

## Role of Self-Help Groups (SHGs) in Women's Empowerment in Uttar Pradesh: Pathways, Evidence, and Policy Directions

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### ABSTRACT

*Self-Help Groups (SHGs) are a central pillar of India's community-driven development architecture and a critical instrument for women's socio-economic empowerment. This paper examines the role of SHGs in Uttar Pradesh (UP)—India's most populous state—by synthesizing secondary evidence, analyzing recent programmatic data from national and state rural livelihoods missions, and drawing on illustrative case examples of financial inclusion, livelihoods diversification, and social transformation. We map the empowerment pathways (financial, human, social, and political capitals), assess outcomes and constraints, and offer policy recommendations to deepen and sustain empowerment gains. Findings indicate substantial progress in SHG penetration, savings-credit linkages, entrepreneurship promotion, and local governance participation; these gains, however, remain uneven across districts and are constrained by credit ceilings, market linkages, and capacity variations. The paper concludes with a multi-pronged strategy to strengthen SHG ecosystems in UP over the next five years.*

**Keywords:** Women's Empowerment, SHG, Uttar Pradesh, DAY-NRLM, UPSRLM, Financial Inclusion, BC Sakhi, Bank Linkage, Livelihoods, Mission Shakti.

### Introduction

Women's empowerment—broadly defined as the expansion of women's ability to make strategic life choices in contexts where this ability was previously denied—remains a cornerstone for inclusive and sustainable development. It encompasses economic independence, enhanced agency, and active participation in social and political processes. In rural and peri-urban India, structural barriers such as poverty, low literacy, gendered social norms, and limited access to credit have historically constrained women's empowerment.

The Self-Help Group (SHG) movement, initiated under the Self-Help Group–Bank Linkage Programme (SHG-BLP) and later institutionalized through the Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY–NRLM), has emerged as a transformative instrument to overcome these barriers. By fostering collective action, financial inclusion, and social solidarity, SHGs have become a scalable and sustainable platform for women's empowerment across India.

Uttar Pradesh (UP), as India's most populous state with diverse agro-climatic zones, widespread poverty pockets, and gender disparities in labor force participation and literacy, provides a critical landscape for studying the impact of SHGs. The state's demographic magnitude means that progress in women's empowerment here has a multiplier effect on national development indicators. This paper aims to examine how SHGs in UP contribute to multidimensional empowerment, assess observed outcomes, and identify strategic levers to amplify their impact in the coming decade.

### Conceptualizing Empowerment via SHGs

Empowerment is a multidimensional construct, often analyzed through the lenses of resources, agency, and achievements (Kabeer, 1999). Within the SHG framework, empowerment operates through four interlinked forms of capital, which collectively influence women's agency and well-being:

- **Financial Capital**

Financial inclusion is the most visible and measurable dimension of SHG-led empowerment. It includes:

- **Savings Discipline:** Regular thrift practices inculcate financial planning habits and reduce dependence on informal moneylenders charging exploitative interest rates.
- **Access to Affordable Credit:** Bank linkage provides institutional credit at subsidized or lower interest rates, enabling investments in agriculture, livestock, petty trade, and microenterprises.
- **Insurance and Risk Mitigation:** SHGs facilitate group-based insurance products (life, health, livestock) that shield households from financial shocks.
- **Digital Financial Services:** Through initiatives such as BC Sakhi, women gain familiarity with digital payment systems (AEPS, UPI, DBT), bridging the digital divide and enhancing financial autonomy.

This financial capability acts as an enabler for enterprise development and asset accumulation, which in turn strengthens bargaining power within the household.

- **Human Capital**

Empowerment is not merely about access to resources but also about building capabilities:

- **Skill Development:** SHG federations and allied programs (e.g., Start-Up Village Entrepreneurship Programme, Rural Self-Employment Training Institutes) impart vocational skills in tailoring, food processing, handicrafts, and modern trades like digital services.
- **Health and Nutrition Awareness:** Regular SHG meetings often integrate health and sanitation discussions, maternal-child nutrition awareness, and disease prevention campaigns.
- **Education and Literacy:** Functional literacy and numeracy sessions are embedded in capacity-building programs, particularly for women with limited formal schooling.

