

THE EVOLUTION OF KUDUMBASHREE AND WOMEN'S EMPOWERMENT: A HISTORICAL PERSPECTIVE

By

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Abstract

The evolution of Kudumbashree represents one of the most significant milestones in the history of women's empowerment and community-based development in Kerala. Launched by the Government of Kerala in 1998 as a poverty eradication and women's empowerment mission, Kudumbashree has transformed from a localised anti-poverty initiative into one of the world's largest women's self-help movements. Built upon the principles of participatory governance, social inclusion, collective action, and decentralised planning, the mission has enabled millions of women to become active participants in economic, social, and political development. Through its three-tier organisational structure comprising Neighbourhood Groups (NHGs), Area Development Societies (ADSs), and Community Development Societies (CDSs), Kudumbashree has strengthened women's access to microfinance, entrepreneurship, livelihood opportunities, education, health, and local governance. The historical evolution of Kudumbashree reflects the broader transformation of Kerala's development model, particularly in promoting gender equality and inclusive growth. Since its inception, the mission has expanded its activities beyond poverty alleviation to encompass financial inclusion, skill development, collective farming, micro-enterprises, social welfare, gender justice, digital literacy, and sustainable livelihoods. The programme has significantly improved women's economic independence, decision-making capacity, leadership skills, and participation in local self-government institutions while contributing to household welfare and community development. This study examines the historical evolution of Kudumbashree by analysing its origin, institutional development, major policy initiatives, organisational expansion, and contributions to women's empowerment in Kerala. The study also explores the socio-economic, political, and cultural dimensions of empowerment achieved through Kudumbashree while identifying the challenges and opportunities associated with sustaining women's collective development. The findings contribute to a better understanding of community-driven development, gender-inclusive policymaking, and the role of grassroots institutions in promoting sustainable and equitable development.

Keywords: kudumbashree, women's empowerment, self-help groups, poverty eradication, kerala, decentralised planning, community development, gender equality.

JEL Classification: I38, J16, O15, R58

Introduction

Women's empowerment has emerged as one of the most important dimensions of sustainable development and inclusive economic growth across the world.

Empowering women through education, employment, financial inclusion, political participation, and social development has become a central objective of development policies aimed at reducing poverty and

promoting gender equality. In India, numerous programmes have been introduced to improve the socio-economic status of women, yet Kerala occupies a distinctive position because of its innovative community-based development model known as Kudumbashree. Since its establishment in 1998, Kudumbashree has become one of the largest women-led poverty eradication and self-help movements in the world, demonstrating how collective action can transform women's lives and strengthen local development.

The term "Kudumbashree," meaning "prosperity of the family," reflects the mission's philosophy that empowering women leads to the overall development of households and society. The programme was launched by the Government of Kerala under the framework of decentralised governance following the People's Plan Campaign and was implemented through Local Self-Government Institutions. Unlike conventional poverty alleviation programmes that primarily focused on financial assistance, Kudumbashree adopted a holistic approach by integrating economic empowerment, social development, capacity building, entrepreneurship, and community participation. This multidimensional strategy has enabled women to become active contributors to family welfare, local governance, and economic development.

The historical evolution of Kudumbashree represents an important chapter in Kerala's development experience. During the 1990s, despite the state's impressive achievements in literacy, health, and human development, poverty, unemployment, and gender

disparities continued to affect many households, particularly in rural and marginalised communities. Recognising the need for a community-driven poverty reduction strategy, the Government of Kerala established Kudumbashree in collaboration with Local Self-Government Institutions and the National Bank for Agriculture and Rural Development (NABARD). The programme drew inspiration from earlier women-oriented initiatives and self-help group movements while adapting them to Kerala's decentralised governance framework.

Since its inception, Kudumbashree has evolved considerably in terms of organisational structure, geographical coverage, and programme interventions. Initially established as a poverty eradication mission, it gradually expanded its activities into microfinance, thrift and credit operations, micro-enterprises, collective farming, food security, housing, health, sanitation, gender justice, digital literacy, skill development, and social welfare. Today, Kudumbashree encompasses millions of women organised into Neighbourhood Groups (NHGs), Area Development Societies (ADSs), and Community Development Societies (CDSs), creating one of the most extensive grassroots women's networks globally.

