

Empowerment of Rural Women as a Catalyst for Rural Development

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ABSTRACT

Women's empowerment has emerged as one of the most significant drivers of inclusive rural development and sustainable economic growth. Rural women contribute substantially to agriculture, livestock management, household welfare, entrepreneurship, and community development, yet their contributions remain inadequately recognized due to persistent socio-economic and institutional barriers. Empowering women through education, skill development, financial inclusion, healthcare, digital literacy, and participation in decision-making enhances their capabilities and strengthens rural economies. This chapter examines the role of rural women's empowerment as a catalyst for rural development by reviewing existing literature, analysing recent national statistics, and discussing the major constraints limiting women's socio-economic participation. The chapter highlights key challenges, including gender inequality, limited access to productive resources, financial exclusion, inadequate healthcare, low educational attainment, unequal wage opportunities, and the burden of unpaid care work. Recent evidence from the Economic Survey (2025–26) and the Periodic Labour Force Survey (PLFS 2023–24) indicates remarkable progress in female labour force participation and women's entrepreneurship, reflecting the positive outcomes of government interventions. Nevertheless, structural inequalities continue to restrict women's full participation in rural transformation. The chapter further reviews major government initiatives aimed at promoting women's economic empowerment and proposes policy measures for strengthening education, financial inclusion, agricultural support, entrepreneurship, leadership, and digital empowerment. It concludes that empowering rural women is not merely a social objective but a strategic investment for achieving inclusive growth, poverty reduction, food security, and the Sustainable Development Goals (SDGs).

Keywords: Rural Women, Women Empowerment, Rural Development, Gender Equality, Financial Inclusion, Sustainable Development.

INTRODUCTION

“Empowerment of women leads to the development of a good family, a good society, and ultimately a good nation.”
 — A.P.J. Abdul Kalam

Women's empowerment is widely recognised as a fundamental prerequisite for achieving inclusive economic growth, social justice, and sustainable rural development. In developing countries such as India, where nearly two-thirds of the population resides in rural areas, women constitute one of the most productive yet underutilised human resources. They play indispensable roles in agriculture, livestock rearing, food security, household management, natural resource conservation, and community welfare. Despite their extensive contribution, rural women continue to face multiple disadvantages arising from unequal access to education, healthcare, land ownership, financial services, technology, and decision-making institutions.

Empowered women possess greater control over productive resources, participate actively in household and community decisions, and invest significantly in children's education, nutrition, and health. Consequently, women's empowerment generates multiplier effects that improve household welfare, reduce poverty, increase agricultural productivity, and promote inclusive rural development.

Recent national statistics demonstrate encouraging progress. According to the Economic Survey 2025–26, female labour force participation increased from 23.3 percent in 2017–18 to 41.7 percent in 2023–24, while rural female labour force participation reached 47.6 percent during the same period. Government initiatives promoting entrepreneurship, self-help groups (SHGs), digital inclusion, and financial access have further strengthened women's economic participation. However, significant gender disparities persist, particularly in land ownership, wage equality, access to institutional credit, and leadership positions.

Against this background, this chapter examines the relationship between women's empowerment and rural development, identifies major challenges confronting rural women, analyses recent evidence, and proposes policy interventions for achieving inclusive and sustainable rural transformation.

REVIEW OF LITERATURE

A substantial body of literature has established that women's empowerment is a key determinant of inclusive rural development, poverty reduction, and sustainable economic growth. Existing studies highlight that enhancing women's access to education, productive resources, financial services, and decision-making opportunities significantly improves household welfare and rural livelihoods.

Kabeer (1999) developed one of the most influential conceptual frameworks for women's empowerment by defining it in terms of resources, agency, and achievements. The study argued that empowerment enables women to make strategic life choices and actively participate in economic and social development. It remains a foundational reference for measuring women's empowerment in development research.

Malhotra et al. (2002) proposed a multidimensional framework for measuring women's empowerment, incorporating economic, social, political, legal, and psychological dimensions. The authors emphasized that empowerment is context-specific and should be assessed using multiple indicators rather than a single measure.

Kabeer (2005) further argued that gender equality and women's empowerment are essential for achieving sustainable development. The study highlighted that greater access to education, employment, and participation in decision-making enhances women's capabilities, reduces poverty, and contributes to inclusive economic growth.

