



Empowering Women through Lakshmi Bhandar Scheme: A Study of Maynaguri CD Block in West Bengal

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Abstract: Introduced in 2021 by the West Bengal government, the Lakshmi Bhandar Scheme has emerged as a significant and progressive initiative aimed at bestowing basic income support upon women residing in the state. Through this cash transfer scheme, the government seeks to empower and uplift women, recognizing their vital role in the socio-economic fabric of society. Following the implementation of the scheme, a comprehensive study has been planned to assess its impact on women in West Bengal. The findings of this study revealed commendable efficacy in empowering women economically and socially. By providing them with financial assistance, the scheme has enabled women to have greater control over their lives, fostering a sense of independence and autonomy. The success of the Lakshmi Bhandar Scheme underscores the West Bengal government's unwavering commitment to fostering holistic development and prosperity for its entire citizenry. By focusing on women's welfare and economic well-being, the government recognizes the multiplier effect of empowering women on the overall progress of the state. However, it is essential to acknowledge that the scheme is not without its challenges. Noteworthy flaws have been identified that might hinder its overall effectiveness. These limitations require prudent attention and corrective measures to ensure the scheme's sustainable and long-term success.

Key Words: Lakshmi Bhandar Scheme, financial assistance, empower, autonomy, success, etc.

1. Introduction :

In recent years, governments worldwide have recognised the paramount importance of uplifting vulnerable segments of their societies by promoting financial inclusion. One such notable initiative is the Lakshmi Bhandar Scheme, introduced by the West Bengal government in 2021. Designed with the overarching objective of empowering women and addressing gender-based economic disparities, this innovative welfare scheme has garnered significant attention for its potential to bolster financial stability and enhance the socio-economic status of women across the state. Amidst the intricate tapestry of West Bengal's cultural heritage and diverse economic landscape, women have historically encountered multifaceted challenges, often hindering their economic and social progress. In response to these prevailing inequities, the Lakshmi Bhandar Scheme emerges as a beacon of hope, seeking to create an enabling environment that fosters financial independence, self-sufficiency, and socio-economic empowerment for women in the region.

The West Bengal government has initiated this transformative scheme that extends financial support to Scheduled Caste and Scheduled Tribes families, endowing them with Rs. 1000 to meet their personal expenses, while women of the general category receive Rs. 500. This well-conceived initiative is ardently driven by the noble aspiration to furnish vital economic assistance to the womenfolk inhabiting the state, signifying a resolute stride forward in combating poverty and redressing social inequalities. Undoubtedly, the ramifications of this visionary scheme are poised to be far-reaching, promising a profound positive impact on the lives of countless beneficiaries. At its core, this pioneering scheme strategically centers on facilitating women's access to locally-sourced, organic, and nutrient-rich products, thereby elevating their overall well-being. In addition to empowering women through improved access to competitive prices, the scheme uniquely embraces the tenets of economic formalization, effectively widening the avenues for the underprivileged to avail essential banking services, thereby fostering financial inclusion and empowerment.

Notwithstanding its laudable focus on enhancing the lives of women, the multifaceted Lakshmi Bhandar Scheme also emerges as an instrumental catalyst in creating fresh economic prospects for women. Through the

innovative realm of e-commerce, the scheme lays the foundation for the inception of sustainable livelihoods, thereby opening doors to new and diverse employment opportunities for the deserving female populace. As this scheme unfolds its transformative potential, it fortifies the resolve to dismantle societal barriers, empowering women across strata to become active participants in the economic tapestry of the state. By promoting inclusive growth and bolstering women's economic agency, the Lakshmi Bhandar Scheme heralds a new era of progress, underscoring the West Bengal government's unwavering dedication to uplifting its citizens and fostering a more equitable and prosperous society. The Scheme, as an exemplar of the noble endeavour to promote financial inclusion among women, warrants diligent scrutiny, given its overarching significance. Yet, the absence of meticulous regulation and oversight could ultimately undermine the scheme's ability to achieve its intended objectives. To this end, it becomes indispensable for the Government of West Bengal to undertake resolute steps to streamline the monitoring and regulation processes, thereby ensuring the perpetuation of the scheme's empowering impact on women and continued promotion of financial inclusion across the length and breadth of the state.

2. Objectives :

This research article delves into a comprehensive analysis of the Lakshmi Bhandar Scheme's inception, implementation, and outcomes, aiming to shed light on its transformative potential and its significance in shaping the lives of women beneficiaries. Through an in-depth examination of the scheme's objectives, mechanisms, and policy framework, the study seeks to provide valuable insights into its efficacy and explore the challenges and opportunities encountered during its implementation.

