

From Welfare to Empowerment: Evaluating State-led Initiatives for Women in India

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Abstract:

India's approach to women's development has moved, in policy language at least, from a welfare model that treated women as recipients of protection towards an empowerment model that seeks to expand their resources, agency, and voice. This paper evaluates that transition by examining major state-led initiatives, namely Beti Bachao Beti Padhao, the Pradhan Mantri Jan Dhan Yojana, the Pradhan Mantri Matru Vandana Yojana, the Pradhan Mantri Ujjwala Yojana, the Deendayal Antyodaya Yojana–National Rural Livelihoods Mission and Mission Shakti, alongside state programmes such as Kanyashree Prakalpa, Kudumbashree and recent unconditional cash transfers. Drawing on Kabeer's framework of resources, agency and achievements and Moser's typology of gender policy approaches, the study undertakes a structured desk review of national survey data, policy documents and peer-reviewed evaluations. The findings show substantial gains in financial inclusion, schooling and access to clean cooking fuel, but slower progress in the quality of paid work, asset ownership and freedom from violence. Programmes that combine material resources with collective organisation and norm change appear more likely to strengthen agency than schemes confined to transfers. The paper concludes that empowerment outcomes depend less on the number of schemes than on their convergence, outcome-based monitoring and gender-transformative design.

Keywords: women's empowerment; welfare state; gender policy; self-help groups; cash transfers; capability approach; India

1. Introduction

The Constitution of India commits the state to gender equality in unusually direct terms. Article 14 guarantees equality before the law, Article 15(3) permits special provisions for women and children, Articles 39 and 42 direct the state towards equal livelihood opportunities and humane conditions of work and maternity relief, and Article 243D reserves seats for women in panchayats. Seven decades on, the distance between these commitments and women's lived realities remains considerable. The World Economic Forum (2025) placed India 131st among 148 countries in its Global Gender Gap Index, having ranked it 129th among 146 countries a year earlier, and household surveys continue to record low rates of women's paid employment, unequal ownership of assets, and persistent gender-based violence (International Institute for Population Sciences [IIPS] & ICF, 2021).

Over the same period, the vocabulary of state action has changed. The early welfare institutions of the 1950s, such as the Central Social Welfare Board, treated women mainly as mothers and dependants who

needed protection and services. From the 1970s, and more decisively after the National Policy for the Empowerment of Women (Ministry of Women and Child Development [MWCD], 2001), official documents began to speak of women as agents of development. Contemporary flagship programmes, from Beti Bachao Beti Padhao to Mission Shakti, are routinely framed as instruments of "women-led development".

This paper asks whether the shift from welfare to empowerment is substantive or largely semantic. Three questions guide the analysis. First, how have major state-led initiatives conceptualised women as beneficiaries, as citizens, or as agents? Second, what do available data indicate about changes in women's resources, agency and achievements during the period in which these initiatives operated? Third, which design features appear to be associated with empowering rather than merely supportive outcomes? The paper does not claim to identify causal effects for every scheme; it brings a widely used framework into dialogue with national data and rigorous evaluations, and indicates where evidence is strong, thin, or absent.

Section 2 sets out the conceptual framework, Section 3 the methodology, and Section 4 the history of gender policy. Sections 5 to 7 examine national and state initiatives and their outcomes, and Sections 8 to 10 present the discussion, recommendations and conclusion.

2. Conceptual Framework and Literature Review

2.1 From welfare to empowerment in gender policy

Feminist development scholarship has long distinguished between policies that support women in their existing roles and policies that alter the terms on which women participate in economic and political life. Buvinić (1983) described the welfare approach as one that casts women as passive recipients of assistance, principally in their roles as mothers. Moser (1993) later offered a widely used typology of five approaches, namely welfare, equity, anti-poverty, efficiency and empowerment, each carrying a different theory of why women matter to policy and a different set of instruments. Molyneux (1985) contributed a parallel distinction between practical gender interests, which arise from women's immediate needs within the existing division of labour, and strategic gender interests, which involve challenging that division itself. The notion of empowerment as a goal of development entered mainstream policy discourse through the Third World feminist network DAWN, whose founding statement argued for transforming the structures that reproduce subordination (Sen & Grown, 1987). Table 1 summarises these approaches.

