



Rajasthan's Mukhyamantri Kanyadan Yojana's Effect on Rural Women's Economic Empowerment and Social Mobility

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ABSTRACT

This research looks at how the Mukhyamantri Kanyadan Yojana (MKY) in Rajasthan, a programme that gives money to families so that girls may go to school and stay in school for a little longer, affected rural women's economic independence and social mobility. Structured surveys, 25 in-depth interviews, five focus group discussions, and government records supported a mixed-methods strategy that gathered data from 300 recipients across three districts (Jaipur, Jodhpur, and Udaipur) from 2018 to 2023. In addition to increasing the average age of marriage from 17.2 to 19.4 years, the results show that MKY considerably enhanced the completion rate of secondary education among females by 68%. From an economic perspective, after getting married, 42% of beneficiaries said they were more involved in making financial decisions and 31% said they possessed productive assets. Neither the reduction of dowry demands nor the alteration of patriarchal attitudes regarding women's job involvement were significantly impacted by the initiative. The strong determinants of decision-making autonomy, as validated by regression analysis ($p < 0.01$), include education and delayed marriage. While MKY does help with the groundwork for empowerment, it won't be effective in the long run unless combined with initiatives to teach new skills and raise



awareness about gender inequality. The research suggests keeping an eye on dowry-related results, increasing eligibility, and connecting benefits to vocational training.

INTRODUCTION

Rajasthan, India's largest state, has a rich cultural history despite gender inequality. Even with progressive laws, rural Rajasthani women face barriers to education, economic participation, and social agency. Rajasthan's female literacy rate is 52.6%, below the national average of 64.6%. The national average is 23.3%, whereas 25.4% of 20–24-year-old women married before 18. Child marriage, dowry, and patriarchal financial control restrict women's education, work, and decisions. Rajasthan's low Gender Development Index (GDI) among major Indian states indicates systemic impediments to fundamental rights and socioeconomic development (UNDP, 2022).

The Rajasthan Department of Social Justice and Empowerment created the Mukhyamantri Kanyadan Yojana (MKY) in 2008 to address these challenges. Conditional financial transfers now promote education instead of helping poor families marry off their daughters. To receive ₹51,000 in 2023, eligible households must marry a daughter who has finished Class 8 and is over 18. Payments due include ₹10,000 upon registration after Class 8, ₹11,000 after Class 10, and the balance upon marriage. This method aims to combat gender inequality and intergenerational poverty by replicating successful CCT programs like Bolsa Família in Brazil and Sukanya Samridhi Yojana in India.

The Rajasthan Government created the Mukhyamantri Kanyadan Yojana (MKY) in 2008 to help poor families pay for daughters' marriages, promote girls' education, and delay early marriage. The initiative, initially a ₹5,000 one-time gift, has undergone updates to eligibility, amount, and conditions. In 2023, BPL/AAY families receive ₹51,000 for marrying a Class 8 educated female above 18. Payment is made in three instalments: ₹10,000 upon registration after Class 8, ₹11,000 after Class 10, and ₹30,000 upon marriage. This concept uses global conditional cash transfer (CCT) models to relate financial help to behaviour. Grassroots organizations implement the Department of Social Justice and Empowerment strategy. In 2020, Jan Aadhaar digital integration minimized leaks and increased transparency.

Coverage exploded. Between 2008-09 and 2022-23, beneficiaries increased from 1.000 to over 1.2 lakh yearly, with expenditures exceeding ₹3,500 crore. It targets farmers and the poor, with 82% of beneficiaries in rural areas. Eligibility is limited to Rajasthan-based households earning less than ₹2.5



lakh annually, verified by BPL lists and self-declaration. The scheme supports Rajasthan's free education and Shubh Laxmi Yojana for newborn girls from birth till marriage. Despite its magnitude, MKY's long-term gender outcomes are rarely recorded beyond enrollment and payout.

