



CONTRIBUTION OF SELF RELIANT WOMEN IN OUR ECONOMY (WITH SPECIAL REFERENCE TO UTTAR PPRADESH)

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Introduction:-

Women's participation in the economic development of a nation has long been recognized as a catalyst for inclusive growth and social progress. In India, the concept of Atamanirbhar Bharat (self-reliant India) has reinforced the importance of empowering women as independent contributors to the economy. Self-reliant women—those who are financially independent, entrepreneurial, and skilled—play a crucial role in driving innovation, productivity, and sustainable development across both urban and rural areas. In the context of Uttar Pradesh, one of India's most populous and diverse states, the contribution of self-reliant women is particularly significant. Over the past decade, Uttar Pradesh has witnessed a steady transformation through women-led self-help groups, micro-enterprises, and small-scale industries. These initiatives have not only created employment opportunities but also fostered local economic resilience. Government programs, non-governmental organizations, and grassroots movements have collectively worked to enhance women's access to financial resources, education, and technology—further strengthening their capacity to contribute to economic growth.

This research paper aims to examine the economic contribution of self-reliant women in Uttar Pradesh by analyzing their involvement in entrepreneurship, agriculture, cottage industries, and service sectors. It further explores the socio-economic challenges they face and evaluates policies designed to promote women's self-reliance. Through this exploration, the paper seeks to highlight how empowering women economically is not merely a matter of equity but a strategic imperative for the overall development of Uttar Pradesh and, by extension, the nation.

Objective:-

- To analyze the role and economic impact of self-reliant women in the overall development of Uttar Pradesh.
- To study the socio-economic challenges faced by self-reliant women in rural and urban regions of Uttar Pradesh.
- To recommend strategies for enhancing women's participation and sustainability in the economic sphere.

Hypotheses:-

- **H₀₁:** Self-reliant women do not have a significant impact on the economic development of Uttar Pradesh.
- **H₁₁:** Self-reliant women have a significant and positive impact on the economic development of Uttar Pradesh.
- **H₀₂:** Socio-economic challenges do not create any major barriers to the progress of self-reliant women in rural and urban regions of Uttar Pradesh.
- **H₁₂:** Socio-economic challenges significantly hinder the progress of self-reliant women in rural and urban regions of Uttar Pradesh.
- **H₀₃:** Government policies and support systems do not significantly influence women's participation and sustainability in economic activities.

H₁₃: Government policies and support systems significantly influence women's participation and sustainability in economic activities.

Methodology:- The research will use a mixed-method approach, combining quantitative data analysis and qualitative insights to study the contribution of self-reliant women in Uttar Pradesh's economy. Primary data will be gathered through structured questionnaires and interviews with women entrepreneurs from selected urban and rural districts, while secondary data will be collected from government reports and academic sources. A stratified random sampling technique will ensure diverse representation across sectors. Data will be analyzed using statistical tools for quantitative aspects and thematic analysis for qualitative findings. This approach will help understand both economic impact and socio-economic challenges, forming the basis for policy recommendations.

Women participation in various economic activities:-

Self-reliant women have emerged as a critical driving force in the economic, social, and industrial transformation of Uttar Pradesh. Their enhanced participation across entrepreneurship, self-help groups (SHGs), and formal employment sectors significantly contributes to the state's inclusive and sustainable development goals.

Economic Role of Self-Reliant Women:-

The Women Economic Empowerment (WEE) Index, developed by the Uttar Pradesh Planning Department and Udaiti Foundation, has shown measurable progress in women's economic participation across 75 districts. Women are actively contributing as entrepreneurs, skilled workers, and members of SHGs. Districts such as Lucknow, Kanpur Nagar, and Varanasi have been recognized as "champions" of women's empowerment due to the success of entrepreneurial and livelihood programs.

As per mid-2025 reports, over 1.2 lakh women across 4,500 SHGs have collectively boosted household incomes by 35%, underscoring how female economic engagement uplifts families and local economies.

Government Initiatives and Policy Support:-

The Uttar Pradesh government has prioritized women's self-reliance through schemes like Mission Shakti, One District One Product (ODOP), and Nari Shakti Drive. These programs offer financial aid, market access, and vocational training. The WEE Index is used to guide data-driven policies on entrepreneurship, employment, and safety infrastructure for women. The integration of district-level insights allows tailored interventions in regions showing low performance, ensuring equitable growth outcomes.

