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Oñati International Institute for the Sociology of Law
Avenida Universidad, 8 Apdo. 28
20560 Oñati, Gipuzkoa, Spain
Tel. (+34) 943 783064 / opo@iisj.net / https://opo.iisj.net
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Accidental transitions: A feminist perspective on the postcolonial welfare state

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PRABHA KOTISWARAN[1]

Abstract

Since 2020, political parties across the ideological spectrum in India have embraced unconditional cash transfers for women. Fourteen states dispense cash transfers to approximately 118 million women. My paper assesses this novel development through a feminist lens to ask whether these cash transfers instrumentalise women as voters to secure the welfare of the household at a time of high inflation while reinforcing the gendered division of labour? Alternatively, do they herald the accidental transition to an expansive postcolonial welfare state wherein the unpaid work of millions of Indian women finally finds recognition while also financially empowering them to disrupt the gendered division of labour and improve their labour force participation. The paper will revisit this predicament against the backdrop of feminist efforts to realise the vision of SDG 5.4 and improve the female labour force participation rate including through investments in the purple/care economy.

Key words

Unconditional cash transfer, India, women, care, social reproduction, welfare state.

Resumen

Desde 2020, los partidos políticos de todo el espectro ideológico de la India han adoptado las transferencias monetarias incondicionales para las mujeres. Trece estados conceden transferencias monetarias a 118 millones de mujeres. Mi artículo analiza esta novedad desde una perspectiva feminista para plantearse si estas transferencias monetarias instrumentalizan a las mujeres como votantes para garantizar el bienestar del hogar en un momento de elevada inflación, al tiempo que refuerzan la división del trabajo por género. Por otra parte, ¿anuncian acaso la transición fortuita hacia un Estado del bienestar poscolonial expansivo en el que el trabajo no remunerado de millones de

[1] Prabha Kotiswaran. Professor of Law & Social Justice, King's College London. Email: prabha.kotiswaran@kcl.ac.uk

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mujeres indias encuentre por fin reconocimiento, al tiempo que se las empodera económicamente para romper la división del trabajo por género y mejorar su participación en el mercado laboral? El artículo volverá a examinar esta disyuntiva en el contexto de los esfuerzos feministas por hacer realidad la visión del ODS 5.4 y mejorar la tasa de participación femenina en el mercado laboral, entre otras cosas mediante inversiones en la economía púrpura o del cuidado.

Palabras clave

Transferencia incondicional de dinero en efectivo, India, mujeres, cuidados, reproducción social, Estado del bienestar.

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1. Introduction

A radical social experiment is underway in India today. 118 million adult women between the ages of 18/21 to 60/65 in 14 states receive an unconditional cash transfer (UCT) from their respective state governments, no strings attached. As of 2020, there were only 100,000 such women who received an unconditional cash transfer in the small state of Goa as part of a scheme launched in 2013. What explains this dramatic expansion of the Indian welfare regime for women over the past 5 years? In a developing country even the use of the term "welfare state" has been a misnomer, leading welfare theorists to coin the term "welfare regime" to refer to the "overall bundle of public policies, ideas and institutions adopted in India to reduce poverty, improve wellbeing, and provide protection against contingent and major life events such as sickness, unemployment, child-bearing, and old age.' (Tillin 2025, 9). What then explains this accidental transition to a welfare regime where governments have rolled out cash transfer schemes at a frenetic pace in "mission mode" while utilising what is otherwise considered to be limited "state capacity"? Importantly, UCTs focus on women in their adult years without imposing any mandate to perform for the state and offer both implicit and explicit recognition of women's unpaid domestic and care work (UDCW) in managing the household and securing the welfare of its members. Can this finally be the picture of a successful "wages for housework" campaign that no Indian feminist advocated for? However now that these schemes have taken root in the Indian political landscape, how should feminists make sense of it? Is it a step towards the realisation of SDG 5.4 where the state offers recognition of women's UDCW? Can it form the basis of a robust welfare law that embeds the right to care and the rights of carers in Indian jurisprudence on the foundations of which a care infrastructure and care economy can take shape? If so, what prefigurative possibilities do these schemes cynically referred to as "freebies" hold for feminist economists and feminist lawyers? Finally, how can we put pressure to make this transition a more consciously feminist transition for a gender just world? In this article, I attempt to answer some of these questions by setting out in more detail the context in which these UCTs have taken root in India, the political and welfare discourse that has emerged around it and what opportunities this accidental transition offers for the economic recognition of women's unpaid work. I conclude with a feminist perspective on UCTs and how UCTs can be used as an opportunity to bring a transformative care agenda to the centre stage of law and policy debates.

2. Context

UCTs for Indian women come in the face of a development paradox. India has had a low and declining female labour force participation rate (FLFPR) for some decades now and this is said to severely impede national development. Where women's work participation rate was at only 22% in 2017-18, it has jumped to reach 40.3% in 2023-24. Still, this has been attributed to changes in the way the work was counted and a rise in self-employment rather than women entering the labour market in growing numbers (Ghosh 2025). Feminist economists have explained India's low FLFPR in terms of an income effect, an education effect, a crisis in social reproduction, the enumerator bias in tracking women's unpaid economic activity or quite simply, employers' reluctance in hiring women (Naidu 2016, 102, Deshpande and Singh 2021). Another key explanation for low FLFPR is the disproportionate burden of UDCW performed by women in

comparison with Indian men (445 minutes versus 160 minutes a day) (Government of India 2024). To address this, the government has set up ambitious rural and urban livelihood mission programs under which women can form self-help groups (SHGs) to access affordable credit and start their own businesses and become socially and economically empowered. Meanwhile, international organisations are guided by Sustainable Development Goal 5.4 in advocating that governments recognise, reduce, and redistribute women's UDCW through the provision of public services, infrastructure and social protection policies and the promotion of shared responsibility within the household and the family as nationally appropriate. However, these initiatives have had limited success. SHGs have proven to be a reliable source of credit for rural women but are not translating into increased livelihood opportunities. Meanwhile, efforts to realise SDG 5.4 is limited in India by the culture of gendered familialism (whereby care is considered to be a familial and female responsibility) (Palriwala and Neetha 2011, 1049) which permeates all institutional structures including, the market, state, and family. This is evident in the highly lopsided division of labour between men and women in the 2019 and 2024 time use surveys where women were spending three times more hours on UDCW compared with men. The disruption of the gendered division of labour and of gendered familialism is thus essential for and is in turn also dependent on an improved FLFPR. Under its G20 presidency, India proposed to address both these challenges by mainstreaming gender into economic policy to shift "the focus from women's development to women-led development" whereby closing the gender gaps in the labour market, policy making and caregiving was not just "desirable but imperative" (Kapoor *et al.* 2024). Alongside this shift in thinking of gender as a macro-critical issue, the 2021 state assembly elections offered a unique and unexpected opportunity for furthering one aspect of SDG 5.4, namely, the meaningful *recognition* of women's UDCW through UCTs.