Human capital enhancement enables women to diversify livelihoods, adopt new technologies, and access government welfare schemes effectively.

- **Social Capital**

Social capital refers to networks, trust, and norms that facilitate collective action:

- **Solidarity and Mutual Support:** SHGs create a safe space for women to share experiences, discuss problems, and build mutual confidence.
- **Norms Change and Mobility:** Group membership reduces social isolation, challenges patriarchal restrictions on women's movement, and normalizes women's participation in public spaces like banks, markets, and local governance forums.
- **Reduction in Gender-based Constraints:** Through peer influence and exposure, women renegotiate intra-household dynamics, reducing constraints related to mobility, decision-making, and access to resources.

This collective strength enables women to respond to crises, advocate for rights, and take collective action for community development initiatives (e.g., sanitation drives, health campaigns).

- **Political and Institutional Capital**

Empowerment also requires voice and representation in decision-making institutions:

- **Participation in Panchayati Raj Institutions (PRIs):** Many SHG leaders transition into elected roles or influence local governance decisions, ensuring that women's perspectives shape village development plans.
- **Interface with Service Delivery Systems:** SHGs often act as an intermediary between women and government departments, facilitating access to entitlements such as ration cards, pensions, MGNREGA wages, and health insurance.
- **Federation Governance:** Higher-tier institutions (Cluster-Level Federations and Block-Level Federations) provide structured platforms for advocacy, grievance redressal, and convergence with line departments.

This institutional embeddedness transforms women from passive beneficiaries into active stakeholders in governance and development.

### **Uttar Pradesh Context**

Uttar Pradesh (UP) is India's most populous state, accounting for over 200 million residents (Census projections), of which nearly 77% live in rural areas. The state is characterized by heterogeneous agro-ecologies—from the fertile Gangetic plains to arid Bundelkhand—along with significant socio-economic disparities across its 75 districts. These structural features influence the design and outcomes of SHG interventions in the state.

### **Demographic and socio-economic profile relevant to SHG interventions**

- **Gender Disparities:** Female literacy in UP (as per NFHS-5) is around 66%, below the national average, and women's labor force participation, though improving, historically remained low at 14% in 2017–18, rising to about 36% by 2023–24 with government initiatives such as SHGs, ODOP, and Mission Shakti.
- **Poverty Incidence:** UP has a high proportion of households in lower income quintiles, especially in regions like Purvanchal and Bundelkhand, making them priority zones for financial inclusion and livelihood support.
- **Infrastructure Gaps:** Inadequate transport connectivity, irregular power supply, and limited digital penetration in remote blocks hinder timely credit disbursement and market linkages for SHG enterprises.

### **Institutional frameworks enabling SHG growth**

- **DAY–NRLM implementation:** UP operationalizes the national rural livelihoods mission through the Uttar Pradesh State Rural Livelihoods Mission (UPSRLM). As of January 2024, UPSRLM had mobilized 9.4 million rural households into over 840,000 SHGs across all districts, supported by a three-tier federation structure (SHG → Cluster Level Federation → Block Level Federation).
- **Financial inclusion initiatives:** Partnerships with banks, RRBs, and cooperative institutions enable credit linkage programs, while the BC Sakhi scheme deploys SHG women as last-mile banking agents to provide doorstep banking in under-banked areas. Over 38,000 BC Sakhis are currently active in UP, bridging digital and financial divides.
- **Complementary state programs:** Initiatives like Mission Shakti, ODOP (One District One Product), and skill-development schemes converge with SHG platforms to promote women's entrepreneurship and safety. For example, Mission Shakti includes measures for gender-based violence prevention and training women entrepreneurs, many of whom are SHG members.

This institutional convergence positions SHGs not merely as savings-credit groups but as multi-functional community platforms for delivering financial services, livelihood opportunities, and social development interventions. However, the outcomes are uneven across districts due to differences in federation maturity, banking infrastructure, and local governance capacity.

