

May 13, 2026

## Making Unconditional Cash Transfers Gender Transformative

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*Research across 5 Indian states finds no evidence that unconditional cash transfers to women disincentivise employment or reinforce the gendered division of labour. This study holds that recognising women's unpaid work is the first step towards redistributing it.*

### Introduction and Context

Unconditional Cash Transfers (UCTs) to women have become a key plank of election promises in several state assembly elections in the past 5 years. Approximately 118 million adult women in 12 states comprising 17% of India's female population receive UCTs from their respective state governments, and four states have promised similar cash transfer schemes. They have been the subject of heated debate, with accusations of them being "freebies for votes" leading to states' fiscal distress (Times News Network 2022; Khaitan 2021).

Feminists, meanwhile, have been deeply sceptical of UCTs, expressing concerns that they disincentivise women's education and entry into paid employment, even while reinforcing the gendered division of labour. Based on our empirical research on UCTs in five states—Goa, Assam, West Bengal, Karnataka and Tamil Nadu—as well as a survey of research studies in other states contained in a national-level policy brief covering the 12 states implementing UCTs (Kotiswaran et al. 2025), we find no evidence that UCTs disincentivise education or paid employment or reinforce the gendered division of labour.

We view UCTs to women as signalling an unprecedented shift, indeed as an expansion of India's welfare regime, giving expression to the constitutional mandate of achieving gender equality. Normative, legal, and policy dimensions of this position are detailed elsewhere (Kotiswaran 2026). Even while feminist debates (including in this journal, Nishi-Singh 2026) on the desirability of UCTs are important, this article focuses on how to use an unprecedented political opportunity to engage with governments and advocate for gender transformative UCTs.

At the heart of our argument is that the redistribution of women's unpaid work is impossible without recognition. UCTs offer this recognition in explicit and implicit terms. In the discussion that follows, we set out a vision for how UCTs can become gender transformative.

### Scheme Design and Distributional Effects

States that now have UCT schemes are Goa, Assam, West Bengal, Tamil Nadu, Karnataka, Himachal Pradesh, Madhya Pradesh, Odisha, Maharashtra, Jharkhand, Chhattisgarh, and Haryana. States that have promised UCTs are Andhra Pradesh, Telangana, Delhi, and Punjab. The UCT amounts provided under state schemes range from Rs. 1,000 per month provided by Tamil Nadu and Chhattisgarh, to Rs. 2,500 INR per month paid by Jharkhand. West Bengal has the highest absolute number of promised beneficiaries at 2.2 crores, while Odisha covers the greatest proportion of its female voting population, with beneficiaries comprising 71% of female voters.

Access to UCTs must be made independent of marital status, as barring never-married women reinforces gendered norms around compulsory marriage.

UCTs in India are remarkably consistent in their eligibility and exclusion criteria. They are unconditional; that is, they do not require women to undertake any specific 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 and 21 and 60 and 65, and that they belong to economically weaker sections of society, with annual household income ranging between Rs. 2 and 3 lakh.

In several states, women are excluded if they belong to households where a member is a government employee, elected representative, pays income tax or goods and services tax (GST), owns land, owns a four-wheel vehicle for their own use, or owns certain appliances. In some states, women are excluded from the scheme if they or a household member receives benefits from an equivalent government scheme. In such cases, they 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 states, in mission mode. All schemes make monthly transfers, barring one scheme in

Odisha, 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 some permit cash transfers to multiple women in the same household. In some states, payment is restricted to one beneficiary per nuclear family unit (defined as husband, wife and dependent children). There would be more than one beneficiary if the household has 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 the Scheduled Castes, the Scheduled Tribes, and the Backward Classes, and from households with differently abled members. Women from marginalised groups can also receive differential amounts under these schemes. We summarise the key elements of these schemes in a national-level [policy brief](#).

## A Feminist Analysis of Cash Transfer Schemes in India

We approach unconditional cash transfers (UCTs) through a gendered lens and organise our suggestions into the following five categories.

### Adopting Gender-Sensitive Programme Design

Eligibility criteria: UCTs should be kept unconditional by avoiding eligibility criteria that are, in effect, conditions-such as the number of children or maintaining children's health status-which are typically onerous for women to meet. Access to UCTs must be made independent of marital status, as barring never-married women reinforces gendered norms around compulsory marriage. Governments might also 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 falls disproportionately on women.

Prioritising such households recognises the unpaid care work performed by both men and women, which could help disrupt the gendered division of labour and eventually make UCTs gender-neutral. It is also essential to exempt Accredited Social Health Activists (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 lack the job security or protections that permanent government employees enjoy (Yadav and Prasad 2021; Sundar 2025). If they are classified as volunteers for the purposes of labour law protections, they cannot be treated on a par with government employees for the purposes of UCT schemes.