Kumar (2017) examined the role of women in rural development and observed that rural women perform multiple productive and reproductive responsibilities, including agricultural activities, household management, and childcare. However, their contributions remain largely unpaid and undervalued due to persistent gender inequalities and limited access to productive resources.

Prathap et al. (2019) analysed the changing rural economy in Telangana and found that declining employment opportunities, inadequate access to technology, and limited institutional support continue to restrict the economic participation of rural women. The study recommended strengthening skill development and entrepreneurship programmes to improve women's livelihoods.

Asadullah and Yeasmin (2022) reported that women's education significantly improves labour force participation, income generation, household decision-making, and children's educational outcomes. The study concluded that investment in female education produces long-term economic and social benefits for rural communities.

Das (2024) highlighted the inadequate healthcare infrastructure available to rural women in India, particularly the shortage of specialist doctors and reproductive healthcare facilities. Poor access to healthcare negatively affects women's productivity, nutritional status, and overall socio-economic empowerment.

Ramos-Galarza et al. (2025) revealed a growing global research interest in rural women's empowerment following the adoption of the Sustainable Development Goals (SDGs). The review identified financial inclusion, entrepreneurship, digital literacy, education, and gender equality as the principal drivers of women's empowerment and sustainable rural development.

Research Gap

Despite extensive research on women's empowerment and rural development, limited studies have comprehensively examined how rural women's empowerment acts as a catalyst for rural development. Most existing studies focus on individual dimensions such as education, employment, financial inclusion, or health, without analysing their combined impact on economic growth, social transformation, and sustainable rural development. Furthermore, empirical evidence evaluating the effectiveness of recent government initiatives and the growing roles of digital literacy, entrepreneurship, and women's leadership in accelerating rural transformation remains inadequate. Therefore, this chapter bridges this gap by providing a holistic analysis of the multidimensional role

of rural women's empowerment in fostering inclusive and sustainable rural development.

Objectives of the Study

- To examine the role of rural women's empowerment in rural development.
- To analyse the contribution of rural women to socio-economic development.
- To identify the major challenges faced by rural women.
- To suggest policy measures for strengthening women's empowerment.

RESEARCH DESIGN

The present study adopts a descriptive and analytical research design to examine the role of rural women's empowerment as a catalyst for rural development. It reviews the existing literature and recent statistical evidence to analyse the contribution of rural women to socio-economic development, identify the challenges they face, and suggest policy measures for strengthening women's empowerment.

Nature and Sources of Data

The study is entirely based on secondary data collected from authentic national and international sources. The data have been compiled from the Economic Survey of India (2025–26), Periodic Labour Force Survey (PLFS), National Family Health Survey (NFHS-5), Ministry of Rural Development, Ministry of Women and Child Development, NABARD, NITI Aayog, Reserve Bank of India (RBI), Food and Agriculture Organization (FAO), United Nations (UN Women), World Bank reports, and relevant peer-reviewed books, journals, and research articles.

Method of Analysis

The collected information has been analysed using descriptive, thematic, and comparative analytical methods. Recent statistics and published literature have been systematically reviewed to examine trends in women's labour force participation, financial inclusion, entrepreneurship, education, healthcare, and access to productive resources. The findings are interpreted to understand the relationship between women's empowerment and rural development.

Scope of the Study

The study focuses on rural women in India and examines their contribution to agriculture, entrepreneurship, household welfare, community development, and sustainable rural development. It also evaluates recent government initiatives and institutional efforts aimed at promoting women's empowerment and improving their socio-economic status.

RESULTS AND DISCUSSION

Status of Rural Women in India: Recent Evidence

Recent evidence demonstrates significant progress in the socio-economic status of rural women in India. According to the Economic Survey (2025–26) and the Periodic Labour Force Survey (PLFS 2023–24), the Female Labour Force

Participation Rate (FLFPR) increased substantially from 23.3% in 2017–18 to 41.7% in 2023–24, while the rural FLFPR nearly doubled from 24.6% to 47.6% during the same period. Similarly, the female unemployment rate declined from 5.6% to 3.2%, indicating improved employment opportunities. Women are increasingly participating in agriculture, self-employment, entrepreneurship, and micro-enterprises. Approximately 68% of MUDRA loans have been sanctioned to women, and 44% of PM SVA Nidhi beneficiaries are women, reflecting improved financial inclusion. The number of women-owned MSMEs has also increased significantly, demonstrating their growing role in India's rural economy. However, despite these encouraging trends, rural women continue to face inequalities in land ownership, digital access, wages, and leadership positions.

