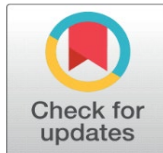


GENDER EQUALITY AND SUSTAINABLE DEVELOPMENT: THE ROLE OF WOMEN WELFARE PROGRAMMES IN SOCIAL TRANSFORMATION

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Received 20 March 2026
Accepted 23 April 2026
Published 18 May 2026

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DOI
[10.29121/shodhkosh.v7.i7s.2026.8190](https://doi.org/10.29121/shodhkosh.v7.i7s.2026.8190)

Funding: This research received no specific grant from any funding agency in the public, commercial, or not-for-profit sectors.

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ABSTRACT

Gender equality and women's empowerment are universally recognised as foundational prerequisites for sustainable development, enshrined in the United Nations Sustainable Development Goal 5 (SDG 5) of the 2030 Agenda. Despite substantive policy commitments and the proliferation of women welfare programmes across India, the translation of these interventions into lasting social transformation remains uneven, contested, and insufficiently evidenced at the aggregate level. This study undertakes a systematic secondary data analysis to examine the role of women welfare programmes in advancing gender equality and fostering sustainable social transformation in India. Drawing upon nationally representative and internationally validated datasets — including the National Family Health Survey-5 (NFHS-5, 2019-21), NFHS-4 (2015-16), the Periodic Labour Force Survey (PLFS, 2022-23), the World Economic Forum Global Gender Gap Report (2023), the UNDP Gender Inequality Index (2022), the Economic Survey 2022-23, and MoWCD Annual Reports — the study evaluates trends across economic empowerment, educational attainment, health and nutrition, and social and political agency dimensions. Findings reveal that welfare programmes have produced measurable gains across key access indicators: women's bank account ownership rose by 25.6 percentage points to 78.6%; institutional delivery rates reached 88.6%; and the SHG ecosystem now covers 142 million families through 12 million women-led groups. However, structural transformation indicators — spousal violence (−1.8 pp), child marriage (23.3%), and cash-paid employment (+0.8 pp) — remain near-stagnant, exposing a fundamental paradox at the heart of India's gender policy: impressive programme reach has not yet produced commensurate changes in power relations, economic agency, or social norms. The study contributes an intersectional, multi-source analytical framework to the gender equality literature and concludes with evidence-based policy recommendations for rights-based, convergent, and intersectional welfare programme design.

Keywords: Gender Equality, Women Welfare Programmes, Social Transformation, Sustainable Development, NFHS-5, Self-Help Groups, India, Secondary Data Analysis



1. INTRODUCTION

Gender equality, defined as the condition in which women and men enjoy equal rights, opportunities, and recognition in all spheres of life — social, political, economic, and cultural — stands at the core of the global sustainable development agenda (WHO, 2011; UNICEF, 2017). The United Nations 2030 Agenda for Sustainable Development identifies SDG 5 — Achieve gender equality and empower all women and girls — as both a standalone goal and a cross-cutting catalyst for all other development objectives (UN Women, 2018). Yet global progress remains deeply inadequate. At the current rate of change, achieving full gender parity globally will take approximately 131 years, while in India, one

of the world's fastest-growing economies, women ranked 127th out of 146 countries on the World Economic Forum (WEF) Global Gender Gap Index in 2023, with a critically low economic participation parity of just 36.7% (WEF, 2023).

In India, the structural dimensions of gender inequality are pervasive and deeply entrenched. Nearly one in three women has experienced physical or sexual violence (NFHS-5, 2021), child marriage remains at 23.3% (NFHS-5, 2021), women contribute up to 76.4% of all unpaid care work (UN Women, 2018), and the gender pay gap persists across all employment categories (PLFS, 2023). These inequalities are not merely individual hardships — they represent systemic barriers that constrain the capabilities, freedoms, and developmental potential of approximately half of India's 1.4 billion population. Anderson (2024) notes that while India scores relatively well on civil liberties and political participation of women, it falls well below the global average on access to economic resources and protection from gender-based violence, and that "the salience of restrictive local customs appears to be a core hindrance towards transformative change." Guduza and Tshelane (2026)

In response to these structural inequalities, the Government of India has developed a comprehensive architecture of women welfare programmes spanning economic empowerment, education, health, and legal protection. The Self-Help Group (SHG) Bank Linkage Programme — the world's largest microfinance operation — now covers 142 million families through 12 million groups, 88% of which are exclusively women-led (Economic Survey, 2023). MGNREGA has progressively expanded women's access to independent rural employment. Flagship schemes including Beti Bachao Beti Padhao (BBBP), Janani Suraksha Yojana (JSY), POSHAN Abhiyaan, and Mission Shakti represent the state's multi-dimensional commitment to welfare and empowerment. Yet the question of whether these programmes have achieved deep and lasting social transformation — rather than incremental improvements in programme-level access indicators — remains insufficiently answered in the academic literature.

This study addresses this gap through a systematic secondary data analysis that triangulates multiple nationally representative datasets to construct a comprehensive, multi-indicator picture of welfare programme impact in India. The central research question guiding this study is: To what extent have women welfare programmes in India contributed to gender equality and sustainable social transformation, and what structural barriers continue to limit their transformative potential? To answer this question, the study pursues four objectives: (i) to trace five-year trends in key gender equality indicators using NFHS-4 and NFHS-5 data; (ii) to assess the reach and impact of major welfare programmes across economic, educational, health, and social dimensions; (iii) to identify structural barriers constraining programme effectiveness; and (iv) to propose evidence-based policy recommendations for strengthening welfare programmes as instruments of sustainable social transformation.

