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Women's Land Ownership and Credit Access in Uttar Pradesh: A Mixed-Methods Study of Socio-Economic Impacts and Policy Efficacy

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Abstract

Despite sustained legal and policy attention, women in India and especially in Uttar Pradesh (UP) remain central to agricultural labour yet marginal in land ownership and formal credit access. Nationally, women own only about 14 percent of land and operate roughly 11-12 percent of agricultural holdings; in UP, less than 3 percent of agricultural land is in women's names, and women manage only about 7.7 percent of operational holdings. Because land functions as the primary collateral for credit and a gateway to subsidies, this gendered land gap significantly restricts women's financial access, economic security, and bargaining power.

This paper offers a mixed-methods synthesis of women's land ownership and credit access in UP, drawing on Agriculture Census data, parliamentary records, national surveys, and qualitative studies on SHGs, microfinance, and land-rights interventions. Evidence shows that women with independent or joint land rights experience improved creditworthiness, higher financial inclusion, and greater decision-making power. Yet these gains are constrained by discriminatory land laws, entrenched social norms, and collateral-based lending practices. While SHG-bank linkages expand microcredit access, they coexist with legal barriers such as inheritance restrictions under the U.P. Revenue Code, 2006. The paper argues for harmonising state land laws, expanding women's titling, redesigning credit instruments, and integrating land-rights reforms with livelihood programs.

Keywords: women's land rights; agricultural credit; Uttar Pradesh; gender and property; self-help groups; mixed methods; socio-economic impacts; policy efficacy

1. Introduction

Agrarian change in India has been accompanied by a pronounced "feminisation" of agricultural labour, with women increasingly responsible for weeding, transplanting, harvesting, and post-harvest operations, even as male migration rises. Yet this feminisation has *not* translated into commensurate gains in women's ownership or control of land. National-level analyses using the Agriculture Census and household surveys show that women constitute only about 13-14 percent of agricultural operational holders and own around 11 percent of agricultural land by area.

In Uttar Pradesh, the gap is even starker. A widely cited report noted that women own only about 2.6 percent of agricultural land in the state among the lowest shares in India. Agriculture Census 2015-16 data, reported in Parliament, indicate that UP has approximately 1.824 million female and 21.972 million male operational holders, meaning that women account for roughly 7.7 percent of holders in a state that alone contains around 16 percent of India's holdings. This discrepancy between women's contribution to agriculture and their very limited command over land has deep roots in patrilineal inheritance norms, gender-biased state laws, and cultural expectations about women's residence after marriage.

Land, however, is not merely an asset. Feminist scholarship most prominently Bina Agarwal's work has demonstrated that command over land profoundly shapes women's bargaining power within households, their ability to exit abusive relationships, their participation in community institutions, and their access to state programs. Land also serves as collateral for institutional credit, a gateway to crop insurance, and a prerequisite for many subsidies and relief programs, including climate-related compensation.

For women farmers in Uttar Pradesh, therefore, land rights and credit access are tightly intertwined. Without land titles, women are often not recognised as "farmers" in official records, which can limit their access to Kisan Credit Cards (KCC), crop insurance schemes, and formal bank loans. At the same time, growing microfinance and self-help group (SHG)-bank linkage programs in UP have opened alternative pathways to credit, partially relaxing collateral constraints but often without altering the underlying land ownership patterns.

The Uttar Pradesh legal and policy context is especially complex. While the Hindu Succession (Amendment) Act (HSA) 2005, at the national level, grants daughters equal coparcenary and inheritance rights in agricultural land, agriculture is a state subject and UP continues to regulate agricultural land through its own revenue code. The U.P. Revenue Code, 2006, and subsequent amendments explicitly privilege sons and *unmarried* daughters over married daughters in the devolution of agricultural land, creating a sharp divergence between statutory equality and state-level practice. Recent public debates and policy proposals indicate that the UP government is considering amending the Code to grant married daughters equal inheritance rights, but these reforms are still in process and have yet to reshape the lived reality of most rural women.

This paper addresses three interrelated questions:

1. **What is the pattern of women's land ownership and access to formal credit in Uttar Pradesh, and how does it compare with national trends?**
2. **How do women's land rights whether individual, joint, or de facto shape their access to agricultural credit and their socio-economic outcomes?**
3. **How effective are key legal and policy instruments in UP in enhancing women's land ownership and credit access, and what reforms are needed?**

We approach these questions through a mixed-methods synthesis, integrating quantitative evidence from official datasets with qualitative insights from case

studies, program evaluations, and feminist legal analysis. Rather than presenting new primary survey data, the paper conceptualises "mixed methods" as the triangulation of state-level statistics with micro-level qualitative findings to provide a multi-scalar understanding of gendered land and credit relations in Uttar Pradesh.

