

Review Article

A Qualitative Systematic Review of Women-Centric Schemes In India Using PRISMA Checklist

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Abstract - This study compares and analyzes the effectiveness of the women-centric schemes for addressing gender inequality and inclusive socio-economic development in India, especially in marginalized communities. Despite major additions to the policy framework, there are clear policy disconnects in the extent to which they achieve empowerment. This review aims to review historical and legislative frameworks, to analyse the effectiveness of the policies in different regions and social groups, and to determine the structural, socio-cultural and governance challenges in reaching the impact. A qualitative systematic review approach is used to adhere to the PRISMA methodology. After screening, a total of 152 studies were identified from the Scopus database and analysed by thematic synthesis, which were further categorised into non-marginalised and special marginalised groups, such as transgender, Scheduled Tribes, Scheduled Castes, and sex workers. The findings show that, although legal and policy development have made significant strides, there is a persistent mismatch between legal and policy level development and implementation. While employment, financial inclusion, and social empowerment have improved, the results are not uniform, owing to socio-cultural barriers like caste discrimination, administrative constraints and regional disparities. The benefits of the schemes remain disproportionately denied to marginal groups. The study shows that legal framework, institutional capacities, and social norms play a significant role in shaping women's empowerment in India. It highlights the importance of context-specific, intersectional policy design and increased governance mechanisms.

Keywords - Marginalised Women, Forced Marriages, Women's Empowerment, Gender Inequality, Government Schemes.

1. Introduction

Studies on women centric schemes have become a focal point of research in India, as it plays a key role in tackling gender gaps and fostering inclusive socio-economic growth. Since independence, there have been various policies towards women's empowerment, beginning with constitutional amendments and followed by various pioneering legislations and welfare measures, including the Protection of Women from Domestic Violence Act (2005) (Alarsaheb, 2024). There is minimum compensation and timelines prescribed for the victims of acid attacks as per judicial mandates.

These requirements are embedded in the larger scheme of victims' compensation mechanisms under the Code of Criminal Procedure, 1973, including the need for state-level schemes under Section 357A (Rashmi, 2025). The Government of India has launched several welfare measures for transgender people, such as the Census documentation, Aadhaar cards and Passports to transform their socio-economic and political status, avert marginalisation and safeguard their human rights (Singh et al., 2019). The Sankalp project in Karnataka, India, expanded the efforts for

female sex workers, with prevention services by implementing peer-led outreach, micro-planning, and the creation of clinics. These offer a variety of services and increase condom distribution to reduce HIV transmission (Blanchard et al., 2008). The Sukanya Samriddhi Yojana Scheme is a major initiative to encourage parents to save for their daughters' education and marriage, thereby promoting the independence and self-reliance of women (Choudhary & Kumari, 2024). These efforts have led to improvements in education, health, and political representation, with the percentage of female literates reaching 70.3% and a range of 50-80% female participation in the workforce in different regions (Shetty & R, 2025). These schemes highlight the importance of addressing gender equality and its significance for national development and social justice, in line with global commitments such as SDG 5, which aims to promote gender equality and empower all women to participate in economic, social, cultural, and political life (Ramesh, 2025). While there has been progress in this area, there still remains a need to address the issues of effectively empowering marginalized communities, such as women in rural, tribal and Scheduled Caste groups, who suffer from compounded socio-economic and cultural barriers (Yadav & Thakur, 2024). In India, 15 per cent of seats are reserved in the



reservation policy for Scheduled Castes (SCs) (Basu, 2021). The understanding of why the effect of these schemes differs so widely across regions and social groups, especially for marginalised groups, is limited. This study systematically addresses this gap by reviewing the impact and implementation of women-centric schemes across the mainstream and marginalised communities in India.

2. Importance of the Study

The existing literature shows that there is a lack of knowledge around the varying outcomes of the women-centric scheme and the reasons behind the differential implementation and response to women-centric schemes across different regions and social groups, including limited awareness, socio-cultural resistance and institutional inefficiencies, that impede transformative outcomes (*Legislation and Social Transform: Evaluating Women Empowerment Policies in India*, 2025). Some studies focus on the normative frameworks and policy achievements, while others point towards the lack of translation from law to practice and the need for more intersectional and context-sensitive policies (Preetham, 2024). The impact of these gaps is low utilization of women's potential in economic and political realms, and gender inequality (Ochoa-Díaz & Sanchez, 2025). The conceptual framework of this review is built on the principle of feminist theory and gender mainstreaming and women's empowerment as a multidimensional concept, which includes gaining women's legal rights to participation, socio-economic participation and cultural transformation (Pimpalkhare, 2022). The framework not only sheds light on the interlinkages between policy design, its effectiveness and socio-cultural norms, but also offers a foundation for analyzing the impact of women-focused policy at the national level on marginalized groups. This systematic review aims to examine the progress of women-centric schemes, their role and effectiveness in policy making in India, so as to critically analyse the evolution of the same over the years. This study brings together and translates various empirical evidence and policy analysis to address the gaps in current knowledge and provide empirical evidence for improving gender-inclusive and responsive policy-making for inclusive development. The review uses a thorough and systematic approach that integrates qualitative analyses of peer-reviewed research. The inclusion criteria are geared towards recent and regionally diverse literature, giving a nationwide perspective. Findings are thematic and cover the legislative framework, socio-economic outcomes and implementation challenges, and then provide policy recommendations for enhancing women's empowerment in India. Over the years, women centric schemes in India have undergone a lot of development to become important policy tools for overcoming gender inequalities and fostering inclusive socio-economic growth. These measures cover several areas, such as employment, financial inclusion, health and social welfare, reflecting the State's efforts to promote the

