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What Does It Mean When the State Pays Women to Be "Women"?

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Cash transfers to women may seem to acknowledge unpaid female labour but without the redistribution of care work, they remain default caregivers. Meaningful change requires shifting responsibilities alongside resources, through universal childcare, shared parental leave, and pathways to decent work.

While eight in 10 men are in India's labour force, only four in 10 women are. Furthermore, more than one in three working women, or 70 million women, do economically productive work but earn no wages, working as unpaid helpers in household enterprises (Waghmare 2024). In this context, direct cash transfers by state governments represent the only direct income for most Indian women.

> Observers note these schemes have proven remarkably effective as electoral strategies, with women-centric cash transfers increasingly correlating with election victories across states.

In recent few years, a monthly assured cash transfer has become a familiar and newsworthy element of election manifestos across party lines. There has been an exhilarating enthusiasm shown by political parties to give, or at least promise, cash transfers to women.

In the recent Delhi Assembly elections, the incumbent Aam Aadmi Party (AAP) government's promise of a monthly cash transfer to every woman initially sparked sharp reactions from rival parties, but ultimately prompted all three major contenders to make similar pledges (The Hindu 2025). While its impact on electoral outcomes remains debatable, the issue has clearly shifted from being a symbolic gesture to becoming a central point of electoral mobilisation.

What has motivated governments and political parties to set this among their top welfare priorities? As far as the stated purpose of the schemes is concerned, Madhya Pradesh's Ladli Behena speaks of women's "effective role in family-level decision-making" and Karnataka's Gruha Lakshmi addresses "rising household costs". There is hardly an explicit acknowledgement of unpaid domestic labour as work deserving compensation.

Instead, they frame transfers as promoting "financial independence" among women. Tamil Nadu's emphasis on covering "essential household expenses" comes closest to recognising women's economic function, yet stops short of naming it. Then again, observers note these schemes have proven remarkably effective as electoral strategies, with women-centric cash transfers increasingly correlating with election victories across states

Nonetheless, this marks a significant policy shift and raises deeper questions. Does it meaningfully acknowledge women's social and economic contributions? What vision of womanhood underpins these schemes? And what are the implications for the future of care work when recognition comes in the form of compensation, but not redistribution?

Conditional to Unconditional

Though it is not new to target women as recipients of welfare, primarily in their roles as mothers and caregivers, the shift towards unconditional direct cash transfers is rather new. Programmes such as the Integrated Child Development Services (ICDS) launched in 1975, or the National Maternity Benefit Scheme in the 1990s, were designed around nutrition, health, and childbirth.

> More importantly, emerging research suggests that women are increasingly exercising independent political judgment, rather than voting in line with family or household preferences.

More recent schemes like the Janani Suraksha Yojana, or Beti Bachao Beti Padhao have continued this pattern, tying financial incentives to behavioural outcomes such as institutional deliveries, girl child education, and delayed marriage.

This began to shift in the aftermath of the Covid-19 pandemic. With lockdowns exposing the fragility of informal labour and the centrality of unpaid domestic work, the state moved toward unconditional cash transfers. The Rs. 500 deposited in Jan Dhan accounts during the crisis was one of the first national-level acknowledgments of women as economic subjects in their own right, not simply as adjuncts to male breadwinners or as reproductive citizens.

Since then, state after state has introduced schemes promising monthly direct transfers to women, not tied to motherhood or health, but to their identity as women and, more specifically, homemakers.

The proliferation of women-targeted cash transfer schemes coincides with a notable shift in Indian electoral politics-the transformation of women's voting patterns. In recent Lok Sabha and state assembly elections, women have turned out in greater numbers than before; not merely as half the electorate, but as a more politically assertive bloc (Narayanan 2021).

More importantly, emerging research suggests that women are increasingly exercising independent political judgment, rather than voting in line with family or household preferences (Kumar 2024). States such as West Bengal, Tamil Nadu, and Telangana-each implementing substantial cash transfer programmes for women-have seen rising female voter participation, with electoral outcomes arguably shaped by this trend.

