

From DBT to the Ballot Box: Mukhyamantri Mahila Rozgar Yojana, Women Voters and Electoral Behaviour in the 2025 Bihar Assembly Election

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ABSTRACT:

Purpose. This paper examines whether the Mukhyamantri Mahila Rozgar Yojana (MMRY)—a gender-targeted Direct Benefit Transfer (DBT) scheme implemented in Bihar immediately before the 2025 Legislative Assembly election—can be understood as a meaningful component of the welfare–electoral relationship linking cash transfers, women's political participation and incumbent electoral performance [1].

Design/methodology/approach. The study adopts a mixed-method, explanatory design based primarily on secondary aggregate data drawn from the Election Commission of India (ECI), Government of Bihar releases, official DBT portals, and the peer-reviewed and institutional literature on welfare voting, clientelism and gendered political participation [1]. It develops a DBT–Visibility–Attribution–Participation–Preference (DVAPP) framework and articulates five hypotheses, testing their descriptive rather than causal plausibility.

Findings. MMRY constituted a large-scale, temporally proximate, gender-targeted DBT intervention: the government reported transferring Rs. 7,500 crore to 75 lakh women on 26 September 2025, rising to Rs. 15,600 crore for 1.56 crore women by 28 November 2025 [1]. Female turnout reached approximately 71.60% in 2025 against 62.80% for men, with the NDA winning 202 of 243 seats [1]. These patterns are temporally and descriptively consistent with the hypothesised mechanisms but do not establish that MMRY caused any individual woman's vote.

Research limitations/implications. Granular constituency-level MMRY beneficiary data sufficient for causal inference are unavailable [1]. The design is exposed to the ecological fallacy, confounding, post-treatment bias, granularity limits and timing ambiguity.

Practical implications. Rule-based DBT may permit political credit-claiming without conventional brokered clientelism, with implications for welfare design, monitoring and the institutional independence of welfare from electoral cycles.

Originality/value. The paper offers a transparent, theory-anchored framework and a credible future research design for

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studying gender-targeted DBT and electoral behaviour, while explicitly refusing an unwarranted causal claim.

Keywords: Mukhyamantri Mahila Rozgar Yojana; Direct Benefit Transfer; Bihar; Assembly Election 2025; women voters; welfare politics; electoral behaviour; JEEViKA.

1. Introduction

The relationship between welfare policy and electoral politics has become an increasingly central preoccupation of Indian political science. Political parties and governments now compete not only through ideological programmes and conventional electoral promises but also through highly visible welfare interventions that directly touch citizens' economic lives [1]. The expansion of Direct Benefit Transfer (DBT) has further transformed this relationship by enabling governments to place financial assistance directly into beneficiaries' bank accounts, compressing the distance between the state and the individual [1]. Across contemporary Indian states, women-targeted cash transfers delivered through digital public infrastructure have moved from the administrative margins to the centre of what analysts describe as “competitive welfarism” [2, 3, 4].

Bihar provides a particularly instructive setting for examining this phenomenon. The state has historically been characterised by strong caste-based political mobilisation, high economic vulnerability, substantial out-migration and intense electoral competition [1]. At the same time, women have emerged as an increasingly important political constituency, with successive governments introducing policies directed towards women's education, mobility, representation, self-help groups and economic participation [1, 5]. Since 2010, female voter turnout in Bihar has consistently surpassed male turnout, reversing a substantial historical gender gap [6, 5].

The *Mukhyamantri Mahila Rozgar Yojana* (MMRY) represented a new phase in this policy trajectory. Approved by the Bihar cabinet in August 2025 and implemented shortly before the Assembly election, the scheme sought to provide economic assistance to one woman in every eligible family

to initiate an enterprise or self-employment activity [1, 7]. The initial assistance was fixed at Rs. 10,000, with the possibility of further assistance of up to Rs. 2 lakh following assessment of the enterprise [1]. Its electoral significance arises from a combination of four characteristics: it was gender-specific; it provided a visible and tangible financial benefit; the benefit was delivered directly into beneficiaries' bank accounts; and its implementation occurred immediately before the November 2025 election [1].

The central research question is therefore: *To what extent did the Mukhyamantri Mahila Rozgar Yojana contribute to the electoral behaviour of women voters and the electoral success of the National Democratic Alliance (NDA) in the 2025 Bihar Assembly election?* The paper does not assume that a financial transfer automatically produces electoral support. Rather, it investigates the mechanisms through which DBT welfare *may* shape political perceptions, participation and preferences, while insisting throughout that the available secondary-data design can establish temporal and descriptive consistency with these mechanisms but cannot demonstrate causal effects on individual women's votes [1].

This transparency about inferential limits is the paper's methodological signature. As the source article states, the study cannot establish that “MMRY beneficiaries voted for the NDA”; it can establish only whether “the timing, scale and demographic targeting of MMRY coincided with electoral patterns that are consistent with a possible welfare effect” [1]. The distinction is essential for academic validity and is maintained across every section that follows.

2. Context and MMR Policy Architecture

The Bihar welfare and gender context

MMRY did not emerge in an institutional vacuum. Bihar has developed one of India's most extensive women-centred community mobilisation structures through JEEViKA (the Bihar Rural Livelihoods Promotion Society, BRLPS) and its network of self-help groups (SHGs) [1, 8]. JEEViKA has organised women into over 11 lakh SHGs, together with Village Organisations and Cluster Level Federations, providing a formal infrastructure through which rural women interact with public and private agencies [9, 10, 11]. Research on JEEViKA finds statistically significant positive effects on economic, social and psychological empowerment, with SHG members more likely to be politically active, to attend *gram sabha* meetings and to be aware of public entitlements than non-members [12, 13, 14].

