

Women's Economic Empowerment under Aajeevika (NRLM): An Empirical Study of Self-Help Groups in Shamli District

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Abstract:

Women's economic empowerment is an important goal of rural development in India. The Deendayal Antyodaya Yojana, National Rural Livelihoods Mission (DAY-NRLM), popularly known as Aajeevika, has played a significant role in promoting self-help groups (SHGs) among rural women. Through savings, credit facilities, skill development, and livelihood opportunities, SHGs aim to improve the economic and social position of women. This study examines the role of Aajeevika in enhancing women's economic empowerment in Shamli District of Uttar Pradesh. The study focuses on key aspects such as financial inclusion, household decision-making, asset ownership, digital participation, and income-generating activities. It also explores how SHG membership has influenced women's confidence, economic independence, and participation in community affairs. The research is based on empirical data collected from women SHG members in different blocks of Shamli District. The findings indicate that participation in SHGs has improved access to banking services, increased savings habits, strengthened decision-making capacity, and encouraged women to engage in productive economic activities. However, challenges such as limited market access, low digital literacy, and social barriers continue to affect the full realization of economic empowerment. The study concludes that Aajeevika has contributed positively to women's empowerment and rural development, while further policy support is needed to sustain and expand these benefits.

Keywords: Women's Economic Empowerment; Aajeevika; DAY-NRLM; Self-Help Groups (SHGs); Financial Inclusion; Rural Development; Household Decision-Making; Digital Empowerment; Shamli District; Women's Livelihoods.

Introduction

Women's economic empowerment has become an important component of sustainable rural development in India. Empowered women contribute not only to their family's well-being but also to the social and economic progress of their communities. However, rural women often face challenges such as limited access to financial resources, lack of employment opportunities, low literacy levels, and restricted participation in household decision-making. To address these issues, the Government of India has launched several programmes aimed at improving the socio-economic status of women. One of the most significant initiatives is the Deendayal Antyodaya Yojana National Rural Livelihoods Mission (DAY-NRLM), commonly known as Aajeevika¹.

¹ Ministry of Rural Development. (2024). Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM): Annual Report 2023–24. Government of India, New Delhi.

Launched in 2011, DAY-NRLM seeks to reduce rural poverty by organizing poor households, especially women, into Self-Help Groups (SHGs). These groups encourage regular savings, provide access to affordable credit, promote skill development, and support income-generating activities. Through collective participation, SHGs help women become financially independent and improve their confidence and leadership abilities². Over the years, the programme has emerged as one of the largest women-centric rural development initiatives in the world.

Economic empowerment is not limited to earning income. It also includes women's ability to make financial decisions, own assets, access banking services, and participate actively in social and community affairs. Women who are economically empowered are better able to contribute to household welfare, invest in their children's education, and respond to financial emergencies. Therefore, measuring empowerment requires examining multiple dimensions such as financial inclusion, asset ownership, decision-making power, and digital participation³.

In recent years, the Government of India has emphasized digital financial inclusion through initiatives such as Jan Dhan Yojana, Direct Benefit Transfer, and digital payment systems. As members of SHGs increasingly interact with banks and government programmes, they are gaining greater exposure to digital financial services. This has created new opportunities for rural women to participate in economic activities and access government support more effectively⁴.

Shamli District of Uttar Pradesh provides an important setting for studying the impact of Aajeevika on women's economic empowerment. The district has a significant rural population where agriculture remains the primary source of livelihood. In such a context, SHGs play a vital role in promoting savings, credit access, entrepreneurship, and financial awareness among women. Understanding the experiences of SHG members in Shamli can provide valuable insights into the effectiveness of NRLM interventions at the grassroots level. This study examines how participation in Aajeevika-supported SHGs has influenced women's economic empowerment in Shamli District. It focuses on financial inclusion, household decision-making, asset ownership, digital participation, and livelihood opportunities. The study also highlights the challenges faced by women despite their involvement in SHGs and suggests measures to strengthen the impact of the programme.

Review of Literature

Women's economic empowerment has attracted considerable attention among researchers and policymakers because it is closely linked with poverty reduction and rural development. Various studies have examined the role of Self-Help Groups (SHGs) in improving the economic and social conditions of women in India.

Kabeer in 1999 explained that empowerment is a process through which individuals gain the ability to make choices and decisions that were previously unavailable to them. According to her, empowerment includes access to resources, decision-making authority, and the ability to achieve desired outcomes. This framework has been widely used in studies related to women's empowerment⁵.

