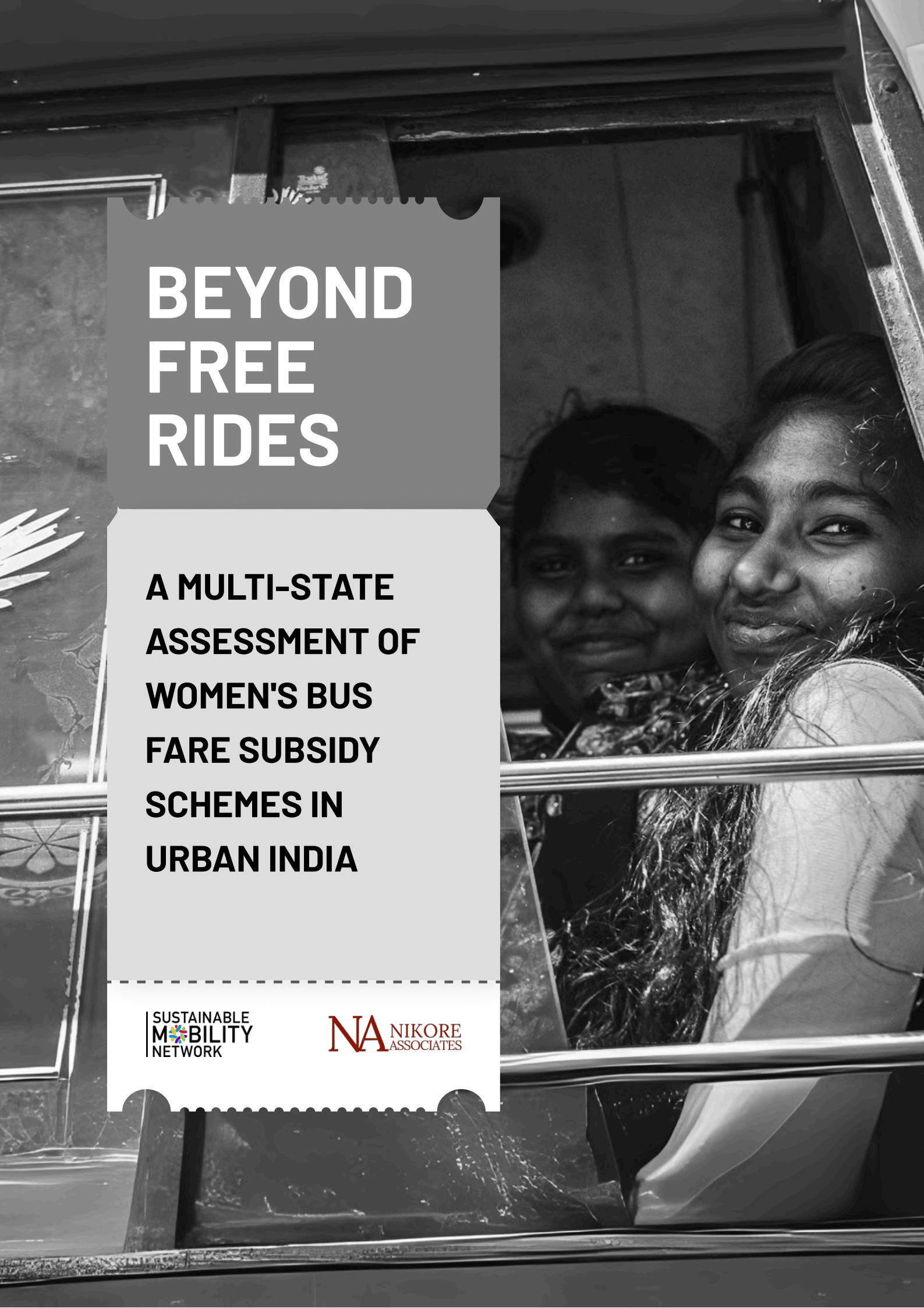


A black and white photograph of two women looking out from a bus window. The woman in the foreground is smiling and looking towards the camera. The woman behind her is also smiling. The bus window frame and metal bars are visible.

BEYOND FREE RIDES

**A MULTI-STATE
ASSESSMENT OF
WOMEN'S BUS
FARE SUBSIDY
SCHEMES IN
URBAN INDIA**

SUSTAINABLE
MOBILITY
NETWORK

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Publication date: July, 2025

Research Conceptualization and Design: Sustainable Mobility Network, Purpose, Asar, OMI Foundation, Citizen Consumer and Civic Action Group (CAG), Institute for Transportation and Development Policy (ITDP) India, SafetiPin, The Urban Catalysts, Young Leaders for Active Citizenship (YLAC), Bengawalk, Parisar, Waatavaran, Sensing Local, SwitchON Foundation, Raahgiri Foundation, Compartment S4, Council for Active Mobility, (CFAM), Janaagraha

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1. Executive Summary

Subsidized bus travel schemes are a transformative policy intervention for advancing women's urban mobility in India. However, their effectiveness varies significantly depending on implementation and the presence of complementary infrastructure.

This multi-state study by the Sustainable Mobility Network evaluates the differential impact of three policy models across ten Indian cities— full fare subsidies (Delhi, Bangalore, Hubli-Dharwad), partial subsidies (Mumbai, Pune, Nagpur), and no subsidies (Kolkata, Durgapur, Kochi, Thiruvananthapuram)— to assess which policy model most effectively strengthens women's mobility, economic agency, and access to urban opportunities.

The research employed a robust mixed-methods approach, combining large-scale surveys with rich qualitative insights from focus group discussions to capture diverse perspectives and lived experiences. The study engages a wide spectrum of voices—from domestic workers, students, elderly women, transgender persons, and persons with disabilities, to policymakers and transport officials— ensuring that both lived realities and systemic perspectives were meaningfully captured. This comparative, multistate framework allows for a nuanced, evidence-based assessment of how different subsidy models perform across diverse socioeconomic, geographic, and demographic contexts.

Full subsidies deliver substantial economic benefits but create operational strain that undermines service quality and safety.

Women in fully subsidized cities save 32–53% of their monthly transportation expenses, with Delhi achieving the highest savings rate at 53.5%. These financial gains are often redirected towards strategic household investments, such as children's education, emergency funds, and healthcare. However, full subsidies have also triggered operational strain—overcrowding, compromised safety, and negative staff attitudes—due to increased ridership without proportional investment in capacity expansion.

Partial subsidy models demonstrated relatively higher satisfaction with service quality and safety, with users reporting more manageable crowding and better travel experiences.

However, the limited scope of these schemes—primarily covering intercity travel—failed to address the daily commuting needs of many women. As a result, despite receiving partial concessions, women in these cities continued to spend between ₹409–538 per month on transport, limiting the scheme's ability to meaningfully transform mobility outcomes.

Across all cities, the study found that safety concerns remain pervasive. Women reported frequent harassment by co-passengers and transport staff, poor lighting at stops, and a lack of effective grievance redress mechanisms.

In Delhi, 28.5% of respondents reported difficulty accessing or using bus services. The widespread perception of women—especially those availing partial or subsidized travel—as “freeloaders” has created psychological and social barriers to participation. These findings demonstrate that fare subsidies, while essential, are insufficient on their own to ensure safe, accessible, and dignified mobility.

Successful scaling of women-focused mobility schemes demands integrated policy frameworks that go beyond fare subsidies to systematically address safety, infrastructure, and institutional capacity. The study proposes a lifecycle approach that structures key decisions across three interdependent stages: scheme design (including eligibility, subsidy levels, and ticketing systems), implementation (awareness-building, staff training, and operational readiness), and monitoring and evaluation (performance tracking and adaptive mechanisms). Cities must approach these factors holistically, recognising that decisions in phase directly shape outcomes in the others.

The report concludes by advocating a comprehensive four-pillar ecosystem—grounded in assessment, policy, capacity building, and infrastructure—to support more inclusive and resilient transport systems. Drawing on the World Bank’s framework, this approach calls for gender-disaggregated data collection, inclusive planning through dedicated teams, continuous training for transport staff and community stakeholders, and targeted upgrades to ensure gender-responsive infrastructure. Together, these pillars provide a transformative pathway toward building urban mobility systems that genuinely serve women—not just through affordability, but through safety, dignity, and inclusion.



2. Introduction

Mobility is more than a basic right. It is a gateway to greater economic opportunity, education, healthcare, and independence. Reliable and affordable transport helps women balance work, childcare, daily errands, and recreation, expanding access to jobs, essential services, and personal time. Improving mobility not only empowers them at a personal level but strengthens the economy by unlocking women's full potential. Yet for millions of women in India, mobility remains a luxury.

Urban public transport is indispensable for India's economic future and is expected to support 70% of the country's GDP by 2030. Yet, mobility remains unaffordable, unsafe, and deeply unequal for women, who constitute 22% of all work commuters and rely heavily on public systems. With 84% of women's work trips made using public, intermediary public, and non-motorized transport—significantly higher than men—addressing gender disparities in transport access is not just a matter of inclusion but a prerequisite for economic growth. As India's urban population

is expected to grow from 37.7 crore in 2011 to 60 crore by 2036, these inequalities are likely to intensify. Despite increased investment in public networks, a persistent mismatch remains between infrastructure supply and actual mobility demands—particularly those of women.

