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Socio-economic impact of the Mahtari Vandan Yojana on women beneficiaries' livelihoods in Raipur District, Chhattisgarh

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Abstract

Direct income transfers to women are now central to India's social protection, but local evidence on their livelihood outcomes remains limited. This study assesses the socio-economic impact of the Mahtari Vandan Yojana (MVY) a Government of Chhattisgarh scheme transferring Rs 1,000 per month to eligible women on beneficiaries' livelihoods in Raipur district. A cross-sectional descriptive survey covered 200 women beneficiaries, 100 each from the Arang and Abhanpur blocks, using a structured interview schedule in which household income, expenditure and savings were recalled for the periods before and after enrolment. Data were analysed using percentages, class midpoint means, weighted average scores, rankings, and a composite empowerment index. Mean monthly household income was higher after enrolment by Rs 1,373 (10.94 per cent) and mean savings by Rs 803 (40.99 per cent), the savings rate rising from 15.60 to 19.83 per cent. The benefit was used mainly for food, children's education and health, and 78 per cent of women decided its use themselves or jointly. The mean empowerment score was 3.838 (moderate), with 81 per cent moderately or highly empowered and 87.5 per cent favouring continuation. The scheme is associated with improved financial security, savings and personal empowerment, but limited capacity to create durable livelihoods.

Keywords: Mahtari Vandan Yojana, cash transfer, women's empowerment, livelihood security, social protection, direct benefit transfer, Chhattisgarh

1. Introduction

Women's economic and social empowerment is central to both individual welfare and household livelihoods, yet women often contribute to household income without independent control over resources. Income security and social protection are therefore key to strengthening their economic position, and direct income transfers addressed to women have emerged internationally as an instrument that raises the consumption floor of poor households while placing resources in women's hands (Duflo, 2012; Haushofer & Shapiro, 2016) ^[6, 9]. A recurring finding is that resources controlled by women are allocated disproportionately to food, children and household security, and that a predictable income can enlarge women's voice in household decisions (de Brauw *et al.*, 2014; Attanasio & Lechene, 2014) ^[2, 4].

In rural India, women's livelihoods remain highly vulnerable. Many work as casual agricultural or wage labourers or fall outside recorded employment, and gendered constraints on landholding, mobility and formal finance limit their economic agency. Government welfare programmes and targeted financial assistance have consequently become important means of strengthening women's economic security, reaching marginalised groups in large numbers even

as the depth of benefit depends on administrative access (Drèze & Khera, 2017; Garikipati, 2008) ^[5, 7]. Chhattisgarh is a predominantly agrarian state in which many rural women depend on agricultural labour, wage work and public employment for livelihoods within low- and irregular-income households, making women-oriented interventions directly relevant to its rural economy.

The Mahtari Vandan Yojana was launched by the Government of Chhattisgarh in March 2024, with the first instalment disbursed on 10 March 2024 (Press Information Bureau, 2024) ^[13]. Administered by the Department of Women and Child Development, it transfers Rs 1,000 per month Rs 12,000 per year to eligible women through Direct Benefit Transfer into the beneficiary's own bank account; eligibility covers married women aged 21 and above and expressly includes widowed, divorced and deserted women (Government of Chhattisgarh, 2024) ^[8]. As a universal entitlement paid into the woman's account, it belongs to the broader class of direct income transfers whose livelihood effects are internationally documented but locally understudied.

Existing work on such schemes in India has focused largely on design, coverage and implementation, with little evidence

on their actual socio-economic and livelihood implications among beneficiary women at the local level how the transfer is received, used and experienced, and whether it is associated with discernible changes in household income, savings and women's economic agency. This gap is particularly evident for Raipur district. The present study addresses it by assessing livelihood-level outcomes among beneficiaries in two blocks of the district.

2. Objective

To assess the overall socio-economic impact of the Mahtari Vandan Yojana on women's livelihoods in Raipur district of Chhattisgarh.