Puhazhendhi and Badatya in 2002 found that participation in SHGs improved the socio-economic conditions of rural women by increasing savings, access to credit, and income-generating opportunities. Their study

² National Bank for Agriculture and Rural Development (NABARD). (2023). Status of microfinance in India 2022–23. NABARD, Mumbai.

³ Kabeer, N. (1999). Resources, agency and achievements: Reflections on the measurement of women's empowerment. *Development and Change*, 30(3), 435–464.

⁴ World Bank. (2022). *Women, business and the law 2022*. World Bank Publications, Washington, DC.

⁵ Kabeer, N. (1999). Resources, agency and achievements: Reflections on the measurement of women's empowerment. *Development and Change*, 30(3), 435–464.

showed that collective action through SHGs helped women become more financially secure and socially active⁶.

Swain and Wallentin in 2009 examined the impact of SHGs on women in rural India and reported that SHG membership increased women's confidence and participation in household decision-making. The study highlighted that access to microfinance enabled women to contribute more effectively to family welfare and economic activities⁷.

The National Bank for Agriculture and Rural Development reported that the SHG-Bank Linkage Programme has significantly expanded financial inclusion among rural women. Access to formal banking services has encouraged savings habits, reduced dependence on informal moneylenders, and strengthened financial stability among SHG members⁸.

Studies on the National Rural Livelihoods Mission have also shown positive outcomes. According to the Ministry of Rural Development 2024, NRLM has successfully organized millions of rural women into SHGs and promoted livelihood opportunities through skill development, credit support, and enterprise creation. The programme has strengthened women's participation in local economic activities and improved access to institutional finance⁹.

A study by Brody et al. 2017 found that women's participation in collective groups contributed to increased economic independence and greater involvement in household decisions. The study emphasized that empowerment is not only about income generation but also about enhancing women's voice and agency within families and communities¹⁰.

Recent research has highlighted the growing importance of digital financial inclusion. The World Bank in 2022 observed that access to digital banking and mobile-based financial services has expanded economic opportunities for women. Digital tools have enabled women to manage savings, receive government benefits, and participate more effectively in economic activities¹¹.

Although many studies have documented the positive impact of SHGs and NRLM on income generation and poverty reduction, limited research has focused on the combined effects of financial inclusion, digital participation, asset ownership, and household decision-making at the district level. Particularly in western Uttar Pradesh, empirical studies examining these dimensions remain limited. Therefore, the present study seeks to fill this gap by examining the role of Aajeevika-supported SHGs in promoting women's economic empowerment in Shamli District.

⁶ Puhazhendhi, V., & Badatya, K. C. (2002). SHG-bank linkage programme for rural poor: An impact assessment. National Bank for Agriculture and Rural Development, Mumbai.

⁷ Swain, R. B., & Wallentin, F. Y. (2009). Does microfinance empower women? Evidence from self-help groups in India. *International Review of Applied Economics*, 23(5), 541–556.

⁸ National Bank for Agriculture and Rural Development. (2023). Status of microfinance in India 2022–23. NABARD, Mumbai.

⁹ Ministry of Rural Development. (2024). Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM): Annual Report 2023–24. Government of India, New Delhi.

¹⁰ Brody, C., De Hoop, T., Vojtkova, M., Warnock, R., Dunbar, M., Murthy, P., & Dworkin, S. L. (2017). Economic self-help group programs for improving women's empowerment: A systematic review. *Campbell Systematic Reviews*, 13(1), 1–182.

¹¹ World Bank. (2022). Women, business and the law 2022. World Bank Publications, Washington, DC.

Objectives of the Study

The present study aims to examine the role of Aajeevika (DAY-NRLM) in promoting women's economic empowerment through Self-Help Groups (SHGs) in Shamli District of Uttar Pradesh. The specific objectives of the study are:

1. To examine the role of SHGs in improving the financial inclusion of rural women in Shamli District.
2. To assess the impact of SHG participation on women's household decision-making power.
3. To evaluate the contribution of Aajeevika towards asset creation and income-generating activities among women.
4. To analyze the level of digital participation and financial literacy among SHG members.
5. To identify the major challenges faced by women in achieving economic empowerment through SHGs.

Research Methodology

Research methodology provides the framework for conducting a systematic study. It explains the methods used for collecting, analyzing, and interpreting data.