Women bear the heaviest burden of these gaps due to fundamentally different travel patterns. They walk more (45.4% compared to 27.4% for men) and use buses more frequently (22% versus 13.7% for men). A striking 83% of women make multiple trips a day, balancing work, childcare, grocery shopping, and household responsibilities. These travel patterns require affordable and reliable transport to enable their full economic participation. In response, several Indian states have introduced targeted interventions. Delhi's Pink Ticket scheme has boosted women's ridership by providing subsidized bus travel, while Karnataka's Shakti scheme has expanded employment opportunities, especially for long-distance commuters. In parallel, municipal corporations in 15 cities have begun to respond with localized measures aimed at narrowing gender gaps in mobility.

Yet, these policy interventions remain fragmented and largely unevaluated, which limits their intended impact on women's mobility.

This study addresses this critical gap through India's first multi-state comparison of fare subsidy programs.

The study adopts a holistic approach, recognizing that while subsidized bus travel advances gender-equitable mobility, it cannot, by itself, address structural barriers. Achieving equal access to urban transport and enhancing women's participation in public life requires addressing spatial, social and safety-related challenges, where cost is just one component. The study specifically examines how program design variations (use of smart cards, eligibility checks, subsidy levels) affect outcomes across different states.

The objectives of the study are as follows:

- To examine the economic impacts of these schemes on women’s household savings and workforce participation
- To evaluate changes in travel behaviour and access to education, healthcare, and public services
- To identify gaps in safety infrastructure and experience
- To compare policy implementation models across different subsidy formats, and
- To curate strategic recommendations that guide policymakers in crafting inclusive, scalable, and sustainable transport policies, with a focus on strengthening design and implementation framework.

This study used a mixed-methods approach to assess the impact of fare subsidies on women's mobility across 10 Indian cities. It combined structured surveys with 2,500 respondents (200 women and 50 men per city) and qualitative methods, including focus group discussions and key informant interviews.

Table 1: Categorization of cities by subsidy type

Subsidy Type	State	Cities
Full Subsidized	Delhi, Karnataka	Delhi, Bengaluru, Hubballi, Dharwad
Partially Subsidized (50%)	Maharashtra	Mumbai, Pune, Nagpur
Not Subsidized	West Bengal, Kerala	Kolkata, Durgapur, Kochi, Thiruvanthampuram



3. Key findings

3.1 WOMEN VALUE BUS TRANSPORT AS A CRITICAL MODE OF TRANSPORT, REGARDLESS OF SUBSIDY STATUS

Buses remain the most critical mobility infrastructure for women across all city types, regardless of fare subsidies.

In cities without any bus fare subsidy, 78% of women use buses as their primary mode of transport. Even if subsidies were withdrawn, over 70% would continue to rely on buses. This high level of dependence is consistent across both large and small cities, with usage rates above 75%. Women consistently demonstrate a strong preference for bus transport irrespective of subsidy status, suggesting that structural factors beyond fare pricing primarily shape modal choice. This pattern holds true in cities with partial or full subsidies, where fare reductions or eliminations do not significantly affect women's reliance on buses. These findings highlight buses as a foundational element of women's mobility, independent of fare policy interventions.

Economic necessity drives women's reliance on buses across all city types, particularly among lower-income groups managing multiple responsibilities. In cities offering partial subsidies, women earning below ₹25,000 per month tend to prefer buses, underscoring the value of even limited fare support in making public transport a financially viable option.

Focus group discussions reveal that women consistently choose buses not only for cost savings but because they offer the most practical solution for managing work, household duties, and caregiving responsibilities across different city locations. This preference reinforces the role of buses as essential infrastructure, rather than a discretionary transport choice.

“

Before the scheme, mobility was a luxury, not a right. Women cut down essential trips to save ₹40–₹50.

NGO worker, Hubballi

“

Buses are punctual, and I can rely on them to visit my doctor regularly.

Elderly woman, Hubballi

“

Earlier, I used to walk. But after the concessional passes, I started taking the bus. Now I reach work on time and also save energy.

Young woman working in a salon, Pune

“

I use the bus to take my mother to the clinic every week. Auto is too expensive, and she can't walk much.

Middle-aged woman caregiver, Hubballi

Given the widespread preference for bus transport among women, fare subsidy schemes offer a direct means to reduce household transport expenditures.

The consistent preference for buses creates conditions where fare reductions can deliver tangible financial benefits, particularly for women managing constrained household budgets while maintaining regular travel for work and essential activities.

“

I take the bus every working day because it's the most economical option. While I usually get a direct bus to work, returning is difficult due to limited services. Despite the hassles, with high cab fares and no night transport, the bus is my only practical choice.

IT Professional, Kochi

3.2 FULLY SUBSIDIZED TRAVEL CUTS WOMEN'S TRANSPORT COSTS BY UPTO HALF

Women's savings on transport vary between cities with full and partial subsidies. Full fare subsidies provide substantial financial relief for women, with cities offering complete fare waivers reporting significantly higher savings than those with partial subsidy schemes.

In full subsidy cities, women save consistently over half of their monthly transport expenses. These savings offer meaningful budget relief, allowing women to redirect resources toward essential household needs such as food, healthcare, and children's education. In cities with partial subsidies, savings are lower, ranging from 30% to 54%, or approximately Rs. 409–538 per month. These variations reflect differences in local income levels, travel needs, and pre-subsidy travel frequency. Actual savings therefore depend on individual circumstances and city-level context.

“

Before the Shakti scheme, I had to say no to work on days when I didn't have enough money for the bus.

Domestic worker, Bangalore

“

I save around ₹700 every month now. I use this to buy medicines and better food for my children.

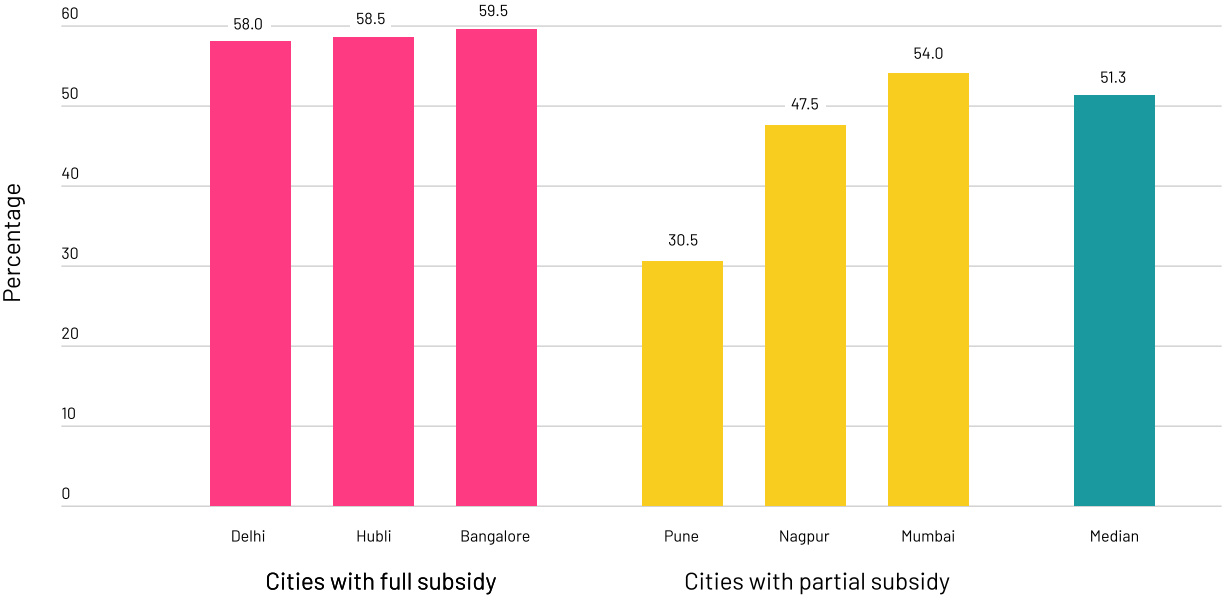
Single mother, Hubballi

“

I used to spend a big chunk of my salary on bus tickets. Now that travel is free, I can save for my daughter's school fees.

Tailoring shop worker, Bangalore

Fig 1: Percentage of women able to save on transportation post scheme implementation



Source: Author's Analysis | Note: n=200 women respondents per city



Partial subsidy schemes provide more modest financial benefits, with women in these cities reporting smaller absolute savings and reduced employment impact.

In cities such as Nagpur and Pune, where fare subsidies apply primarily to intercity or long-distance routes, average monthly savings range from ₹409 to ₹538. These limited outcomes are due to a misalignment between subsidy coverage and women's actual travel patterns, as most of their trips occur within the city limits and are linked to work-related responsibilities. These daily, short-distance journeys often remain fully paid, which limits the overall effectiveness of the subsidy.

Financial relief from fare subsidies eliminates a key economic barrier that has historically limited women's employment choices and job sustainability.

Full subsidy cities demonstrate substantial cost savings that meaningfully impacts household budgets, whereas partial subsidy schemes offer more limited financial benefits. When daily transport costs are reduced or eliminated, women are better able to accept employment opportunities that require longer commutes or multiple daily trips—trips that were previously unaffordable in relation to their potential earnings.

“

I'm saving the bus money. I use it for my children's books.

Domestic worker, Pune

“

Before the Shakti scheme, I had to say no to work on days when I didn't have enough money for the bus. Now I can go to work every day without worrying about the fare. It has made me more regular and helped me keep my job.