3. Materials and Methods

3.1 Study area and respondents

The study was conducted in Raipur district of Chhattisgarh, in two purposively selected development blocks Arang and Abhanpur chosen for their relevance to the assessment of scheme outcomes among rural and peri-urban beneficiaries. The study covered 200 women beneficiaries of the scheme, 100 from Arang and 100 from Abhanpur. The procedure used to select individual respondents within each block is accordingly, the sample is described as a beneficiary-based sample of equal size from the two blocks and is not characterised as random, systematic or stratified.

3.2 Analytical tools

Analysis used only tools supported by the data: frequencies and percentages $[(f / N) \times 100, N = 200]$; class mid-point means and standard deviations for the interval data on income, expenditure and savings, with change expressed in absolute terms and as a percentage change; weighted average scores for the ten empowerment statements, $WAS = (5n_5 + 4n_4 + 3n_3 + 2n_2 + 1n_1) / N$, with the statements ranked accordingly; and a composite empowerment index (CEI), computed as each respondent's mean of ten item scores and normalised to a 0-100 scale as $((CEI - 1) / 4) \times 100$. No inferential test (t-test, chi-square or regression) was applied; statistical significance is neither reported nor implied.

4. Results and Discussion

4.1 Socio-economic profile of beneficiaries

The socio-economic profile (Tables 1-6) describes a socially disadvantaged, low-income sample. Most beneficiaries (61.0 per cent) were aged 31-50 years, and while 82.5 per cent were married, 17.5 per cent were widowed, abandoned or divorced women who typically lack a second earner and whose inclusion is an important test of a scheme's reach to the vulnerable. Backward and scheduled categories together formed 77.0 per cent of the sample (OBC 53.0, SC 21.0, ST 3.0 per cent), consistent with the tendency of Indian welfare programmes to enrol marginalised groups in large numbers (Drèze & Khera, 2017) ^[5]. Education was low 54.5 per cent were educated at or below the primary level and 31.5 per cent were illiterate, against only 8.5 per cent graduates a base that constrains a woman's ability to complete application formalities and operate a bank account unaided and that has been identified as a cause of exclusion elsewhere.

Table 1: Distribution of respondents according to personal and social characteristics (n = 200)

Particulars	Category	Frequency	Percentage
Age group (years)	21-30	33	16.5
	31-40	74	37.0
	41-50	48	24.0
	51-60	30	15.0
	Above 60	15	7.5
Marital status	Married	165	82.5
	Widowed	20	10.0
	Abandoned	9	4.5
	Divorced	6	3.0
Caste category	OBC	106	53.0
	General	46	23.0
	SC	42	21.0
	ST	6	3.0

Source: Primary data (field survey), 2026

Table 2: Distribution of respondents according to educational status (n = 200)

Educational status	Frequency	Percentage
Illiterate	63	31.5
Primary	46	23.0
Secondary	51	25.5
Higher Secondary	23	11.5
Graduate	15	7.5
Above Graduation	2	1.0
Total	200	100.00

Note: Literate respondents number 137 (68.5 per cent). Source: Primary data (field survey), 2026.

Table 3: Distribution of respondents according to primary occupation and indicative monthly earnings (n = 200)

Primary occupation	Frequency	Percentage	Indicative monthly earnings (Rs)
Housewives	60	30.0	Nil
Agricultural labourer	37	18.5	3,000-5,000
Daily wage labourer	27	13.5	4,500-7,500
Farmer (own land)	21	10.5	5,000-9,000
MGNREGA worker	20	10.0	2,000-4,000
Self-employed	13	6.5	4,000-8,000
SHG-based enterprise	9	4.5	3,000-6,000
Salaried (private)	8	4.0	8,000-12,000
Others	5	2.5	2,000-5,000
Total	200	100.00	

Note: Earning ranges are indicative and illustrative, not precisely measured. Source: Primary data (field survey), 2026

