Society & Social Justice · GS - III

Women-centric cash transfers and household subsidies can strengthen social protection, but their long-term effectiveness depends on fiscal sustainability and institutional design. Examine.

EXAM YEAR	PAPER	SUBJECT
DAILY PRACTICE 14/11/2026	GS - III	Society & Social Justice

MARKS	WORD LIMIT
10	~150 words

Answer Hint

Women empowerment, income security, financial inclusion, DBT, targeted welfare, subsidy burden, fiscal deficit, opportunity cost, gender budgeting, outcome evaluation.

Model Answer

Introduction

Women-centric welfare transfers seek to improve household security, financial inclusion and women's economic agency. However, their effectiveness depends on appropriate targeting, implementation and sustainable public finances.

Potential Benefits

- **Economic security:** Regular transfers provide a predictable income cushion for vulnerable women.
- **Financial inclusion:** Payments into individual bank accounts can strengthen women's control over financial resources.
- **Social empowerment:** Greater financial autonomy may improve participation in household decisions.
- **Consumption support:** Electricity subsidies and cash assistance can reduce essential household expenditure.

Key Concerns

- **Fiscal sustainability:** Recurring commitments may constrain capital expenditure and other development priorities.
- **Targeting errors:** Exclusion and inclusion errors can reduce scheme effectiveness.
- **Limited structural impact:** Cash transfers alone cannot replace employment opportunities, education and healthcare.

Way Forward

Governments should use transparent eligibility criteria, DBT, social audits and periodic outcome assessments. Gender budgeting should complement investments in skills, healthcare and employment.

Conclusion

Women-centric transfers should be treated as instruments of social protection, integrated with broader policies that promote economic independence and sustainable development.

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