



## ORIGINAL ARTICLE

## The Feminisation of the Electorate: A Critical Analysis of Women-Centric Welfare Politics in Contemporary India

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## ABSTRACT

The paper critically analyses the gendered evolution of India's welfare system by examining Direct Benefit Transfer (DBT) policies aimed at women. It frames the rising electoral engagement of women within the wider transition from clientelist to post-clientelist welfare distribution methods, demonstrating how populist parties skilfully leverage gendered identities to reinforce electoral legitimacy. This study contends that although welfare initiatives are frequently presented as tools of empowerment, they concurrently perpetuate patriarchal dependency and transform women into depoliticised beneficiaries of state generosity. This study examines the evolving trajectory of welfare populism in various regional and national contexts, focusing on how cash-transfer welfare for women dilutes the distinction between empowerment and control, thus redefining the interplay between gender and populist policies in modern India.

**Keywords:** Clientelism, Direct Benefit Transfer, Welfare Politics, Women voters

## INTRODUCTION

Discourse on women's political participation in India has predominantly focused on their presence in elected positions and the structural obstacles that hinder their electoral success, rather than on their agency as voters and contributors to the democratic process. Nonetheless, current developments signify a substantial transformation. Following decades of sustaining a double-digit disparity since independence, women's voter turnout has recently reached parity with men's. In the 2024 Lok Sabha elections, women's voter turnout surpassed men's in 19 of 31 states, indicating that over 200 parliamentary constituencies had more women voters<sup>1</sup>. The diminishing gender disparity in electoral participation has emerged as a prominent

political trend of the 2010s. Academics ascribe this increase to various factors, including heightened political awareness, socialisation, and literacy among women; the proliferation of media and digital technologies; enhanced participation in local governance; and specific initiatives by the Election Commission of India, such as the Systematic Voters' Education and Electoral Participation (SVEEP) program. The consistent increase in women's electoral participation has been lauded as the "feminisation of Indian politics"<sup>2</sup> and regarded as a "silent revolution towards gender equality"<sup>3</sup>.

In connection with the feminisation of the electorate, Indian politics has experienced an increase in competitive populist policies, where mainstream political parties



develop welfare programs expressly targeting women as a distinct electoral demographic. The transition from clientelist welfare delivery to post-clientelist or programmatic policy frameworks has intensified this trend, particularly with the expansion of Direct Benefit Transfer (DBT) schemes. Over time, women's empowerment policies have evolved from addressing conventional concerns such as safety, health, and education to providing direct financial assistance, primarily through cash transfer schemes. The evolving welfare programs illustrate the transformation of the relationship between the state and its citizens, highlighting the significance of gendered welfare politics as a crucial arena for empowerment and political mobilisation in contemporary India.

In recent years, political rhetoric has increasingly linked women-targeted welfare programs to election outcomes. For example, initiatives like the *Mukhya Mantri Maiya Samman Yojana* in Jharkhand and the *Mukhyamantri Majhi Ladki Bahin Yojana* in Maharashtra were regarded as pivotal elements contributing to the incumbent coalitions' successes in their respective state assembly elections, notwithstanding the coalitions' disappointing performance in the 2024 Lok Sabha elections<sup>4</sup>. The Modi government has implemented various women-centric welfare programs at the national level, including the *Pradhan Mantri Jan Dhan Yojana (2014)*, *Pradhan Mantri Ujjwala Yojana (2016)*, and *Pradhan Mantri Matru Vandana Yojana*, all designed to promote women's empowerment and financial inclusion. In the *Viksit Bharat Sankalp Yatra*, a governmental initiative aimed at achieving comprehensive welfare benefit coverage, Prime Minister Narendra Modi designated women, along with the poor, youth, and farmers, as the "largest castes" for his administration<sup>5</sup>, highlighting the increasing political importance of women as a prospective electoral constituency for the BJP. The Congress Party has similarly implemented a tactic by issuing women-centric manifestos in Uttar Pradesh and Karnataka, along with proposing significant monthly financial transfers for women<sup>4</sup>.