Self-Help Groups and Grassroots Empowerment:-

Self-Help Groups (SHGs) serve as key instruments of rural transformation in districts like Kanpur Nagar and Lucknow. SHGs facilitate microfinance access, entrepreneurship training, and collective bargaining power. Studies reveal that SHG participation increases women's financial independence, decision-making capacity, and social inclusion. For instance, the Ekta Mahila Samiti and National Rural Livelihood Mission (NRLM) have successfully enhanced both income generation and local governance participation of women.

Economic Impact:-

Self-reliant women play a strategic role in Uttar Pradesh's plan to achieve a \$1 trillion economy. According to the Udaiti Foundation's 2024–25 Annual Report, raising female labor force participation is crucial for meeting this goal. Women-owned enterprises are not just contributing monetarily but are

transforming the economic landscape by generating employment, fostering innovation, and promoting sustainable local production.

Socio-Economic Challenges Faced by Self-Reliant Women in Rural and Urban Regions of Uttar Pradesh:-

Self-reliant women, often engaged in small-scale entrepreneurship, self-help groups (SHGs), cottage industries, or service-based activities, play a significant role in the economic development of Uttar Pradesh. However, despite their growing participation in the workforce and development programs, they continue to face numerous socio-economic challenges that hinder their progress and sustainability. These challenges differ in degree and nature between rural and urban regions.

1. Economic Challenges

- **Limited Access to Credit and Finance:** Women entrepreneurs, particularly in rural areas, face difficulty obtaining loans due to lack of collateral, limited financial literacy, and gender-based biases in banking institutions. Microfinance and SHG schemes exist, but bureaucratic delays and insufficient funding often restrict their benefits.
- **Low Income and Unstable Earnings:** Many self-reliant women are engaged in informal sectors such as tailoring, handicrafts, dairy, or petty trade. These activities yield low and irregular income, making it difficult for women to achieve long-term financial stability.
- **Lack of Market Access:** Women often depend on local markets, which limits the scope for profit expansion. Inadequate knowledge of digital platforms and supply chains restricts their ability to compete with larger enterprises.

2. Social Challenges

- **Patriarchal Social Structure:** Traditional gender roles still dominate in Uttar Pradesh, where women's economic independence is often discouraged or undervalued. They face societal pressure to prioritize household responsibilities over professional ambitions.
- **Limited Mobility and Safety Concerns:** Cultural restrictions and safety issues limit women's mobility, especially in rural areas. This reduces their opportunities for business expansion, networking, and skill enhancement.
- **Lack of Family and Community Support:** Many self-reliant women struggle to gain recognition and moral support from their families and communities, which affects their motivation and confidence.

3. Educational and Skill-Related Challenges

- **Low Educational Attainment:** In rural Uttar Pradesh, a large proportion of women have low levels of education, which limits their ability to manage finances, access digital services, or maintain business records.
- **Inadequate Skill Development Opportunities:** Although government initiatives like Skill India Mission and National Rural Livelihood Mission (NRLM) have made progress, training programs often fail to reach remote areas or are not tailored to women's needs.

4. Technological and Digital Barriers

- **Digital Divide:** Rural women face technological exclusion due to lack of smartphones, internet access, or digital literacy. This prevents them from using e-commerce, online banking, and marketing platforms.
- **Awareness Gap:** Many women are unaware of government schemes and digital tools that could enhance their economic independence. The absence of effective information dissemination mechanisms further widens this gap.

5. Policy and Institutional Challenges

- **Ineffective Implementation of Schemes:** Although multiple schemes exist—such as Stand-Up India, Mudra Yojana, and NRLM—their implementation is often marred by corruption, delays, and lack of local monitoring.
- **Inadequate Representation in Decision-Making:** Women’s participation in local governance and policy-making remains low, resulting in insufficient gender-sensitive planning and budgeting.