Since its foundation, MKY has done substantial outreach. The Rajasthan government distributes ₹3,500 crore in benefits to nearly 1.2 lakh women annually from 2018 to 2023 (Department of Social Justice and Empowerment, 2023). Barmer (47%), Jalore (38%), and Pratapgarh (35%) have the highest child marriage rates in rural Rajasthan, where the legislation will have the most impact. Whole Rajasthan is 75% rural. MKY advocates argue that economic empowerment—defined by Kabeer (1999)—can boost household employment, asset ownership, and bargaining power by postponing marriage and investing more in female education. The scheme's long-term impact on women's economic empowerment and social mobility remains uncertain. Despite administrative data suggesting that increased enrollment and postponed marriage boost women's autonomy after marriage, their impacts are unknown. Will MKY aid household budgeting? More output or work assets for donors? Does the plan's marriage commercialization hurt or support dowry? These problems matter because patriarchal behaviour undermines rural policy goals. Its marriage aims raises problems regarding its relevance to empowerment goals like leadership and employment.

To address these concerns, MKY's impact on rural Rajasthani women's economic independence and social mobility is investigated. In particular, Naila Kabeer's (1999) empowerment paradigm emphasizes agency (decision-making), resources (education and financial aid), and outcomes (such improved health). Occupational position, asset ownership, education, and income change between generations assess social mobility. What promotes and prevents Mukhyamantri Kanyadan Yojana economic and social empowerment for rural Rajasthani women?

The study is guided by the following **objectives**:

1. To assess how well the program has delayed the age of marriage for girls in rural regions and increased their educational achievement.
2. To determine how MKY affects women's economic agency after marriage in terms of things like income creation, asset ownership, and involvement in financial decision-making.
3. Evaluate how the plan has affected job diversity and educational attainment across generations, two measures of social mobility.



4. To find problems with implementation, unforeseen effects, and contextual variables that affect results.

Corresponding **research questions** include:

- How does MKY impact beneficiary secondary school completion and marriage age?
- Do MKY recipients have more economic agency than non-beneficiaries?
- How do regional, caste, and household characteristics affect empowerment?
- Does MKY support or challenge dowry and gender norms?

The study tests two **hypotheses**:

H1: Beneficiaries of MKY exhibit significantly higher levels of educational attainment and decision-making autonomy than non-beneficiaries ($p < 0.05$).

H2: Delayed marriage under MKY is positively associated with women's ownership of productive assets post-marriage.

This research matters for policy and academics. It can assist policymakers improve MKY by linking benefits to vocational training or dowry deterrence. It enhances studies on patriarchal conditional cash transfers and financial incentives' effects on gender relations. These findings support SDG 5 (Gender Equality) and India's Beti Bachao Beti Padhao initiative. Only rural BPL households in Jaipur, Jodhpur, and Udaipur with 2018–2023 MKY marriages are analyzed. This timeframe assesses post-scheme results for policy continuity. The mixed-methods project measures impact and lived experiences with quantitative surveys ($n=300$) and qualitative interviews and focus groups. Self-reported data may include recall bias, MKY's effect may be hard to isolate from other treatments (e.g., RTE, mid-day meals), and generalizability beyond rural Rajasthan is limited. In place of randomization, statistical controls and comparison groups determine causality.

LITERATURE REVIEW

Naila Kabeer (1999) says resources, agency, and achievement empower women. Knowledge and financial assets provide choice; agency is the ability to define and act on objectives, usually judged by household decision-making power; and achievements are tangible consequences like improved health, income, or social status. Northern Indian states like Rajasthan have purdah, dowry, and movement



limitations (Desai & Vanneman, 2018). The Bourdieu theory of capital (1986) says that economic, cultural, and social resources drive intergenerational development and social mobility. Rural Rajasthani women's mobility depends on government initiatives due to caste-based occupational rigidity and patriarchal inheritance control.

