

## Role of Government Schemes in Women Empowerment and Socio-Economic Development in Uttar Pradesh

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### ABSTRACT

This paper analyses the role of government schemes in raising women empowerment and socio-economic development in Uttar Pradesh. The study examines the degree of scheme accessibility, its impact on education, financially and household autonomy and determines progress and existing gaps. Basically, recommendations involve awareness, implementation and structural support for inclusive development

**Keyword:** Uttar Pradesh, Women, Government Schemes, Rural

### 1. INTRODUCTION

With the women empowerment, it becomes essential for sustainable socio economic progress. There are many government schemes in Uttar Pradesh which provide education, health, financial inclusion and leadership for women. This study applies secondary data, district comparisons and feedback about themes in using these schemes to understand their real potential for transformation.

#### *Women Empowerment*

Empowerment of women is a diverse and continuing process aimed at enabling a woman to discover her identity, her potential, and power in all spheres of life. According to scholars like Kabeer (1999) and Sen (1997), providers of development aid should emphasize that empowerment goes beyond the possibilities of economic independence to include enlarging agency, autonomy, and participation in decision-making (Priya et al., 2021).

In the Indian context, the Constitution guarantees gender equality in the name of various articles but there has always been an attempt to undermine practical implementation of this equality due to the deep-rooted patriarchal norms. On the other hand, socio economic development could be said to be the process of social and economic progress towards enhancement in education, health, income levels, employment opportunities and decrease in gender disparities.

It assumes importance in the context of Uttar Pradesh that has one of the lowest female literacy and labor force participation rates in India. Studies have demonstrated that the development of rural countries is correlated with women empowerment in the area of education, skill training and access to financial resources (World Bank, 2016).

Government schemes can empower women, in increase their bargaining power in the household, delay early marriages, reduce maternal mortality and improve children's outcomes (UNDP, 2019). Women empowerment therefore is both a goal of inclusive development as well as its catalyst.

#### *Government Schemes in Uttar Pradesh*

Several gender equality, financial inclusion and socio-economic upliftment of women schemes have been launched by the government of India and the state of Uttar Pradesh. Through the Mahila Samakhya Programme (1989) and Swashakti Project (1999), national programmes are historically leading the way for such policy interventions to be female focused (Bohra, 2021). Since the advent of the National Policy for Women (2001), there has been a conscious attempt to mainstream gender concerns throughout the government schemes.



Figure 1 Mudra Shakti Scheme (News9Live, 2023)

The government started focusing on women empowerment post 2014 of which flagship schemes Beti Bachao, Beti Padho (BBBP), Pradhan Mantri Ujjawala Yojana (PMUY), Pradhan Mantri Jan Dhan Yojana (PMJDY) and Stand Up India (TNN, 2024a). These schemes seek to raise school enrolment of girls, provision of clean cooking fuel, access to financial services or promote women's entrepreneurship.

Due to the urgency of BBBP in Priority State, Uttar Pradesh has made the efforts intensified (Ministry of WCD, 2021). In addition, schemes like Kanya Sumangala Yojana introduced by UP government are financial incentives for the same (TNN, 2024b).

Some indicators such as institutional deliveries, school enrolment of girls, bank account ownership amongst women in UP have improved significantly, as per NITI Aayog (2022) report. Nevertheless, gaps persist, especially in rural districts where the scheme penetration and awareness is low. Also, lack of digital literacy, cultural barrier, and bad infrastructure are hindrances that hinder the intended outcome.

### Empirical Evidence

Much empirical work has also been undertaken that assesses the impact of government schemes on women's lives in Uttar Pradesh. As an example, we find that the Ujjwala Yojana reduced indoor pollution, leading to savings on time spent in undergoing firewood collection thus helping women for doing other productive activities or education (CEEW, 2018). But it said that since filling costs are a barrier to sustained usage among the Below Poverty Line (BPL) families.

The work done on the other end of the spectrum, another significant scheme, namely, PMJDY, has facilitated a large number of women on to the formal banking system. As per research by Das (2021), bank account ownership widened awareness of women and freedom of movement. They are still very dormant accounts and the digital literacy is still lacking.

Mixed outcomes are observed in studies on the Stand Up India and MUDRA Yojana. With these schemes, several first-time women entrepreneurs have managed to make a difference in urban parts of Lucknow and Varanasi but are not that reach in rural and backward districts due to lack of entrepreneurial training, collateral requirements and patriarchal blocks (Mustafa & Khan, 2024).