Despite the absence of definitive empirical evidence linking gender-specific voting behaviours to electoral outcomes, the rise of women-focused welfare measures as a prominent aspect of competitive populism signifies a notable shift in India's political economy. This prompts a critical inquiry: do these pro-women welfare initiatives constitute a legitimate empowerment endeavour, or are they predominantly electoral instruments designed to solidify political backing? Although women's voter participation has significantly increased, their representation in elected positions remains constrained. Furthermore, enduring challenges, spanning social insecurity to diminishing female labour force

participation, highlight the intricacies of gender equality in India.

This study looks at how India's welfare politics are changing as a result of women's growing political participation. It investigates whether welfare programs targeted at women foster real empowerment or, on the contrary, perpetuate new types of dependency mediated by state institutions. Within the framework of gendered welfare politics, the study specifically examines the transition from clientelist to post-clientelist benefit distribution models, emphasising how this change has altered state-citizen relations. The study examines the rise of Direct Benefit Transfer (DBT) programs as a key component of modern welfare governance within this larger shift. These programs redefine how the state interacts with its female recipients by fusing programmatic, technology-driven welfare distribution with targeted support. The study evaluates how these welfare programs affect women's political agency and their interaction with the government in modern-day India.

In terms of methodology, the study takes a qualitative, interpretive approach, analysing the political logic and gendered effects of welfare populism through policy texts, electoral statistics, media narratives, and current scholarly literature. Using this analytical framework, the study critically analyses women-centred welfare policies as tools of gendered governance and populist mobilisation, as well as developmental interventions.

## CLIENTELISM TO POST - CLIENTELISM: THE CHANGING LOGIC OF WELFARE DISTRIBUTION IN INDIA

The patron-client dynamic between voters and political parties has historically dominated Indian politics. The idea of clientelism, commonly known in India as patronage politics<sup>6</sup>, elucidates how political players distribute resources in return for electoral backing<sup>6, 7, 8</sup>. Clientelism is the allocation of resources by both governmental and private entities, wherein those in authority utilise public assets and finances as patronage to foster allegiance among constituents<sup>9</sup>. Politicians consistently allocate benefits such as employment, welfare support, admissions to educational or medical institutions, and community resources, such as roads or irrigation systems, to induce political loyalty. The efficacy of this system relies on the belief that politicians can oversee voting behaviour, thereby restraining voters from violating their agreements<sup>10</sup>. Clientelism is fundamentally asymmetric, characterised by unequal transactions between political elites and dependent citizens<sup>11</sup>. Although it provides incumbents with an electoral advantage by controlling material resources, it simultaneously sustains domination and dependence. Following the economic liberalisation of the 1990s, the



swift growth of the private sector, mass media, and education has undermined the traditional clientelist networks. An expanding middle class and urban voters have increasingly reduced their dependence on the state and become more assertive in demanding transparency and change, while extensive media coverage of corruption has revealed the shortcomings of patronage-driven politics<sup>8</sup>.

From 1980 to 2008, the ruling parties had difficulties in retaining power, losing almost 70 per cent of state elections<sup>12</sup>. This unpredictability compelled political actors to transition from exclusively clientelist techniques to post-clientelist or programmatic approaches, which prioritised policy objectives and institutional delivery mechanisms. In contrast to conventional clientelism, which favours specific persons or groups, post-clientelist politics seeks to provide welfare through more expansive, rule-based, and bureaucratic mechanisms, ostensibly benefiting both supporters and non-supporters<sup>13</sup>. However, as Manor observes, post-clientelism does not completely replace clientelism; rather, it coexists with it, augmenting patronage politics instead of eliminating it<sup>12</sup>.