Current Landscape

Currently, 17 states have running schemes that provide monthly (or in some cases, annual) cash transfers to the bank accounts of women. Though eligibility criteria vary from state to state, most schemes use income-based eligibility, with several, such as the Mahila Samriddhi Yojana (Delhi), Orunodoi (Assam), Gruha Lakshmi (Karnataka), and Mahalakshmi Scheme (Telangana), specifying income ceilings between Rs. 2 lakh and Rs. 3 lakh.

Marital status is another common criterion; schemes like Mahtari Vandan (Chhattisgarh), Gruha Aadhar (Goa), and Ladli Behna Yojana (Madhya Pradesh) target married, widowed, divorced, or abandoned women. Most programmes also apply age-based filters, usually focusing on women between 18 and 60 years, as seen in schemes across Delhi, Jharkhand, West Bengal, and Andhra Pradesh.

Some, like Aama Sashaktikaran Yojana (Sikkim), include single mothers or non-working married women, while others like Kalaignar Magalir Urimai Thogai (Tamil Nadu) and Gruha Lakshmi (Karnataka) require the woman to be the head of the household.

Schemes in India that Provide Cash Transfers to Bank Accounts of Women

State/UT	Scheme Name	Target Group	Eligibility	Benefit
Andhra Pradesh	Aadabidda Nidhi	Women (18–59 years; EWS)	Female, 18–59 years, EWS category	Rs. 1,500 a month
Assam	Orunodoi	Poor women heads	Resident; income less than Rs. 2 lakh; includes widows, trans, disabled	Rs. 1,250 a month
Bihar	Mai Bahin Samman (proposed)	Women	Proposed by state government	Rs. 2,500 a month
Chhattisgarh	Mahtari Vandan	Married/divorced/widowed/abandoned women	At least 21 years; resident; family not IT payer or govt class I–III salaried	Rs. 1,000 a month
Delhi (UT)	Mahila Samriddhi Yojana	Women aged 18–60 from economically weaker backgrounds	Delhi resident (at least 5 years); Age 18–60; Annual household income less than Rs.3 lakh; Not income taxpayer, not govt employee; only one woman per family; vaccination and child count clauses	Rs. 2,500 a month via Direct Benefit Transfer
Goa	Griha Aadhar Scheme	Married/widowed/divorced women at least 18	Resident for at least 15 years, income at least Rs.3 lakh, not in other similar schemes	Rs. 1,500 a month
Himachal Pradesh	Indira Gandhi Pyari Behna Sukh Sammaan	Women 18–60; domestic workers; daughters at least 21 years	State resident; women 18–60; domestic workers at least 100 days/year; daughters at least 21 years old	Rs. 1,500 a month
Jharkhand	Maiya Samman Yojana	Women 21–49	Jharkhand residents; 21–49; exclusions for govt employees/pensioners	Rs. 1,000 a month
Karnataka	Gruha Lakshmi	Women heads of BPL/APL/Antyodaya households	Female head in ration card; non-taxpayer; not govt employee	Rs. 2,000 a month
Madhya Pradesh	Ladli Behna Yojana	All women under 60, BPL and near BPL	MP resident; 23–60; married/divorced/widowed/abandoned; income at least Rs. 2.5 lakh; not pensioners or taxpayers	Rs. 1,000–2,000 a month (scaled)
Maharashtra	Mukhyamantri Mazhi Ladki Bahin	Women 21–65	Resident; income at least Rs. 2.5 lakh; non-govt/non-taxpayer; no four-wheeler; Aadhaar bound	Rs. 1,500 a month
Odisha	Subhadra Yojana	Women 21–60, EWS	Female 21–60; non-taxpayers; benefits student activity	Rs. 10,000 / year in two instalments (2024–29 total Rs. 50,000)
Puducherry (UT)	Grant of monthly financial assistance to women who are heads of families living Below Poverty Line (BPL)	Women below poverty line	Resident, age: 21–55, head of a BPL family, should have no other financial assistance, only woman per household	Rs. 1000 a month
Sikkim	Aama Sashaktikaran Yojana (SASY)	Non-working/single mothers	Sikkim resident; COI/Voter ID; non-working married/single mothers	Rs. 20,000 a year
Tamil Nadu	Kalaignar Magalir Urimai Thogai	Women/transgenders at least 21, heads of households	Resident at least 21; income at least Rs. 2.5 lakh; no car/ four-wheeler; power consumption less than 3.6 k units	Rs. 1,200 a month
			Resident; income less than Rs. 2	Rs. 2,500 a