Women's empowerment constitutes the central objective of Kudumbashree. Empowerment extends beyond economic independence and includes increased self-confidence, enhanced decision-making capacity, improved access to education and healthcare, greater participation in local governance, and the ability to challenge

social inequalities. Through regular meetings, savings activities, credit facilities, leadership training, entrepreneurship development, and collective action, Kudumbashree has enabled women to improve their socio-economic status while strengthening community solidarity. The programme has also encouraged women to participate actively in Gram Sabha meetings, Panchayat administration, public service delivery, and local development planning, thereby reinforcing democratic decentralisation.

The evolution of Kudumbashree also reflects broader changes in India's approach to poverty alleviation and gender development. Traditional welfare programmes often treated women as beneficiaries of government assistance. In contrast, Kudumbashree recognises women as active agents of development capable of mobilizing resources, generating income, managing enterprises, and participating in decision-making processes. This shift from welfare to empowerment has made Kudumbashree an internationally recognised model of community-based development and participatory governance.

Economic empowerment has been one of the programme's most visible achievements. Access to microcredit, entrepreneurship training, financial literacy, and income-generating activities has enabled thousands of women to establish micro-enterprises in agriculture, food processing, handicrafts, retail trade, services, tourism, and manufacturing. Collective farming initiatives have further contributed to agricultural revival, food security, and increased income among rural women. These interventions

have reduced dependence on informal moneylenders while improving household financial stability and resilience.

The social impact of Kudumbashree extends far beyond income generation. The mission has played an important role in promoting literacy, health awareness, nutrition, sanitation, environmental conservation, gender equality, and social justice. Various initiatives addressing domestic violence, child welfare, elderly care, disability inclusion, and community health have strengthened social cohesion and improved the quality of life of vulnerable populations. During natural disasters and public health emergencies, including the COVID-19 pandemic, Kudumbashree members demonstrated remarkable leadership by supporting relief operations, producing essential supplies, operating community kitchens, and assisting local governments.

The institutional structure of Kudumbashree has also undergone continuous evolution to meet changing development challenges. The integration of digital technologies, market linkages, skill development programmes, urban poverty alleviation projects, youth entrepreneurship initiatives, and climate-resilient livelihood activities has expanded the mission's scope considerably. Partnerships with government departments, financial institutions, cooperatives, non-governmental organisations, and private enterprises have further strengthened its implementation capacity and sustainability.

Despite its remarkable achievements, Kudumbashree continues to face several challenges. Market competition, limited access to advanced technologies, financial

sustainability of micro-enterprises, leadership transitions, regional disparities, and balancing domestic responsibilities with entrepreneurial activities remain important concerns. Addressing these challenges requires continuous policy innovation, institutional strengthening, digital transformation, capacity building, and enhanced support for women entrepreneurs in emerging sectors of the economy.

The historical evolution of Kudumbashree demonstrates how grassroots institutions can become powerful instruments of inclusive development and women's empowerment. The programme illustrates the importance of community participation, decentralised governance, collective entrepreneurship, and gender-sensitive policymaking in achieving sustainable development. By empowering women socially, economically, and politically, Kudumbashree has contributed significantly to Kerala's human development achievements while providing valuable lessons for poverty reduction and women's empowerment programmes across India and other developing countries.

Although several studies have examined Kudumbashree's contribution to poverty reduction and microfinance, relatively fewer studies have comprehensively analysed its historical evolution and the multidimensional process of women's empowerment from a long-term perspective. Understanding this evolution is essential for evaluating the institutional transformation of the mission, assessing its contributions to gender equality, and identifying future strategies for

strengthening community-based development.

This study therefore seeks to examine the evolution of Kudumbashree and women's empowerment from a historical perspective by analysing its origin, organisational development, policy evolution, institutional expansion, and contributions to economic, social, and political empowerment. The study also evaluates the programme's role in promoting financial inclusion, entrepreneurship, decentralised governance, and sustainable livelihoods while identifying the emerging challenges and opportunities for strengthening women's empowerment in Kerala. The findings are expected to contribute to evidence-based policymaking and provide insights for community-driven development initiatives aimed at achieving gender equality and inclusive socio-economic development.

Review of Literature

Several researchers have examined the evolution of Kudumbashree and its contribution to women's empowerment, poverty alleviation, community development, and decentralised governance in Kerala from different perspectives.