The advent of DBT schemes signifies a hybrid paradigm that integrates clientelist and programmatic components. Launched in 20, DBT aimed to directly deposit welfare benefits, pensions, and subsidies into beneficiaries' bank accounts, therefore minimising leakage and corruption. The quantity of DBT-linked initiatives grew from 28 in 2013–14 to 323 by 2024–25, with total transfers rising from ₹7,400 crore to approximately ₹7 lakh crore<sup>14</sup>. The implementation of Aadhaar-based authentication and digital payment systems has reduced exploitation by middlemen and enhanced transparency. Despite these advancements, clientelism persists. This occurs because political leaders frequently claim credit for welfare provision, and beneficiaries tend to associate these benefits with particular politicians or parties rather than institutional frameworks. Furthermore, whereas technology automation has reduced traditional local patronage networks, it has concurrently created new forms of exclusion, notably affecting vulnerable communities that lack digital literacy or adequate identification documentation<sup>15</sup>. Consequently, although DBT signifies a transition to a post-clientelist governing framework, it concurrently strengthens new kinds of centralised patronage or mass clientelism. The provision of welfare is politically branded, and the timing of cash transfer initiatives, which often occur before elections, underscores their electoral importance. These trends contextualise the emergence of women-centred welfare policies and cash transfer programs, which signify the most recent advancement of hybrid welfare populism in India.

## THE EVOLUTION OF WOMEN'S WELFARE POLICIES IN INDIA

The debate of women's empowerment has consistently been central to India's state-driven developmental narrative. Since Independence, the Indian government has implemented several constitutional protections, laws, and welfare initiatives designed to advance gender equality and enhance women's socio-economic conditions. The Five-Year Plans, long considered the foundation of India's development strategy, provided the principal framework for the conceptualisation and implementation of early interventions in women's welfare.

The progression of women's welfare policies via the Five-Year Plans illustrates a progressive shift from welfare-centric measures to empowerment and participatory strategies. The Second Five-Year Plan (1956–61) emphasised rural and agricultural development and acknowledged women as valuable economic contributors. It implemented protective labour regulations, including maternity benefits, childcare facilities, and limitations on dangerous employment. The succeeding Plans—the Third, Fourth, and Interim Plans (1961–74) prioritised women's education, prenatal and child healthcare, and nutritional assistance through initiatives such as complimentary textbooks, scholarships for females, and extensive family planning programs. The Fifth Plan (1974–79), shaped by the pivotal 'Committee on the Status of Women in India' report (1974), aimed to advance educational equality and social justice; however, women were predominantly perceived through a welfare perspective. The launch of the Integrated Child Development Services (ICDS) in 1975 represented a pivotal advancement by formalising nutritional and pre-school instructional assistance for women and children via Anganwadi centres<sup>16</sup>.

The 'Towards Equality' report (1974) marked a pivotal moment in India's gender policy, transitioning the paradigm from welfare to development. It underscored women's proactive engagement in the economic and social dimensions of nation-building, rather than regarding them as passive recipients of state policy. The Sixth (1980–85) and Seventh (1985–90) Plans reinforced this methodology by positioning women at the core of national development goals. The Seventh Plan specifically promoted the ideas of equity and empowerment by fostering awareness of rights, self-sufficiency, and vocational training. The implementation of the 'Women's Component Plan (WCP)' guaranteed that a minimum of 30 per cent of development benefits were allocated to women, while the 'National Plan of Action' (1976) established a gender-sensitive framework by pinpointing priority sectors, including education, health, employment, nutrition, legislation, and social welfare<sup>16</sup>.



The 1990s signified a new era in India's gender policy framework, defined by political decentralisation and economic liberalisation. The 73rd and 74th Constitutional Amendments allocated one-third of seats for women in local governing bodies, establishing a basis for grassroots political empowerment. Concurrently, women's economic inclusion was promoted through self-help group (SHG) efforts facilitated by the National Bank for Agriculture and Rural Development (NABARD). The implementation of the National Rural Employment Guarantee Act (NREGA) in 2005, subsequently renamed MGNREGA, significantly enhanced women's involvement in the rural labour force by ensuring 100 days of paid employment per household.