In 2021, Kamal Haasan, a political newcomer from the state of Tamil Nadu announced UCTs as "salaries for housewives". At the time, this suggestion seemed ludicrous and was followed by repartees on X (then Twitter) between the liberal Congress Member of Parliament Dr. Shashi Tharoor who supported the call and leading actress (now MP) Kangana Ranaut who decried the mixing of cash and the work women did out of love in the private domain of the household of which they were the so-called queens. Nevertheless, other parties in Tamil Nadu followed suit, as did political parties in other states, playing the card of competitive populism in the 2021, 2022 and 2023 state election cycles. In these years, the UCTs still seemed novel but some opposition parties like the Indian National Congress and Aam Aadmi Party routinely offered UCTs to women in every election that they fought. Meanwhile, although the Bharatiya Janata Party, the ruling party at the centre had pioneered UCTs to women in the state of Goa in 2013 and then in Assam in 2020, the party has been averse to the idea of UCTs for women. In fact, the Congress' promise of UCTs in the Karnataka elections in 2023 drew a sharp rebuke from the Prime Minister who labelled the UCTs as "revdi" (a sweet snack) which in turn set up the debate between those who viewed the UCTs as welfare benefits and those who viewed them as "freebies" doled out in exchange for votes and which were bankrupting the exchequer. The decisive moment for the reluctant acceptance of UCTs within the BJP came in 2024 when the BJP won the elections in the state of Madhya Pradesh despite a strong anti-incumbency wave. This success was attributed to the Ladli

Behana (Loved Sister) scheme. Then despite a lacklustre performance in the 2024 general elections, the BJP led alliance in the state of Maharashtra had a resounding victory in the 2024 state assembly elections, again attributed to the Ladki Bahin scheme rolled out there in the lead up to the elections. The BJP is said to have come to power in Chattisgarh on the back of a similar election promise as did an opposition political party in the state of Jharkhand. This led the BJP cadres to appeal to the high command to include UCTs in the election manifesto for the state assembly elections in Delhi in 2025 which the BJP won.

Within a short span of time, political parties across the ideological spectrum have embraced UCTs to women. As of November 2026, 14 states have rolled out UCTs to roughly 118 million women with another 2 states which came to power on the basis of a promise of UCTs due to implement them in the near future. While in 2021 and 2022, these transfers were still seen as an odd promise, the elections that took place in 2024, the "year of elections" produced a narrative of how UCTs were determinative in the election victories of parties especially of the BJP. Parties that won elections in the 2021 cycle and issued UCTs are now reworking them to continue to hold the interest of the electorate. Interestingly however, the Congress party which had mooted the idea of a basic income in 2019 in the lead up to the general elections and promised a Mahalakshmi guarantee of Rs 100,000 per year to poor female heads of households in the 2024 national general elections could not turn the electoral tide in its favour. Either way however, UCTs to women are firmly implanted in the Indian political landscape and are here to stay.

The political narrative produced over the past 5 years by parties and political consultant agencies and consolidated by the media is that women comprise a key electoral constituency and appeasing women has generated electoral successes. Although psephologists and political scientists tracking electoral results are more sceptical about the causal relationship between women as a constituency and election results (Palshikar 2025), there have been certain long term shifts in the democratic process that have culminated in the contemporary discourse around women as a key electoral group. These include the growing numbers of women who are registered as voters, their growing turnout at elections, the slightly higher number of women voters in certain constituencies due to complex reasons including high levels of male out-migration and finally, women's growing confidence to make voting decisions on their own (Tewari 2025, 9, 11, 12). This confidence to engage independently in the electoral process is again attributable to women's growing literacy, their participation in economic activities of self-help groups and finally their participation as elected officials and voters in local body elections resulting from decentralisation and devolution of state power under the 73rd and 74th amendments to the Constitution (Tewari 2025, 19, 21). Interestingly women's growing role as voters is not commensurate with their status as elected representatives at the state and federal levels where few political parties are committed to promoting female candidates for political office (Tewari 2025, 231).

3. Welfare experts debate UCTs

Internationally, there is an extensive literature on the gendered impacts of cash transfers particularly deriving from the South American experience where conditional cash transfers targeting women to ensure the health and nutrition of their children were

introduced in Mexico in the late 1990s and quickly diffused across the continent (Rawlings and Rubio 2005, Fiszbein *et al*. 2009, Adato and Hoddinott 2010, Leisering 2019). Economists have sought to measure various aspects of the outcomes and impact of these transfers on women's empowerment, household labour supply, intra-household bargaining power, control over resources and decisions particularly relating to nutrition and the incidence of intimate and non-intimate partner violence (Schady and Rosero 2008, De Brauw *et al.* 2015, Almås *et al.* 2018, Armand *et al*. 2020, Dervisevic *et al.* 2022, Hidrobo *et al*. 2022). Feminists argue that the goal of women's empowerment which was an explicit mandate of the Progressa program in Mexico became marginalised over time because national governments paid lip service to gender equality (Molyneux and Thomson 2011). This was exacerbated by the World Bank's selective focus on quantifiable "success stories" of cash transfers to the detriment of more ambiguous consequences for gender equality and the politics of knowledge production whereby mainstream economics thinking and quantitative research trumped any critical, feminist research which got to the heart of what cash transfers meant for women's empowerment (Nagels 2021). Instead, feminists have documented the role of conditional cash transfers in reinforcing the gendered division of labour, the penalties imposed for noncompliance and the onerous burdens of compliance (Molyneux 2006, Bradshaw 2008, Holmes *et al*. 2010, Tabbush 2010, Chant and Sweetman 2012, Holmes and Jones 2013, Cookson 2018).