### **Literature Review**

The SHG movement in India has been widely studied for its role in poverty alleviation, financial inclusion, and women's empowerment. The Self-Help Group–Bank Linkage Programme (SHG-BLP),

initiated by NABARD in 1992, remains the largest microfinance initiative globally, with over 14.2 million SHGs linked to banks nationwide (NABARD Status Report, 2022). Its core strength lies in peer-based lending, which ensures high repayment rates (often exceeding 95%), and its ability to reach poor women who were previously excluded from the formal banking system.

#### **Empowerment Outcomes Documented in Literature**

- **Financial Inclusion and Credit Access:** Studies (Karmakar, 1999; NABARD, 2021) find that SHG participation significantly increases savings behavior, reduces dependence on moneylenders, and improves access to affordable institutional credit.
- **Income and Livelihoods:** SHGs facilitate investment in productive activities—livestock, agriculture, petty trade—which improves household income and asset accumulation (Harper, 2002; NRLM Impact Assessment, 2020).
- **Human and Social Capital:** SHGs foster confidence, communication skills, and leadership among women (Deshmukh-Ranadive, 2004). They also promote health awareness and children's education through regular meetings that integrate social messaging.
- **Political Participation:** Evidence indicates an increase in women contesting and winning positions in Panchayati Raj Institutions due to leadership experience gained in SHGs (World Bank NRLM Evaluation, 2019).

#### **Challenges and Constraints Highlighted by Research**

- **Heterogeneity in Group Quality:** Some SHGs lack regular meetings, transparency in bookkeeping, and leadership rotation, which affects sustainability.
- **Limited Loan Sizes and Delayed Disbursements:** Credit ceilings often fall short of working capital needs for enterprise scaling (Dasgupta, 2015).
- **Supply-Side Frictions:** Bankers cite high transaction costs for SHG credit appraisal and monitoring, leading to reluctance in issuing larger loans.
- **Weak Market Linkages:** SHG-based microenterprises frequently suffer from low margins, lack of branding, and absence of buyer-seller networks.
- **Regional Variations:** While southern states like Kerala and Andhra Pradesh have highly mature SHG federations (e.g., Kudumbashree, SERP), states like UP face challenges due to large population size, lower literacy levels, and infrastructure bottlenecks.

#### **Uttar Pradesh-Specific Findings**

Empirical studies (Singh & Gupta, 2018; NABARD UP Regional Office reports) show that SHG participation in UP improves financial literacy and intra-household decision-making. However, inter-district variation is significant: districts in western UP exhibit better bank linkage performance than Bundelkhand or Purvanchal, where SHGs face greater hurdles in accessing markets and sustaining enterprises.

#### **Theoretical Framework and Hypotheses**

We draw on **Kabeer's empowerment framework** and **social capital theory** to posit the following mechanisms:

- **Financial Intermediation → Agency:** SHG savings and credit reduce liquidity constraints, enabling investments in livestock, petty trade, and farm diversification; credit histories and digital accounts bolster bargaining power.
- **Collective Capability → Norms shift:** Peer learning, exposure, and collective action expand women's mobility, voice, and leadership aspirations.
- **Institutional Linkages → Public Goods Access:** SHG federations interface with banks, line departments, and local bodies, improving access to entitlements, markets, and grievance redress.

#### **Hypotheses**

(H<sub>1</sub>) SHG participation increases women's financial inclusion and enterprise adoption; (H<sub>2</sub>) SHG participation enhances intra-household decision-making and mobility; (H<sub>3</sub>) Stronger federation and bank

linkages predict higher enterprise survival and scale; (H<sub>4</sub>) Districts with dense SHG footprints exhibit better uptake of public schemes among women.

### Objectives and Research Questions

- **Objective:** Assess the role and effectiveness of SHGs in empowering women in Uttar Pradesh and propose policy actions.

### Research Questions

- What is the scale and distribution of SHGs and women members in UP?
- What empowerment outcomes are associated with SHG participation (finance, livelihoods, social and political domains)?
- What constraints limit empowerment gains, and how can they be addressed?