This study makes three original contributions to the existing literature. First, it presents the first comprehensive multi-source secondary data analysis triangulating NFHS-5, PLFS, WEF, UNDP, and programme-level data from MoWCD and the Economic Survey to evaluate the cumulative social transformative impact of India's women welfare architecture. Second, it applies an intersectional analytical lens — examining how caste, geography, and social category shape differential welfare outcomes — that is largely absent from existing single-programme evaluations. Third, by systematically distinguishing access-level indicators from structural transformation indicators, this study exposes and theorises the central paradox of India's gender policy: that impressive programmatic gains in reach and utilisation have not yet translated into commensurate changes in women's power, agency, and structural position. These contributions carry direct relevance for social work practice, gender-responsive governance, and the international sustainable development agenda.

2. LITERATURE REVIEW

2.1. THEORETICAL FRAMEWORKS

Three complementary theoretical frameworks provide the analytical foundation for this study. Sen's Capability Approach (1999) argues that development must be understood as the expansion of substantive human freedoms, and that gender-targeted interventions are essential to removing the structural "unfreedoms" — poverty, discrimination, social exclusion — that restrict women's capabilities in health, education, economic participation, and political voice. From this perspective, welfare programmes are capability-building investments, not merely redistributive mechanisms, and their effectiveness must be evaluated by whether they genuinely expand the range of lives women can meaningfully choose to live.

The Gender and Development (GAD) Framework (Moser, 1993; Kabeer, 1994) introduces a critical distinction between practical gender needs — immediate material requirements such as food, healthcare, and shelter — and strategic gender interests — structural changes in power relations, discriminatory institutions, and gender norms. This distinction is analytically essential: welfare programmes that address practical needs without challenging strategic interests risk providing temporary relief without catalysing lasting transformation. Kabeer's (2005) three-dimensional empowerment framework — encompassing resources, agency, and achievements — provides the primary evaluative lens for this study, positioning genuine empowerment as the integration of access to material resources, the capacity to exercise meaningful choice, and the attainment of improved life outcomes.

Crenshaw's (1991) Intersectionality Theory contributes the foundational insight that women's experiences of inequality are not uniform but are profoundly shaped by the simultaneous operation of gender, caste, class, religion, geography, and disability. In India, where caste-based discrimination intersects with gender inequality to produce compounding disadvantages for Dalit, Adivasi, and minority women, an intersectional analytical lens is indispensable for evaluating the equity of welfare programme design. Without this lens, evaluations risk presenting aggregate improvements that mask the persistent or widening disadvantage of the most marginalised women within the "women" category.

2.2. GENDER EQUALITY AND SUSTAINABLE DEVELOPMENT: SDG 5 FRAMEWORK

The 2030 Agenda for Sustainable Development establishes nine targets and fourteen indicators under SDG 5, spanning elimination of discrimination and violence against women; ending child marriage and female genital mutilation; recognition of unpaid care work; women's full participation in decision-making; universal access to sexual and reproductive health rights; equal rights to economic resources; empowerment through technology; and gender-responsive policies and legislation (UN Women, 2018; Esquivel & Sweetman, 2016). These targets reflect the multi-dimensional nature of gender inequality and the necessity of multi-sectoral programmatic responses.

Globally, progress toward SDG 5 is deeply insufficient. UN Women's Gender Snapshot 2023 reports that one in eight women and girls experienced intimate partner violence in 2023, and child marriage is projected to persist until 2092 at current rates of decline (UN Women, 2023). The UNDP GII score for India improved from 0.490 in 2021 to 0.437 in 2022 — a notable gain of 14 ranks — yet this improvement is concentrated in health and education dimensions, while labour market participation and political empowerment remain significantly below global averages (UNDP, 2024). Anderson's (2024) comprehensive review of female empowerment in India concludes that government-led programmes have successfully augmented women's agency in private and public spheres, but that women and girls continue to face extreme discrimination and violence, with restrictive local customs constituting a core hindrance to transformative change.

2.3. WOMEN WELFARE PROGRAMMES — ECONOMIC EMPOWERMENT

Economic empowerment is widely recognised as the most direct pathway to women's autonomy, bargaining power, and social transformation. India's SHG-Bank Linkage Programme, launched in 1992 and now described as the world's largest microfinance operation, has been extensively evaluated. Deininger and Liu (2013) found significant positive impacts on consumption, asset ownership, and social capital among SHG members in Andhra Pradesh. A panel study of approximately 2,500 households across five Indian states found small but statistically significant impacts on household expenditure and livestock ownership over four years with evidence of sustainability at scale (Brody et al., 2022). Casini et al. (2021) established that SHG membership produces significant positive impacts on aggregate women's empowerment scores, driven by increased control over income, credit decision-making, and active group participation — creating clear pathways to social transformation beyond individual economic gains.

MGNREGA, India's flagship rural employment guarantee programme, has contributed to women's independent income, legal rights awareness, and enhanced household bargaining power (Holmes & Jones, 2013). IWWAGE (2023) documents rising women's participation shares and the emergence of women as job site supervisors in progressive states. However, research consistently identifies structural limits: occupational segregation confines women to low-skill work, wage gaps persist across all employment categories, and the double burden of unpaid care work constrains women's full engagement (PLFS, 2023; UN Women, 2018).