2. Conceptual and Theoretical Framework

2.1 Command over property, bargaining power, and empowerment

A central premise of this study is Agarwal's argument that the "single most important economic factor" conditioning women's situation in South Asia is the gender gap in command over property, especially land. In rural economies, land is simultaneously a source of income, employment, shelter, social identity, and insurance; it can be mortgaged or sold in times of crisis, used as collateral for credit, and serves as the basis for participation in local political and producer institutions.

From a bargaining perspective, land strengthens women's *fallback position* in negotiations within the household. Ownership or secure rights to land can enhance women's ability to influence decisions about cropping patterns, credit use, children's education, and marriage choices, and reduces their vulnerability to domestic violence. Naila Kabeer's influential framework conceptualises empowerment as the expansion of women's ability to make strategic life choices across three dimensions: **resources** (preconditions), **agency** (process), and **achievements** (outcomes). Land enters this framework as a crucial *resource* that shapes both agency and achievements: it underpins access to formal credit, social recognition as a farmer, and eligibility for public programs.

2.2 Land rights, collateral, and credit access

In India's largely collateral-based rural credit regime, titled land remains the preferred security for banks and cooperatives. Recent empirical work confirms that households with greater landholdings are more likely to obtain institutional credit and at better terms, and that land titling can significantly expand formal borrowing. FAO and other agencies have long stressed that weak land tenure rights and absence of documented titles systematically hinder women's access to credit, extension services, and risk-management tools.

Yet the relationship between land and credit is not linear. A study of financial inclusion and women's land ownership using Indian survey data finds that women who own land are more likely to have formal savings accounts, but do *not* necessarily obtain more formal credit; instead, credit tends to be mediated through male relatives, and women without any land are particularly excluded. Global analyses likewise highlight that women's weaker land rights and limited collateral contribute to a persistent gender gap in access to finance.

These findings suggest that we must distinguish between *formal ownership* (whose name is on the title), *effective control* (who makes decisions about land), and *recognition* by financial institutions and the state. In many settings, land is titled to men, but women exercise substantial de facto managerial control; in others, women's names may appear on joint titles without translating into actual decision-making power or collateral use.

2.3 Gendered land regimes in India and Uttar Pradesh

Nationally, gender-equal inheritance rights for Hindus date formally to the 1956 Hindu Succession Act, with the 2005 Amendment removing a long-standing exemption that had allowed states to exclude agricultural land from its ambit. Yet in practice, state-level tenancy and revenue laws often continue to govern agricultural land. Uttar Pradesh, through the U.P. Revenue Code, 2006, establishes its own order of succession for agricultural holdings: sons and unmarried daughters are primary heirs, while married daughters generally rank lower and may inherit only in the absence of preferred heirs.

Legal scholars and advocacy organisations have criticised this dual regime for contradicting the spirit of the HSA 2005 and for forcing daughters to "choose between marriage and inheritance." Recent policy debates indicate movement towards reform: media reports and legal commentaries suggest that UP is preparing amendments to grant married daughters equal inheritance rights in agricultural land, bringing the Revenue Code in line with national law and practice in some other states. However, until such reforms are enacted and implemented, the legal framework continues to underpin highly gendered landholding patterns.

2.4 Mixed-methods lens

Given these complexities, a mixed-methods approach is appropriate. Quantitative data illuminate patterns in women's land ownership, credit use, and income at scale, while qualitative studies reveal how legal norms, family negotiations, and programmatic interventions shape women's experiences of land and credit. The present study therefore triangulates:

- **Macro-level statistics**: Agriculture Census, parliamentary data, and national surveys on land and financial inclusion;
- **Micro-level case studies**: SHG-bank linkage and microfinance impact studies in UP districts such as Bijnor and Gorakhpur;
- **Program and advocacy reports**: Oxfam India, Landesa, and others working on land rights and rural livelihoods in UP;
- **Feminist legal and conceptual scholarship** on gender, property and empowerment.

This enables an integrated analysis of how formal rights, social norms, and institutional practices jointly shape women's land ownership and credit access in Uttar Pradesh.