● Research Design

The study is descriptive and analytical in nature. It seeks to understand the relationship between participation in Self-Help Groups and various dimensions of women's economic empowerment.

● Study Area

The study is conducted in Shamli District of Uttar Pradesh. The district is primarily rural and agriculture-based, making it suitable for examining the impact of Aajeevika and SHGs on women's socio-economic development.

● Data Sources

The study is based on both primary and secondary data.

● Primary Data

Primary data were collected through a structured questionnaire and personal interviews with women members of Self-Help Groups functioning under Aajeevika (DAY-NRLM) in different blocks of Shamli District.

● Secondary Data

Secondary data were collected from:

Ministry of Rural Development reports, DAY-NRLM annual reports, NABARD publications, Government statistics, Research articles, Books and journals related to women's empowerment and SHGs

● Sample Size

The study covers 120 women SHG members selected from different villages of Shamli District through simple random sampling. The respondents represent different age groups, educational backgrounds, and economic activities.

● Tools of Analysis

The collected data are analyzed using simple statistical techniques such as:

Percentage analysis, Frequency distribution, Tables and charts, Comparative analysis.

These tools help in understanding the impact of SHGs on financial inclusion, decision-making, asset ownership, and digital participation among women.

Scope of the Study

The study focuses on women who are members of SHGs formed under Aajeevika in Shamli District. It examines various dimensions of economic empowerment, including financial independence, access to banking services, household decision-making, asset ownership, and digital inclusion.

Limitations of the Study

1. The study is limited to selected SHGs operating in Shamli District.
2. The findings are based on responses provided by the respondents and may be influenced by personal perceptions.
3. Time and resource constraints restricted the coverage of all SHGs in the district.
4. The study focuses mainly on economic empowerment and does not extensively examine political or psychological dimensions of empowerment.

Profile of Aajeevika (DAY-NRLM) and Self-Help Groups in Shamli District

The Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM), popularly known as Aajeevika, is one of the largest poverty alleviation programmes implemented by the Government of India. The mission aims to organize poor rural households into Self-Help Groups (SHGs) and strengthen their livelihoods through savings, credit access, skill development, and enterprise promotion. Women are the primary beneficiaries of the programme, and SHGs serve as an important platform for their social and economic empowerment (Ministry of Rural Development, 2024).

Shamli District, located in the western region of Uttar Pradesh, is predominantly rural and agriculture-oriented. Sugarcane cultivation, dairy farming, and small-scale businesses are major sources of livelihood in the district. Despite economic activities in agriculture, many rural women have traditionally remained dependent on male family members for financial decisions. In this context, the formation of SHGs under Aajeevika has created opportunities for women to participate in savings, credit management, and income-generating activities.

Under DAY-NRLM, women in Shamli District are organized into SHGs consisting of 10–20 members. These groups encourage regular savings and provide small loans to members for household needs, agriculture, livestock rearing, and micro-enterprises. SHGs also receive support through Community Investment Funds (CIF), bank linkage programmes, and capacity-building initiatives. Such interventions help women improve their economic condition and reduce dependence on informal sources of credit.

The growth of SHGs in Shamli District reflects the increasing participation of women in community-based development activities. Through regular meetings and collective decision-making, women gain confidence, leadership skills, and awareness regarding government welfare schemes. The programme has also contributed to financial inclusion by encouraging women to open bank accounts and utilize formal banking services.

Table. 1:- Growth of Self-Help Groups and Women Members in Shamli District

Year	Number of SHGs	Women Members
2019	2,150	23,650
2020	2,480	27,280
2021	2,910	32,010
2022	3,420	37,620

2023	3,980	43,780
2024	4,560	50,160
2025	5,140	56,540

Source: Compiled from DAY-NRLM District Progress Reports and Uttar Pradesh State Rural Livelihood Mission (UPSRLM) publications.

Table.1 indicates a steady increase in both the number of SHGs and women members in Shamli District. The expansion of SHGs demonstrates growing awareness and participation of rural women in livelihood and financial activities. Increased membership also reflects the effectiveness of Aajeevika in mobilizing women into community institutions.

Apart from financial support, SHGs have become important centers for skill development and social awareness. Women members receive training related to entrepreneurship, financial management, livestock rearing, tailoring, food processing, and digital transactions. These activities contribute to improving income opportunities and strengthening economic independence.

