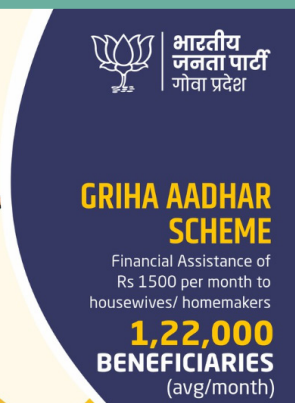




# VALUING CARE, RECOGNISING RIGHTS, REIMAGINING WELFARE:

## HOW TO MAKE UNCONDITIONAL CASH TRANSFERS GENDER TRANSFORMATIVE



**Title:** Valuing Care, Recognising Rights, Reimagining Welfare: How to Make Unconditional Cash Transfers Gender Transformative

**Authors:** Prabha Kotiswaran, Gale Andrew, and Madhusree Jana

**Report Design:** Mrinalini Godara

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For any inquiries or further information, please contact Professor Prabha Kotiswaran at [prabha.kotiswaran@kcl.ac.uk](mailto:prabha.kotiswaran@kcl.ac.uk)

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# **VALUING CARE, RECOGNISING RIGHTS, REIMAGINING WELFARE:**

## **HOW TO MAKE UNCONDITIONAL CASH TRANSFERS GENDER TRANSFORMATIVE**

*by Prabha Kotiswaran, Gale Andrew, and Madhusree Jana*

## Summary

We are in the midst of an unprecedented shift in India's welfare regime. Approximately 11.3 crore (113 million) adult women in 11 states receive an unconditional cash transfer (UCT) from their respective state governments; 5 states have promised similar unconditional cash transfer schemes. While India has historically implemented a range of programs for women's welfare before they reach adulthood or after they are 60, the recent wave of UCTs target women in their adult years, are unconditional and recognise implicitly or explicitly, women's unpaid domestic and care work (UDCW), in compliance with SDG 5.4. This policy brief offers a comprehensive overview of UCT schemes, outlining the context of their introduction, their key features, and their initial impact. We critically analyse UCT schemes through a gendered lens and offer recommendations for how UCTs can become gender transformative. In particular, we recommend:

- » Adopting a Gender Sensitive Program Design to keep UCTs unconditional, available irrespective of marital status and avoiding onerous and punitive bureaucratic procedures
- » Adopting Appropriate Messaging through UCTs to Recognise, Reduce and Redistribute women's UDCW
- » Adopting a Rights-based Approach to Care irrespective of whether it is performed for pay or not
- » Rethinking Welfare from a Rights Perspective by embedding the right to UCTs and recognition of UDCW in law
- » Addressing macro-economic challenges by addressing women's demand for decent work, regulating microfinance institutions, investing in health infrastructure, and lowering price inflation of basic necessities.

### WHAT ARE UNCONDITIONAL CASH TRANSFERS?

Cash transfer programmes are social protection programmes, often targeted at women, aimed at reducing poverty among marginalised communities while also improving health, educational, nutritional, and other outcomes.<sup>1</sup>

These programmes generally comprise two types of schemes:

#### 1. Conditional Cash Transfers (CCTs)

Cash transfer schemes where receipt of the cash amount is conditional on performing certain activities such as sending children to school, attending periodic health checkups, or availing of training or information sessions.

#### 2. Unconditional Cash Transfers (UCTs)

Cash transfers are made as long as the beneficiary meets specified eligibility criteria, with no requirement for the money to be used in any particular way or be contingent on the performance of any activity.

<sup>1</sup> UN Women, 2019; World Health Organization; UN AIDS, 2013.

## SELECT CASH TRANSFER SCHEMES IN OTHER COUNTRIES

There have been several similar cash transfer schemes in other countries, but India's experiments with such schemes, while relatively recent, are unique in offering wholly unconditional transfers to women at scale.

- Mexico (*PROGRESA*) from 1997 – 2019 offering approximately 3000 INR (or 40 USD) to 2.6 crore (26 million) individuals provided health and education requirements are met.<sup>2</sup>
- Brazil (*Programa Bolsa Família*) from 2003 offering approximately 3500 INR (or 35 USD) per month to 1.1 crore (11 million) families provided health and education requirements are met.<sup>3</sup>
- Indonesia (*Program Keluarga Harapan*) from 2007 offering approximately 50,000 INR (or 580 USD) per year to 1 crore (10 million) families provided health and education requirements are met.<sup>4</sup>
- Pakistan (*Benazir Income Support Program*) from 2008 offering approximately 500 INR (or 6 USD) per month unconditionally to 53.9 lakh (5.39 million) beneficiaries.<sup>5</sup>
- Egypt (*Takaful and Karama Program*) from 2015 offering approximately 1400 INR (or 16 USD) per month to 46.7 lakh (4.67 million) households provided health and education requirements are met.<sup>6</sup>
- Kenya (*Cash Transfer for Orphans and Vulnerable Children*) from 2004 offering approximately 1300 INR (or 15 USD) per month unconditionally to 2.5 lakh (250,000) poor households with orphans and vulnerable children.<sup>7</sup>

## Context

The past few years have witnessed a dramatic shift in India's welfare regime. India has historically had large-scale welfare programmes such as the Public Distribution System for food access, the Integrated Child Development Services Scheme to reduce child mortality and malnutrition and the Mahatma Gandhi National Rural Employment Guarantee Scheme guaranteeing wage employment in rural areas.<sup>8</sup>

In 2013, the central government launched Direct Benefit Transfers ('DBT') to facilitate the easy and straightforward targeting of beneficiaries.<sup>9</sup> The system was built on the then recently introduced Aadhaar (or unique identity)

<sup>2</sup> Wodon et al., 2003; Exemplar News, 2022.

<sup>3</sup> Centre for Public Impact, 2019.

<sup>4</sup> Nazara and Rahayu, 2013; Syamsulhakim and Khadijah, 2021.

<sup>5</sup> Cheema, 2016.

<sup>6</sup> Hteit, 2023; World Bank Group, 2024.

<sup>7</sup> The Transfer Project, 2015.

<sup>8</sup> Department of Food & Public Distribution, 2025; Department of Administrative Reforms and Public Grievances, 2017; Ministry of Rural Development, 2025.