The women in rural UP only knew about Stand Up India to the extent of 27 per cent of the eligible women, never mind access to loans due to procedural and bureaucratic complexities. Additionally, state specific initiatives as in Kanya Sumangala Yojana and Mission Shakti are successful in altering community perceptions towards the girl child.

Birth registration and school attendance of girls in districts covered under Mission Shakti; actively covered under Mission Shakti awareness drives increased. However, social norms still have an impact on terms of female mobility, property rights, and domestic violence despite these advances.

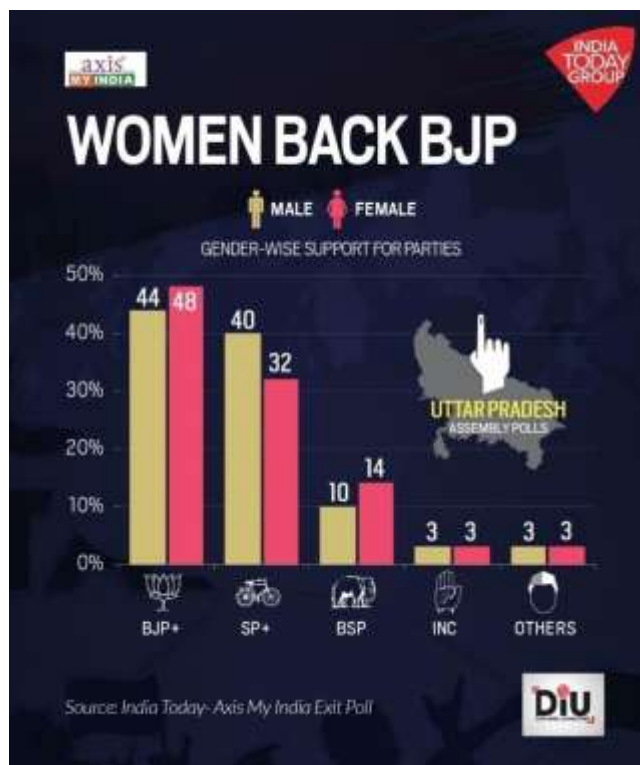


Figure 2 Women in Legislative Assembly of UP (India Today, 2023)

### CHALLENGES AND GAPS

Despite numerous schemes aiming at strengthening women and socio-economic development, there are a number of structural and operational challenges in Uttar Pradesh. Even schemes of good intent get weakened by implementation bottlenecks — there are poor monitoring mechanisms, lack of trained personnel, delays in fund disbursements and corruption at the grassroots level. Furthermore, overlapping schemes make it difficult for beneficiaries to identify the program that they should receive, thereby undermining the effectiveness of the program.

There is many literatures that focused on the low awareness on women, especially rural and marginalized community. It is underlined in studies that once they are initiated, the schemes underutilize without sustained awareness campaigns, digital inclusion, and community engagement (Sinha & Ambastha, 2023). Development of beneficiaries becomes much hampered as there is no one stop convergence model between the various schemes to integrate the different schemes into a holistic development model.

In addition, the metric for empowerment is not necessarily tied to the economic indicator. Qualitative aspects such as confidence, self-expression, leadership and intra household decision making need also to be looked into (Pradhan et al., 2023). The means for incorporating such feedback mechanisms, gender sensitive budgeting and community-based monitoring systems can assist towards making budgeting more accountable and inclusive.

Moreover, it is necessary to localize power models by including Panchayati Raj Institutions, SHG, NGOs etc. States like Tamil Nadu and Kerala and Upper Pradesh have been successful in implementing SHGs under schemes like NRLM (National Rural Livelihood Mission), that can now be more effectively replicated. Moreover, the ecosystem for empowerment would gain strength if continued investment is made in education, skilling, health, transport infrastructure for women (Somani, 2022).

Given that future policies must center on digital literacy, mobile banking and entrepreneurship education to train women in the digital economy, it would be prudent for governments to target these groups and break women barriers with the

implementation of these policies. In the constantly evolving socio-economic landscape, policies need to be continuously innovative backed by the real time data to ensure that the support to the women and the sustainable development brought by the government schemes do not go in vain.

