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GENERAL STUDIES 2: GOVERNANCE

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CASH TRANSFER SCHEMES FOR WOMEN AS NEW POLL PLANK

Introduction to Cash Transfer Schemes

- Cash transfer schemes targeting women have become a key feature of political campaigns in recent Indian elections, particularly in Maharashtra and Jharkhand. Maharashtra's *Mukhyamantri Majhi Ladki Bahin Yojana* offers ₹1,500 per month to eligible women, while Jharkhand's *Mukhyamantri Maiya Samman Yojana* provides ₹1,000 per month.
- These initiatives are part of a broader trend, with 14 Indian states implementing similar programs, reaching nearly 20% of the adult female population. As cash transfers for women gain traction, they have emerged as a powerful tool in political messaging, drawing attention to women's rights and welfare.

Why Cash Transfer Schemes Are Gaining Popularity

Increasing Women's Political Influence

- Women's political influence in India has grown significantly, with voter turnout for women rising from 47% in 1962 to 66% in 2024. Women voters are increasingly casting ballots independently, creating a substantial political constituency.
- This shift has prompted political parties to focus more on policies that appeal to women, as reflected in the swift passage of the women's reservation bill and the heightened focus on the concept of 'Nari Shakti' (women power). These cash transfer schemes are strategically designed to cater to this growing demographic.

Efficiency Through Direct Benefit Transfer (DBT)

- One of the primary advantages of these schemes is their use of Direct Benefit Transfer (DBT), a technology-driven system that ensures cash is transferred directly to beneficiaries, bypassing intermediaries and reducing corruption.
- DBT allows for a more efficient delivery of welfare, fostering a direct connection between the government and citizens, which helps boost political leaders' popularity and individual loyalty. This system is part of a "techno-patrimonial" model where technology enhances the government's appeal.

Quick Results and Political Messaging

- Unlike large, long-term infrastructure projects, cash transfers provide quick and visible results. These transfers can immediately impact voters' lives, making them a powerful political tool. Regular payments serve as reminders of the government's "benevolence" and



reinforce the political party's image as a provider of welfare. This quick response is a strategic move to boost political messaging and maintain electoral support.

Wider Issues in Welfare Design

- While cash transfer schemes are gaining popularity, there are concerns about the lack of innovation in welfare strategies. Most states are adopting similar DBT-based schemes, which may indicate a trend toward uniformity but also a lack of diverse approaches to addressing socio-economic issues.
- Opposition parties are also adopting similar schemes, signaling the ruling party's influence in shaping welfare norms. However, this focus on efficiency often overlooks the importance of building state capacity, leaving citizens reliant on private services for basic needs instead of strengthening public institutions.

Criticism of DBT Schemes

Despite their appeal, DBT schemes face several criticisms.

- **Limited Impact on Structural Issues:** DBTs address immediate financial needs but fail to tackle deeper systemic issues like inadequate healthcare or education infrastructure. These transfers are not a substitute for long-term solutions to these foundational problems.
- **Exclusion Errors:** Due to issues such as lack of documentation, technical glitches, or poor digital literacy, many eligible beneficiaries may be excluded from these schemes. This creates gaps in the delivery of welfare benefits.
- **Dependency Risks:** Regular cash transfers may foster a dependency culture, where recipients rely on the government instead of developing self-reliance or participating in broader economic opportunities.
- **Shift to Privatization:** DBT schemes may also encourage citizens to turn to private services rather than depending on or improving public systems, leading to a shift away from state-driven welfare to privatized solutions.

Conclusion

- Cash transfer schemes like the *Ladki Bahin Yojana* and *Maiya Samman Yojana* represent a dominant trend in India's welfare policies, highlighting the growing influence of women in politics and the efficiency of DBT in delivering immediate benefits. However, these schemes come with several criticisms, including limited long-term impact on structural issues, exclusion errors, and a risk of dependency.
- As this trend continues to evolve, its implications for India's welfare policies, equity, and governance will be crucial in shaping the future of social security in the country. Whether this model will evolve or be replaced with more comprehensive welfare strategies will determine its long-term sustainability and effectiveness.