<sup>9</sup> Government of India, 2025.

infrastructure, wide-scale mobile phone penetration in the country, as well as growing financial inclusion through the *Pradhan Mantri Jan-Dhan Yojana Scheme* ('PMJDY') which has since helped 30.52 crore (305 million) women open bank accounts.<sup>10</sup>

One of the first and largest DBTs was PAHAL, or the Liquefied Petroleum Gas (LPG) subsidy scheme providing subsidies for the purchase of domestic LPG cylinders as cash transfers transferred into beneficiary accounts.<sup>11</sup> Multiple CCTs were introduced that aimed at improving reproductive health and educational outcomes of women and children, as well as securing the welfare of the girl child.<sup>12</sup> Limited targeted UCTs were also introduced for the elderly and for widows as well as eligible farmers under the *Pradhan Mantri Kisan Samman Nidhi*.<sup>13</sup>



Photo by R. Ashok: Women applying for registration under the Kalaigiar Magalir Urimai Thittam in Madurai, Tamil Nadu, in July 2023.<sup>14</sup>

Just before the pandemic, the government of Assam announced the roll-out of UCTs to women under the aegis of the *Orunodoi* scheme.<sup>15</sup> Meanwhile, early in the pandemic, the central government offered UCTs of 500 INR (approximately 6 USD) per month for 3 months to all women with PMJDY bank accounts.<sup>16</sup> Soon after, Assam rolled out its UCT scheme for resident women from socio-economically vulnerable backgrounds.<sup>17</sup>

While Assam was the first state in recent years to roll out its *Orunodoi* scheme in October 2020; the first UCT aimed at poor women was in fact the *Griha Aadhaar* launched by Goa in 2013.<sup>18</sup> Since 2020, however, these schemes have

10 Department of Financial Services, 2025; Press Trust of India, 2025.

11 Ministry of Petroleum & Natural Gas, 2024.

12 Sekher, 2015; Godha and Hotchkiss, 2022.

13 Dutta, Howes, and Rinku, 2010; Pradhan Mantri Kisan Samman Nidhi 2025.

14 Kumar, 2023a.

15 Kalita, 2020.

16 Pradhan Mantri Garib Kalyan Package, 2024.

17 Government of Assam Finance Department, 2020.

18 TNN, 2013.

increasingly become a key electoral strategy to gain the female vote.<sup>19</sup> In March 2021, Kamal Haasan, founder of the newly formed *Makkal Needhi Maiam* party in Tamil Nadu promised “salaries for housewives” as part of his election manifesto.<sup>20</sup> Other parties soon followed suit.

UCTs to women became a key plank of election promises in all the states having assembly elections in 2021, including Assam, West Bengal, Tamil Nadu, Puducherry and Kerala.<sup>21</sup> Punjab and Himachal Pradesh followed in 2022, and then Karnataka, Chhattisgarh, Madhya Pradesh and Telangana in 2023. A string of electoral victories in 2024 in Maharashtra, Jharkhand, Odisha, Haryana and Andhra Pradesh for political parties that promised UCTs to women have rendered it a sine qua non for electoral strategists and for parties across the political spectrum.



Photo: Beneficiaries of the Mukhyamantri Maiyan Samman Yojna thanking Chief Minister Hemant Soren.<sup>22</sup>

UCT schemes for women have been rolled out in 11 states benefiting an estimated 11.3 crore (113 million) women, with a promise of future rollout of such schemes in an additional 5 states. The amounts provided under these schemes range from 1000 INR (approximately 12 USD) per month provided by Tamil Nadu and Chhattisgarh; to 2500 INR (approximately 30 USD) per month paid by Jharkhand. Maharashtra has the highest absolute number of promised beneficiaries at 2.5 crores, while Odisha covers the greatest proportion of its female voting population, with beneficiaries comprising 71% of female voters. (See Scheme Details on pages 8-13)

These schemes have been the subject of heated debate, with accusations of them being ‘freebies for votes’.<sup>23</sup> However, many schemes either implicitly or explicitly recognise the role of women in maintaining the household and performing unpaid domestic and care work or ‘UDCW’.<sup>24</sup> From a feminist perspective, these UCTs partially

19 Nair and Sugathan, 2024; The Economist, 2025.

20 IANS, 2020.

21 Nair and Sugathan, 2024; The Economist, 2025.

22 Bhelari, 2024a.

23 See TNN, 2022; Khaitan, 2021.

24 See for example Government of Goa, 2021; Government of Tamil Nadu, 2023.

comply with Sustainable Development Goal 5.4 calling on states to 'recognise and value unpaid care and domestic work through the provision of public services, infrastructure and social protection policies and the promotion of shared responsibility within the household and the family as nationally appropriate'.<sup>25</sup>

These schemes also emerge against the backdrop of India's low female labour force participation rate ('FLFPR').<sup>26</sup> While the low FLFPR is attributable to multiple factors, a key contributor has been the unequal burden of UDCW on women, as compared to men. According to the 2019 Time Use Survey, the time spent by Indian women on UDCW was more than eight times that of men, while in 2024 the survey found that women spent 289 minutes a day on UDCW, compared to 88 minutes for men.<sup>27</sup>

These disparate burdens on women are driven by a culture of gendered familism, where UDCW is presumed to lie in the domain of the family and for which women are expected to assume primary responsibility.<sup>28</sup> The lopsided distribution of UDCW prevents women from engaging in paid employment which renders them economically dependent and vulnerable. UCTs could potentially play a powerful role in addressing these deeply embedded vulnerabilities and inequalities. The aim of this brief is to assess the potential and limits of UCTs in achieving women's empowerment, financial independence, and a fairer distribution of care work in society thereby becoming gender transformative.

## FEMINIST DEBATES ON CASH TRANSFERS IN INDIA

The proliferation of UCTs for women across India has sharply divided feminists, who disagree on the potential impact and consequences of such schemes, especially in terms of the stated goal of gender equality.

### Feminist Arguments Against UCTs

- In a patriarchal society, UCTs could be appropriated by men and women would not in fact benefit from the transfers.<sup>29</sup>
- UCTs can reinforce gender norms, particularly the gendered division of UDCW.<sup>30</sup> Furthermore, UCTs do not ensure the redistribution of UDCW and could even lead to greater demands for unpaid work.

### Feminist Arguments in Support of UCTs

- UCTs promote women's financial inclusion, financial literacy, and access to the formal banking sector.<sup>31</sup>
- UCTs could enhance women's economic bargaining power within and outside the family.<sup>32</sup>

<sup>25</sup> United Nations Department of Economic and Social Affairs, 2025.

<sup>26</sup> Fernandez and Puri, 2023.

<sup>27</sup> Kumar, 2025.

<sup>28</sup> See Palriwala and Neetha, 2011.

<sup>29</sup> See Johari and Yamunan, 2021.

<sup>30</sup> UN Women, 2019; Chandrasekharan, 2021; Khaitan, 2021.

<sup>31</sup> Soren, 2025.

<sup>32</sup> UN Women, 2019; Kotiswaran, 2021a; 2021b; Pradeep, 2023.

