

Study of Cash Benefit Transfer Schemes in Women's Accounts in Different States

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ABSTRACT

The status of women-centric transfer schemes implemented by various state governments for empowering women, providing economic independence, increasing economic participation and other purposes and their impact on financial inclusion of state governments have been studied. 13 crore 40 lakh women are getting the benefit of direct benefit transfer, women are being given the benefit of direct cash transfer at different rates in 14 states, cash transfer accounts for 3-12% of the state revenue which is more than Rs 2.11 lakh crore. To attract women voters in the elections, the benefit of cash transfer of Rs 1000 to Rs 2500 per month is being given, the tsunami of women-centric direct benefit transfer can have a bad effect on the financial health of states like Madhya Pradesh, Chhattisgarh, Maharashtra, Karnataka, Tamil Nadu, Odisha, Jharkhand, West Bengal, Delhi, Gujarat, Tamilnadu, Telangana, Assam, Hariyana and Himachal Pradesh. A large part of the revenue receipts is being spent on direct benefit transfer due to which other effective schemes are getting overshadowed.

Keyword: economic, women, freedom, budget, state, transfer, account, Yojana, cash, revenue, financial, Benefit, empowerment.

INTRODUCTION

Active participation of women in the country's economy strengthens their economic independence. When women have income in their hands, they will be empowered to take independent decisions and get the right to equality. In recent times, various states have been rushing to transfer cash benefits into the accounts of women. Axis Bank report shows that 13 crore 40 lakh women or 30% of the engaged female population of India are getting this benefit. A total of Rs 2.11 lakh crore is being given to women every year in 14 states, which is equal to 0.6 percent of the country's GDP. The cash benefit transfer in all the states accounts for more than 5% of the total government expenditure. There is a higher possibility of political gain from the cash transfer scheme in women's accounts. Many states are mired in debt but are still implementing such schemes with great vigor. Such schemes can have an adverse effect on the financial condition of the states. Reports show that the scheme implemented in 14 states contributes 3 - 11% of the total revenue receipts. Due to linking with Aadhaar, it has become easier to implement direct cash transfer schemes in bank accounts.

Direct Benefit Transfer was started on 1 January 2013, the cash transfer scheme was implemented in 507 schemes by the Central Government in 2019, but today this number has increased to 1206. Economists believe that cash transfer to women's accounts affects the budget of effective programs and expenditure on education, health, employment and other important items becomes stable. The scheme of cash transfer to women's accounts was implemented in 2022-23 only in the states of Assam and Bengal, but seeing the political benefits, other states are also implementing the cash transfer scheme.

Women-centric cash benefit transfer schemes in states :-

Sr. No.	State	Scheme/Yojana	Launch Year	Scheme Amount	Beneficiary women
1	Maharashtra	Mukhya Mantri Manzi Ladki Bahin Yojana	2023	1500 per month	2.52 crore

2	Jharkhand	Mukhya Mantri Maiya Samman Yojana	2024	2500 per month	520000
3	West Bengal	Lakshmi Bhandar Yojana	2021	1200 ST, Sc 1000 other per month	1.71crore
4	Madhya Pradesh	Mukhya Mantri Ladli Behna Yojana	2023	1500 per month	1.29 crore
5	Chhattisgarh	Mahatari Vandan Yojana	2024	1000 per month	69.30 lakh
6	Karnataka	Gruha Lakshmi Yojana	2023	2000 per month	1.33 crore
7	Telangana	Maha Lakshmi Yojana	2023	2500, LPG-500 subsidies per month	1.5 crore
8	Himanchal Pradesh	Indira Gandhi Pyari Bahna Shukh Samman Nidhi Yojana	2023	1500 per month	44924
9	Odisha	Subhadra Yojana	2024	10000 per year	1.7 crore
10	Gujrat	Namo Shri Yojana	2024	12000 per year	6 Lakh
11	Delhi	Mahila Samridhhi Yojana	2025	2500 per month	18 lakh
12	Hariyana	Lado Laxmi Yojana	2024	2100 per month	14.5 lakh
13	Assam	Orunodoi	2020	1250 per month	37.2 lakh
14	Tamil Nadu	Kalaigarnar Magalir Urimai Thogai Yojana	2023	1000 per month	1.06 crore

Source- Government websites of above mentioned 14 states Schemes.

Various state governments have launched cash transfer schemes with the aim of empowering women, eliminating financial disparities and promoting gender equality, which are as follows:-

Mazi ladki Bahin Yojana- The Maharashtra government is providing the benefit of direct benefit transfer of Rs 1500 per month to women aged between 21 and 65 years. The objective of which is to provide economic independence to the women of the state, to improve their health and nutrition level. This scheme has been started in July 2024, in which it has been ensured that the women of economically weaker sections are given its benefits every month.