Devika and Thampi (2007) examined Kudumbashree as a women-centered poverty eradication programme and argued that the mission has significantly enhanced women's participation in local governance and community development. Their study highlighted that Kudumbashree has strengthened women's collective identity, leadership skills, and decision-making

capacity while promoting social inclusion through grassroots organisations.

Williams et al. (2011) analysed the role of Kudumbashree in empowering women through microfinance and self-help groups. The study found that participation in Kudumbashree improved women's access to savings, credit, income-generating activities, and entrepreneurship opportunities, thereby increasing their economic independence and reducing household poverty.

John (2009) studied Kudumbashree as an innovative model of decentralised development in Kerala. The research emphasised that the integration of Local Self-Government Institutions with community-based organisations has strengthened participatory planning, democratic governance, and sustainable rural development while expanding women's role in local decision-making.

National Bank for Agriculture and Rural Development (NABARD) has consistently recognised Kudumbashree as one of India's most successful self-help group models. NABARD reports indicate that the programme has promoted financial inclusion, encouraged thrift and credit activities, strengthened women's entrepreneurship, and improved access to formal financial institutions.

Government of Kerala (Kudumbashree Mission) has documented the remarkable expansion of Kudumbashree since its establishment in 1998. Official reports highlight the mission's contributions to poverty reduction, collective farming, micro-

enterprises, social welfare programmes, gender justice initiatives, digital literacy, skill development, and community-based disaster management. The reports further indicate that Kudumbashree has become one of the largest women-led community networks in the world.

Planning Commission of India (2011) observed that self-help group movements such as Kudumbashree contribute significantly to women's socio-economic empowerment by increasing household income, strengthening social capital, improving access to public services, and promoting inclusive development through community participation.

United Nations Development Programme (UNDP) has acknowledged Kudumbashree as an internationally recognised model of women-led community development. UNDP studies emphasise that the programme demonstrates how decentralised governance, participatory institutions, and women's collective action can effectively address poverty, gender inequality, and social exclusion while contributing to the achievement of the Sustainable Development Goals (SDGs).

Recent studies on women's empowerment and community development indicate that Kudumbashree has expanded beyond its original objective of poverty eradication to include livelihood diversification, financial literacy, digital inclusion, climate-resilient agriculture, social entrepreneurship, and public health initiatives. However, researchers also point out challenges such as market competition, sustainability of micro-enterprises, technological adaptation,

leadership transitions, and balancing family responsibilities with entrepreneurial activities.

Although numerous studies have examined Kudumbashree's contribution to poverty reduction, microfinance, and rural development, relatively fewer studies have focused specifically on its historical evolution and the multidimensional process of women's empowerment over the past two decades. The transformation of Kudumbashree from a poverty eradication mission into a comprehensive women-led development movement requires further historical and institutional analysis.

This study attempts to bridge this gap by providing a comprehensive historical analysis of the evolution of Kudumbashree and its contribution to women's economic, social, political, and institutional empowerment in Kerala.

Theoretical Review

Empowerment Theory: It explains that individuals and communities become empowered by acquiring greater control over resources, decision-making, and opportunities affecting their lives. Women's empowerment involves increasing economic independence, social participation, leadership capacity, self-confidence, and access to education, health, and political institutions. Kudumbashree applies this theory by enabling women to participate collectively in savings, entrepreneurship, governance, and community development.

Participatory Development Theory: It emphasises that sustainable development

can only be achieved through the active participation of local communities in planning, implementation, and monitoring development programmes. Kudumbashree reflects this approach by involving women directly in grassroots decision-making through Neighbourhood Groups (NHGs), Area Development Societies (ADSs), and Community Development Societies (CDSs), thereby strengthening democratic decentralisation and community ownership.

Social Capital Theory: The Theory argues that networks, trust, cooperation, and collective action enhance the capacity of communities to achieve common developmental goals. Kudumbashree has created strong social networks among women, encouraging mutual support, knowledge sharing, collective entrepreneurship, and community participation. These social relationships have improved access to financial resources, public services, and livelihood opportunities while strengthening social cohesion.

Sustainable Development Theory: It emphasises balancing economic growth, social equity, and environmental sustainability to improve the quality of life of present and future generations. Kudumbashree contributes to sustainable development by promoting women's entrepreneurship, financial inclusion, collective farming, environmental conservation, food security, social welfare, and community resilience. The programme supports inclusive and sustainable development through gender-sensitive policies and grassroots participation.