### Methodology

This paper synthesizes secondary data from national and state SHG dashboards and program reports, complemented by review of evaluation literature. The approach is mixed-methods:

- **Quantitative:** Descriptive analysis of SHG coverage, savings-credit linkage, and special initiatives (e.g., BC Sakhi) using official dashboards and government releases.
- **Qualitative:** Thematic synthesis of studies on empowerment outcomes, including mobility, leadership, and norms change.
- **Study Area:** Uttar Pradesh (rural and peri-urban blocks across all divisions).
- **Indicators:** SHG and member counts; savings and bank linkage metrics; entrepreneurship programs (SVEP/ODOP linkages); digital financial services (BC Sakhi); participation in local institutions; training and livelihood outcomes.
- **Limitations:** Secondary data quality varies; empowerment is multidimensional and partially unobserved; causality cannot be firmly established without panel designs.

### DAY–NRLM and UPSRLM

#### • Institution Building

The foundational building block of the mission architecture is the Self Help Group (SHG), typically comprising 10–12 women from similar socio-economic backgrounds.

At the village level, SHGs are federated into Village Organizations (VOs) to ensure collective bargaining power, improved governance, and enhanced accountability.

Above VOs, Cluster-Level Federations (CLFs) and Block-Level Federations (BLFs) are formed, serving as apex structures providing financial oversight, capacity-building, auditing services, and credit discipline enforcement.

These federations also act as interlocutors between SHGs and government agencies, banks, and market actors, facilitating large-scale linkages for credit and livelihoods.

#### • Financial Inclusion

A key strategy under NRLM and UPSRLM is to bring every SHG and its members under the ambit of formal banking systems. This involves:

- Opening savings bank accounts for SHGs and members.
- Internal lending within groups to create a credit habit and strengthen mutual trust.
- Bank Credit Linkages through partnerships with Public Sector Banks (PSBs), Regional Rural Banks (RRBs), and Cooperative Banks, supported by interest subvention schemes.
- Community-Based Repayment Monitoring Systems (CBRMS) ensure repayment discipline, which in turn strengthens the creditworthiness of SHGs and enables larger loan sizes over time.

#### • Livelihoods & Enterprise Development

UPSRLM has designed interventions to integrate SHGs into farm and non-farm value chains.

- **Agriculture-Based Value Chains:** Activities include seed production, organic farming, custom hiring centers for agri-machinery, and collective marketing of produce.

- **Non-Farm Value Chains and Crafts:** Initiatives like One District One Product (ODOP) leverage local strengths—such as handicrafts, handlooms, food processing, and traditional arts—enabling SHGs to tap into domestic and export markets.
- **Microenterprise Promotion:** The Start-up Village Entrepreneurship Programme (SVEP) nurtures rural entrepreneurs through capital support, mentoring, and market linkage facilitation, enabling women to set up microenterprises in sectors like tailoring, dairy, retail, and food processing.
- **Digital Finance and Outreach**  
Digital financial inclusion is a cornerstone of UPSRLM.
  - Business Correspondent (BC) Sakhis, trained women SHG members, provide doorstep banking services including withdrawals, deposits, and government benefit transfers, reducing the burden of travel and transaction costs for rural households.
  - BC Sakhis also conduct financial literacy sessions, educating women about digital payment systems, savings, credit management, and insurance products, fostering confidence in formal financial systems.

### Complementary State Initiatives

The empowerment trajectory of SHGs in Uttar Pradesh is reinforced by state-driven programs that complement the SHG ecosystem:

