

## **Socio-Economic impact of Kalyana Lakshmi Scheme on BPL Families – A Study**

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### **Introduction**

Marriage in India is not merely a social institution but a deeply embedded cultural practice that often carries substantial economic implications, particularly for families with daughters. In many low-income households, marriage expenses constitute one of the most significant financial burdens, frequently resulting in indebtedness, asset liquidation, or social exclusion. For Below Poverty Line (BPL) families, these pressures are intensified by limited income, lack of access to formal credit, and rigid social expectations surrounding marriage ceremonies.

Recognising the need to address these challenges, the Government of Telangana introduced the **Kalyana Lakshmi Scheme** in October 2014, shortly after the formation of the state. The Same Scheme was introduced for the Minorities with the name of Shadi Mubharak. The scheme was conceptualised as a welfare initiative to provide one-time financial assistance to eligible families for the marriage of their daughters. By directly transferring funds to the bride's bank account, the scheme aimed to reduce financial distress, prevent exploitative borrowing practices, and ensure a dignified marriage for economically disadvantaged families.

The Kalyana Lakshmi Scheme is applicable to families belonging to Below-Poverty-Line (BPL) categories in Telangana. The bride must be a permanent resident of Telangana and must have completed **18 years of age** at the time of marriage. The annual family income should not exceed the prescribed limit (₹2,00,000 for urban areas and ₹1,50,000 for rural areas). The scheme covers SC, ST, BC, EBC, and minority communities. Assistance is provided only for the **first marriage** of the bride and is transferred directly to the **bank account of the bride's mother** through Direct Benefit Transfer.

Beyond economic assistance, the scheme incorporates social objectives, most notably the **prevention of child marriage**. Eligibility criteria mandate that the bride must have attained the legal marriage age of 18 years, thereby creating a financial incentive for families to delay marriage. In this sense, the scheme aligns with broader national and international goals related to gender equality, women's empowerment, and human development.

### **Objectives:**

1. To analyse the socio-economic impact of the Kalyana Lakshmi Scheme on BPL families in Telangana.
2. To Interlink the Scheme with reduction of Child Marriages.

### **Background of the Kalyana Lakshmi Scheme**

The Kalyana Lakshmi Scheme was introduced in a socio-economic context characterised by widespread poverty, persistent gender inequality, and a high incidence of child marriage in several regions of Telangana. Prior to the implementation of the scheme, many economically disadvantaged families depended heavily on informal moneylenders to meet marriage-related

expenses, often resulting in chronic indebtedness and long-term financial insecurity. Women and girls from Below Poverty Line (BPL) households were disproportionately affected by these practices, as marriage expenses frequently reinforced their marginalisation and economic vulnerability. The scheme forms an integral component of Telangana's broader welfare architecture, alongside initiatives such as Rythu Bandhu, Aasara Pensions, and Mission Bhagiratha. Collectively, these programmes reflect a policy orientation that prioritises Direct Benefit Transfers (DBTs) as a mechanism to address structural socio-economic vulnerabilities, enhance financial inclusion, and ensure targeted delivery of state support to marginalised populations.

The programme's intent is twofold: first, to provide financial relief to economically disadvantaged families at the time of marriage, thereby mitigating immediate economic distress and reducing reliance on informal credit sources; and second, to discourage child marriage by creating economic incentives that encourage families to support continued education and delay marriage until the legally prescribed age.

#### **Literature Review:**

1. Malik and Kanthi (2018) conducted an empirical analysis comparing the incidence of child marriages in Telangana during the pre-implementation period (2011–2014) and the post-implementation period (2014–2017) of the Kalyana Lakshmi Scheme. Their findings indicate a measurable decline in the prevalence of child marriages following the introduction of the scheme, suggesting a positive social impact of conditional financial incentives in influencing marriage-related decisions among economically vulnerable households.
2. Research indicates that before to this scheme, many low-income families resorted to debt or postponement of weddings due to high costs. Financial assistance, especially after increases over time has eased wedding expenditures, acting as an effective relief measure that reduces economic burden.