UCTs should be made trans-inclusive and inclusive of gender non-conforming minorities. Offering differential levels of UCTs to specific communities must be reconsidered, as this could undermine solidarity between women. Governments must also assess the impact of budget trade-offs-particularly the use of ring-fenced funds for SC and ST communities in funding UCTs, as this can undermine the rights of women from marginalised communities. Some states have One Family/One Scheme mandates, which must be revisited. Finally, the names of UCT schemes often indicate familial relationships that reinforce gendered norms. Names that promote rights claims instead should be considered.

### Implementation: Registration, Verification, and Renewal

States must require that a woman have a bank account in her name to ensure her complete autonomy over UCTs. Registration mechanisms that require political intermediation-such as income certification from local members of the legislative assembly (MLAs) or members of Parliament (MPs), or MLAs on committees approving beneficiary lists-or that cultivate political patronage by linking access to electoral constituencies, must be avoided. Governments must reconsider onerous or repetitive registration processes that require documentation that is difficult to procure.

Govts. should make proactive efforts to improve women's financial literacy-including on savings, loans and investments, bank procedures, and predatory lending-and their access to financial infrastructure.

Every effort must be made to enable access, particularly for those who face obstacles in acquiring an Aadhaar card for lack of a residential address-such as destitute or homeless individuals, transgender persons, sex workers, newly married women from a different district or state without the necessary documentation, or women exiting marriages. Remedial measures, such as automatic registration at

the discretion of government officials or allowing registration after the necessary documents are obtained, are essential in these cases.

Governments must dispense with requirements for income and land certification. Instead, women should be allowed to provide a wide range of documentation to access UCTs, and applicants who already possess government-issued documents reflecting their socio-economic status-such as certain categories of ration cards-should be exempted from providing additional documentation. Recertifying eligibility annually-such as confirming that an applicant is still alive or that their income remains within specified limits-must not be made onerous. Women should not be asked to sign self-declarations or affidavits certifying 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.

Governments must provide helplines so that women can check on the status of their applications and payments. A transparent, time-bound verification process in which women receive clear reasons for rejection on a timely basis must also be provided. Effective and easily accessible complaint mechanisms and appellate processes to rectify errors are equally necessary. Scheme workers who support the registration and verification processes for UCTs must receive adequate, full, and timely remuneration. Personal data collected during registration-including iris scans, facial recognition data, Aadhaar details, and other biometric information-must be stored or shared only for the purposes of authentication. Beneficiaries should not be compelled by the government to sign away their personal data for all other future use.

### **Use of UCT Monies**

Women should have complete autonomy over the use of UCT monies. Savings habits can be encouraged through messaging rather than by mandate, which amplifies the truly unconditional nature of UCTs and promotes women's autonomy. UCT payments must be made on the same day every month to facilitate women's financial planning for their personal and household needs.

Governments must avoid criminal proceedings for the recovery of mistakenly allocated UCTs, prioritising civil remedies instead. They should avoid disbaring errant beneficiaries from access to other government schemes, eliminate recovery of unused monies in beneficiaries' bank accounts, and launch information campaigns to publicise to women that unused monies will not be recovered.

UCT amounts should be ring-fenced so that banks and creditors cannot use them for account maintenance charges or interest payments on loans. The home delivery of UCTs in areas where banking services are weak must also be made possible.

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

Going beyond electoral outcomes, governments must have a clearly stated and specific rationale for UCTs, which is frequently communicated to beneficiaries. Social messaging on UCTs as a means to recognise, reduce, and redistribute Unpaid Domestic and Care Work (UDCW) should be improved. Governments should facilitate community-based women's mobilisation-involving the beneficiaries themselves-to sustain the long-term realisation of UCT goals.

They should make proactive efforts to improve women's financial literacy-including on savings, loans and investments, bank procedures, and predatory lending-and their access to financial infrastructure. Investment in adult learning opportunities for women to improve numeracy and literacy skills is also necessary. UCTs should be rolled out in a phased manner, with the collection of baseline information before rollout-particularly for new beneficiaries-to enable robust monitoring and evaluation.

### **Recognising, Reducing, and Redistributing Unpaid Domestic and Care Work**

Preliminary studies on UCTs offer no evidence that they either disincentivise women's participation in the paid labour market or reinforce the gendered division of labour (Kotiswaran 2025a; 2025b; 2026). As of now, however, UCTs have not led to a dramatic shift in the social recognition, reduction, or redistribution of UDCW. Through these schemes, several states do offer either implicit or explicit recognition of women's UDCW, in line with Sustainable Development Goal (SDG) 5.4 (United Nations Department of Economics and Social Affairs 2025).

|| UCTs pave the path to a welfare regime that can assure a woman of an autonomous household, without having to rely on marriage to maintain herself and her dependents.