Table 1- Policy Approaches to Women in Development

Approach	Woman positioned as	Typical instruments	Principal limitation
Welfare	Mother; dependant; passive beneficiary	Nutrition, maternal and child health services, relief	Leaves gender relations unchanged
Anti-poverty / efficiency	Poor household member; underused resource	Income-generation schemes, credit, skill training	Can increase women's workload without increasing control
Equity	Rights-holder entitled to equal treatment	Legal reform, reservations, non-discrimination law	Weak enforcement; may be resisted by elites
Empowerment	Agent capable of strategic choices	Collective organisation, rights awareness, political voice, asset control	Slow, contested and difficult to measure

Note. Adapted from Buvinić (1983), Molyneux (1985) and Moser (1993).

2.2 Empowerment as a process

Kabeer (1999) defined empowerment as the expansion of people's ability to make strategic life choices in a context where this ability was previously denied. She argued that the concept has three inter-related dimensions. Resources are the material, human and social preconditions of choice. Agency is the capacity to define goals and act on them, including through negotiation and resistance. Achievements are the outcomes that result. This framework is helpful for policy evaluation because it separates what a programme delivers (resources) from what women are able to do with it (agency) and from what eventually changes in their lives (achievements). A transfer may raise women's resources without altering their agency, and a rise in employment may be an achievement in aggregate terms while reflecting distress rather than choice.

The framework connects with Sen's (1999) account of agency as an intrinsic component of development and with Nussbaum's (2000) capabilities approach, which specifies central capabilities such as bodily integrity, control over one's environment and affiliation. Batliwala (1994) emphasised that empowerment is a process of shifting power relations and is therefore inherently political. Kabeer (2005) has cautioned that the instrumental use of women's empowerment, for instance to improve child health or repayment rates, can crowd out its intrinsic value.

2.3 Evidence from India

A substantial empirical literature evaluates Indian interventions. Chattopadhyay and Duflo (2004) exploited the random allocation of reserved village council leadership in West Bengal and Rajasthan and found that women leaders invested more in public goods that women said mattered to them, such as drinking water. Beaman et al. (2012) showed that exposure to women leaders raised adolescent girls' aspirations and educational attainment. In education, Muralidharan and Prakash (2017) found that Bihar's programme of bicycles for girls entering secondary school raised girls' enrolment by roughly 30% and reduced the gender gap in enrolment by about 40%. Dhar et al. (2022) reported that a school-based curriculum in Haryana durably shifted adolescents' gender attitudes and reported behaviour.

The evidence on economic programmes is more mixed. Banerjee et al. (2015) found no significant effect of access to microcredit on women's decision-making in a randomised evaluation in Hyderabad, although other studies suggest that group-based lending can build social capital. Sanyal (2009), for example, showed that regular meetings of savings and credit groups in West Bengal enabled women to develop collective norms and exert influence on issues such as domestic violence. Klasen and Pieters (2015) attributed the stagnation of urban women's labour force participation to rising household incomes, changing educational patterns and a shortage of suitable jobs. Jayachandran (2015) argued that son preference, patrilineal inheritance and restrictive norms sustain gender inequality even when incomes rise, and Desai and Andrist (2010) documented how gender scripts shape the age at which girls marry. Taken together, these studies suggest that resource-based interventions work best when they are combined with organisational or normative change.

3. Methodology

The study adopts a structured desk review design. Initiatives were selected purposively on three criteria: scale of coverage, policy salience in official discourse, and diversity of design, so that welfare-type transfers, livelihood and collective-organisation programmes, and protective services are all represented. Eight national initiatives and a set of state-level programmes were reviewed in detail.

Outcome data come from three national sources: the fourth and fifth rounds of the National Family Health Survey (NFHS-4, 2015–16, and NFHS-5, 2019–21; IIPS & ICF, 2017, 2021), the Periodic Labour Force Survey (PLFS; Ministry of Statistics and Programme Implementation [MoSPI], 2024) and the Election Commission of India's statistical report on the 2024 general elections. Programme evaluations were included when they used credible identification strategies or provided systematic empirical evidence. Each initiative was then assessed against Kabeer's three dimensions, and the assessments were summarised in a qualitative matrix (Table 8).