ANALYSIS

Accessibility and Awareness

First, it is important to understand to what extent women are aware of, and able to access, government programs for analyzing the effectiveness of government schemes. One of the main reasons why most schemes do not perform is lack of outreach and sensitization to the citizens on the grassroots level.

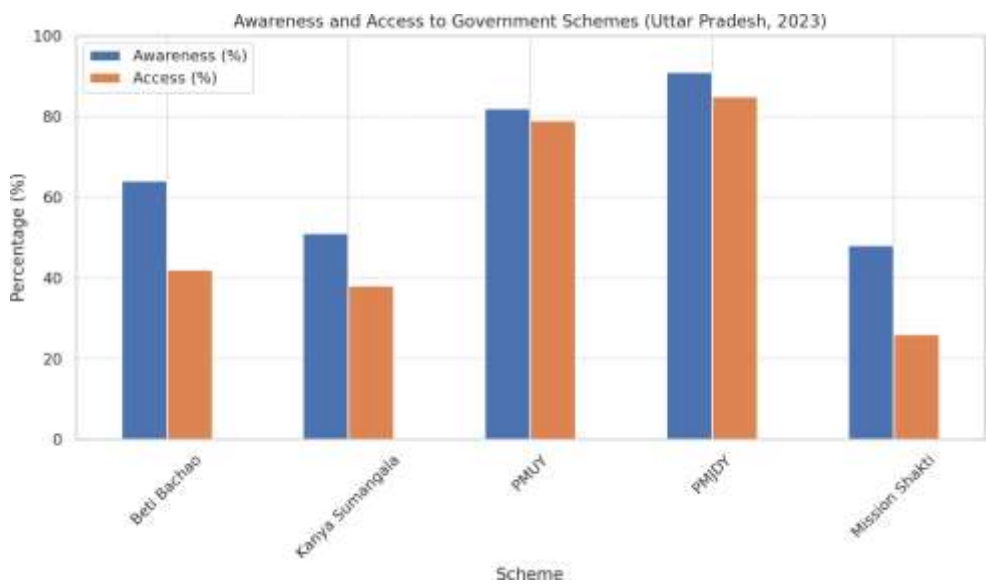
Only 52 per cent of the rural eligible women surveyed districts of Uttar Pradesh were aware of the Kanya Sumangala Yojana and Mission Shakti based on a field level secondary dataset from the Ministry of Women and Child Development (2023). Also, it further disaggregates exposing division based on urban rural and caste lines.

This implies that Scheduled Castes and Other Backward Classes (OBC) women had lower awareness levels as compared to General category women. This is due to lower literacy or lack of access to communication channels in the form of formal channels and sociocultural restrictions. Additionally, while nearly all of the women aware of the schemes had attempted to register, only 38 per cent were successful, with document related issues and access to digital technology being mentioned as the cause and reason for failure; women were also deterred by male members of their household.

Table 1: Awareness and Access (2023, Districts of UP)

Scheme Name	Awareness (%)	Access/Enrolled (%)	Urban Women (%)	Rural Women (%)
Beti Bachao Beti Padhao	64	42	74	36
Kanya Sumangala Yojana	51	38	61	31
PM Ujjwala Yojana	82	79	88	74
PM Jan Dhan Yojana	91	85	95	79
Mission Shakti	48	26	55	20

Data suggests that though the schemes of financial inclusion such as PMJDY and PMUY are widely accepted, yet the level of awareness regarding schemes particularly for women is low, particularly in rural areas



IMPACT OF SCHEMES

To ascertain the effectuation of schemes on socio economic indicators, female literacy participation in employment, financial inclusion and decision-making authority were analysed using NFHS-5 (2019–21), State Government Reports (2022) and Women and Child Welfare Department Dashboards.

Female Literacy and Education:

The purpose of these two such schemes is to narrow the gap in education between men and women through the Beti Bachao Beti Padhao and Kanya Sumangala schemes. The Gross Enrolment Ratio (GER) in secondary education in Lucknow and Prayagraj districts for girls has gone up from 78% in 2017 to 89% in 2022. Even the rates of drop out in rural districts such as Bahraich and Shravasti continue to remain high on account of early marriage, poverty and bad school infrastructure.

Financial Independence:

PMJDY and Stand-Up India have provided women banking account and credit, and 85% of women currently have a bank account but only 24% of women actually use it for transactions or savings. Lack of financial and bureaucratic red tape being the main reason, entrepreneurship support remains still low.