Table no. 1 Comparative Analysis: Rural vs Urban Women Participation in Self-Reliance (Uttar Pradesh)

Aspect	Rural Women	Urban Women
Access to Finance	Highly limited; dependent on SHGs and informal lending	Better access to banks and microfinance institutions
Education and Skills	Low literacy, limited vocational training	Moderate to high literacy, better exposure
Mobility and Safety	Restricted due to social norms and safety	Greater mobility, but still faces harassment and gender bias
Digital Inclusion	Poor internet access, low awareness	Better use of digital platforms
Social Support	Family and community constraints	Growing acceptance but still societal pressure
Market Access	Local and traditional	Wider, including online and organized sectors

Source: prepared by researcher

Strategies for Enhancing Women’s Participation and Sustainability in the Economic Sphere:-

Women’s participation in economic activities is essential for inclusive and sustainable development. In Uttar Pradesh, despite government initiatives and rising awareness, women continue to face structural, social, and institutional barriers that limit their full economic potential. To enhance their participation and ensure sustainability, a multidimensional strategy involving education, finance, technology, policy reform, and social change is required. The following recommendations aim to address these challenges comprehensively.

1. Strengthening Financial Inclusion

- **Easier Access to Credit and Microfinance:** Simplify loan procedures under Pradhan Mantri Mudra Yojana, Stand-Up India, and Deendayal Antyodaya Yojana. Banks should establish women-friendly credit cells and waive collateral requirements for small-scale women entrepreneurs.

- **Promotion of Self-Help Groups (SHGs):** Strengthen and expand SHG networks in rural and semi-urban areas by offering training in bookkeeping, marketing, and business planning. Linking SHGs with formal banking channels ensures financial stability.
- **Encourage Women's Cooperatives:** Support cooperatives led by women in sectors like handicrafts, dairy, and food processing to enhance collective bargaining power and access to larger markets.

2. Education and Skill Development

- **Vocational and Entrepreneurial Training:** Integrate entrepreneurship education into high school and college curricula. Establish Rural Women Entrepreneurship Centres offering hands-on training in digital marketing, bookkeeping, and product innovation.
- **Digital Literacy Programs:** Launch targeted campaigns to improve women's digital literacy, especially in rural areas, enabling them to use online platforms for business promotion, digital payments, and e-commerce.
- **Skill Mapping and Sector-Specific Training:** Conduct regional skill mapping to identify local opportunities and design training programs that match local economic needs (e.g., textile, dairy, tourism, handicrafts).

3. Policy and Institutional Support

- **Gender-Sensitive Policy Design:** Government policies should ensure women's representation in planning, monitoring, and implementation stages. Establish Women Empowerment Cells at district and block levels to oversee program execution.
- **Tax Incentives and Subsidies:** Provide tax rebates, seed capital grants, and interest subsidies for start-ups owned by women to encourage enterprise creation and sustainability.
- **Improved Implementation of Schemes:** Strengthen accountability mechanisms for schemes such as National Rural Livelihood Mission (NRLM), ensuring that funds and benefits reach genuine women beneficiaries.

4. Enhancing Market Access and Visibility

- **Promotion of E-Commerce Platforms:** Create state-level digital marketplaces where rural women can sell handmade and agricultural products directly to consumers. Partnerships with platforms like Amazon Saheli or Government e-Marketplace (GeM) can be expanded.
- **Women's Trade Fairs and Exhibitions:** Organize district-level fairs to showcase women's products and facilitate networking with traders, NGOs, and corporate buyers.
- **Branding and Marketing Assistance:** Provide technical assistance for product branding, packaging, and certification to help women entrepreneur's access national and international markets.

5. Social Empowerment and Awareness

- **Community Sensitization Programs:** Conduct awareness drives to challenge gender stereotypes and encourage family and community support for women's work participation.
- **Mentorship and Role Models:** Establish mentorship networks connecting successful women entrepreneurs with aspiring ones to build confidence and provide guidance.
- **Work-Life Balance Support:** Introduce flexible work arrangements, childcare facilities, and safe transportation to increase women's sustained engagement in economic activities.

6. Leveraging Technology for Empowerment

- **Digital Tools and Mobile Apps:** Develop government-backed mobile apps providing information on funding schemes, market prices, and training opportunities for women entrepreneurs.
- **ICT-Based Monitoring:** Use digital dashboards to track the progress of women-led enterprises and evaluate the effectiveness of government interventions.
- **Access to Renewable Energy Solutions:** Promote low-cost, clean energy tools (solar dryers, biogas units) for women entrepreneurs in agriculture and cottage industries, ensuring sustainable livelihoods.

7. Strengthening Institutional and Public-Private Partnerships

- **Collaboration with NGOs and Corporates:** Encourage partnerships with NGOs, corporate CSR initiatives, and academic institutions to deliver training, mentorship, and technology transfer programs.
- **Establish Women's Business Incubation Centres:** Create incubation hubs at district headquarters to support start-ups led by women with workspace, networking opportunities, and funding guidance.