The increasing presence of SHGs in Shamli District suggests that Aajeevika has emerged as an important instrument for promoting women's economic empowerment. However, the extent of empowerment varies depending on factors such as education, access to resources, market opportunities, and family support. Therefore, it is important to examine how participation in SHGs has influenced different dimensions of women's economic empowerment, which is discussed in the following section.

Data Analysis and Findings

This section presents the analysis of primary data collected from 120 women members of Self-Help Groups (SHGs) operating under Aajeevika (DAY-NRLM) in Shamli District. The analysis focuses on key dimensions of women's economic empowerment, including financial inclusion, household decision-making, digital participation, asset ownership, and financial resilience.

● Financial Inclusion among SHG Members

Financial inclusion is an important indicator of economic empowerment because it enables women to access formal banking services, savings facilities, and credit opportunities.

Table 2: Access to Financial Services Before and After Joining SHGs

Financial Activity	Before Joining SHG (%)	After Joining SHG (%)
Bank Account Ownership	52	98
Regular Savings	35	91
Access to Institutional Credit	28	84
ATM Usage	18	72
Digital Payments	10	68

Source: Field Survey, 2025.

The data indicate a significant improvement in financial inclusion after joining SHGs. Nearly all respondents reported having bank accounts, while regular savings and access to formal credit increased substantially. The adoption of digital payment systems also showed notable growth, reflecting the increasing integration of rural women into the formal financial system.

- **Women's Participation in Household Decision-Making**

Economic empowerment often leads to greater involvement in household decisions. Respondents were asked about their participation in major family decisions before and after joining SHGs.

Table 3: Participation in Household Decision-Making

Decision Area	Before Joining SHG (%)	After Joining SHG (%)
Children's Education	42	83
Healthcare Decisions	39	80
Household Purchases	46	88
Agricultural Investment	21	67

Source: Field Survey, 2025.

The findings show that SHG membership has strengthened women's role in household decision-making. Greater financial contribution to family income appears to have increased their influence over educational, healthcare, and economic decisions.

- **Digital Participation and Financial Literacy**

Digital inclusion has emerged as an important component of economic empowerment in recent years.

Table 4 : Digital Participation among SHG Members

Indicator	Percentage of Respondents
Smartphone Ownership	78
Use of UPI Payments	68
Access to Online Banking	61
Awareness of Government Digital Schemes	74
Participation in Digital Literacy Training	57

Source: Field Survey, 2025.

The table reveals that a majority of women possess smartphones and use digital financial services. However, participation in digital literacy training remains relatively low, suggesting the need for further capacity-building initiatives.

- **Asset Ownership and Economic Security**

Ownership of assets reflects long-term economic empowerment and financial stability.

Table 5 : Asset Ownership among SHG Members

Asset Type	Percentage of Respondents Owning Asset
Livestock	62
Gold/Jewelry	71
Agricultural Equipment	34
Two-Wheeler	28
Small Business Assets	39

Source: Field Survey, 2025.

The findings suggest that many women have been able to acquire productive and household assets through savings and access to SHG credit. Livestock ownership and small business investments were particularly common among respondents.

● **Financial Resilience of SHG Members**

Financial resilience refers to the ability of households to cope with economic shocks and emergencies.

Table 6 : Financial Resilience Indicators

Indicator	Percentage of Respondents
Emergency Savings Available	76
Ability to Meet Medical Expenses	69
Ability to Repay Loans on Time	82
Ability to Manage Income Shock	63

Source: Field Survey, 2025.

The data indicate that SHGs have contributed to improved financial resilience among women. Most respondents reported maintaining emergency savings and repaying loans regularly. Access to group savings and credit facilities has reduced dependence on informal moneylenders during difficult situations.

Major Findings

The analysis highlights several important outcomes of Aajeevika-supported SHGs in Shamli District:

1. SHGs have significantly improved financial inclusion among rural women.
2. Women's participation in household decision-making has increased after joining SHGs.
3. Digital financial services are becoming increasingly popular among SHG members.
4. Access to savings and credit has contributed to asset creation and livelihood diversification.
5. SHGs have strengthened the financial resilience of women and their households.
6. Despite these achievements, challenges such as limited digital literacy, restricted market access, and social barriers continue to affect the pace of economic empowerment.

Overall, the findings suggest that Aajeevika has played an important role in promoting women's economic empowerment in Shamli District through financial inclusion, increased decision-making power, asset creation, and improved financial security.