### Feminist Arguments Against UCTs (cont.)

- UCTs might disincentivise women from pursuing education or seeking paid employment.<sup>33</sup>
- UCTs do not address low pay, precarious work, or lack of negotiating power in the workplace and could detract from tackling exploitative labour conditions and strengthening workers' rights.<sup>34</sup>
- UCTs fail to recognise or address the rights of paid domestic workers and other care workers.<sup>35</sup>
- The high costs of UCTs could mean reduction in or the elimination of investment in public infrastructure such as health, education, nutrition, and care support.<sup>36</sup>
- UCTs may be used to substitute the existing welfare regime.<sup>37</sup>
- UCTs may not be fiscally sustainable in the long run.<sup>38</sup>

### Feminist Arguments Supporting UCTs (cont.)

- UCTs can improve the emotional and mental wellbeing of women through reduced economic stress.<sup>39</sup>
- UCTs can provide a safety net to those unable to access waged work or trapped in exploitative working conditions.<sup>40</sup>
- UCTs recognise women's UDCW and could help set time boundaries on UDCW.<sup>41</sup>
- UCTs could help in resisting and reducing intimate partner violence for not doing enough UDCW or due to financial stress.<sup>42</sup> UCTs could also help women exit an abusive marriage.
- UCTs could help women learn a skill.<sup>43</sup>
- UCTs can coexist with continued investment in public services, infrastructure and social protection policies and improved access to education, decent jobs, and workplace protection.<sup>44</sup>
- UCTs could further improve the bargaining power of scheme workers (anganwadi workers, ASHA workers) whose work is an extension of UDCW performed within the home and is therefore undervalued.<sup>45</sup>

33 Khaitan, 2021.

34 See UN Women, 2019; Geetha, 2021; Neetha, 2021.

35 See Chandrasekharan, 2021; Geetha, 2021.

36 UN Women, 2019; Himanshu, 2024; 2025; Mitra et al., 2024; Chandhoke, 2025; Venkatesan, 2025.

37 UN Women, 2019.

38 UN Women, 2019; Khaitan, 2021; Venkatesan, 2025.

39 UN Women, 2019; Pradeep, 2023.

40 UN Women, 2019; Pradeep, 2023; Soren, 2025.

41 Kotiswaran, 2021a; 2021b; Pradeep, 2023; Soren, 2025.

42 UN Women, 2019; Kotiswaran, 2021a; 2021b; Pradeep, 2023.

43 Kotiswaran, 2021b.

44 Khaitan, 2021; Kotiswaran, 2021a; 2021b; Pradeep, 2023; Shah, 2025.

45 Kotiswaran, 2021a; 2021b.

### Feminist Arguments Against UCTs (cont.)

- UCTs exemplify techno-patrimonial welfarism and entrench personalised politics, where citizens become passive beneficiaries and rights-based emancipatory goals are abandoned.<sup>46</sup>

### Feminist Arguments Supporting UCTs (cont.)

- UCTs could improve women's engagement in communities and amplify their political voice.<sup>47</sup>
- UCTs reduce malnutrition.<sup>48</sup>
- UCTs reduce distress migration, trafficking and bonded labour.<sup>49</sup>
- UCTs help women engage in forest conservation.<sup>50</sup>
- UCTs are implemented through direct benefit transfers which cut out intermediation, confer dignity on marginalised groups like women and promote autonomy.<sup>51</sup>
- UCTs provide a demand side stimulus to the economy.<sup>52</sup>



Photo by Amarnath Dutta: Women queue up at a Duare Sarkar camp to enrol themselves for the Lakshmir Bhandar scheme in West Bengal.<sup>53</sup>

<sup>46</sup> Aiyar, 2023; 2025; Chandhoke, 2025.

<sup>47</sup> Kumar, 2023b; Bazaz, 2024; Sharma, 2024.

<sup>48</sup> Soren, 2025.

<sup>49</sup> World Bank, 2017; Soren, 2025.

<sup>50</sup> Soren, 2025.

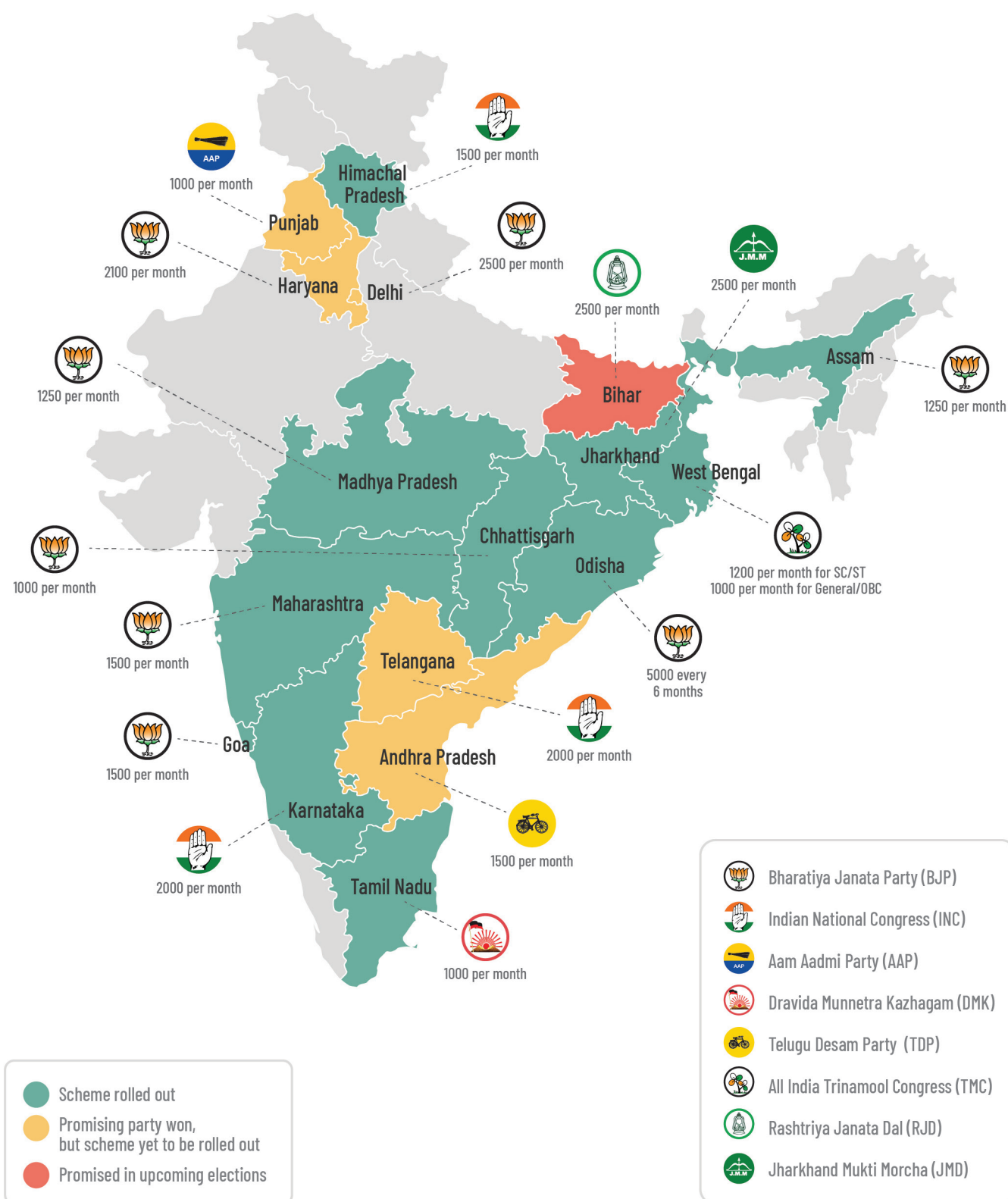
<sup>51</sup> Ravi, 2023; Shah, 2025; Soren, 2025.