#### **Methodology**

This study is based on both primary and secondary data. The primary data will be collected from the respondents who are beneficiaries with this scheme and the secondary data collected from peer-reviewed articles, policy documents, and empirical studies on Kalyana Lakshmi. Both quantitative data (scheme coverage, beneficiary figures) and qualitative data (interviews, field observations) from published sources were reviewed to assess socio-economic impacts. Filed area is Hasanparthy Mandal of Hanamkonda District and totally 60 beneficiaries' families were interviewed.

#### **Data Analysis and Interpretation:**

##### **1. Social Category of the Respondents:**

<b>Caste</b>	<b>Number</b>	<b>Percentage</b>
<b>Scheduled Castes</b>	16	26.6%
<b>Scheduled Tribes</b>	13	21.7%
<b>Backward Castes</b>	25	41.7%
<b>Others</b>	06	10%
<b>TOTAL</b>	<b>60</b>	<b>100%</b>

The above table shows caste wise distribution of the respondents. Out of 60 respondents, majority of the respondents 25(41.7%) are Backward Communities, 16(26.6%) of

the respondents are Scheduled Castes, 13(21.7%) of the respondents are Scheduled Tribes and remaining 06(10%) of the respondents from other communities.

**2. Monthly Income of the Family:**

Income	Number	Percentage
<b>Below 10,000</b>	19	31.7%
<b>10,001-20,000</b>	34	56.7%
<b>20,001-30,000</b>	06	10%
<b>30,001 and above</b>	01	1.6%
<b>TOTAL</b>	<b>60</b>	<b>100%</b>

The above table shows the data of the respondent’s family monthly income. Among the total 60 families, more than half of the families 34(56.7%) income is between Rs. 10,001/- to 20,000/-, 06(10%) of the families are earning Rs. 20,001/- to 30,000/- and only one family (1.6%) is earning more than Rs. 30,000/- per month. The data proven that 90% of the families income levels are meeting the eligibility criteria of the scheme.

**3. Awareness on Kalyana Laxmi/ Shadi Mubharak:**

Level of Awareness	Significant Awareness	Partial Awareness	Less Awareness	TOTAL
<b>Scheduled Castes</b>	04 (25%)	07 (43.7%)	05 (31.3%)	<b>16 (100%)</b>
<b>Scheduled Tribes</b>	02 (15.3%)	04 (30.8%)	07 (53.9%)	<b>13 (100%)</b>
<b>Backward Castes</b>	11 (44%)	10 (40%)	04 (16%)	<b>25 (100%)</b>
<b>Others</b>	02 (66.7%)	03 (50%)	01 (33.3%)	<b>06 (100%)</b>
<b>TOTAL</b>	<b>19 (31.7%)</b>	<b>24 (40%)</b>	<b>17 (28.3%)</b>	<b>60 (100%)</b>

The above table shows the awareness levels on Kalayana Lakshmi Scheme among the beneficiaries’ respondents. Out of 60, majority of them 24(40%) are partially aware about this scheme, among SCs it is 43.7%, STs 30.8%, BCs 40% and OCs 50%. 19(31.7%) are significantly aware, 66.7% of OCs, 44% of BCs, 25% of SCs and 15.3% of STs in that. 17(28.3%) are less having less awareness on this scheme, 53.9% of STs, 33.3% of OCs, 31.3% of SCs, 16% of BCs are in those criteria.

**4. This Scheme reduced the Marriage related Burden to Families:**

Response	Number	Percentage
<b>To a greate extent</b>	05	8.3%
<b>To Some extent</b>	34	56.7%
<b>Little Extent</b>	10	16.7%
<b>No Influence</b>	11	18.3%
<b>TOTAL</b>	<b>60</b>	<b>100%</b>

The above table shows the how far this scheme reduced the marriage related burden among the families. Out of 60, majority of them 34 (56.7%) said it reduced the marriage related burden to some what extent, 11(18.3%) said no influence of marriage related burden,

10(16.7%) of them said little extent and 05(8.3%) of them said at great extent this scheme reduced the marriage related burden among the families.

**5. Reduced the Borrowing for the Marriage:**

Response	Number	Percentage
Yes	24	40%
Partially	29	48.3%
No	07	11.7%
<b>TOTAL</b>	<b>60</b>	<b>100%</b>

The above table shows weather this scheme reduced the borrowing of the marriage. Out of 60, majority of the respondents 29(48.3%) said this partially reduced the marriage borrowing, 24(40%) of the respondents said the marriage borrowing is reduced after this scheme and 07(11.7%) of the respondents said this scheme doesn't impact borrowings for the marriage.