This institutional ecosystem matters because welfare delivery is not only about transferring money but also about reaching potential beneficiaries. Women participating in SHGs possess social networks, financial awareness, local organisational connections and greater familiarity with formal banking [1]. The 2025 election itself reportedly involved approximately 1.8 lakh JEEViKA *Didis*/volunteers within election-related participation and mobilisation structures, according to the source article's reading of ECI-related data [1]. MMRY was, moreover, restricted to women who are members of JEEViKA SHGs, tying the transfer directly to this pre-existing mobilisation architecture [7, 15].

The scheme was also embedded in a broader welfare package. It was accompanied by an increase in social security pensions from Rs. 400 to Rs. 1,100 for elderly persons, widows and persons with disabilities [1]. The 2025 election should therefore be interpreted as the outcome of a welfare portfolio rather than a single scheme [1].

MMRY design and disbursement

The scheme was designed to provide Rs. 10,000 as initial financial assistance to one woman in each eligible family, framed not merely as income support but as seed capital for self-employment [1]. Potential activities included tailoring, small retail, agricultural and livestock activities, food processing, handicrafts, small manufacturing and service-sector enterprises [1]. Women whose enterprises performed satisfactorily could subsequently receive additional assistance of up to Rs. 2 lakh, contingent on a performance evaluation conducted after commencement of the business [1, 7]. Eligibility required permanent residence in Bihar, age between 18 and 60 years, and membership of a JEEViKA SHG, with benefits limited to one woman per family [7].

The distinction between a pure cash transfer and an employment-oriented transfer is analytically important. The Bihar government framed MMRY as a means of enabling women to establish enterprises of their choice, promoting self-reliance and reducing out-migration [1, 15]. This aligns with a broader literature distinguishing consumption-oriented transfers from seed-capital or enterprise-oriented support [16, 17].

Table 1. MMRY policy design summary

Design element	Description
Objective	Women's self-employment and economic self-reliance; reduction of out-migration [1, 15]
Initial benefit	Rs. 10,000 seed capital to one woman per eligible family [1]
Follow-up benefit	Up to Rs. 2 lakh after six-month performance assessment, staged [1, 7]
Delivery mode	Direct Benefit Transfer to Aadhaar-linked bank account [18, 19]

Eligibility	Bihar resident, 18–60 years, JEEViKA SHG member; one woman per family [7]
Implementing body	BRLPS/JEEViKA, Department of Rural Development [20]
Approval	Bihar cabinet, August 2025 [1, 7]

Table 2 records the cumulative delivery figures as reported by the government. These are official government-reported disbursement claims and

should be treated as administrative reporting rather than independently audited beneficiary counts.

Table 2. MMYR cumulative DBT delivery, as reported by the Government of Bihar

Reported date	Women beneficiaries	Cumulative amount
26 Sep 2025	75 lakh	Rs. 7,500 crore
3 Oct 2025	100 lakh (1 crore)	Rs. 10,000 crore
6 Oct 2025	121 lakh (1.21 crore)	Rs. 12,100 crore
28 Nov 2025	156 lakh (1.56 crore)	Rs. 15,600 crore

Source: Government of Bihar releases as reported in the anchor article [1]; corroborated for launch and phased disbursement by [19, 15, 21, 22].

DBT and the politics of visibility

One of MMYR's most important characteristics was its reliance on DBT, whose political significance lies not simply in efficiency but in *visibility* [1]. When Rs. 10,000 is deposited directly into an individual's account, the beneficiary experiences the state through a tangible financial transaction—a form of transactional state visibility [1]. The beneficiary can potentially identify the amount received, the source of the payment, the purpose, the associated scheme, and the prospect of future support [1]. This may generate what the source article terms *beneficiary attribution*: a political chain running from public expenditure through DBT to individual benefit, attribution, evaluation of government and political response [1]. Such personalised welfare politics differs from infrastructure expenditure, where citizens may recognise a road or school but may not attribute it to a specific government [1]. This resonates with broader accounts of digital public infrastructure (the “JAM trinity”) individualising the state–citizen relationship and enabling real-time political communication [23, 24].

3. Theory and Literature Review

Welfare voting and retrospective performance evaluation

The welfare-voting perspective holds that citizens may reward governments for perceived improvements in their economic welfare, and MMYR provides a particularly clear mechanism because the benefit is direct and individually experienced [1]. This connects to the classic logic of retrospective voting, under which voters evaluate governments on performance rather than promises: a woman receiving Rs. 10,000 directly has a concrete performance indicator, shifting the evaluative question from “what did the government promise?” to “what did the government actually provide to me?” [1].

The comparative literature adds important nuance. Research on economic voting emphasises “grievance asymmetry”—negative economic perceptions weigh more heavily than positive ones—so incumbents may be more concerned with attenuating punishment than amplifying reward [25]. Generous social provision can buffer incumbents against economic punishment, and cash transfers may be more effective at mobilising existing supporters' turnout than at converting opponents [25].