In contrast to conditional cash transfers, the literature on UCTs is limited (Kangas *et al*. 2019, Levasseur *et al*. 2018). Although in the global North, there is growing debate on the universal basic income and in the global South, cash transfers have been used to achieve developmental outcomes (Latin America) or to compensate for pandemics such as HIV/AIDS (Africa), UCTs are relatively new in South Asia. In India, farmers have received UCTs of Rs. 6000 per year since 2018 under the PM Kisan scheme. Debates over the desirability of cash transfers (*e.g.* universal basic income, income transfers, minimum income guarantee) (Standing 2012, Khosla 2018, Drèze 2019) assumed significance during the 2019 general elections when major political parties backed them. However, concerns have been expressed about their potential to undermine, even replace rights-based legislation, depoliticise citizen's claims on the state and thwart more ambitious attempts at the redistribution of resources.

When it comes to women, the Indian welfare regime at the federal level is fairly basic and includes a social awareness campaign to save girls from foeticide and educate them. Schemes are also directly targeted at women in their individual capacity to reduce the burden of UDCW by enabling access to cooking gas (Ujjwala scheme), piped water and toilets. Further, the federal government dispenses maternity benefits through a conditional cash transfer scheme to promote institutional deliveries and immunisation. At the other end of a woman's life cycle, meagre old age and widow pensions are available (Ministry of Labour and Employment 2026). Provincial governments also operate conditional cash transfers to discourage female foeticide, to reduce girls' school dropout rates, support higher education and reduce the incidence of child marriage. However, until 2021, except for Goa, there were no benefits for the vast middle, the roughly 300 million women who are between the ages of 25 and 60 years and who are likely to be homemakers with limited access to cash. It is precisely this group that UCTs target.

Due to political parties' compulsion to secure women's votes, several state governments have channelled a significant portion of their budgets towards UCTs for women but without consulting feminists. Political parties claim that UCTs recognise women's UDCW, financially empower them, alleviate poverty, promote development, stimulate demand in the economy and increase economic growth. Although political leaders speak of UCTs in terms of female empowerment, this is not manifest in their implementation.

Several states through their UCT schemes, much in line with SDG 5.4 also offer recognition (either implicit or explicit) of women's UDCW. The state of Tamil Nadu clearly articulates the basis for recognition of UDCW in the notification for the Kalaignar Mahalir Urimai Thittam (KMUT) scheme. When inaugurating the scheme in September 2023, the Chief Minister MK Stalin spoke of how the Rs. 12,000 pay-out per annum would be a symbol of development and help women to improve their standards of living, lead a life of self-respect and eradicate poverty (Bhavsar 2021). Importantly, he linked the scheme with women's labor rendering the invisible UDCW of women visible. Wondering how much a woman would have worked for the victory of a man and for the health and education of her children, Mr Stalin said,

> If one were to calculate remuneration for that hard work, how much shall we pay? But some people casually call them 'housewives'. Apart from saying this, they also add that they (women) are idle at home… Are you people idle? Can women remain idle? No one takes into account the work done by women at home.

Further, according to him, the KMUT had been designed to give rights to women and acknowledge their hard work rather than a government dole. "It's your entitlement and all the women should keep this in mind," he said, adding that it was a recognition of each woman for their hard work round-the clock for their family (Times of India 2023).

The Chief Ministers of West Bengal and Jharkhand have also publicly stated this underlying rationale for their states' UCT schemes (Kotiswaran 2026). Finally, other states implicitly recognise women's UDCW by highlighting the role of women in ensuring family welfare. This recognition by political parties, irrespective of their ideology is notable. However, there is often limited or no political messaging on the recognition of UDCW, much less its reduction or redistribution. Hence women are often unaware of why they receive UCTs. Further, women receive no training in financial literacy and the financial infrastructure in rural areas is weak. State governments focus unduly on implementation to ensure that eligible beneficiaries access UCTs and that those who are ineligible are kept out, rather than adopting a gendered approach to UCTs to achieve its primary goal, namely, female empowerment.

This feeds into the broader critique of competitive welfarism. Yamini Aiyar argues that this form of welfarism is silent on core public services such as health, nutrition and education and is moving towards a "techno patrimonial" form, "one that strips itself of any emancipatory goals such as advancing social citizenship and building solidarity. Instead it casts citizens as passive recipients (*labharthis*) of state largesse rather than active claim-making, rights-bearing actors." (Aiyar 2023). There is a preference for using public expenditure to subsidise private goods such as toilets, cooking gas, housing, mobile phones, and cash transfers. Digital infrastructure circumvents the messy world of politics and claim making. Ultimately, the distributional struggle in her view is depoliticised in favour of a personalised welfare politics. Yet, as women become a key

electoral group and bend the "arc of democracy" in state elections (Aiyar 2022), political parties find UCTs to be an effective way to reach them.

4. Feminists debate UCTs

In 2021, feminist economists were the first to respond to electoral promises of UCTs. They argued that these transfers would result in greater demands for unpaid work and reinforce gender stereotypes while detracting from the better measurement of women's unpaid work and from much needed investments in physical infrastructure such as piped water, clean energy, and transportation as well as care infrastructure in the form of universal, high-quality child-care that reduce UDCW (Chandrasekharan 2021, Deshpande and Kotiswaran 2021, Geetha 2021, Neetha 2021). Further, that the transfers would disincentivize women from seeking paid employment and pursuing education. Instead, they argued that the focus ought to be on improving access to paid employment and redistributing UDCW between men and women. Other feminist economists have welcomed UCTs but want them to be gender neutral (Kapoor and Mitra 2021).

I argued that UCTs for women are a welcome redistributive move given the compulsory institution of hetero-patriarchal marriage (Kotiswaran 2021a, 2021b). By the age of 30, 95% of Indian women are married while divorce rates are only 2.6% (Raveendran 2016). The NFHS-5 report places the rate of divorce, separation and desertion at 0.3%, 0.7% and 0.1% respectively and at 1.1% cumulatively (NFHS-5, 2021). The 2011 census shows 160 million women with "household work" as their main occupation, and there are possibly more. Therefore, the family is a key site at which women's UDCW is performed and consumed. Women have difficulty realizing equal inheritance rights over natal property (Agarwal and Naik 2024) and have no access to community of property upon divorce. Hence, I argued that even a basic payment would offer much-needed recognition of UDCW, that it will likely enhance homemaker's economic bargaining power where they now rely on their husbands' benevolence, help them set time boundaries on UDCW, resist domestic violence for not doing enough UDCW, learn a skill or exit marriage. Further, UCTs can coexist with continued investment in public services, infrastructure and social protection policies and improved access to education, decent jobs, and workplace protection. Finally, valuing UDCW would have ripple effects for empowering paid reproductive labourers like teachers, childcare workers, health workers and domestic workers whose reproductive labour is viewed as an extension of UDCW, as "intuitively feminine" and therefore devalued and underpaid.