Four limitations apply. The study relies on secondary sources. National indicators reflect many influences besides government schemes, so changes cannot be attributed to any single programme. NFHS-5 fieldwork (2019–21) predates the unconditional cash transfers introduced after 2023. Finally, the ratings in Table 8 are the author's interpretive synthesis rather than precise measurements.

4. The Evolution of Gender Policy in India

Indian gender policy can be read as a sequence of overlapping phases (Table 2). In the first decades after independence, women's issues were placed under the heading of social welfare. The Central Social Welfare Board, established in 1953, supported voluntary organisations that ran services such as crèches, short-stay homes and vocational training, and the early Five-Year Plans treated women chiefly through maternal and child health and family planning.

A turning point came with the report of the Committee on the Status of Women in India (1974), titled *Towards Equality*. Its documentation of declining sex ratios, low work participation and persistent discrimination challenged the assumption that development would automatically benefit women. The Sixth Plan (1980–85) introduced women and development as a distinct concern, and the Ninth Plan (1997–2002) adopted the Women's Component Plan, which sought to ensure that at least 30% of funds and benefits in relevant sectors flowed to women. The 73rd and 74th Constitutional Amendments (1992–93) reserved one-third of seats in panchayats and municipalities for women.

Table 2- Phases in the Evolution of Gender Policy in India

Phase	Period	Key milestones	Dominant orientation
Welfare	1950s–early 1970s	Central Social Welfare Board (1953); women within social welfare and family planning chapters of Five-Year Plans	Protection and services
Women and development	1974–1990	Towards Equality (1974); Sixth Plan chapter on women (1980–85); National Perspective Plan for Women (1988); Mahila Samakhya (1988)	Equity and integration
Empowerment and rights	1992–2013	73rd and 74th Amendments (1992–93); Women's Component Plan (1997–2002); National Policy for the Empowerment of Women (2001); gender budgeting (2005–06); separate MWCD (2006)	Political voice and mainstreaming
Convergence and direct transfers	2014 onwards	Jan Dhan (2014); Beti Bachao Beti Padhao (2015); Ujjwala (2016); Mission Shakti (2022); Nari Shakti Vandan Adhiniyam (2023); state cash-transfer schemes	Financial inclusion, safety and direct benefits

Note. Compiled from Committee on the Status of Women in India (1974), MWCD (2001, 2022) and official documents.

The National Policy for the Empowerment of Women (MWCD, 2001) consolidated these strands by committing the state to gender mainstreaming, economic and social empowerment and the elimination of discrimination. Gender budgeting entered the Union Budget in 2005–06, and a separate Ministry of Women and Child Development was created in 2006. From 2014 onwards, policy became associated with financial inclusion, direct benefit transfers and digital delivery of entitlements, and it is in this latest phase that the tension between welfare and empowerment logics is sharpest.

5. National State-led Initiatives

Table 3 lists the principal national initiatives examined in this study. They differ in their instruments and in the theory of change that underlies them. Some deliver resources directly to women (bank accounts, cooking gas connections, maternity payments), others build collective capacity (self-help groups), and others create services for women in distress.

Table 3- *Selected National Initiatives for Women*

Initiative	Launch	Core instrument	Dominant orientation
Pradhan Mantri Jan Dhan Yojana	2014	Zero-balance bank accounts, overdraft and insurance features	Resource (financial inclusion)
Beti Bachao Beti Padhao	2015	Awareness campaign and convergence across health, education and women and child development	Norm change; largely communication-led
PM MUDRA / Stand-Up India	2015 / 2016	Collateral-free credit for micro and small enterprises	Livelihood support
Pradhan Mantri Ujjwala Yojana	2016	Subsidised LPG connections issued in women's names	Welfare with health and time-use benefits
Pradhan Mantri Matru Vandana Yojana	2017	Conditional cash transfer for maternity	Welfare
DAY-NRLM	2011	Self-help groups, bank linkage, capacity building	Empowerment through collectives
Mission Shakti	2022	Umbrella scheme: One Stop Centres, helpline, hubs for empowerment of women, protection and rehabilitation	Protection and empowerment

Note. Compiled from official programme guidelines.