Programmatic policies with objective, non-manipulable rules may, paradoxically, fail to generate direct incumbent support if the incumbent cannot claim sole credit or if benefits are already treated as the status quo [25].

Programmatic versus clientelistic distribution

A central conceptual axis in comparative politics distinguishes *programmatic* distribution—public goods or transfers allocated through transparent, rule-based criteria independent of political alignment—from *clientelism*, the contingent, discretionary exchange of excludable private benefits for political support, typically mediated by brokers who monitor compliance [26, 27, 28, 29, 30]. Clientelism is theorised as a rational strategy in contexts of high poverty and inequality, where voters lack institutional means to hold politicians accountable between elections [30, 31]. It may also fulfil a demand for social recognition, persisting even when material promises go unmet [32].

Cash transfers occupy an ambiguous position on this axis. The Brazilian *Bolsa Familia* evidence shows that when transfers are shielded from local political capture, they can reduce incumbency advantage, weaken clientelism and shift incumbent effort toward public goods; conversely, where local politicians can claim credit, transfers may reinforce clientelistic machines [33]. Cross-national work on 16 Latin American countries finds that conditional cash transfers do not generally diminish voters' ability to hold governments accountable [34]. The literature increasingly treats programmatic and clientelistic strategies as mixable rather than mutually exclusive [35, 36, 37].

Why rule-based DBT may permit credit-claiming without conventional clientelism

MMRY differs from traditional clientelism because the transfer is formalised through government databases and banking infrastructure rather than through local political brokers [1]. It may therefore represent *institutionalised or programmatic welfare politics* rather than conventional clientelism [1]. Several features support this reading. Selection is tied to a

documented eligibility rule (JEEViKA membership, residence, age) rather than to broker discretion [7]. Delivery is Aadhaar-linked DBT, which bypasses intermediaries [18, 19]. And the benefit is not, on its face, contingent on demonstrated political support.

Yet three counterarguments must be weighed. First, rule-based delivery does not preclude *political branding*: the scale, timing and visibility of transfers can still be presented as the leader's personal generosity, producing a “techno-patrimonial” relationship in which programmatic delivery is wrapped in clientelistic symbolism [2, 23, 38]. Second, credit-claiming is easier where beneficiaries can attribute the benefit to a specific government—and the September 2025 launch involving both the Prime Minister and the Chief Minister gave MMRY a dual state–national political identity that may have enhanced attribution [1]. Third, the design's timing, closely preceding the election, aligns with political-budget-cycle theory, under which incumbents shift visible social spending toward the pre-election period [39, 40]. The defensible synthesis, following the anchor article, is that MMRY is best characterised as *developmental welfare with electoral externalities*, a formulation more analytically defensible than describing it as “vote buying” [1].

Cash transfer politics in contemporary India

A substantial body of recent analysis situates MMRY within a nationwide wave of women-targeted DBT schemes—West Bengal's *Lakshmir Bhandar*, Madhya Pradesh's *Ladli Behna*, Maharashtra's *Majhi Ladki Bahin* and Jharkhand's *Maiya Samman*—frequently announced shortly before elections and credited with blunting anti-incumbency [41, 2, 3, 42, 43]. This literature emphasises the “feminisation of the electorate” and the emergence of an “individual beneficiary” axis of belonging that coexists with, rather than wholly displaces, caste [23, 24]. It also records genuine scholarly disagreement. Some analyses treat these transfers as decisive electoral instruments [41, 43]; others argue that the causal link between welfare receipt and voting is weak, that voters increasingly view transfers as partial compensation for state failure rather than gifts to

be repaid, and that welfare has become the “floor” rather than the differentiator of Indian politics [4, 44]. A 2024 working paper on rural development transfers found that neither past receipt nor promised future transfers significantly affected incumbent vote share in 2019, though eligibility was associated with a modest turnout increase—precisely because voters anticipated that opponents would offer similar programmes [45]. This paper takes the disagreement seriously: it is the reason a cautious, non-causal reading of the Bihar evidence is warranted.

Gender and political participation in India and Bihar

Women's electoral turnout in India has risen to match or exceed men's, a “silent feminisation” driven by literacy, media exposure, ECI outreach (SVEEP) and logistical facilitation [46, 47, 48, 49]. Yet a “representation paradox” persists: high turnout has not translated into proportionate legislative representation, with only 26 women elected to the Bihar Assembly in 2020 [5, 9]. Barriers are often summarised as the “3Ms”—money, muscle and misogyny [50]. Bihar's trajectory is especially marked: from a 17.43-percentage-point male-favouring gap in 2000 to women consistently outvoting men since 2010, driven by mobility and education initiatives (the bicycle scheme), 50% reservation in local government, prohibition, and the JEEViKA SHG network [6, 5, 51]. Scholarship cautions, however, that women are not a monolithic bloc; an analysis of the 2020 Bihar election found poverty a more significant determinant of voting behaviour than gender variables [52, 53], and household influence on women's voting decisions persists [47, 54].

Ecological inference

Because the present design relies on aggregate data, it engages directly with the ecological-inference literature. Robinson's 1950 demonstration that state-level correlations between nativity and illiteracy reversed sign at the individual level established the “ecological

fallacy” as a foundational caution [55, 56, 57]. Group-level correlations may differ from, or even oppose, individual-level correlations because of aggregation bias and the frequent failure of the “constancy assumption” [58, 59]. Methods to mitigate the problem—the method of bounds, ecological regression and King's random-coefficients model—narrow but do not eliminate uncertainty, and none substitutes for individual-level data [59, 60, 61]. This literature is why the paper's inferential ambitions are deliberately modest.