Despite these differences, feminists agree on the need to respect, recognise, reduce, and redistribute UDCW between men and women. It is the strategy that differs. While those opposing cash transfers prioritise paid employment and the redistribution of UDCW between men and women (Neetha 2021, Deshpande and Kotiswaran 2021, Tulsyan 2021), feminists supporting cash transfers place emphasis on recognition and respect without deprioritising improved access to education and paid employment (Reddy 2021). Critically, these transfers must be embedded within the existing social security system of the welfare state and complement and strengthen the numerous rights-based entitlements of citizens to food, education, health, and employment while aggregating feminist demands in the form of an Indian care manifesto (Kotiswaran 2021b).

We must recollect here that there is a long history in the West of feminist campaigns for the recognition of women's unpaid work. Selma James and Mariarosa Dalla Costa proposed wages for housework (WFH) in an essay titled *Women and the Subversion of the Community* in 1972 which formed the basis for a campaign that spread to Italy, U.K., and the US (Barbagallo 2019). The WFH campaign highlighted the role of women's unwaged labour in the home in producing surplus value under capitalism. It has morphed over the years into demands for land ownership, affordable housing, childcare and related infrastructure services, a care income, and a universal basic income while spurring the Global Women's Strike.

Interestingly, in India as early as in 1939, feminist nationalist leaders called for homemakers to be treated as being on par with men in paid employment and as deserving of economic recognition. The founding mothers of the Indian Constitution, influenced by socialist feminism were keen for women to undertake both paid and unpaid work alongside men entering into the early years of the new republic but did not assume dogmatically that paid employment was the only path to equality. Even when they called for building care infrastructure, they imagined women leaving their children in care centres not just to engage in paid employment but also to pursue education, political work or for their own leisure. For women who decided to be "housewives" they viewed them as working women and as being on par with factory women. The only way for gaining dignity for UDCW in their view was through economic recognition.

Interestingly, they recommended that the woman have absolute control over some part of the family income, that she should have a share in the husband's property which he cannot will away and that the husband should give his wife's share of the contribution to any social insurance scheme that may be introduced by the state. They recommended that all properties belonging to the husband and wife respectively at the date of the marriage shall thereafter remain their separate property. The income or acquisition from any sources whatever made or acquired during coverture will be owned by the husband and wife jointly. (Report of the Sub-Committee on the Role of Women in the Planned Economy 1947, p. 125). Upon divorce, division would depend on the discretion of the court. They also recommended a rebate on the husband's income in favor of his wife in recognition of her services to the household.

Although the women's movement did not pursue these lines of advocacy, in the post-independence period, they have found an ally in the Indian judiciary. There is a robust appellate jurisprudence that has emerged within tort law since the mid-1960s wherein Indian courts have consistently recognized women's UDCW as being on par with an occupation. In a study of 300 cases under the Motor Vehicles Act, 1988 between 1968 and 2024, I studied the amount of compensation awarded to the dependents of homemakers who were killed in motor accidents (Kotiswaran 2021c, 2021d). I traced the growing recognition of women's UDCW by Indian appellate courts culminating in an influential Supreme Court decision in 2010 which has been widely followed by Indian High Courts, underlining judicial willingness to recognise the range of UDCW performed by women within the home. In particular, Indian courts drew on common law principles of compensation for the "loss of gratuitous services" to frame it as the basis for awarding pecuniary (economic) damages to homemakers for the UDCW that they performed at home. This creative interpretation of common law principles has produced significant

symbolic and material gains for homemakers and their dependents. Indeed, one could argue that the law practically realized "wages for housework," a slogan that animated feminist struggles in the 1970s.

However, some judges produced a glorified narrative of Indian women's traditional roles in producing children and maintaining households and thus contributing to nation-building. Yet other judges offered a companionate, egalitarian view of marriage where women also often worked outside the home. When it came to determining the amount of compensation, judges tested varied methods to value women's UDCW by reference to the market (replacement costs, opportunity costs) or to amounts fixed by judges and legislators. Wherever possible, they increased these amounts to keep pace with inflation, sought to minimise the informality penalty, reduced deductions, applied generous multipliers and increased compensation under non-pecuniary heads. They looked beyond tort law to constitutional law and international human rights law to support the recognition of UDCW. However, they also pegged compensation to whether the homemaker was a mother or not, the number of children she had, her age (although courts have acknowledged that there is no retirement age for a homemaker)[2] and her educational status. Thus dependents of certain homemakers were better off than others, thus producing mixed intra-gender distributional outcomes.

In 2021, speaking of the need to offer economic recognition of UDCW, the Supreme Court observed

> 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).[3]

Notably, policy initiatives to compensate women for UDCW have come from the state. In 2012, the Ministry of Women & Child Development proposed making it mandatory for husbands to share a certain percentage of their income with their wives who stay at home and carry out domestic work (Deccan Herald News Service—DHNS—2012). In 2013, the Goa state government introduced the Gruha Aadhar Scheme offering Rs. 1000 per month to each married woman. Since 2021, many more state governments have been rolling out UCTs for women.

In 2021, I defended UCTs in short media pieces with the intuition that they offered much needed recognition of women's UDCW in a cultural context where women are mandated to perform altruism day in and day out. However, it became clear that the only way to test this intuition was through empirical research. I had occasion to test the stylistic arguments of feminist economists in three states with UCTs for women. These states have mixed development profiles and issue UCTs to 23 million women. The first state is Goa where the Bharatiya Janata Party (BJP) introduced the Gruha Aadhar Scheme

[2] *Oriental Insurance Co. Ltd. v Shamsher Singh* (2004, J&K) I(2004)ACC209; *Sunny Chugh v Darshan Lal* (1985, PH) MANU/PH/0181/1985; *Shakuntala Devi v Delhi Transportatio*n MANU/PH/0618/1989.