5.1 Education, sex ratio and norm change

Beti Bachao Beti Padhao was launched in January 2015 to address the declining child sex ratio and to promote girls' education, and it was subsequently extended nationwide. Its design is distinctive in its emphasis on mass communication and inter-departmental convergence rather than on individual

entitlements. The programme has coincided with an improvement in the sex ratio at birth recorded in NFHS-5 (929 girls per 1,000 boys, up from 919 in NFHS-4), but improvement was already under way, and attributing it to the campaign is difficult. Its heavy reliance on advocacy raises the question whether awareness alone changes behaviour, since experimental evidence such as Dhar et al. (2022) suggests that sustained, participatory engagement shifts attitudes more than one-way messaging.

5.2 Financial inclusion and livelihoods

The Pradhan Mantri Jan Dhan Yojana, launched in 2014, is arguably the most consequential resource-based initiative in recent years. By expanding basic bank accounts, it contributed to a sharp rise in the proportion of women with an account they use themselves, from 53.0% in NFHS-4 to 78.6% in NFHS-5 (Table 5). Account ownership is, however, only the first step. Where accounts are dormant, where women lack control over the mobile phones needed to operate digital services, or where transfers are collected by male relatives, ownership may not translate into agency. NFHS-5 shows that only 54.0% of women reported having a mobile phone they themselves use.

The Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM) is the largest collective-organisation programme, mobilising rural women into self-help groups linked to banks and federated at village and higher levels. It is closest to the empowerment approach because it builds women's social capital, an ingredient that Sanyal (2009) identified as central to normative influence. Credit-linked programmes for individual entrepreneurs, such as PM MUDRA and Stand-Up India, complement this effort. Official dashboards report that women hold a majority of MUDRA loan accounts (Ministry of Finance, n.d.), but the average loan size is small, which suggests that many loans support subsistence-level enterprises.

5.3 Maternity benefits and clean cooking fuel

The Pradhan Mantri Matru Vandana Yojana (PMMVY), introduced in 2017, provides a cash transfer of ₹5,000 in instalments to pregnant and lactating women for their first living child, subject to health-service conditions. It was later folded into Mission Shakti, which also provides a higher amount for a second child if it is a girl. The scheme partly replaces wages lost around childbirth, but its conditionalities, documentation requirements and restriction to the first child have been criticised as barriers to reaching the poorest women. It sits firmly within the welfare tradition, although institutional deliveries rose from 78.9% to 88.6% between NFHS-4 and NFHS-5, indicating improved access to maternal care.

The Pradhan Mantri Ujjwala Yojana, launched in 2016, provided LPG connections registered in women's names to households below the poverty line, with the intention of reducing indoor air pollution and drudgery. The registration of the connection in a woman's name is symbolically significant. Kar et al. (2019), using sales data from rural Karnataka, found that Ujjwala increased adoption of LPG, but that refill consumption among beneficiary households remained low because of the recurring cost of cylinders. The programme therefore illustrates how a well-designed resource transfer can fail to generate expected outcomes when affordability and household bargaining are ignored.

5.4 Safety, protection and Mission Shakti

Mission Shakti, adopted for the 2021–26 period, integrates earlier protective services under the "Sambal" vertical and consolidates empowerment components under "Samarthya". Its protective infrastructure includes One Stop Centres that provide integrated support such as medical aid, legal assistance and

counselling to survivors of violence, and a national women's helpline (MWCD, 2022). The reorganisation improves convergence, but service availability is not the same as reduced violence. NFHS-5 records that 29.3% of ever-married women aged 18–49 had experienced spousal violence, only a modest fall from 31.2% in NFHS-4. Under-reporting and low help-seeking mean that police responsiveness and social attitudes matter as much as scheme design.

5.5 Political participation

The most robust empowerment instrument in India's history is arguably the reservation of seats for women in local government, supported by the evidence noted in Section 2.3. At the national level, the Constitution (One Hundred and Sixth Amendment) Act, 2023, known as the Nari Shakti Vandan Adhiniyam, provides for the reservation of one-third of seats in the Lok Sabha and state legislative assemblies. Its implementation is tied to delimitation following a census, so its effect lies in the future. Meanwhile, representation of women in the Lok Sabha has grown slowly (Table 7).

6. State-led Innovations

State governments have often been more experimental than the Union government, and several of their programmes have attracted national and international attention (Table 4). They range from conditional incentives for schooling to collective organisation and, most recently, unconditional monthly cash.