- **Women's Safety and Opportunity Initiatives**
  - Mission Shakti, launched by the Government of Uttar Pradesh, focuses on women's security, dignity, and self-reliance. It includes helplines, legal aid, and capacity-building measures that directly enhance the enabling environment for women in SHGs.
  - Safety interventions improve mobility and participation of women in economic activities, reducing gendered barriers to engagement.
- **Skill Development and Entrepreneurship Promotion**
  - Convergence with Skill Development Missions, Industrial Training Institutes (ITIs), and state entrepreneurship programs ensures that SHG women receive technical training in modern trades, thereby expanding livelihood options beyond traditional activities.
  - Partnerships with private players for market-driven skilling and enterprise incubation are emerging as a significant component of UPSRLM's strategy.
- **Departmental Convergences**  
SHG platforms are leveraged for nutrition, health, agriculture, and rural development schemes through interdepartmental collaboration. For example:
  - **Nutrition:** SHG women manage community kitchens and supply take-home rations under Integrated Child Development Services (ICDS).
  - **Health:** SHGs act as health awareness ambassadors, supporting campaigns on maternal health, sanitation, and immunization.
  - **Agriculture and Rural Development:** SHGs function as agents of adoption for sustainable agriculture practices, irrigation schemes, and input distribution.

### Findings and Analysis

This section presents a detailed analysis of the role of Self-Help Groups (SHGs) in women's empowerment in Uttar Pradesh, based on the data collected from government reports, field studies, and stakeholder consultations. The analysis is structured under major thematic areas such as scale and penetration, financial inclusion, livelihood outcomes, social and political empowerment, and cross-cutting impacts.

#### Scale and Penetration

##### • Broad Outreach and Inclusion

Uttar Pradesh hosts one of the largest networks of SHGs under the National Rural Livelihoods Mission (NRLM) framework. Nearly every district in the state has active SHGs, ensuring outreach even to remote and underdeveloped geographies. This massive mobilization effort enables the inclusion of marginalized women, particularly those belonging to Scheduled Castes (SC), Scheduled Tribes (ST), and Other Backward Classes (OBC).

- **Role of Federations in Strengthening SHG Ecosystem**

Federation structures—such as Cluster Level Federations (CLFs) and Block Level Federations (BLFs)—have emerged as crucial institutional mechanisms for governance and capacity building. Districts with mature federations, characterized by:

- Regular audit cycles, Functional sub-committees (finance, social development, livelihoods), and
- Capacity-building programs display higher levels of savings mobilization, stronger adherence to financial discipline, and more reliable bank credit cycles. These federations serve as intermediaries between banks and individual SHGs, reducing transaction costs and improving the credibility of groups.

- **Geographic Variation in Penetration**

While eastern Uttar Pradesh and Bundelkhand show high SHG penetration due to proactive government programs and NGO presence, western districts exhibit relatively slower adoption, often due to better pre-existing financial access and socio-economic differences.

### **Financial Inclusion and Bank Linkage**

- **Savings and Credit Discipline**

SHGs in Uttar Pradesh typically begin with small savings contributions, which instill habits of thrift and financial management among rural women. Internal lending—where members borrow from pooled savings before approaching banks—fosters trust, accountability, and repayment discipline. Over time, these groups build a credible credit history, making them eligible for larger bank loans.

- **Impact of Bank Linkage**

The SHG-Bank Linkage Program has proven transformative, allowing access to affordable credit for agricultural activities, livestock rearing, petty retail, and small-scale services. These loans reduce dependence on informal moneylenders, thereby lowering interest burden.

- **Role of BC Sakhi Channel**

The introduction of Bank Correspondent Sakhis (BC Sakhis) has significantly expanded financial access at the last mile. BC Sakhis deliver doorstep banking services, assist in Aadhaar-enabled transactions, and introduce women to digital payment systems like UPI. This has been particularly beneficial for:

- Elderly beneficiaries who cannot travel to banks,
- Women in conservative communities with restricted mobility.

- **Portfolio Quality and Challenges**

Overall, SHG loan portfolios in Uttar Pradesh maintain high repayment rates due to peer accountability mechanisms. However, localized Non-Performing Assets (NPAs) emerge in cases of:

- Sectoral distress (e.g., crop failure, livestock disease),
- Lack of post-loan handholding or skill training,
- Disruptions such as floods or market closures during COVID-19.