<sup>52</sup> O'Brien, 2024; Shah, 2025; Soren, 2025.

<sup>53</sup> Sarkar, 2021.

# Unconditional Cash Transfers to Women in India

\*Reflects status of schemes as of 1 July 2025



## Scheme Design and Distributional Effects

UCTs for women as they have emerged in India are remarkably consistent in their eligibility and exclusion criteria. At the very outset, they are unconditional, that is, they do not require women to undertake any set of tasks to receive the transfer except for maintaining their eligibility. A few states require proof of this eligibility on an annual basis.

States usually require that beneficiaries be adult female residents, between the ages of 18-21 and 60-65, and that they belong to economically weaker sections of society. States often specify an annual household income limit ranging between 2 and 3 lakhs INR (approximately 2300 and 3460 USD). Several states also have exclusion criteria based on various markers of economic and political status: women are excluded if they belong to households where a member is a government employee, elected representative, pays income tax or GST, owns land, owns a four-wheel vehicle for their own use or owns certain appliances. In some states, she is excluded from the scheme when she or a household member receives benefits from an equivalent government scheme. In a few states, if the woman is receiving such a benefit, she can only receive the difference in amount between the benefit and the UCT amount. Almost all schemes have been rolled out at the same time across the state, in mission mode. All schemes make monthly transfers of between 1000 to 2500 INR (approximately 12 to 30 USD) except for one scheme which offers bi-annual payments. These payments amount to between 5% and 12% of the monthly household income.

Some UCTs are limited to the female head of the household, with only one woman from the household benefitting from the transfer, while others permit cash transfers to multiple women in the same household. Yet others restrict the payment to one beneficiary per nuclear family unit (defined as husband, wife and dependent children) so that there would be more than one beneficiary if the household had more than one nuclear family. Some states also limit eligibility to married, divorced, widowed, and destitute women, excluding women who have never been married. In contrast, others prioritise single women, including unmarried women. Some prioritise women from Scheduled Caste, Scheduled Tribe or Backward Classes or households with members who are differently abled. Women from marginalised groups can also receive differential amounts under these schemes. We summarise the key elements of these schemes below:

### LEGEND



**STATE, Scheme Name**



Month and Year of Rollout



Amount Disbursed



Budget Allocation for 2025-26  
(Percentage of Total Budget  
Expenditure for 2025-26)



Number of Beneficiaries out of  
Total Female Electors in the State



Unit of Dispensation



Eligibility Criteria



Exclusion Criteria

*Maps of states  
not to scale*

\*All states require beneficiaries to be residents with length of residency varying across states

\*\*SEP=socio-economically privileged households where a member is an elected representative, government employee or income taxpayer

## A. ONGOING SCHEME DETAILS



### SCHEMES IN STATES GOVERNED BY BHARATIYA JANATA PARTY (BJP)



#### ASSAM, *Orunodoi*



October 2020



Rs. 1250 per month



Rs. 5000 crores (3%)



37 lakhs out of 1.2 crore women



Household

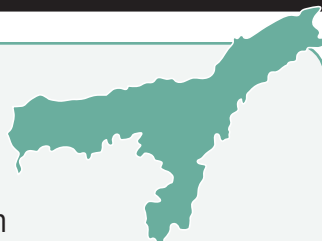
Priority given to unmarried, divorced, widowed women and households with specially abled persons. Since 2022, includes transgender persons, specially abled persons, persons with other health conditions, irrespective of gender, victims of rape and trafficking.



Age 18+; annual household income below Rs. 2 lakhs



SEP\*\*; land/vehicle/appliance ownership; availing another government scheme under the One Family, One Scheme rule



#### CHHATTISGARH, *Mahtari Vandan Yojana*



March 2024



Rs. 1000 per month



Rs. 5500 crores (3%)



70 lakhs out of 1 crore women



Individual



Age 21+; annual household income below Rs. 2.5 lakhs; must be married, divorced, widowed, or abandoned



SEP\*\*



#### GOA, *Griha Aadhar*



January 2013



Rs. 1500 per month



248 crores (0.9%)



1.5 lakhs out of 6 lakh women



Individual



Age 18+; annual household income below Rs. 3 lakhs; must be married, divorced or widowed



Receiving state social security scheme unless woman is widow with minor child; woman/husband is government employee



#### MADHYA PRADESH, *Ladli Behna Yojana*



March 2023



Rs. 1250 per month



Rs. 18,669 crores (5%)



1.3 crores out of 2.8 crore women



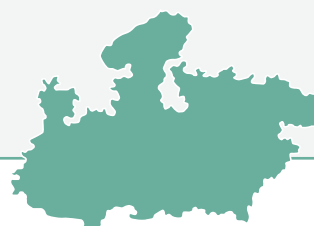
One woman per nuclear family (husband, wife, dependent children)



Age 21 – 60; household annual income below Rs. 2.5 lakhs; must be married, divorced, widowed, or destitute



SEP\*\*; land/vehicle ownership; receiving Rs. 1000 from any other scheme





State and  
scheme name



Date of  
rollout



Amount  
disbursed



2025-26  
Budget



Number of  
beneficiaries



Unit of  
dispensation



Eligibility  
criteria



Exclusion  
criteria



## SCHEMES IN STATES GOVERNED BY BHARATIYA JANATA PARTY (BJP) CONT.



### MAHARASHTRA, *Mukhyamantri Majhi Ladki Bahin Yojana*



August 2024



Rs. 1500 per month



Rs. 36,000 crores (5%)