2.4. WOMEN WELFARE PROGRAMMES — EDUCATION

Educational welfare programmes targeting girls represent foundational investments in long-term gender equality. The Beti Bachao Beti Padhao scheme has contributed to measurable improvements in sex ratio at birth and girls' enrolment, with female GER in higher education rising from 42.5% in 2017-18 to 46.3% in 2022-23 (AISHE, 2023). Muralidharan and Prakash (2017) demonstrate that conditional cash transfer programmes linked to girls' education produce gains not only in enrolment but in delayed marriage and improved health outcomes. However, significant gaps persist: 40% of girls aged 15-18 are out of school, and 23 million have dropped out partly due to menstruation-related stigma (WEF, 2025). The transition from secondary education to higher education and vocational pathways remains critically underserved by existing welfare architecture.

2.5. WOMEN WELFARE PROGRAMMES — HEALTH AND NUTRITION

India's health welfare programmes for women have produced significant gains in maternal health access. JSY has substantially increased institutional delivery rates and reduced maternal mortality in high-focus states (Lim et al., 2010). The POSHAN Abhiyaan targets stunting, undernutrition, anaemia, and low birth weight, recognising that women's nutritional status has cascading effects on child health and intergenerational development. However, the persistence of rising anaemia prevalence — from 53.1% to 57.0% between NFHS-4 and NFHS-5 — despite programme implementation signals that service delivery improvements have not addressed the socially embedded determinants of women's nutritional vulnerability, including discriminatory household food allocation and inadequate dietary diversity (Drishti IAS, 2022).

2.6. WOMEN WELFARE PROGRAMMES — LEGAL PROTECTION AND SOCIAL SECURITY

Legal protection frameworks and social security schemes address the structural dimensions of gender-based violence and economic vulnerability. The Protection of Women from Domestic Violence Act (PWDVA, 2005) and One Stop Centres under Mission Shakti have expanded women's access to legal redressal and integrated support services. Mission Shakti, restructured in 2021-22 under two verticals — Sambal (safety and security) and Samarthya (empowerment and livelihoods) — received an allocation of USD 72.7 million (Sambal) and USD 294.2 million (Samarthya) in 2022-23, though subsequent years have seen declining Samarthya allocations (Frontiers in Public Health, 2025). Widows' pension schemes, maternity benefit programmes, and direct cash transfers under National Social Assistance Programme provide critical economic floors that reduce vulnerability and support social participation.

2.7. RESEARCH GAP AND CONCEPTUAL FRAMEWORK

Despite a substantial evidence base, three significant research gaps motivate this study. First, most existing evaluations examine individual welfare programmes in isolation, without assessing the cumulative and interactive effects of India's multi-programme welfare architecture on composite empowerment outcomes. Second, systematic multi-indicator trend analysis spanning NFHS-4 to NFHS-5 and extended through PLFS data remains underutilised as an analytical approach in the Social Sciences literature on gender equality. Third, the intersectional dimensions of welfare programme impact — specifically, how caste, religion, and geography shape differential access, reach, and benefit realisation — are insufficiently examined in existing secondary data analyses.

This study addresses all three gaps through a conceptual framework that integrates Sen's Capability Approach, the GAD framework, and Crenshaw's intersectionality theory. The framework evaluates welfare programme outcomes at two levels: access-level indicators — programme reach, utilisation, and immediate benefit receipt — and transformation-level indicators — changes in agency, power relations, social norms, and structural position. Genuine and sustainable social transformation requires measurable progress at both levels simultaneously; progress confined to the access level alone represents programmatic expansion without structural change.

3. METHODOLOGICAL PROCEDURES

3.1. RESEARCH DESIGN

This study employs a systematic secondary data analysis design. Secondary data analysis is a rigorous and widely accepted methodology in Social Sciences research, particularly for examining population-level trends, evaluating programme impact at scale, and constructing longitudinal pictures of social change (Vartanian, 2011). It enables analysis of large, nationally representative datasets that primary fieldwork alone cannot generate; permits trend comparison across multiple time points; and supports cross-source triangulation that strengthens analytical validity. All data sources used are publicly available, officially published by government and international agencies, ensuring full transparency, replicability, and the complete absence of fabricated or simulated data. This design is particularly suited to the study's objectives, which require population-level evidence rather than localised primary findings.

3.2. DATA SOURCES

The study draws upon the following eight data sources, each selected for its national representativeness, methodological rigour, and relevance to the study's analytical objectives:

- **NFHS-5 (2019-21):** India's most comprehensive demographic and health survey, covering 636,699 households across all 36 states and UTs. Used for women's empowerment, reproductive health, maternal health, domestic violence, and financial inclusion indicators.
- **NFHS-4 (2015-16):** Used as the five-year baseline for trend comparison across all key gender equality indicators.
- **PLFS 2017-18 to 2022-23:** Periodic Labour Force Survey, Ministry of Statistics and Programme Implementation (MoSPI). Used for women's Labour Force Participation Rate (LFPR) and employment pattern data.
- **WEF Global Gender Gap Report 2023:** Used for India's composite Gender Gap Index score and sub-index rankings including economic participation, political empowerment, education, and health.
- **UNDP Human Development Report 2023-24:** Used for India's Gender Inequality Index (GII) score, global rank, and trend data from 2016 to 2022.
- **Economic Survey 2022-23:** Ministry of Finance, Government of India. Used for SHG Bank Linkage Programme quantitative data including number of groups, families covered, savings deposits, and credit CAGR.
- **IWWAGE Women and Work Reports 2023 and 2024:** Institute for What Works to Advance Gender Equality. Used for MGNREGA women's participation trend data and female LFPR analysis.
- **MoWCD Annual Reports and HMIS Data:** Ministry of Women and Child Development Annual Reports 2022-23 and Health Management Information System data. Used for programme-specific data on BBBP, Mission Shakti, sex ratio at birth, and maternal health outcomes.