3. Empirical Context: Women, Land, and Credit in Uttar Pradesh

3.1 Patterns of women's land ownership

Using Agriculture Census 2015-16, the Government of India reports that women constitute 13.87 percent of operational holdings nationally, operating about 11.57 percent of agricultural area; female-operated holdings are smaller on average (0.90 ha) than male-operated holdings (1.10 ha). In Uttar Pradesh, parliamentary data show 1.824 million female operational holders and 21.972 million male holders, out of a national total of 20.439 million female and 125.751 million male holders. UP thus hosts nearly 9 percent of the country's female operational holders but has a notably low share of female holders in its own population of farmers (about 7.7 percent).

Journalistic and advocacy sources complement this picture: a well-publicised analysis based on revenue records found that women hold only around 2.6 percent of agricultural land in UP by area. Bina Agarwal and co-authors' national study using NFHS-4 and other sources similarly shows that women in India own, on average, only about 11 percent of agricultural land in rural landowning households, with substantial inter-state variation; Hindi heartland states, including UP, fare particularly poorly. Analyses of digital land records also document persistent biases against women at every stage from inheritance to registration in multiple states including UP.

The gender gap is not confined to ownership: women often lack documentary proof of land rights, even when they cultivate family land. Oxfam India's programme in UP notes that many women identify as "farmers" in practice but appear in official data only as "agricultural labourers" or "helpers," undermining their claims in policy spaces. Landesa's fieldwork in several UP districts similarly found that women with land titles (pattas) reported greater confidence in claiming agricultural benefits and negotiating within families.

3.2 Women's access to agricultural credit and financial services

Gender-disaggregated credit data at the state level are limited, but national evidence indicates that women receive a disproportionately small share of bank credit relative to their population share. Analyses of Reserve Bank data show that women's share in total bank credit to individuals remains markedly below 30 percent, despite improvements in account ownership following the Pradhan Mantri Jan Dhan Yojana. Women also face constraints linked to low collateral, limited financial literacy, and mobility restrictions.

In Uttar Pradesh, the picture is mixed. On the one hand, UP has seen rapid growth of women's SHGs under the State Rural Livelihoods Mission (UPSRLM); by 2025, over 7.26 lakh SHGs had obtained bank loans, with 17.09 lakh women recognised as "Lakhpati Didis" (women whose annual income exceeds ₹1 lakh) through diversified livelihood activities. SHG members especially in districts such as Varanasi have used microcredit to invest in agriculture, dairy, petty trade, and even drone-based agricultural services.

On the other hand, parliamentary data reveal that only about 8.4 percent of beneficiaries under the Pradhan Mantri Fasal Bima Yojana (PMFBY) and roughly 19.5 percent of PM-KISAN recipients in UP are women, reflecting both gendered land ownership and registration patterns. Gender-disaggregated data on Kisan Credit Cards remain scarce, but responses to parliamentary questions note that such data are not systematically maintained.

Micro-level studies help fill this gap. Research on SHG-bank linkage in Uttar Pradesh finds that membership in women's SHGs improves access to microcredit, raises savings, and enhances income, though loan sizes for agriculture remain modest and often short-term. Yet without land titles, women may still depend on male relatives for larger collateralised loans (e.g., for irrigation, tractors or land purchase), reinforcing gendered hierarchies in control over productive assets.

4. Data and Methods

This paper adopts a **mixed-methods meta-analytic design**, combining quantitative secondary data with qualitative case evidence.

1. **Quantitative component**
    - **Agriculture Census 2015-16** (All-India and state tables) to characterise the scale and gender distribution of operational holdings and operated area, with a focus on Uttar Pradesh.
    - **Parliamentary data on women farmers** (Rajya Sabha Unstarred Question No. 1443, 2021), providing state-wise counts of female and male operational holders, and female participation in PMFBY and PM-KISAN.
    - **National survey-based studies** on land ownership and financial inclusion particularly Agarwal et al. (2021) and Jain (2023) to situate UP within national patterns.
2. **Qualitative component**
    - **Microfinance and SHG studies** from specific UP districts (e.g., Gorakhpur, Bijnor) that examine how SHG-bank linkage shapes income, investment, and decision-making.
    - **Advocacy and program reports** by organisations such as Oxfam India and Landesa on women's land rights and rural livelihoods in Uttar Pradesh.
    - **Feminist legal and theoretical analyses** on Hindu women's inheritance

rights, the U.P. Revenue Code, and gendered land regimes.

Rather than statistically estimating causal effects, the paper uses **analytic triangulation**: quantitative patterns provide a macro-structural view, while case evidence reveals mechanisms and lived experiences. The combination yields a robust picture of how law, policy, and household dynamics interact to shape women's land ownership and credit access in UP.