Maiya Samman Yojana- The Jharkhand government has implemented the Maiya Samman Yojana with the aim of financial security of women by transferring ₹ 1000 every month directly into the accounts of women aged 21 - 49 years. This scheme has been started to empower women from economically weaker sections and improve their standard of living.

Lakshmi Bhandar Yojana- The West Bengal government has launched Lakshmi Bhandar Yojana in 2021 with the aim of providing financial assistance to women from economically weaker sections. Women aged 25 to 60 years enrolled in the Swasthya Sathi scheme are being given ₹ 1200 per month if they belong to Scheduled Caste or Scheduled Tribe (ST \SC) families and ₹ 1000 per month for other categories. More than 1.5 crore families in West Bengal are getting financial benefits from this scheme. Monthly financial assistance to women heads is being transferred to bank accounts linked to Aadhaar. Permanent or retired government employees of the Center or State will not be eligible in this scheme.

Ladli Bahana Yojana- In the year 2023, the Madhya Pradesh government has started the Ladli Behna Yojana to transfer ₹ 1000 cash per month to women aged 23 to 60 years with the aim of increasing the economic independence of women. This is an effective step towards strengthening health and nutrition and economic self-reliance, it will develop means of self-employment and livelihood. Women's work participation in Madhya

Pradesh is very low, in rural areas 23.3% women out of 57.7% men are working, whereas in urban areas only 13.6% women out of 55.9% men have work participation. In this situation, Ladli Behna Yojana is effective in empowering women economically.

Mahatari Vandan Yojana- With the aim of empowering economically poor women in the state of Chhattisgarh from 2024, Mahtari Vandan Yojana is a scheme to transfer ₹ 1000 cash per month to women between the ages of 21 and 60 years, it includes aspects of women empowerment and helping in raising their children, health improvement etc. It has been implemented in the direction of discrimination against women in society, inequality, strengthening economic independence, promoting empowerment, providing decision-making ability.

Gruha Lakshmi Yojana- Gruha Lakshmi Yojana Karnataka Government provides financial assistance to the female head in which she is listed as the head of the family in the ration card, below poverty line (BPL) or above poverty line (APL) families are being transferred ₹ 2000 cash per month to the female head with the aim of managing household expenses and improving their quality of life. The scheme launched by the Women and Child Development Department of the Government of Karnataka in August 2023 has been started to increase the economic welfare of women in the poor and to move them towards self-employment.

Maha Lakshmi Yojan- Telangana government has launched Mahalakshmi Yojana to empower women below poverty line. Female heads of BPL, APL or other marginalized category families will get Rs. 2500 cash transfer per month, Rs. 500 gas cylinder and free travel in TSRTC buses across Telangana. Subsidy and financial assistance to eligible women beneficiaries will be transferred directly into their bank accounts. Government employees or income tax payers are not eligible for this scheme.

Indira Gandhi Pyari Bahana Sukh-Samman Nidhi Yojana- To honour the contribution of women in the development and preservation of cultural heritage and to ensure economic empowerment and self-reliance of women, Himachal Pradesh government has launched Indira Gandhi Pyari Behna Sukh Samman Nidhi Yojana. Women between the ages of 18 and 59 are being given ₹1500 per month. With this scheme, women will not be dependent on others for their personal expenses. They will be able to take better care of their health and family. Women's participation will increase towards men and they will be able to take decisions.

Subhdra Yojana- Subhadra Yojana is a women-centric welfare scheme whose main objective is to provide financial assistance to women from economically weaker sections, thereby promoting economic empowerment. Every year ₹10000 cash is being transferred to eligible women between the ages of 21 and 60 years. This scheme is being given to women in two installments in a year. Women from income tax paying families have been kept out of this scope. Every female head will get ₹50000 in a period of five years. The first installment of this amount of ₹5000 is being transferred on International Women's Day and the second installment of ₹5000 is being transferred on Raksha Bandhan. This scheme has been made for five years 2024 - 2029, eligible women have been provided Subhadra debit card for transaction convenience.

Namo Shri Yojana- The Government of Gujarat has a scheme to transfer cash amount of ₹12000 per year in three equal installments to pregnant women and mothers of Scheduled Caste, Scheduled Tribe and BPL category for the purpose of their health and nutrition. The aim of Nammo Shri Yojana is to reduce maternal and infant mortality rate, i.e. to make arrangements from conception to upbringing of children. This scheme is being run under the process of promoting institutional delivery of women, giving birth to children in government or private hospitals etc.