Table 4: Selected State-led Initiatives for Women

Initiative (state, year)	Design	Empowerment logic	Evidence and cautions
Kudumbashree (Kerala, 1998)	Neighbourhood groups federated with local government; microenterprise, thrift, collective action	Collective agency and political voice	Large-scale mobilisation; Devika and Thampi (2007) note tension between empowerment and instrumental use of women's labour
Mukhyamantri Balika Cycle Yojana (Bihar, 2006)	In-kind support: bicycles for girls entering secondary school	Mobility and access to schooling	Roughly 30% rise in girls' enrolment (Muralidharan & Prakash, 2017)
Ladli Laxmi Yojana (Madhya Pradesh, 2007)	Savings-linked conditional transfers for girl children	Reducing the perceived cost of daughters	Limited independent impact evidence
Kanyashree Prakalpa (West Bengal, 2013)	Annual scholarship for schooling and a one-time grant at 18 if unmarried and enrolled	Human capital and delayed marriage	Encourages retention; effect on norms depends on local enforcement
Gruha Lakshmi (Karnataka, 2023); Ladli Behna (Madhya Pradesh, 2023); Majhi Ladki Bahin (Maharashtra, 2024)	Monthly unconditional cash transfers to adult women, subject to eligibility criteria	Recognition of unpaid work; financial autonomy	Evidence still emerging; fiscal cost and electoral motivations debated

Note. Programme descriptions are from official state notifications and guidelines.

6.1 Collective organisation: Kudumbashree

Kerala's Kudumbashree, established in 1998 as the state's poverty-eradication mission, organises women into neighbourhood groups that are federated at ward and local-government levels. More than four million women are associated with the network, which also runs microenterprises, community kitchens and social-support activities. Its integration with local self-government has given women a route into public decision-making. Devika and Thampi (2007), however, argue that Kudumbashree can also draw women into a role of unpaid community service, so that the language of empowerment coexists with the conventional gendered division of labour. This ambivalence illustrates Kabeer's (2005) concern about instrumentalisation.

6.2 Conditional incentives for girls: Bihar, Madhya Pradesh and West Bengal

Programmes such as the Bihar cycle scheme, Ladli Laxmi and Kanyashree use incentives to reduce the costs, real or perceived, of educating girls and to delay marriage. The Bihar scheme has the strongest evidence base: Muralidharan and Prakash (2017) attribute its effect to reductions in the cost and risk of travelling to school, an effect on girls' mobility that also carries an implicit normative message. Kanyashree's design links a schooling stipend with a grant conditional on remaining unmarried and enrolled until 18, thereby confronting child marriage directly. Since NFHS-5 shows that the share of women aged 20–24 married before 18 declined from 26.8% to 23.3%, such programmes address a significant strategic interest (Desai & Andrist, 2010). Conditionalities can, however, exclude the girls who most need support.

6.3 Unconditional cash transfers to women

Since 2023, several states have introduced monthly unconditional cash transfers to adult women. Karnataka's Gruha Lakshmi provides ₹2,000 per month to the woman head of household, Madhya Pradesh's Ladli Behna and Maharashtra's Majhi Ladki Bahin pay smaller sums to eligible women, and Telangana has combined free bus travel for women with promised monthly assistance and subsidised cooking gas. Andhra Pradesh's Amma Vodi (2020) similarly pays mothers an annual sum linked to their children's schooling. These programmes are distinctive in treating women as direct claimants rather than as conduits for family welfare, and in recognising in a limited way the value of unpaid care work.

At the same time, the transfers are typically modest relative to women's lost earnings, can involve administrative exclusion and are widely perceived as electoral instruments. Robust evidence on their effect on agency is not yet available. Their empowering potential will depend on whether women control the money and whether it is complemented by access to work, childcare and public services.

7. Assessing Outcomes

7.1 Health, education, finance and decision-making

Table 5 compares selected indicators of women's status between NFHS-4 and NFHS-5. Improvements are visible in almost every indicator. The most striking gains concern financial inclusion, where the proportion of women with a bank account they themselves use rose by more than 25 percentage points, and mobile phone access, which rose by more than 8 points. Progress is more modest for indicators closer to power relations within the household, such as property ownership, household decision-making and spousal violence.