The occupational and household profile explains why a Rs 1,000 transfer is consequential despite its size (Tables 3-6). Homemakers with no independent earning formed the largest group (30.0 per cent), and agricultural, daily-wage and MGNREGA workers a further 42.0 per cent; the illustrative weighted-average individual earning of about Rs 3,665 per month is roughly 29 per cent of mean pre-enrolment household income. For a homemaker the transfer is a first independent income, and for casual workers a substantial addition groups found to register the largest proportionate gains from an assured transfer. The sample was almost equally nuclear (53.5 per cent) and joint (46.5 per cent), a distinction relevant to women's control over resources (Garikipati, 2008) ^[7]; 63.0 per cent of households earned Rs

1,00,000 or less a year, confirming the low-income character of the sample against which an additional Rs 12,000 a year is a meaningful accretion (NABARD, 2018) ^[12].

Table 4: Distribution of respondents according to type of family (n = 200)

Type of family	Frequency	Percentage
Nuclear	107	53.5
Joint	93	46.5
Total	200	100.00

Source: Primary data (field survey), 2026

Table 5: Distribution of respondents according to annual household income (n = 200)

Annual household income (Rs)	Frequency	Percentage
Below 50,000	59	29.5
50,001-1,00,000	67	33.5
1,00,001-1,50,000	44	22.0
1,50,001-2,00,000	19	9.5
2,00,001-2,50,000	9	4.5
Above 2,50,000	2	1.0
Total	200	100.00

Source: Primary data (field survey), 2026

Table 6: Distribution of respondents according to house ownership (n = 200)

House ownership	Frequency	Percentage
Self-owned	147	73.5
Family-owned	47	23.5
Rented	6	3.0
Total	200	100.00

Source: Primary data (field survey), 2026

4.2 Access to and utilisation of the scheme

Receipt of the benefit was well established and largely regular (Tables 7-8). Since payment is a uniform Rs 1,000 per month, the cumulative amount is a function of duration: 71.0 per cent had received the benefit for more than eighteen months and 53.5 per cent for more than twenty-four, so the changes reported below reflect a settled rather than transient experience. Payment was regular every month for 73.5 per cent of respondents and mostly regular for a further 22.5 per cent, providing the predictability necessary for the savings behaviour observed later; the 26.5 per cent experiencing some delay reflects the kind of administrative weakness documented for other schemes.

Table 7: Duration of receipt of the benefit and corresponding cumulative amount received (n = 200)

Duration of receipt (months)	Cumulative amount received (Rs)	Frequency	Percentage
Less than 6	Less than 5,000	11	5.5
6-12	5,001-10,000	18	9.0
13-18	10,001-15,000	29	14.5
19-24	15,001-20,000	35	17.5
More than 24	More than 20,000	107	53.5
Total		200	100.00

Note: The benefit is paid at a uniform Rs 1,000 per month; cumulative amount is a function of duration. Source: Primary data (field survey), 2026.

Table 8: Distribution of respondents according to regularity of payment (n = 200)

Regularity of payment	Frequency	Percentage
Regular every month	147	73.5
Mostly regular (1-2 delays)	45	22.5
Irregular	8	4.0
Total	200	100.00

Source: Primary data (field survey), 2026

Utilisation was strongly welfare-oriented (Table 13). More than half of beneficiaries (54.0 per cent) applied the amount principally to food, children's education and healthcare, 15.0 per cent to a small enterprise or agricultural inputs, and only 3.5 per cent to festivals an allocation consistent with the tendency for transfers received by women to be channelled towards children and household welfare (de Brauw *et al.*, 2014; Singh, 2025) ^[4].