The mid-2000s saw the debut of cash transfer-based welfare programs aimed exclusively at women. Initial programs, such as the *Janani Suraksha Yojana* (2005) under the National Rural Health Mission (NRHM), provided conditional cash incentives for institutional deliveries, whilst the *Indira Gandhi Matritva Sahyog Yojana* (2009) offered maternity benefits to pregnant and lactating mothers. The Indira Gandhi National Widow Pension Scheme (2007) provided financial support to widows from below-poverty-line households, while the implementation of Gender Budgeting in 2005–06 established frameworks to assess public expenditure from a gender-sensitive perspective<sup>17</sup>.

After 2014, the women-centric welfare strategy was significantly augmented during the Modi administration with a succession of major initiatives. *The Beti Bachao Beti Padhao* campaign (2015) addressed declining child sex ratios and gender inequality; the One Stop Centres (2015) provided comprehensive assistance to women experiencing violence; and *Mahila-E-Haat* (2016) promoted women's digital entrepreneurship. Initiatives like the *Pradhan Mantri Matru Vandana Yojana* offered maternity benefits, whilst the *Pradhan Mantri Ujjwala Yojana* supplied complimentary LPG connections to women below the poverty line, addressing health, dignity, and environmental issues.

The evolution of India's women-centric policies indicates a clear shift from welfare-oriented measures centred on protection and care to empowerment-focused methods that promote inclusion, autonomy, and economic engagement. This historical evolution establishes the context for understanding the modern transition to direct benefit transfer welfare systems, which redefine the dynamics among the state, women, and welfare within the framework of competitive populism.

## WOMEN'S EMPOWERMENT AND POPULIST INTERVENTIONS: POLITICS OF DIRECT BENEFIT TRANSFER PROGRAMS

The women-oriented policies and programs in India have evolved from welfare to empowerment. The earlier emphasis on state-led development policies on safety, social protection, and education expanded after the 1990s. In the early 2000s, the focus of welfare programs shifted to targeted, individualised direct cash transfers, microcredit initiatives, and conditional benefit schemes. With the sharp increase in women's voter turnout in the 2000s, these direct benefit programs became the tools of political parties at both the national and state levels, as mechanisms for political mobilisation and instruments of empowerment. In this sense, women's welfare has become entwined with the dynamics of competitive populism, where cash transfers, subsidies, and symbolic gestures are used not merely to alleviate gender inequality but to cultivate political loyalty and reshape voter behaviour. This carefully branded welfarism became a favourable tool for both regional and national political parties for attracting voters. This form of competitive populism, also known as 'competitive welfarism'. It's a form of welfarism that relies heavily on specific cash transfer programs through DBT mechanisms rather than addressing core public services such as health, education, unemployment, and infrastructure development<sup>18</sup>.

Globally, the cash transfer schemes have been part of the welfare-oriented programs. Brazil's Bolsa Família, Mexico's Prospera, and Kenya's GiveDirectly are examples of such programs. These programs have been used to alleviate poverty and enhance human capital. In India, there are both conditional and unconditional benefit programs that have primarily been used for poverty alleviation<sup>19</sup>. With the widespread implementation of the 'JAM' trinity (Jan Dhan, Aadhaar, Mobile), direct benefit transfer schemes became popular among political parties at both the national and regional levels. The Jan-Dhan scheme enabled poor people to open bank accounts with minimal requirements, facilitating large-scale government cash transfers at various levels. As of August 2025, 56 crore *Pradhan Mantri Jan Dhan Yojana* accounts have been opened, with women owning 55.7% of them. World Bank Global Findex Database of 2025 shows that 54% Indian women reported opening their first bank account to receive government benefits or wages. The increased digitalisation measures enabled the political parties to reach women beneficiaries directly. Does this direct-benefit transfer program empower women as economic agents rather than just welfare recipients? This is the major question<sup>20</sup>.