2.5 crores out of 4.5 crore women



Individual

Priority to destitute or widowed women from economically weaker sections



Age 21 - 65; annual income below Rs. 2.5 lakhs



SEP\*\*; receiving government benefits above Rs. 1500



### ODISHA, *Subhadra Yojana*



September 2024



Rs. 10,000 per year



Rs. 10,145 crores (4%)



1.2 crore out of 1.7 crores women



Individual



Age 21 - 60; covered under NFSA/State Food Security Scheme or with annual household income below Rs. 2.5 lakhs



SEP\*\*; land/vehicle ownership; receiving any other benefit of Rs. 1500 per month



## SCHEMES IN STATES GOVERNED BY INDIAN NATIONAL CONGRESS (INC)



### HIMACHAL PRADESH, *Indira Gandhi Pyari Behna Sukh-Samman Nidhi Yojana*



February 2024



Rs. 1500 per month



200 crores (0.3%)



2.4 lakhs out of 28 lakh women



Individual

Includes Buddhist nuns in monasteries



Age 18 - 59



SEP\*\*; households with scheme workers, or member receiving social security pension



### KARNATAKA, *Gruha Lakshmi*



August 2023



Rs. 2000 per month



28,608 crores (7%)



1.2 crores out of 2.7 crore women



Household



Woman listed as head of family in ration cards



Woman/husband pays income tax or files GST returns





State and  
scheme name



Date of  
rollout



Amount  
disbursed



2025-26  
Budget



Number of  
beneficiaries



Unit of  
dispensation



Eligibility  
criteria



Exclusion  
criteria

## SCHEMES IN STATES GOVERNED BY OTHER PARTIES



### JHARKHAND MUKTI MORCHA



**JHARKHAND**, *Jharkhand Mukhyamantri  
Maiya Samman Yojana*



August 2024



Rs. 2500 per month



Rs. 13,363.35 crores (9%)



57 lakhs out of 1.3 crore women



Individual

Priority to SC/ST/OBC women



Age 18 - 50



SEP\*\*; woman receiving social security  
pension



### DRAVIDA MUNNETRA KAZHAGAM



**TAMIL NADU**, *Kalaignar Mahalir  
Urimai Thogai*



September 2023



Rs. 1000 per month



Rs. 13,807 crores (3%)



1.1 crores out of 3.2 crore women



Household



Age 21+; annual household income below  
Rs. 2.5 lakhs



SEP\*\*; land/vehicle ownership; woman  
receiving social security pension



### ALL INDIA TRINAMOOOL CONGRESS



**WEST BENGAL**, *Lakshmir Bhandar*



August 2021



Rs. 1200 per month for SC/ST and Rs.  
1000 per month for General/OBC



Rs. 27,600 crores (7%)



2.2 crores out of 3.7 crore women



Individual























Age 25 - 60, beneficiary  
of Swasthyasathi scheme



Woman must not be a government  
employee



## B. DETAILS OF PROPOSED SCHEMES:

 <b>BHARATIYA JANATA PARTY</b>   <b>DELHI, <i>Mahila Samridhi Yojana</i></b>  Rs. 2500 per month	 <b>BHARATIYA JANATA PARTY</b>   <b>HARYANA, <i>Laado Laksmi Yojana</i></b>  Rs. 2100 per month	
 <b>TELUGU DESAM PARTY</b>   <b>ANDHRA PRADESH, <i>Aadabidda Nidhi</i></b>  Rs. 1500 per month	 <b>AAM AADMI PARTY</b>   <b>PUNJAB</b>  Rs. 1000 per month	 <b>INDIAN NATIONAL CONGRESS</b>   <b>TELANGANA, <i>Mahalakshmi</i></b>  Rs. 2500 per month

## Impact Assessments of UCTs in India

Many of these UCT schemes have been recently launched, which means there have only been a few evaluations of their outcomes or impact. Axis Bank, State Bank of India, and PRS have all released reports analysing state expenditure and budgeting on these schemes.<sup>54</sup> There have also been multiple small-scale studies of these schemes in Assam, Goa, Karnataka, Maharashtra, Madhya Pradesh, West Bengal and Tamil Nadu.<sup>55</sup>

One such survey was undertaken in Maharashtra, with its results summarised below:

### Kulkarni and Radkar (2025) on the Mukhyamantri Majhi Ladki Bahin Yojana in Maharashtra<sup>56</sup>

- Detailed interviews with 90 women in Pune who met eligibility criteria under the scheme, including both beneficiaries and non-beneficiaries.
- 30% of respondents did not register for the scheme due to barriers including misinformation and issues with documentation.
- Out of the total respondents, 45% reported no issues with registration. Approximately 15% faced challenges in documentation and around 8% reported issues in proving their financial eligibility and in Aadhaar linking of bank accounts.

<sup>54</sup> Axis Bank, 2024; ANI, 2025; Chakrabarty and Singh, 2024.

<sup>55</sup> Phukan, 2021; Pegu, 2024; Borkar, 2017; DeSouza, 2017; Umakanth et al., 2024a; 2024b; Mithun and Roopadarshini, 2023; More and Chatare, 2024; Ambedkar and Shinde, 2025; Kulkarni and Radkar, 2025; State Bank of India, 2023; Chatterjee, 2023; Das, 2023; Rakshit, 2023; Senapati and Ghosh, 2024; Sridharan and Pur, 2023.

<sup>56</sup> Kulkarni and Radkar, 2025.

- Among the women who had not registered for the cash transfer, 20% cited a sense of self-sufficiency as the reason for their decision.
- Beneficiaries primarily used the amount for essential needs, with nearly 72% going to basic necessities (groceries, medicines, and clothes), 13% spending it on education, and 10% on discretionary expenses like travel and religious activities.
- Survey respondents viewed the Ladki Bahin benefit as supplementary to existing benefits like LPG, maternal aid, and subsidised food.

One of the few large-scale surveys has been commissioned by the state government of West Bengal. We summarise the results below.