Table 13: Distribution of respondents according to primary utilisation of the benefit (n = 200)

Primary use of the amount	Frequency	Percentage
Groceries and food	47	23.5
Children's education	36	18.0
Healthcare	25	12.5
Savings	22	11.0
Personal needs	18	9.0
Small enterprise	16	8.0
Repayment of loans	15	7.5
Agricultural inputs	14	7.0
Festivals	7	3.5
Total	200	100.00

Source: Primary data (field survey), 2026

4.3 Changes in household economic conditions and livelihood

Household income shifted upward at its lower end (Table 9, Fig. 1). The number of households earning less than Rs 10,000 per month fell from 71 to 43 (a 14.0-percentage-point reduction), and the share in the two lowest brackets declined from 73.0 to 65.0 per cent, the distribution moving rightward rather than being transformed consistent with evidence that transfers raise the income floor of the poorest without altering the overall structure (Haushofer & Shapiro, 2016) ^[9]. Expenditure rose more modestly (Table 10), indicating that the transfer was not wholly absorbed into consumption.

Table 9: Distribution of respondents by monthly household income before and after MVY (n = 200)

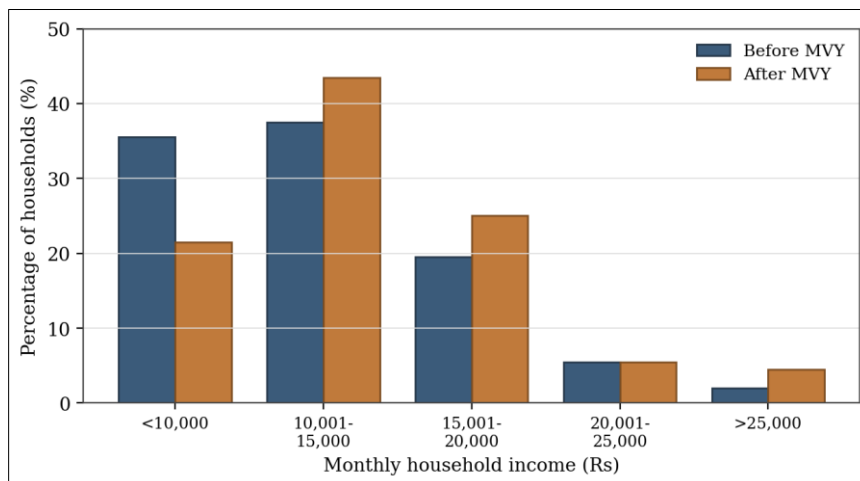
Monthly income (Rs)	Before MVY	% Before	After MVY	% After	Change in no.
Less than 10,000	71	35.5	43	21.5	-28
10,001-15,000	75	37.5	87	43.5	+12
15,001-20,000	39	19.5	50	25.0	+11
20,001-25,000	11	5.5	11	5.5	0
More than 25,000	4	2.0	9	4.5	+5
Total	200	100.00	200	100.00	

Note: 'Before' and 'after' figures are based on respondents' recall of pre-enrolment conditions. Source: Primary data (field survey), 2026.

Table 10: Distribution of respondents by monthly household expenditure before and after MVY (n = 200)

Monthly expenditure (Rs)	Before MVY	% Before	After MVY	% After	Change in no.
Less than 5,000	12	6.0	5	2.5	-7
5,001-10,000	92	46.0	84	42.0	-8
10,001-15,000	72	36.0	80	40.0	+8
15,001-20,000	18	9.0	24	12.0	+6
More than 20,000	6	3.0	7	3.5	+1
Total	200	100.00	200	100.00	