Table 1. Recent Status of Rural Women in India

Indicator	2017–18	2023–24	Unit
Female Labour Force Participation Rate (India)	23.30	41.70	%
Rural Female Labour Force Participation Rate	24.60	47.60	%
Female Unemployment Rate	05.60	03.20	%
Women Receiving MUDRA Loans	–	68.00	%
Women Beneficiaries under PM SVANidhi	–	44.00	%
Women Engaged in Agriculture	–	85.00	%
Women Owning Agricultural Land	–	13.00	%
Women Contribution to Food Production	–	70.00	%
Women-owned MSMEs	100*	196*	Index (2010–11 = 100)

Source: *Economic Survey of India (2025–26); Periodic Labour Force Survey (PLFS 2023–24); Ministry of Finance, Government of India; Ministry of Micro, Small and Medium Enterprises; United Nations General Assembly (2025); FAO.*

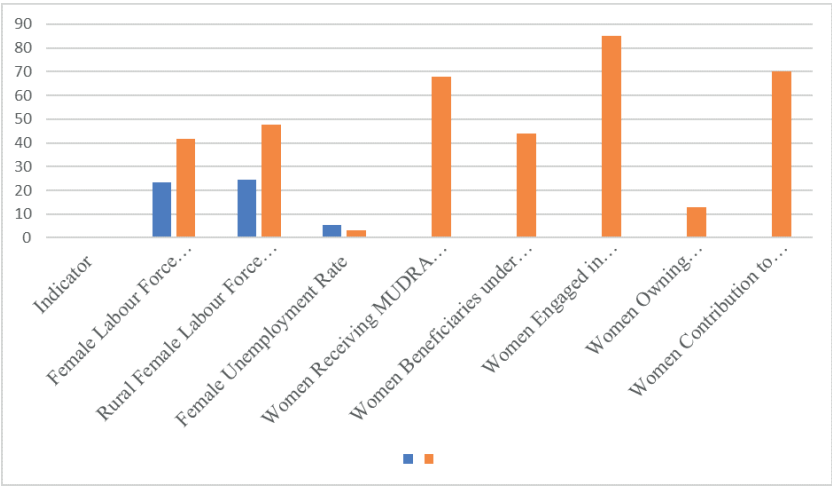


Figure 1: Status of Rural Women Empowerment in India (2017–18 to 2023–24)

The bar diagram illustrates the progress of rural women empowerment indicators in India. It shows that the Female Labour Force Participation Rate increased from 23.3% (2017–18) to 41.7% (2023–24), while the Rural Female Labour Force Participation Rate increased from 24.6% to 47.6%. The female unemployment rate declined from 5.6% to 3.2%, indicating better employment opportunities. The diagram also highlights women's participation in development schemes, with 68% women beneficiaries under MUDRA loans and 44% under PM SVANidhi. However, despite 85% participation of rural women in agriculture and 70% contribution to food production, only 13% women own agricultural land, showing a continuing gap in resource ownership.

Contribution of Rural Women to Rural Development

The findings reveal that rural women are central to sustainable rural development through their contributions to agriculture, household welfare, entrepreneurship, and environmental conservation. Women constitute a major share of the agricultural workforce and contribute substantially to crop cultivation, livestock rearing, dairy farming, fisheries, and post-harvest management. Globally, women produce nearly 50% of the food supply, while in developing countries they contribute 60–80% of total food production. Beyond agriculture, women play a critical role in improving household nutrition, children's education, healthcare, and financial management. The expansion of Self-Help Groups (SHGs), rural enterprises, handicrafts, food processing, and dairy cooperatives has strengthened rural livelihoods and generated additional employment opportunities. Their increasing participation in Panchayati Raj Institutions has further enhanced local governance, community participation, and inclusive rural development. These findings confirm that empowering rural women creates multiplier effects on productivity, poverty reduction, and overall rural transformation.