Mahila Samriddhi Yojana- In 2025, the Delhi government is starting a scheme to transfer cash of Rs 2500 per month to women with household income less than Rs 2.5 lakh. A budget amount of Rs 5100 crore has been allocated by the Delhi government for this scheme. Women between the ages of 21 and 60 are being brought under the ambit of this scheme. Women who have been living in Delhi as working people for the last 5 years will get its benefit. Women from income tax paying families will not get its benefit. Women holding BPL cards are getting the benefit of Mahila Samridhi Yojana. About 15 to 20 lakh women in the national capital will get the benefit of this scheme.

Lado Lakshmi Yojana- Haryana government has launched Lado Laxmi Yojana to provide financial assistance of ₹ 2100 per month to women in the age group of 18 to 60 years to make women more independent so that they can get education, health and self-defence. With the benefits of this scheme, women can improve their financial condition by starting their own business.

Orunodoi Yojana- Orunodoi Yojana has been started by the Government of Assam on 2 October 2020. In which an amount of 1250 per month is being provided to the women of the state for the purpose of fulfilling their essential needs (medicine, pulses, sugar and others).

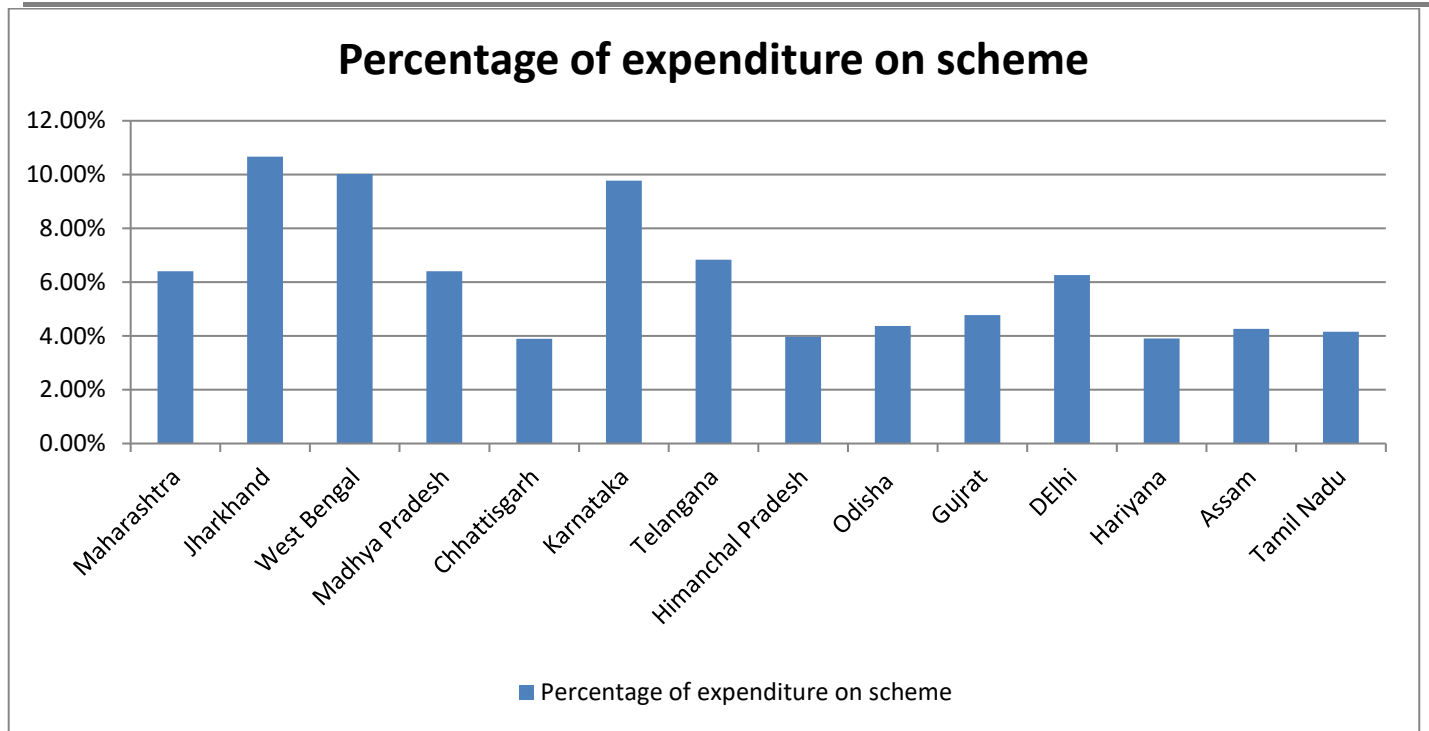
Kalaighnar Magalir Urimai Thogai Yojana- The Tamil Nadu government has launched the Kalaighnar Magalir Urimai Thogai scheme (Kalaighnar Women's Rights Grant Scheme), under which women of the state will be given ₹1000 per month and ₹12000 per year. With the aim of improving the standard of living of women, helping them to live a life with self-respect and eradicating poverty, the benefits of this scheme are being transferred to the bank accounts of unmarried women, widows and female heads of the family.