Source: Primary data (field survey), 2026

**Fig 1:** Monthly household income before and after MVY (per cent of households)

The clearest economic pattern is in savings (Table 11, Fig. 2). Households saving less than Rs 1,000 per month fell from 38 to 6, and those saving Rs 3,001-5,000 rose from 30 to 68, so the proportion saving more than Rs 3,000 more than doubled, from 16.0 to 38.0 per cent consistent with the propensity to save observed when women hold an independent, predictable stream of resources (Ashraf *et al.*, 2010) [1]. In mean terms (Table 12), monthly income was higher by Rs 1,373.33 (10.94 per cent), expenditure by Rs 570.36 (5.38 per cent) and savings by Rs 802.94 (40.99 per cent), the savings rate rising from 15.60 to 19.83 per cent, so that most of the additional resource associated with the scheme was retained rather than consumed (Duflo, 2012) [6]. That the mean income increment exceeds the nominal transfer by Rs 373 should be read cautiously: with a recall design and no control group,

this differential cannot be attributed to any single cause and may reflect recall effects or concurrent changes in other earnings.

Table 11: Distribution of respondents by monthly household savings before and after MVY (n = 200)

Monthly savings (Rs)	Before MVY	% Before	After MVY	% After	Change in no.
Less than 1,000	38	19.0	6	3.0	-32
1,001-3,000	130	65.0	118	59.0	-12
3,001-5,000	30	15.0	68	34.0	+38
More than 5,000	2	1.0	8	4.0	+6
Total	200	100.00	200	100.00	

Source: Primary data (field survey), 2026

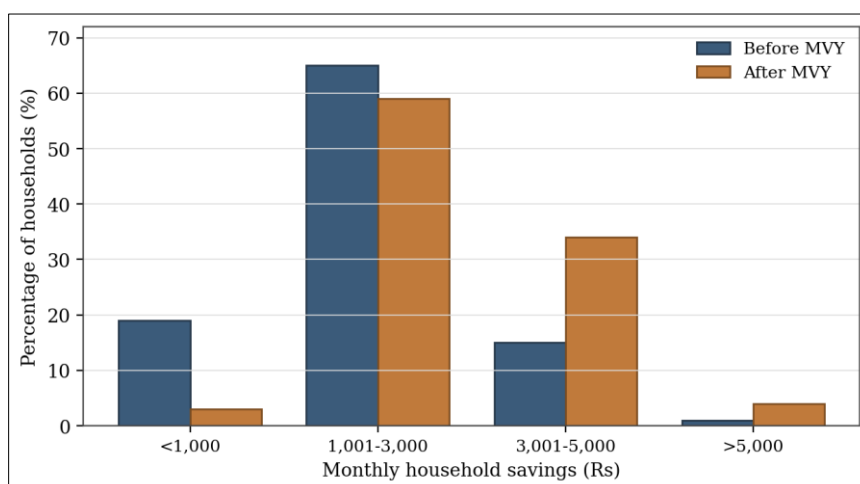
**Fig 2:** Monthly household savings before and after MVY (per cent of households)

Table 12: Change in mean monthly income, expenditure and savings of beneficiary households (n = 200)

Particulars	Mean before (Rs)	SD before	Mean after (Rs)	SD after	Absolute change (Rs)	Change (%)
Household income	12,555.62	4,993.78	13,928.95	5,003.47	+1,373.33	+10.94
Household expenditure	10,596.74	4,217.88	11,167.10	4,206.66	+570.36	+5.38
Household savings	1,958.93	1,123.13	2,761.87	1,170.62	+802.94	+40.99

Note: Means computed from class mid-points of the interval data in Tables 9-11. Source: Primary data (field survey), 2026

4.4 Women's decision-making and empowerment

Decision-making over the benefit was substantially, though not universally, controlled by the beneficiary (Table 14): in 78.0 per cent of cases the woman decided its use herself (37.0 per cent) or jointly with her husband (41.0 per cent), consistent with evidence that transfers to women raise female influence over household expenditure (Attanasio & Lechene, 2014) ^[2]; the residual quarter without effective voice illustrates the persistence of the 'impact paradox' whereby household welfare improves without a matching gain in the woman's agency (Garikipati, 2008) ^[7]. Perceptions of welfare expenditure corroborate this (Table 15): 81.0 per cent reported increased spending, wholly or in part, on children's education and 82.0 per cent on health and nutrition, while 72.5 per cent reported reduced dependence on borrowing; the

persistence of borrowing in 27.5 per cent of households indicates that a transfer of this size eases liquidity pressure without extinguishing structural indebtedness (Banerjee *et al.*, 2015) ^[3].