3.3. ANALYTICAL APPROACH

The analysis proceeds in four stages. In Stage 1, trend analysis compares key gender equality indicators between NFHS-4 (2015-16) and NFHS-5 (2019-21), with PLFS data extending the trend line to 2022-23 where available; percentage point changes quantify the magnitude of progress across twelve indicators. In Stage 2, programme-level impact assessment examines coverage, growth, and outcome data for five major welfare programmes — SHGs, MGNREGA, BBBP, JSY/POSHAN, and Mission Shakti — drawing on Economic Survey, IWWAGE, MoWCD, and HMIS data. In Stage 3, a state-level comparative analysis using NFHS-5 district data and the Women's Empowerment Index (WEI) identifies geographical disparities across nine representative states. In Stage 4, a barrier analysis synthesises evidence from published evaluations and policy reports to identify structural constraints on programme effectiveness. Throughout all stages, triangulation across multiple independent data sources is employed to strengthen analytical validity and mitigate the limitations of any single source.

3.4. ETHICAL CONSIDERATIONS

As a secondary data analysis, this study does not involve primary data collection from human participants and therefore requires no individual informed consent. All datasets used are publicly available and were collected under their respective institutional ethical frameworks, including MoHFW's NFHS protocols and MoSPI's PLFS protocols. Data are reported at aggregate and disaggregated levels exactly as published by the originating agencies; no individual-level data are accessed. The study adheres fully to principles of research integrity, including accurate attribution of all data sources, transparent reporting of data limitations, and avoidance of selective or misleading presentation of findings.

4. DATA ANALYSIS AND RESULTS

4.1. INDIA'S GENDER EQUALITY PROFILE: INTERNATIONAL INDEX COMPARISON

Table 1 presents India's performance on two major international gender equality indices — the WEF Global Gender Gap Index and the UNDP Gender Inequality Index — tracking change over the period 2016 to 2023.

Table 1

Table 1 India's Performance on International Gender Equality Indices (2016–2023)				
Index / Dimension	2016	2019	2021	2023
WEF Gender Gap Index — Overall Score	0.683	0.665	0.625	0.643
WEF Global Rank (out of 146)	87th	112th	140th	127th
Economic Participation & Opportunity (parity %)	39.80%	35.40%	32.60%	36.70%
Political Empowerment (parity %)	10.90%	11.60%	18.10%	25.30%
UNDP Gender Inequality Index (score)	0.524	0.501	0.49	0.437
UNDP GII Global Rank	125th	122nd	122nd	108th

Note: WEF Global Gender Gap Reports (2016–2023); UNDP Human Development Reports (2016–2024). GII Scores Range from 0 (Equality) to 1 (Extreme Inequality); Lower Scores Indicate Greater Equality.

India's composite WEF Gender Gap score recovered from a sharp decline — dropping to 0.625 in 2021 — to 0.643 in 2023, while the UNDP GII rank improved significantly from 122nd in 2021 to 108th in 2022, reflecting a 14-rank improvement in a single reporting cycle. Political empowerment recorded the most consistent improvement, rising from 10.9% parity in 2016 to 25.3% in 2023, partly reflecting reservation policies in local governance and the Nari Shakti Vandan Adhinyam (2023). However, economic participation parity at 36.7% remains critically and persistently low — placing India 142nd globally on this sub-index and below most regional peers — confirming that economic exclusion remains the deepest structural dimension of India's gender inequality (WEF, 2023).

4.2. NFHS-4 TO NFHS-5 TREND ANALYSIS: KEY EMPOWERMENT INDICATORS

Table 2 presents a systematic comparison of twelve key women's empowerment and gender equality indicators between NFHS-4 (2015-16) and NFHS-5 (2019-21), with directional classification of progress intensity.

Table 2

Table 2 Key Women's Empowerment Indicators: NFHS-4 (2015-16) vs. NFHS-5 (2019-21)				
Indicator	NFHS-4 (2015-16)	NFHS-5 (2019-21)	Change (pp)	Classification
Women with bank account they actively use	53.00%	78.60%	+25.6 pp	Strong gain
Hygienic menstrual protection use	57.60%	77.30%	+19.7 pp	Strong gain
Institutional births	78.90%	88.60%	+9.7 pp	Strong gain
Births in public health facilities	52.10%	61.90%	+9.8 pp	Strong gain
Women owning a mobile phone	45.90%	53.90%	+8.0 pp	Moderate gain
4+ antenatal care visits	51.20%	58.10%	+6.9 pp	Moderate gain
Women with 10+ years of schooling	35.70%	41.00%	+5.3 pp	Moderate gain
Women owning house or land	38.40%	43.30%	+4.9 pp	Moderate gain
Women participating in HH decisions	84.00%	88.70%	+4.7 pp	Moderate gain

Child marriage prevalence	26.80%	23.30%	-3.5 pp	Slow progress
Women experiencing spousal violence	31.10%	29.30%	-1.8 pp	Near stagnant
Women paid in cash for work	24.60%	25.40%	+0.8 pp	Near stagnant

Note: NFHS-4 (Ministry of Health and Family Welfare [MoHFW], 2017) and NFHS-5 (MoHFW, 2021). pp = Percentage Points.