More and more state governments in India are making cash transfer programs for women permanent components of their larger welfare and electoral initiatives. Women from low-income families can receive monthly assistance of ₹1,000 to ₹1,500 through programs such as Maharashtra's *Mukhyamantri Majhi Ladki Bahin Yojana*,



Chhattisgarh's *Mahatari Vandan Yojana*, and Madhya Pradesh's *Mukhyamantri Ladli Behna Yojana*. West Bengal's *Lakshmi Bhandar*, Karnataka's *Gruha Lakshmi*, and Tamil Nadu's *Kalaingar Magalir Urimai Thittam* are similar programs that provide regular financial support to women<sup>21</sup>. Cash transfer programs have emerged as a central element in electoral strategies at both the national and state levels in India. Even in the absence of strong empirical evidence, the narrative linking women-oriented welfare schemes with electoral outcomes has gained significant traction in the political discourse. Analysts have noted that beneficiaries of central initiatives such as the *Ujjwala Yojana* and *Pradhan Mantri Awas Yojana* contributed to the BJP's success in the 2019 Lok Sabha elections<sup>22</sup>. Recognising this political potential, other parties, particularly the Congress, have increasingly adopted similar welfare-centric strategies. Ahead of the 2024 general elections, the Congress promised a one-time transfer of ₹1 lakh to poor women and a 50% reservation in central government jobs under its *Nari Nyay* guarantee<sup>23</sup>. The significance of cash transfer schemes was particularly evident in the 2023 assembly elections in major states, including Madhya Pradesh, Chhattisgarh, Rajasthan, Telangana, and Karnataka. In Madhya Pradesh, Chief Minister Shivraj Singh Chouhan extended the BJP's *Ladli Laxmi Yojana*, which disburses over ₹1 lakh in instalments from a girl's birth to adulthood, by introducing the *Ladli Behna Yojana*, which distributes ₹1,250 monthly to women from low-income families. The Congress responded with commitments of a ₹1,500 monthly stipend and financial support of ₹2.51 lakh for females until marriage<sup>24</sup>. Notwithstanding two decades of anti-incumbency, the BJP secured 54 more seats from the previous term in the 2023 election, a triumph largely ascribed to the *Ladli Behna* program's resonance with female voters. A comparable competitive scenario emerged in Chhattisgarh, where the BJP promised ₹12,000 per annum to married women, while the Congress responded with a commitment of ₹15,000<sup>25</sup>. In Rajasthan, the BJP proposed a bond of ₹2 lakh upon the birth of a girl and ₹8,000 in financial help for pregnant women, but the Congress announced an annual ₹10,000 disbursement to all women household heads, augmenting its current widow pension scheme. In Telangana, the Bharat Rashtra Samithi (BRS) capitalised on the success of the *Rythu Bandhu* program, which provides ₹10,000 per acre annually to farmers, with a commitment to incrementally raise this amount to ₹16,000. The Congress pledged to enact the increase promptly upon taking office. Cash transfer programs have also influenced electoral politics in other states. In Mizoram, the governing Mizo National Front introduced the 'Socio-Economic Development Policy' in 2023, providing ₹50,000 annually to 60,000 individuals to support or commence livelihood enterprises. The BJP pledged ₹1.5 lakh upon the birth of a girl and raised the

PM-Kisan disbursement from ₹6,000 to ₹8,000. *The Lakshmi Bhandar plan* for women in West Bengal was instrumental in solidifying the Trinamool Congress's political supremacy in 2021<sup>26</sup>. Likewise, the Congress's triumphs in Karnataka and Telangana in 2023 were associated with the efficacy of welfare programs such as *Gruha Lakshmi* and *Mahalakshmi*.