Domestic worker, Bangalore

3.3 EMPLOYMENT AND EDUCATIONAL ACCESS OUTCOMES VARY ACROSS STATES

Full subsidy schemes demonstrate varying employment outcomes across cities, despite identical fare waiver policies.

This variation suggests that the quality of the bus system significantly influences scheme effectiveness. Cities with well-functioning bus systems show considerably higher employment gains than those facing operational challenges. Survey data reveal that women in cities with reliable service delivery—such as Bengaluru, where bus availability and frequency are strong, report employment improvements at rates almost five times higher than those in cities with infrastructural constraints. For

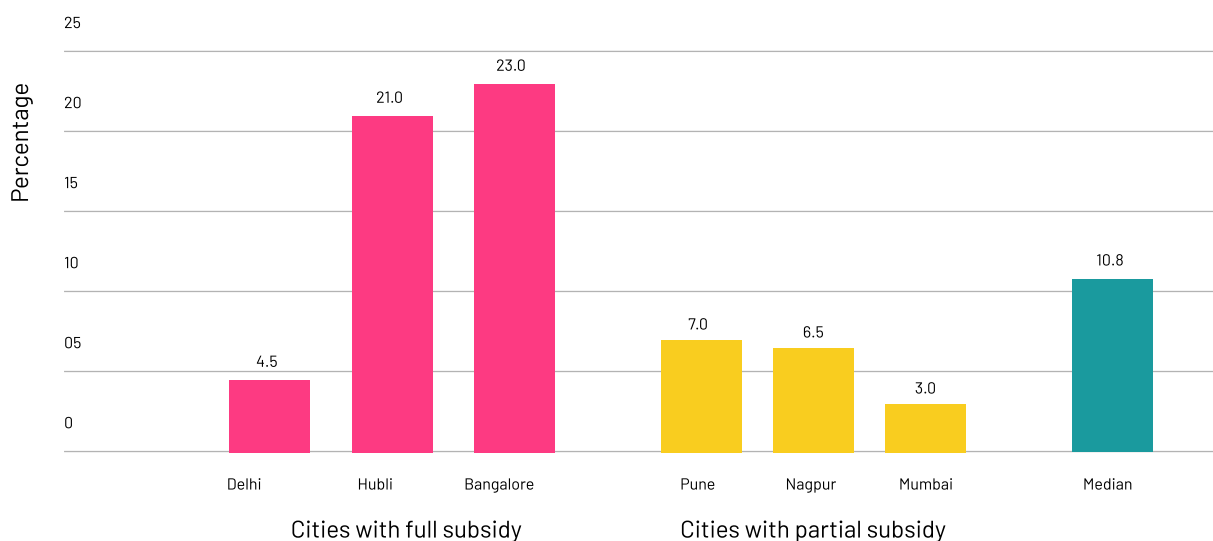
instance, in Mumbai, where issues such as peak-hour ticket shortages and limited bus fleets persist, only around 3% of women reported employment improvement, compared to 21% of women in cities with more effective systems like Hubli.

“

Bus travel feels less safe. With heavy traffic, buses often break down. The next bus gets overcrowded again.

IT worker, Delhi

Fig 2: Percentage of women who got employment opportunity post-scheme



Source: Author's Analysis | Note: n=200 women respondents per city

Partial subsidy schemes show limited employment impact when benefit structures do not align with women's actual travel patterns and employment needs.

In cities where discounts apply primarily to intercity or long-distance travel, the employment impact remains low. Most women commute within cities, making short, frequent trips that continue to incur full fares. This mismatch between policy design and real-world travel behaviour reduces the effectiveness of subsidies. To improve outcomes, schemes must be grounded in an understanding of how women move through urban spaces.

Service quality and operational reliability are critical in determining whether fare subsidies lead to meaningful employment access for women.

In cities where subsidies are paired with consistent schedules, adequate fleet capacity, and comprehensive route coverage, women are better able to plan work-related travel and accept jobs that require regular commuting. Focus group discussions indicate that women's willingness to pursue employment depends not only on fare elimination, but also on their ability to rely on transport services for consistent arrival times and predictable journey conditions.

“

Now I take the morning bus and reach on time. Earlier, I had to say no to jobs that were far because I couldn't afford the fare every day.

Garment worker, Hubballi

“

Thanks to the free bus, I could start a job as a receptionist. I travel every day from my home in the outskirts to the main city.

Young woman, Bangalore

“

I applied for more jobs after the scheme because I don't have to worry about spending ₹50 a day on travel anymore.

Woman jobseeker, Pune

The employment impact of fare subsidies extends beyond work-related travel to support broader economic participation, including access to skills development and education.

Improved mobility through effective subsidy schemes enables women not only to secure immediate employment, but also to pursue training, formal education, and professional development that contribute to long-term economic advancement.

“

The free bus pass means I can take up extra part-time work after my shift, or travel to nearby areas where there are more opportunities. Earlier, I avoided longer commutes because it was just too expensive.

Domestic worker, Hubballi

3.4 INCREASED LEISURE-AND CARE-RELATED TRIPS IN FULL SUBSIDY CITIES

Fare elimination allows women to travel greater distances for essential activities, though leisure travel remains consistent across subsidy types.

While women in full subsidy cities report greater ease in reaching religious sites, parks, and community centres, quantitative data shows that average leisure trip frequency is comparable in both full and partial subsidy settings. Focus group discussions suggest that perceived improvements may relate more to financial flexibility and psychological reassurance than to actual changes in travel behaviour. Transport staff note increased visibility of rural women commuters engaging in spiritual and social spaces, though these patterns are not reflected in overall leisure travel metrics.

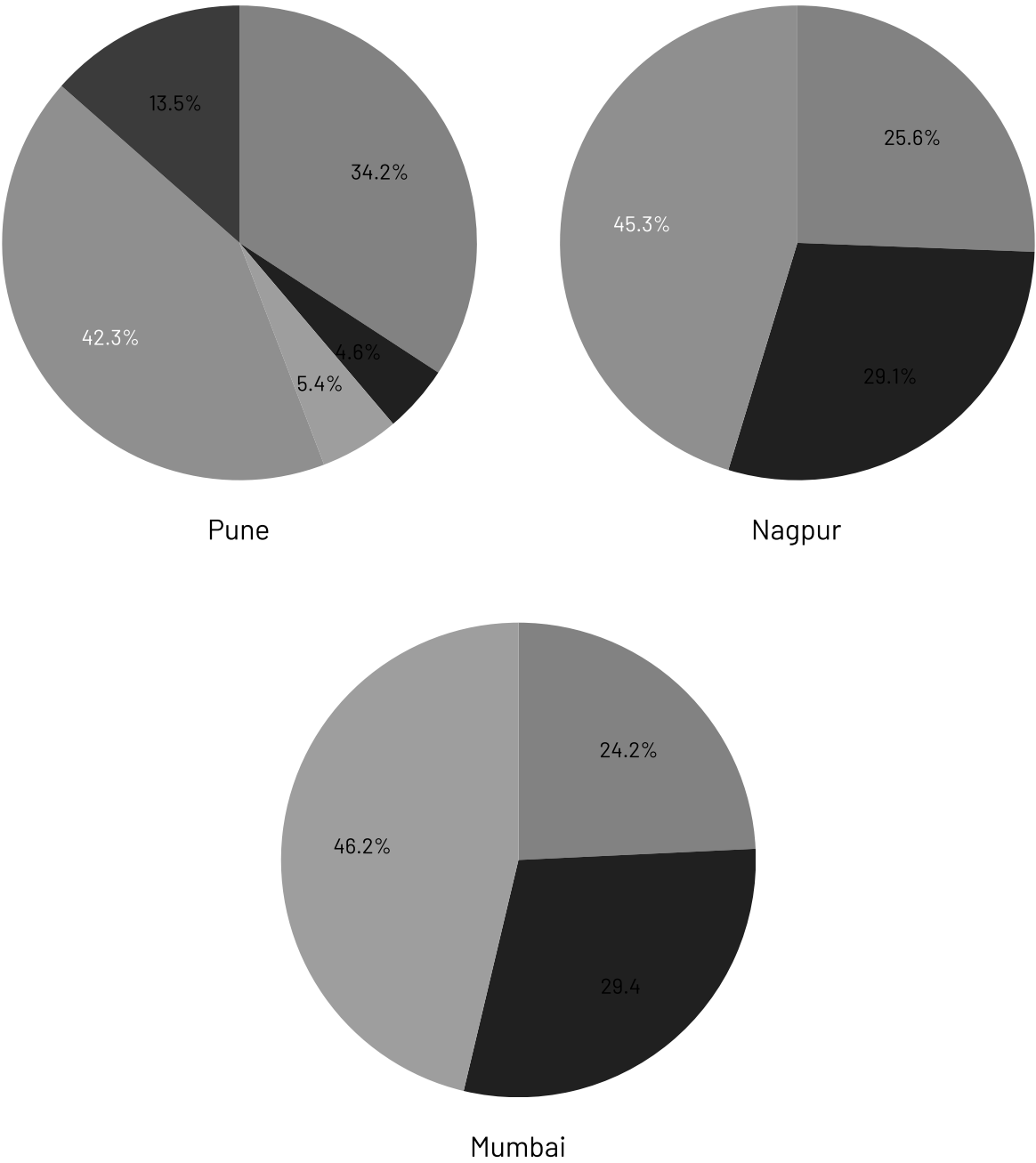
Care-related travel constitutes a significant mobility burden that becomes more financially manageable under full subsidy schemes.

