

Research Article

Differently Abled Women and Social Welfare: A Study of the Kalyana Lakshmi Marriage Assistance Scheme in Telangana

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Abstract

Marriage in India functions as a significant social institution, representing both personal milestones and integration into the broader community. Beyond its cultural and religious significance, marriage often entails substantial financial obligations, including expenses for ceremonies, clothing, gifts, and, in some cases, dowry practices. For economically disadvantaged families, these costs can create severe financial strain, sometimes resulting in debt or delays in arranging marriages. Recognizing this burden, the Government of Telangana launched the Kalyana Lakshmi / Shaadi Mubarak Scheme in 2014, providing financial assistance of ₹1,00,116 to eligible brides from below-poverty-line households. And it is hiked to ₹ 1,25,145/- for the differently abled women. The scheme aims to reduce economic stress, facilitate timely marriages, and promote social equity. While the scheme has been widely implemented and is acknowledged as an important social welfare initiative, its specific impact on differently abled women a particularly vulnerable and marginalized group remains underexplored. Differently abled women face unique socio-economic challenges, including limited employment opportunities, dependence on family support, and social stigma, which often restrict access to government welfare programs. This Study focused on socio-economic and psychological impact of Kalyana Lakshmi Scheme on Differently abled women.

Keywords: Kalyana Lakshmi, Differently Abled Women, Social Welfare, Socio-Economic Impact, Telangana.

Introduction

Marriage in India functions as a significant social institution, marking both personal milestones and integration into the wider community. Beyond its cultural and religious significance, marriage often entails substantial financial obligations, including costs for ceremonies, dowries, clothing, and gifts. For economically disadvantaged families, these expenses can create severe financial strain, sometimes forcing them to incur debt, delay marriages, or compromise on essential needs. Recognizing this challenge, the Government of Telangana introduced the Kalyana Lakshmi / Shaadi Mubarak Scheme in 2014. The program provides financial assistance of ₹1,00,116 to eligible brides from below-poverty-line households, aiming to reduce the economic burden of marriage and promote social equity. It was extended to ₹1,25,416/- for the differently abled in 2019. By offering direct monetary support, the scheme not only facilitates timely marriages but also helps families avoid exploitative borrowing or financial distress, thereby contributing to broader social welfare. Moreover, such interventions reflect a growing recognition of marriage as not only a personal or familial event but also a domain where public policy can mitigate social inequalities.

Differently abled women in India face unique challenges, including limited employment opportunities, social stigma, and a heightened dependency on family members for financial and social support. These challenges often create barriers to accessing government welfare programs, leaving many marginalized from initiatives intended to promote social and economic inclusion (Kumar & Sharma, 2019). In this context, examining the impact of targeted welfare schemes becomes critical. This research seeks to explore the socio-economic and psychological effects of the Kalyana Lakshmi / Shaadi Mubarak Scheme on differently abled women in Telangana, with particular attention to how financial assistance influences their autonomy, social integration, and overall well-being. By focusing on this vulnerable group, the study aims to provide insights into both the effectiveness of the scheme and potential areas for policy improvement to ensure equitable access for all beneficiaries.

Background of the Scheme:

The Kalyana Lakshmi Scheme was launched in response to a socio-economic landscape in Telangana characterized by widespread poverty, gender inequality, and a high incidence of child marriage. Before the scheme's implementation, many economically disadvantaged families relied on informal moneylenders to meet marriage-related expenses, often resulting in long-term indebtedness and financial insecurity. Women and girls from Below Poverty Line (BPL) households were particularly vulnerable, as the financial demands of marriage reinforced existing economic marginalization and social disadvantage. The scheme is a key component of Telangana's broader welfare framework, which includes initiatives such as Rythu Bandhu, Aasara Pensions, and Mission Bhagiratha. These programs collectively reflect the state's policy focus on Direct Benefit Transfers (DBTs) to address structural socio-economic vulnerabilities, promote financial inclusion, and ensure targeted support for marginalized populations.

The objectives of the Kalyana Lakshmi Scheme are twofold. First, it provides direct financial assistance to alleviate immediate economic burdens associated with marriage, reducing families' reliance on informal credit. Second, it seeks to discourage child marriage by incentivizing families to support continued education and delay marriage until the legally prescribed age. Through these measures, the scheme addresses both economic hardship and social practices that perpetuate vulnerability, promoting gender equity, social welfare, and the empowerment of women from marginalized communities.