empowerment of women in various population groups. The significance of this study lies in its attempt to develop an integrated and comprehensive view of the functioning of these schemes in practice and the way these schemes tackle disparities among marginalized communities. This study is one of the first to systematically synthesize evidence across special marginalised groups (sex workers, transgender persons, Dalit women, acid attack victims and forced marriage victims) in a single PRISMA-based framework, as opposed to most existing reviews of women-centric schemes in India, which have been limited to mainstream beneficiary groups. This review's intersectional scope differs from previous labour and finance-based reviews, which tend to ignore these groups.

This study critically analyses the previous literature on women centric schemes in India, covering impact, policy efficacy, national-level execution, evolution and implementation of the policies. The study employs a qualitative systematic review methodology using the PRISMA framework, which involves synthesising the literature to assess legislative frameworks, policy measures and welfare programmes to empower women in a range of socio-economic and cultural contexts. One of the key aims is to understand the effectiveness of these schemes in achieving the policy objectives and to highlight implementation gaps, disadvantages at the regional level, socio-cultural barriers like patriarchy, caste-based discrimination and governance inefficiencies. The findings show a definite trend in the research and policy focus over time; between 2007 and 2012, studies mostly addressed labour conditions and early implementation issues; between 2013 and 2018, studies shifted to focus on financial inclusion, microfinance and self help groups; and from 2019 and onwards, research has begun to address issues related to intersectionality, marginalised communities, vulnerabilities during the pandemic and policy sustainability. However, there is a persistent implementation gap, which is the greatest challenge throughout implementation. This study's intersectional approach brings fresh insights to the literature on the subject of women's empowerment regarding structural constraints affecting women's empowerment in India. It provides useful policy, academic and practice implications to inform the design of more inclusive and effective interventions. Future studies could broaden their focus beyond individual database reviews to include multiple databases, government reports and program evaluation studies so as to gain a fuller picture of policy outcomes.

3. Materials and Methods

The method used for the systematic review was adopted from the guidelines on the Preferable Reporting Items for Systematic Reviews and Meta-analyses (PRISMA) (Moher et.al. 2015; Page, M.J. et.a., 2021). To locate, select, and study pertinent material, as well as to extract and define recommendations for future research, a traditional thematic

systematic review synthesises existing research and analyses explicit methodologies employed in previous papers (Paul, J & Dhiman, R., 2021). Thematic synthesis was conducted in three steps: line-by-line coding of reported findings, development of descriptive themes, and generation of final analytical categories (marginalised, non-marginalised, special marginalised) that were used in this review. Due to the diversity of study design, outcome measures and policy context in the literature included, a qualitative synthesis was used instead of a meta-analysis. There are a number of reasons why a procedure might be necessary for systematic reviews. First, it helps reviewers systematically plan the review and therefore anticipate possible issues; second, reviewers can capture what is planned before the review process even begins and these plans can then be compared to the completed review, or reproduced if necessary, to judge the reliability of the planned methods; third, it prevents

reviewers from making arbitrary decisions about inclusion criteria and what data is to be extracted; and fourth, it can reduce repetition of effort and enhance collaboration (Moher et al. 2015). The SLR (Systematic Literature Reviews) synthesis can be classified into the following main categories: theory-based, method-based, and domain-based (Paul, J., & Dhiman, R., 2021; Paul & Criado, 2020). The keyword used in Scopus data is 'Women Schemes in India', which gave 796 results. The subject was limited to Economics, Econometrics and Finance, which had a total of 112 documents and Business, Management and Accounting, which had a total of 90 documents. Studies were included if they were peer-reviewed publications written in English and focused on a substantive policy-scheme aspect of the study of women in India; studies were excluded at the title/abstract stage if they were not focused on a policy-scheme aspect of women in India.

