

Universal Basic Income: A Catalyst for Women's Empowerment in India

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Abstract

Women empowerment is a pivotal component for achieving sustainable and equitable development in India. Despite significant strides in policy and implementation of women-centric schemes, systemic challenges continue to hinder the progress of vulnerable women. This paper explores how Universal Basic Income (UBI) can serve as a transformative tool to empower women in India, particularly those from marginalized sections. It critically examines the existing socio-economic conditions of women, highlights the limitations of current welfare schemes, and discusses how UBI can address these gaps. The study also evaluates state-level initiatives like Madhya Pradesh's Chief Minister Ladli Behna Yojana, Maharashtra's Mukhyamantri Majhi Ladki Bahin Yojana, and Jharkhand's Mukhyamantri Maiya Samman Yojana as examples of targeted interventions.

Introduction

India is home to over 66.2 crore women, many of whom face socio-economic inequities rooted in gender-based discrimination, poverty, and limited access to resources. India has witnessed a steady progression in women's empowerment through legal reforms, education, and welfare initiatives. However, challenges such as gender inequality, financial dependency, limited access to education, and the burden of unpaid care work persist. Despite strides in education and employment, the gender gap persists across multiple indicators, particularly for women in vulnerable sections, such as Scheduled Castes (SCs), Scheduled Tribes (STs), and Other Backward Classes (OBCs). Women, especially from vulnerable communities, often bear the brunt of poverty, illiteracy, and violence. In this context, UBI—a policy ensuring a fixed, unconditional payment to all citizens—has gained attention as a potential game-changer. By guaranteeing financial security, UBI has the potential to address gender disparities, foster independence, and improve the socio-economic status of women. This paper investigates the feasibility and benefits of UBI in empowering women, emphasizing its impact on vulnerable sections of society.

Current Status of Women in India

Socio-economic Conditions

India ranks 127th in the 2023 Gender Inequality Index, highlighting the deep-rooted inequalities faced by women. Women constitute 48% of the population but participate in the labor force at a rate of only 23%, far below the global average. The burden of unpaid domestic work disproportionately affects women, with many forced to forego education and employment opportunities.

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Education and Health

While female literacy rates have improved to 77%, the gender gap in education remains significant in rural areas. Health indicators, including maternal mortality rates and access to healthcare, show progress but remain inadequate. Malnutrition and anemia affect over 50% of Indian women, particularly in rural and marginalized communities.

Financial Dependence and Violence

Women in India often lack financial autonomy, with assets like land and property predominantly owned by men. Furthermore, domestic violence and sexual harassment are pervasive, underscoring the need for systemic change to create safe and empowering environments.

Women-centric Schemes in India

The Government of India has implemented several schemes to address the challenges faced by women. Some key initiatives include:

1. **Beti Bachao Beti Padhao (BBBP):** Aimed at improving the child sex ratio and promoting education for girls.
2. **Pradhan Mantri Matru Vandana Yojana (PMMVY):** Provides maternity benefits to pregnant women to support maternal and child health.
3. **Ujjwala Yojana:** Promotes clean cooking fuel for rural women, reducing health risks from traditional fuels.
4. **Mahila E-Haat:** An online platform for women entrepreneurs to market their products.
5. **One Stop Centre Scheme:** Offers integrated support services to women affected by violence.

While these schemes have shown promising results, their conditionality and targeted nature often limit their impact. UBI can complement these initiatives by providing universal, unconditional financial support.

Need for Women Empowerment

1. **Gender Inequality:** Despite constitutional guarantees, women face systemic discrimination in education, employment, and political representation.
2. **Economic Marginalization:** Women's participation in the labor force remains low, with most engaged in informal and unpaid sectors.
3. **Social Barriers:** Cultural norms and patriarchal structures restrict women's mobility, autonomy, and decision-making.
4. **Health and Safety Concerns:** Limited access to healthcare and widespread violence against women underscore the need for systemic interventions.
5. **Financial Dependency:** A lack of financial independence exacerbates women's vulnerability, making them reliant on male family members.