### **Livelihoods and Enterprise Outcomes**

- **Agriculture and Allied Activities**

SHG networks play a crucial role in promoting sustainable farm livelihoods through:

- Producer Groups (PGs) that collectively purchase inputs, reducing costs by up to 20%,
- Adoption of improved seeds and integrated farming practices,
- Diversification into allied activities such as dairy, goatery, and poultry.

This collective approach improves bargaining power, ensures better market prices, and reduces exploitation by middlemen.

- **Non-Farm Enterprises and Diversification**

SHGs in Uttar Pradesh are increasingly engaging in non-farm activities supported under the Start-up Village Entrepreneurship Programme (SVEP) and district-level initiatives. Key sectors include:

- Food processing (pickles, spices, packaged snacks),
- Handicrafts and tailoring,
- Service-based enterprises (beauty parlors, catering, repair services).
- **Convergence with One District One Product (ODOP)**  
The ODOP scheme, which focuses on district-specific products, has provided branding and market linkages to SHG-led enterprises. For instance:
  - Carpet weaving in Bhadohi,
  - Perfume-based products in Kannauj,
  - Brassware in Moradabad.

Such initiatives enable SHGs to scale up production and access urban and e-commerce markets. Enterprise Sustainability and Market Linkages Federations that invest in enterprise coaching—covering aspects like cash-flow management, costing, quality control, and packaging—witness higher business survival rates beyond the first loan cycle. Conversely, lack of such support often leads to stagnation or closure.

### **Social and Political Empowerment**

- **Increased Agency and Mobility**  
Participation in SHG activities such as group meetings, financial transactions, and training sessions significantly enhances women's confidence. Women report:
  - Greater freedom of movement beyond the household,
  - Increased ability to negotiate within the family on decisions related to children's education, healthcare, and asset purchases.
- **Platform for Collective Action**  
SHGs serve as grassroots platforms for social initiatives, including:
  - Health and nutrition campaigns,
  - Sanitation and hygiene drives,
  - Grievance redressal regarding government service delivery (ration shops, pensions, healthcare).
- **Leadership Pathways and Political Representation**  
Many SHG leaders transition into formal governance roles such as Panchayati Raj Institutions (PRI) representatives, school management committees, and block-level committees. This has strengthened gender-sensitive policy advocacy at the local level.

### **Cross-Cutting Outcomes (Illustrative)**

- **Digital Inclusion**  
Routine engagement with digital financial tools—such as Aadhaar-enabled transactions, Unified Payments Interface (UPI) via BC Sakhi devices, and passbook updates—has demystified formal finance for rural women. This is particularly significant given the low baseline of digital literacy among first-generation users.
- **Safety and Grievance Redress**  
In several districts, convergence meetings between SHGs, frontline police, and local administration have improved women's access to support mechanisms in cases of domestic violence, harassment, or fraud. Women report a higher sense of security when such institutional linkages are strong.

### **Conclusion**

Self-Help Groups in Uttar Pradesh have emerged as a cornerstone for advancing women's empowerment across economic, social, and political dimensions. By fostering savings discipline, facilitating affordable credit, and promoting digital financial inclusion through initiatives like BC Sakhi, SHGs have significantly expanded women's access to financial services and enhanced their economic agency. Beyond finance, SHG platforms serve as vehicles for capability building, entrepreneurship, and

livelihoods diversification, enabling women to participate in both farm and non-farm value chains. Socially, they provide safe spaces for collective action, strengthen health and nutrition awareness, and create leadership pipelines into local governance institutions such as Panchayati Raj bodies.

However, these gains remain uneven, with inter-district variations driven by differences in federation maturity, banking infrastructure, and market linkages. Persistent challenges include limited credit ceilings for enterprise scaling, inadequate post-loan handholding, and weak marketing ecosystems for SHG products. Moving forward, policy priorities must focus on deepening financial intermediation, strengthening federations, investing in skill and enterprise development, and building robust market linkages—particularly through digital platforms and ODOP convergence. Sustained support and institutional innovations will be critical for transforming SHGs from microfinance collectives into comprehensive vehicles of socio-economic empowerment and gender equity in Uttar Pradesh.

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