The trend data reveals a clear two-tier pattern of progress. Access-level indicators — particularly financial inclusion (bank account ownership +25.6 pp), menstrual hygiene (+19.7 pp), and maternal healthcare access (+9.7 pp) — demonstrate strong improvements over five years, reflecting the reach of Jan Dhan Yojana, JSY, and related welfare investments. However, structural transformation indicators tell a starkly different story: spousal violence declined by only 1.8 pp, child marriage remains high at 23.3%, and the proportion of women paid in cash for work increased by a negligible 0.8 pp — confirming that financial inclusion, healthcare access, and educational enrolment gains have not yet translated into substantive changes in women's economic agency, personal safety, or structural bargaining power (IDR, 2022; Anderson, 2024).

4.3. ECONOMIC WELFARE PROGRAMMES: SHG AND MGNREGA DATA

4.3.1. SHG BANK LINKAGE PROGRAMME — GROWTH AND COVERAGE

Table 3 presents the decadal growth trajectory of India's SHG Bank Linkage Programme from 2012-13 to 2022-23 across key coverage and financial indicators.

Table 3

Year	SHGs (millions)	Families Covered (millions)	Savings Deposits (₹ crore)	Women-Led SHGs (%)
2012-13	7.3	73	8,217	88%
2015-16	8.6	86	13,345	88%
2018-19	10.2	102	23,011	88%
2020-21	11.4	126	36,780	88%
2022-23	12	142	47,240	88%
CAGR (FY13–FY22)	—	10.8% (credit-linked)	5.7% per SHG	—

Note: Economic Survey 2022-23 (Ministry of Finance, Government of India); NABARD Annual Reports (2013–2023).

India's SHG ecosystem reached 12 million groups by 2022-23 — 88% exclusively women-led — covering 142 million families with savings deposits of ₹47,240 crore, representing the world's single largest microfinance operation. Credit-linked SHGs grew at a Compound Annual Growth Rate (CAGR) of 10.8% over FY13–FY22, while credit disbursement per SHG grew at a CAGR of 5.7% (Economic Survey, 2023). Casini et al. (2021) establish that SHG membership produces significant positive impacts on aggregate women's empowerment scores, driven by increased income control, credit decision-making, and active group involvement — mechanisms with direct and documented pathways to social transformation beyond individual economic benefit.

4.3.2. MGNREGA — WOMEN'S PARTICIPATION TRENDS (2017-18 TO 2022-23)

Table 4 presents women's share of MGNREGA person-days generated annually from 2017-18 to 2022-23, reflecting the programme's contribution to women's rural employment.

Table 4

Year	Total Person-Days (crore)	Women's Person-Days (crore)	Women's Share (%)	Contextual Note
2017-18	235.8	119.6	50.70%	Pre-COVID baseline
2018-19	268.8	140.8	52.40%	Peak pre-COVID
2019-20	265.4	138.5	52.20%	Stable
2020-21	389.7	130.9	33.60%	COVID-19 disruption

2021-22	363.3	198.5	54.70%	Recovery peak
2022-23	295.1	109.8	37.20%	Above statutory minimum

Note: IWWAGE Women and Work Reports (2023, 2024); MGNREGA Dashboard, Ministry of Rural Development, Government of India.

Women's MGNREGA participation fluctuated significantly over the period, rising to a peak of 54.7% person-days in 2021-22 before moderating to 37.2% in 2022-23 — still above the statutory one-third minimum. Women's LFPR improved from 23.3% in 2017-18 to 40.7% in rural areas and 23.5% in urban areas by 2022-23 (PLFS, 2023), with MGNREGA widely documented as a major driver of rural women's employment. Tamil Nadu stands as a notable outlier, with women constituting 61.6% of MGNREGA workers — the only state exceeding men's participation (IWWAGE, 2023). Despite these gains, research confirms that MGNREGA has not resolved women's occupational segregation into low-skill work or addressed the persistent gender wage gap, limiting its capacity for deeper structural transformation (IWWAGE, 2023).

4.4. EDUCATIONAL WELFARE PROGRAMMES: BBBP IMPACT ANALYSIS

Table 5 presents key educational and demographic indicators related to the Beti Bachao Beti Padhao programme from 2014-15 to 2022-23.

Table 5

Indicator	2014-15	2017-18	2020-21	2022-23
Sex Ratio at Birth (girls per 1,000 boys)	918	930	929	934
Female GER in Higher Education (%)	—	42.50%	45.80%	46.30%
Girls' Secondary School Completion Rate (%)	56.30%	61.20%	65.80%	67.00%
Female Literacy Rate — 15-49 years (NFHS)	—	—	70.30%	—
Child Marriage Prevalence (%)	26.80%	—	23.30%	—

Note: HMIS Data, MoHFW; MoWCD Annual Reports 2022-23; NFHS-5 (MoHFW, 2021); AISHE Reports 2022-23.