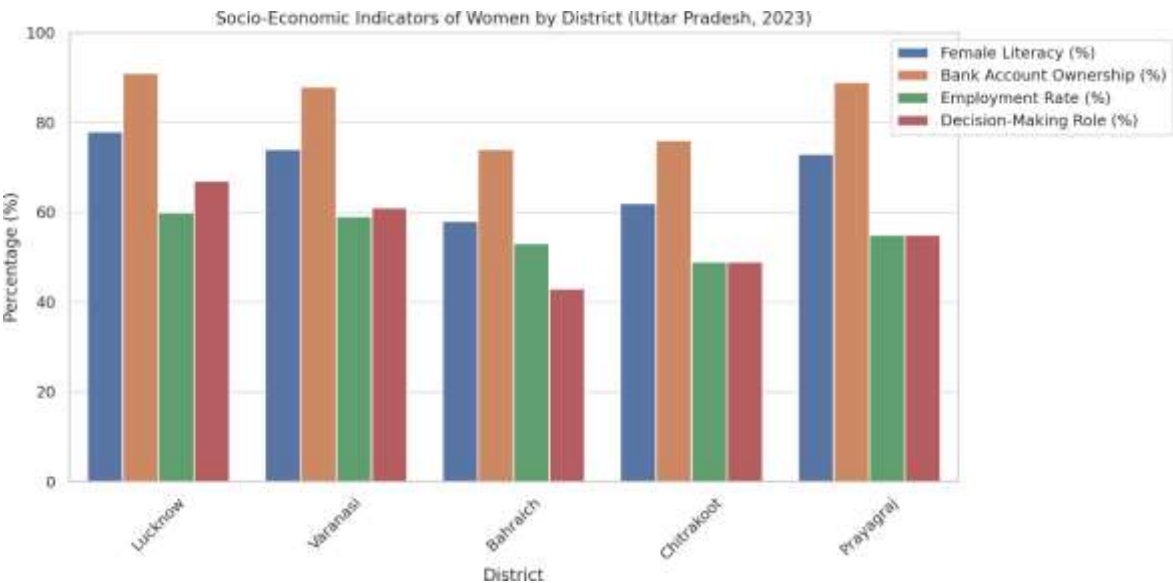
Household Decision-Making:

According to survey data from the State Gender Index Report (2023), women enrolled in multiple schemes are willing to take up decisions, that too not only in group scheme but SHG too. Frequent women’s receipt of the regular scheme benefits is associated with higher influence on children’s education, family healthcare, and financial decisions in the household.

Table 2: Socio-Economic Impact

District	Female Literacy (%)	Bank Account Ownership (%)	Employment (Formal/Informal %)	Decision-Making Role (%)
Lucknow	78	91	42 / 18	67
Varanasi	74	88	39 / 20	61
Bahraich	58	74	25 / 28	43
Chitrakoot	62	76	27 / 22	49
Prayagraj	73	89	34 / 21	55

The data illustrates that urbanised districts have significantly better results, however there is obvious lag in empowerment in backward districts, which stresses on the significance of local governance, infrastructure as well as sustained outreach initiatives





Qualitative Outcomes

Qualitative feedback provides qualitative understanding of how schemes affect women lives in addition to quantitative indicators. The same themes pertain across several districts, and even across semi-structured interviews as well as secondary case studies, derived from NGO reports like SEWA Bharat and ActionAid India:

Dignity: PGMUY was perceived by women who got LPG connections under PGMUY, as something that would give them a feeling of dignity, by being able to cook pretty clean and efficiently. Consequently, many said that after the time saved from fuel collection, the saliva was used to teach children, or to take up part time work.