Conditions cash transfer (CCT) programs benefit girls worldwide. Mexican Progresa (later Oportunidades) boosted secondary school attendance by 20% and postponed marriage by 1.2 years, affecting pay (Gertler et al., 2012). The Bolsa Família in Brazil reduced child labour and increased school attendance by 4.4%, but had minimal impact on women's labour force participation, only slightly increasing among mothers (de Brauw et al., 2014). Family incentives and public policy goals are linked by financial prizes for school attendance and health checks. Molyneux (2006) found that CCTs do not modify gender stereotypes in unpaid care and marriage negotiations.

CCT-based marriage aid schemes are state-level in India. If she graduates unmarried, the 1994 Haryana Apni Beti Apna Dhan (ABAD) bond is due at 18. Beneficiaries' marriage age grew 1.4 years and secondary completion 12% (Sinha & Yoong, 2009). Dr. Muthulakshmi Reddy Maternity Benefit Scheme in Tamil Nadu promoted institutional delivery and birth spacing to delay marriage but not dowry reduction (Nagaraj, 2018). Financial aid to disadvantaged families may encourage marriage as women's main security.

The Rajasthan Mukhyamantri Kanyadan Yojana studies are mostly descriptive. According to NFHS-5, MKY rose while child marriage declined from 51% in 2005–06 to 25.4% in 2019–21. A brief UNICEF Rajasthan (2021) survey indicated that 78% of beneficiary families used the cash for weddings and 12% for bride education or skill development. Desai and Vanneman (2018) observed that MKY involvement increased female schooling by 0.9 years in India Human Development Survey (IHDS) panel data, but they did not track post-marriage outcomes like asset ownership or labour engagement. Chhakravarti (2019) writes that MKY delayed marriage but increased dowry talks in Barmer district since grooms' families saw the grant as the bride's "package."

Bad writing. First, no study ties MKY to post-marriage economic agency—whether women work, own productive assets, or manage household finances. Caste and geography may influence tribal Udaipur differently from Rajput-dominated Jodhpur due to purdah and land inheritance. Implementation issues include leakages, payment delays, and elite capture, according to Niehaus et al. (2013). Finally, Rajasthan has not monetized marriage, which may increase dowry (Srinivasan, 2017). Our quantitative impact evaluation and qualitative lived experience insights fill these rural 2018–2023 marriage gaps.

**RESEARCH METHODOLOGY**

A mixed-methods sequential explanatory approach examines how the Mukhyamantri Kanyadan Yojana (MKY) affects rural Rajasthani women's economic independence and social mobility. After quantitative data collecting and statistical correlation and pattern analysis, qualitative steps contextualize and improve quantitative outcomes. Due to its generalizability and interpretive complexity, Creswell and Plano Clark (2018) recommend this method for studying complex social phenomena including gender norms and policy effects.

The sample was stratified purposive sampled from Jaipur, Jodhpur, and Udaipur due to their cultural, geographical, and socioeconomic variety. Jaipur has Rajput-influenced semi-arid agro-pastoral villages with strong purdah rules, Jodhpur has tribal-controlled blocks, and Udaipur has ST-dominated blocks with various inheritance customs. Jaipur has good MKY coverage and digital disbursement, unlike Udaipur. They comprise 28% of Rajasthan MKY grantees, according to 2023 Department of Social Justice and Empowerment data.

It studies 2018–2023 marriages of low-income or African American women. It will treat fully paid MKY beneficiaries and control eligible non-beneficiaries who were not paid owing to application delays, ignorance, or administrative exclusion. Comparing ethical randomization with quasi-experimental approaches is conceivable.

Assuming 50% decision-making autonomy, Cochran's prevalence research maximised sample size with a 95% confidence interval and 6% margin of error. A quantitative sample of 300 women from all three districts includes 150 beneficiaries and 150 controls. A minimum of 267 replies arrived. We conducted 25 in-depth interviews with 15 beneficiaries and 10 controls. Five focus groups with 6-8 persons and 35 participants were held.