Table 2. Contribution of Rural Women to Rural Development: Key Indicators

Indicator	Value	Unit
Rural women engaged in agriculture	85	%
Women's contribution to global food production	50	%
Women's contribution to food production in developing countries	60–80	%
Rural Female Labour Force Participation Rate (2023–24)	47.6	%
Women receiving MUDRA loans	68	%
Women beneficiaries under PM SVANidhi	44	%
Growth in rural female employment (2017–18 to 2023–24)	96	%
Increase in women-owned MSMEs (2010–11 to 2023–24)	Nearly doubled	%

Source: Periodic Labour Force Survey (PLFS), 2023–24, Ministry of Statistics and Programme Implementation (MoSPI), Government of India; Economic Survey of India, 2025–26, Ministry of Finance, Government of India; Food and Agriculture Organization (FAO) (2023), *The Status of Women in Agrifood Systems*; Ministry of Micro, Small & Medium Enterprises (MSME), Government of India; Ministry of Housing and Urban Affairs, Government of India (PM SVANidhi Scheme Reports).

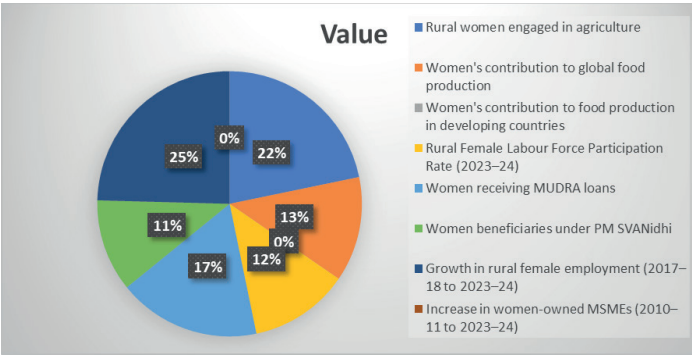


Figure 2: Contribution of Rural Women to Rural Development: Key Empowerment Indicators

The pie diagram highlights the significant contribution of rural women to development through agriculture, employment, financial inclusion, and entrepreneurship. Women’s major role is reflected in agriculture (85%), MUDRA loan participation (68%), food production (50–80%), and rural female labour force participation (47.6%). These indicators demonstrate that empowering rural women enhances productivity, livelihood opportunities, and sustainable rural development.

Challenges to Rural Women Empowerment: Evidence-Based Analysis

Despite significant improvements in women’s economic participation and social development, rural women in India continue to face several structural, institutional, and socio-economic challenges. The major challenges supported by recent evidence are discussed below:

Limited Access to Land Ownership and Productive Resources: Land ownership is a major determinant of economic empowerment because it improves women’s access to credit, technology, subsidies, and agricultural decision-making. However, rural women remain highly disadvantaged in terms of land ownership. Although women contribute significantly to agricultural production, their ownership and control over agricultural assets remain limited. According to available estimates, women constitute around 85% of the agricultural workforce, but only about 13% of agricultural landholders are women. This gap restricts their access to formal credit, government agricultural schemes, insurance facilities, and modern farming technologies.

Table 3: Gender Gap in Agricultural Participation and Land Ownership

Indicator	Percentage (%)
Rural women engaged in agriculture	85
Women owning agricultural land	13
Gender gap in agricultural asset ownership	72

Source: Food and Agriculture Organization (FAO); Agricultural Census, Government of India.

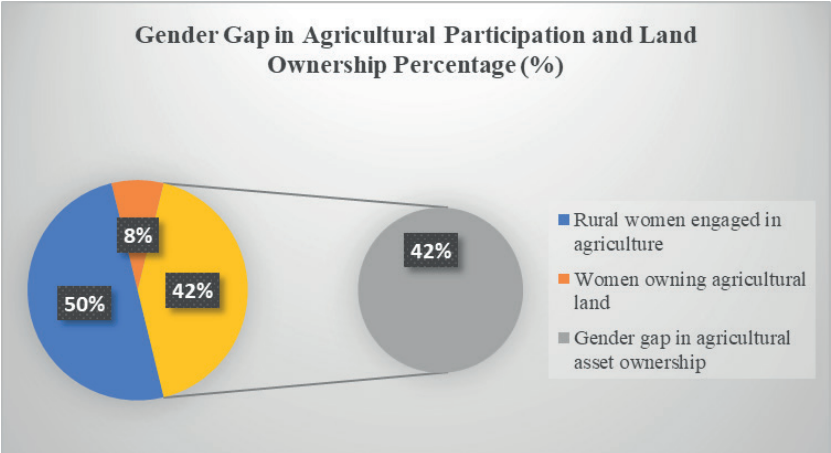


Figure 3: Contribution and Participation of Rural Women in Agriculture and Economic Activities in India

The pie diagram represents the role of rural women in agriculture and economic activities. It shows that 85% of rural women are engaged in agricultural activities, highlighting their significant contribution to rural livelihoods and food security. However, only 13% of women own agricultural land, reflecting a considerable gap in asset ownership and control over productive resources. Women also contribute around 70% to food production in developing countries, demonstrating their crucial role in agricultural development. The figure indicates that while rural women actively participate in economic activities, greater efforts are required to enhance their ownership rights and empowerment.