As of 2024–25, there are 325 government DBT schemes in India, of which 175 are under the Maharashtra government alone. Many of these schemes specifically target women and mothers to improve maternal and child health or promote gender equality<sup>18</sup>. Despite the availability of empirical evidence demonstrating the connection between electoral outcomes, cash transfer programs, and women's voting behaviour, the discourse surrounding this relationship has long been constructed and normalised. In Bihar, on October 3 2025, just a month before the assembly election, the NDA government led by Nitish Kumar announced the *Mukhya Mantri Rojgar Yojana* (MMRY). This scheme pays ₹10,000 per female beneficiary for entrepreneurship, in addition to the existing *Jeevika* programme and reservation for women in panchayats and government jobs. Approximately 25 lakh women will be beneficiaries of MMRY's cash transfer programme. Earlier this same year, on September 26, Prime Minister Narendra Modi had also announced the transfer of ₹7,500 crore under the same scheme to 75 lakh women. This pattern of new programmes coming from the incumbent government before a crucial election is gaining popularity in India<sup>26</sup>.

#### **EMPOWERMENT AND DEPENDENCY: ASSESSING THE IMPACT OF DBT SCHEMES ON WOMEN**

The proliferation of welfare programs, especially Direct Benefit Transfer (DBT) schemes, has sparked significant debate over voter behaviour, benefit allocation, electoral outcomes, and the changing dynamics between the state and its populace. Although empirical evidence of a direct causal link between material gains and electoral support is scarce, recent trends in India's political environment suggest that policy-driven voting is increasingly shaping electoral outcomes<sup>27</sup>. This transition has occurred alongside a consistent increase in women's voter participation and the expansion of welfare initiatives explicitly aimed at women by both national and regional governmental entities.

Nonetheless, heightened political engagement does not inherently result in enhanced political representation or institutional empowerment. Although women have exceeded men in voter turnout in recent elections, they remain markedly under-represented in political institutions. In the 18th Lok Sabha (2024), women occupy



merely 14 per cent of the seats (74 out of 543), ranking India 143rd worldwide in terms of parliamentary gender representation. At the state level, women constitute only 9 per cent of Members of Legislative Assemblies<sup>28</sup>. Likewise, women's participation in the workforce remains relatively low. The 2023–24 Periodic Labour Force Survey indicates that the Female Labour Force Participation Rate (FLFPR) rose to 31.7 per cent from 27.8 per cent; however, India remains at the lowest level among G20 nations, with an average participation rate of approximately 50 per cent<sup>29</sup>. Simultaneously, gender-based violence persists extensively. In 2022, the National Crime Records Bureau documented 445,256 crimes against women, reflecting a 4 per cent rise from the prior year, which averages to 51 complaints every hour. These enduring disparities prompt critical enquiries over whether social programs are fostering genuine empowerment or merely providing apparent economic assistance<sup>29</sup>.

The technology infrastructure behind DBT programmes has received extensive commendation for its efficacy. In October 2022, the International Monetary Fund characterised India's digital welfare distribution system as a "logistical marvel," emphasising the government's capacity to allocate benefits to women, farmers, and marginalised groups via digital platforms<sup>31</sup>. Advocates contend that DBT programs enhance women's financial autonomy and elevate household wellbeing by addressing health, education, and consumption requirements. Critics argue that the financial transfers are frequently insufficient to effectuate significant socio-economic change and may instead serve as politically driven welfare tools.

Empirical research demonstrates the advantages and constraints of these programs. A study by Microsave Consulting involving 4,500 beneficiaries across various states evaluated the gender responsiveness of seven prominent Direct Benefit Transfer (DBT) programs, including the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), *Pradhan Mantri Matru Vandana Yojana* (PMMVY), *Pradhan Mantri Jan-Dhan Yojana* (PMJDY), National Social Assistance Programme (NSAP), and the Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (SABLA). The results demonstrate that 84 per cent of female beneficiaries indicated a beneficial effect on their households. Moreover, 65 per cent of women reported that they autonomously allocate DBT funds within the home. Nonetheless, structural impediments persist as substantial. Approximately 35 per cent of women reported transferring some or all of their funds to male family members, while 28 per cent depend on male relatives to withdraw funds on their behalf. Gendered norms further constrain mobility and access to financial institutions: 65 per cent of women require permission to leave their residences, compared

with 42 per cent of men, who can visit banks independently, in contrast to 73 per cent of men<sup>33</sup>.