### **Pratichi India Trust Report (2023) on the Lakshmir Bhandar scheme in West Bengal<sup>57</sup>**

*Sponsored by Department of Women and Child Development and Social Welfare, Government of West Bengal*

- Quantitative survey of 1500 scheme beneficiaries across 10 districts and 189 in-depth qualitative interviews across 21 districts.
- Over 90% of the respondents operated the bank account themselves and 86% said they took the decision to spend the money themselves.
- They relied on the UCT primarily for family expenses, children's educational expenses, medical expenses and some personal expenses.
- Women would often devalue their unpaid domestic and care work, including running the household, as 'doing nothing'.
- The women considered the UCT to be small, but its regularity provided a sense of financial security. Having complete control over the amount added to their self-worth and confidence and gave them 'agency freedom' in allowing them to choose to use the money for themselves.
- The scheme also contributed to a 'social multiplier effect' through community building among women.
- Recommendations: improve the accessibility of the Lakshmir Bhandar scheme by making the application process easier; provide equal amounts to all women; specific outreach to ensure inclusion of Scheduled Tribe women; provide meaningful and dignified employment in addition to the UCT programme; address gender discrimination more broadly including incidents of domestic violence and child marriage.

<sup>57</sup> Pratichi India Trust, 2023.

In this section, we also highlight research undertaken by the Laws of Social Reproduction project in the states of Assam, Tamil Nadu and Karnataka through a gendered lens. Field research was also undertaken in Goa and West Bengal.

### **Kotiswaran (2022) on the *Orunodoi* Scheme in Assam<sup>58</sup>**

- In-depth interviews with 108 beneficiaries and 4 focus group discussions with 60 women.
- More than 80% of women in rural areas and two-thirds in Guwahati had complete autonomy over their bank accounts.
- Most beneficiaries spent the Orunodoi amount (then Rs. 830) on food, medicine, children's education, themselves, the household, grocery shop loans, interest on debts, their livelihood, building a house, expenses for relatives, getting Aadhaar and PAN cards, and local travel expenses.
- About 75% found the amount insufficient in light of price rises.
- Some women felt the Orunodoi scheme conferred dignity on them, with their families respecting them for contributing to the household's needs. They expressed happiness that they could spend on themselves without depending on their sons or husbands.
- Beneficiaries did not clearly understand the scheme's rationale, having varied interpretations of its purpose.
- The scheme also did not lead to a reduction or redistribution of unpaid domestic and care work, and many did not see any connection between the scheme and the unpaid work they undertook, which they understood as personal work.
- The amount paid was insufficient for them to abandon paid work, with around two-thirds of the beneficiaries either working in the informal sector or engaging in home-based work. 54% of the respondents preferred paid work to Orunodoi because of the social recognition that paid work would offer.
- Beneficiaries hoped for a higher Orunodoi payment as well as greater coverage among needy community members. Other recommendations included targeted messaging on female empowerment on the basis of rights, improving financial literacy and financial infrastructure, as well as making efforts to reduce unpaid domestic work through community kitchens, laundries and crèches.

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<sup>58</sup> Kotiswaran, 2022.

### **Kotiswaran (2025) on the *Kalaigal Magalir Urimai Thogai* in Tamil Nadu<sup>59</sup>**

- 12 Focus Group Discussions (FGDs) in two districts covering 121 women.
- All women had complete control over the money, barring a few cases.
- The regularity and certainty of the amount being disbursed contributed to feelings of joy among beneficiaries and community building among women. Women also reported experiencing peace of mind, financial freedom, dignity, pride, and respect.
- Women used the money for children's education, health expenses of family members, paying for vegetables, the gas cylinder, mobile recharge, emergency expenditure and buying gold for one's daughter. Some women managed to pay back loans or save money from the amount. Only one woman used the KMUT monies to start a livelihood.
- While KMUT has explicit messaging on the amount being a 'rights grant' in recognition of women's unpaid domestic and care work, this messaging has not reached the beneficiaries. Only 5 women felt the scheme was aimed at recognising their unpaid domestic and care work. But women did recognise various government efforts to secure women's equality and felt pride in being women.
- Women presented the KMUT monies as their contribution to the household income, offering them the ability to challenge the gendered division of labour in their marriage. They also reported less conflict in marriage in part because husbands trusted that women could tend to emergencies on their own due to the money in hand.
- They also felt empowered to pose questions to political parties.
- Women preferred jobs over transfers (except where women were elderly or had small children) because jobs brought higher income and respect to workers.
- Women were unanimous that the KMUT should not change no matter which party came to power and that an additional Rs. 200–500 would help. They also felt that all women, even if wealthy, should be allowed to avail of the scheme.
- The KMUT beneficiaries felt that the government should play an active role in making decent work available for women (especially in villages), including by enforcing labour laws and reducing the work week for the same pay.

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<sup>59</sup> Kotiswaran, 2025.

## Laws of Social Reproduction Project, Preliminary Findings on the *Kalaigiar Magalir Urimai Thogai* in Tamil Nadu

- A mixed-methods study with pre-survey Focus Group Discussions (FGDs) in two districts covering 121 women, a survey of 2221 women that compared beneficiaries (treatment group) with non-beneficiaries (control group) to establish the impact of the scheme, followed by post-survey FGDs with 167 women.
- 99% of the women have complete control over the KMUT money.
- Compared to non-beneficiaries there was reduced spending on food, household goods, and personal needs, with increased spending on medicines.
- Beneficiaries had increased bank usage and financial awareness with more control over finances, but limited savings and investments.
- Significant improvement in the financial well-being of beneficiaries.
- Greater family support in household tasks including more decision-making power for women (financial and otherwise).
- No impact on family members' respect for and recognition of beneficiaries' UDCW.
- Half the beneficiaries believed that the transfer was for household expenditure, while another third believed that it was for them alone and only 10% understood KMUT as recognition of their UDCW and for their empowerment.
- Recommendations: A majority of the beneficiaries want an increased KMUT amount, better access to the scheme as well as employment opportunities. There should be messaging to realise the vision of women's empowerment including on the recognition of UDCW, measures for reduction and redistribution of UDCW, and improved financial literacy. More stringent regulation of microfinance institutions and improving public health infrastructure while addressing alcoholism amongst men is key to achieving women's empowerment.



Photo by Express: A group of 65 women in Jagatsinghpur, Orissa used Subhadra Yojana funds and savings to revive the Balia river for pisciculture.<sup>60</sup>

<sup>60</sup> Parida, 2025.



Photo: Women in Baldakachar in Chhatisgarh using *Mahtari Vandan Yojana* scheme amount for bamboo craft work.<sup>61</sup>

### Laws of Social Reproduction Project, Preliminary Findings on the *Gruha Lakshmi* scheme in Karnataka

- A mixed-methods study with pre-survey FGDs in two districts covering 151 women, a survey of ~2000 women comparing beneficiaries (treatment group) with non-beneficiaries (control group), and post-survey FGDs with 130 women.
- 98.7% of the women have complete control over the *Gruha Lakshmi* money.
- Compared to non-beneficiaries, beneficiaries consumed more meals and had increased intake of fish, dairy, chicken, fruit; also increase in consumption of fried food and aerated drinks.
- 15.2% increase in bank account usage; however, very low levels of savings and investments and limited independent visits to bank.
- Improvement in financial well-being, with greater financial independence, resilience, and reduced stress.
- Increased decision-making power in both large and daily household purchases.
- No significant change in respect for or recognition of UDCW; limited household support with UDCW.
- Only 13.5% believed that the transfer was to recognise UDCW; 37.2% saw it as household support; 20% viewed it as aimed at women's financial empowerment.
- 80.6% wanted it continue in its current form; 46.1% wanted the scheme amount to be increased and 34.4% suggested that the scheme include all women. Women underscored the need for regular and timely payments of the *Gruha Lakshmi* amount.