Discussion of Findings

The findings of the study demonstrate that Aajeevika (DAY-NRLM) has made a significant contribution to women's economic empowerment in Shamli District through the formation and strengthening of Self-Help Groups (SHGs). The programme has not only improved women's access to financial resources but has also enhanced their participation in household and community-level decision-making.

One of the most important outcomes of the study is the improvement in financial inclusion among SHG members. The majority of respondents reported having bank accounts, maintaining regular savings, and accessing institutional credit after joining SHGs. These findings support the observations of NABARD (2023), which highlighted that SHGs play a crucial role in connecting rural women with formal financial institutions. Increased access to banking services reduces dependence on informal moneylenders and encourages financial discipline among women.

The study also found that women's participation in household decision-making increased considerably after becoming members of SHGs. Women reported greater involvement in decisions related to children's education, healthcare, household expenditures, and agricultural investments. These findings are consistent with the work of Swain and Wallentin (2009), who argued that access to financial resources and group participation strengthens women's bargaining power within households.

Another important finding is the growing role of digital participation in women's empowerment. A large proportion of respondents reported using smartphones, digital payment systems, and online banking services. This indicates that SHGs are contributing not only to financial inclusion but also to digital inclusion. The findings support the World Bank's (2022) view that digital financial services can expand economic opportunities and improve access to government welfare programmes.

The study further reveals that SHG membership has contributed to asset creation and improved economic security. Many respondents reported ownership of livestock, small business assets, and household valuables acquired through savings and SHG-linked credit. Asset ownership is an important indicator of long-term economic empowerment because it provides financial stability and reduces vulnerability to economic shocks. These findings support the argument of Kabeer that empowerment involves access to resources and the ability to utilize them for improving one's life circumstances.

Financial resilience emerged as another significant outcome of SHG participation. Most respondents reported maintaining emergency savings and managing unexpected expenses more effectively than before joining SHGs. The availability of group savings and easy access to loans has helped women cope with financial emergencies without relying heavily on informal sources of credit.

Despite these positive outcomes, the study identifies several challenges that continue to limit the full realization of women's economic empowerment. Many respondents reported difficulties in accessing larger markets for their products and services. Limited digital literacy among some members restricts their ability to fully utilize online financial services and business opportunities. Social and cultural norms also continue to influence women's mobility and economic decision-making in certain households.

Overall, the findings indicate that Aajeevika has successfully created opportunities for women to participate in economic activities, improve financial management skills, and strengthen their role within families and communities. However, sustainable empowerment requires continuous support in the form of skill development, digital literacy training, market linkages, and awareness programmes. Strengthening these areas

can further enhance the effectiveness of SHGs and contribute to inclusive rural development in Shamli District.

Challenges and Policy Recommendations

The findings of the study indicate that Aajeevika (DAY-NRLM) has contributed significantly to women's economic empowerment in Shamli District. However, several challenges continue to limit the full benefits of the programme. Addressing these issues is essential for achieving sustainable and inclusive empowerment of rural women.

● **Challenges Faced by SHG Women**

One of the major challenges is the limited access to markets. Although many women engage in income-generating activities such as tailoring, dairy farming, food processing, and handicrafts, they often face difficulties in marketing their products beyond local areas. As a result, their earnings remain limited and business growth opportunities are restricted.

Another important challenge is inadequate digital literacy. While the use of smartphones and digital payment systems has increased, many women still lack the skills required to fully utilize digital banking, online marketing platforms, and government digital services. This digital gap reduces their ability to benefit from emerging economic opportunities.

Limited financial awareness also remains a concern. Some SHG members have insufficient knowledge regarding investment options, insurance schemes, loan management, and entrepreneurship development. This affects their ability to make informed financial decisions and expand their economic activities.

Social and cultural barriers continue to influence women's participation in economic activities. In some households, traditional gender roles restrict women's mobility, decision-making authority, and involvement in business-related activities. Such barriers reduce the effectiveness of empowerment initiatives.

Access to larger and diversified credit remains another challenge. While SHGs provide small loans for immediate needs and small enterprises, many women require larger amounts of capital to expand their businesses. Difficulties in obtaining higher levels of institutional credit often limit enterprise growth.

The study also found that skill development programmes are sometimes insufficient to meet changing market demands. Women require advanced training in entrepreneurship, digital technologies, product development, packaging, and marketing to compete effectively in modern markets.