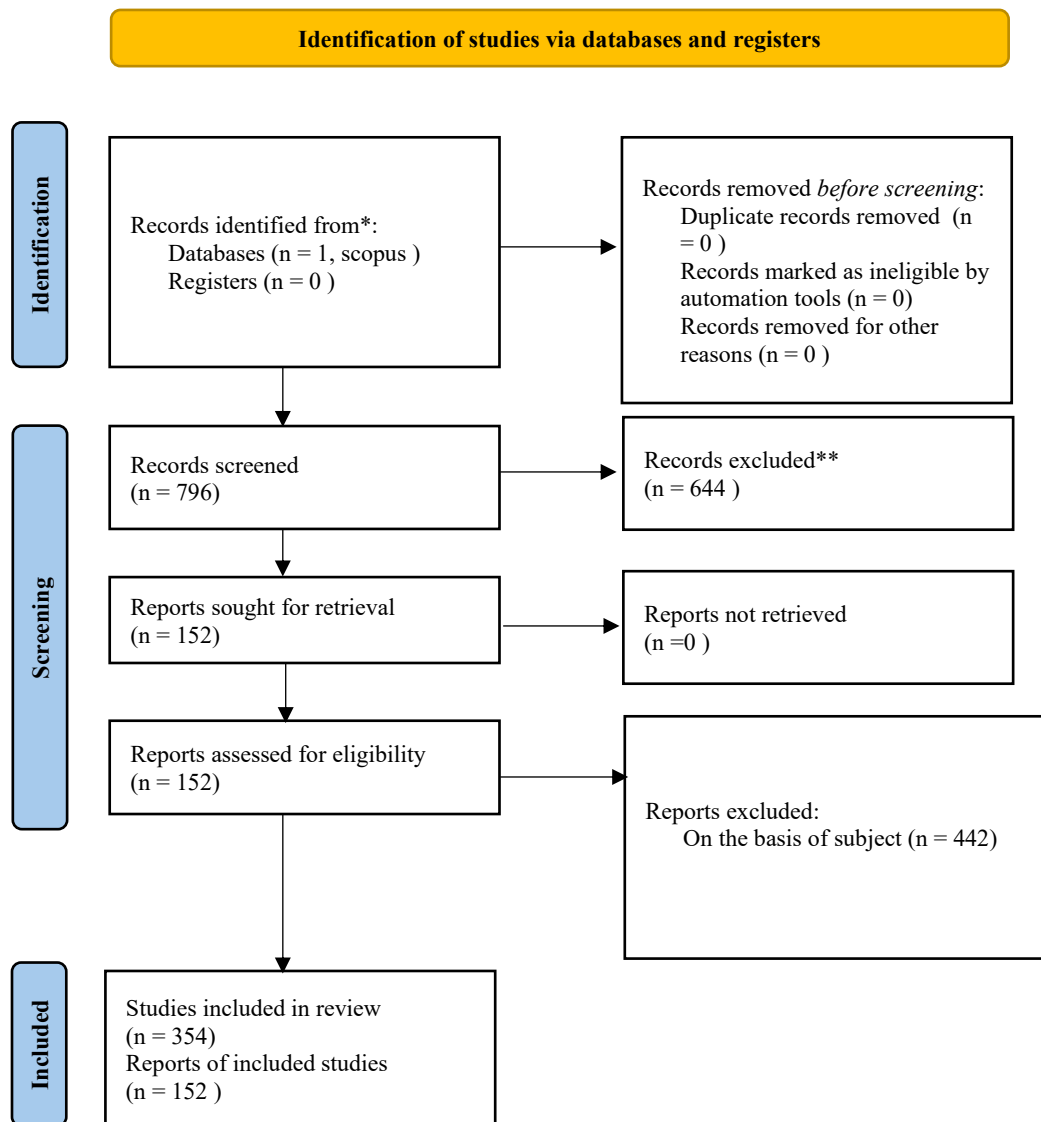


Fig. 1 PRISMA Diagram

In all, 104 articles, 36 chapters, 9 review papers, 1 note, 1 conference paper and 1 book were published. The total number of papers on the basis of the above subjects included in the study was 354 papers. After screening for abstract and title, a total of 152 papers were left, where 47 mentioned marginalised women centric schemes, while the other 105 were non- marginalised papers. The remaining 13 papers came under the special category of marginalised groups, including: Sex Workers, Acid Attack, Transgender, Dalit, and Forced Marriages. For Non-marginalised, there were 5 themes and 105 papers (Labour/Wages – 28; Entrepreneurship/SHG – 32; Financial Inclusion – 13; Health/Nutrition – 18; Gender/Policy – 14) while for marginalised, there were 5 themes and 47 papers (Employment/Livelihood – 11; Maternity/Health – 11; Microfinance/SHG – 15; Entrepreneurship/Skills – 5; Clean Energy/Welfare – 5). The Special marginalised category, which had 13 papers, was based on Sex Workers (4), Acid Attack (3), Transgender (2), Dalit (2), and Forced Marriages (2).