Women in full subsidy cities are more likely to undertake medium-distance trips for household responsibilities. A substantial proportion travel daily distances of 11-20 kilometres for caregiving purposes. This pattern illustrates how fare elimination reduces financial barriers to fulfilling family care obligations, especially in sprawling urban areas where women regularly travel to support elderly parents and extended family members in peri-urban locations.

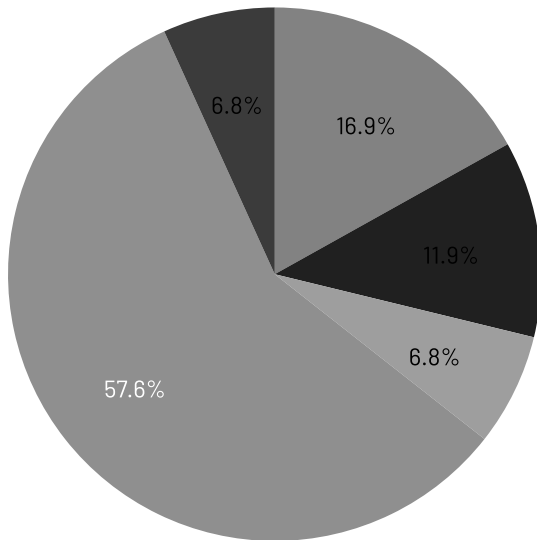
Fig 3: Women’s utilization of the money saved due to bus scheme



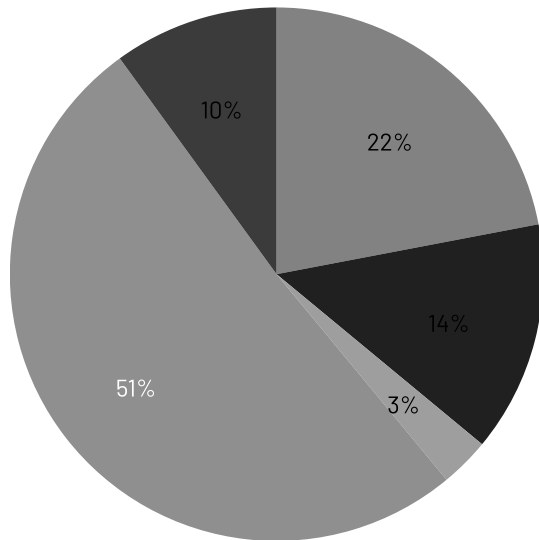
Cities with partial subsidy



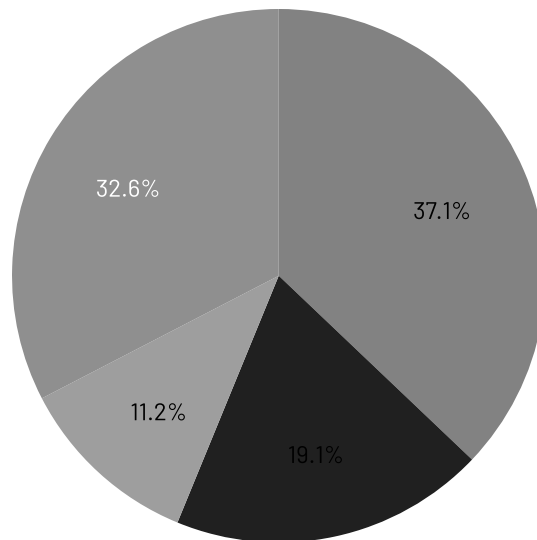
Cities with full subsidy



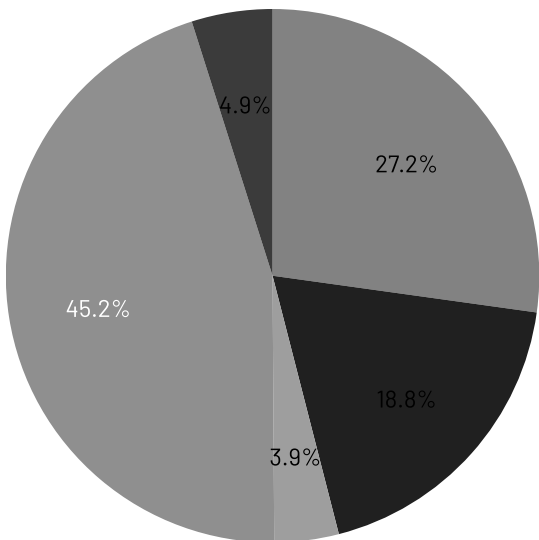
Delhi



Hubli



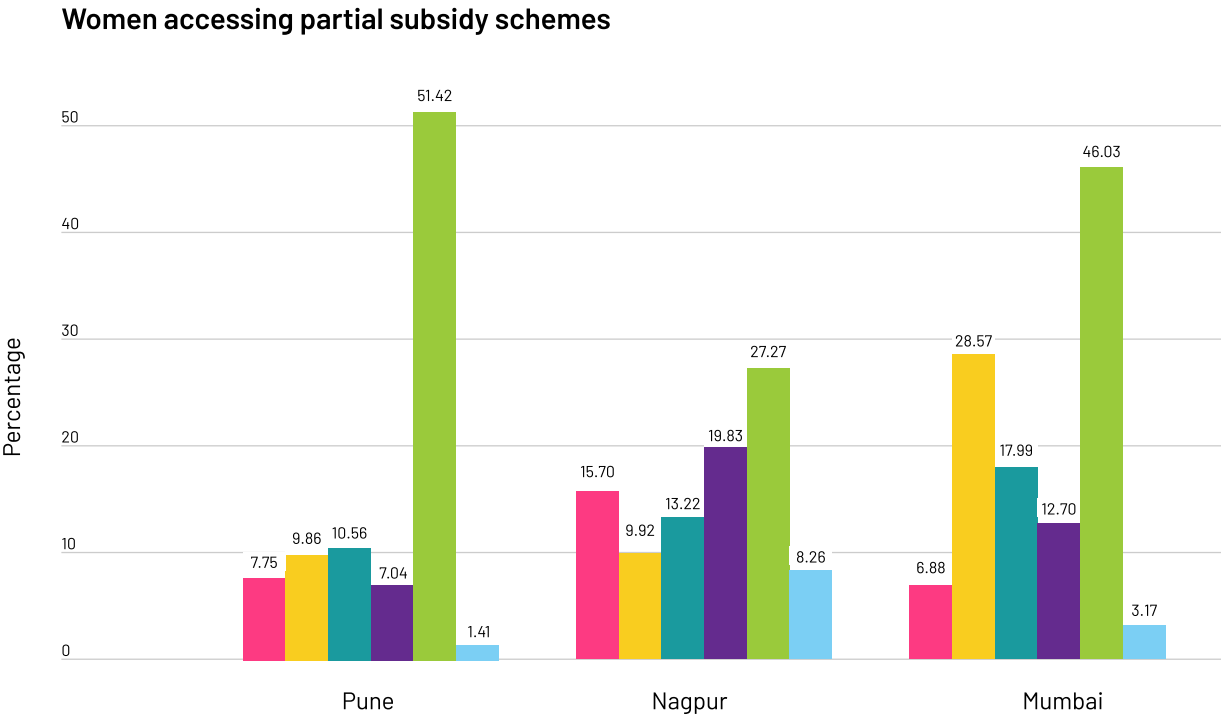
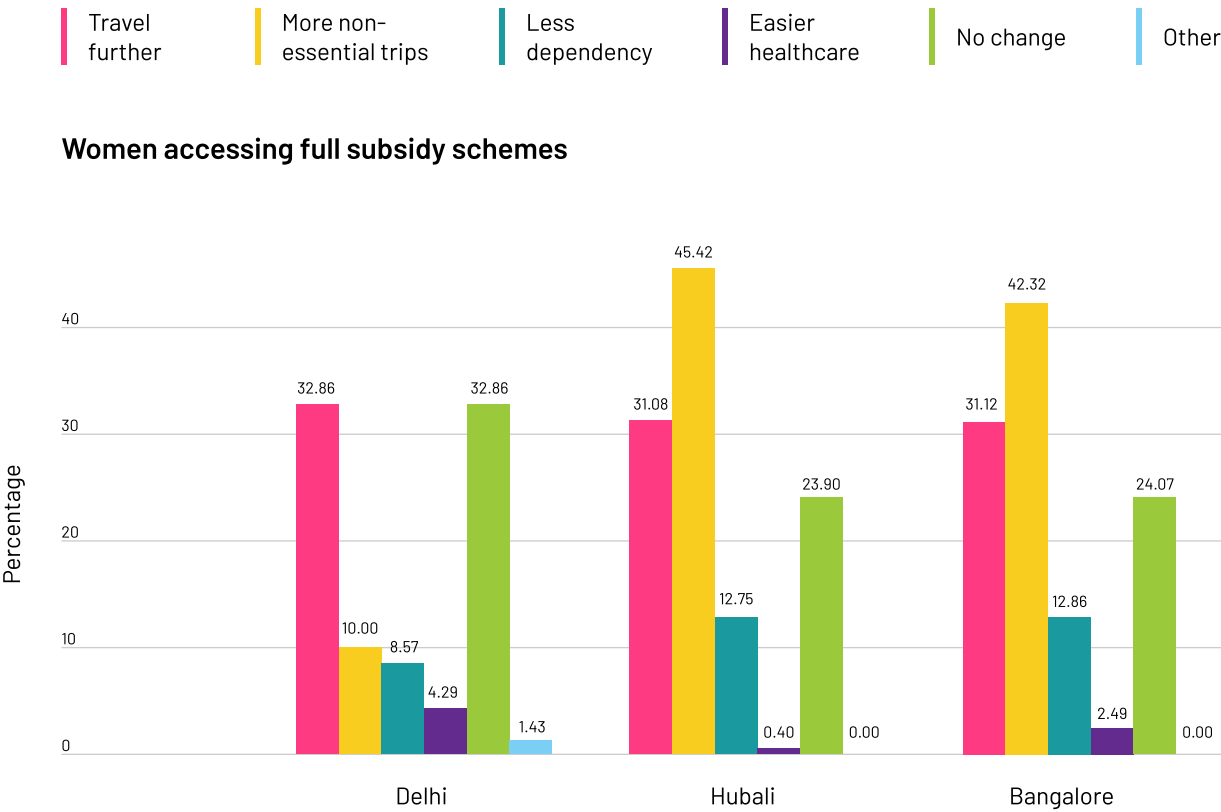
Bangalore



Median

Source: Author's Analysis | Note: For each city: Delhi (140), Hubli (246), Bangalore (241), Pune (142), Nagpur (121), Mumbai (189). Few of the respondents either refused to answer or indicated they did not know.