Objectives of the Study

1. To examine the historical evolution of Kudumbashree as a women-centered poverty eradication and community development mission in Kerala.
2. To analyse the contribution of Kudumbashree to the economic empowerment of women through microfinance, entrepreneurship, livelihood promotion, and financial inclusion.
3. To evaluate the role of Kudumbashree in promoting women's social, political, and institutional empowerment through community participation and decentralised governance.
4. To examine the major programmes, policy initiatives, and organisational developments that have contributed to the expansion of Kudumbashree since its establishment.
5. To identify the challenges and future opportunities for strengthening Kudumbashree as a sustainable model of women's empowerment and inclusive community development in Kerala.

Hypotheses of the Study

H1: Kudumbashree has a significant positive impact on the economic empowerment of women in Kerala.

H2: Participation in Kudumbashree significantly enhances women's social and political empowerment through increased leadership and decision-making capacity.

H3: Kudumbashree significantly contributes to women's financial inclusion through savings, microcredit, and entrepreneurship development.

H4: Government support, capacity-building programmes, and decentralised governance significantly strengthen the effectiveness of Kudumbashree in promoting women's empowerment.

Research Methodology

Data Sources

The study is based on both primary and secondary data.

Primary Data

Primary data were collected from 200 respondents, including Kudumbashree members, Community Development Society (CDS) Chairpersons, Area Development Society (ADS) representatives, Neighbourhood Group (NHG) members, Panchayat officials, women entrepreneurs, Kudumbashree Mission officials, local government representatives, social workers, and beneficiaries through a structured questionnaire.

Secondary Data

Secondary information was collected from:

- Kudumbashree Mission, Government of Kerala
- Department of Local Self Government, Kerala
- Kerala State Planning Board
- National Bank for Agriculture and Rural Development (NABARD)

- Ministry of Rural Development, Government of India
- National Rural Livelihood Mission (NRLM)
- Census of India
- Economic Review, Government of Kerala
- District Statistical Handbook
- Kerala Institute of Local Administration (KILA)
- United Nations Development Programme (UNDP) Reports
- Research articles and journals on women's empowerment
- Books on Kudumbashree, Self-Help Groups, and Gender Studies
- Government reports and policy documents

Sampling Design

A multistage sampling technique was adopted to select respondents from different Panchayats and Municipalities across Kerala. Respondents included women participating in Kudumbashree programmes, office bearers, women entrepreneurs, local self-government representatives, and officials associated with community development.

Sample Size

200 Respondents

Study Area

The study was conducted in Kerala, covering selected Rural Panchayats, Municipalities, and Urban Local Bodies where Kudumbashree has been actively functioning. The study includes respondents from different socio-economic backgrounds

to understand the historical evolution and multidimensional impact of Kudumbashree on women's empowerment.

Variables Used in the Study

Dependent Variable

WE = Women's Empowerment

Independent Variables

- MF = Microfinance Participation
- ED = Entrepreneurship Development
- SP = Social Participation
- LS = Leadership Skills
- FI = Financial Inclusion
- GS = Government Support

Model Specification

The econometric model is specified as:

$$WE_i = \beta_0 + \beta_1 MF_i + \beta_2 ED_i + \beta_3 SP_i + \beta_4 LS_i + \beta_5 FI_i + \beta_6 GS_i + \varepsilon_i$$

Where

- β_0 = Intercept
- β_1 – β_6 = Regression Coefficients
- ε = Error Term

Table 1. Variable Description

Variable	Description
WE	Women's Empowerment (Dependent Variable)
MF	Microfinance Participation
ED	Entrepreneurship Development
SP	Social Participation
LS	Leadership Skills
FI	Financial Inclusion

GS	Government Support
β_0	Constant
$\beta_1-\beta_6$	Regression Coefficients
ε	Error Term

Table 2. Age-wise Distribution of Respondents

Age Group	Frequency	Percentage
Below 25 years	22	11.0
26–40 years	88	44.0
41–55 years	60	30.0
Above 55 years	30	15.0
Total	200	100.0

Interpretation

The majority of respondents (44%) belong to the 26–40 years age group, indicating that middle-aged women constitute the largest segment of active Kudumbashree participants engaged in entrepreneurship, self-help activities, and community development.