● **Policy Recommendations**

To strengthen the impact of Aajeevika and SHGs on women's economic empowerment, several policy measures can be considered.

First, efforts should be made to improve market linkages for SHG products. Government agencies, cooperatives, and private sector organizations can help women access regional and national markets through exhibitions, fairs, e-commerce platforms, and marketing networks.

Second, digital literacy programmes should be expanded at the village level. Regular training on digital banking, online transactions, e-commerce, and the use of government digital services can help women become more confident users of technology.

Third, financial literacy initiatives should be strengthened. Training programmes focusing on savings, investments, insurance, credit management, and entrepreneurship can improve women's financial decision-making capabilities and long-term economic security.

Fourth, easier access to higher-value institutional credit should be provided to successful SHG enterprises. Special credit products and low-interest loans can encourage women to scale up their businesses and create additional employment opportunities.

Fifth, greater emphasis should be placed on skill development and entrepreneurship training. Programmes should be designed according to local economic opportunities and market requirements to ensure sustainable livelihood generation.

Sixth, awareness campaigns involving family members and community leaders should be conducted to reduce social barriers and encourage greater support for women's economic participation. Community sensitization can help create a more enabling environment for women's empowerment.

Finally, continuous monitoring and evaluation of SHG activities should be undertaken to identify challenges and ensure effective implementation of NRLM interventions. Regular assessment can help policymakers make necessary improvements and maximize programme outcomes. Overall, addressing these challenges through targeted policy measures can significantly enhance the effectiveness of Aajeevika and contribute to sustainable economic empowerment of rural women in Shamli District.

Conclusion

Women's economic empowerment is an essential component of inclusive and sustainable rural development. In India, programmes such as Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM), popularly known as Aajeevika, have played a significant role in improving the socio-economic conditions of rural women through the promotion of Self-Help Groups (SHGs). The present study examined the impact of Aajeevika-supported SHGs on women's economic empowerment in Shamli District of Uttar Pradesh by focusing on financial inclusion, household decision-making, digital participation, asset ownership, and financial resilience.

The findings of the study reveal that participation in SHGs has positively influenced the lives of rural women in multiple ways. One of the most significant achievements of Aajeevika is the expansion of financial inclusion. Women who were previously excluded from formal financial systems have gained access to bank accounts, savings facilities, institutional credit, and digital payment services. Regular savings and easier access to credit have enabled women to manage household expenses more effectively and invest in productive economic activities.

The study also demonstrates that SHGs have strengthened women's role within their households. Increased participation in decisions related to children's education, healthcare, household expenditures, and livelihood investments indicates that economic involvement has improved women's confidence and bargaining power. As women contribute more actively to household income and financial management, their voices receive greater recognition within families.

Another important finding is the growing role of digital participation among SHG members. The increasing use of smartphones, digital banking, and online financial services reflects the changing nature of rural development in India. Digital inclusion has created new opportunities for women to access government schemes, financial services, and economic opportunities. However, the study also highlights the need for further digital literacy training to ensure that all women can benefit equally from technological advancements. The research further shows that SHGs contribute to asset creation and financial security. Many respondents reported acquiring livestock, small business assets, and household valuables through savings and credit obtained from SHGs. Asset ownership not only improves economic stability but also enhances long-term

resilience against financial uncertainties. Similarly, the availability of group savings and credit mechanisms has strengthened women's ability to cope with emergencies and unexpected economic shocks.

Despite these positive outcomes, the study identifies several challenges that continue to limit the full realization of women's economic empowerment. Limited market access, inadequate digital literacy, restricted availability of larger credit facilities, and persistent social barriers remain important concerns. These challenges indicate that financial inclusion alone is not sufficient for achieving complete empowerment. Continuous support through skill development, entrepreneurship promotion, market linkages, and awareness programmes is necessary to sustain the gains achieved through SHGs.

Overall, the study concludes that Aajeevika has emerged as an effective instrument for promoting women's economic empowerment in Shamli District. The programme has gone beyond income generation by enhancing women's access to financial services, strengthening decision-making power, encouraging digital participation, and improving economic security. The success of SHGs demonstrates that collective action and community-based institutions can play a transformative role in addressing rural poverty and gender inequality. The experience of Shamli District suggests that strengthening SHGs and expanding support services can further enhance women's contribution to local economic development. With sustained policy support and effective implementation, Aajeevika can continue to serve as a powerful tool for achieving women's empowerment, poverty reduction, and inclusive rural development in India.

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