4. DVAPP Framework and Hypotheses

The DVAPP framework

The paper develops a DBT–Visibility–Attribution–Participation–Preference (DVAPP) framework that specifies a hypothesised sequence: Government Scheme → Direct Financial Transfer → Individual Economic Experience → Government Attribution → Political Evaluation → Electoral Participation → Electoral Preference [1]. The mechanism matters because DBT alters the traditional welfare-delivery relationship. Under conventional delivery, benefits reach citizens through intermediaries—local officials, representatives, contractors or community organisations—whereas under DBT the transaction becomes considerably more visible to the individual beneficiary [1]. For MMRV specifically, the chain runs from the Rs. 10,000 deposit through immediate personal economic benefit, recognition of the government as provider, perceived economic empowerment, heightened salience of women's welfare, higher participation and potential electoral support for the incumbent alliance [1].

Crucially, DVAPP is a framework of *conditions*, not a deterministic prediction. It does not imply that every beneficiary voted for the incumbent alliance; it specifies the conditions under which welfare *may* influence political evaluation [1]. Figure 1 presents the model.

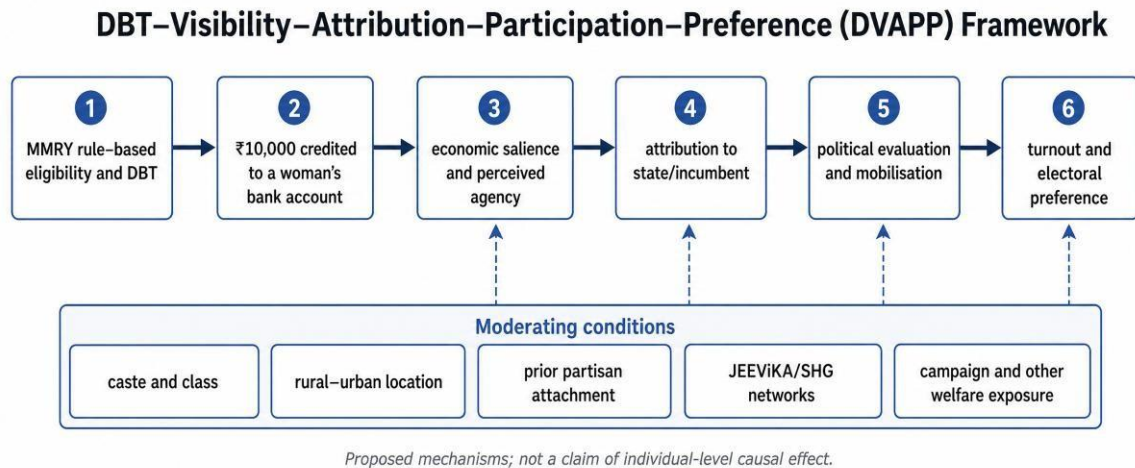


Figure 1. The DVAPP (DBT–Visibility–Attribution–Participation–Preference) framework, tracing the hypothesised sequence from a rule-based direct transfer to potential electoral preference. The framework specifies enabling conditions and mechanisms, not a deterministic causal pathway. *Source:* Conceptual model as developed in the anchor article [1].

Hypotheses

The framework generates five hypotheses [1]:

- **H1 (Direct Benefit).** Women who directly received MMR Y assistance were more likely to perceive the incumbent government positively than women who did not.
- **H2 (Welfare Attribution).** Direct transfer into individual women's accounts increased the likelihood that beneficiaries would attribute economic assistance directly to the state government.
- **H3 (Electoral Mobilisation).** MMR Y increased the political salience and mobilisation of women voters during the 2025 election.

- **H4 (Gendered Electoral Preference).** The electoral impact of women-directed welfare is likely greater among women than among men because the material benefit is directly experienced by women.
- **H5 (Conditional Impact).** MMR Y's effect was not uniform but mediated by caste, class, rural–urban location, prior allegiance, SHG participation and local networks.

Table 3 maps each research question and hypothesis to its mechanism and observable implications, and—critically—to the inferential status attainable with the present data.

Table 3. Research questions, hypotheses, mechanisms and observable implications

Hypothesis	Mechanism / observable implication	Inferential status with present data
H1 Direct benefit	Beneficiary positive evaluation of incumbent; observable via linked survey data	Not testable; requires individual-level survey
H2 Attribution	Beneficiaries name state government as provider; observable via survey attribution items	Not testable; requires survey
H3 Mobilisation	Higher female turnout and salience of women's welfare	Descriptively consistent (turnout rise) but non-causal [1]

H4 Gendered preference	Larger effect among women than men; gendered turnout gap	Consistent with 8.8 pp gap; not a causal estimate [1]
H5 Conditional impact	Heterogeneity by caste, class, location, SHG, prior vote	Plausible; untested pending constituency data [52]

5. Research Design, Data and Identification Boundaries

Design, unit of analysis and temporal scope

The study adopts a mixed-method, explanatory design based primarily on secondary data [1]. The units of analysis are the state (aggregate turnout and seat outcomes) and, where the source permits interpretation, the Assembly constituency; the temporal scope spans the 2020 and 2025 Bihar Assembly elections, with particular attention to the August–November 2025 window of MMRV approval, disbursement and polling [1, 62]. Polling in 2025 was conducted in two phases, on 6 and 11 November, with results declared for all 243 constituencies [63, 62].

