

Effectiveness of DBT (Direct Benefit Transfer) Schemes: For Women


Mohini Sahu & Janvi Patel

Student of Amity University, Chhattisgarh



<https://doi.org/10.55041/ijstmt.v2i5.388>

Cite this Article: Sahu, M. & Patel, J. (2026). Effectiveness of DBT (Direct Benefit Transfer) Schemes: For Women. International Journal of Science, Strategic Management and Technology, 02(05). <https://doi.org/10.55041/ijstmt.v2i5.388>

License:  This article is published under the Creative Commons Attribution 4.0 International License (CC BY 4.0), permitting use, distribution, and reproduction in any medium, provided the original author(s) and source are properly credited.

ABSTRACT

Objective

The Direct Benefit Transfer (DBT) system, introduced by the Government of India in 2013, aims to improve the efficiency, transparency, and accountability of welfare delivery by transferring subsidies and benefits directly into beneficiaries' bank accounts. In this context, the primary objective of DBT schemes for women is to foster financial inclusion, ensure economic autonomy, and enhance decision-making power by directly transferring benefits into women's bank accounts. These schemes aim to eliminate intermediaries, reduce leakages, and improve the efficiency of welfare delivery, particularly for rural and underprivileged women. Key targeted areas include maternity benefits (PMMVY), cooking fuel access (Ujjwala), entrepreneurship (MUDRA), and financial security (Jan Dhan). Through these focused interventions, the schemes seek to address structural inequalities and empower women socially as well as economically.

Methods

This study adopts a qualitative and analytical research approach based on secondary data. Data has been collected from government reports, policy documents, and publications by organisations such as NITI Aayog, World Bank, and Reserve Bank of India. A systematic literature review method is used to examine the performance and impact of DBT schemes on women beneficiaries. Comparative and descriptive analysis techniques are applied to assess improvements in financial inclusion, economic empowerment, and welfare delivery. The study also evaluates challenges such as digital illiteracy and infrastructural barriers to understand the overall effectiveness of DBT schemes.

Findings

The study finds that DBT schemes have significantly improved financial inclusion among women by enabling direct access to bank accounts and formal financial systems. The removal of intermediaries has reduced leakages and enhanced transparency in welfare delivery. Direct fund transfers have increased women's economic autonomy, strengthening their decision-making power within households and encouraging participation in financial activities. Targeted interventions in areas such as maternity benefits, clean cooking fuel, entrepreneurship, and financial security have positively impacted socio-economic conditions, particularly for rural and underprivileged women. However, challenges such as digital illiteracy, limited awareness, and infrastructural constraints continue to hinder full effectiveness in certain regions.

Applications

The study highlights that DBT schemes represent an effective governance model for delivering welfare benefits by integrating technology with governance. These schemes can be applied to strengthen inclusive growth policies by ensuring that financial assistance reaches the intended beneficiaries efficiently and transparently. The JAM Trinity framework can be further utilised in other social welfare programs to improve targeting, reduce corruption, and enhance service delivery. Moreover, DBT schemes serve as a powerful tool for women's empowerment by promoting financial independence and encouraging participation in economic activities such as entrepreneurship. Policymakers can use these findings to improve existing schemes by focusing on digital literacy, infrastructure development, and awareness campaigns to maximise outreach and impact. In the long run, such initiatives contribute to sustainable development and gender equality.

Keywords

Direct Benefit Transfer (DBT), Women Empowerment, Financial Inclusion, Gender-Centricity, JAM Trinity, Social Welfare, Accountability.