State finances of cash benefit transfer :- The financial condition of the states is affected by the cash benefit transfer by many states; the benefit transfer is more than Rs 2 lakh 11 thousand crores which is 0.5% of the gross domestic product. The financial condition of the states due to such a scheme has been highlighted through tables and graphs-

Financial status of women-centric cash benefit transfer scheme of states in the session 2025-26

Sr.No	State	Scheme\ Yojana	Estimated Total Revenue Budget 2025-26(in crore)	Total Expenditure on the Scheme by States (in crore)	Percentage of expenditure on scheme
1	Maharashtra	Mukhya Mantri Manzi Ladki Bahin Yojana	560964	36000	6.41%
2	Jharkhand	Mukhya Mantri Maiya Samman Yojana	125153	13363	10.67%
3	West Bengal	Lakshmi Bhandar Yojana	266060	26700	10.03%
4	Madhya Pradesh	Mukhya Mantri Ladli Behna Yojana	290879	18669	6.41%
5	Chhattisgarh	Mahatari Vandan Yojana	141000	5500	3.9%
6	Karnataka	Gruha Lakshmi Yojana	292647	28608	9.77%
7	Telangana	Maha Lakshmi Yojana	229721	15710	6.83%
8	Himanchal Pradesh	Indira Gandhi Pyari Bahna Shukh Samman Nidhi Yojana	42343	1685	3.97%
9	Odisha	Subhadra Yojana	232000	10145	4.37%
10	Gujrat	Namo Shri Yojana	251553	12000	4.77%
11	Delhi	Mahila Samriddhi Yojana	81546	5110	6.26%
12	Haryana	Lado Laxmi Yojana	127817	5000	3.91%
13	Assam	Orunodoi Yojana	117226	5000	4.26%
14	Tamil Nadu	Kalaighnar Magalir Urimai Thogai Yojana	331569	13807	4.16%

Sources- Annual Financial Statement, of above mentioned 14 states Schemes Budget Documents 2025-26; PRS



Due to the benefit of cash benefit transfer to women by various state governments, the financial condition of the states and the expenditure made on the scheme and the percentage of that expenditure is reflected in this table. If we look at the data, how much part of their revenue income are the state governments giving direct benefits to women in the budget of the year 2025-26. Out of the revenue income of the year 2025-26, the state of Jharkhand has made a provision of spending Rs 13363 crore in the Maiya Samman Yojana, which is 10.67% of the total revenue budget. In the same sequence, there is a provision of giving a benefit of Rs 26700 crore on the Lakshmi Bhandar scheme of West Bengal, which is 10.03% of the estimated total revenue. A benefit of Rs 28608 crore is being given on the Lakshmi Griha Lakshmi Yojana of Karnataka, which is 9.77 percent of the total estimated revenue. These three states are in a position to give a large part of their revenue budget to women directly, due to which 0.9 percent of the GDP of these states is being spent. Chhattisgarh is the state that provides the least women-centric cash benefits. It has made a provision of Rs. 5500 crore for Mahtari Vandan Yojana, which is 3.9% of the total revenue receipt. Haryana has made a provision of Rs. 5000 crore for Lado Laxmi Yojana, which is 3.91% of the total revenue and the total expenditure on Indira Gandhi Pyari Behna Sukh Samman Nidhi operated in Himachal Pradesh is Rs. 1685 crore, which is 3.97% of the total revenue receipt. These three states have given plans to give less benefits to their eligible women from their total revenue. Rest of the states are Madhya Pradesh which has 6.41% of the total revenue receipt, Maharashtra also has 6.41%, Odisha has a provision of 4.37% expenditure on Subhadra Yojana, similarly Tamil Nadu has 4.16%, Telangana has a provision of 6.83% on Mahalakshmi Yojana. Namo Shri Yojana in Gujarat has a 4.77% share, Oraondoi in Assam has 4.26% and Mahila Samriddhi Yojana in Delhi has 6.26% share in the total revenue receipt. It is clear from the above facts that all these states are giving a huge part of their budget as benefits to women. This is affecting the budgets of these states, that is, the expenditure on other items is getting limited. A report of the State Bank of India says that the tsunami of women-centric schemes is damaging the finances of these states. The expenditure provision on these schemes is 3-11% of the revenue receipts of the states, this is likely to have a long term impact on the welfare expenditure and finances of the states.