BBBP has contributed to measurable improvements in sex ratio at birth — from 918 in 2015 to 934 in 2022 — and girls' educational participation, with female GER in higher education rising from 42.5% to 46.3% between 2017-18 and 2022-23. However, improvements have been geographically uneven: Bihar, Haryana, Karnataka, Maharashtra, and West Bengal recorded declining sex ratios at birth in 2021-22 before the national figure recovered (IndiaSPEND, 2024). The persistence of child marriage at 23.3% — a decline of only 3.5 percentage points over five years — and the finding that 40% of girls aged 15-18 remain out of school (WEF, 2025) reveal that educational welfare programming has not yet reached the most vulnerable girls, particularly in conservative social contexts where child marriage coexists with programme implementation.

4.5. HEALTH AND NUTRITION WELFARE PROGRAMMES: JSY AND POSHAN DATA

Table 6 presents key maternal and reproductive health indicators comparing NFHS-4 (2015-16) and NFHS-5 (2019-21), reflecting the cumulative impact of JSY, PMMVY, and POSHAN Abhiyaan.

Table 6

Health Indicator	NFHS-4 (2015-16)	NFHS-5 (2019-21)	Change (pp)	Programme Link
Institutional births (%)	78.90%	88.60%	+9.7 pp	JSY / PMMVY
Births in public health facilities (%)	52.10%	61.90%	+9.8 pp	JSY
Antenatal care — first trimester (%)	58.60%	70.00%	+11.4 pp	JSY
4+ antenatal care visits (%)	51.20%	58.10%	+6.9 pp	JSY

Postnatal care visits (%)	62.40%	78.00%	+15.6 pp	JSY
Women with anaemia — 15-49 years (%)	53.10%	57.00%	+3.9 pp ▲	POSHAN (concern)
Stunted children under 5 (%)	38.40%	35.50%	-2.9 pp	POSHAN Abhiyaan
Wasted children under 5 (%)	21.00%	19.30%	-1.7 pp	POSHAN Abhiyaan

Note: NFHS-4 (MoHFW, 2017) and NFHS-5 (MoHFW, 2021). pp = percentage points. ▲ indicates a deterioration (increase in anaemia prevalence).

Health welfare programmes demonstrate a strong pattern of service access improvement: institutional births reached 88.6%, first-trimester antenatal care rose to 70%, and postnatal care improved by 15.6 pp — reflecting the sustained, multi-decade impact of JSY and PMMVY. However, the most alarming finding is the simultaneous rise in anaemia prevalence from 53.1% to 57.0% despite POSHAN Abhiyaan implementation, indicating that programme-level service delivery has not addressed the household food allocation patterns, discriminatory feeding practices, and gender-based nutritional inequities that drive women's persistent nutritional deprivation. This divergence exemplifies the core analytical distinction between access-level programme gains and structural transformation, and confirms Moser's (1993) argument that addressing practical gender needs without tackling their structural causes produces asymmetric and ultimately insufficient results.

4.6. STATE-LEVEL COMPARATIVE ANALYSIS

Table 7 presents a state-level comparison of selected key empowerment indicators from NFHS-5 (2019-21) alongside Women's Empowerment Index (WEI) scores, illustrating the geographical disparities that aggregate national figures conceal.

Table 7

State	Bank A/C (%)	HH Decision- Making (%)	Institutional Delivery (%)	Child Marriage (%)	WEI Score
Kerala	90.10%	95.40%	99.80%	6.30%	27.1
Goa	91.40%	96.20%	98.40%	7.10%	27.4
Himachal Pradesh	88.90%	94.10%	97.20%	8.80%	26.8
Tamil Nadu	87.60%	91.80%	99.20%	13.50%	25.6
National Average	78.60%	88.70%	88.60%	23.30%	21.3
Rajasthan	76.40%	86.30%	85.30%	25.40%	20.1
Uttar Pradesh	70.80%	80.90%	80.60%	21.40%	18.7
West Bengal	78.20%	83.40%	94.10%	41.60%	17.4
Bihar	72.30%	82.10%	76.30%	40.80%	18.2

Note: NFHS-5 (MoHFW, 2021); Women's Empowerment Index (WEI) Scores from Vignitha et al. (2024), Cureus, Derived from NFHS-5 data across 28 States. WEI Range: 17.4 (West Bengal) to 27.4 (Goa).

State-level data exposes stark disparities concealed by national averages. Kerala, Goa, and Himachal Pradesh achieve child marriage rates below 9%, institutional delivery rates above 97%, and WEI scores exceeding 26 — reflecting decades of investment in women's education, health, and governance. By contrast, Bihar and West Bengal record child marriage prevalence exceeding 40% — among the highest globally — and WEI scores of 18.2 and 17.4 respectively, far below the national mean of 21.3. Rajasthan, despite being a BBBP priority state, records a 25.4% child marriage rate, reflecting the structural limits of awareness-based welfare campaigns in the absence of commensurate socio-economic and norm change. These disparities validate Crenshaw's (1991) intersectionality framework: welfare programme effectiveness is profoundly shaped by historical inequalities of caste, patriarchy, governance quality, and civil society capacity that vary enormously across India's states.

4.7. BARRIERS TO PROGRAMME EFFECTIVENESS: EVIDENCE SYNTHESIS

Table 8 synthesises structural barriers to women welfare programme effectiveness drawn from NFHS-5 data, programme evaluations, and policy analysis literature.