INTRODUCTION

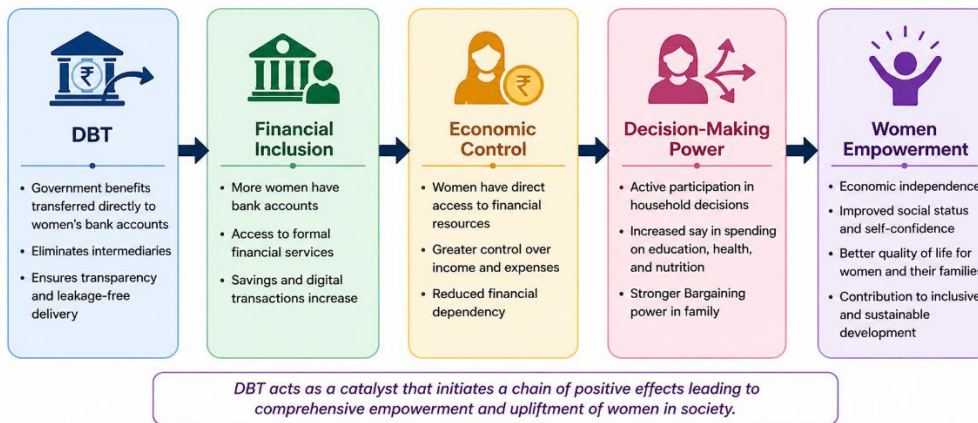
Direct Benefit Transfer (DBT) schemes have emerged as one of the most significant policy innovations in India's welfare system, particularly in the context of women's empowerment. By leveraging the JAM trinity—Pradhan Mantri Jan Dhan Yojana, Aadhaar, and mobile connectivity—the government has created a more efficient and transparent mechanism for delivering benefits directly to individuals. This shift from traditional, intermediary-based systems to direct transfers has not only reduced leakages and corruption but has also reshaped the way women access and control financial resources. With more than half of PMJDY accounts held by women, a large section of the female population has, for the first time, gained access to formal banking services. This access goes beyond merely owning a bank account—it represents a step toward financial independence. Receiving subsidies, pensions, scholarships, and other welfare benefits directly into personal accounts enhances women's control over income and reduces their dependence on other household members.

In addition to improving financial access, DBT schemes have contributed to strengthening women's roles within the household. Direct transfers enable women to participate more actively in financial decision-making, thereby increasing their bargaining power and influence over household expenditures. This shift has important implications for broader social and economic development, as empowered women are more likely to invest in health, education, and overall family welfare. Furthermore, the predictability and transparency of DBT payments can encourage greater participation of women in the labour force by providing a sense of financial security.

Despite these positive developments, the effectiveness of DBT schemes is not uniform across all regions. Rural and remote areas continue to face significant challenges, including inadequate banking infrastructure, limited internet connectivity, and low levels of digital literacy. Many women, especially those from marginalised communities, still struggle to fully utilise banking and digital platforms due to a lack of awareness or technical skills. Additionally, logistical issues such as distance to banking facilities and irregular access to mobile services can hinder the smooth functioning of DBT.

In this context, while DBT has undoubtedly created new opportunities for women's empowerment, its success depends on addressing these persistent challenges. Strengthening infrastructure, improving digital literacy, and ensuring inclusive access are essential for maximising the potential of DBT schemes. Therefore, a comprehensive evaluation of their effectiveness is necessary to understand both their achievements and the areas that require further policy attention.

Pathway of DBT to Women Empowerment



Historical Context

The initiative was driven by the long-standing issue of leakage in public welfare, famously illustrated by a 1980s statement by Prime Minister Rajiv Gandhi that only 15 paise of every rupee spent by the government reaches the intended poor. DBT was launched as a major governance reform to turn this situation around, with the goal of "Maximum Governance, Minimum Government". By 2026, the system will have successfully integrated hundreds of schemes from various ministries, resulting in significant savings and ensuring faster, more accurate service delivery to citizens.

The core idea behind Direct Benefit Transfer (DBT) schemes, launched in India on January 1, 2013, was to re-engineer the existing, inefficient, and often corrupt welfare delivery system by transferring subsidies and financial aid directly into the bank accounts of beneficiaries. By leveraging technology, DBT aimed to eliminate middlemen, prevent leakages, and ensure that the full benefit reaches the intended person on time.

Significance

Several states in India have implemented high-impact Direct Benefit Transfer (DBT) schemes specifically targeting women, with notable success in strengthening women's financial independence, decision-making power, and social empowerment. These schemes often gain momentum around election periods and involve significant cash transfers.

Key States with Significant Women-Centric DBT Schemes:

- Madhya Pradesh: Known for the *Mukhya Mantri Ladli Behna Yojana*, launched in 2023, which provides ₹1,500 per month and has over 1.29 crore beneficiaries.
- West Bengal: Operates the *Lakshmi Bhandar* scheme (launched 2021), providing ₹1,000–₹1,200 per month to 1.71 crore women, which has improved their position within families.
- Maharashtra: Implements the *Majhi Ladki Bahin* scheme, which provides ₹1,500 per month to over 2.52 crore women.
- Karnataka: Known for the *Gruha Lakshmi Yojana* (launched 2023), providing ₹2,000 per month to 1.33 crore female beneficiaries.
- Telangana: Offers the *Maha Lakshmi Yojana* (launched 2023), which provides ₹2,500 per month and LPG subsidies to around 1.5 crore women.
- Odisha: Implements the *Subhadra Yojana* (2024), providing ₹10,000 per year to beneficiaries.
- Jharkhand: Runs the *Mukhya Mantri Maiya Samman Yojana* (launched 2024), providing ₹2,500 per month.