Impact of Cash Benefit Transfers

Both positive and negative effects are seen from the transfer of cash benefits to women's accounts. If we look at the positive aspect, then these schemes promote economic empowerment, that is, women are becoming economically empowered. Dependence on others for essential basic needs is decreasing. Being economically empowered strengthens the leadership ability of women and they can easily do the management work towards home and society. Education improves the health and nutrition level, which also has a positive effect on the health of children and the welfare of the family. When cash comes into the hands of the poor, they fulfill their basic needs, due to which the scope of poverty keeps on decreasing.

when cash comes into the hands of women, their awareness towards the nation increases and they also start contributing to political participation. The United Nations said in its study that if women are to be made strong and progressive, then investment on women's resources is very important so that they can get connected to financial inclusion, get employment as per their need, can maintain a balance between work and life in their lifetime, can be aware of their rights and security. Cash transfers increase domestic consumption, which boosts demand in the economy. The Economic Survey 2025 mentions that cash benefit transfers by various states have increased rural consumption by 10% and beneficiaries have spent money on basic necessities such as food, clothing and education. These schemes are eliminating the problem of middlemen, which has reduced corruption and leakage in welfare delivery systems. This has increased flexibility in expenditure and ensured better use of resources. Now awareness of the banking system is being seen among women.

If we look at the negative aspects of these schemes, then in order to influence the female voters, many states are giving direct benefits to women by spending a large part of their revenue expenditure in view of electoral gains. Many analysts believe that these schemes will increase the fiscal deficit and borrowing practices of the states. This may have a bad effect on financial stability. This will also increase pressure on the Centre. According to the report, more than Rs 2 lakh 11 thousand crore is being provided for women-centric cash benefit transfers being operated in 14 states, which is 0.6% of the GDP. These schemes are an initiative to empower women, but this will increase the dependence of the beneficiaries towards the state and they will remain as a parasitic class, their working capacity will decrease. This scheme provides immediate benefits but will increase the long-term economic impact, which will increase the excessive burden on the finances of the states. Cash benefit transfer will increase the flow of money, due to which there is a high possibility of inflation. Fiscal burden will increase and capital expenditure will decrease, meaning expenditure on consumption will be higher and productivity will decrease, which may have an adverse effect on the infrastructure of the states.

Challenges

There are many challenges that can be seen in the women-centric cash benefit transfer scheme. First of all, there is a lack of financial inclusion, that is, even today women have limited access to banking services and they lack financial literacy. Women are still dependent on others for banking transactions. According to the report of the Ministry of Statistics and Program Implementation, the share of women accounts in the total banks of the country is 39.2%. Bank accounts of women in rural areas are 42.5%. This makes it clear that women are still far away from the banking system, due to which many eligible women may remain deprived of this scheme. Even today women are bound by social norms due to which they are becoming victims of neglect, that is, four walls come in the way of receiving cash benefit transfer. Women are still afraid of going out of the house or going to public places. On the other hand, the challenges faced by the states in implementing or operating this scheme are to ensure adequate financial resources, strong infrastructure is necessary, along with this there should be efficient administration which can take this scheme to the ground.

Solution

There should be adequate financial resources for the cash benefit transfer scheme to women run by the states so that other important works of the states are not affected i.e. financial stability should not be adversely affected. For the successful operation of this scheme, there should be a strong monitoring committee which can prevent fraud or its misuse. The administrative structure should be strong so that this scheme can be implemented successfully. Financial literacy should be provided to women so that they can easily access the financial system and banking sector, and can easily process transactions. Women should be encouraged to take advantage of the direct cash benefit transfer scheme so that social discrimination and cultural differences can be removed.

CONCLUSION

The cash benefit transfer scheme by the states is promoting economic empowerment of women. Through this, women are gaining financial autonomy and increasing their decision making capacity, but this scheme is not aimed at economic empowerment by the states but it is more seen as having political objective. Such schemes are being implemented in those states where there is an election atmosphere, while other states are lagging behind

in giving benefits under such schemes. The states which are implementing this scheme may face financial crisis and lack of proper labour force among women may also be seen, that is, there may be dependent labour force.

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