Fig 4: Change in travel behaviour



Source: Author's Analysis | Note: n=200 in each city

“

I travel nearly 15 kilometers every day to check on my mother-in-law and bring her medicines. With free buses, I don't have to worry about the cost anymore.

Middle-aged woman caregiver, Bengaluru

“

I use the bus to go to my brother's house to help take care of his children. It's far, but I can manage now because of the Shakti scheme.

Homemaker, Hubballi

“

Before, I used to spend around ₹500 a month just to visit my father for his dialysis. Now that money goes into his medical expenses.”

Caregiver, Bangalore

3.5 FIRST- AND LAST-MILE GAPS AND OVER-CROWDING LIMIT SCHEME EFFECTIVENESS

3.5.1 High first- and last-mile costs limit overall savings

Even in cities with full fare subsidies, women continue to incur significant expenses on first- and last-mile travel—often exceeding the amount they save on bus fares.

On average, women in these cities report monthly expenditures of over ₹1,500 on auto-rickshaws and private transport modes to reach bus stops or complete their journeys. These additional costs often offset the financial benefits gained through fare elimination, particularly for women living in peripheral settlements or informal areas with poor access to main bus routes.

Inequitable transit connectivity in certain areas creates substantial accessibility barriers that disproportionately burden women from low-income backgrounds.

Domestic workers and caregivers often face long walking distances to reach bus stations—not by choice due to poor first- and last-mile options. This daily mobility burden is particularly acute for women from migrant households living in areas with weak transport integration, forcing them to choose between expensive private transport or long, exhausting walks.

“

Even with free buses, I spend more than my husband. I need autos to reach the bus stop safely.”

Domestic Worker, Mumbai

“

After I get off the bus, I still walk nearly 3 kilometres to the house where I work. My legs hurt every day, but autos are too expensive.

Domestic worker, Nagpur

“

Spending ₹140-₹160 per day one way on cabs is expensive, but compared to buses, cabs are convenient, hygienic and offer hassle-free experience

IT Worker, Pune

“

By the time I reach work after walking from the bus stand, I’m already tired. I do cleaning work—so it affects my energy a lot.

Domestic worker, Pune

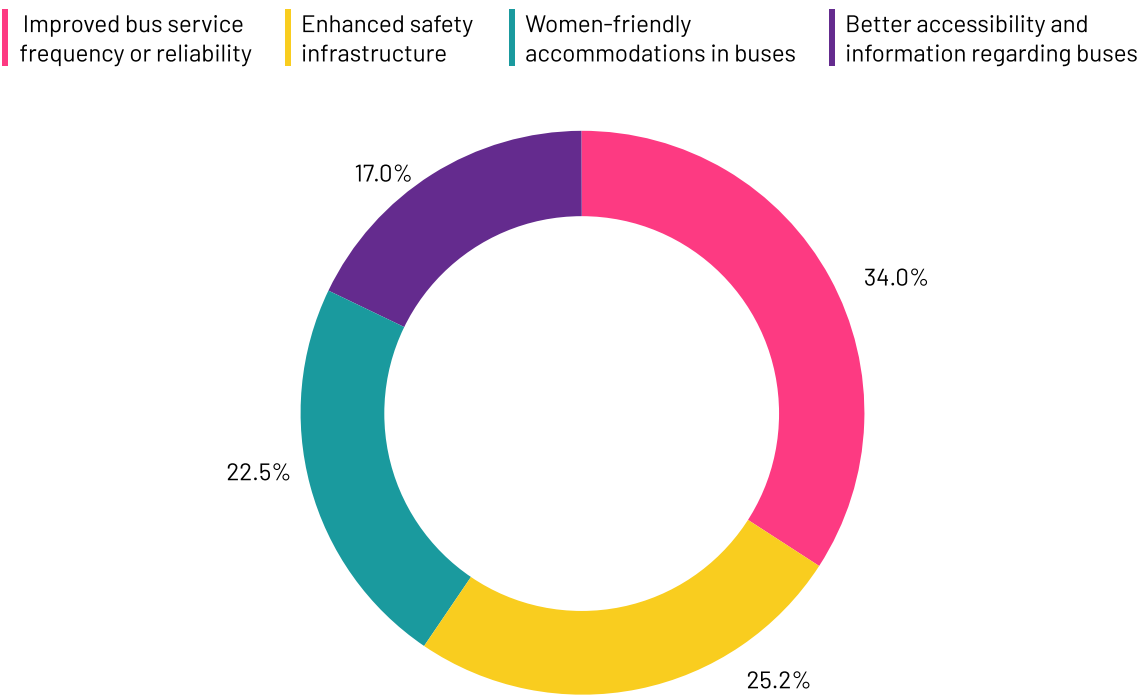
The effectiveness of fare subsidy schemes depends on addressing the entire travel chain—extending beyond fare pricing to include accessible approach routes, pedestrian safety, and integrated service design.

Without targeted interventions such as feeder services, safer walking infrastructure, and shared mobility options, women living farther from main transport corridors continue to face significant access barriers. As a result, partial and subsidized bus schemes risk delivering uneven benefits and reinforcing spatial exclusions. Achieving equitable mobility outcomes requires comprehensive planning that combines infrastructure development, first- and last-mile connectivity, safety measures, and fleet expansion to meet rising demand.

Passengers report significantly higher overcrowding in cities with full subsidies, underscoring the urgent need for fleet expansion and improved service planning.

The increase in women’s ridership following fare subsidy implementation marks a significant step toward gender-equitable mobility, reflected in higher travel frequency, greater independence, and more diverse trip purposes. However, chronic underinvestment in transport infrastructure remains evident. In full subsidy cities, buses designed for 50 passengers are reportedly carrying 90–100, according to conductors. This overcrowding is not a result of excessive demand, but rather of insufficient supply, highlighting the need for infrastructure expansion alongside fare reforms.

Fig 5: Improvements that can be made in bus service (Women): Cities with full subsidy



Source: Author’s Analysis | Note: n=200 women respondents per city

Higher passenger volumes lead to longer boarding times, extended journeys, and overcrowded conditions that increase the risk of harassment and theft—particularly for women and other vulnerable groups. Focus group discussions reveal that women often struggle to distance themselves from harassers, safeguard personal belongings, or report incidents in crowded buses. These safety concerns intensify during early morning and evening commutes when demand is highest, and visibility is lowest.

“

The buses are so crowded now that I’m scared someone will grope me. I try to avoid peak time, but sometimes I don’t have a choice.

Bus Conductor, Hubballi

“

I've stopped carrying my purse during evening travel. Once I lost my phone in the crowd and no one even noticed.

Garment factory worker, Bangalore

“

There's barely any space to stand. I keep getting pushed and sometimes fall. It makes me anxious to travel, but I need the job.

Domestic worker, Nagpur

3.5.2 Women identify the need for improved safety and better service quality in transport infrastructure

Across Indian cities, women consistently identify safety, reliability, affordability, and accessibility as their core mobility needs, regardless of the fare subsidy model in place. While the introduction of partial or full subsidies can influence travel patterns and increase ridership, these universal concerns remain central to women's experience of public transport. In cities with partial subsidies, women often emphasise improvements in service quality—such as enhanced safety, greater reliability, and higher frequency—to ensure value for fare-paying users. In cities offering full fare subsidies, a surge in ridership can intensify challenges such as overcrowding, heightening the urgency around safety and comfort. However, this does not diminish the continued importance of reliability, affordability, and accessibility. Ultimately, regardless of the subsidy model, addressing these core priorities is essential to building public transport systems that are genuinely inclusive and responsive to women's needs.

Sustainable implementation of fare subsidies requires coordinated fleet expansion and investment in service delivery to ensure that increased access results in safe and inclusive mobility.