5. Socio-Economic Impacts of Women's Land Ownership and Credit Access

5.1 Land ownership, income, and livelihood security

Agarwal's comparative work in South Asia demonstrates that women's independent land ownership is associated with greater economic security, higher probabilities of retaining custody of children after marital breakdown, and enhanced status in kin and community networks. Empirical evidence from Indian states indicates that women landowners are more likely to engage in non-farm self-employment, attain higher earnings, and invest in children's education and nutrition.

In Uttar Pradesh, while state-specific econometric studies remain limited, micro-level accounts and advocacy reports highlight similar patterns. Landesa's work in UP documents that women who received land titles under state programs reported increased confidence, improved bargaining power in household decisions, and a stronger ability to insist on schooling for daughters. Oxfam India's programme with women farmers underscores that secure land rights, even to small plots, enable women to adopt improved agronomic practices, diversify crops, and access inputs and extension services as recognised "farmers".

Nationally, women's land ownership has also been linked albeit indirectly to climate resilience: owning land increases eligibility for climate-related compensation and encourages long-term investments in soil and water conservation. Given the rising climate risks in UP's rainfed and irrigated systems, the exclusion of women from land titles may therefore reduce the effectiveness of climate adaptation policies and crop insurance schemes that are tied to land records.

5.2 Credit access and economic empowerment

Microfinance literature from India generally finds that participation in SHGs and access to microcredit can enhance women's income, savings, and decision-making power, though outcomes are heterogeneous and mediated by social norms. Studies from Gorakhpur district in UP show that women's SHGs have improved members' savings and investment in productive assets, and increased their participation in household decisions, albeit within a patriarchal context. Recent work in Bijnor similarly finds positive effects of microfinance on women's income-generating activities and financial independence.

However, microcredit is typically small in scale and unsecured; it rarely substitutes for larger collateralised loans needed for land purchase, irrigation infrastructure, or mechanisation. A study on financial inclusion and land ownership status of women in India notes that women who own land are more likely to have formal accounts and savings but are still often "deprived of formal and informal credit," especially if they lack male-backed guarantees. This suggests that land ownership is necessary but not sufficient for equitable credit access; gender biases in lending practices and mobility further constrain women borrowers.

In UP, SHG-bank linkage and UPSRLM initiatives have created important footholds: by 2025, over 7.26 lakh SHGs had received bank loans, and around 17.09 lakh women had become "Lakhpati Didis", in part through diversified agriculture-related enterprises. Initiatives like "Drone Didis" in Varanasi, where women trained as drone pilots provide paid services for crop spraying, illustrate how credit, technology, and skills can jointly transform women's roles from unpaid

workers to service providers in agriculture. Yet such examples remain exceptions, and many SHG members report using loans primarily for consumption smoothing, social obligations, or small-scale trading rather than for transformative agricultural investments.

5.3 Intersections of land, credit, and intra-household dynamics

The intersection of land and credit is mediated by intra-household power relations. Evidence from various Indian states suggests that when women own land or housing jointly or individually, they are more likely to participate in decisions regarding large expenditures, borrowing, and children's education, and may experience lower levels of domestic violence. Conversely, when women lack property and are solely borrowers of microcredit, the burden of repayment without enhanced bargaining power can sometimes increase their vulnerability to intra-household conflict.

In UP, gender-biased inheritance rules and patrilocal marriage norms often mean that daughters relinquish claims to parental land in favour of brothers, expecting support in times of crisis instead. When women marry, they typically move to their husband's village, where land is registered in the husband's or his family's name. As a result, even when women are central to farm labour and SHG-based credit activities, their legal claims to land and hence their recognition by banks and the state remain weak.

6. Policy and Program Landscape: Efficacy and Gaps

6.1 Legal framework: HSA 2005 vs. U.P. Revenue Code 2006

At the national level, the Hindu Succession (Amendment) Act, 2005 abolished the distinction between agricultural and non-agricultural property and granted daughters equal coparcenary rights in ancestral property, regardless of marital status. However, because land is a state subject, agricultural land succession remains governed in UP by the U.P. Revenue Code, 2006. Under Section 108(2), when a male tenure-holder dies, priority is given to his widow, sons, and unmarried daughters; married daughters typically inherit only in the absence of these heirs.

Legal analyses argue that this creates an unconstitutional gender hierarchy incompatible with the spirit of HSA 2005 and CEDAW obligations. Landesa and other organisations have documented how these provisions deny married daughters in UP a fair share of agricultural land, even as other states have moved towards gender-equal succession regimes.