[3] *Kirti v Oriental Insurance Company Ltd* AIR 2021 Supreme Court 353.

in 2013, then Assam where the BJP rolled out the Orunodoi scheme in 2020 and in West Bengal where the All-India Trinamool Congress implemented the Lakshmir Bhandar scheme in 2022. My preliminary analysis with colleagues of surveys of 1300 beneficiaries, followed by in-depth qualitative research with 300 women suggested that both feminist concerns about and expectations of UCTs were overstated.

UCTs neither decreased women's uptake of education or paid employment nor did they reinforce the gendered division of labour. At the same time, they did not dramatically improve their bargaining power within marriage or reduce domestic violence or improve chances for exit. Yet, UCTs opened a line of access to cash however modest, for women who previously had limited or no access to cash without it being intercepted by husbands or third parties. Crucially UCTs are routed to women's own bank accounts, a rapid expansion of which was seen under the Prime Minister's Jan Dhan Yojana scheme launched in 2014. This helped meet basic needs of the family. Green shoots of improved bargaining power were visible within the household as men realised that women were monetarily contributing to household expenses and were not as dependent on them as before (Kotiswaran 2022).

We found similar results from an assessment of the UCTs in the states of Tamil Nadu and Karnataka where we conducted mixed methods studies surveying 2000 women in each state followed by qualitative research with 250 women (Kotiswaran 2025). We initially conducted pre-survey FGDs and used the insights from this exercise to build a survey tool. This was followed by a quantitative survey past the one-year mark since the rollout of the UCTs. We surveyed a select group of districts which represented the development patterns within the state. There were two significant challenges in this exercise. First, we did not have baseline data before the introduction of the UCT, which meant there was no data at individual or household level before the scheme began. This led to the identifying assumption that the levels of the potential outcomes were the same pre-treatment. Second, we did not have randomisation into treatment. This meant that there could be selection bias and important differences in individual and household characteristics between the treatment group and the control group which could affect the potential outcomes post-treatment.

In terms of the sampling strategy, we obtained data from government sources at the district-level on the UCT beneficiaries alongside the total number of women eligible to vote in each district. Additionally, we acquired district-level exponential growth rates from official records, allowing us to accurately estimate the latest district population levels. We computed the UCT uptake rate as the ratio of the total number of district-level beneficiaries to the total number of eligible women voters. Using this metric, we classified treatment districts as those with the highest UCT uptake above the mean, and control districts as those with the lowest uptake below the mean.

After selecting the districts, we obtained taluk-level beneficiary data and corresponding population figures from government records and applied the same procedure to compute the UCT uptake rate at the taluk level and then classify taluks into treatment and control groups. We then followed the same process at the village level, estimating the UCT uptake rate based on the number of beneficiaries relative to the local population. We selected treatment villages with the highest UCT uptake and control villages with the lowest uptake.

However, on occasion, we encountered challenges in securing a sufficient number of beneficiaries for the study within selected villages. To address this issue, after scoping on the ground, we expanded our selection criteria to include neighbouring villages with similar demographic and economic characteristics. This approach ensured that our sample remained representative while maintaining the integrity of the treatment and control classifications we adopted.

This multi-tiered approach, beginning at the district level and refined down to the village level, ensured a robust sampling strategy that enabled meaningful comparisons between systematically chosen treatment and control groups.

For our analysis we began with the causal inference technique, propensity score matching, which is a well-established methodology to mimic the effects of randomisation in circumstances when a randomised control trial is either not feasible or not ethical (as was in this case). This involves the creation of an artificial control group by matching treated units with non-treated units having similar characteristics. Therefore, in our study, we paired individuals from the treatment group with similar individuals from the control group based on relevant socio-economic characteristics such as age, expenditures, caste, religion, and education level. We had a sufficiently large dataset and detailed socio-economic profiling that could ensure the validity of this method of analysis.

By matching the treatment and control group based on characteristics, we eliminate the effect of the differences in any of these characteristics on the potential outcomes between the treatment and control groups. Thus, the only significant difference between the two groups remains whether they received the UCT amount or not. This means that any differences in potential outcomes, as documented below, are likely due to the scheme and not any other factor. The impact of the intervention is calculated by estimating the average difference in potential outcomes between the matched treatment and control units.

We followed this with the more robust method of entropy balancing, which goes beyond simply matching the two groups and assigns weights to units within the group and tries to balance the distribution of each group. This means it tries to balance out the average as well as the outliers in each group, so that the dataset, as a whole, is made equivalent and comparable – ultimately ensuring the credibility of any causal inferences that are made.

We measured the causal impact of the UCTs on 6 sets of outcome indicators including expenditure patterns, financial inclusion, financial well-being and access to financial infrastructure, women's paid and unpaid work profiles, their intra-household bargaining power and intimate partner violence. We found much higher levels of financial inclusion, access to financial infrastructure and financial well-being amongst beneficiaries of the UCTs when compared to women who did not receive the transfers (the control group). We saw a positive impact on intra-household bargaining power and no backlash in the form of intimate partner violence. More beneficiaries than non-beneficiaries were engaged in paid employment and UCTs made only a minor difference to the recognition, reduction or redistribution of UDCW by beneficiaries.

To illustrate, in the state of Karnataka (Kotiswaran *et al*. 2025b), as between beneficiaries and non-beneficiaries (control group) of the UCT scheme and their households, we found a significant increase in consumption of five out of seven meals throughout the day and increased frequency of consumption by between 3% and 12% in six out of nine food groups: pulses, greens, dairy, fried foods, aerated drinks, and fish. However, we did not see much in the way of increased consumption of each of the twelve food groups over the past twenty-four hours. When it came to financial inclusion and financial well-being, 82% of the respondents felt that the Gruha Lakshmi scheme (offering Rs. 2000 per month to eligible women) enabled women to better access financial infrastructure. We found an increase in beneficiaries having and operating their own bank account by 8% and 15% respectively. Gruha Lakshmi is pushing women toward mainstream banking systems and strengthening their financial inclusion. However, we also found a 9% reduction in visiting the bank alone and a 6% increase in requirements to 'pay for cash' at customer service points. Women also did not partake of investment, borrowing, or other banking activities. A large majority of Gruha Lakshmi beneficiaries reported clear gains in confidence, autonomy and financial well-being across 6 parameters pointing to a widely shared sense of empowerment and relief (Figure 1).