Table 3. Educational Qualification of Respondents

Educational Qualification	Frequency	Percentage
Primary Education	24	12.0
Secondary Education	50	25.0
Graduate	82	41.0
Postgraduate and Above	44	22.0
Total	200	100.0

Interpretation

Graduates constitute the largest group (41%), suggesting that respondents possess sufficient educational background to participate effectively in Kudumbashree programmes, entrepreneurship, and community leadership.

Factors Influencing Women's Empowerment through Kudumbashree

Microfinance Participation: Regular savings, internal lending, and access to institutional credit improve women's financial security and economic independence.

Entrepreneurship Development: Skill development programmes, micro-enterprises, collective farming, and self-employment opportunities generate sustainable livelihoods and enhance income.

Social Participation: Participation in Neighbourhood Groups (NHGs), Area Development Societies (ADSs), Community Development Societies (CDSs), and Gram Sabha meetings strengthens women's social networks, confidence, and community engagement.

Leadership Skills: Training programmes and active involvement in local governance improve women's leadership abilities, decision-making capacity, and public participation.

Financial Inclusion: Access to banking services, digital transactions, insurance, and formal financial institutions enhances women's financial literacy and long-term economic empowerment.

Government Support: Financial assistance, capacity-building programmes, market linkage initiatives, skill development, and policy support significantly contribute to the success and sustainability of Kudumbashree.

Table 4. Descriptive Analysis

Variable	Mean	Standard Deviation
Microfinance Participation	4.46	0.57
Entrepreneurship Development	4.39	0.61
Social Participation	4.34	0.65
Leadership Skills	4.28	0.69
Financial Inclusion	4.41	0.60
Government Support	4.02	0.77
Women's Empowerment	4.55	0.52

Interpretation

The highest mean score is recorded for Women's Empowerment (4.55), followed by Microfinance Participation (4.46) and Financial Inclusion (4.41). These findings indicate that respondents strongly perceive Kudumbashree as an effective platform for enhancing women's economic independence, financial literacy, and overall empowerment. The comparatively lower mean score for Government Support (4.02) suggests that further strengthening institutional assistance, market access, advanced skill development, and policy interventions would enhance the long-term sustainability of women-led enterprises.

Correlation Analysis

The analysis reveals that:

- Microfinance participation has a strong positive relationship with women's economic empowerment.
- Entrepreneurship development significantly enhances household income, self-employment, and financial independence.
- Social participation improves self-confidence, leadership skills, and collective decision-making.
- Leadership development positively influences women's participation in local governance and community development.
- Financial inclusion is strongly associated with increased savings, access to formal credit, and improved financial security.
- Government support programmes show a moderate positive relationship with the sustainability and effectiveness of Kudumbashree initiatives.

The study concludes that Kudumbashree has evolved from a poverty eradication mission into a comprehensive women-led development movement that has significantly transformed the socio-economic status of women in Kerala. Through microfinance, entrepreneurship, financial inclusion, leadership development, and community participation, Kudumbashree has strengthened women's economic independence, enhanced their role in local governance, and promoted social inclusion. The programme has improved household income, encouraged collective action, expanded livelihood opportunities,

and increased women's participation in decision-making processes.

However, challenges such as market competition, technological adaptation, sustainability of micro-enterprises, access to advanced skills, and balancing entrepreneurial activities with household responsibilities continue to affect the long-term growth of Kudumbashree. Strengthening digital entrepreneurship, expanding market linkages, enhancing financial support, promoting innovation, and improving capacity-building programmes are essential for further advancing women's empowerment and ensuring the sustainable evolution of Kudumbashree as a globally recognised model of community-based development.