<sup>61</sup> Nepali, 2024.



Photo by Amit Kumar Karmakar: The Puja pandal of Azad Hind Club with the theme of Lakshmir Bhandar at Chinsurah in Hooghly, West Bengal.<sup>62</sup>

## A Feminist Analysis of Cash Transfer Schemes in India

The rapid roll out of UCTs to women in the past five years herald a monumental expansion of the Indian state's welfare regime. While central and state governments alike have implemented numerous schemes for girls from birth to 18 years of age in order to prevent foetal feticide, improve primary and secondary education and delay the age of marriage alongside efforts to support widows, destitute women, and elderly women past the age of 60 years; the most recent wave of UCTs target women in their adult years.<sup>63</sup> A key site of labour for women between 18 to 60 is the home.<sup>64</sup> Given the high marriage and low divorce rates in India, and with limited access to and participation in the labour market or the availability of decent work with protections; women in general, and married women in particular, lead precarious economic lives.<sup>65</sup> As feminist scholars have repeatedly noted, 'a woman is one husband away from poverty'.<sup>66</sup> This precarity necessitates a welfare regime that can assure a woman the ability to form an autonomous household, without having to rely on marriage to maintain herself and her dependents. UCTs pave the way towards this goal.

Preliminary studies on UCTs offer no evidence that UCTs either disincentivise women's participation in the paid labour market or reinforce the gendered division of labour. But, as of now, neither have UCTs led to the social recognition, reduction, or redistribution of UDCW. However, through these UCT schemes, several states do offer either implicit or explicit recognition of women's UDCW, much in line with SDG 5.4.<sup>67</sup> The state of Tamil Nadu in its notification of the scheme clearly articulates that the KMUT amount is awarded in recognition of women's

<sup>62</sup> Chakraborty, 2021.

<sup>63</sup> See Dutta, Howes, and Rinku, 2010; Sekher, 2015; Godha and Hotchkiss, 2022.

<sup>64</sup> See Radhakrishnan and Singaravelu, 2020; Waghmare, 2025.

<sup>65</sup> See Press Information Bureau, 2011; Biswas, 2016; Fernandez and Puri, 2023.

<sup>66</sup> See Brenner, 1987; Orloff, 1993.

<sup>67</sup> United Nations Department of Economic and Social Affairs, 2025.

UDCW.<sup>68</sup> The Chief Ministers of West Bengal and Jharkhand have both publicly stated this underlying rationale for their state UCT schemes.<sup>69</sup> Other states implicitly recognise women's UDCW by highlighting the role of women in ensuring family welfare. This recognition by political parties, irrespective of their ideology, is an opportunity for us to take seriously the gender transformative potential of UCTs in realising the goals of SDG 5.4.

Against the backdrop of the central government's vision of Nari Shakti and women-led development, we offer recommendations to policy makers with a view to realising this potential.<sup>70</sup> Based on a detailed analysis of the schemes implemented in 11 states and promised in 5 other states as well as qualitative and quantitative assessments of UCTs in 5 states (Goa, Assam, West Bengal, Tamil Nadu, and Karnataka), we approach UCTs through a gendered lens and delineate suggestions into the following five categories:

## ADOPTING GENDER SENSITIVE PROGRAM DESIGN

### Eligibility criteria

- Keep UCTs unconditional by avoiding eligibility criteria which are in fact conditions (for example, restricting benefits to women with a certain number of children or maintaining health status of children) and are typically onerous for women to perform.
- Make access to UCTs independent of marital status, as barring never married women reinforces gendered norms around compulsory marriage.
- Consider exempting households with differently abled persons or persons suffering from serious medical conditions from the exclusion criteria of UCT schemes, as care work in these homes disproportionately falls to women.
- Prioritise households with differently abled individuals as it recognises the unpaid care work performed by men and women, which could lead to the disruption of the gendered division of labour and to UCTs eventually becoming gender neutral.
- Consider exempting ASHAs, Anganwadi workers, mid-day meal scheme workers, part time wage earners, multitask workers, outsourced workers, contract workers, community resource persons, master bookkeepers, and any other scheme workers from the exclusion criteria pertaining to government employees. These workers typically do not have the job security or protections that permanent government employees enjoy.<sup>71</sup> If they are classified as volunteers for the purposes of labour law protections, they cannot be considered to be on par with government employees for the purposes of the UCT schemes.
- Make UCTs trans-inclusive and inclusive of gender non-conforming minorities.
- Reconsider UCTs offering a differential amount to specific communities, as it could undermine solidarity between women.
- Assess the impact of trade-offs in the budget. This is especially important when it comes to the use of ring-fenced funds for SC/ST communities in funding UCTs as this can undermine the rights of women from marginalised communities.

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68 Government of Tamil Nadu, 2023a.

69 Bannerjee, 2022; Soren, 2025.

70 See Press Information Bureau, 2024.

71 See Yadav and Prasad, 2021; Sundar, 2025.

- Reconsider One Family/One Scheme mandates.
- Reconsider scheme names that are based on familial relationships which reinforce the gendered division of labour and instead promote rights-based naming of schemes.