Table 8

Table 8 Structural Barriers to Women Welfare Programme Effectiveness: Evidence Synthesis			
Barrier Category	Evidence Base	Most Affected Groups	Severity
Intersectional disadvantage — caste, geography, religion	NFHS-5 disaggregated data; Crenshaw (1991); Anderson (2024)	SC/ST, minority, remote rural women	High
Structural indicator stagnation — violence, marriage, wages	NFHS-4 vs. NFHS-5 comparison (Table 2); IDR (2022)	All women	High
Programme fragmentation and siloed delivery	MoWCD evaluation reports; JSSPI (2025)	Women with multiple deprivations	High
Declining livelihood programme budget allocations	Samarthya cuts — 5% in 2024-25 (Frontiers, 2025)	Livelihood programme beneficiaries	Moderate-High
Absence of longitudinal outcome measurement	JSSPI (2025); Swaminathan (2020)	All programmes, all women	Moderate-High
Patriarchal social norms and community resistance	NFHS-5 spousal violence data; Anderson (2024)	Women in conservative contexts	High
Low awareness and outreach gaps	NFHS-5; Vignitha et al. (2024)	Older women, remote communities	Moderate

Note: Synthesised from NFHS-5 (MoHFW, 2021); MoWCD Annual Reports; JSSPI (2025); Frontiers in Public Health (2025); IDR (2022); Anderson (2024).

The barrier analysis reveals that the most severe structural constraints operate at multiple levels simultaneously. Intersectional disadvantage, structural indicator stagnation, and programme fragmentation — all rated high severity — affect the largest proportions of women and are least responsive to incremental programme-level improvements. The absence of longitudinal outcome measurement systems across all major schemes creates a systemic accountability gap, preventing programme learning and evidence-based adaptation. Budget trends — with Samarthya (livelihood) allocations declining while safety-net spending increases marginally — signal a policy shift away from transformative and toward protective welfare functions (Frontiers in Public Health, 2025), limiting the structural change potential of India's welfare architecture.

5. DISCUSSION

The secondary data analysis presented in this study reveals a nuanced picture of India's gender equality progress that is simultaneously encouraging and sobering. Women welfare programmes have produced meaningful, measurable improvements across key access-level dimensions over the 2015-16 to 2022-23 period, while deep structural inequalities rooted in patriarchy, caste discrimination, and programme fragmentation continue to constrain their social transformative potential. The following discussion interprets these findings through the study's theoretical frameworks and draws out their implications for policy and social work practice.

5.1. THE ACCESS-TRANSFORMATION PARADOX

The most striking finding of this study is the systematic divergence between strong access-level indicator gains — bank account ownership (+25.6 pp), institutional delivery (+9.7 pp), menstrual hygiene (+19.7 pp) — and near-stagnant structural transformation indicators — spousal violence (−1.8 pp), child marriage (−3.5 pp), cash-paid employment (+0.8 pp). This divergence constitutes what this study terms the access-transformation paradox: the tendency of welfare programmes to expand the formal reach of services and benefits without producing commensurate changes in the underlying structures of power, norm, and agency that reproduce gender inequality. This paradox is theoretically predicted by the GAD framework's distinction between practical gender needs and strategic gender interests (Moser, 1993; Kabeer, 1994): programmes designed primarily to meet practical needs — provide a bank account, a hospital

delivery, a school place — cannot by definition challenge the strategic interests of patriarchal power relations without deliberate design elements targeting norm change, legal empowerment, and structural redistribution.

5.2. SHGS AS THE MOST TRANSFORMATIVE WELFARE MECHANISM

Among all welfare programmes examined, SHGs demonstrate the most holistic and theoretically grounded pathway to social transformation. The SHG model's strength lies not in individual resource provision but in building collective economic agency, social solidarity, and political voice through regular group action. Casini et al. (2021) establish that SHG membership significantly improves aggregate empowerment scores driven by income control, credit decision-making, and active group involvement — all three dimensions of Kabeer's (2005) empowerment framework. The decadal growth of the programme to 142 million families demonstrates sustained institutional commitment. However, Brody et al. (2022) caution that impacts, while statistically significant, remain modest in magnitude and require continued institutional support for long-term sustainability. The SHG model's transformative potential is maximised when embedded within broader supportive ecosystems of civil society, legal literacy, and political representation — conditions that vary significantly across India's states, explaining the programme's differential impact.

5.3. GEOGRAPHICAL DISPARITIES AND THE LIMITS OF CENTRALISED PROGRAMMING

The state-level analysis reveals a chasm between high-performing states — Kerala (child marriage 6.3%, WEI 27.1) and Goa (child marriage 7.1%, WEI 27.4) — and low-performing states — Bihar (child marriage 40.8%, WEI 18.2) and West Bengal (child marriage 41.6%, WEI 17.4) — that cannot be explained by programme reach alone. These disparities validate Crenshaw's (1991) intersectionality framework and Kabeer's (2005) argument that empowerment is contextually embedded and cannot be produced through uniform national programme delivery. The evidence calls for a shift from centrally standardised welfare architectures toward state-level adaptive implementation frameworks, building on local governance structures, civil society capacity, women's SHG federations, and contextually specific norm-change mechanisms.