Table 14: Distribution of respondents according to the person deciding the use of the benefit (n = 200)

Person deciding the use	Frequency	Percentage
Jointly with husband	82	41.0
Self	74	37.0
Husband decides	25	12.5
Mother-in-law or elder	19	9.5
Total	200	100.00

Source: Primary data (field survey), 2026

Table 15: Perceived change in welfare-related household expenditure after MVY (n = 200)

Indicator	Yes	%	Somewhat	%	No	%
Expenditure on children's education increased	112	56.0	50	25.0	38	19.0
Expenditure on health and nutrition increased	85	42.5	79	39.5	36	18.0
Dependence on borrowing reduced	65	32.5	80	40.0	55	27.5

Source: Primary data (field survey), 2026

Empowerment was moderate and evenly distributed (Tables 16-17, Fig. 3). All ten statements fell within the moderate band (4.20-5.00 strong; 3.40-4.19 moderate), with an overall weighted average score of 3.838 a positive but modest pattern in keeping with the wider cash-transfer literature (Diaz-Pardo & Rao, 2024). The ranking is instructive: the highest-scoring items belong to the woman's personal domain (overall well-being 4.075, self-confidence 4.015, reduced dependence for small expenses 3.970) and the lowest to the household and community domains (social status 3.645, bargaining power 3.640, community participation 3.445), so the association diminishes as one moves from the individual outward

corroborating the view that resources are necessary but not sufficient for agency (Kabeer, 2005) ^[10]. The composite empowerment index averaged 3.838 (SD 0.566; 70.96 on a 0-100 scale), with 81.0 per cent of women moderately or highly empowered and only 2.0 per cent recording low empowerment; the small standard deviation indicates a broadly even effect, an equity consideration central to a universal entitlement (Malhotra & Schuler, 2005) ^[11]. The block-wise index was nearly identical (Abhanpur 3.842, Arang 3.835), suggesting that a transfer paid into the woman's own account operates largely independently of local conditions.

Table 16: Weighted average score of empowerment statements on a five-point Likert scale (n = 200)

Empowerment statement	SA (5)	A (4)	N (3)	D (2)	SD (1)	WAS	Rank
Overall well-being improved	70	83	39	8	0	4.075	I
Self-confidence increased	69	76	44	11	0	4.015	II
Dependence for small expenses reduced	62	82	45	10	1	3.970	III
Financial independence improved	61	80	50	7	2	3.955	IV
Decision-making power improved	64	75	42	16	3	3.905	V
Children's welfare improved	53	81	57	8	1	3.885	VI
Health and nutrition improved	52	80	55	12	1	3.850	VII
Social status in family improved	42	71	63	22	2	3.645	VIII
Bargaining power improved	37	80	60	20	3	3.640	IX
Community participation increased	25	74	71	25	5	3.445	X
Overall mean WAS						3.838	

Note: WAS = $(5n_5 + 4n_4 + 3n_3 + 2n_2 + 1n_1)/N$. Interpretation bands: 4.20-5.00 strong; 3.40-4.19 moderate. Source: Primary data (field survey), 2026