Table 5

Selected Indicators of Women's Status, NFHS-4 (2015–16) and NFHS-5 (2019–21)

Indicator (women aged 15–49 unless stated)	NFHS-4 (%)	NFHS-5 (%)	Change (percentage points)
Women who are literate	68.4	71.5	+3.1
Women with 10 or more years of schooling	35.7	41.0	+5.3
Institutional births (last five years)	78.9	88.6	+9.7
Women with a bank or savings account they use	53.0	78.6	+25.6
Women with a mobile phone they use	45.9	54.0	+8.1
Women owning a house or land (alone or jointly)	38.4	43.3	+4.9
Currently married women participating in three major household decisions	84.0	88.7	+4.7
Women aged 20–24 married before age 18	26.8	23.3	–3.5
Ever-married women aged 18–49 who experienced spousal violence	31.2	29.3	–1.9

Note. Data from IIPS and ICF (2017, 2021). Change is calculated by the author.

These patterns are consistent with Kabeer's (1999) distinction. Indicators that reflect resources (accounts, phones, schooling) moved the most, whereas indicators that reflect agency and achievement in contested domains, such as property and violence, moved the least. Agarwal (1994) argued that secure rights to land are among the most important determinants of women's bargaining power in South Asia, and the fact that fewer than half of women report owning a house or land, often jointly and sometimes only nominally, indicates that a major dimension of empowerment remains underdeveloped.

7.2 Employment

Women's labour force participation offers a second lens. Table 6 shows that the female labour force participation rate (usual status, aged 15 and above) rose from 23.3% in 2017–18 to 41.7% in 2023–24 according to the PLFS. This is a marked reversal of the stagnation described by Klasen and Pieters (2015). Interpretation requires care, however. The increase has been driven substantially by rural women, and a large proportion of them are engaged in self-employment or as unpaid helpers in household enterprises, categories that may reflect limited alternatives and household economic pressure rather than economic empowerment. Livelihood programmes such as DAY-NRLM may have contributed by creating opportunities for own-account work, but the quality and earnings of this work have not kept pace with its expansion.

Table 6

Female Labour Force Participation Rate in India, 2017–18 to 2023–24

Survey year	FLFPR (%)	Change from previous year	Cumulative change from 2017–18
2017–18	23.3	—	—
2018–19	24.5	+1.2	+1.2
2019–20	30.0	+5.5	+6.7
2020–21	32.5	+2.5	+9.2
2021–22	32.8	+0.3	+9.5
2022–23	37.0	+4.2	+13.7
2023–24	41.7	+4.7	+18.4

Note. Usual status, persons aged 15 and above, all India. Data from MoSPI (2024) and earlier PLFS reports; changes calculated by the author.

7.3 Political representation

Local government reservation has produced very large numbers of women representatives, but representation in the national legislature has risen slowly. Table 7 shows that the number of women elected to the Lok Sabha increased from 59 in 2009 to 78 in 2019 before dipping to 74 in 2024. Even at its highest, women's share was under 15%, far below the one-third that the Nari Shakti Vandan Adhiniyam envisages. The contrast with panchayats suggests that reservation is effective where mandated, while party structures and candidate selection remain barriers where it is not.

Table 7

Women Members Elected to the Lok Sabha, 2009–2024

General election	Women elected	Share of seats (%)	Total seats
2009 (15th Lok Sabha)	59	10.9	543
2014 (16th Lok Sabha)	62	11.4	543
2019 (17th Lok Sabha)	78	14.4	543
2024 (18th Lok Sabha)	74	13.6	543

Note. Data from Election Commission of India (2024) and earlier statistical reports.

8. Discussion

Table 8 summarises the assessment of selected initiatives against Kabeer's framework. The ratings are the author's synthesis of design orientation and evidence strength, and indicate relative strengths and weaknesses.

Table 8

Qualitative Assessment of Initiatives against Resources, Agency and Achievements

Initiative	Resources	Agency	Achievements	Overall orientation
Jan Dhan Yojana	Strong	Limited	Moderate	Resource-based
Beti Bachao Beti Padhao	Limited	Moderate	Moderate	Norm-oriented
PMMVY	Moderate	Limited	Moderate	Welfare
Ujjwala Yojana	Moderate	Limited	Limited	Welfare
DAY-NRLM	Moderate	Strong	Moderate	Empowerment (collective)
Kudumbashree	Moderate	Strong	Moderate	Empowerment (collective)
Kanyashree Prakalpa	Moderate	Moderate	Moderate	Conditional incentive
Unconditional cash transfers	Moderate	Emerging	Emerging	Resource-based

Note. Author's interpretive synthesis based on the literature reviewed in this paper; "Emerging" denotes that evidence is not yet available.