### **Implementation Registration/Verification/Renewal**

- Require a woman to have a bank account in her name, to enable her complete autonomy over the UCTs.
- Reconsider registration mechanisms that require political intermediation (such as requiring income certification from local MLA/MP or MLAs on committees approving beneficiary lists) or cultivate political patronage (linking access to electoral constituencies).
- Reconsider onerous or repetitive registration processes that mandate documentation which is difficult to procure. In particular, enable access to schemes for those who face obstacles in acquiring an Aadhar card for lack of a residential address, such as destitute, homeless, transgender individuals, sex workers, newly married women from a different district or state without the necessary documentation, or women exiting marriages. Consider remedial measures in the form of automatic registration at the discretion of government officials or allowing registration with subsequent acquisition of the necessary documents.
- Dispense with the requirements of providing income/land certification. Instead, allow for a wide range of documentation to access UCTs and exempt applicants from providing such documentation when they already have government-issued documents reflecting their socio-economic status, such as certain categories of ration cards.
- Dispense with onerous processes for recertifying eligibility annually, such as in certifying that they are still alive or that their income remains within specified limits.
- Women should not be asked to sign self-declarations or affidavits that certify that they do not fall under exclusion criteria, under force of penalty, as this shifts the responsibility of verification from the state to the citizen.
- Provide helplines so that women can check on the status of their applications and payments.
- Provide for a transparent and time bound verification process where women receive clear reasons for rejection on a timely basis. There should also be effective and easily accessible complaint mechanisms and appellate processes to rectify any errors.
- Provide adequate, full and timely remuneration for scheme workers who support the registration and verification processes for these UCTs.
- Personal data collected during registration, including IRIS, face, Aadhaar and biometric details, must be stored or shared only for purposes of authentication. Beneficiaries should not be forced by the government to sign away their personal data for all other future use.

### **Use of UCT monies**

- Give women complete autonomy over use of the UCT monies. Savings habits can be encouraged by messaging rather than mandate. This amplifies the truly unconditional nature of UCTs and promotes women's autonomy.
- Make UCT payments on the same day of every month to facilitate women's financial planning for their personal and household needs.

- Avoid criminal proceedings for recovery of mistakenly allocated UCTs. Instead, prioritise civil remedies.
- Avoid disbarring errant beneficiaries from access to other government schemes.
- Eliminate recovery of unused monies in bank accounts of beneficiaries and launch information campaigns publicising to women that unused monies will not be recovered.
- Ring-fence UCT amounts so that banks and creditors do not use it for account maintenance charges or interest payments on loans.
- Enable the home delivery of UCTs in areas where banking services are weak.

### **Adopting a Systemic and Long-Term Approach to Achieving Goals of UCTs**

- Have a clearly stated and specific rationale for the UCT which is frequently communicated to beneficiaries.
- Ensure improved social messaging on UCTs as a means to recognise, reduce and redistribute UDCW.
- Facilitate community-based women's mobilisation to sustain the long-term realisation of the goals of UCTs by involving the beneficiaries themselves.
- Make proactive efforts to improve the financial literacy of women (including on savings, loans and investments, bank procedures, predatory lending) and their access to financial infrastructure. Invest in adult learning opportunities for women so as to improve numeracy and literacy skills.
- Roll out UCTs in a phased manner. Collect baseline information before the roll out of UCTs (particularly to new beneficiaries), in order to enable robust monitoring and evaluation exercises.



Photo: Women electors with their babies queuing up to cast their votes during the fourth phase of the Lok Sabha election at Ulihatu in Jharkhand's Khunti district in May 2024.<sup>72</sup>

<sup>72</sup> Bhelari, 2024b.

## RECOGNISING, REDUCING AND REDISTRIBUTING UNPAID DOMESTIC AND CARE WORK

- Formulate state-specific and national level care policies to realise SDG 5.4 by 2030.
- Pilot teaching modules in middle and secondary schools on the gendered division of labour to sensitise children on the UDCW performed by women at home with a view to its redistribution especially through boys' participation.<sup>73</sup>
- Support social provisioning including through subsidised food canteens.
- Pilot efforts to reduce UDCW through the use of subsidised kitchen technology, for example, the Smart Kitchen or Easy Kitchen program in Kerala, community kitchens, and laundromats.<sup>74</sup>
- Invest in the care economy by building out the *Palna* infrastructure and scaling up rural creches modelled on the *Koosina Mane* program in Karnataka.<sup>75</sup>

## ADOPTING A RIGHTS-BASED APPROACH TO CARE

- Recognise and protect the rights of care workers whether in nursing, education, teaching, scheme work (ASHAs, Anganwadi workers/helpers), paid domestic work, paid childcare, and paid elder care.
- Recognise women's UDCW performed within the family through a regime of matrimonial property as well as fair and equitable division of assets on divorce.

## RETHINKING WELFARE FROM A RIGHTS PERSPECTIVE

- Embed women's right to economic recognition of their UDCW through UCT payments in national and state legislation, so that they are secured for long-term impact despite changes in political dispensation.<sup>76</sup> Note here that the Supreme Court has in 2010 and 2021 reiterated the constitutional obligation to recognise women's unpaid domestic and care work.
  - *It signals to society at large that the law and the Courts of the land believe in the value of the labour, services and sacrifices of homemakers. It is an acceptance of the idea that these activities contribute in a very real way to the economic condition of the family, and the economy of the nation, regardless of the fact that it may have been traditionally excluded from economic analyses. It is a reflection of changing attitudes and mindsets and of our international law obligations. And, most importantly, it is a step towards the constitutional vision of social equality and ensuring dignity of life to all individuals. (para 15)*<sup>77</sup>
- While allocating UCTs to one beneficiary per nuclear family or household is necessitated by fiscal constraints, states could aspire towards UCTs for every adult woman in the long run as every woman irrespective of her socio-economic status does UDCW throughout her life.

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73 Flow India, 2025.

74 See Explained Desk, 2021; Web Desk, 2024.

75 Press Information Bureau, 2025; The Hindu Bureau, 2024.

76 See also UN Women, 2019.

77 *Kirti v. Oriental Insurance Company Ltd* AIR 2021 SC 353

- Conduct a gender audit of the state's welfare regime to prevent women's dependency on male relatives. For example, reconsider making widows ineligible for widow pension if they are below the age of 40 or if they have adult children or an adult son and review marriage assistance schemes that reinforce traditional gendered expectations for young women.
- Ensure periodic consultation on the implementation of UCTs with beneficiaries, women's wings of political parties, civil society groups, women's organisations, and gender experts.
- Undertake thorough and independent monitoring and evaluation studies. Ensure representation following the ILO's 5R framework through regular and rigorous monitoring and evaluation of UCTs from a gender perspective.<sup>78</sup>

## ADDRESSING MACRO-ECONOMIC CHALLENGES

- Enhance women's access to decent work opportunities, including home-based work, especially in rural areas.
- Ensure employment opportunities for youth.
- Enforce laws against usurious and predatory lending practices of financial institutions especially microfinance institutions.
- Review the regulation of the alcohol industry and promote responsible drinking given the high social, personal and health costs of alcoholism.
- Invest in education and health infrastructure, the lack of which forces poor families to take out usurious loans.



Photo: Women voters are deciding Indian politics.<sup>79</sup>

<sup>78</sup> See UN Women, 2022.

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**Contact Us:**

The Dickson Poon School of Law  
King's College London  
Strand  
London  
WC2R 2LS  
United Kingdom  
+44 (0)20 7836 5454