The research also underscores the implementation difficulties associated with particular programs. Although women represent 53 per cent of participants under MGNREGA and benefit from the scheme's 33 per cent reservation, the lack of childcare facilities and inconsistent compensatory wages hinder its efficacy. PMMVY entails intricate documentation requirements, including numerous identification verifications and forms, resulting in significant access hurdles. PMJDY has attained significant account penetration; however, awareness and utilisation of supplementary services, such as credit and insurance, remain constrained among women. Pension levels under NSAP are often deemed insufficient and frequently delayed, with elderly and disabled women encountering accessibility obstacles. Likewise, financial cuts and ineffective execution of the SABLA initiative have led to deficiencies in nutrition services, health assessments, and vocational training prospects. These findings demonstrate a significant disparity between policy formulation and gender-sensitive execution<sup>33</sup>.

Digital inequality further compounds these challenges. Although mobile phones serve as the primary means of internet access in India for both men (98.9 per cent) and women (99.2 per cent), smartphone ownership remains uneven. Only 56.6 per cent of women own a smartphone compared with 73.7 per cent of men. This gap directly affects women's participation in digital financial systems. For example, men are 13.7 percentage points more likely to conduct Unified Payments Interface (UPI) transactions than women (62.6 per cent compared with 48.9 per cent), indicating persistent barriers to digital financial autonomy and participation<sup>34</sup>.

Recent state-level welfare programs demonstrate real constraints in the design and execution of cash transfer efforts. Kulkarni and Radakar's examination of Maharashtra's *Ladki Bahin* Scheme reveals that beneficiaries perceive the program as a valuable adjunct to current welfare initiatives; however, challenges such as misinformation, digital illiteracy, and documentation obstacles persist, particularly hindering access for marginalised women<sup>18</sup>. A comparative analysis of the *Mukhyamantri Ladli Bahna Yojana* in Madhya Pradesh and the *Mukhya Mantri Majhi Ladki Behin Yojana* in Maharashtra highlights concerns about the long-term budgetary sustainability of extensive populist cash-transfer programs.

Other programs exemplify the disparity between policy commitments and their actual execution. *The Mukhyamantri Mahila Rojgar Yojana* in Bihar offers financial aid to women entrepreneurs, comprising an



initial disbursement of ₹10,000 and up to ₹2 lakh in support for feasible business proposals. Nonetheless, evidence indicates that many beneficiaries did not receive the supplementary funds, thereby diminishing the program to a single disbursement rather than ongoing economic assistance<sup>36</sup>. The *Ladli Behna Yojana* in Madhya Pradesh, which initially provided ₹1,250 per month and was raised to ₹1,500 in 2025, significantly contributed to the ruling party's electoral victory. Following the 2023 elections, new registrations were suspended, anticipated enhancements were not implemented, and payment delays became widespread. The policy also excludes unmarried women under 21, women over 60, and households above designated income thresholds, thereby fostering divisions among economically disadvantaged groups<sup>36</sup>. Similar concerns arose in Haryana, where the BJP's 2024 electoral agenda pledged monthly support of ₹ 2,100 to women. The initiative, launched in September 2025, established stringent eligibility requirements, including a family income limit of ₹1 lakh per annum and a requirement of 15 years of uninterrupted residency in the state, effectively barring migrant families and numerous married women<sup>36</sup>.

### WELFARE POLITICS AND THE CONSTRUCTION OF THE "WOMAN BENEFICIARY"

In addition to their direct economic consequences, DBT programs possess wider political ramifications. The use of technology in welfare distribution has altered the dynamic between citizens and the state by enabling governments to directly deliver benefits to individuals, thereby eliminating conventional bureaucratic intermediaries. In this process, social benefits have increasingly been linked to the personas of political leaders, reinforcing individualised narratives of governance. Academics characterise this approach as a variant of "techno-patrimonial" welfarism, wherein citizens are transformed into *labharthis*, recipients of state benevolence, rather than rights-bearing participants in democratic governance<sup>19</sup>.