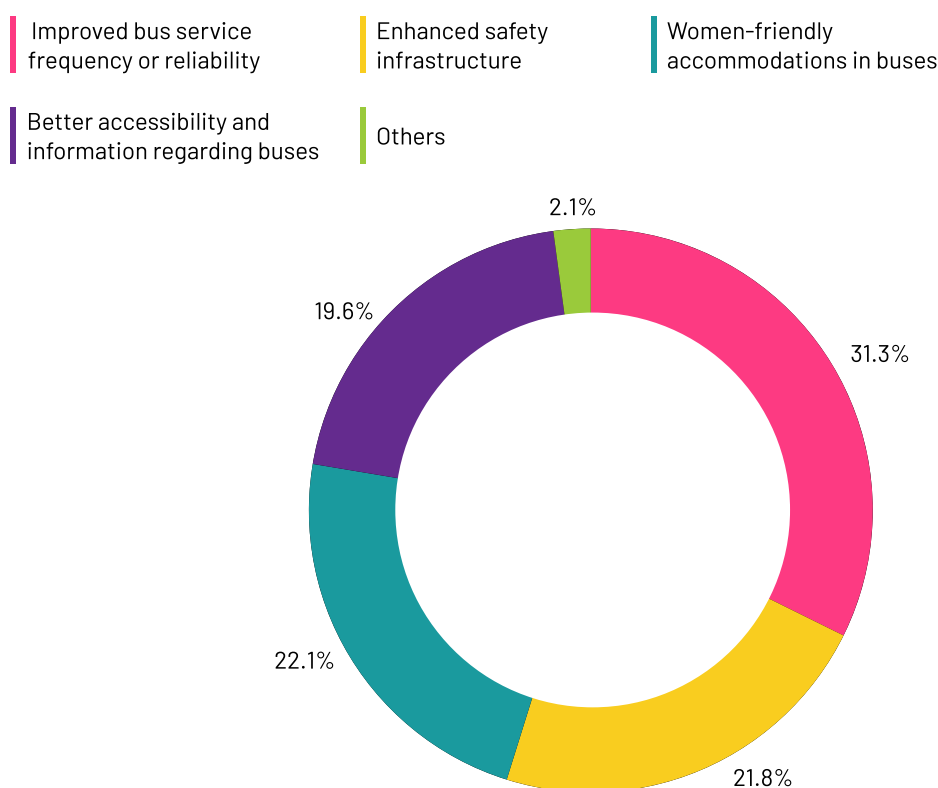
Without corresponding increases in capacity, fare elimination risks creating transit conditions that reinforce existing mobility inequities, despite removing financial barriers. This underscores the critical importance of pairing fare reforms with comprehensive improvements in safety and service quality.

“

Morning and evening loads have doubled. It's very hectic. The solution is to increase the number of buses; there is no other way.

Bus Conductor, Hubballi

Fig 6: Improvements that can be made in bus service (Women): Cities with partial subsidy



Source: Author's Analysis | Note: n=200 women respondents per city

3.6 FARE SUBSIDIES DO NOT ADDRESS SAFETY CONCERNS

Safety concerns persist among women across all city types, regardless of fare subsidy status, with consistently low percentages reporting a sense of safety during bus travel.

In full subsidy cities, only 42.0%-46.0% of women report feeling safe. In partial subsidy cities, this figure declines to between 35.0%-42.0%, and further drops to 31.5% in cities without subsidies. These findings indicate that fare elimination does not automatically translate into improved safety outcomes. Across all city types, more than half of women report feeling unsafe during some part of their bus journey.

“ When the bus is crowded during the day, I have faced harassment more than once. It happens frequently, and it's not just me—many women I know go through the same. Sometimes, people get too close or make unwanted comments, and there's little space to move or speak up.

Domestic worker, Mumbai

Harassment incidents including verbal abuse, unwanted physical contact, and intimidation persist across all bus systems, particularly affecting women traveling alone during peak hours or in overcrowded conditions.

Women across cities describe experiences of inappropriate staring, touching, following, and verbal harassment that restrict their freedom of movement and influence the timing of their travel. Focus group discussions reveal that such incidents are frequently underreported due to stigma, inadequate complaint mechanisms, and prevailing societal attitudes that normalize victim-blaming rather than hold perpetrators accountable.

“ He was saying, ‘You are so beautiful,’ while staring at me. I was scared but stayed silent.

Domestic worker, Mumbai

Women across cities with full, partial, and no fare subsidies report similar rates of harassment, indicating that fare policy alone does not influence safety outcomes.

Instead, challenges stem from structural issues like overcrowding, limited CCTV coverage, poor helpline responsiveness, and lack of trained staff. Surveillance tools such as CCTV cameras, panic buttons, and helplines are critical in enabling quick response and accountability, but their effectiveness varies widely across cities and is often poorly implemented. These systemic gaps undermine passenger trust and leave safety inadequately addressed through reactive mechanisms.

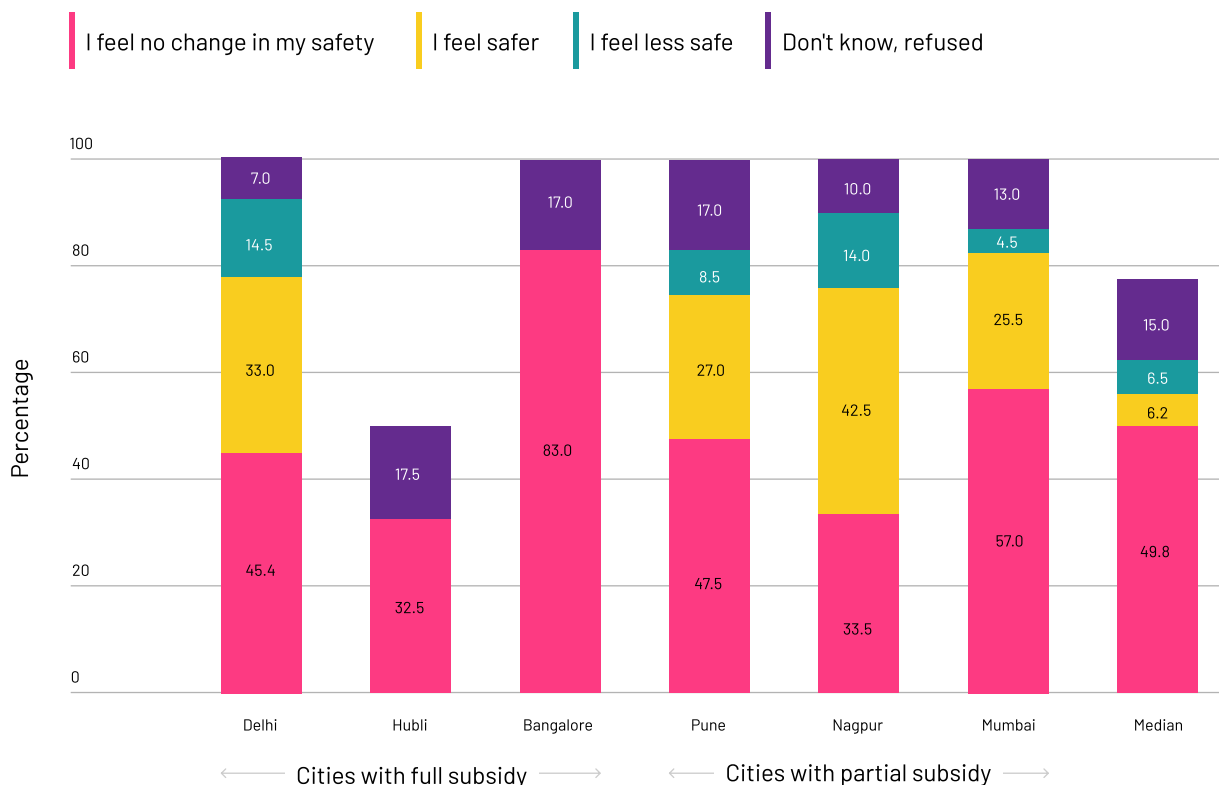
Infrastructure such as adequate lighting at bus stops, visible female staff, and gender sensitive route planning, plays a vital role in creating a safe travel environment.

Women working in informal or shift-based sectors often travel during off-peak hours, when safety infrastructure is minimal or absent. Poor lighting, deserted bus stops, and lack of staff presence create exclusionary conditions that restrict their mobility. These barriers result in functional exclusion zones, where women avoid certain routes or timings despite formal service availability.

“ Sometimes when I travel, I feel unsafe, especially if I am returning late.

Student, Barrackpore College, West Bengal

Fig 7: Changes in safety perception (Women in cities with scheme)



Source: Author's Analysis | Note: n=200 in each city

“ One of my friends was touched inappropriately on the bus and felt upset all day. She needed her father to escort her for a week before traveling alone again. Even though most passengers are women, the crowd and presence of men make me feel unsafe.

Student, Bangalore

Women commuters across cities with full subsidies reported facing systematic male hostility and staff discrimination.

Male passengers systematically label women as "freeloaders" and refuse to vacate reserved seats, while transport staff deliberately deny services.

“ When I was pregnant, they didn't let me sit. I felt ignored and unsafe during those long rides. It's painful because I needed rest the most, yet I was treated like a burden. Traveling in Delhi's buses during pregnancy was one of the hardest experiences I've had.

Domestic worker, Delhi

Male passengers and transport staff demonstrate resistance to women's subsidized bus access through discriminatory behaviours that undermine scheme effectiveness.

Women across full subsidy cities report experiencing verbal hostility, refusal to vacate reserved seats, and treatment as illegitimate users by male passengers who label them as "freeloaders." Transport staff including conductors and drivers frequently resist issuing subsidized tickets to eligible women, question their documentation, or display visible contempt during service provision, creating daily friction that discourages women from utilizing their entitlements.