- Delhi: Offers the *Mukhyamantri Mahila Samman Yojana* (launched 2025), providing ₹2,500 per month.
- Assam: Operates the *Orunodoi* scheme (launched 2020), which provides ₹1,250 per month to over 37 lakh women.
- Chhattisgarh: Implements the *Mahtari Vandan Yojana* (launched in 2024), which provides ₹1,000 per month to married women. The scheme aims to improve women's financial stability, support household expenses, and enhance their participation in family decision-making.

Key Takeaways on DBT Impact for Women:

Financial Inclusion: 54% of Indian women reported opening their first bank account primarily to receive government benefits, with 83% having full control over their savings, according to a 2025 report.

Electoral Impact: These schemes have played a crucial role in political landscapes in states like Delhi, Maharashtra, Madhya Pradesh, and West Bengal.

Fiscal Concern: The SBI has raised concerns over the long-term sustainability of these high-cost programs, which total over ₹1.5 lakh crore across eight states.

LITERATURE REVIEW

The concept of Direct Benefit Transfer (DBT) has emerged as a transformative reform in India's welfare delivery system, aiming to reduce leakages, enhance transparency, and ensure targeted delivery of subsidies. Several studies have examined its effectiveness across different sectors and population groups.

An early empirical study by **Selvam and Velmurugan (2015)** highlights that DBT plays a crucial role in distributing welfare benefits such as scholarships, subsidies, and financial aid to marginalised groups, including women and economically weaker sections. Their findings suggest that DBT has improved accessibility and reduced intermediaries, though awareness among beneficiaries remains uneven.

Similarly, **Paramasivan and Arunkumar (2018)** provide an overview of financial inclusion through DBT in India. They note that the phased implementation of DBT across multiple districts and schemes has significantly expanded banking access and encouraged digital financial participation. However, they also emphasise infrastructural challenges, particularly in rural areas, which limit their full effectiveness.

Focusing on gender dimensions, **Sabherwal, Sharma, and Trivedi (2019)** analyse DBT schemes targeted at women. Their study indicates that DBT has the potential to empower women economically by providing direct access to financial resources. However, the effectiveness is influenced by socio-cultural factors, such as intra-household decision-making power and women's control over bank accounts.

Recent research by **Panjwani (2024)** examines awareness levels of DBT schemes among citizens in Lucknow. The study reveals that while DBT schemes are widely implemented, awareness and understanding among beneficiaries are still limited. It highlights the need for better communication strategies and digital literacy programs to maximise the benefits of DBT.

From the perspective of service delivery, **Dilip Diwakar (2024)** investigates DBT in the Public Distribution System (PDS) in Puducherry. The study finds a positive correlation between the amount received through DBT and beneficiary satisfaction. It concludes that higher and timely transfers increase trust and preference for DBT-based systems over traditional subsidy mechanisms.

Overall, the literature suggests that DBT schemes have significantly improved the efficiency and transparency of welfare delivery in India. They have contributed to financial inclusion and reduced corruption by minimising intermediaries. However, challenges such as a lack of awareness, digital illiteracy, infrastructural gaps, and socio-cultural barriers continue

to hinder their full potential. Future research should focus on addressing these challenges and evaluating long-term impacts on poverty reduction and social equity.

RESEARCH METHODOLOGY

a. Research Design

This study adopts a **qualitative and descriptive research design** based on secondary data analysis. The purpose of this design is to examine the effectiveness of Direct Benefit Transfer (DBT) schemes in promoting women's empowerment in India. It helps in understanding patterns, trends, and relationships between DBT implementation and key outcomes such as financial inclusion, economic independence, and decision-making power among women. The descriptive nature of the study allows for an in-depth exploration of both achievements and existing gaps in these schemes.

b. Data Collection Methods

The study is based entirely on **secondary data sources**, collected from reliable and authentic platforms,

including:

- Government reports and official data from ministries related to DBT schemes.
- Publications and reports from institutions such as NITI Aayog, World Bank, and Reserve Bank of India.
- Research papers, academic journals, and articles focusing on financial inclusion, gender empowerment, and welfare policies.
- Policy documents and scheme-specific reports related to initiatives like PMJDY, Ujjwala Yojana, PMMVY, and MUDRA Yojana.