Recent media reports indicate that the UP government is now preparing to amend the Revenue Code to grant married daughters equal inheritance rights in agricultural land, potentially aligning state law with HSA 2005 and reforms in states such as Madhya Pradesh and Rajasthan. If enacted and effectively implemented, this could dramatically alter women's access to land in the state over time. Yet the experience of HSA 2005 nationally suggests that legislative change alone is insufficient; social norms, administrative practices, and informational asymmetries must also be addressed.

6.2 Land and housing programs

While UP has not implemented a large-scale state programme analogous to Odisha's land titling for women, it has participated in national schemes that encourage joint or female ownership in housing. Pradhan Mantri Awas Yojana (PMAY), for instance, promotes women's empowerment by specifying that houses are to be registered in the name of the female household head or jointly, wherever possible. Women's property ownership is also incentivised through stamp duty concessions; recent proposals in UP seek to extend a 1 percent stamp duty rebate for properties registered in women's names up to a value of ₹1 crore, to boost women's financial independence and asset ownership.

These measures primarily affect urban or residential property but may have spillover effects in rural areas

especially when homestead land and housing are used as collateral or as a base for non-farm enterprises. However, they do not directly address the core issue of agricultural land inheritance and registration, where the Revenue Code continues to dominate.

6.3 Credit and financial inclusion policies

On the credit side, national policies such as priority sector lending, the SHG-bank linkage program (initiated by NABARD), and microfinance guidelines have explicitly emphasised women's financial inclusion. UP has been an important site of SHG expansion under the National Rural Livelihoods Mission (NRLM) and UPSRLM, with strong state support for linking SHGs to banks, promoting livelihoods, and developing "Lakhpati Didi" and "Drone Didi" initiatives.

Yet institutional credit for agriculture remains heavily reliant on land-based collateral, and gender-disaggregated data on formal agricultural loans (e.g., Kisan Credit Cards) in UP are limited. Emerging innovations in collateral-free or movable-collateral-based lending such as warehouse receipt financing or fintech models hold promise for reducing land-related barriers, but are still nascent in rural UP.

6.4 Civil society and advocacy initiatives

Civil society organisations have played an important role in naming and contesting the gendered land-credit nexus in UP. Oxfam India's work on "mobilising women farmers to secure land rights" explicitly targets recognition of women as farmers, strengthening their land claims, and improving access to public investments. Landesa's campaigns have supported rural women's collectives in advocating for stronger land rights, documenting how land titles enhance their bargaining power and ability to claim state benefits.

These initiatives often combine legal literacy, community mobilisation, and engagement with local revenue officials, illustrating a multi-pronged approach to bridging the gap between law on the books and law in practice. Their experiences provide important lessons for scaling land rights and credit access reforms.

7. Discussion

7.1 Land rights as a missing foundation for credit inclusion

The evidence reviewed suggests that women's land rights in Uttar Pradesh are both a *cause* and a *consequence* of gendered financial exclusion. On the one hand, the U.P. Revenue Code's exclusion of married daughters and the persistence of patrilineal norms restrict the flow of agricultural land to women; on the other, women's limited land holdings make them less attractive clients for collateral-based credit, reinforcing their dependence on male kin or small SHG loans.

This interplay helps explain why SHG-based microfinance in UP has been successful in expanding *access* to small loans but has less often translated into structural shifts in land ownership or large-scale agricultural investment. Without secure land rights, women deploy credit in ways that are cautious and often oriented towards consumption smoothing or low-risk non-farm activities.

7.2 Policy efficacy and limits

Legal reforms such as HSA 2005 demonstrate that statutory equality is a necessary but insufficient condition for gender-equitable land ownership. Two decades after its enactment, women's ownership shares have risen only modestly nationwide; in UP, discriminatory state laws have further constrained progress. Similarly, financial inclusion policies have successfully raised women's account ownership and participation in SHGs, but have not fundamentally altered the collateral logic of agricultural finance.

Viewed through Kabeer's framework, these reforms have expanded certain *resources* (legal rights, accounts) and elements of *agency* (participation in

SHGs and local governance) but have yet to fully transform *achievements* in terms of women's secure land ownership, independent access to larger credit, and sustained improvements in well-being.