Source hierarchy, validation and triangulation

The study draws on ECI data; Government of Bihar releases; Bihar DBT portal information;

official election results; parliamentary and legislative research; contemporary newspaper reports; the academic literature on welfare and electoral behaviour; and post-election analyses [1]. A source hierarchy is applied: official ECI statistical outputs and Form-20 filings rank highest for electoral outcomes [63, 64, 65], and official Government of Bihar/JEEViKA releases rank highest for disbursement claims [7, 19], with scholarly literature used for theory and journalistic sources used only for corroboration or contextual interpretation. Triangulation steps include cross-checking disbursement figures across the anchor article and independent reporting [1, 19, 15], and flagging that ECI provisional figures may be revised in final statistical reports [63, 64].

Table 4 summarises data sources and their analytical uses.

Table 4. Data sources and analytical uses

Source	Content	Analytical use
ECI [63, 62]	Turnout, results, schedule	Descriptive turnout and seat comparison
Govt. of Bihar / JEEViKA [7, 19]	MMRV design, disbursement	Policy architecture; DBT scale
DBT / SSPMIS portals [66, 67]	Scheme delivery infrastructure	Institutional context
Academic literature [33, 25, 30]	Welfare voting, clientelism	Theory and interpretation
Post-election analyses [1]	Constituency associations	Descriptive association only

Outcomes, exposures and scope conditions

The principal aggregate outcomes are female and male voter turnout and party/alliance seat tallies; the principal exposure of interest is MMRV scheme delivery (scale and timing) [1]. Scope

conditions include Bihar's dense SHG infrastructure, its historically high and rising female turnout, and the specific August–November 2025 electoral cycle; generalisation beyond these conditions should be cautious [1, 5].

Identification boundaries

The design's decisive limitation is the absence of individual-level data linking MMRY beneficiaries to their voting choices [1]. It therefore cannot establish that “MMRY beneficiaries voted for the NDA”; it can establish only whether the scheme's timing, scale and targeting *coincided* with electoral patterns *consistent* with a possible welfare effect [1]. Constituency-level MMRY beneficiary data are not sufficiently integrated with electoral datasets for causal inference, and independent searches confirm that granular, publicly

downloadable constituency/block beneficiary lists are unavailable [1, 19, 22]. Four inferential threats follow directly: the *ecological fallacy* (aggregate correlations need not hold at the individual level) [55, 56]; *confounding* (female turnout is shaped by SHG networks, prohibition, education and leadership, not welfare alone) [1, 47]; *post-treatment bias* (turnout is itself potentially affected by mobilisation, so conditioning on it can distort inference); and *timing* (the scheme's election-year introduction makes its effect hard to separate from the campaign) [1]. Table 5 formalises these threats and mitigations.

Table 5. Inference threats and mitigation

Threat	Nature of problem	Mitigation in present study / future design
Ecological fallacy	Aggregate association misattributed to individuals [55]	Claims restricted to aggregate; individual survey proposed
Confounding	SHG, prohibition, education, leadership co-vary with turnout [1, 47]	Explicit alternative explanations; covariates in future model
Post-treatment bias	Turnout affected by mobilisation; conditioning distorts	Report turnout as outcome, not control, in causal work
Timing / anticipation	Election-year launch conflates scheme and campaign [1]	Event-study only with valid pre-periods [68, 69]
Granularity	No constituency beneficiary data [19, 22]	Future linked administrative dataset
Selection (130-seat claim)	Denominator/selection undefined	Reported with explicit caveat only

A future-study specification (not an estimated model)

A stronger future study could construct a constituency-level dataset containing MMRY beneficiaries per constituency, female and male turnout, NDA vote share and margin, caste composition, rural population, poverty indicators, JEEViKA penetration, and prior NDA vote share [1]. The following equation is proposed *as a future-study specification only*; it is not estimated here and no coefficients are reported:

$$\begin{aligned}
 NDAVoteShare_i = & \beta_0 + \beta_1 MMRY_i + \beta_2 \\
 & FemaleTurnout_i + \beta_3 JEEViKA_i + \beta_4 \\
 & Poverty_i + \beta_5 PrevVoteShare_i + \varepsilon_i
 \end{aligned}$$

where i indexes the Assembly constituency, $MMRY_i$ denotes scheme exposure, and the remaining terms capture female participation, SHG penetration, socioeconomic vulnerability and prior support [1]. A difference-in-differences or event-study approach would be preferable *only* if reliable beneficiary and transfer data existed for periods before and after implementation and if credible counterfactuals (never-treated or not-yet-treated units under staggered rollout) were available [1]. Because MMRY was rolled out state-wide in a compressed pre-election window rather than in a staggered fashion, and because pre-/post-beneficiary panels are unavailable, the parallel-trends and no-anticipation assumptions

cannot presently be defended [68, 69]. Any future implementation should use heterogeneity-robust estimators, deliberate reference-period selection, and transparent pre-trend and sensitivity analysis rather than naive two-way fixed effects [69, 70, 71].