FIGURE 1

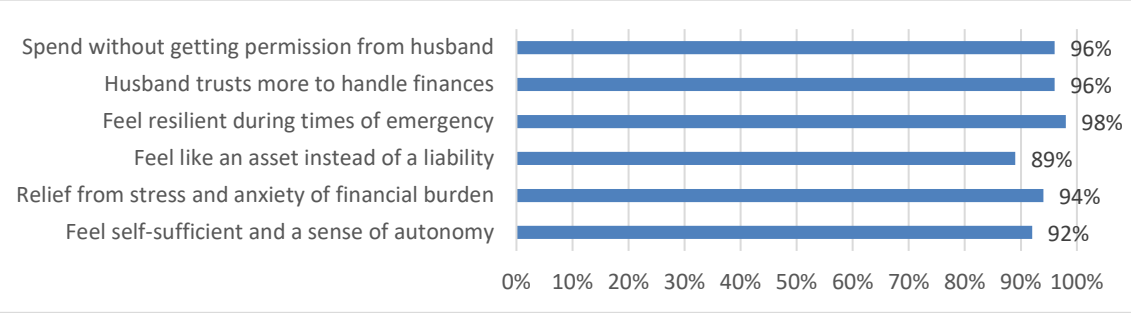


Figure 1. Beneficiaries' perception of Gruha Lakshmi's impact on financial well-being.

4.1. Women's paid and unpaid work

44% of the treatment group and 33% of the control group engaged in paid work. In and of itself, the Gruha Lakshmi did not cause women to either take up more paid work or leave paid work or substitute undesirable employment with better employment.

On average, those in the treatment group spent 7.7 hours on unpaid work daily and those in the control group 7.3 hours. In the analysis of the data on unpaid work we find a positive difference in minutes spent on unpaid work. This difference, using a difference in means approach is 26 minutes and marginally significant. However, with the entropy balancing approach the difference drops to 18 minutes and is no longer significant. For two important areas of unpaid work, agricultural work and tending livestock, the differences in time spent on unpaid work are 15 minutes and 17 minutes and are both statistically significant. This suggests that the treatment group contributed to economic activities which is likely to generate income over time.

Beneficiaries reported mixed impact of the Gruha Lakshmi scheme on the recognition, respect, reduction and redistribution of unpaid domestic and care work, with a modest increase in respect for and recognition of unpaid work, and only 2-4% seeing any reduction or redistribution of unpaid work (Figure 2).

FIGURE 2

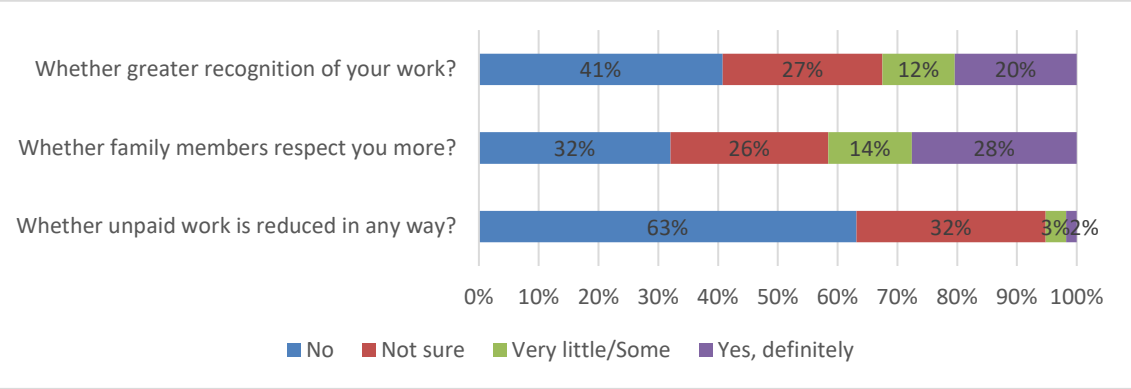


Figure 2. Beneficiaries' perception of Gruha Lakshmi's impact on unpaid domestic and care work.

61% of the beneficiaries reported no increase in support with unpaid work from other household members, 32% reported mild change or were uncertain, and only 4% felt that others in the home had started helping more after they began receiving Gruha Lakshmi. We found that beneficiaries of Gruha Lakshmi had 5% more voice in large purchases and 6% more voice in the final decision on large purchases. Interestingly, they had 10% more say over how their husbands' earnings are utilised, possibly signifying the power in having and controlling their own money from Gruha Lakshmi. Despite the cash transfer, the vast majority (92%) said that decision-making around their healthcare hasn't changed; only 8% said that there had been a shift in their ability to make decisions about visiting family or relatives. We did not find any statistically significant increase across 16 different kinds of emotional, physical, and sexual conflict and violence for the treatment group. Nearly half of the respondents (48%) felt that the Gruha Lakshmi scheme had reduced day-to-day conflicts within their households, with 42% reporting no noticeable change, and the remaining 10% believing that conflict had actually increased. We found similar results in the state of Tamil Nadu (Kotiswaran *et al.* 2025a).

Further in all 5 states where we interviewed women, it became clear that women's voting behaviour was not determined by the promise of UCTs. Once we dislodge this instrumentalist understanding of the relationship between the female voter and the state, we can ask more foundational questions about the renegotiation of the social contract that UCTs enable. Social reproduction theory and feminist political economy can help interrogate conventional assumptions about the duties of the welfare state such as the demarcation between public and private goods. So called private goods may seem to be the responsibility of households but their absence has serious gendered effects. Thus the provision of cooking gas, piped water and toilets constitute core obligations of the government if it is to make a dent in the realisation of SDG 5.4. Similarly, even in relatively well-developed South Indian states where economic growth and robust welfare regimes go hand in hand, experts claim that both "social popular" policies which involve structural investment in health and education and "economic popular" policies targeting individual voters (Kalaiyarasan and Vijayabaskar 2021) are necessary. Economic popular policies not only ensure access to and amplify the effects of social popular measures, but they also build a culture of collective claim-making and action by citizens when these services are not delivered (p. 159).