7.3 Intersectionality and intra-state variation

The aggregate picture also masks substantial intra-state variation along lines of caste, religion, region, and marital status. Studies suggest that better-off and higher-caste women are more likely to inherit land formally, whereas landless and marginalised women (including Dalit and Muslim women) may access land if at all through informal leasing, SHG group farming, or public land allocation. Evidence on how these intersecting inequalities shape access to SHG credit, KCCs, and state schemes in UP remains limited and warrants further empirical research.

8. Policy and Research Recommendations

Drawing together the above analysis, several directions emerge for enhancing women's land ownership and credit access in Uttar Pradesh.

8.1 Harmonise state land laws with gender-equal national norms

- **Amend the U.P. Revenue Code, 2006** to grant married daughters equal inheritance rights in agricultural land, in line with HSA 2005 and evolving practice in other states.
- Ensure that amendments are accompanied by **clear implementing rules**, simplified procedures for mutation and partition, and wide dissemination of information at village and block levels.
- Invest in **gender-sensitive land administration**, including training for lekhpals (village-level revenue officials) and local courts on women's land rights.

8.2 Promote joint and individual land titling for women

- Encourage **joint spousal titling** and **individual titling to women** in all future land-allotment and rehabilitation schemes, as well as in state-supported land purchase and consolidation programs.
- Integrate land titling components into SHG and UPSRLM programmes for example, supporting SHG members to negotiate for inclusion on family land records or to collectively lease land for group farming.

8.3 Re-design agricultural credit instruments to reduce collateral barriers

- Expand **collateral-free or alternative collateral** mechanisms for women farmers, including warehouse receipt financing, movable collateral systems, and guarantee schemes that do not rely solely on land titles.
- Digitise and gender-disaggregate data on **Kisan Credit Cards** and agricultural loans in UP, to monitor the share of women borrowers and evaluate progress.
- Link SHG credit histories and group guarantees to mainstream bank lending, enabling successful SHG members to "graduate" to larger individual loans for land purchase, irrigation, and mechanisation.

8.4 Integrate land rights with rural livelihood and climate programs

- Make **women's land rights an explicit objective** of agricultural and climate-resilience programs in UP, recognising their role in accessing crop insurance, climate compensation, and resilience-building subsidies.
- Prioritise women landowners and joint-title holders in state livelihood schemes, such as support for Farmer Producer Organisations (FPOs), organic farming, and climate-resilient

agriculture, thereby reinforcing the value of women's property rights.

8.5 Strengthen data, research, and participatory monitoring

- Improve **gender-disaggregated land and credit data** at the district level in UP by integrating questions on both de jure ownership and de facto control in surveys and administrative records.
- Support **mixed-methods field studies** that track how changes in land laws, titling practices, and credit schemes affect different groups of women (by caste, class, marital status) over time.
- Involve **women's collectives and SHG federations** in monitoring the implementation of land and credit reforms, including reporting on discrimination in land offices and banks.

9. Conclusion

Women's land ownership and credit access in Uttar Pradesh sit at the heart of multiple development agendas: gender equality, agricultural productivity, rural poverty reduction, climate resilience, and financial inclusion. Nationally, despite progressive legal frameworks, women remain a minority among landowners and hold smaller, more precarious plots. In UP, a combination of historically discriminatory revenue laws, entrenched patrilineal norms, and collateral-based lending practices has produced particularly acute gender gaps: women own a tiny fraction of agricultural land, represent less than one-tenth of operational holders, and are underrepresented among beneficiaries of key agricultural schemes.

At the same time, the state has witnessed dynamic growth in women's SHGs, microfinance, and rural livelihood programmes, which have expanded women's access to small loans, savings, and certain forms of economic empowerment. These gains, however, remain only partially anchored in secure land rights and have not yet fully translated into structural shifts in property ownership or access to larger-scale agricultural credit.

The mixed-methods synthesis presented in this paper suggests that without tackling the underlying gender gap in land rights, interventions in credit and livelihoods will remain constrained. Land is not only collateral; it is a source of identity, recognition, and bargaining power that conditions how credit is used and who benefits from public investment. Harmonising UP's land laws with gender-equal national norms, scaling up joint and individual titling for women, and redesigning credit systems to rely less on land collateral are therefore critical steps towards more inclusive and resilient rural development.

Future empirical research should prioritise longitudinal, district-level studies that follow cohorts of women through changes in land and credit policy, paying close attention to intersectional inequalities. But even in the absence of such data, the normative and instrumental case is compelling: enabling women in Uttar Pradesh to own the land they cultivate and to access fair, adequate credit is both a matter of rights and a pragmatic strategy for strengthening the state's agricultural economy and social fabric.

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