6. Descriptive Evidence

Turnout and the gender gap

The 2025 election produced an extraordinary increase in female electoral participation. Provisional ECI figures recorded female turnout

at approximately 71.60% against 62.80% for men, with overall turnout of 66.91% [1]. The Commission subsequently reported revised/provisional figures of approximately 71.78% female turnout [1]. Final Form-20 statistical reports may differ [63].

Compared with 2020—when female turnout was approximately 59.69% and male turnout 54.68%—female turnout rose by roughly 11.9 percentage points, a substantial rather than marginal shift [1]. Table 6 presents the comparison.

Table 6. Turnout and gender gap comparison, 2020 and 2025 (percent)

Category	2020	2025 (provisional)	Change (pp)
Female	59.69	71.60	+11.91
Male	54.68	62.80	+8.12
Overall	—	66.91	—
Female - Male gap	+5.01	+8.80	+3.79

Source: Figures as reported in the anchor article [1]. The ECI subsequently reported revised/provisional figures of approximately 71.78% female turnout [1]. Final Form-20 statistical reports may differ [63].

Correlation must not be confused with causation. It would be methodologically incorrect to argue $\text{MMRY} \rightarrow \text{higher female turnout} \rightarrow \text{NDA victory}$ [1]. The actual relationship is more plausibly a joint product of long-term women-centric policies, SHG networks, welfare benefits, political mobilisation, MMRY, leadership perceptions, caste/class dynamics and the campaign [1].

Seat outcomes

The NDA won 202 of Bihar's 243 seats [1]. Within the alliance, the BJP won 89 and the JD(U) 85; the Lok Janshakti Party (Ram Vilas) won 19, Hindustani Awam Morcha (Secular) 5 and Rashtriya Lok Morcha 4 [1]. The contrast with 2020 was substantial: the RJD fell from 75 seats to 25 and Congress from 19 to 6 [1]. Table 7 presents the party comparison.

Table 7. Seat comparison, 2020 and 2025

Party / Alliance	2020	2025
BJP	74	89
JD(U)	43	85
RJD	75	25
Congress	19	6
NDA (total)	125	202

Source: As reported in the anchor article [1]; official results portal [63]. NDA 2025 total of 202 of 243 seats.

The 130-constituency association

Post-election analysis cited in the source reported that women outnumbered men in voter

participation in at least 130 constituencies and that the NDA won 114 of these—approximately 88% [1]. This is a notable *association*, but it must

be reported with explicit caveats. The denominator (why 130 constituencies, and how “women outnumbered men” was operationalised) reflects a selection on the outcome variable of interest; constituencies where women outvoted men are not a random

sample. The figure therefore cannot support any individual-level causal inference about how beneficiary women voted [1]. It is a descriptive regularity consistent with—but not evidence for—the hypothesised mechanisms.

Figure 2 presents the multi-panel descriptive evidence, and Figure 3 the gender turnout gap trend.

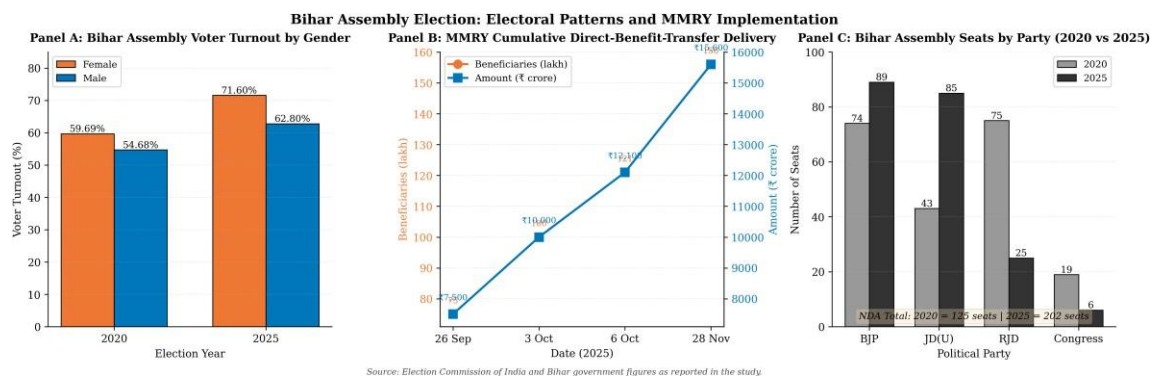


Figure 2. Multi-panel descriptive evidence for the 2025 Bihar Assembly election: (i) female and male turnout, 2020 versus 2025; (ii) MMRY cumulative DBT disbursement timeline (26 September–28 November 2025); and (iii) party seat comparison, 2020 versus 2025. Panels display only the aggregate figures reported in the source and imply no causal relationship among them. *Source:* Compiled from figures reported in the anchor article [1].