“ The bus drivers don't stop when there are more women. They say, 'Oh, the free-riding women have arrived.

Domestic worker, Delhi

Administrative barriers and inconsistent implementation create systematic access denial despite formal policy guarantees.

In Delhi's Pink Ticket scheme, 28.5% of eligible women report being denied subsidized travel or facing fines from staff members who lack proper training or clear implementation guidelines. These denials reflect institutional gaps in staff orientation and accountability rather than isolated errors, with conductors often enforcing arbitrary requirements such as demanding additional identification or rejecting passengers without visible documentation.

“ **There are no clear instructions given to the staff. One conductor lets us travel, the next one asks for proof. It depends on their mood.**

NGO staff member, Delhi (KII)

“ **Women are shouted at or made to get off the bus if they can't show an ID, even though the rule doesn't say anything about that.**

Social worker, Transport rights group (KII)

“ **Sometimes the conductors don't accept the pink ticket unless we show them an Aadhaar card. But that's not mentioned anywhere.**

Woman commuter, Delhi

Social backlash from male passengers' compounds administrative barriers by creating hostile travel environments that discourage women's scheme participation.

Male commuters' express resentment toward perceived unfairness of women-only subsidies and blame female riders for increased crowding without acknowledging systemic capacity shortages. Focus group discussions reveal that men view fare subsidies as unnecessary or harmful to male passengers, particularly in cities experiencing high bus congestion where resource competition intensifies gender-based tensions.

“ One man said to me, ‘Why should you get a free ride? I work hard too.’ I felt so ashamed I got off at the next stop.

Woman commuter, Delhi

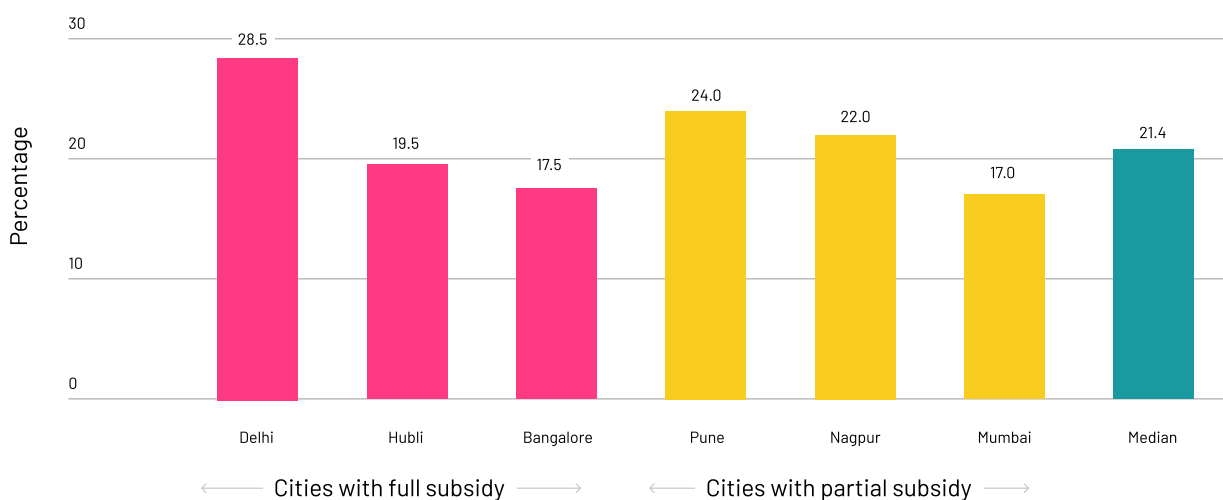
“ The conductor didn’t say anything, but another male passenger started yelling that women are the reason buses are always full now.

College student, Bangalore

Frontline staff resistance is mainly due to insufficient training and unclear guidelines, not deliberate bias, but it still results in discriminatory outcome.

Many conductors receive no gender sensitization or standardized operating guidelines for subsidy implementation, leading them to rely on personal discretion rather than consistent procedures. This discretionary approach leads to bias and uneven service, especially affecting younger or less assertive women who may not feel confident challenging unfair treatment

Fig 8: Faced or witnessed any difficulties in traveling due to subsidized bus travel scheme



Source: Author’s Analysis | Note: n=200 for respondents in all the cities

“ If you cannot show the pink ticket, then you must get off and be fined.

Female driver, Delhi

“ Free service should be for students, not everyone.

Male IT worker, Kochi

3.7 DEBUNKING COMMON MYTHS ABOUT WOMEN'S BUS SUBSIDY SCHEMES

Contrary to popular belief that partial and subsidized bus schemes lead to financial drain and service deterioration, evidence shows these programs generate positive economic returns while addressing previously unmet mobility needs.

The surge in ridership, with buses carrying 90-100 passengers against 50-person capacity reflects not excessive demand but chronic underinvestment in public transport infrastructure. Women's increased usage demonstrates suppressed demand finally being met, not scheme misuse. In Delhi, Bengaluru, and Hubballi-Dharwad, over 25% of women shifted to buses after the introduction of full fare subsidies in these states, while 20-30% increased their travel frequency, indicating the schemes met latent mobility needs rather than creating artificial demand.

Claims that fare subsidies alone solve women's mobility challenges ignore persistent safety and infrastructure barriers that schemes cannot address.

Despite partial or subsidized fares, over 50% of women across all city types report feeling unsafe during bus travel, with harassment incidents remaining constant regardless of subsidy status. Women continue spending ₹1,500+ monthly on first- and last-mile connectivity even with subsidized buses, demonstrating that fare elimination without comprehensive planning perpetuates exclusion. The real impact emerges when subsidies combine with service improvements, cities with reliable schedules and adequate capacity show five times higher employment benefits than those with operational failures, proving that design without delivery remains insufficient.

3.8 MALE PERCEPTIONS REVEAL MISCONCEPTIONS ABOUT WOMEN'S MOBILITY NEEDS

Men's misperceptions of women's mobility needs undermine efforts toward inclusive policy, service design, and equitable household travel decisions.

While social backlash and administrative barriers create immediate obstacles for women using fully subsidized bus schemes, a more fundamental challenge lies in the persistent perception gaps between men and women regarding mobility usage, needs, and benefits. In essence, these misperceptions not only fuel resistance and discrimination but also limit the effectiveness of scheme design, delivery, and usage from the outset.

Men consistently underestimate women's public transport usage, financial benefits from subsidies, and employment impacts across all surveyed cities, creating structural biases that influence transport planning priorities and political support.

These perception gaps extend beyond simple knowledge deficits to represent systematic invisibility of women's mobility patterns among male decision-makers, family members, and transport workers. Such misperceptions reduce institutional support for women-focused transport investments and lead to inadequate targeting of services that disproportionately serve women users.

Economic impact perceptions show significant gender disparities, with men substantially underestimating women's ability to achieve savings through fare subsidies.

While 75% of women in Delhi reported meaningful savings from fare waivers, only 52% of men believed women could benefit financially from the scheme – a 23-percentage point gap. Recognition of other key benefits remains persistently low, with only 12–32% of men across all cities acknowledging the scheme's potential to improve access to employment and education. Such attitudes risk weakening policy support and underscore the need for targeted communication efforts to raise awareness among men about the wider benefits of improved mobility for women, from household savings to workforce and educational access.

“ Men estimate we go to the market once or twice a week. They don’t see us using buses every day, but we do.

Caregiver, Pune

Correcting systematic misperceptions about women's mobility needs, represents a fundamental prerequisite for effective policy design.

While transport systems may not be built directly on assumptions, prevailing perceptions about women's mobility often shape priorities, framing, and discourse in ways that overlook actual usage patterns. This underscores the need for regionally grounded, data-driven improvements in service quality that respond to real, demonstrated mobility needs rather than perceived ones.



4. Policy Recommendations

Scaling up fare subsidy schemes across cities requires improvements in scheme design, implementation mechanisms, and gender sensitization of frontline workers and staff.

India's experience with gender-responsive fare subsidy schemes demonstrate significant potential to enhance women's urban mobility, but early successes have outpaced planning for sustainable delivery. Moving from fragmented interventions to an effective national model requires a three-phase lifecycle framework spanning design, implementation, and evaluation stages.

LIFE CYCLE ASSESSMENT FRAMEWORK FOR DESIGN AND SCALING OF SUBSIDY SCHEMES



Stage 1 Scheme Design

- Eligibility
- Scale of the subsidy
- Operationalisation



Stage 2 Scheme Implementation

- Creating awareness amongst eligible beneficiaries
- Sensitisation of frontline workers and duty bearers
- Route and fleet planning
- Budget Allocation
- Prevention of harassment and denial of service



Stage 3 Scheme monitoring and evaluation

- Frequency for large scale evaluations
- Stages when M&E should be done
- Digital dashboards for continuous M&E
- Monitoring scheme misuse
- Ensure marginalised groups get scheme benefits

Source: Author's Analysis

Phase 1

STRATEGIC DESIGN

Effective fare subsidy schemes must begin with differentiated targeting based on user demographics and travel patterns.

Evidence indicates that younger women aged 18-25 show the highest response to full subsidies (29.3% increase in usage), while women earning ₹10,000-25,000 monthly demonstrate stronger uptake under partial subsidy models (24% increase). States should align subsidy depth with fiscal bandwidth, as Maharashtra's partial subsidies doubled women's ridership while maintaining revenue continuity.

Subsidy structuring requires multi-year gender-responsive budgeting frameworks to prevent unfunded mandates that compromise service quality.