Educational Disparities and Skill Development Gaps: Education is a critical instrument for enhancing women's capabilities and economic opportunities. However, rural women continue to experience educational disadvantages due to poverty, social restrictions, early marriage, and inadequate access to quality educational institutions. According to NFHS-5 (2019–21), the literacy rate among rural women remains lower compared to men, reflecting persistent gender differences in educational achievement. Limited access to vocational education and skill training further reduces employment and entrepreneurship opportunities.

Table 4: Educational Status of Rural Women

Indicator	Percentage (%)
Female literacy rate (India)	70.3
Male literacy rate (India)	84.7
Gender literacy gap	14.4

Source: National Family Health Survey (NFHS-5), 2019–21.

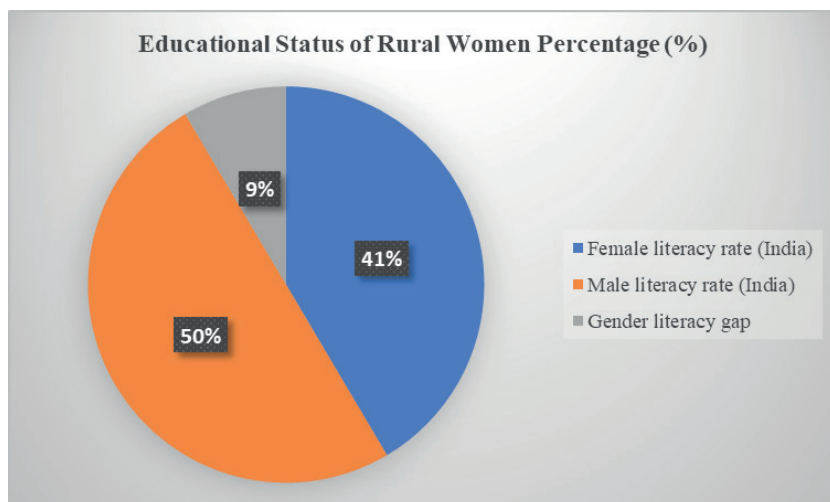


Figure 4: Gender Gap in Literacy Rate in India

The bar diagram presents the gender disparity in literacy levels in India. The **female literacy rate is 70.3%**, whereas the **male literacy rate is 84.7%**. The difference of **14.4 percentage points** indicates a significant gender literacy gap. Although women's educational participation has improved, the gap highlights the need for greater focus on female education, especially in rural areas, to promote women empowerment and inclusive development.

Financial Exclusion and Limited Credit Access: Financial independence is essential for women's empowerment; however, many rural women continue to face barriers in accessing formal banking services, loans, and financial products due to low financial literacy, lack of collateral, and limited awareness of schemes. Government initiatives have improved women's financial inclusion, but gaps remain in access to productive credit for entrepreneurship and agricultural activities.

Gender Wage Inequality and Informal Employment: Rural women are largely concentrated in informal and low-paid employment. Their work in agriculture, household enterprises, and family-based activities is often undervalued. Wage differences between men and women reduce women's economic independence and savings capacity. According to labour force statistics, although women's labour force participation has increased significantly, challenges related to quality employment, wage equality, and social security remain.

Digital Divide among Rural Women: Digital literacy and access to technology have become essential for financial inclusion, education, and entrepreneurship. However, rural women often face limited access to smartphones, internet facilities, and digital skills. This restricts their ability to benefit from online banking, digital markets, and government services. According to NFHS-5, although digital access has improved, a significant gender gap persists in mobile phone ownership and internet usage among rural populations.

Social Norms and Limited Decision-Making Power: Patriarchal social structures continue to restrict rural women's mobility, autonomy, and participation in

decision-making. Traditional gender roles often limit women's involvement in household financial decisions, community leadership, and economic activities. Although women's representation in Panchayati Raj Institutions has increased due to constitutional provisions, effective participation is often constrained by lack of training, awareness, and social support.