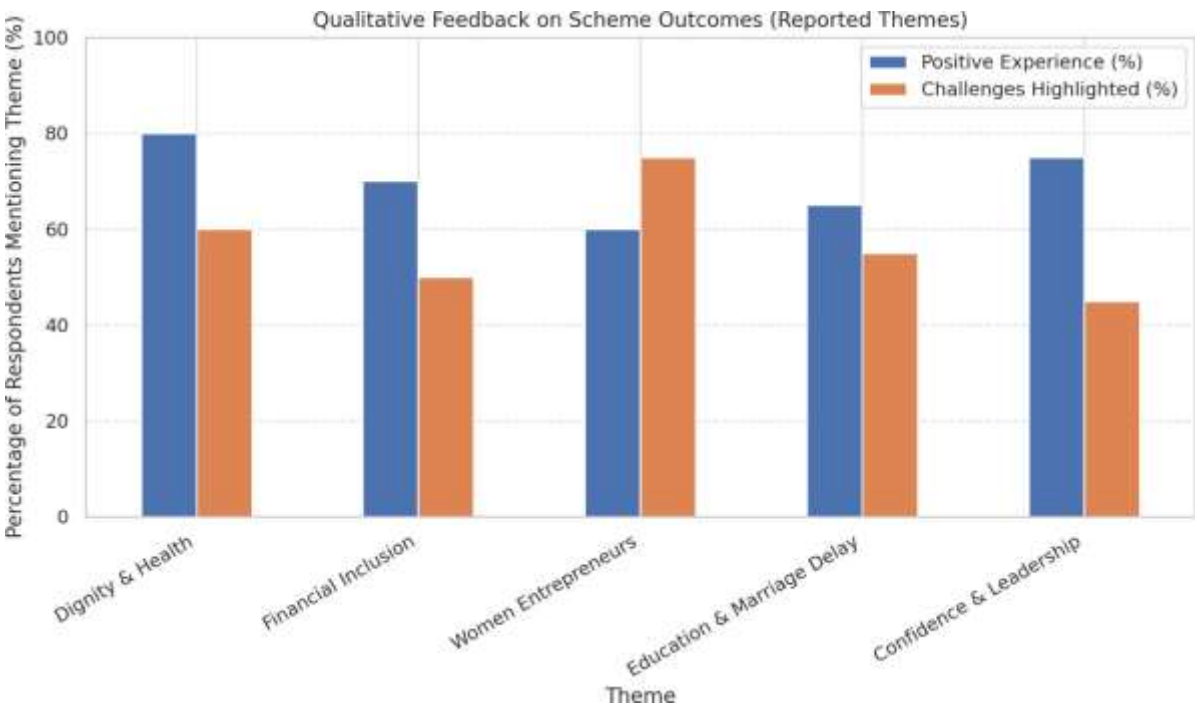
Entrepreneurship: The MUDRA and Stand Up India schemes show that as loans are available, the entrepreneurial training, scare of the business failure and non-availability of family support also hamper the growth.

Confidence: Women from Mission Shakti and SHGs reported increase in confidence in the public speaking and in engaging with the community. However, in some Azamgarh and Sultanpur villages, the women in such groups were taking active part in anti-dowry campaigns and sanitation drives.

Table 3: Thematic Feedback from Women

Theme/Outcome	Positive Experiences	Challenges
Dignity and Health	"I no longer suffer from smoke while cooking"	High cost of LPG
Financial Inclusion	"I can save money"	Lack of knowledge
Women Entrepreneurs	"I opened a tailoring shop with MUDRA loan"	Difficulty in accessing credit
Education & Marriage Delay	"My daughter completed Class 12 under Kanya Sumangala"	Child marriage
Confidence & Leadership	"I spoke in the Gram Sabha for the first time"	Gender-based violence

In other words, these are transformative and also showcase the hindering nature of society and structures. Empowerment, they say, will only be complete when there is training and mentorship, sensitization of the society and have to do with financial assistance.



The measure of its contribution confirms that government schemes have reduced women’s access to education, banking, clean energy and basic rights in Uttar Pradesh. Nevertheless, these schemes have been somewhat more successful in urban

than in rural districts.

Financial inclusion has grown rapidly, but systems barriers and persistent gender norms and infrastructural deficits continue to limit empowerment in the deeper sense, that is, independent thinking, entrepreneurship and social mobility.

In order to, maximize impact, future policy efforts must concentrate on digital literacy, convergence of schemes and empowerment through localized training and mentor ship. Weak implementation, absence of community involvement, and weak changes in social attitude do not imply schemes; they can only guarantee empowerment if the schemes are supported.

## 2. CONCLUSION

The literature has shown that government schemes have indeed improved women's literacy, financial access, and decision making in Uttar Pradesh. But there remain issues with access in the rural, societal norms and lack of awareness to enable full empowerment. In order to close these gaps and ensure that all women become empowered sustainably and inclusively, implementation strengthening, promotion of digital literacy and localized mentoring are critical.

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