4. Literature Review

There has been some improvement in women's realisation of equal wages under the MGNREGS (Mahatma Gandhi National Rural Employment Guarantee Scheme) and long-term impact on correcting gender skewness and discriminatory wages which are prevalent in the Indian rural labour market (Pankaj & Tankha, 2010). The rise in the participation of women in the labour force after the implementation of the MGNREGS has led to an overall rise in the level of gender based violence. The number of kidnappings, sexual harassments and domestic violence has increased, and so have dowry deaths (Pankaj & Tankha, 2010). The elasticity of reservation wage with respect to work experience is negative, as explained by Sridhar & Reddy (2015). Artisans should be motivated to unionise/organise their working conditions to improve (Gopinath, 2010). Findings suggest that while the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is an important step towards economic empowerment of rural women, the scheme has not been implemented properly in the district, with women and men not getting 100 days of employment, irregular mode of payment, very slow progress and poor quality in public works (Bhattacharyya, 2016). Satat Jeevikoparjan Yojana (SJY) has been observed to impart economic, social and psychological empowerment to the people by generating self-employment and entrepreneurial opportunities through JEEViKA, an initiative of the Bihar Government's poverty alleviation, with the assistance of the World Bank (Jaiswal et al., 2025). A study that examined the reach of different health-related programs for tribal women in Chhattisgarh, Jharkhand, and Odisha found that effective strategies like bolstering tribal development nodal agencies, providing fieldworkers with incentives, and organizing community

involvement need to be scaled up (Sethi et al., 2019). A small survey of the Pradhan Mantri Matru Vandana Yojana suggests that this scheme is not being implemented properly and increasing the maternity allowance to at least rupees 6,000 per child (Kalra & Priya, 2020). The Janani Suraksha Yojana scheme was found to have led to an increase of 2.5–3.5 percentage points in the probability of childbirth or pregnancy during a 3-year period in states with high population growth rates (Nandi & Laxminarayan, 2016). An examination of the implementation of defined maternity entitlements under the act via a conditional cash transfer highlights the failure of such a programme to uphold the spirit of the act.

To allow the most vulnerable women to avail their right to maternity benefits, wage compensation, health and nutrition, the act needs to be amended (Sinha et al., 2016). Findings from a study indicate that Women Self-Help Groups (SHGs) could help increase their members' ability to hold public entities accountable and demand what is rightfully theirs. However, one important finding is that unless there is a conscious initiative on the part of an outside organization to spread awareness about public entitlement schemes, the SHGs themselves will not be expected to be able to raise awareness about them (Kumar et al., 2019). The causal relationship between the dimensions of empowerment and financial inclusion is supported by previous studies conducted on the relationship between the amount and the size of financial inclusion schemes, which were measured by accounting data under the Pradhan Mantri Jan Dhan Yojana (PMJDY). Low income and conservative family environments are one of the biggest problems to financial inclusion. The current study is an attempt to contribute towards the long-existing debate of women's empowerment and studies the impact of recently launched financial inclusion schemes by the Government of India (Bhatia & Singh, 2023). Researchers have noted that microfinancing programmes have helped people affiliated with the SHGs in getting credit help. However, many women have been seen to join these groups to obtain banking assistance or to solve gender inequalities (Vashanth & Sengottuvel, 2025). There is a need for financial assistance for income generation activities, clearing debt and social purposes (Srivastava et al., 2024). The lives of women members of the government-sponsored Golden Jubilee Urban Employment Scheme show positive social and financial change. India needs affirmative action policies, such as incentives for girls to take up vocational training to boost women's employability (Pal & Dutta, 2015). Specific provisions need to be made for government schemes and projects on the technical and educational development of women in particular, from rural or backward areas (Singh et al., 2022). Female entrepreneurship is promoted by micro-credit under the Mudra Yojana, leading to increased income and job opportunities, thus empowering women financially, socially, psychologically and politically. The findings of these studies

reinforce the fact that women could be “active agents of change” and play an important role in both the family and society (Agarwala et al., 2022). A significant gender gap exists in the implementation of five central government finance schemes which are Deendayal Antyodaya Yojana - National Urban Livelihoods Mission (DAY - NULM), Pradhan Mantri Employment Generation Programme (PMEGP), Dairy Entrepreneurship Development Scheme (DEDS), North East Industrial and Investment Promotion Policy (NEIIPP), and Scheme of Fund for Regeneration of Traditional Industries (SFURTI)-applicable in the state of Sikkim, which need to be addressed through awareness and networking at ground level. The greater the financial scheme penetration, the higher the number of entrepreneurship business undertakings managed by females (Kumar & Subedi, 2023). In order to give the women who are living below the poverty line “free of cost” LPG connections, Pradhan Mantri Ujjwala Yojana was implemented. After the cylinders were disbursed, though the penetration of LPG has significantly improved, it was anticipated that the poverty-stricken people would use LPG minimally, as they were believed to be reluctant to give up cooking on their cheaper but hazardous traditional fuels (Mahajan et al., 2024). The findings of the study revealed that there is a positive impact and behavioural changes among rural women due to the PMUY (Pradhan Mantri Ujjwala Yojana) scheme (Selvam et al., 2022). The Maharashtra government’s scheme is the latest of the cash transfer schemes in India. The scheme has been criticized for providing temporary solutions while overlooking structural issues and being financially unsustainable (Kulkarni & Radkar, 2025).