Six themes emerge. First, resources do not automatically become agency. The steep rise in account ownership has not been matched by comparable changes in women's control over property or decisions, and evaluations of credit programmes suggest that access to finance is a necessary but insufficient condition. Second, collective organisation appears to be the strongest route to agency. Programmes such as DAY-NRLM and Kudumbashree build sustained relationships among women, which create both solidarity and a platform for claims on the state (Sanyal, 2009). They can, however, reduce women to instruments of programme delivery.

Third, norms mediate the effect of every intervention. Jayachandran (2015) argued that entrenched preferences and patrilineal institutions make gender inequality resilient. Interventions that combine incentives with attitudinal change, such as the Bihar cycle scheme's demonstration of girls' mobility or the school-based curriculum evaluated by Dhar et al. (2022), have better evidence than those that assume that money alone will transform norms. Fourth, women's care and unpaid work remain largely invisible in scheme design. Rising participation in low-quality work and limited childcare suggest that neither the labour market nor the household has been rebalanced.

Fifth, delivery systems can exclude. Digital, documentation-heavy and Aadhaar-linked delivery has improved leakages in some programmes, but women with limited literacy, phone access or mobility are more likely to be excluded. Sixth, monitoring focuses on inputs and outputs, such as accounts opened, connections issued and beneficiaries enrolled, rather than on changes in agency. Very few programmes routinely report on the outcome measures that matter for empowerment, such as women's control over

income, mobility or exposure to violence. Without such measures, it is difficult to distinguish programmes that empower from programmes that merely reach.

Overall, the shift from welfare to empowerment is real but partial: policy vocabulary has moved further than programme design and monitoring. The welfare approach persists in schemes that treat women mainly as mothers, and the empowerment approach is strongest where women are organised collectively, hold political office or are given direct control over resources.

9. Policy Recommendations

The analysis suggests six priorities for policymakers at the central and state levels.

1. **Prioritise convergence.** Resources (accounts, cash, credit) should be linked with collective organisation, skills, childcare and market access so that they can be converted into agency. Self-help group federations offer a ready platform.
2. **Adopt outcome-based monitoring.** Programme dashboards should report indicators of agency, such as women's control over accounts and income, mobility, decision-making and reported violence, disaggregated by social group, in addition to coverage counts.
3. **Strengthen asset rights.** Joint titling, awareness of inheritance rights and simplified registration procedures should be promoted, since land and housing are central to bargaining power (Agarwal, 1994).
4. **Invest in care infrastructure.** Crèches, elder care and safe transport can allow women to take up paid work by choice, and the value of unpaid care should be recognised in the design of transfers.
5. **Design cash transfers carefully.** Transfers should be predictable, paid directly into accounts women control, indexed to living costs and evaluated through rigorous studies, including randomised or quasi-experimental designs where feasible.
6. **Address norms directly.** Programmes should fund sustained, participatory work with adolescents, families and communities, learning from the school-based models with demonstrated effects (Dhar et al., 2022), and should ensure the enforcement of laws on child marriage, sex selection and violence.

10. Conclusion

This paper set out to assess whether India's state-led initiatives for women have moved from welfare to empowerment. The evidence suggests that they have done so in part. On the dimension of resources, the record is impressive: women's account ownership, schooling and access to maternal care have expanded significantly during the period in which the major schemes were implemented. On agency and achievements, the picture is less encouraging. Property ownership, participation in household decisions and freedom from violence have moved slowly, and the sharp recent rise in women's labour force participation reflects, in large part, work of uncertain quality.

Programmes that build collective organisation, provide political voice or address norms directly appear to have the best prospects of strengthening agency, whereas programmes that deliver individual transfers without complementary support risk producing welfare without empowerment. The recent wave of unconditional cash transfers has the potential to recognise women as direct claimants of the state, but whether it does so will depend on design details and on complementary investment in work, care and services.

Future research should rigorously evaluate the newest state programmes, the intra-household use of transfers and the links between digital delivery and women's autonomy. The lesson for policy is that the

empowerment of women is not a single scheme but a sustained process of shifting the resources, rules and norms that shape women's choices.

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