These sources provide comprehensive insights into both the implementation and impact of DBT schemes.

c. Data Analysis Techniques

The collected data have been analysed using the following techniques:

- **Descriptive analysis** to highlight improvements in financial inclusion, access to banking, and welfare delivery among women.
- **Comparative analysis** to assess differences in the effectiveness of DBT schemes across sectors and regions, especially between rural and urban areas.
- **Thematic analysis** to identify key issues such as digital illiteracy, lack of awareness, infrastructural challenges, and socio-cultural barriers affecting women's access to DBT benefits.

These methods together help in providing a balanced evaluation of the overall effectiveness and limitations of DBT schemes.

RESULTS/FINDINGS

As per government data, **over 55% of accounts under Pradhan Mantri Jan Dhan Yojana (PMJDY) are held by women**, showing a major shift in financial inclusion.

According to reports by the World Bank (Global Findex), **around 54% of Indian women opened their first bank account to receive government benefits**, highlighting the direct role of DBT in financial inclusion.

The Government of India has reported that **DBT has helped save more than ₹3 lakh crore by reducing leakages and eliminating intermediaries** across schemes.

Under the **Ujjwala Yojana**, more than **9 crore LPG connections have been provided**, most of them in women's names, improving health and reducing dependency on traditional fuels.

The **Pradhan Mantri Matru Vandana Yojana (PMMVY)** has benefited **over 3 crore women**, providing maternity benefits directly into their accounts.

DBT-linked schemes like MUDRA Yojana have enabled **women entrepreneurs to access collateral-free loans**, with women accounting for a significant share of beneficiaries (around 60–70% in some categories).

Case Illustration 1: Financial Inclusion through Pradhan Mantri Jan Dhan Yojana (PMJDY)

Background:

For a long time, many women in rural India did not have access to formal banking services and depended on cash transactions or family members for financial matters.

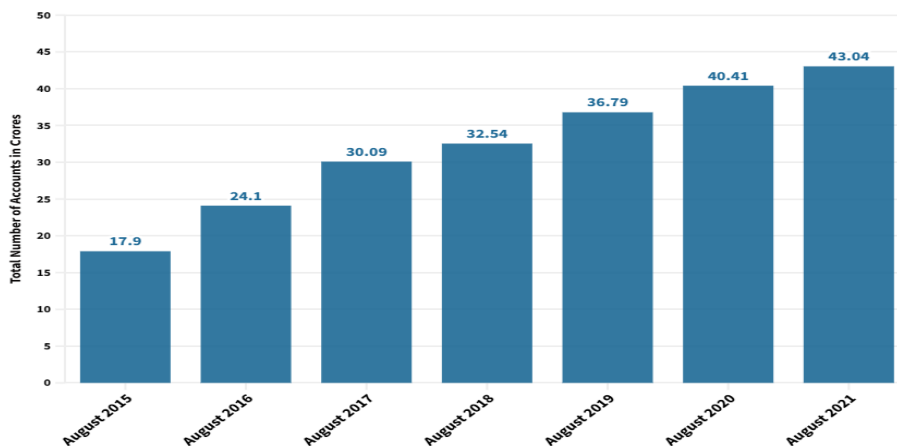
Scheme Used: Pradhan Mantri Jan Dhan Yojana (PMJDY) under the DBT framework.

Impact:

With the expansion of PMJDY, a large number of women opened bank accounts, many of them for the first time. Government benefits started being directly transferred into these accounts, which improved their access to financial resources. Studies and reports from institutions like the World Bank indicate that a significant proportion of women in India opened their first bank account specifically to receive such benefits. While this has encouraged savings and increased financial participation, actual control over funds may still depend on household dynamics in some cases.



Total number of accounts opened under PMJDY
(August 2014 to August 2021 in Crores)



Case Illustration 2: Health and Time-Saving Benefits through Pradhan Mantri Ujjwala Yojana (PMUY)

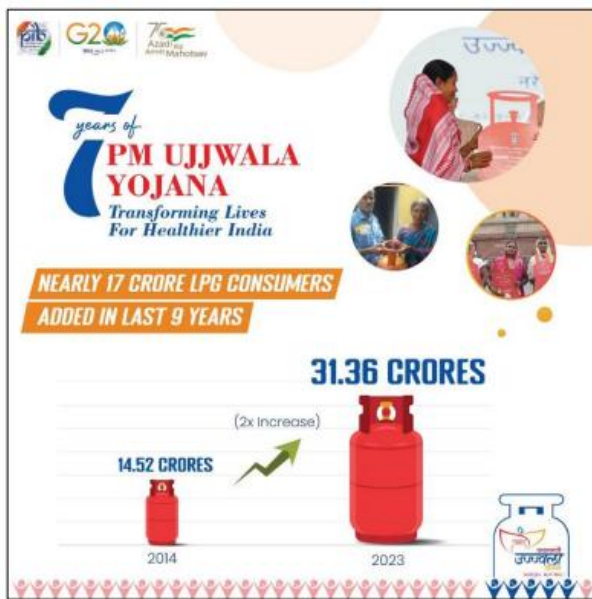
Background:

In many rural households, women traditionally relied on firewood or biomass for cooking, which exposed them to harmful smoke and required significant time for fuel collection.

