



INTERNATIONAL RESEARCH JOURNAL OF HUMANITIES AND INTERDISCIPLINARY STUDIES

(Peer-reviewed, Refereed, Indexed & Open Access Journal)

DOI : 03.2021-11278686

ISSN : 2582-8568

IMPACT FACTOR : 8.428 (SJIF 2026)

“FROM CHAI MONEY TO BRUNCH MONEY: A comparative Evaluation of women Welfare Cash Transfer Schemes in Indian states.”

Ms. Anjali Tiwari

Economics Student,
Vivekanand Education Society's,
College of Arts, Science and Commerce,
(Autonomous), Mumbai (Maharashtra, India)
{OWNER OF RK TUTORIALS}

Mr. Akhilesh Prajapati

BSC. IT,
MSC. MATHEMATICS,
OWNER OF SRP TUTORIALS, Mumbai
(Maharashtra, India)

DOI No. **03.2021-11278686** DOI Link :: <https://doi-ds.org/doi/10.2026-73852827/IRJHIS2602013>

Abstract:

In recent years, Indian states increasingly adopted woman-centric cash transfer schemes aimed at enhancing financial security and social welfare. These direct benefit transfer programmes provide monthly financial assistance to women from economically weaker sections. However, the magnitude of benefits varies considerably across states, raising questions regarding adequacy, fiscal sustainability, and empowerment outcomes. This study undertakes a comparative analysis of five Indian states: Delhi, Haryana, Karnataka, Maharashtra, and Odisha to evaluate whether these schemes function merely as well-for-major or serve as genuine instruments of women empowerment. Using secondary data from state budgets, government portals, and policy reports, the paper analyses interstate disparities in benefit levels, fiscal capacity, and empowerment impact. The findings suggest that while cash transfers provide short-term economic relief and improve financial inclusion, they remain largely consumption-oriented. Sustainable empowerment requires integration with skill development, education, and employment policies.

Keywords: Women Empowerment, Direct Benefit Transfer, Welfare Economics, Public Policy, Gender and Development India

Introduction:

Women empowerment has become a central focus of development policy in India despite steady economic growth. Women continue to face structural barriers such as financial dependency, low labour force participation, wage inequality, and limited decision-making authority within households. According to National Service, female labour force participation remains significantly lower than male participation, highlighting persistent gender disparities. To address these challenges, several state governments have introduced women-specific direct benefit transfer schemes. These programmes provide unconditionally monthly cash assistance directly into women's bank accounts. The objective is to strengthen their financial autonomy, improve household welfare, and enhance social dignity. However,

the financial magnitude of assistant defeats sharply across by some state provides relatively higher monthly benefits others offer modest amount that badly cover basic expenses. Using the metaphor “Chai money to Brunch money” this paper evaluates whether these schemes symbolize minimal subsistence support or meaningful financial empowerment.

Literature Review:

The literature on cash transfer programs suggests that such schemes can play a crucial role in poverty reduction and consumption smoothing. Studies on Direct benefit transfers in India indicate improvements in Transparency, reduction of leakages and increased financial inclusion.

Research on women focus transfers highlights several positive outcomes increased household expenditure on food and education, improved bargaining power of women, Greater control over personal spending, enhanced participation in financial systems.

However, scholars drawing from Amartya Sen’s capability approach argue that empowerment must be major beyond income. True empowerment includes access to education, health care, employment mobility and social participation.

Critics also warn against the political economy of populism unconditional transfers introduced around election cycles may serve electoral incentives rather than developmental goals. Furthermore, long term dependency without productivity linkage may weaken fiscal discipline this study contributes to the literature by offering a state wise comparative perspective that connects fiscal capacity with empowerment outcomes.

Objectives of the Study:

1. To compare women centric cash transfer schemes across selected Indian states.
2. To analyse disparities in monthly benefit and fiscal allocation.
3. To evaluate the empowerment potential of these schemes.
4. To examine whether such programmes function as welfare support or structural empowerment tools.
5. To identify policy gaps and suggest reforms.

Research methodology:

Research design –

The study adopts a descriptive and comparative analytical research design it evaluates state level scheme through interstate comparison and policy interpretation.

Nature of data –

The studies based entirely on secondary data sources including-

State budget documents {2023 -24}, {2024 -25}.

Official Government scheme Portals.

PRS legislative research Reports.

RBI State Finance Reports.

Academic articles on DBT and women empowerment.

Selection of states –

Five states were selected based on-

Existence of prominent cash transfer schemes

Fiscal diversity

Regional representation

Political and economic variation

Selected states are – Delhi, Haryana, Karnataka, Maharashtra and Odisha.

Tools of Analysis –

Comparative financial analysis

Annual benefit computation

Policy evaluation framework

Empowerment dimension analysis

Qualitative interpretation

Limitations –

Based on secondary data only.

Does not major real time beneficiary experience.

Inflation adjusted analysis not conducted.

Political motivation not empirically tested.

Overview of Selected State Schemes: -

State Scheme Name	Monthly Benefit	Annual Benefit
Delhi Ladli Scheme	2500 Rs	30,000 Rs
Haryana Ladli Behna	2100 Rs	25,000 Rs
Karnataka Gruha Lakshmi	2000 Rs	24,000 Rs
Maharashtra Ladki Bahin	1500 Rs	18,000 Rs
Odisha Mission Shakti – linked support	833 Rs	9,996 Rs

All schemes operate through Direct Benefit Transfer to women’s bank accounts and target low – income households.