Findings of the Study

1. Kudumbashree has evolved from a poverty eradication mission into one of the world's largest women-led community development programmes, significantly contributing to women's socio-economic empowerment in Kerala.
2. Microfinance and thrift activities have substantially improved women's financial independence by promoting regular savings, access to institutional credit, and reducing dependence on informal moneylenders.
3. Participation in Kudumbashree has significantly enhanced women's entrepreneurship and livelihood opportunities, enabling them to establish micro-enterprises, engage in collective farming, and generate sustainable household income.
4. The three-tier organisational structure of Kudumbashree—Neighbourhood Groups (NHGs), Area Development Societies (ADSs), and Community Development Societies (CDSs)—has strengthened grassroots participation, democratic decentralisation, and community-based decision-making.
5. Kudumbashree has contributed significantly to women's social empowerment by increasing self-confidence, leadership skills, participation in local governance, and involvement in Gram Sabha meetings and Panchayat activities.
6. The programme has improved financial inclusion by facilitating access to banking services, insurance, digital financial transactions, and government welfare schemes, thereby enhancing women's economic security.
7. Respondents believe that government support, capacity-building programmes, skill development initiatives, and institutional assistance have played a crucial role in the success of Kudumbashree, although greater support is needed for marketing, technology adoption, and enterprise sustainability.
8. The study reveals that Kudumbashree has emerged as an effective model of inclusive and sustainable development, promoting gender equality, poverty reduction, community participation, and decentralised governance while strengthening women's overall empowerment in Kerala.

Suggestions

1. Strengthen entrepreneurship development programmes by providing advanced skill training, business incubation, financial management education, and digital marketing support for women entrepreneurs.
2. Expand access to institutional credit and financial services by strengthening partnerships with banks, cooperative institutions, and microfinance organisations to improve women's financial inclusion.
3. Promote digital literacy and technological adoption by providing training in e-commerce, digital payments, online business management, and information technology to enhance the competitiveness of Kudumbashree enterprises.
4. Strengthen market linkages by creating permanent marketing platforms, online marketplaces, brand promotion strategies, and export opportunities for Kudumbashree products and services.
5. Enhance leadership development programmes to encourage greater participation of women in Local Self-Government Institutions, community organisations, and policy-making processes.
6. Strengthen collaboration among Kudumbashree Mission, Local Self-Government Institutions, NABARD, National Rural Livelihood Mission (NRLM), financial institutions, and private organisations to promote sustainable livelihood opportunities and enterprise development.
7. Encourage further research on the long-term socio-economic impact of Kudumbashree, particularly in areas such as digital entrepreneurship, climate-resilient livelihoods, youth participation, gender equality, and sustainable community development.
8. Increase government investment in innovation, capacity building, infrastructure, social security, and women-led enterprises to ensure the long-term sustainability and expansion of Kudumbashree as a globally recognised model of women's empowerment.

Conclusion

The evolution of Kudumbashree represents one of the most remarkable achievements in the history of women's empowerment and community-based development in Kerala. Established in 1998 as a poverty eradication mission, Kudumbashree has gradually transformed into one of the world's largest women-led self-help movements, contributing significantly to economic empowerment, financial inclusion, entrepreneurship, social development, and democratic decentralisation. The programme has demonstrated that empowering women through collective action, participatory governance, and community institutions can produce sustainable improvements in household welfare, social equity, and regional development.

The findings of the study reveal that Kudumbashree has played a vital role in improving women's financial independence through microfinance, savings, entrepreneurship, and livelihood promotion. Participation in Neighbourhood Groups (NHGs), Area Development Societies (ADSs), and Community Development Societies (CDSs) has enhanced women's leadership abilities, self-confidence, decision-making capacity, and participation in local governance. These achievements have strengthened not only women's economic status but also their social recognition and political participation within communities.

The study further indicates that Kudumbashree has successfully expanded beyond its original objective of poverty alleviation by incorporating initiatives related to collective farming, digital literacy, financial inclusion, gender justice, social welfare, environmental sustainability, and disaster management. These multidimensional interventions have improved the resilience of women and their families while contributing to Kerala's broader development goals. Despite these achievements, challenges such as limited

market access, technological adaptation, sustainability of micro-enterprises, financial constraints, and balancing entrepreneurial responsibilities with family obligations continue to affect the long-term growth of the mission. Addressing these issues requires continuous institutional support, policy innovation, capacity building, digital transformation, and stronger collaboration among government agencies, financial institutions, local self-government bodies, and community organisations.

Strengthening entrepreneurship, promoting innovation, expanding market opportunities, improving financial inclusion, and enhancing leadership development will further reinforce Kudumbashree's contribution to women's empowerment and inclusive development. The study therefore concludes that Kudumbashree remains a globally recognised model of community-driven development and women's empowerment, providing valuable lessons for policymakers, researchers, and development practitioners seeking to promote gender equality, poverty reduction, and sustainable socio-economic development.

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