Scheme Used: Pradhan Mantri Ujjwala Yojana (PMUY), supported through DBT for LPG subsidies.

Impact:

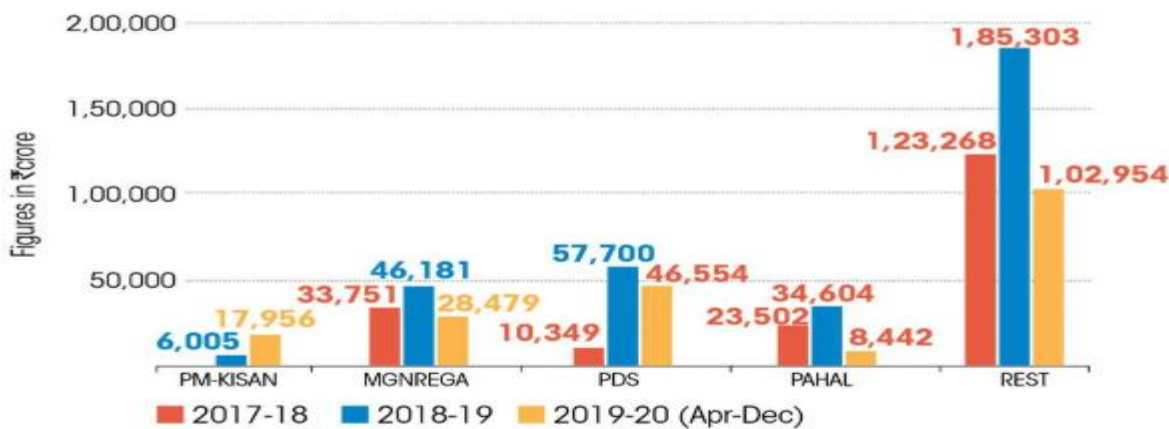
Under this scheme, LPG connections were provided in women’s names, and subsidies were transferred directly into their bank accounts. This reduced indoor air pollution and improved women’s health. It also saved time spent on collecting fuel, allowing women to focus on other activities, including income-generating work or childcare. Research-based evidence and policy reports highlight improvements in both health outcomes and overall well-being among beneficiaries.



1.1 Analysis of DBT Trends Across Major Welfare Schemes

Big schemes and DBT

The government is using direct benefit transfer in many major schemes to cut implementation costs and to ensure timely, accurate delivery



Source: Direct Benefit Transfer Mission

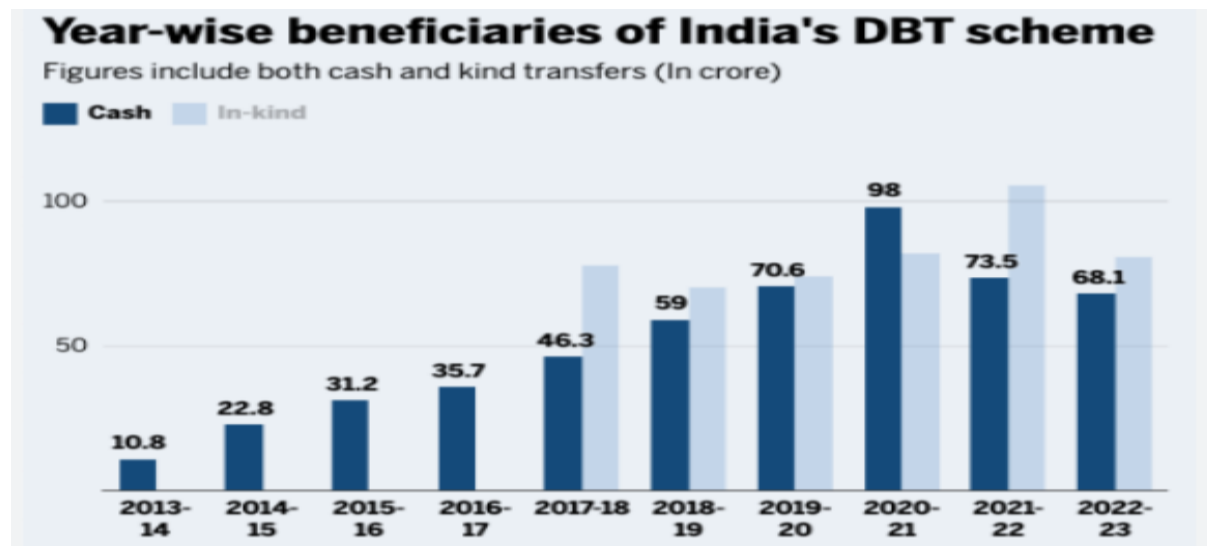
The data on major schemes implemented through the Direct Benefit Transfer (DBT) system reflects a significant expansion in the scale and reach of welfare delivery in India. Schemes such as PM-KISAN, MGNREGA, PDS, and PAHAL show