5. Analysis

5.1. Special Marginalised Category

5.1.1. Sex Workers Schemes

Sex workers were hard hit by the pandemic. The pandemic had a significant impact on this marginalised and vulnerable community. Sex workers were victims, and they were also the first responders to the pandemic. Collectives for sex workers, by their very nature, were well-positioned to take up the challenge of the COVID-19 pandemic, having been established as a movement and a strategy to combat HIV. The government’s announcement to supply rations to the poor was good news, but it was of no use to sex workers as they did not have ration cards. The sex worker collectives valiantly fought this battle and won. The Supreme Court of India made a call upon the states to supply sex workers with dry rations without asking for any proof. There were no government policies and welfare schemes for the community of sex workers. They were taken aback by the sudden lockdown that deprived them of their livelihoods. Food and shelter were no longer to be found. This is related to the stories of the struggles of sex workers from different parts of the country. They discuss how sex workers came out stronger despite being uncertain, facing stigma and losing livelihoods. Resilience, resourcefulness, grit and

determination to overcome insurmountable challenges are the common thread in the stories of sex workers (Reza-Paul et al., 2022). The Pragati programme in Bangalore aims to empower female sex workers and to combat threats to their health and livelihood. It offers an integrated, customized package of services, such as STI prevention and treatment, crisis-response services, de-addiction services, and microfinance services. Programme designed with the involvement of the sex worker community, with a focus on meeting their needs. It affects around 10,000 to 12,000 women yearly. There is greater uptake in services like condoms, Sexually Transmitted Infection services and financial support programs. Overall, Pragati is successful in promoting social and economic empowerment and enhancing health outcomes. (Euser et al., 2012). Frontline health service providers are one of the key groups responsible for implementing and conducting clinical trials in vulnerable populations such as female sex workers (FSW) and Men who have Sex with Men (MSM) with regard to ethical practices. Results show that more than half of the providers had low knowledge and understanding of clinical trials. Most reported high levels of support for HIV vaccine trials of these groups, despite concerns about vaccine safety and testing in developing contexts. Most were also interested in participating in trials like this in a number of roles. Frontline Health Service Providers (FHSP’s) have the potential to play a role in leadership, communication and ethical practices. However, there are some knowledge gaps which indicate that there is a need for targeted training and capacity building for effective and ethical implementation (Ramanaik et al., 2015). The public health interventions that have been targeted at Female Sex Workers have mainly been around HIV and STI prevention, with little attention given to reproductive and sexual health. Results show that condom use during sex and unintended pregnancies are high among FSWs. Pregnancy detection delays were common with informal signs and indicators. HIV prevention was not as likely to motivate condom use as was pregnancy prevention. Access to reproductive health care services was also limited by legal and procedural constraints, as well as by preferences of reproductive health facility types. Public health strategies need to be shifted towards a more holistic approach to FSW reproductive health care (Shewale & Sahay, 2022). There has been strong support for sex workers on the health/HIV-prevention side. On the other hand, broader welfare needs remain dependent on collective action and courts rather than structured policy.

5.1.2. Acid Attack Victim Schemes

There is a lot of variation between states in how the victim is compensated for an acid attack in India, and thus, how much he/she receives. This decentralized approach can result in unequal support for victims who have suffered comparable harms. These disparities lead to the principle of fairness and equal treatment being undermined, and adversely impact survivors in states that offer less

compensation. The non-standardization of the situation further worsens the socio-economic issues of acid attack victims. The differences reveal serious shortcomings in the current victim compensation system. The present scenario demands a uniform and national policy to provide equitable and adequate support to all acid attack survivors (Ojal & Kaur, 2025). In Maharashtra, the government has instituted the Manodhairya Scheme for financial compensation for victims of acid attacks. It aims to assist survivors to deal with the profound physical, psychological and financial effects of this type of violence. The scheme shows a targeted approach by the Government to improve the situation of the acid attack victims with structured support. The findings underscore its importance in providing immediate relief and aiding rehabilitation efforts. However, the differences in implementation in various regions do show the lack of access and delivery. The above analysis highlights the need for more uniformity and effectiveness in implementation in order to provide adequate support for all survivors (Kottapalle, 2016). In India, compensation and rehabilitation of victims of acid attacks have been introduced due to women being the target of such attacks. Results show that these schemes are designed to provide financial support to overcome the devastating physical, psychological and social effects of these attacks. However, they are often not implemented properly, which reduces their impact. Long delays in disbursement and a lack of information limit access to many survivors. Regional disparities also add to inequalities in access to benefits. All these issues draw attention to the fact that such schemes need to be further strengthened and executed better to provide adequate support to acid attack victims (Ahmad, 2012). All three studies point to the same gap: compensation frameworks are in place but not nationally standardised, leading to the state-level variation observed in this review.