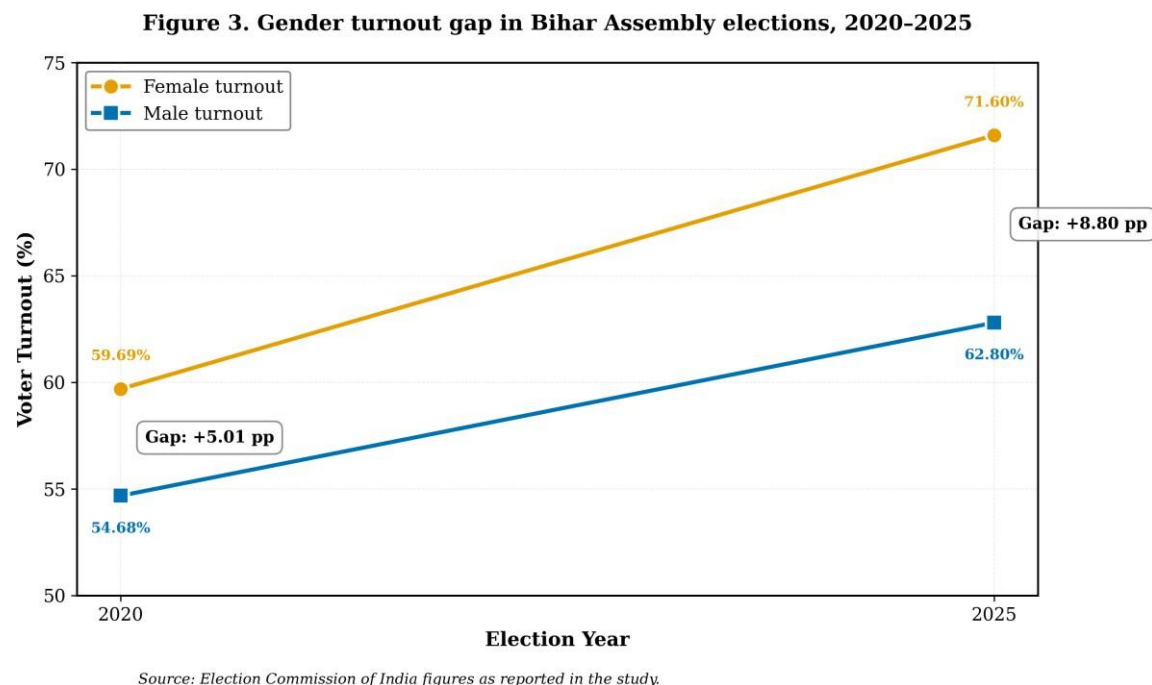


Figure 3. Female-minus-male turnout gap in Bihar, showing the widening of the pro-female gap from +5.01 percentage points in 2020 to +8.80 percentage points in 2025 (provisional). The figure visualises only the two-election comparison reported in the source. *Source:* Compiled from figures reported in the anchor article [1].

7. Discussion

The Bihar case indicates a transformation in the relationship between welfare and electoral politics. The traditional Indian welfare state was often mediated through bureaucratic and political intermediaries; DBT increasingly personalises welfare delivery [1]. The politically important resource is not simply the money transferred but the political meaning attached to the transfer: a Rs. 10,000 deposit can simultaneously function as economic assistance, seed capital, financial inclusion, symbolic recognition, evidence of government performance and political communication [1]. This bundling of functions is what distinguishes DBT from many conventional welfare programmes and connects the Bihar case to broader accounts of the individualisation of welfare politics [23, 24].

The scale of the transfer should be read within Bihar's socioeconomic context. For a low-income rural household, Rs. 10,000 can constitute meaningful working capital—for a sewing machine, livestock, raw materials, food-processing equipment, inventory or agricultural inputs—so the marginal utility, and hence the political salience, of the transfer is likely greater among poorer households [1]. This yields a testable future hypothesis (consistent with H5): the electoral effect of MMRY should be stronger among economically vulnerable women than among economically secure women [1]. It also connects to the finding, from the 2020 Bihar analysis, that poverty was a more powerful determinant of voting behaviour than gender variables [52].

Two interpretive tensions deserve emphasis. First, economic empowerment and electoral patronage are not mutually exclusive. A programme can improve women's economic opportunities, strengthen bargaining power, encourage entrepreneurship and increase financial inclusion *and* generate political goodwill; policy effectiveness and electoral effectiveness can coexist [1]. Second, the comparative evidence is genuinely mixed. Where some analyses treat women-targeted transfers as decisive [41, 43], others find the welfare–vote link weak and argue

that voters increasingly read transfers as compensation for state failure and demand “what comes above the floor”—jobs and mobility [4, 44, 45]. The Bihar data, being aggregate and cross-sectional, cannot adjudicate between these positions; they are consistent with the mobilisation hypothesis (H3) and the gendered-preference hypothesis (H4) without confirming either.

On the populism question, temporal proximity alone cannot establish improper electoral intent [1]. MMRY has a legitimate policy rationale in women's self-employment and empowerment, even as its communication was highly visible and its first transfers immediately preceded the election [1]. The most defensible characterisation remains *developmental welfare with electoral externalities* [1]. This aligns with the comparative insight that programmatic delivery and clientelistic branding can be mixed [36, 37], and that shielding from local capture—which DBT partly achieves—can alter the political economy of transfers [33].

8. Policy and Democratic Implications

Several implications follow, offered as considerations rather than endorsements [1]. First, DBT can strengthen welfare accessibility by reducing the number of intermediaries in benefit delivery [1]. Second, depositing assistance directly into women's accounts can enhance their control over productive resources and strengthen economic agency, consistent with evidence that SHG participation and independent bank accounts support women's empowerment [1, 13, 72]. Third, seed capital may be more empowering than pure consumption transfers, distinguishing MMRY's self-employment orientation from consumption-oriented welfare—though the broader literature cautions that transfers alone rarely offset structural barriers to female labour-force participation [1, 73, 74]. Fourth, monitoring is essential: the promised additional assistance of up to Rs. 2 lakh should be linked to measurable enterprise outcomes, particularly given documented risks of “ghost” beneficiaries in rapidly scaled schemes elsewhere [1, 42]. Fifth, welfare should remain institutionally independent of electoral cycles if the objective is genuine

economic transformation rather than pre-election visibility [1, 39].