noticeable variations in fund allocation over the years, indicating both policy prioritisation and evolving beneficiary needs. For instance, programmes like MGNREGA and PDS witnessed substantial allocations, highlighting their importance in providing livelihood support and food security. At the same time, the sharp increase in DBT transfers under the broader “rest of the schemes” category suggests that DBT has been widely integrated across multiple sectors.

An important observation from the data is the general rise in disbursements between 2017–18 and 2018–19, followed by adjustments in 2019–20. This pattern reflects both expansion and rationalisation of welfare spending through DBT. The use of direct transfers has enabled faster and more targeted delivery of funds, reducing delays and inefficiencies associated with traditional methods.

From a gender perspective, although the data is not exclusively focused on women, many of these schemes—especially those linked with food security, employment, and subsidies—directly benefit women at the household level. The increasing scale of DBT across these schemes indirectly supports women’s financial access and welfare, particularly in rural and economically weaker sections.

1.2 Year-wise Growth in DBT Beneficiaries



The year-wise data on beneficiaries of Direct Benefit Transfer (DBT) schemes shows a clear and consistent expansion in the reach of welfare delivery in India. Starting from a relatively small base in 2013–14, the number of beneficiaries receiving cash transfers increased steadily over the years. This upward trend reflects the gradual strengthening of the DBT framework and the wider adoption of digital and banking infrastructure.

A notable rise can be observed between 2017–18 and 2020–21, where the number of beneficiaries grew significantly, reaching its peak during this period. This increase can be linked to the expansion of welfare schemes and the government’s efforts to provide direct support during times of economic stress, particularly during the pandemic years. The inclusion of both cash and in-kind transfers also indicates that DBT has been used in multiple forms to ensure broader coverage.

Although there is a slight decline or stabilisation in the later years, the overall level of beneficiaries remains much higher compared to the initial years. This suggests that DBT has become an established mechanism for delivering welfare benefits across the country.

From the perspective of women’s empowerment, this growing coverage is particularly important. As more households are brought under DBT, a significant number of women—especially those with bank accounts under financial inclusion

schemes—are able to receive benefits directly. This expansion increases their interaction with formal financial systems and contributes to improving their access to resources and social security.

1.3 State-wise Comparison of Women-Centric DBT Schemes in India

The comparison of women-centric DBT schemes across different states highlights significant variations in both scale and financial support. States such as Madhya Pradesh, West Bengal, and Karnataka have implemented large-scale programs reaching over one crore women each, indicating a strong focus on direct income support. In contrast, states like Assam and Odisha have designed schemes that target specific economic vulnerabilities, particularly among low-income households.

The amount of financial assistance also differs across states, reflecting variations in fiscal capacity and policy priorities. For example, Telangana and Delhi offer relatively higher monthly support, while other states provide moderate but consistent benefits. Despite these differences, a common objective across all states is to enhance women’s access to financial resources and strengthen their role within households.

Overall, the table shows that while DBT schemes are widely adopted across India, their effectiveness depends on state-level implementation, coverage, and the adequacy of financial support provided to beneficiaries.