Data collection employed multiple tools tailored to each method:

Method	Tool	Content
Survey	Structured questionnaire (Hindi, 35 items)	Socio-demographics, education, age at marriage, income sources, asset ownership, 5-item decision-making index (finance, mobility, health, children's education, major purchases; Cronbach's $\alpha = 0.82$)
IDIs	Semi-structured guide	Life history, MKY application process, use of grant, dowry negotiations, post-marriage agency, mobility barriers
FGDs	Topic guide	Community perceptions of MKY, changes in marriage practices, gender roles, scheme credibility
Secondary Data	Government MIS portals, NFHS-5-unit data	Disbursement timelines, dropout rates, district-level child marriage trends



Concepts are assessed by indicator variables. Decision-making autonomy, measuring women's influence over five household domains (finance, mobility, health, children's education, and major purchases); asset ownership, recorded as a binary variable if the woman owned land, livestock, jewellery, or a bank account in her own name; and income contribution. Mother-daughter education gap and occupational transition from unpaid family work to wage job to self-employment measured social mobility. Caste (SC/ST/OBC/General), family size, bigha landholding size, and PM Jan Dhan Yojana, PMJJBY, or MGNREGA exposure were controlled to reduce policy confounding.

To comprehend data, statistical and thematic methodologies were applied. Quantitative analysis included descriptive statistics, chi-square tests for categorical correlations, independent t-tests for mean differences, and Stata 17 multivariate logistic or probit regression models to uncover significant predictors. PSM matched treatment and control groups on observable factors to prevent selection bias. Theme analysis, transcription, and translation of qualitative interview and focus group data in NVivo 14. The codebook demonstrated statistical patterns' key processes utilizing deductive codes (agency, dowry, mobility) and inductive themes like “grant as dowry substitute.”

Research validity and reliability were maintained. Each topic was pilot tested with 30 non-sampled respondents to improve linguistic and cultural relevance. The inter-coder reliability for qualitative coding was $\kappa = 0.86$, demonstrating consistency. Survey responses, in-depth narratives, and secondary government data strengthened interpretations, and FGD member verification confirmed conclusions.

National and institutional ethics were observed. University/Institute Ethics Committee approved. Written or thumb printed Hindi or local dialect informed consent indicated research objective, risks, and voluntary participation. Jaipur receivers were anonymous with JPR-B-001 codes. Fast One-Stop Centre and Child Line referrals helped domestic issues (1098). Only the core research team could access encrypted servers. Scientific rigor, cultural sensitivity, and ethical integrity are used to determine if MKY benefits rural Rajasthan beyond financial aid.

FINDINGS AND ANALYSIS

Socio-economic Profile of Beneficiaries

68% of beneficiaries were SC or ST households, 24% OBC, and 8% General, demonstrating targeted outreach to underprivileged communities. The average household had 6.4 individuals, with 71% doing agricultural or informal work. Landowners (42% of sample) averaged 1.8 bighas; 58% were landless.



Monthly per capita income was ₹1,420 for recipients and ₹1,380 for controls, indicating economic homogeneity. Compared to 79% in the control group, 74% of recipient moms had no formal education.

Impact on Education and Age at Marriage

MKY recipients averaged 9.8 years of schooling, compared to 7.6 years for controls ($t = 5.42, p < 0.001$). Beneficiary secondary school completion (Class 10) was 68%, compared to 41% for controls ($\chi^2 = 18.7, p < 0.01$). After 2.2 years, beneficiaries married at 19.4 years, up from 17.2 years for controls. Logistic analysis showed that each year of schooling increased marriage after 18 by 42% (OR = 1.42, 95% CI: 1.28–1.59). Narratives suggest that the ₹10,000 post-Class 8 instalment funds uniforms and coaching, allowing for continued education beyond primary levels.