Burden of Unpaid Care Work: Rural women spend a substantial amount of time on unpaid domestic responsibilities, including childcare, cooking, elderly care, and household management. This reduces their available time for education, employment, and entrepreneurship. The unequal distribution of unpaid work remains one of the major obstacles to achieving complete economic empowerment and gender equality.

GOVERNMENT INITIATIVES FOR RURAL WOMEN EMPOWERMENT

The Government of India has implemented various programmes and policies to promote the economic, social, and institutional empowerment of rural women. These initiatives focus on improving access to livelihood opportunities, financial resources, skill development, healthcare, entrepreneurship, and participation in decision-making. The major initiatives are discussed below:

Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM): The DAY-NRLM is a flagship programme aimed at empowering rural women through the formation and strengthening of Self-Help Groups (SHGs). The programme promotes savings, credit access, skill development, entrepreneurship, and sustainable livelihood activities. Through SHGs, rural women have gained greater financial independence, improved household income, and increased participation in economic and social decision-making. The collective approach of SHGs has also strengthened women's confidence, leadership abilities, and community participation.

Mahila Kisan Sashaktikaran Pariyojana (MKSP): The Mahila Kisan Sashaktikaran Pariyojana (MKSP) focuses on recognising and strengthening the role of women in agriculture. The scheme promotes sustainable agricultural practices, capacity building, improved farming techniques, and better access to agricultural resources. It helps women farmers enhance productivity, diversify livelihoods, and increase income opportunities. The initiative is significant because rural women contribute substantially to agricultural activities but often lack recognition as farmers.

Pradhan Mantri Mudra Yojana (PMMY): The Pradhan Mantri Mudra Yojana (PMMY) promotes women entrepreneurship by providing collateral-free financial assistance for establishing and expanding micro-enterprises. Women entrepreneurs have benefited from this scheme in sectors such as handicrafts, food processing, retail activities, dairy farming, and small service enterprises. According to recent evidence, around 68% of MUDRA loans have been sanctioned to women, reflecting improvement in women's financial inclusion and entrepreneurial participation.

National Rural Employment Guarantee Scheme (MGNREGS): The Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) provides wage employment opportunities to rural households and has played an

important role in increasing women's participation in the labour force. The scheme ensures equal wages for men and women and provides income security to rural families. Women's participation in MGNREGS has contributed to greater economic independence, improved bargaining power, and enhanced household welfare.

Pradhan Mantri Matru Vandana Yojana (PMMVY): The PMMVY is a maternity benefit scheme aimed at improving the health and nutritional status of pregnant and lactating women. It provides financial assistance to support maternal care and compensate for wage loss during pregnancy. The scheme encourages better nutrition, timely healthcare, and institutional delivery practices, thereby contributing to women's health and family welfare.

Janani Suraksha Yojana (JSY): The Janani Suraksha Yojana (JSY) is a safe motherhood initiative that promotes institutional deliveries among pregnant women, particularly from economically weaker sections. The programme provides financial support and encourages women to access healthcare facilities during pregnancy and childbirth. It has contributed to improving maternal healthcare access and reducing health risks among rural women.

Prime Minister's Employment Generation Programme (PMEGP): The PMEGP promotes self-employment and entrepreneurship by providing financial assistance through bank-linked subsidies. Special emphasis is given to women entrepreneurs for establishing micro and small enterprises in rural and urban areas. The scheme supports income generation, employment creation, and the development of women-led businesses.

Mahila Shakti Kendra (MSK): The Mahila Shakti Kendra initiative focuses on empowering rural women through awareness generation, skill development, capacity building, and community participation. It helps women access government schemes, understand their rights, and participate actively in social and economic development activities.

Udyogini Scheme: The Udyogini Scheme encourages women entrepreneurship by providing financial support to women from economically weaker sections for establishing micro-enterprises. The scheme promotes income-generating activities in manufacturing, services, and trade sectors, thereby strengthening women's economic independence.

Digital and Financial Inclusion Initiatives: Government initiatives promoting digital literacy, banking access, and financial inclusion have significantly improved rural women's participation in the formal economy. Programmes such as Jan Dhan Yojana, digital banking facilities, and online service platforms have increased women's access to financial resources, government benefits, and entrepreneurial opportunities.