STATE-WISE COMPARISON OF WOMEN-CENTRIC DBT SCHEMES IN INDIA

State	Scheme Name	Year Launched	Benefit Amount	Approx. Beneficiaries	Key Impact on Women
Madhya Pradesh	Ladli Behna Yojana	2023	₹1,250–₹1,500 per month	~1.29 crore women	Provides regular income support, improves financial independence
West Bengal	Lakshmir Bhandar	2021	₹1,000–₹1,200 per month	~1.7 crore women	Strengthens women’s role in household decision-making
Karnataka	Gruha Lakshmi Yojana	2023	₹2,000 per month	~1.3 crore women	Ensures direct financial support to female head of household
Maharashtra	Majhi Ladki Bahin Yojana	2024	₹1,500 per month	~2.5 crore women	Expands financial security and consumption capacity
Telangana	Maha Lakshmi Scheme	2023	₹2,500 per month	~1.5 crore women	Enhances income support and access to basic needs
Assam	Orunodoi Scheme	2020	₹1,250 per month	~37 lakh women	Focuses on poverty reduction and basic household support
Odisha	Subhadra Yojana	2024	₹10,000 per year	Ongoing rollout	Aims to improve financial stability among women
Jharkhand	Maiya Samman Yojana	2024	₹2,500 per month	Ongoing rollout	Supports low-income women with regular income
Delhi	Mahila Samman Yojana	2025	₹2,500 per month	Yet to be fully implemented	Expected to strengthen urban women’s financial autonomy

Note: Beneficiaries data is approximate and as per latest available government sources (2023-24).
Sources: State Government Portals, Press Releases, PIB, News Reports

DISCUSSIONS

The findings of this study suggest that Direct Benefit Transfer (DBT) schemes have played a significant role in enhancing women’s access to financial resources. By linking welfare benefits directly to bank accounts, DBT has helped bring many women into the formal financial system. This shift is meaningful because financial inclusion is often the first step toward greater economic participation and independence.

These outcomes can be understood in the context of how DBT is designed. The removal of intermediaries and the use of direct transfers ensure that benefits reach the intended recipients promptly and without leakage. As a result, women are not only able to receive funds more reliably but also gain a sense of ownership over financial resources. This increased access has the potential to gradually influence their role within the household, especially in decisions related to spending on health, education, and daily needs.

At the same time, it is important to recognise that access to financial resources does not automatically lead to empowerment. In many cases, social and cultural factors continue to shape how financial decisions are made within households. Even

when bank accounts are in women's names, their actual control over the funds may vary. This suggests that while DBT creates opportunities, its impact depends on how these opportunities are utilised in real-life situations.

The findings are consistent with observations made by institutions such as the World Bank and NITI Aayog, which emphasise the role of direct transfers in improving transparency and expanding financial inclusion. However, this study also highlights that the benefits are not evenly distributed. Women in rural and remote areas often face additional challenges, including limited access to banking facilities, poor internet connectivity, and low levels of digital literacy. These factors can restrict their ability to fully benefit from DBT schemes.

Another important aspect is the gap between policy design and implementation. While DBT schemes are well-structured at the policy level, their effectiveness on the ground depends on supporting systems such as infrastructure, awareness, and accessibility. Without these, the potential benefits may not reach all sections of society equally.

Overall, DBT schemes can be seen as a step in the right direction toward more inclusive and gender-sensitive governance. They have created a foundation for improving women's financial access and participation. However, for these gains to translate into long-term empowerment, continued efforts are needed in areas such as digital education, infrastructure development, and social awareness. Only then can the full potential of DBT be realised in promoting meaningful and sustainable empowerment for women.

CONCLUSION

The study concludes that Direct Benefit Transfer (DBT) schemes have brought a significant shift in the delivery of welfare benefits in India, particularly in the context of women's empowerment. By transferring funds directly into beneficiaries' bank accounts, DBT has reduced leakages, improved transparency, and ensured that financial assistance reaches the intended recipients in a timely manner.

One of the most important outcomes of DBT has been the expansion of financial inclusion among women. A large number of women, especially from rural and economically weaker sections, have gained access to formal banking systems for the first time. This has contributed to increasing their financial participation and has created opportunities for greater economic independence. In addition, DBT has supported improvements in key areas such as maternal health, clean energy access, and small-scale entrepreneurship.

However, the findings also highlight that the impact of DBT is not uniform across all regions and social groups. Challenges such as digital illiteracy, lack of awareness, limited banking infrastructure, and socio-cultural constraints continue to restrict the full utilisation of these benefits. While DBT provides access to financial resources, actual empowerment depends on whether women have control over these resources and the ability to use them effectively.

Overall, DBT schemes have laid a strong foundation for inclusive and transparent governance. With continued policy support and improvements in implementation, they have the potential to contribute significantly to long-term gender equality and sustainable development in India.

RECOMMENDATIONS

Based on the findings of the study, the following recommendations are suggested to improve the effectiveness of DBT schemes for women:

1. Strengthening Digital Literacy

Efforts should be made to improve digital literacy among women, especially in rural areas, so that they can independently access and manage their bank accounts and digital platforms.

2. Improving Banking Infrastructure

Expanding banking facilities, including rural branches and mobile banking services, is essential to ensure easy access to DBT benefits in remote areas.