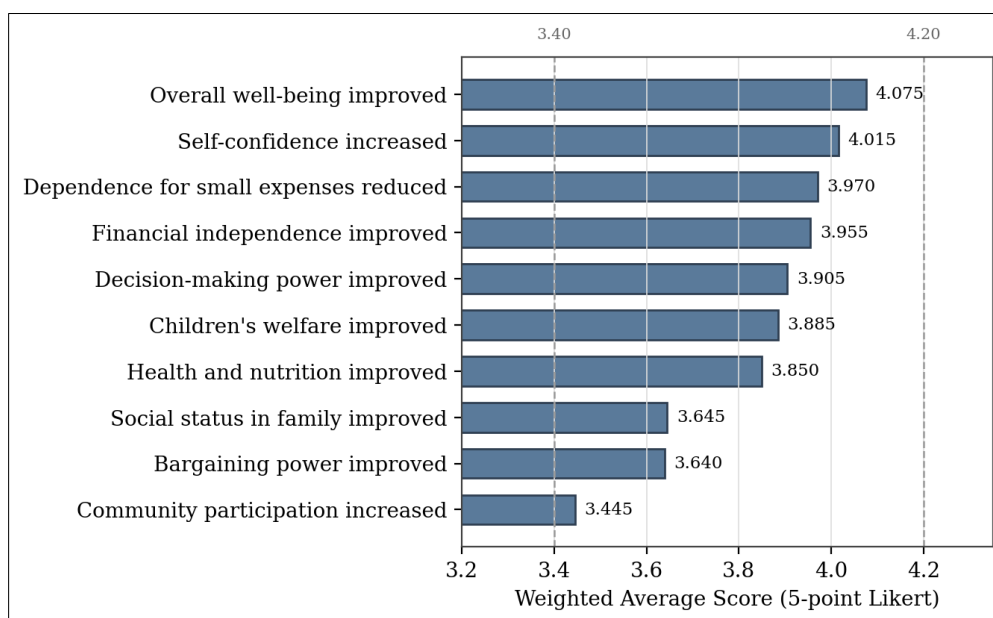


Fig 3: Weighted average score of empowerment statements, ranked (five-point Likert scale)

Table 17: Distribution of respondents according to the Composite Empowerment Index (n = 200)

Empowerment category	CEI range	Frequency	Percentage
Highly empowered	4.20-5.00	68	34.0
Moderately empowered	3.40-4.19	94	47.0
Marginally empowered	2.60-3.39	34	17.0
Low empowerment	Below 2.60	4	2.0
Total		200	100.00

Note: Sample mean CEI = 3.838 (SD = 0.566); normalised score = 70.96 on a 0-100 scale. Bands adjusted to be non-overlapping. Source: Primary data (field survey), 2026

4.5 Overall socio-economic impact

Overall (Tables 18-20), beneficiaries assessed the scheme positively: 72.5 per cent were satisfied or highly satisfied and 87.5 per cent favoured its continuation, while 78.5 per cent sought skill training alongside the cash benefit an expressed recognition of the limits of an unsupported transfer, since combining finance with skill training and collective enterprise yields more sustained livelihood outcomes than a standalone transfer. The scheme thus appears well targeted and largely stable in disbursement, and is associated with higher household income and, more markedly, higher savings, a welfare-oriented use of the benefit, substantial decision-making autonomy, and a moderate, even improvement in personal empowerment. Its economic effect

is genuine but proportionate, and its capacity to generate durable livelihoods on its own remains limited.

Table 18: Distribution of respondents according to overall satisfaction with the scheme (n = 200)

Level of satisfaction	Frequency	Percentage
Highly satisfied	57	28.5
Satisfied	88	44.0
Neutral	37	18.5
Dissatisfied	12	6.0
Highly dissatisfied	6	3.0
Total	200	100.00

Source: Primary data (field survey), 2026

Table 19: Opinion of the respondents regarding the scheme (n = 200)

Particulars	Yes	%	No / Cannot say	%
Desire skill training along with the benefit	157	78.5	43	21.5
Would recommend the scheme to other women	168	84.0	32	16.0
Scheme should be continued	175	87.5	25	12.5

Source: Primary data (field survey), 2026

Table 20: Summary of the socio-economic impact of MVY on beneficiary women (n = 200)