**6. Reduced the Child Marriages**

Response	Number	Percentage
Yes	54	90%
Partially	06	10%
No	00	00
<b>TOTAL</b>	<b>60</b>	<b>100%</b>

The above table shows the impact of Kalayana Lakshmi. Out of 60 respondents, majority of them 54(60%) felt that this scheme reduced the child marriages, followed by 06(10%) felt it partially reduced the child marriages.

**7. Helped in Improved Girl Child Education:**

Response	Number	Percentage
Yes	28	46.7%
Partially	27	45%
No	05	8.3%
<b>TOTAL</b>	<b>60</b>	<b>100%</b>

Out of 60 respondents, majority of them 28(46.7%) felt this scheme helped in improving of Girl Child Education, followed by 27 (45%) of them felt it partially helpful for the improvement of girl child education and 05(8.3%) this scheme doesn't made any impact of girl child education.

**8. Helpful in Women Empowerment:**

Response	Number	Percentage
Highly Helpful	14	23.3%
Partially Helpful	27	45%
Not Helpful	19	31.7%
<b>TOTAL</b>	<b>60</b>	<b>100%</b>

The above table shows that this scheme made any impact of women empowerment. Out of 60, majority of them 27 (45%) felt it partially helped in women empowerment, followed by 19(31.7%) felt this scheme not helpful in women empowerment and 14(23.3%) of them felt this scheme is highly helpful in women empowerment.

### 9. Family Attitude towards Girl Child

Response	Number	Percentage
Positively Change	43	71.7%
No Change	14	23.3%
Negatively Change	03	05%
<b>TOTAL</b>	<b>60</b>	<b>100%</b>

The above table shows This Scheme is helpful in changing the attitude of families towards girl child. Out of 60, majority of them 43(71.7%) said that this scheme positively changed the attitude of families towards girl child, followed by 14(23.3%) felt no change happened with this scheme and 03(05%) of them felt negatively change of families attitude towards the girl child.

### 10. Satisfaction Levels of Families:

Response	Number	Percentage
Highly Satisfied	06	10%
Partially Satisfied	47	78.3%
Not Satisfied	07	11.7%
<b>TOTAL</b>	<b>60</b>	<b>100%</b>

The above table shows the satisfaction levels of the family members towards this scheme. Out of 60, majority of the families 47(78.3%) are partially satisfied with this scheme, followed by 07(11.7%) of them are not satisfied and 06(10%) of them highly satisfied.

#### Discussion:

1. The scheme has reduced economic stress related to wedding expenses for many qualifying households. Assistance ranging from ₹51,000 to ₹1,00,116 over time has enabled families to avoid high-interest borrowing and asset sales, thus stabilising household finances around life events.
2. One of the most direct impacts of the *Kalyana Lakshmi* scheme has been the **mitigation of financial stress** associated with marriage expenses. Prior to the scheme, many BPL families struggled with **debt or asset liquidation** to fund weddings. But the cash support often reduces this financial pressure and enables smoother marriage processes. This relief can have ripple effects on household economics, including reduced need for high-interest borrowing and asset depletion.
3. Child marriages have historically been a social challenge in various parts of rural India. Research indicates that an **enhanced benefit** (around Rs. 1 lakh) encourages families to delay marriages until the bride reaches the minimum age of 18. After the implementation also found reductions in child marriages among beneficiaries. the girl child education is also improved with this scheme.
4. Traditionally, daughters were viewed as an economic liability due to marriage expenses. The scheme has reduced the perceived “financial burden” of having girl children. Encouraged more positive gender attitudes. Improved social status of women within families.
5. However, with the increasing of expenses, the families expected increasing financial assistance through this scheme.

### Conclusion

The Kalyana Lakshmi scheme has had measurable socio-economic impacts on BPL families in Telangana by reducing financial stress during marriage ceremonies and contributing to social norms around legal marriage age. However, substantial barriers in equitable access and fraud risks raise questions about uniformity of benefits across target populations. This Scheme succeeded in address the issues like families economic burden, borrowing of money with high interest from money lenders, child marriages, girl child education and women empowerment. However still the awareness on this scheme is need to improve and majority of the families are partially satisfied with this scheme.

### References

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