8. Monitoring and Evaluation

- **Gender-Disaggregated Data Collection:** Collect and publish data on women's employment, entrepreneurship, and wages to inform better policy-making.
- **Periodic Impact Assessment:** Regularly review the outcomes of government schemes aimed at women's economic empowerment to identify gaps and areas for improvement.

Analysis of the study:-

Table .2 Key Indicators for Uttar Pradesh Showing Role & Economic Impact of Self-Reliant Women

Indicator	Value (UP)	Year / Period
Female Labour Force Participation Rate (FLFPR)	14.2% → 32.10%	From 2017-18 to 2022-23
Female Labour Force Participation Rate (UP, latest)	36%	2023-24
Total Startups in UP	~ 13,370	Recent DPIIT data
Number of Women-led Startups in UP	6,812 (≈51%)	Latest DPIIT (subset of the above)
Registered Startups (previous data)	8,714	Earlier period (before 2023-24)
Number of Self-Help Groups (SHGs) in UP	≈ 848,810 SHGs, 9,580,275 members	Recent
Women's participation in MNREGA / MGNREGS workforce	42-45%	FY 2024-25 / 2025-26 (recent)
Women launching new businesses under state youth/entrepreneur programs	600 women; investment ~₹29 crore	Last year (UP Youth Entrepreneur Development Campaign)

Source: prepared by researcher

Highlights the growing participation and contribution of women in the economic development of the state. The Female Labour Force Participation Rate (FLFPR) in Uttar Pradesh has shown remarkable progress—from 14.2% in 2017–18 to 32.10% in 2022–23, and further rising to 36% in 2023–24. This indicates that more women are entering the workforce, reflecting positive outcomes of women empowerment initiatives and changing socio-economic attitudes.

Entrepreneurship among women has also gained significant momentum. Uttar Pradesh currently has around 13,370 registered startups, out of which 6,812 (approximately 51%) are women-led, according to recent DPIIT data. This shows that women are increasingly becoming job creators and playing a crucial role in innovation and enterprise development. Compared to 8,714 startups registered in earlier years, the growth demonstrates an encouraging environment for female entrepreneurship supported by favorable state policies and financial schemes. In addition, the state hosts about 848,810 Self-Help Groups (SHGs) with over 9.58 million members, primarily women. These SHGs have become essential in promoting financial inclusion, self-employment, and skill-based income generation, particularly in rural regions. Similarly, women's participation in the MGNREGA workforce stands at 42–45%, showcasing their active involvement in community development and income-earning opportunities at the grassroots level.

Furthermore, under various state youth and entrepreneurship programs, around 600 women launched new startups with an investment of nearly ₹29 crore, emphasizing the growing entrepreneurial spirit among women in both rural and urban Uttar Pradesh. Overall, the data portrays a transformative shift toward economic self-reliance among women in Uttar Pradesh. Their increasing labor participation, leadership in startups, and engagement through SHGs and employment schemes have significantly contributed to the state's inclusive and sustainable development.

Conclusion:-

The study concludes that self-reliant women have a significant and positive impact on the economic development of Uttar Pradesh, as seen in the rise of the Female Labour Force Participation Rate from 14.2% in 2017–18 to 36% in 2023–24 and the growth of women-led startups and Self-Help Groups. This confirms H₁₁ and highlights women's increasing role in employment, entrepreneurship, and community development. However, socio-economic challenges such as limited access to finance, skills, and social constraints continue to hinder their progress, supporting H₁₂. Government policies and programs like Mission Shakti and Startup India have significantly encouraged women's participation, leading to the acceptance of H₁₃. Overall, women's growing economic involvement reflects a positive shift toward empowerment and inclusive development, though sustained policy and social support remain essential for long-term progress.

Suggestions:-

- **Enhance Financial Access:** Expand microfinance, credit facilities, and low-interest loans specifically targeted at women entrepreneurs and Self-Help Groups to overcome financial barriers.
- **Skill Development & Capacity Building:** Implement training programs in entrepreneurship, digital literacy, and vocational skills to improve employability and business efficiency.
- **Social Awareness Campaigns:** Conduct awareness drives to challenge societal norms and encourage families and communities to support women's participation in economic activities.
- **Strengthen Government Schemes:** Ensure wider reach and effective implementation of programs like Mission Shakti and Startup India, with simplified procedures and better monitoring.

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