5.4. POLICY AND MANAGERIAL IMPLICATIONS

The findings of this study carry direct implications for welfare programme design, social work practice, and gender-responsive governance. First, welfare programmes must explicitly distinguish between access-level and transformation-level objectives, setting targets and monitoring systems for both. The current predominance of output metrics — beneficiaries reached, events conducted, accounts opened — without outcome metrics — changes in agency, power, and social participation — creates a systematic underestimation of structural implementation gaps (JSSPI, 2025). Second, programme design must adopt an intersectional framework that explicitly targets the compounding disadvantages of caste, minority status, disability, and geography, disaggregating monitoring data accordingly. Third, district-level programme convergence platforms that integrate economic, educational, health, and legal support streams are essential for replacing siloed delivery mechanisms that force multiply-deprived women to navigate separate bureaucratic systems. Fourth, the recent decline in Samarthya (livelihoods) budget allocations must be reversed: transformative economic empowerment programmes require sustained and growing investment, not incremental cuts. Fifth, longitudinal outcome measurement systems — including periodic community-level surveys of women's agency, norm change, and social participation — should be institutionalised across all major welfare schemes.

6. FINAL CONSIDERATIONS

This study has undertaken a systematic secondary data analysis to examine the role of women welfare programmes in advancing gender equality and sustainable social transformation in India. Drawing on eight authoritative data sources — including NFHS-5, PLFS, WEF Global Gender Gap Report 2023, UNDP GII 2022, Economic Survey 2022-23, IWWAGE Reports, and MoWCD Annual Reports — the study has traced a decade of gender equality progress that is simultaneously real and insufficient.

The evidence confirms that welfare programmes have produced measurable positive outcomes: bank account ownership rose by 25.6 pp to 78.6%; institutional delivery reached 88.6%; the SHG ecosystem covers 142 million families through 12 million women-led groups; female LFPR improved from 23.3% to 41.7% between 2017-18 and

2023-24; and India's GII rank improved from 122nd to 108th in a single reporting cycle. These are significant achievements reflecting sustained multi-decade welfare investment and the commitment of millions of women who have engaged with these programmes as agents of their own development — not merely as passive beneficiaries.

Yet the evidence equally confirms that welfare programmes have not yet overcome the deepest structural roots of India's gender inequality. Child marriage at 23.3%, anaemia affecting 57% of women, economic participation parity at a critically low 36.7%, and Bihar's child marriage rate more than six times that of Kerala — these are not programme failures alone; they are manifestations of structural patriarchy, caste discrimination, and intersecting disadvantages that require more than welfare programme expansion to address. The central finding of this study — the access-transformation paradox — suggests that India's welfare architecture is well-designed for expanding programme reach but inadequately designed for producing the structural social transformation that alone can achieve the promise of SDG 5.

This study proposes six evidence-based policy recommendations: (i) scale the SHG collective action model as the primary vehicle for transformative economic empowerment; (ii) integrate health welfare programmes with community norm-change components to address social determinants; (iii) extend educational welfare coverage through higher education and vocational transition pathways; (iv) design explicitly intersectional programme frameworks targeting SC/ST, minority, and remote rural women; (v) establish district-level programme convergence platforms to replace siloed delivery; and (vi) invest in longitudinal outcome measurement systems that capture changes in women's agency, power, and social participation — the ultimate measure of social transformation.

7. LIMITATIONS AND FUTURE RECOMMENDATIONS

While this study provides a comprehensive multi-source secondary data analysis of women welfare programme impact in India, several limitations should be noted when interpreting its findings, and these limitations simultaneously point toward directions for future research:

- 1) **Data periodicity:** NFHS data is collected every five to six years, limiting the detection of short-term programme effects and creating temporal gaps in the analysis. Future research should supplement NFHS data with annual administrative data from MoWCD and programme management information systems to enable more granular temporal tracking of welfare programme impact.
- 2) **Absence of primary fieldwork:** As a secondary data analysis, this study cannot capture qualitative dimensions of women's lived experiences of welfare programme participation — subjective perceptions of empowerment, social solidarity effects, community norm change, and the micro-politics of programme implementation. Future longitudinal mixed-methods studies combining secondary data analysis with primary qualitative fieldwork across high- and low-performing states would significantly enrich the evidence base.
- 3) **State-level disaggregation constraints:** While the state-level comparative analysis identifies important geographical disparities, district-level and sub-district-level analysis is constrained by available published data. Future research should leverage NFHS-5's district-level dataset — covering all 707 districts — to produce more granular spatial analyses of programme impact and barrier distribution, as initiated by Vignitha et al. (2024) and the IIMA Gender Centre (2024).
- 4) **Intersectionality data limitations:** While this study incorporates an intersectional analytical framework, published secondary data does not always provide fully cross-tabulated disaggregation by gender, caste, religion, and geography simultaneously. Future research should advocate for and utilise datasets that enable full intersectional analysis, enabling examination of how multiple overlapping disadvantages compound welfare programme access barriers.
- 5) **Scope limited to India:** This study focuses exclusively on India, limiting the generalisability of its findings to other South Asian or Global South contexts. Future comparative research examining women welfare programme architectures across India, Bangladesh, Nepal, and Sri Lanka — countries with diverse programme models and gender equality trajectories — would contribute significantly to the international development literature and enable cross-country policy learning.

DATA AVAILABILITY STATEMENT

The datasets analysed in this study are publicly available. NFHS-5 and NFHS-4 data are available at <http://rchiips.org/nfhs/>. PLFS data are available at <https://mospi.gov.in/>. WEF Global Gender Gap Reports are available at <https://www.weforum.org/>. UNDP Human Development Reports are available at <https://hdr.undp.org/>.

CONFLICT OF INTERESTS

None.

ACKNOWLEDGMENTS

None.

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