Additional exclusions are common. Most states bar women from families owning cars/four-wheelers, paying income tax, or with government employees. Residency requirements demand five to 15 years of domicile, excluding migrant women. Some states add unique conditions-Sikkim requires women to be "non-working", and several states limit benefits to female household heads. Only one woman per family can receive benefits across all schemes, and Aadhaar linkage is mandatory in most states.

Economics of Household Labour

To understand the significance of these schemes, we must first acknowledge that national accounting systems systematically ignore unpaid care work, making women's economic contributions invisible.

The latest Time Use Survey (2024) shows that women in India still carry a heavy burden of unpaid domestic and care work. On average, women spend 289 minutes a day on housework, while men spend only 88 minutes. Women also spend nearly twice as much time on caregiving-137 minutes daily compared to 75 minutes by men. For women aged 15-59, this unpaid workload rises to 305 minutes a day. This leaves them with less time for paid work. Only 25% of women in this age group were engaged in employment during the survey period, compared to 75% of men.

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Even with better access to clean fuel, water, roads, and financial services, women's total unpaid work burden has barely changed. Most of their time still goes into cooking, cleaning, and caring for family members. Although this work is vital for households and society, it remains mostly unrecognised in economic terms.

Some studies estimate that women's unpaid work could be worth 15% to 17% of India's gross domestic product (GDP) (Nikore et al 2024). Yet, the monetary value assigned to this work remains modest. Most schemes offer between Rs. 1,000 and Rs. 2,500 per month.

These schemes effectively value women's household work at Rs. 10-Rs. 21 per hour, which is well below even state-level minimum wages for unskilled labour in India (which typically range from Rs. 250-Rs. 350 a day for eight hours; that is, Rs. 30-Rs. 44 an hour). While these schemes may not claim to compensate unpaid work in full, they do set a tacit benchmark for what this labour is "worth" in state policy terms.

Ideological Contradictions

When the state decides to compensate women for household work, it makes several implicit ideological claims that deserve scrutiny. The first is that household work constitutes "societal work" deserving public compensation. But this framing obscures a crucial question-societal for whom? Household work enables men's unencumbered participation in the formal economy.

This undervalued labour lies at the core of how economic systems function. Capitalist economies rely on unpaid care work to sustain the workforce; feeding, raising, healing, and supporting those who engage in waged labour-mostly men. This allows formal labour markets to extract value without paying for the costs of maintaining labouring bodies. Household labour is not peripheral to the economy but constitutive of it.

Yet these cash transfer schemes offer amounts far below what even the most exploited workers receive. If we consider the monthly transfers of Rs. 1,000-1,500 against the hours of care work women perform-cooking, cleaning, childcare, eldercare-the hourly rate falls well below minimum wage standards.

For example, domestic workers, who are among the most underpaid in the economy, earn significantly more than the monthly awards under these schemes. This disparity reveals that architects of these schemes are not seriously attempting to value care work as labour deserving fair compensation. If they were, women would qualify for at least minimum wages for their full-time household labour.

A telling test of these schemes' intentions lies in a simple question-would a man performing equivalent household work receive the same compensation? The eligibility criteria of most schemes suggest not. The focus on "homemakers", "married women", and "mothers" reveals that the state is not actually paying for care work per se. It is paying women for being women who do care work. It is a token acknowledgment that maintains rather than challenges the devaluation of their labour.

Recognition without Transformation

To be sure, these schemes can be defended from a feminist perspective as offering a degree of financial independence, especially to women with limited access to formal employment or assets. A regular cash transfer can enhance a woman's bargaining power within the household and provide a semblance of autonomy.