5.1.3. Transgender Women Schemes

In India, government schemes for transgender people are designed to help them deal with their social, economic and health vulnerabilities. It was found that such schemes offer a structure for support but do not necessarily work well in practice. Social stigma and administrative shortcomings continue to hamper access to benefits for many trans women. The assistance provided is generally not adequate to enhance livelihoods and wellbeing. The reach and impact of such initiatives are further minimized due to implementation challenges. There is a need to improve the quality of the schemes, and at the same time, the underlying discrimination in society needs to be addressed (Meher & Acharya, 2022). The Transgender ID card is an important document for transgender people in India, and is used to access various government-funded schemes for transgender people. Results show that trans women have a higher chance of getting this ID and of enjoying state subsidies, and that trans men face greater obstacles because of the lack of ID cards. This limits their access to welfare services and prevents them from being

part of the Welfare programmes. The unequal distribution of benefits signals structural inequity in the implementation of policy. Lack of clarity in classification between transwomen and transmen further complicates access to support. These findings highlight the importance of having more inclusive and differentiated policy frameworks to promote equitable access to government schemes (Kurian & Manoj, 2021). Welfare measures for transgender people in Kerala are a progressive model to combat social and economic marginalisation. Community support has increased through various schemes, including scholarships, health care, pension benefits, and job creation. Institutional measures, such as state policies and special justice mechanisms, have been strengthened in relation to inclusion measures. These schemes have enhanced access to education, health care and livelihoods for transgender persons. However, there are obstacles to ensuring consistent implementation and long-term impacts. Taken as a whole, Kerala's approach demonstrates the possibilities of extensive state-driven welfare policies for the inclusion of transgender people (Kurian & Manoj, 2021). These studies show that there is a lack of uniformity even within the transgender community, as trans men are more likely to encounter barriers than trans women, while Kerala's state-led model is more effective than uniform national models.

5.1.4. Dalit Women Schemes

COVID-19 severely affected maternal health schemes for migrant workers, especially Dalit women. It has been found that poor implementation and limited accessibility have made these schemes not very effective among the marginalised groups. There were increased challenges to accessing government health services for pregnant Dalit women. Their limited mobility and economic insecurity exacerbated their failure to access available schemes. These were compounded by weak health systems and administrative weaknesses. The results highlight the importance of designing more inclusive and resilient maternal health schemes in the crisis context for Dalit women (Satpute, 2024). Dalit women in Bihar experience multiple layers of marginalization based on caste, gender, and poverty. There are government schemes mostly in the form of monetary benefits, whose aim is to improve the socio economic status of the people. The shift in the local power dynamics has also been facilitated by the reservation of Dalits in the three-tiered panchayat system. These measures have opened up new opportunities for Dalit women to participate and be empowered politically. The impacts of these, however, are uneven because of the presence of ongoing social and structural obstacles. The overall findings indicate that there is some improvement, but there are still obstacles to achieving empowerment (Choudhary, 2018). In both studies, caste-based exclusion is found to be a further barrier to gender equality, indicating that generic women's schemes are only partially effective for caste-based exclusion.

5.1.5. Forced Marriage Schemes

The issue of child marriage in India is tackled through legislation and government initiatives that prevent and protect child marriage. Laws such as the Juvenile Justice Act and the Child Marriage Prohibition Act are important in tackling the issue. These are supported by government schemes such as financial incentives, education and awareness programs. However, they are often not effectively implemented or enforced. The low level of monitoring and socio economic vulnerabilities continue to allow child marriage to persist. The implementation and coordination of legal and policy interventions need to be strengthened (Bhattacharyya, 2025). Efforts to address child marriage in India have moved beyond legal frameworks toward targeted government schemes. It is revealed that legislation has not been enough to stop such practices. The Ministry of Women and Child Development has introduced various schemes to address the issue of child marriage, such as Kanyashree and Swayamsiddha, in West Bengal, which provide financial assistance, education, and awareness. These efforts have had positive results and have been recognized as effective. However, if they are to be successful, they must be implemented on a regular basis and integrated into the community. The legal measures need to be complemented with well-designed schemes for effective prevention (Ghosh, 2022).

