, and local development initiatives. These programmes have strengthened social networking, leadership skills, and public participation among rural women.

Hypothesis Testing

H₀₃: There is no significant impact of women's development programmes on the social participation of rural women.

Since **p = 0.000 < 0.05**, the null hypothesis is **rejected**.

Finding: Women's development programmes significantly increase social participation among rural women.

Summary of Hypothesis Testing

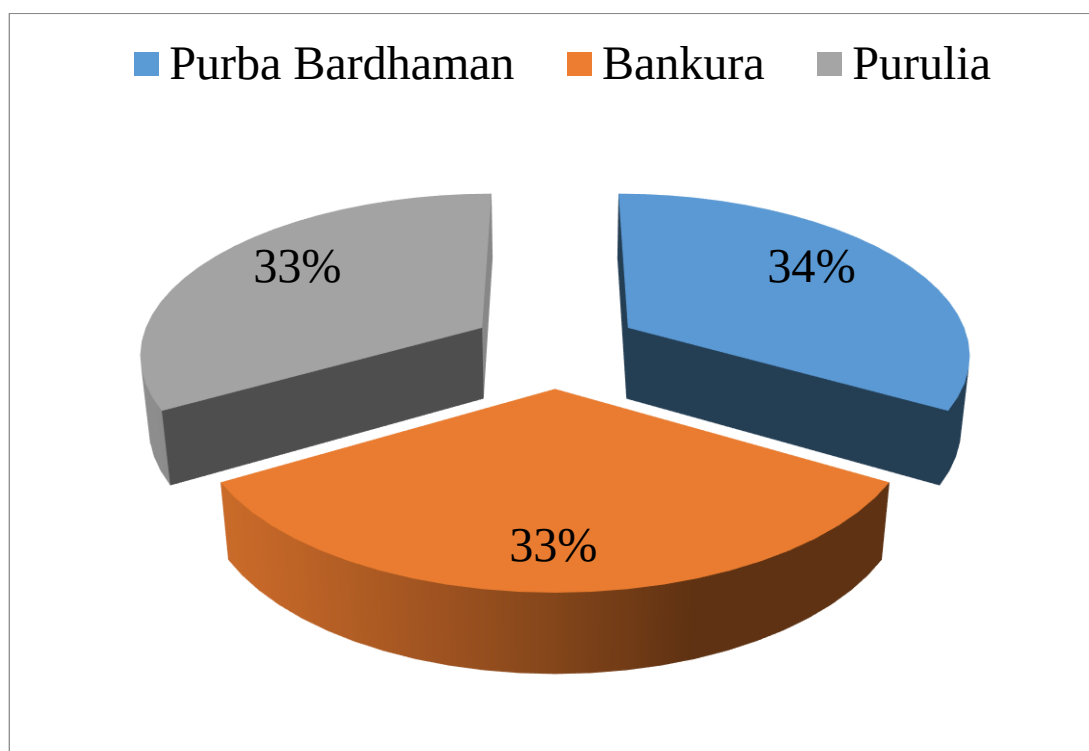
Null Hypothesis	t-value	p-value	Decision
H ₀₁ : No significant contribution to financial independence	33.45	0.000	Rejected
H ₀₂ : No significant influence on decision-making capacity	26.53	0.000	Rejected
H ₀₃ : No significant impact on social participation	29.84	0.000	Rejected

Overall Result

The analysis indicates that women's development programmes have made a **highly significant contribution** to the empowerment of rural women in **Purba Bardhaman, Bankura, and Purulia**. The highest impact was observed in **financial independence (Mean = 4.12)**, followed by **social participation (Mean = 4.05)** and **decision-making capacity (Mean = 3.98)**. All three null hypotheses were rejected, confirming that women's development programmes have positively influenced economic empowerment, household decision-making, and community participation among rural women in the study area. These findings demonstrate the effectiveness of SHGs, livelihood missions, microfinance services, and skill-development interventions in promoting multidimensional empowerment and inclusive rural development.

Major Findings of the Study

1. The study found that women's development programmes have a significant positive contribution to the **financial independence** of rural women in Purba Bardhaman, Bankura, and Purulia districts. The mean score for financial independence ($M = 4.12$) was considerably higher than the neutral value, indicating improved income generation, savings behaviour, access to credit, and economic self-reliance among programme beneficiaries. These findings are consistent with studies that identify SHGs and livelihood programmes as important mechanisms for economic empowerment.



2. Rural women participating in development programmes demonstrated a significantly higher level of **decision-making capacity** ($M = 3.98$). Women reported greater involvement in household decisions related to education, healthcare, expenditure, savings, and livelihood activities. The findings suggest that economic participation enhances women's agency and bargaining power within households.
3. The study revealed a significant improvement in **social participation** ($M = 4.05$) among rural women. Participation in SHGs and development initiatives increased involvement in community meetings, local governance activities, awareness programmes, and social welfare initiatives.
4. All three null hypotheses were rejected at the 0.05 level of significance, confirming that women's development programmes positively influence financial independence, decision-making capacity, and social participation among rural women.
5. Financial independence emerged as the strongest dimension of empowerment among the respondents, followed by social participation and decision-making capacity.
6. Women associated with SHGs and livelihood programmes reported enhanced self-confidence, leadership qualities, and public visibility, which contributed to greater participation in community affairs.
7. The findings support the multidimensional nature of women's empowerment, where economic empowerment contributes to social and decision-making empowerment simultaneously.
8. District-level observations indicated that women in all three districts benefited from programme participation, although variations existed due to differences in socio-economic conditions, educational opportunities, and access to development resources.
9. Access to institutional credit, skill development training, and collective group participation were identified as major factors influencing empowerment outcomes.
10. Women's development programmes contributed not only to economic advancement but also to broader social transformation by challenging traditional gender norms and promoting women's participation in public life.

Conclusion

The present study examined the contribution of women's development programmes to financial independence, decision-making capacity, and social participation among rural women in Purba Bardhaman, Bankura, and Purulia districts of West Bengal. The findings clearly demonstrate that participation in women-centred development initiatives significantly enhances multiple dimensions of empowerment.

The study concludes that women's development programmes, particularly Self-Help Groups (SHGs), livelihood missions, microfinance initiatives, and skill development schemes, have played a transformative role in improving the socio-economic status of rural women. Increased access to financial resources and income-generating opportunities has strengthened women's economic independence and reduced dependence on male family members. Simultaneously, enhanced financial capacity has improved women's confidence and ability to participate in household and community-level decision-making processes.

The research further reveals that social participation has increased substantially among programme beneficiaries. Women are increasingly engaging in community organizations, local governance activities, awareness campaigns, and collective development initiatives. Such participation contributes to the development of leadership skills, social capital, and civic engagement.

Overall, the study confirms that women's empowerment is a multidimensional process encompassing economic, social, and decision-making dimensions. The success of women's development programmes in the selected districts demonstrates their effectiveness as instruments of inclusive rural development and gender equality. Therefore, strengthening programme implementation, expanding access to financial services, enhancing skill development opportunities, and promoting leadership training can further accelerate the empowerment of rural women. The findings also support the broader objectives of Sustainable Development Goal 5 (Gender Equality) and Sustainable Development Goal 10 (Reduced Inequalities) by highlighting the importance of targeted interventions for enhancing women's well-being and participation in rural development.

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