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These challenges necessitate a transformative approach, and UBI could be a critical step in this direction.

Universal Basic Income: A Framework

UBI is a social security measure that provides a fixed, unconditional cash transfer to all citizens. It is non-discriminatory and aims to ensure a basic standard of living for everyone. Key features of UBI include:

Universality: Covers all individuals irrespective of income or employment status.

Unconditionality: No conditions or prerequisites to receive the payment.

Regularity: Provides a consistent and predictable source of income.

For women, especially those in vulnerable sections, UBI offers numerous benefits, including financial independence, reduced dependency, and enhanced decision-making power.

Universal Basic Income (UBI) & Women Empowerment

1. **Financial Independence:** UBI provides women with an independent income source, enabling them to make decisions about their education, health, and family needs without relying on male counterparts.
2. **Encouraging Education:** Unconditional cash transfers can alleviate financial barriers, allowing families to prioritize girls' education. It can also reduce the economic pressures that often force girls into early marriages or child labor.
3. **Reducing Domestic Violence:** Financial independence can empower women to leave abusive relationships, as they would have the resources to support themselves and their children.
4. **Promoting Entrepreneurship:** UBI can provide seed capital for women to start small businesses, fostering entrepreneurship and improving their socio-economic status.
5. **Improving Health Outcomes:** With financial resources, women can access better healthcare, nutrition, and sanitation facilities, leading to improved health indicators for themselves and their families.
6. **Alleviating Unpaid Care Work:** By providing a financial safety net, UBI can help recognize and redistribute the burden of unpaid care work, allowing women to participate more actively in the workforce.
7. **Reducing Poverty:** UBI directly addresses poverty, benefiting women who are disproportionately affected by economic deprivation.

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Case Studies: State-level Initiatives

Madhya Pradesh's Chief Minister Ladli Behna Yojana

This scheme offers monthly financial support to women, enabling them to contribute to household expenses and improve their financial autonomy. The initiative has been instrumental in fostering confidence among women in rural areas.

Maharashtra's Mukhyamantri Majhi Ladki Bahin Yojana

Focused on education, this scheme incentivizes families to invest in their daughters' futures, combating gender bias and promoting long-term empowerment.

Jharkhand's Mukhyamantri Maiya Samman Yojana

This initiative provides direct financial assistance to vulnerable women, addressing their immediate needs and ensuring basic dignity.

While these programs have had localized success, their conditional nature limits their reach. UBI's universality and unconditionality can overcome these barriers, creating a broader and more sustainable impact.

Challenges and Considerations

While UBI holds immense potential, its implementation in India faces several challenges:

1. **Cost and Fiscal Feasibility:** Implementing UBI on a national scale requires substantial financial resources. However, reallocating subsidies and rationalizing welfare schemes can offset costs.
2. **Targeting vs. Universality:** Balancing the universality of UBI with the need to prioritize the most vulnerable sections requires careful planning.
3. **Impact on Workforce Participation:** Critics argue that UBI may disincentivize work, but studies suggest that it can encourage women to pursue better employment opportunities.
4. **Cultural Barriers:** Patriarchal norms may restrict women's access to UBI benefits, necessitating complementary awareness and advocacy efforts.

Policy Recommendations

1. **Piloting UBI:** Start with pilot projects targeting vulnerable women in rural and urban areas to assess feasibility and impact.
2. **Integration with Existing Schemes:** Complement UBI with existing women-centric schemes for a holistic approach to empowerment.
3. **Awareness Campaigns:** Educate communities about the benefits of UBI and its role in promoting gender equality.
4. **Monitoring and Evaluation:** Establish robust mechanisms to monitor the implementation and outcomes of UBI initiatives.

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Conclusion

Universal Basic Income has the potential to transform the socio-economic landscape for women in India, particularly those from vulnerable sections. By addressing financial dependency, gender inequality, and social barriers, UBI can empower women to lead dignified and autonomous lives. While challenges remain, a phased and well-planned implementation, complemented by existing welfare schemes, can make UBI a reality. In doing so, India can take a significant step toward achieving gender equality and inclusive development.

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