Conceptual Framework

The study is framed using two complementary theoretical perspectives:

1. **Sen's Capability Approach (1999):** This framework evaluates how financial support can expand the real freedoms and opportunities available to differently abled women, enabling them to participate more fully in social and economic life. By focusing on capabilities rather than merely resources, this approach highlights how interventions like the Kalyana Lakshmi / Shaadi Mubarak Scheme can enhance individual agency, autonomy, and well-being.
2. **Social Inclusion Theory (Silver, 1994):** This perspective emphasizes the integration of marginalized groups into society through equitable access to resources, social networks, and community recognition. It underscores the importance of reducing social barriers and fostering participation in mainstream social, economic, and cultural life.

Review of Literature:

1. Rao (2018) examines the economic burden of marriage among economically disadvantaged families in India and argues that marriage-related expenses often lead to indebtedness, delayed ceremonies, and reliance on informal moneylenders. The study emphasizes that social welfare interventions, such as marriage assistance schemes, play a crucial role in mitigating financial stress during life-cycle events. By providing direct financial support, such schemes can reduce immediate economic vulnerability and facilitate timely marriages among marginalized households.

- Narsimulu (2025) — In a decadal analysis of welfare schemes in Telangana, the *Kalyana Lakshmi / Shaadi Mubarak* initiative is reported to have significantly reduced financial distress among marginalized families by enabling low-income households to afford marriage expenses that previously led to debt or postponement. The assistance has allowed families to conduct weddings without the anxiety of incurring high costs, functioning as an informal social security mechanism that mitigates immediate economic vulnerability.

Objectives of the Study

- Assess awareness and accessibility of the Kalyana Lakshmi scheme among differently abled women.
- Evaluate the economic impact on families and beneficiaries.
- Examine the social and psychological outcomes, including marital acceptance, family support, and empowerment.

Research Methodology

In order to study this 40 Differently abled women who availed Kalyana Lakshmi in Warangal District of Telangana state were studied. Purposive sampling technique was utilized. The data was collected from the respondents by using Interview Schedule.

Data Analysis and Interpretation:

1. Monthly Income of the Family:

Income	Number	Percentage
Below 10,000	18	45%
10,001-20,000	17	42.5%
20,001-30,000	04	10%
30,001 and above	01	2.5%
TOTAL	40	100%

The differently abled women benefiting from the Kalyana Lakshmi Scheme come from low-income households, with 45% earning below ₹10,000 per month and 42.5% earning between ₹10,001 and ₹20,000. This indicates that the scheme is effectively reaching its intended demographic of economically disadvantaged families who face significant challenges in meeting marriage-related expenses. For these households, the financial assistance provided by the scheme plays a critical role in reducing dependence on informal moneylenders, preventing debt accumulation, and enabling families to arrange marriages without undue financial stress. Moreover, by supporting low-income families, the scheme potentially improves the social acceptance and well-being of differently abled women, enhancing their opportunities for timely and dignified marital arrangements while contributing to their overall empowerment within the family and community.

2. Awareness on Kalyana Lakshmi Scheme:

Response	Number	Percentage
High Awareness	06	15%
Moderate Awareness	23	57.5%
Less Awareness	11	27.5%
TOTAL	40	100%

The table above presents the awareness levels of differently abled women who are beneficiaries of the Kalyana Lakshmi Scheme. Among the 40 respondents, the majority—23 individuals (57.5%)—demonstrated moderate awareness of the scheme. Eleven respondents (27.5%) exhibited low awareness, while only six respondents (15%) reported high awareness. These findings suggest that although a significant portion of beneficiaries have some knowledge of the scheme, overall awareness remains limited, highlighting the need for targeted information dissemination and outreach efforts to ensure effective utilization.