For democratic accountability, the Bihar case sharpens a broader debate. Rule-based DBT may enhance transparency and reduce broker discretion, yet its visibility and timing can still be deployed for credit-claiming, raising the concern that welfare framed as a “gift” rather than a “right” may foster paternalistic rather than rights-based citizenship [23, 4]. The countervailing evidence—that cash transfers do not generally erode voters’ capacity to hold governments accountable—should temper alarmist readings [34]. The Bihar experience consequently offers a framework for understanding, but not a verdict on, the democratic consequences of gender-targeted DBT.

9. Limitations and Future Research

The study’s limitations are substantial and are stated plainly [1]. First, individual-level voting data are unavailable, precluding any claim that beneficiaries voted for the NDA [1]. Second, constituency-level MMRY beneficiary data are not integrated with electoral datasets sufficiently for causal inference, and are not publicly available

at the required granularity [1, 19, 22]. Third, female turnout can be affected by many factors unrelated to welfare [1]. Fourth, women are not a politically homogeneous category: caste, religion, class, age, rural location, education, employment and household structure all shape behaviour [1, 52, 53]. Fifth, the scheme’s election-year introduction makes its effect difficult to separate from the campaign [1]. Finally, a landslide of 202 of 243 seats cannot reasonably be attributed to one policy intervention [1].

A credible future research programme would link a constituency-level administrative dataset (beneficiary counts, JEEViKA penetration, poverty and caste indicators, prior and current turnout and vote share) with representative post-election survey data capable of measuring beneficiary status, attribution and evaluation at the individual level [1]. Table 8 outlines such a design. Only under staggered implementation or a credible natural experiment—neither of which obtains here—would difference-in-differences or event-study estimation be defensible, and then only with heterogeneity-robust estimators and transparent sensitivity analysis [69, 70, 71].

Table 8. Proposed future empirical design

Component	Data requirement	Inferential contribution
Constituency panel	Beneficiaries, turnout, vote share, covariates [1]	Ecological association with bounds [59]
Individual survey	Beneficiary status, attribution, evaluation	Direct test of H1–H2
Heterogeneity analysis	Caste, class, rural, SHG, prior vote [52]	Test of H5
Quasi-experiment (if available)	Staggered rollout / valid counterfactual	Causal effect via DiD/event study [69]
Ecological inference	Bounds / random-coefficients models [61]	Partial recovery of individual behaviour

10. Conclusion

The *Mukhyamantri Mahila Rozgar Yojana* represents an important development in Bihar’s evolving welfare and electoral politics. Its

significance lies not merely in the Rs. 10,000 transfer but in the combination of gender targeting, direct financial transfer, self-employment orientation, institutional delivery

and electoral timing [1]. The 2025 election provides compelling evidence that women had become a central electoral force: female turnout reached historically unprecedented levels and significantly exceeded male turnout, while the NDA achieved a landslide of 202 of 243 seats [1]. Post-election analyses identify the woman voter as an important component of the NDA's success, and the scale of MMRY's transfers offers a plausible mechanism through which economic welfare could have influenced political perceptions [1].

Nevertheless, the available evidence does not justify a simple causal claim that MMRY “won” the election for the NDA [1]. The more defensible conclusion is that MMRY formed part of a broader gendered welfare strategy that potentially strengthened the incumbent alliance's relationship with women voters [1]. Its political significance may be summarised thus: MMRY transformed welfare from an abstract government promise into a personalised economic transaction, and the 2025 Bihar election demonstrated the growing political power of women who directly experience such welfare interventions [1]. The Bihar case accordingly offers a valuable framework for understanding the future of Indian electoral politics—in which the politics of the welfare state increasingly becomes the politics of the individual beneficiary, the bank account and the gendered voter—while future research must move beyond aggregate turnout and results toward constituency-level and individual-level evidence capable of distinguishing welfare-induced mobilisation, long-term loyalty and broader socioeconomic determinants of voting [1].

Data Availability Statement

The study uses only secondary, publicly reported aggregate data (ECI outputs, Government of Bihar releases and published literature) as cited.

Granular constituency- or individual-level MMRY beneficiary data are not publicly available at the required resolution [1, 19, 22].

Ethics Statement

This research analyses secondary, public and aggregate data. It involves no human participants, no personally identifiable information and no primary data collection; institutional ethics approval was therefore not required.

Conflict-of-Interest Declaration

The author declares no conflicts of interest.

Funding Declaration

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Author Contribution Statement

As a single-author, blinded manuscript, the author is solely responsible for conceptualisation, methodology, analysis, drafting and revision. Author identity is withheld for blinded review.

Submission Checklist

- Structured abstract, keywords and JEL codes (D72, H53, I38, J16) provided.
- Non-causal position stated explicitly and maintained throughout.
- Five hypotheses, DVAPP framework and cautious conclusion preserved.
- Eight numbered tables and three figures included with source notes.
- Exact turnout, disbursement and seat figures reported; provisional/revised differences flagged.
- Ethics, data availability, conflict-of-interest, funding and contribution statements included.
- Author details withheld for blinded review.

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