> Perhaps the most troubling aspect of these schemes is their potential to entrench rather than challenge the gendered division of household labour.

Yet, the symbolic value quickly falters when confronted with the reality-the amounts are meagre, and eligibility is often defined by a woman's relationship to a male household head. While the long-term implication of such schemes remains to be seen, its current form hardly makes a case for agency building or any claim of financial independence of women.

Perhaps the most troubling aspect of these schemes is their potential to entrench rather than challenge the gendered division of household labour. By compensating women for domestic work without challenging men's absence from it, these schemes risk sending a message-women belong in the domestic sphere, but they should be paid for it.

This is evident in the very names of many schemes, Griha Lakshmi (Goddess of the Household), Gruha Aadhar (Household Support), Mahtari Vandan (Mother's Respect), explicitly linking women's identity to domestic roles.

The cash transfer approach reflects what Silvia Federici (2012) critiques as a form of recognition without real transformation. Federici argues that unpaid housework is not simply reproductive, but productive labour. It sustains the very foundation of capitalist economies by generating labour power. Through everyday tasks like cooking, cleaning, caregiving, and emotional support, women produce and maintain the workers who are later exploited in the waged economy.

Importantly, the unwaged nature of this labour is not incidental; it is a strategic feature of capitalism. By excluding housework from the wage system, she points out, capitalism extracts immense value without payment, naturalises women's labour, and reinforces their economic dependence on male earners.

In this light, cash transfer schemes offer partial recognition of women's unpaid labour, but risk reinforcing the very structures they seek to address. By assigning monetary value to domestic roles without altering who performs them, such policies may entrench existing gender divisions instead of challenging them.

Policy Alternatives

Global examples offer both cautionary tales and potential pathways. Brazil's Bolsa Família and South Africa's Child Support Grant channel funds through women, yet still tie benefits to caregiving responsibilities (Hunter et al. 2020). In contrast, Nordic countries have invested in systems that socialise care through extensive public childcare, parental leave for both parents (Castro-García and Pazos-Morán 2016), and eldercare services. These approaches change norms, not just incomes Evidence from global initiatives demonstrates the superior outcomes of such structural approaches.

> Recent comparative analysis reveals that care infrastructure investments deliver better cost effectiveness than pure cash transfers for achieving lasting gender equality.

Community-based models offer another pathway-Italy's 14,000 social cooperatives democratically govern care provision, with Bologna delivering 85% of social services through this model. These cooperatives transform care work from invisible labour into a profession with fair wages and career advancement opportunities (Restakis 2010).

Recent comparative analysis reveals that care infrastructure investments deliver better cost effectiveness than pure cash transfers for achieving lasting gender equality. Hybrid approaches show particular promise, where cash transfers can be used as bridge financing while building care redistribution systems. Rwanda's Bandebereho Program achieved a reduction in men's violence against partners while increasing men's daily contribution in household work through targeted gender norm interventions (Doyle et al. 2018).

The evidence is clear-structural transformation through universal childcare, mandatory parental leave quotas for fathers, and community-controlled care cooperatives can create "virtuous cycles" to redistribute care responsibilities across genders and institutions, rather than merely compensating women for maintaining the status quo.

Yet in India's context, redistribution alone is insufficient. With only four in 10 women in the labour force, the country needs parallel investments in creating dignified employment opportunities for women.

Care infrastructure serves this dual purpose-it reduces women's unpaid burden while simultaneously generating jobs in the care economy itself. Public investment in childcare centres, eldercare facilities, and community kitchens can employ millions of women as trained care workers with fair wages and social security, transforming unpaid labour into professional work.

At best, cash transfers can be a modest step toward recognising women's unpaid labour, especially for those excluded from formal employment. They offer some degree of financial autonomy, but recognition is not the same as redistribution. Without a restructuring of who performs household work, women remain the default caregivers.

True change requires shifting not only resources but also responsibilities and creating pathways to decent work. Universal childcare, shared parental leave, job quotas in emerging sectors, and skills training programmes must work together to dismantle rather than reinforce the feminisation of poverty.

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