3. Increasing Awareness of Schemes

Government and local authorities should conduct awareness campaigns to inform women about available schemes, eligibility criteria, and how to access benefits.

4. Ensuring Actual Financial Control

Policies should focus not only on account ownership but also on ensuring that women have real control over the funds transferred to them.

5. Strengthening Monitoring and Transparency

Regular monitoring and evaluation mechanisms should be implemented to track the effectiveness of DBT schemes and address issues related to delays or exclusion.

6. Addressing Regional Disparities

Special attention should be given to underdeveloped regions to reduce inequalities in access and ensure uniform implementation of DBT schemes.

7. Promoting Women-Centric Schemes

More targeted DBT programs should be designed specifically for women to support entrepreneurship, health, education, and livelihood opportunities.

REFERENCES

- Demirgüç-Kunt, A., Klapper, L., Singer, D., Ansar, S., & Hess, J. (2021). *The Global Findex Database 2021: Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19*. World Bank.
- NITI Aayog. (2022). *Digital Financial Inclusion and Direct Benefit Transfer in India*. Government of India.
- Reserve Bank of India. (2023). *Financial Inclusion and Development Report*. RBI Publications.
- Government of India. (2024). *Direct Benefit Transfer Mission Reports and Statistics*. DBT Bharat Portal.
- Ministry of Women and Child Development. (2023). *Annual Report on Women Welfare Schemes*. Government of India.
- Khera, R. (2017). "Impact of Aadhaar on Welfare Programmes." *Economic and Political Weekly*, 52(50), 61–70.
- Drèze, J., & Khera, R. (2015). "Understanding Leakages in Public Welfare Delivery Systems in India." *Economic and Political Weekly*, 50(7), 39–42.
- Muralidharan, K., Niehaus, P., & Sukhtankar, S. (2016). "Building State Capacity: Evidence from Biometric Smartcards in India." *American Economic Review*, 106(10), 2895–2929.
- Suri, T., & Jack, W. (2016). "The Long-Run Poverty and Gender Impacts of Mobile Money." *Science*, 354(6317), 1288–1292.

- UN Women. (2022). *Women's Economic Empowerment through Digital Financial Inclusion*. UN Women India.
- International Monetary Fund. (2021). *Digital Financial Services and Gender Inclusion in Developing Economies*. IMF Publications.
- Gupta, S., & Sharma, R. (2020). "Role of DBT in Enhancing Financial Inclusion among Rural Women in India." *International Journal of Social Economics*, 47(9), 1125–1140.
- Singh, P. (2021). "Women Empowerment through Jan Dhan Yojana and DBT Mechanism." *Journal of Rural Development*, 40(2), 155–170.
- Ministry of Petroleum and Natural Gas. (2023). *Pradhan Mantri Ujjwala Yojana Progress Report*. Government of India.
- Government of India. (2024). *MUDRA Annual Report: Women Entrepreneurship and Financial Support*. Pradhan Mantri Mudra Yojana.
- Ministry of Finance. (2024). *PMJDY Progress Report and Financial Inclusion Statistics*. Government of India.
- Ministry of Women and Child Development. (2023). *Pradhan Mantri Matru Vandana Yojana (PMMVY) Scheme Implementation Report*. Government of India.
- Organisation for Economic Co-operation and Development (OECD). (2020). *Women at the Core of the Fight against the COVID-19 Crisis*. OECD Publishing.
- Aker, J. C., & Mbiti, I. M. (2010). "Mobile Phones and Economic Development in Africa." *Journal of Economic Perspectives*, 24(3), 207–232.
- Bhattacharya, R., & Sinha, A. (2022). "Digital Governance and Welfare Delivery in India: A Study of DBT Reforms." *Indian Journal of Public Administration*, 68(1), 45–60.
- Selvam, M., & Velmurugan, R. (2015). "An Empirical Study on DBT Awareness among Beneficiaries." *International Journal of Applied Research*, 1(12), 45–50.
- Paramasivan, C., & Arunkumar, R. (2018). "Financial Inclusion through Direct Benefit Transfer in India." *International Journal of Management Studies*, 5(3), 85–92.
- Sabherwal, S., Sharma, A., & Trivedi, S. (2019). "DBT and Women's Empowerment in India." *Journal of Social and Economic Development*, 21(2), 210–225.
- Panjwani, A. (2024). "Performance Assessment and Awareness of DBT Schemes in Urban India." *International Journal of Research in Social Sciences*, 14(1), 101–115.
- Diwakar, D. (2024). "Direct Benefit Transfer in Public Distribution System: A Study of Puducherry." *Indian Journal of Public Policy*, 9(1), 66–79.