5.2. Non-Marginalised Category

5.2.1. Employment and labour conditions

Young women from distant places and with many children, having low and uncertain income level from other members of the family, prefer to take up part-time domestic work to earn extra income for the family. The standard of living of the full-time domestic workers is slightly better than that of part-time domestic workers, which is identified by the Engels ratio. Most are not getting overtime pay, public holidays and timely payment of salaries. The presence of a large number of artisans from the marginalised sections (Scheduled Castes or SCs in weaving and women in spinning) is a cause of concern, as they are the least empowered sections of society. It is a clear case of institutional failure where Khadi and Village Industries Commission (KVIC) and the associated institutions, which are given the responsibility of attaining the socio-economic well-being of the artisans through the khadi programme, have failed in the task. It is unclear whether employment in the khadi sector can be termed as 'decent work' with very low levels of wages and with low social security (Gopinath, 2010). Women are also to some extent benefiting from the realisation of equal wages under the MGNREGS, and this has long-term implications of correcting the gender skewness and discriminatory wages prevalent in the rural labour market of India. Even though there are challenges and impediments for women, there are opportunities in the collective mobilization of women, even more in laggard states (Pankaj & Tankha, 2010). A new scheme, such as the

Indira Gandhi Matritva Sahyog Yojana, which is being piloted in 52 districts, implicitly recognises the need to compensate for wage loss due to maternity and provide support for the mother and child's nutrition. However, the goals of the scheme are undermined by a number of exclusionary clauses, as noted by Lingam & Yelamanchili (2011).

5.2.2. Women Entrepreneurship, SHGs and Microenterprise

Previous studies tried to gain knowledge of the relationship between financial inclusion schemes and women entrepreneurship, and to create a cause-effect relationship and it was found that there is a statistically significant impact of financial inclusion on women entrepreneurship. It offers a platform to women to help them in setting up a new business. For promoting women's entrepreneurship, the government has launched many schemes. There is a dire need for women's entrepreneurship in the country (Goel & Madan, 2019). Previous studies focused on the most significant formal microcredit scheme in India, covering one fourth of the population, called Pradana Mantry Mudra Yojana, for the year of 2015-2021. There was a gradual decrease in the beneficiary rate of the underprivileged, women and new entrepreneurs within the total beneficiaries of the scheme (Rani & Sundaram, 2024). Another research explored the conditions that contribute to entrepreneurship. Findings indicate that success is not a single independent variable (such as education or leadership), but rather made from specific combinations such as education, entrepreneurial bricolage, internal social capital and perceived financial support. The findings highlight the need for integrated capacity building, in which entrepreneurship programmes should include adaptive and experiential learning. Policy makers should establish multi-layered support measures, combining access to finance, mentoring, and a simplified scheme adapted to a more specific need in rural and semi-urban areas. Family and community support were found to be an important lever of success, constituting internal social capital. Community-based agencies should promote peer mentoring, build networks and promote gender inclusive social norms (Maharana et al., 2025).

5.2.3. Financial inclusion, Investment & Banking

Previous research attempts to ascertain whether the employees are utilizing the GPF (General Provident Fund) in the intended way. The research method used in this study is the hypothesis testing method in studying the behavior of the subjects. The results suggest that employees in GPF accounts do not have sufficient balances to take care of their retirement needs, and they are using these accounts more as long-term saving accounts rather than retirement accounts. Results can have implications for the policy design of the post-reform pension system. The liabilities of governments in defined benefit (DB) plans for their employees have been covered in great detail in the pensions literature, but there is little information on how government employees are using

the benefits that were meant for them in both DB and defined contribution (DC) schemes (Khurshed & Pande, 2013). There is little literature available on how government employees have been using the benefits they were expected to receive through a defined benefit (DB) plan, and even less on how they are using the benefits they are receiving through a defined contribution (DC) plan, which were expected to be for them (Khurshed & Pande, 2013). The attitude of the Women as investors has been studied all over the world and related to their role in the decision-making process of investment. The studies pointed out that women are conservative in their nature, not taking any risk and relying on others while making decisions on investments. The study focused on the impact of women and their husbands/others in buying of investment products like Bank Deposits, 5 Year Tax Saving FDs, Real Estate, Precious Metals, Public Provident Fund (PPF), National Pension Scheme (NPS), Post Office Savings Schemes, Company Deposits, Debentures or Bonds, Mutual Funds, Pension Schemes, Life Insurance, Equity shares, derivatives etc. The study found that there are women who totally depend on their husbands or others, but the finding cannot be generalized as there are those women who take decision of investments along with their husbands. (Sharma et al., 2023). Another study was focused on building the knowledge base on major challenges and opportunities for the promotion of FI (financial inclusion). It revealed that limited access to financial services, financial literacy, financial instability, lack of traditional credit data, banking bottlenecks and women's access are the key issues and challenges in FI. It was also observed that the amount of disbursement for each category would be different in various banks. The study would provide recommendations and a roadmap for effectively executing various schemes and reducing invisible parallel economies while achieving sustainable and inclusive socio-economic goals of FI (Thunga et al., 2025).