Field work showed that marriage continues to be understood as a transaction (rather than a companionate relationship) wherein a married woman provides UDCW in exchange for maintenance by the husband. Where she does not engage in paid employment, she has no access to money except through her husband. This is where UCTs by routing money directly to women's bank accounts intervene in the marital space. Humiliated on a daily basis by their economic dependence on men, many beneficiaries of UCTs experienced for the first time, peace, dignity, and respect. Money may well depoliticise citizens' relations with the state but not where citizens (especially women) have no access to money. Also, as citizens with limited political power, women were tired of corruption in government schemes and wanted direct bank transfers. They reported being 'seen' by the state which suggests a reworking of the gendered social contract which in turn can lessen the grip of the patriarchal family (see Kotiswaran 2026). Where UCTs are framed in terms of women's rights, women felt that their UDCW was recognised by the state. With adequate messaging and support, UCTs can help develop rights consciousness vis-à-vis the state and within marriage. The myriad and unanticipated effects of UCTs could initiate a disruption of the gendered division of labour, facilitate entry into paid work and assist the redistribution of UDCW.

5. Making UCTs gender transformative

Having established that this new phase in the development and indeed extension of the postcolonial welfare regime in favour of women has unfolded irrespective of political dispensation, I now delineate a typology of these schemes. UCTs as they have emerged in India are remarkably consistent when it comes to their eligibility and exclusion criteria. At the very outset, they are unconditional in that women once registered do not need to take any action or satisfy conditions to continue to receive the payment except for maintaining eligibility. A few states require proof of this eligibility on an annual basis. For example, the state of Goa requires that beneficiaries submit an income certificate on an annual basis. Other states verify whether the beneficiary is alive through the Registrar of Births and Deaths. Some cash transfer schemes are limited to the female head of the household, with only one woman from the household benefitting from the transfer, while others permit cash transfers to multiple women in the same household. Some states also limit eligibility to married, divorced, widowed, and destitute women excluding never married women. These tend to be BJP run state governments although in one BJP ruled state (Assam), the scheme prioritizes single women, including unmarried women. Some schemes also prioritise households with differently abled persons, or women from Scheduled Caste, Scheduled Tribe or Backward Classes thus recognising intersectional vulnerabilities. Sometimes women from these groups also receive differential payment amounts.

States usually require that beneficiaries be adult female residents, between the ages of 18 or 21 to 60 or 65 and that they belong to economically weaker sections of society. Residence requirements vary considerably with some states requiring at least 15 years of residence while others are pegged to the ration card which states one's long term address, the duration for which is likely to be less. Thus migrants are typically excluded from accessing UCTs. States often specify an annual household income ranging between 2 (2317 USD) and 3 lakhs (3475 USD) hence only a woman from a household earning below this amount would become eligible for the UCTs. Several states also have

exclusion criteria based on various markers of economic and political privilege. Women belonging to households where a member is a government employee, elected representative, pays income tax or GST, owns land, owns a four wheel vehicle for their own use or owns certain appliances are excluded. In some states, where a woman or a household member receives benefits from an equivalent government scheme, she is excluded from the UCT. In a few states, if the woman is receiving such a benefit, she can only receive the difference between the two benefits under the UCT scheme. Almost all schemes were rolled out in the 14 states in mission mode at the same time. These states include Goa, Assam, West Bengal, Tamil Nadu, Karnataka, Maharashtra, Himachal Pradesh, Jharkhand, Chattisgarh, Odisha, Madhya Pradesh, Haryana, Punjab and Delhi. All schemes make monthly transfers of between Rs. 1000 (11.58 USD) to 2500 Rs (28.95 USD) except for one scheme which offers bi-annual payments of Rs. 5000 each. These payments amount to between 5% and 12% of the monthly household income.

In order to fully realise the goals of these UCTs, more focused and comprehensive efforts on the part of the state are essential. Based on a detailed analysis of the scheme notifications as well as qualitative and quantitative assessments of UCTs in 5 states (Goa, Assam, West Bengal, Tamil Nadu, and Karnataka), I offer a feminist critique of UCTs (Kotiswaran 2026).

5.1. Program design

There are various improvements to program design that governments can make. I do not discuss them in detail here. One key aspect pertains to women's control over UCT monies. Given the unconditional nature of the UCTs, governments give women complete autonomy over use of the UCT monies. However, in the state of Delhi, there have been suggestions that only a part of the money will be given to the women while reserving the rest for her own benefit (and which she cannot access) in order to cultivate savings habits. Such habits must be encouraged by messaging rather than by mandate. Only this will amplify the truly unconditional nature of UCTs and promotes women's autonomy which in turn can lead to women's economic empowerment.

Despite the relatively modest amount of the UCT, 90% of the women we surveyed in Tamil Nadu planned their monthly expenditure in anticipation of the payment. This is made easier if UCT payments are dispensed on the same day of every month to enable women's planning for personal and household needs. Proactive efforts are also necessary to improve the financial literacy of women (including on savings, loans and investments, bank procedures, predatory lending) and their access to financial infrastructure so as to prevent the feminisation of debt (Ruwanpura *et al.* 2026). Despite high literacy levels in several states, in reality only a small fraction of women can read and write fluently. Hence the government must invest in adult learning opportunities for women so as to improve numeracy and literacy skills. Recent UCT schemes prescribe criminal proceedings for recovery of mistakenly allocated UCTs. Given the recent expansion of the welfare regime and the limited nature of what can be called "welfare law" in the Indian context, there is a need to set out rights and responsibilities of the state and citizens so as to uphold the rights of citizens.

5.2. Recognising, reducing and redistributing unpaid domestic and care work

UCTs must have a clearly stated and specific rationale which is periodically communicated to beneficiaries. Where the stated rationale of UCTs is to recognise women's UDCW, there has to be improved and repeated social messaging on UCTs as a means to recognise, reduce and redistribute UDCW. Community based women's mobilisation is essential for sustaining the long term realisation of the goals of UCTs involving beneficiaries themselves. There is a need to formulate a state-specific and national level care policy to realise SDG 5.4. There is an urgent need to pilot teaching modules in middle and secondary schools on the gendered division of labour to sensitize children on the UDCW performed by women at home with a view to its redistribution especially through boys' participation in UDCW. There is a need to support social provisioning including through subsidised food canteens alongside pilot efforts to reduce UDCW through the use of subsidised kitchen technology (e.g. Smart Kitchen/Easy Kitchen program in Kerala), community kitchens, and laundromats. Most significantly, governments must invest in the care economy by building out the childcare infrastructure under the *Palna* scheme and scaling up rural creches modelled on the *Koosina Mane* (babies' houses) program in Karnataka.