Comparative Analysis: -

Financial Disparity –

The difference between Delhi and Odisha amounts to nearly 20,000 Rs annually. For economically weaker households this gap significantly affects purchasing power. States with higher per capita income allocate greater fund towards welfare schemes reflecting fiscal strength.

Fiscal Sustainability –

Higher benefits states face larger budgetary burdens. Long -term sustainability depends on revenue growth and debt management. Lower benefit states maintain fiscal prudence but offer limited transformative impact.

Cost of living Factor –

Urbanised states like Delhi have higher living costs partially justifying higher transfer however the gap remains substantial even after adjusting for regional price differences.

Empowerment Indicators –

Economic autonomy- Higher transfers increase women’s contribution to household expenses.

Financial inclusion- DBT ensures banking exists and formal financial participation.

Capability expansion - Limited integration with employment or skill development restricts long term empowerment.

Welfare VS Empowerment Debate: -

Cash transfers Provide immediate relief and improve consumption capacity however empowerments it’s multidimensional true empowerments requires, Education, Health security, Skill development, employment opportunities, social mobility. Current schemes remain largely consumption driven rather than prediction driven thus while higher transfer move from chai level toward brunch level dignity structural transformation remains incomplete.

Challenges and Criticisms: -

1. Fiscal burden on states-

High value cash transfers scheme significantly increase revenue expenditure particularly in state with limited tax basis persistent expansion without corresponding revenue growth may widen physical deficits and constraint long term developmental spending.

2. Political populism concerns-

Many schemes are introduced or expanded around election cycles raising concern about vote-bank politics when, welfare design is driven by political incentives rather than developmental outcome long term policy coherence may weaken.

3. Exclusion and inclusion errors-

Targeting mechanisms often rely on income certificates or socio-economic databases that may be outdated as a result genuinely deserving beneficiaries may be excluded, while relatively better of household may be included.

4. Lack of productivity linkage-

More schemes are unconditional and not connected to skill acquisition entrepreneurship or employment generation without productivity enhancement transfers risk remaining consumption oriented rather than income generating.

5. Risk of dependency -

Continuous unconditional transfers may create a psychological or financial dependency among beneficiaries while short term support is essential over reliance on cash assistance can reduce motivation for labour force participation in some context.

Critics argue that excessive welfare spending may crowd out investment in Education and Infrastructure.

Policy Suggestions: -

1. Link cash transfers with skill development programs –

States should integrate DBT schemes with vocational training and digital skill initiatives this will convert passive financial support into an active pathway towards sustainable income generation.

2. Introduce Inflation – indexed benefits –

Given rising level leaving cost fix nominal transfers gradually rules real value over time indexing benefits to inflation would preserve purchasing power and maintain policy relevance

3. Create national minimum support guidelines-

A centrally recommended minimum benchmark for women focus transfer could reduce extreme interstate disparities such guidelines will promote equity while allowing state fiscal flexibility.

4. Strengthen financial literacy initiatives –

Cash transfers alone do not ensure effective financial management training in budgeting savings insurance and digital payments can enhance long term empowerment outcomes.

5. Integrate schemes with employment and entrepreneurship programs -

Linking beneficiaries with self- help groups microcredit networks and startup assistant programmes can transfer welfare into economic participation this approach aligns with capability expansion principles.

6. Conduct periodic impact evaluations –

Independent evolution study should assess change in decision making power labour participation in household welfare evidence-based feedback would help redesign schemes for deeper empowerment impact.

Conclusion:

Women centric cash transfer schemes represent an important step towards financial inclusion in short term security however significant interest rate disparities reflect uneven fiscal capacity and policy priorities higher transfer improves dignity and bargaining power but do not automatically guarantee structural empowerment for sustainable gender equality cash transfer must be integrated with long term development policies the metaphor from “Chai money to brunch money” effectively captures the gradient of financial support but even the highest category does not fully achieve transformative empowerment.

References:

1. Source: National Portal of India <https://share.google/8sycjatT4tdR70Sox>
2. Source: PRSIndia <https://share.google/U2Q8gQUa1NTggelpT>
3. Source: RBI <https://share.google/idGWDnZoaJN6nWnUM>
4. Source: ResearchGate <https://share.google/83zuVBjnfNNt8yPh>
5. Source: ies.gov.in <https://share.google/fxaRXoYbCEQdn0aUJ>
6. Source: Delhi WCD <https://share.google/M6oNHxoF5srUvIBN>
7. Source: Directorate of Social Justice & Empowerment, Haryana
<https://share.google/EHSFL2Ixr7q9rIl2F>
8. Source: ಕರ್ನಾಟಕ ಸರ್ಕಾರ <https://share.google/NBnZYfVzSsGoPyYfR>
9. Source: मुख्यमंत्री - माझी लाडकी बहीण योजना <https://share.google/9bnyBaqp8PQ3pODlr>
10. Source: Department of Mission Shakti <https://share.google/7zca17cXsl4Tgm8Ib>