3. Impact on Marriage related Burden to Families:

Response	Number	Percentage
Great extent	06	15%
Some extent	21	52.5%
Little Extent	12	30%
No Impact	01	2.5%
TOTAL	40	100%

The data on the scheme's impact on marriage-related financial burden indicates that the majority of respondents perceive a positive effect. Out of 40 respondents, 21 individuals (52.5%) reported that the scheme reduced the burden to some extent, while 6 respondents (15%) indicated a great extent of relief. Twelve respondents (30%) experienced a little extent of impact, and only 1 respondent (2.5%) reported no impact. These findings suggest that the Kalyana Lakshmi Scheme plays a significant role in alleviating the economic strain of marriage expenses for differently abled women and their families. By providing direct financial assistance, the scheme helps families avoid borrowing from informal sources or incurring debt, enabling them to arrange marriages in a more timely and dignified manner. The variation in perceived impact may reflect differences in household income, family size, or individual expectations, indicating that while the scheme is broadly beneficial, additional support or increased awareness could further enhance its effectiveness.

4. Attitude Change towards the Differently abled Girl Child

Response	Number	Percentage
Positively Change	32	80
No Change	08	20%
TOTAL	40	100%

The data on societal and familial attitudes indicate that the Kalyana Lakshmi Scheme has had a largely positive influence on perceptions of differently abled girls. Out of 40 respondents, 32 participants (80%) reported that the scheme led to a positive change in attitudes, while 8 respondents (20%) observed no change. From this findings it can be noted that financial support through the scheme not only alleviates economic burdens but also contributes to enhanced social acceptance of differently abled girls within families and communities. By reducing financial constraints associated with marriage, the scheme appears to influence perceptions regarding the value, capabilities, and marriageability of differently abled girls, fostering greater inclusion and respect. The presence of a minority reporting no change indicates that while economic incentives can shape attitudes, long-standing social norms and stigma may require complementary awareness campaigns and community engagement for broader and sustained impact.

5. Psychological Impact

Response	Number	Percentage
Great extent	18	70%
Some extent	11	27.5%
Little Extent	01	2.5%
No Impact	00	00
TOTAL	40	100%

The data on the psychological impact of the Kalyana Lakshmi Scheme shows a highly positive effect among differently abled women. Out of 40 respondents, 18 individuals (45%) reported that the scheme impacted their psychological well-being to a great extent, while 11

respondents (27.5%) experienced improvement to some extent. Only one respondent (2.5%) reported a little extent of impact, and none of the respondents reported no psychological effect. From this findings, the financial assistance provided by the scheme not only alleviates economic stress but also significantly enhances the self-esteem, confidence, and emotional well-being of differently abled women. By reducing anxiety related to marriage arrangements and social acceptance, the scheme contributes to a sense of empowerment and psychological security. The overwhelmingly positive response underscores that targeted social welfare programs can have substantial mental health benefits, particularly for marginalized populations facing both financial and societal challenges.

6. Satisfaction Levels:

Response	Number	Percentage
Highly Satisfied	17	42.5%
Partially Satisfied	23	57.5%
Not Satisfied	00	00
TOTAL	40	100%

The data on beneficiary satisfaction indicates that the Kalyana Lakshmi Scheme has been well-received among differently abled women. Out of 40 respondents, 17 individuals (42.5%) reported being highly satisfied, while the majority, 23 respondents (57.5%), expressed being partially satisfied. Notably, none of the respondents reported being dissatisfied with the scheme. These findings suggest that the scheme meets the essential expectations of its target population, providing meaningful financial assistance that reduces marriage-related economic burdens and contributes to social and psychological well-being. The predominance of partial satisfaction indicates that while beneficiaries value the support, there may still be areas for improvement, such as simplifying application procedures, increasing awareness, and ensuring timely disbursement of funds. Overall, the high levels of satisfaction reflect the scheme's effectiveness in addressing the needs of differently abled women and their families, reinforcing its role as a critical social welfare initiative.

Key Findings

1. **Socio-Economic Profile:** The majority of differently abled women benefiting from the Kalyana Lakshmi Scheme come from low-income households, with 45% earning below ₹10,000 per month and 42.5% earning between ₹10,001–₹20,000. This indicates that the scheme is reaching its intended demographic of economically disadvantaged families, helping to alleviate financial strain associated with marriage.
2. **Awareness Levels:** Most respondents (57.5%) had moderate awareness of the scheme, while 27.5% had low awareness and only 15% had high awareness. Limited awareness highlights the need for targeted outreach and information dissemination to maximize the scheme's effectiveness.
3. **Impact on Marriage-Related Burden:** Over half of the respondents (52.5%) reported that the scheme reduced the marriage-related financial burden to some extent, while 15% indicated a great extent of relief. Only 2.5% experienced no impact, suggesting the scheme significantly eases economic stress for families.
4. **Psychological Impact:** A substantial portion of respondents (70%) reported a great extent of positive psychological impact, with 27.5% reporting improvement to some extent. The scheme enhanced self-esteem, confidence, and emotional well-being, reducing anxiety related to marriage arrangements and social acceptance.
5. **Attitude Change Towards Differently Abled Girls:** 80% of respondents observed a positive change in family and societal attitudes toward differently abled girls, while 20% saw no change. Financial support not only relieves economic burden but also improves

social acceptance, though entrenched social norms may still require additional awareness interventions.