5.2.4. Health, Nutrition & Food Security

Due to the burden of health expenditure and illness, the economic slowdown and loss of livelihoods, the two waves of the COVID-19 pandemic have led to a widespread rise in food insecurity and hunger in the country. Given the context of high levels of malnutrition and some reversal in the gains made in the last decade, this could have serious long-term implications. However, the government's response has been scanty and limited to providing some school meals and supplementary nutrition under the Integrated Child Development Services (ICDS) scheme to Public Distribution Scheme (PDS) beneficiaries. There is a need to grow and strengthen such schemes during the pandemic, says the study, in an attempt to ensure a more just food system. Immediate steps involve universalising the PDS for pulses and oil, and enhancing direct nutrition support for children and women (Sinha, 2023). The contributions of community nurses and their gendered working conditions and work relations in the programme have been explored in a previous

study. The data were collected as part of a larger study of women health workers in the palliative care initiative in four different public sector institutions in the primary care arena covering urban, rural and coastal areas in the capital city of Kerala, Thiruvananthapuram. Apart from the observation and informal discussions, other methods of data collection were key informants, in-depth interviews and a few case studies, in order to explore the various aspects of women's work in palliative care and gender inequalities in palliative care and in the lives of women. Improving the affordability of all the food groups needed for a nutritious diet, not only cereals, is critical for achieving nutritional security in India, as is a re-thinking of social protection measures based on the cost of a more complete diet, ensuring sustained income growth for vulnerable groups as a result of economic growth, and implementing better monitoring of food prices, incomes and dietary costs promptly and transparently (Raghunathan et al., 2021).

5.2.5. Gender equality, Policy and Women's empowerment

A need for increasing women's participation in the formal financial system, large-scale delivery of financial literacy and vocational education. The Gender Budgeting Cells (GBCs) seem to be largely dysfunction. As per the Gender Gap Report (2018), there is a need to work on enhancing the health status of the girl child and women, their participation in the economy, and strengthening their political participation in the State assembly and National Parliament levels through reservation as suggested by Ghadai & Misra (2019). Many social sciences researchers have concluded that economic independence is critical to guarantee women receive equal chances in society and thus access to and benefit from their other rights. Women's empowerment is as much an economic as a social issue. The effectiveness of policies in the corporate and public sectors is dependent upon decisions made with consideration of the perspectives of men and women. Therefore, it is crucial to gain an understanding of the nature and level of gender equality in public and corporate leadership and decision-making. The findings of this study from these angles would contribute to the alleviation of the gender bias gap in leadership positions in both sectors (Lakshmi & Visalakshmi, 2021). It is organizational factors that are detected and that facilitate the rise of women in leadership roles. The present article builds a multidimensional scale for perceived enablers to promote the advancement of women in leadership roles in the Information Technology/ Information Technology Enabled Services sector. It takes into account individual factors as well as organisational factors such as welfare schemes, career development support, training, etc. Individual factors, such as self-confidence, ambition, and perceived competency, are also enablers of advancing women to leadership positions. The dimension considered in the proposed scale could be explored in other areas and constructs related to women's work-life balance (Bhattacharya et al., 2021).

6. Limitations

This study has only retrieved articles from scopus data base. Future researchers can include more databases, government reports and program evaluations in their review from Web of Science, Cambridge Core, etc. Furthermore, the review was limited to English-language, peer-reviewed publications, potentially overlooking relevant grey literature, government evaluation reports, and regional-language studies. As the implementation of policies in India is changing rapidly, some very recent developments or amendments in the schemes may not be captured in the literature included.

7. Conclusion

This study carried out a qualitative systematic review of government schemes in India targeting women, excluding the marginalised and special marginalised women and with a specific focus on transgenders, acid attack survivors, forced marriages, sex workers and Dalits, where there is limited literature. The PRISMA 2020 checklist was used to review the papers, and a total of 152 papers were retrieved under three categories: non-marginalised (105), marginalised (47) and special marginalised women (13). The number of publications on the subject has increased significantly with time: publications from 2007–2012 primarily documented failures of the schemes, like MGNREGA; 2013–2018 witnessed the growth of studies on microfinance, empowerment through SHGs, behaviour change of

pensioners, and gender budgeting; whereas from 2019, the number of publications increased sharply due to the disruptive impact of the COVID-19 pandemic on the lives of marginalised women, as well as evaluations of the newer schemes, like PMJD, PMUY and Ladki Bahin scheme, where the latest studies (2023–2025) focused on the sustainability of the schemes, the entrepreneurial ecosystems and structural equity gaps. The most important conclusion of this review is that there is a massive gap in implementing all the schemes, which, from Janani Suraksha Yojana to the Manodhairya Scheme for acid attack survivors, fail to reach the women who are most in need, due to administrative delays, lack of awareness and poor accountability systems. There is a policy and research gap as certain marginalised groups, such as sex workers, Dalit women and transgendered people, continue to be inadequately served and are largely unrepresented in the scholarly record. Future studies should include multi-database search, government evaluation reports, and longitudinal studies to comprehensively understand the scheme outcomes, and policymakers should move from scheme-centric to ecosystem-centric policies with structural safeguards along with financial access for meaningful and sustainable women's empowerment in India.

Conflicts of Interest

The author declares that there is no conflict of interest regarding the publication of this paper.

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