The state of Tamil Nadu, in its notification, articulates that the amount is awarded in recognition of women's UDCW (Government of Tamil Nadu 2023). The chief ministers of West Bengal and Jharkhand have both publicly stated this underlying rationale for their UCT

schemes (Banerjee 2022; Soren 2025). Other states implicitly recognise women's UDCW by highlighting women's role in ensuring family welfare. This recognition by political parties, irrespective of their ideology, is an opportunity to take seriously the gender-transformative potential of UCTs in realising the goals of SDG 5.4.

UCTs cannot be gender-transformative unless they are embedded in a feminist agenda for care. There should therefore be a concerted effort, alongside UCTs, to formulate state-specific and national-level care policies to realise SDG 5.4 by 2030. Education departments must pilot teaching modules in middle and secondary schools on the gendered division of labour, to sensitise children to the UDCW performed by women with a view to its redistribution-especially through the participation of boys (Flow India 2025).

The burden of unpaid work must be reduced through support for social provisioning, including subsidised food canteens. Governments must pilot efforts to reduce UDCW through the use of subsidised kitchen technology-for example, the Smart Kitchen or Easy Kitchen programme in Kerala-as well as community kitchens and laundromats (Explained Desk 2021; Web Desk 2024). Governments must invest in the care economy by building out the Palna infrastructure and scaling up rural crèches modelled on the Koosina Mane programme in Karnataka (Press Information Bureau 2025; The Hindu Bureau 2024).

Low-cost washing machines-such as the mechanical machines designed by the Washing Machine Project-reduce the time spent on washing clothes and could potentially attract men and boys to use them, resulting in the redistribution of a household task typically associated with women and girls.

### **Adopting a Rights-Based Approach to Care**

There is a need to recognise and protect the rights of care workers, whether in nursing, education, teaching, scheme work (ASHAs, Anganwadi workers and helpers), paid domestic work, paid childcare, or paid elder care. Similarly, women's UDCW performed within the family must be recognised through a regime of matrimonial property and fair and equitable division of assets on divorce.

### **Rethinking Welfare from a Rights Perspective**

The state must embed women's right to economic recognition of their UDCW through UCT payments in national and state legislation, so that these rights are secured for long-term impact despite changes in political dispensation (UN Women 2019). The Supreme Court has, in 2010 and 2021, reiterated the constitutional obligation to recognise women's UDCW:

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)

While allocating UCTs to one beneficiary per nuclear family or household is necessitated by fiscal constraints, states could aspire in the long run towards UCTs for every adult woman-since every woman, irrespective of her socio-economic status, performs UDCW throughout her life. States implementing UCTs must also conduct a gender audit of the state's welfare regime to prevent women's dependency on male relatives. This would mean, for example, reconsidering the practice of 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 reviewing marriage assistance schemes that reinforce traditional gendered expectations for young women.

There must be periodic consultations on the implementation of UCTs with beneficiaries, women's wings of political parties, civil society groups, women's organisations, and gender experts. Governments must undertake thorough and independent monitoring and evaluation studies, and ensure representation following the International Labour Organization's 5R framework through regular and rigorous monitoring and evaluation of UCTs from a gender perspective (UN Women 2022).

### **Addressing Macro-Economic Challenges**

While UCTs are valuable interventions in expanding the welfare regime in favour of women, there is also a need to enhance women's access to decent work opportunities, including home-based work, especially in rural areas. Women consistently worry about employment opportunities for youth. The state must also enforce laws against usurious and predatory lending practices of financial institutions,

especially microfinance institutions. There is a need to review the regulation of the alcohol industry and promote responsible drinking, given the high social, personal, and health costs of alcoholism. Finally, governments must invest substantially in education and health infrastructure, the lack of which forces poor families to take out usurious loans.

## Conclusions

Since independence, governments have implemented numerous schemes for girls from birth to 18 years of age, alongside efforts to support widows, destitute women, and elderly women past the age of 60. UCTs, however, target women in their adult years between 18 and 60, and are unconditional (Dutta et al. 2010; Sekher 2015; Godha and Hotchkiss 2022). India has high marriage and low divorce rates. Women have limited access to the labour market and experience a lopsided distribution of UDCW.

Consistent feminist advocacy to make UCTs gender-transformative can contribute to addressing the deeply embedded vulnerabilities and inequalities that Indian women face.

For a majority of women, the key site of labour is the home (Radhakrishnan and Singaravelu 2020; Waghmare 2025), leading to economic precarity (Press Information Bureau 2011; Biswas 2016; Fernandez and Puri 2023). UCTs pave the path to a welfare regime that can assure a woman of an autonomous household, without having to rely on marriage to maintain herself and her dependents.

To the extent that UCTs recognise women's UDCW, they can inaugurate cultural shifts in the gendered division of labour-for recognition of UDCW, after all, precedes its reduction and redistribution. UCTs can be further linked to livelihood options. Consistent feminist advocacy to make UCTs gender-transformative can contribute to addressing the deeply embedded vulnerabilities and inequalities that Indian women face.

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