POLICY RECOMMENDATIONS

Based on the analysis of the status, contribution, and challenges of rural women's empowerment, the following policy measures are suggested to strengthen women's participation in rural development:

Strengthening Education and Skill Development: Investment in girls' education, vocational training, and skill development programmes should be

increased to enhance women's capabilities and employment opportunities. Special emphasis should be given to digital literacy, entrepreneurship skills, financial awareness, and technical training so that rural women can participate effectively in emerging economic sectors.

Improving Access to Land, Credit and Productive Resources: Ensuring greater access to land ownership, institutional credit, agricultural inputs, and modern technologies is essential for empowering rural women. Recognising women as farmers and improving their access to agricultural extension services would enhance productivity, income generation, and decision-making power.

Promoting Women Entrepreneurship and Financial Inclusion: Government and financial institutions should strengthen support for women-led enterprises, Self-Help Groups (SHGs), micro-enterprises, and rural start-ups. Simplified credit procedures, financial literacy programmes, market linkages, and digital banking facilities can encourage more women to become successful entrepreneurs.

Strengthening Implementation of Government Schemes: Although several government programmes support women's empowerment, their effectiveness depends on proper implementation. Improving awareness, reducing administrative barriers, ensuring timely financial assistance, and strengthening coordination among different departments are necessary for better outcomes at the grassroots level.

Enhancing Women's Participation in Decision-Making and Leadership: Greater participation of women in Panchayati Raj Institutions, community organisations, and local development planning should be encouraged. Leadership training, capacity building, and awareness programmes can strengthen women's role in decision-making processes and promote inclusive governance.

Ensuring Health, Social Security and Safe Working Conditions: Policies should focus on improving rural women's access to quality healthcare, nutrition, maternity support, sanitation facilities, and social protection schemes. Ensuring equal wages, safe workplaces, and recognition of unpaid care work are essential for achieving gender equality and economic empowerment.

Promoting Sustainable and Climate-Resilient Agriculture: Since rural women are closely associated with agricultural activities, policies should promote their involvement in climate-resilient farming, organic agriculture, natural resource management, and sustainable livelihood practices. Providing training and technology support can improve both productivity and environmental sustainability.

Strengthening Digital Empowerment: Expanding digital infrastructure and improving women's access to smartphones, internet facilities, online education, and digital financial services are essential for bridging the gender digital divide. Digital empowerment can enhance access to markets, government schemes, and knowledge resources.

LIMITATIONS OF THE STUDY

The present study has certain limitations that should be considered while interpreting the findings. The major limitations are as follows:

Dependence on Secondary Data: The study is based entirely on secondary sources of information such as government reports, official databases, research articles, and institutional publications. Therefore, the findings depend on the accuracy, reliability, and availability of existing data.

Lack of Primary Field Investigation: The study does not include primary data collection through surveys, interviews, or field observations. Consequently, the personal experiences, perceptions, and ground-level realities of rural women may not be fully captured.

Regional Variations: The study presents a broad national perspective on rural women's empowerment. However, socio-economic conditions, cultural practices, institutional support, and empowerment levels vary significantly across different states, regions, and communities, which may not be completely reflected.

Data Availability and Comparability Issues: Different sources use varying methodologies, indicators, and time periods for measuring women's empowerment. Such differences may create challenges in direct comparison and interpretation of data.

Limited Analysis of Specific Dimensions: Although the study covers major dimensions such as education, employment, financial inclusion, entrepreneurship, and social participation, certain aspects like intra-household decision-making, gender relations, unpaid care work, and psychological empowerment require deeper micro-level analysis.

Changing Policy Environment: Government schemes and programmes related to women's empowerment continue to evolve. Therefore, the effectiveness and outcomes of recent initiatives may change over time and require continuous assessment.

CONCLUSION

The empowerment of rural women is a vital driver of inclusive growth and sustainable rural development. Rural women make significant contributions to agriculture, household welfare, entrepreneurship, and community development; however, challenges such as limited access to land, education, finance, healthcare, and decision-making opportunities continue to restrict their progress. Recent government initiatives and increasing participation in employment, financial services, and entrepreneurship indicate positive transformation.

The study concludes that empowering rural women through education, skill development, digital literacy, financial inclusion, and supportive policies can generate multiple benefits for families, communities, and the rural economy. Recognising women as equal partners in development is essential for achieving inclusive growth, Sustainable Development Goals (SDGs), and the vision of Viksit Bharat 2047.

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