Economic Outcomes and Agency

Compared to 26% of controls, 42% of beneficiaries reported active engagement in financial choices post-marriage, with a mean decision-making index score of 6.8 versus 4.9 ($p < 0.001$). 31% of recipient families (land: 6%, livestock: 14%, bank account: 68%, jewellery: 44%) had women-owned assets, compared to 19% of controls. MKY membership increased asset ownership likelihood by 29% ($p < 0.01$), mediated by delayed marriage and education (Probit models). Women's work contributed 28% of recipient households' income (vs. 21%) due to MGNREGA, animal husbandry, and handicrafts. Male dominance over formal finance persisted as just 11% of women operated bank accounts independently.

Social Mobility Indicators

Only 52% of recipients worked in unpaid household work, 38% in wage labour, and 10% in self-employment, compared to 64%, 31%, and 5% in controls. Beneficiary daughters averaged 5.6 years more schooling than their moms (vs. 3.1 years in controls). Success stories include a Jodhpur recipient who utilized a grant to participate in a sewing course and now earns ₹6,000 monthly through a women's cooperative.

Qualitative Insights

Thematic analysis found three main stories. MKY enables education: "The ₹11,000 after Class 10 paid my exam fees; without it, I'd be married at 15" (Udaipur, ST recipient). Second, 61% of interviewees reported that the groom's family requested the remaining ₹30,000 during discussions, reducing



empowering potential. Third, delayed marriage raised the bride's prestige, while purdah and childcare restrictions limited employment autonomy.

Discussion

MKY deferred marriage and completed schooling, but it did not advance economic agency or social mobility. The 68% increase in secondary completion confirms the instalment-based incentive scheme and global CCT findings (Gertler et al., 2012). 2.2-year marriage delays disrupt child marriage cycles, which may reduce maternal mortality and improve birth spacing (UNFPA, 2021). Srinivasan (2017) claims the scheme's marriage-centric narrative monetizes females, legitimizing dowry. Partial economic agency grew, with higher decision-making scores but limited influence over the ₹51,000 incentive. Chakravarti (2019)'s patriarchal capture was supported by 68% of in-law or spouse distribution. Jewellery is preferred above land and machines by higher asset ownership. The 10% self-employment shift suggests entrepreneurial potential, but RSLDC or Kudumbashree training is needed.

Structure restricts social mobility. Purdah and rural job markets restrict mobility, rigidifying occupations. Without occupational channels, intergenerational education improvements are promising but insufficient. In high-patriarchy situations, family power dynamics and community norms affect agency, supporting empowerment theory (Kabeer, 1999). Restrictive policy silos. MKY operates independently from Meena Manch and NRLM SHGs, limiting post-marriage economic integration. Regional differences—Jodhpur dowry deterrent, Udaipur tribal asset-building—must be considered. The concept may fail because to rising award amounts straining state resources and inflation degrading value. Unexpected consequences need attention. MKY rewards marriage, which may inhibit non-marital life choices like education and migration. FGDs found 11% of recipients were non-BPL households with political ties, suggesting elite capture.

Conclusion and Recommendations

Although Mukhyamantri Kanyadan Yojana is useful for postponing marriage and increasing schooling, it does not help rural Rajasthani's achieve lasting social mobility or revolutionary economic empowerment. Only 31% of recipients had productive assets, and in more than 60% of instances, dowry integration harmed agency, even though 68% of recipients finished secondary education and married at an average age of 19.4. In order to combat patriarchal dominance, the plan necessitates systemic integration but backs changes to the foundations.

**Policy Recommendations:**

1. Enhance employability by linking final instalment to skill certification (e.g., ITI, RSLDC courses).
2. Require joint bank accounts for grant disbursement to promote financial inclusion for women.
3. Include dowry deterrent provision to withhold payment if groom's family requests more money/gifts.
4. Collaborate with NRLM SHGs for post-marriage livelihood support.
5. Conduct gender awareness initiatives in PRI meetings to reach grooms' families.
6. Adopt blockchain-enabled Jan Aadhaar for money usage tracking.

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