5.3. Rethinking welfare and work from a rights perspective

The uptake of UCTs across various states irrespective of which party is in power demonstrates political consensus on the need to make unconditional monetary awards to women, especially from poorer socio-economic backgrounds. Even if political parties appear to instrumentalise women in doing so, as I have demonstrated, compensating women for their UDCW is not a new idea in Indian political discourse or under Indian law. Given the vision of the drafters of the Constitution and the constitutional recognition of women's UDCW, the time is ripe for embedding women's right to economic recognition of their UDCW through UCT payments in national and state legislation so that they are secured for long-term impact despite changes in political dispensation (Williams 2021). Crucially, a rights-oriented approach requires that the names of UCT schemes be modified. Where they currently signify familial relationships and portray women as sisters, mothers and daughters, names of schemes must instead embody their rights as citizens. There is also a need to ensure periodic consultation with beneficiaries, women's wings of political parties, civil society groups, women's organisations and gender experts on the implementation of UCTs. This way, representation which is a core part of the ILO's 5R framework can be made possible through regular and rigorous monitoring and evaluation of UCTs from a gender perspective.

To ensure that care work is recognised in society, the government must protect the rights of care workers whether in nursing, education, teaching, scheme work (Accredited Social Health Activists or health workers, Anganwadi workers and helpers who work as part of the government's Integrated Child Development Services offering nutrition and child care services to children between the ages of 0-6), paid domestic work, paid childcare, and paid elder care. The state must recognise women's UDCW performed within the family through a regime of matrimonial property and fair and equitable division of assets on divorce. The state must also adopt anti-exceptionalist laws vis-à-vis

paid reproductive labourers including by decriminalising paid egg donation, compensated surrogacy and sex work.

5.4. Addressing macro-economic challenges

In addition to short term and medium term changes to make UCTs gender transformative, we must articulate a long term vision for UCTs based on women's needs. In all our studies, we asked women whether they preferred the UCTs or paid work or both. We found that a majority of women preferred jobs to cash transfers; a small minority preferred transfers to jobs (typically older women and women with young children who could not do paid work) and the remainder wanted jobs and transfers. In focus group discussions, women displayed great clarity about the state of the economy. They understood that it was the role of the state to provide decent work and ensure the implementation of labour laws in workplaces. They wanted men to receive higher wages. Yet in Tamil Nadu for instance, women perceived the state as giving them UCTs because they had failed to create jobs for them. Thus, they understood the idea of what experts call the compensatory state (Roy 2019). The phenomenon of jobless growth in India has meant that decent work options for men and women are hard to come by. Women in our qualitative research were clear that they were interested in decent work close to where they lived in rural areas.

Women are also assertive for a higher number of workdays to be given to them under the Mahatma Gandhi National Rural Employment Guarantee Scheme. Although they are promised 100 days under the Mahatma Gandhi National Rural Employment Guarantee Act, 2005 (MGNREGA), they often receive far fewer days under the scheme which is demand driven. Unfortunately, in December 2025, Parliament repealed MGNREGA and instead passed the Viksit Bharat-Guarantee for Rozgar and Ajeevika Mission (Gramin) (VB-G RAM G) Act, 2025. It is promoted as an improvement over MGNREGA. However, at best it passes off existing provisions of MGNREGA as innovations even while downgrading the right to demand employment under a statutory framework to nothing more than a scheme wherein state governments will be curtailed by reduced resource allocations to giving citizens a fraction of the 100 days that they are currently entitled to receive (Drèze 2026). Hence the challenge of securing decent work for women in rural areas will remain.

Women that we surveyed were also heavily burdened by loans issued by microfinance institutions which engaged in usurious and predatory lending practices. Hence there is a need for the state to enforce laws against such practices. Another major issue that came up in the South Indian states was the problem of alcoholism amongst men. Women and men both acknowledged that the UCTs for women were funded by the taxes on alcohol consumption. Yet the social, personal and health costs of alcoholism are immense, and women were keen for the regulation of the alcohol industry and for efforts to promote responsible drinking. Many women also spoke about debts incurred due to medical bills and corruption in the public health sector. Hence there is a need to invest in the health infrastructure, the lack of which forces poor families to take out usurious loans. Women in all the states were highly critical of the price inflation which made meeting their daily needs very difficult. A key point of pain in this respect was the high cost of gas cylinders which meant that women had to be cautious with its use. They engaged extensively in fuel stacking practices so that wood was used for heating water and making bread while

gas was used for urgent cooking. For many women, having to collect firewood for cooking added to the time spent on UDCW on a daily basis.

6. Conclusion

The rapid roll out of UCTs to women in the past five years heralds a monumental expansion of the Indian state's welfare regime. Where central and state governments alike have implemented numerous schemes for girls from birth to 18 years of age in order to prevent foetal feticide, improve educational outcomes and delay the age of marriage while also supporting widows, destitute women, and elderly women past the age of 60 years, the most recent wave of UCTs targets women in their adult years. The primary site at which women labour during these years is in the home. Given the high marriage and low divorce rates in India, and with limited access to and participation in the labour market and decent work with protections, women in general and married women in particular lead precarious economic lives. As a feminist scholar of the welfare state has famously noted, a woman is one husband away from poverty (Orloff 1993). Hence the need for a welfare regime that assures that a woman can form an autonomous household without having to rely on marriage or the market to maintain herself and her dependents. UCTs pave the way towards this goal. UCTs implemented with feminist inputs have the potential to *recognise* women's UDCW which is foundational to realising all other aspects of SDG 5.4 (namely, the reduction and redistribution of women's unpaid work). Further, money in the hands of women can in fact help women problematise and challenge the heteropatriarchal marital bargain and in turn the gendered division of labour, the disruption of which is critical for improved FLFPR. Even as the gendered social contract is redrawn, there is an opportunity to work towards the articulation and realisation of a care manifesto built on the Indian Supreme Court's recognition of women's UDCW (Kotiswaran 2026).

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