6. **Satisfaction Levels:** 42.5% of beneficiaries reported being highly satisfied, and 57.5% were partially satisfied, with none expressing dissatisfaction. This indicates that the scheme effectively meets the expectations of its target group, though there is scope for improving processes such as application procedures and timely disbursement.
7. **Overall Impact:** The Kalyana Lakshmi Scheme provides critical financial assistance that alleviates economic stress, enhances psychological well-being, improves marriage prospects, and contributes to social inclusion for differently abled women. Challenges remain in terms of awareness, procedural accessibility, and societal attitudes, suggesting that policy enhancements and targeted outreach could further improve the scheme's effectiveness and inclusivity.

Recommendations

1. **Strengthen Awareness and Outreach Programs:** Moderate awareness levels among beneficiaries indicate the need for intensified information dissemination. The government should conduct targeted awareness campaigns through local self-help groups, Anganwadi workers, disability welfare offices, and community-based organizations to ensure that differently abled women and their families are fully informed about eligibility criteria, application procedures, and benefits.
2. **Simplify Administrative Procedures:** Procedural challenges can discourage eligible beneficiaries. Simplifying documentation requirements, streamlining application processes, and introducing user-friendly online and offline support systems would enhance accessibility, particularly for women with disabilities.
3. **Ensure Timely Disbursement of Funds:** Delays in fund release may reduce the scheme's effectiveness. Establishing strict timelines and monitoring mechanisms for sanction and disbursement can improve beneficiary satisfaction and reduce financial stress during marriage arrangements.
4. **Strengthen Convergence with Disability Welfare Departments:** Coordination between the Social Welfare Department and Disability Welfare authorities should be improved to ensure accurate identification of eligible differently abled women and provide additional counselling or support services where required.
5. **Promote Social Awareness and Attitude Change Campaigns:** Although positive changes in attitudes were observed, social stigma persists. Community-level sensitization programs focusing on disability rights, gender equality, and inclusion can complement financial assistance and create sustainable social transformation.
6. **Provide Post-Marriage Support and Empowerment Initiatives:** Financial assistance at the time of marriage should be complemented with skill development programs, livelihood opportunities, and counselling services to ensure long-term empowerment rather than one-time economic relief.
7. **Regular Monitoring and Impact Evaluation:** Periodic assessment of the scheme's implementation and impact, particularly among vulnerable groups such as differently abled women, will help identify gaps and improve policy design.

Conclusion

The study on the Kalyana Lakshmi Marriage Assistance Scheme reveals its significant socio-economic and psychological impact on differently abled women in Telangana. The findings show that the scheme effectively reaches economically disadvantaged households, particularly those with very low monthly incomes, thereby fulfilling its objective of supporting marginalized families. The financial assistance substantially reduces marriage-related economic burdens,

limits dependence on informal credit sources, and enables timely and dignified marriages. Beyond economic relief, the scheme contributes to psychological empowerment, as a majority of beneficiaries reported enhanced self-esteem, confidence, and emotional security. It has also positively influenced familial and societal attitudes toward differently abled girls, promoting greater social acceptance and inclusion. However, moderate levels of awareness and certain procedural challenges indicate the need for improved outreach, simplified administrative processes, and targeted awareness campaigns. Overall, the scheme functions as an important social welfare intervention that advances economic support, psychological well-being, and social inclusion, with scope for further strengthening to ensure equitable and sustained empowerment of differently abled women in Telangana.

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Citation: Bandi Swaroopa and Dr. Ajaykumar Sharma. 2026. "Differently Abled Women and Social Welfare: A Study of the Kalyana Lakshmi Marriage Assistance Scheme in Telangana". *International Journal of Academic Research*, 13(3): 36-42.

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