Although digital technologies are frequently lauded for enhancing administrative efficiency and mitigating corruption, they concurrently transform the essence of citizenship within welfare systems. In digital governance systems, people are often treated simply as data points for verification, deletion, or deduplication, rather than as citizens entitled to responsibility and rights. Consequently, women's engagement with the state increasingly transpires through techno-bureaucratic frameworks facilitated by welfare disbursements and political communications, thereby reinforcing dynamics of electoral exchange rather than participatory citizenship<sup>37</sup>.

This transition has fostered a gendered populism in which political involvement with women is predominantly articulated through the allocation of tangible rewards

rather than through discussions of rights, representation, or structural equality. Despite the substantial increase in women's election participation, their representation in political leadership and policy-making remains constrained. The disparity between electoral engagement and meaningful political authority underscores the constraints of welfare-oriented empowerment.

Research conducted by the CSDS–NES further illustrates that women voters in India cannot be characterised as a homogeneous "vote bank." Voting behaviour differs across caste, class, religion, and geographic contexts. Nonetheless, competitive welfare politics frequently creates a fictitious category of the "woman voter," perceiving women as a uniform electorate that can be activated through specific benefit initiatives. This simplification allows political actors to convert intricate socio-economic facts into a feasible election tactic, successfully associating women's citizenship with their role as welfare beneficiaries<sup>1</sup>.

A further significant objection concerns the conceptualisation of women's economic roles within these frameworks. Numerous cash transfer programs depict women predominantly as moms, homemakers, or household administrators, thus perpetuating established gender roles instead of altering them. While cash transfers may augment women's negotiating power within the home, the sums disbursed are often minimal relative to the economic value of the unpaid care work women undertake. Estimates indicate that these payments amount to approximately ₹10–₹21 per hour of labour significantly below the current minimum wage rules in India<sup>38</sup>.

Moreover, the majority of scheme eligibility criteria are associated with marital status or domestic responsibilities, tacitly acknowledging care labour while concurrently perpetuating the expectation that women continue in unpaid caregiving duties. In the absence of complementing structural reforms such as investments in childcare infrastructure, equitable parental leave policies, and enhanced work opportunities cash transfers alone are insufficient to tackle the underlying gender stereotypes that perpetuate women's economic dependency. While DBT initiatives have extended the welfare state's reach and enhanced short-term material conditions for numerous women, the overarching inquiry persists regarding whether these policies foster authentic empowerment or perpetuate a culture of welfare dependency influenced by populist politics<sup>38</sup>.

### CONCLUSION

The increasing electoral participation of women in India is an important milestone in the country's democratic growth. The shift in voting engagement is occurring alongside the proliferation of welfare initiatives specifically targeting women, notably through direct benefit transfers.



These initiatives have become essential in India's political terrain, redefining the relationship between the state and women within a post-clientelist framework of welfare distribution. While cash transfer schemes have improved women's immediate financial condition, their design and implementation can remain within a framework of paternalistic populism. In this context, welfare is not connected to the promotion of social rights and comprehensive citizenship. It concerns a limited choice of tangible assets allotted to citizens. Women are frequently perceived as passive recipients of governmental aid rather than as autonomous political actors capable of shaping public policy. Thus, the feminisation of welfare politics does not intrinsically lead to the feminisation of democracy. Achieving genuine empowerment requires dismantling the transactional logic of welfare populism. Welfare goals should be reoriented to enhance women's agency and socio-political autonomy, rather than merely addressing immediate economic needs. Policies that improve access to education, healthcare, skill development, and property ownership are essential for boosting women's long-term capabilities and decision-making ability.

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