Dimension of impact	Principal finding	Magnitude / direction
Reach and targeting	63.00% of households earned Rs 1,00,000 or less a year; 54.50% educated up to primary or below	Well targeted
Continuity of benefit	71.00% receiving for more than 18 months; 73.50% paid regularly	Largely stable
Household income	Mean rose from Rs 12,555.62 to Rs 13,928.95	+Rs 1,373.33 (10.94%)
Household expenditure	Mean rose from Rs 10,596.74 to Rs 11,167.10	+Rs 570.36 (5.38%)
Household savings	Mean rose from Rs 1,958.93 to Rs 2,761.87	+Rs 802.94 (40.99%)
Utilisation	54.00% applied the amount to food, education and health	Welfare-oriented
Decision-making	78.00% decided use independently or jointly	Substantial autonomy
Empowerment	Mean WAS 3.838; 81.00% moderately or highly empowered	Moderate and even
Beneficiary assessment	72.50% satisfied; 87.50% favour continuation	Strongly positive

Source: Primary data (field survey), 2026

5. Summary & Conclusions

The scheme served predominantly vulnerable women (63.0 per cent of households earning Rs 1,00,000 or less a year, 54.5 per cent educated to primary level or below, 17.5 per cent widowed, divorced or deserted), with receipt largely regular and of long standing. Mean monthly household income was higher after enrolment by Rs 1,373.33 (10.94 per cent) and savings by Rs 802.94 (40.99 per cent), lifting the savings rate from 15.60 to 19.83 per cent; the benefit was used chiefly for food, education and health, and 78.0 per cent of women decided its use themselves or jointly. Empowerment was moderate (mean score 3.838), strongest in the personal domain and weakest in community participation, and 87.5 per cent of beneficiaries favoured continuation.

The Mahtari Vandan Yojana is associated with a positive, measurable and reasonably equitable pattern of livelihood change among beneficiary women in the Arang and Abhanpur blocks of Raipur district. Its reach among low-income, low-literacy and single-earner women suggests that it is directed towards the households for which an assured income is most consequential. The economic pattern is genuine but proportionate: income rose by about 11 per cent and, more notably, most of the additional resource was retained as savings, while the benefit was used for food, education and health and most women exercised substantial control over its use. The social pattern follows a gradient strongest in the woman's personal domain and weakest in community participation indicating that command over an independent income does not by itself dissolve the household and community structures within which women act.

The broader implication is that a modest, predictable, individually held transfer can meaningfully strengthen income security, savings and personal empowerment among rural women, even where it does not create new livelihoods; its capacity to generate durable livelihoods appears limited without complementary support, as the demand for skill training among 78.5 per cent of respondents underlines. These conclusions derive from a cross-sectional, recall-based, beneficiary-only assessment without a control group, and are therefore stated as associations and reported changes rather than causal effects.

7. Policy Implications and Recommendations

1. Stabilise regular disbursement. Because the observed savings behaviour rests on predictable receipt and 26.5 per cent of respondents experienced some delay, improving the regularity and timeliness of the monthly transfer would consolidate one of the scheme's clearest benefits.
2. Link the cash benefit to voluntary skill-development and livelihood support. As 78.5 per cent of beneficiaries sought skill training and only 4.5 per cent were in a self-help-group enterprise, pairing the transfer with skill and micro-enterprise support would address its limited livelihood-creating capacity.
3. Strengthen financial inclusion and the productive use of savings. Given the marked rise in savings alongside persistent borrowing in 27.5 per cent of households, access to formal savings and affordable credit would help convert savings into productive assets.
4. Support enrolment for the most disadvantaged. Since

54.5 per cent of respondents were educated to primary level or below, continued facilitation of application and banking formalities would help ensure low-literacy and single-earner women are not excluded.

5. Institutionalise periodic beneficiary-level monitoring. The strong endorsement of continuation (87.5 per cent) provides a basis for embedding regular block-level assessment of livelihood outcomes into the scheme's administration.

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