Transport planning must integrate with public service delivery agencies to align routes with healthcare facilities, educational institutions, and employment centres serving women's mobility needs.

Phase 2:

IMPLEMENTATION AND OPERATIONAL EXECUTION

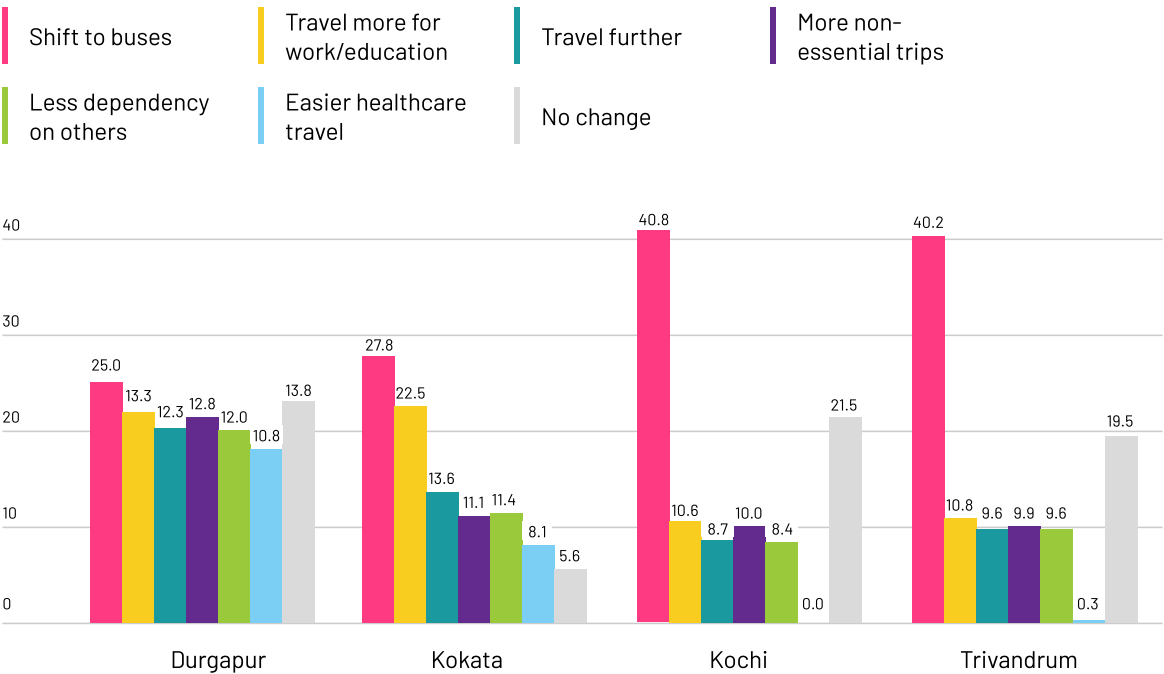
Effective delivery requires coordinated implementation beyond subsidy declarations.

Karnataka's smart card systems provide scalable digital models but must include offline access points and assisted enrolment for comprehensive accessibility. Service augmentation represents a critical requirement, as Delhi's post-subsidy overcrowding with buses carrying 90-100 passengers despite 50-person capacity demonstrates the need for strategic fleet expansion.

Frontline staff training and gender sensitization are fundamental to scheme success.

The 28.5% denial rate experienced by eligible women in Delhi's Pink Ticket scheme reflects systematic training gaps requiring regular gender sensitization, clear implementation guidelines, and performance evaluation based on inclusivity metrics. Safety infrastructure including CCTV coverage, panic buttons, and adequate lighting must accompany fare policy implementation to address security concerns affecting over half of women users across all city types.

Fig 9: Change in travel behaviour if bus scheme is Implemented in cities without subsidy schemes



Source: Author’s Analysis

Phase 3:

MONITORING AND EVALUATION

Impact evaluation requires gender disaggregated data collection and independent feedback mechanisms.

The disparity between male estimates and women's actual usage rates in cities with full and partial subsidies highlights the necessity of structured monitoring systems. Performance-linked evaluations with measurable indicators for ridership change, safety incidents, and service satisfaction must inform continuous improvement processes.

FOUR PILLAR FRAMEWORK OF WORLD BANK'S 'ENABLING GENDER RESPONSIVE URBAN MOBILITY AND PUBLIC SPACES'



ASSESS THE GROUND SITUATION

- Understand gender differences in mobility patterns
- Understand safety concerns and threat perception of public transport and public spaces
- Identify gaps in current policies, regulations, and legal frameworks
- Identify gaps in institutional capacity and assess prevailing mindsets to deliver gender-responsive programs



STRENGTHEN PLANNING AND POLICIES

- Integrate a gender-lens in new and existing policies and plans
- Introduce gender inclusivity in decision making and key institutions



BUILD CAPACITY AND RAISE AWARENESS

- Mandate training and capacity building of duty bearers
- Forge partnerships for raising awareness and enabling community action through campaigns



IMPROVE INFRASTRUCTURE AND SERVICES

- Enhance women's safety on public transport and spaces
- Apply a gender lens on infrastructure design and public transport services

Source: World Bank. 2022. Toolkit for Enabling Gender Responsive Urban Mobility and Public Spaces: Volume 1- The 'What-To-Do' Note for Policymakers

Pillar 1

ASSESS GROUND REALITIES

Planning must begin with granular assessment of access barriers including mapping travel patterns of caregivers, elderly women, and students.

As caregivers with children face boarding denial and women in low-income areas experience unsafe walks to bus stops, diagnostic clarity prevents policies from reinforcing exclusion.

Pillar 2

INSTITUTIONAL REFORM AND GENDER MAINSTREAMING

With fewer than half of transport authorities maintaining meaningful gender representation,

Institutional transformation requires embedding gender considerations in mobility master plans, budgeting processes, and organizational structures. Mobility Equity Cells can integrate transport data with women's development indicators and institutionalize gender audits.

Pillar 3

CAPACITY BUILDING

Staff capacity building must address discriminatory practices widely reported across cities.

Regular gender sensitization, grievance redress training, and performance evaluation based on inclusivity metrics ensure frontline workers facilitate rather than barrier women's mobility access.

Pillar 4

INFRASTRUCTURE UPGRADATION

Physical infrastructure must match policy intent through universal design principles.

The 93% dissatisfaction rate among older women regarding bus accessibility necessitates low-floor buses, elderly seating, and safe last-mile connectivity. First and last mile improvements including feeder routes and pedestrian infrastructure are essential, as women in full subsidy cities continue spending over ₹1,500 monthly on private transport to reach bus stops.



5. Conclusion

This research unequivocally demonstrates that gender-responsive bus fare subsidies are a crucial and successful step forward in enhancing women's mobility by providing significant financial relief and improving access to public transport.

These subsidies have effectively reduced economic barriers, enabling many women to engage more freely in social, economic, and educational activities. As such, they represent a vital policy innovation in addressing gender inequities within urban transport systems.

However, the findings also reveal that fare interventions alone are insufficient to overcome the deep-rooted structural barriers that continue to limit women's practical access to safe and dignified mobility.

Persistent challenges, including safety risks beyond fare affordability, overcrowding, discriminatory treatment by staff, and inadequate first- and last-mile connectivity, significantly constrain the full realization of these subsidies' benefits.

To unlock the true potential of fare subsidy schemes, urban transport policy must move beyond isolated fare reductions and adopt a comprehensive, gender-sensitive framework.

These demands integrated, multi-sectoral collaboration across transport, urban planning, and social welfare sectors, informed by evidence-based insights into women lived mobility experiences. Fare subsidies must be embedded within broader systemic reforms, such as enhanced safety infrastructure, reliable service quality, and inclusive urban design, that proactively address the root causes of gendered mobility barriers.

Future transport planning must pivot toward locally tailored, preventative strategies that anticipate and mitigate safety and accessibility challenges, replacing generalized solutions with context-specific, intersectional approaches.

Only through such holistic and integrated policy design can urban transport systems fully deliver safe, dignified, and equitable mobility for all women—transforming financial savings into greater mobility and access.





The Sustainable Mobility Network (SMN), anchored by Purpose and Asar, is a coalition of 20 organisations that focuses on enabling clean, equitable and accessible transport across five major cities in India - Bangalore, Delhi, Chennai, Kolkata and Mumbai. SMN strives towards the Triple Zero Approach - Zero Emissions, Zero Exclusions, Zero Road Deaths. Since its inception in 2021, the network has ensured that the demand for clean, equitable, gender-sensitive and accessible transport is made visible through strong people-powered narratives that contribute to city-state and national level change and transition. The network supports local action, research, and communications efforts that centre the needs of communities, advancing evidence-based solutions to transform India's mobility landscape.



Nikore Associates is an economics research and policy advisory think-tank committed to gender mainstreaming and inclusivity across India's development agenda. Bringing together a multidisciplinary and young team, the organization specializes in areas including gender, urban mobility, infrastructure, urban development, sustainability, and fiscal policy. Since 2019, Nikore Associates has worked with prominent partners such as the Ministry of Women and Child Development, Government of India, United Nations, World Bank, Foreign, Commonwealth and Development Office (FCDO) and private sector companies, delivering policy research, impact evaluations, and evidence-based policy recommendations. The team has pioneered frameworks to mainstream gender in urban mobility, conducted pathbreaking studies on India's care economy, and shaped national conversations in multiple modes of engagement.