The study aims to critically evaluate the impact of the Lakshmi Bhandar Scheme, utilizing both qualitative and quantitative research methods to capture a holistic understanding of its effects on women's economic and social empowerment. By exploring key indicators such as financial inclusion, poverty reduction, and women's participation in economic activities, it aims to provide evidence-based findings that contribute to the ongoing discourse surrounding gender-focused development policies. Moreover, this research article also endeavors to highlight potential areas of improvement and offer policy recommendations that may further strengthen the scheme's outcomes. As with any socio-economic intervention, the Lakshmi Bhandar Scheme is not immune to challenges, and thus, a pragmatic assessment of its implementation will be critical to ensure its long-term sustainability and impact.

3. Method of the Study :

Employing the case study method, renowned for its efficacy in qualitative research, this investigation delved deep into the subject matter, facilitating a profound exploration of the scheme's effects. Within the case study of the Lakshmi Bhandar scheme, researchers adeptly blended subjective and objective research methods. Beneficiaries and non-beneficiaries alike were engaged through interviews and semi-structured questionnaires, strategically designed to gauge their levels of satisfaction and perceived benefits arising from the scheme's implementation. Concurrently, secondary data sourced from the internet furnished an objective assessment of the scheme's impact. The adoption of a comprehensive case study approach in evaluating the Lakshmi Bhandar scheme yielded a rich collection of both qualitative and quantitative data. Through this meticulous research, pertinent limitations within the scheme were unveiled, while valuable insights into its potential effectiveness were also gleaned. Consequently, the knowledge acquired through this research methodology assumed a crucial role in advancing the cause of the scheme, furnishing the necessary information and advocacy essential for its refinement and expansion - an imperative step in bolstering this pivotal economic initiative.

This study involved an extensive survey centered on the Laxmi Bhandar Scheme (LBS), a government-led initiative aimed at uplifting financially marginalised women in India. The survey was administered to a sample size comprising 100 females residing below the poverty line, all of whom were beneficiaries enrolled in the scheme. Geographically, the survey encompassed areas under the jurisdiction of the Maynaguri Block, situated within the Jalpaiguri district of West Bengal. This comprehensive survey diligently probed into various aspects, encompassing the participants' motives for availing the scheme, their expenditure patterns, the tangible benefits derived from it, as well as pertinent socio-demographic factors.

4. Study Area :

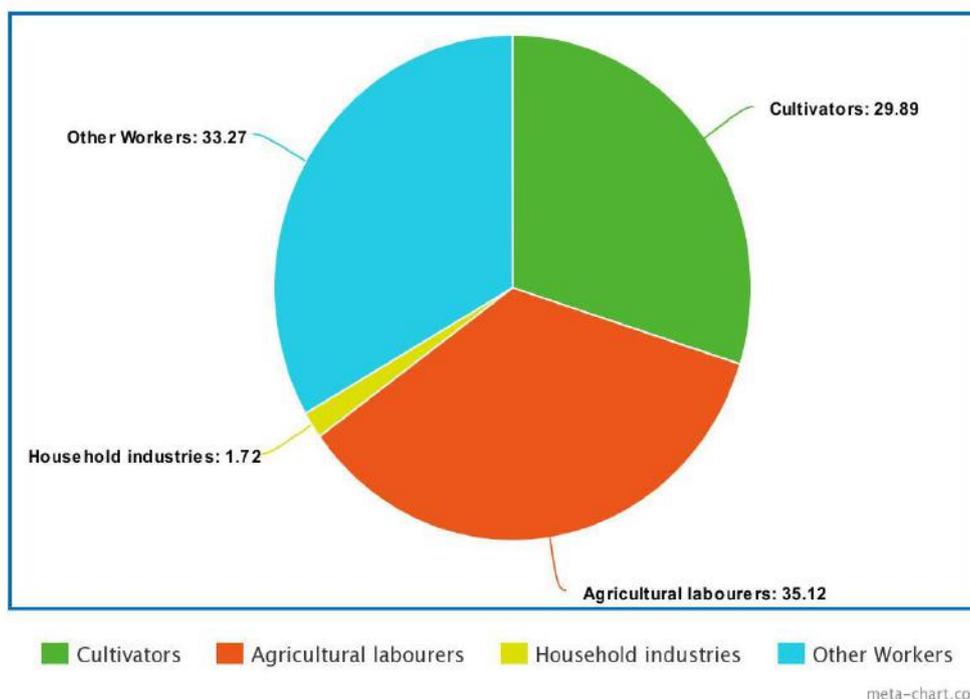
Maynaguri is a part of the Jalpaiguri Sadar subdivision in the Jalpaiguri district of the Indian state of West Bengal. It is a community development block (CD block) functioning as an administrative division. Mainaguri, situated at 26.57°N 88.82°E, is located in the southern part of the district, encompassed by the Matiali and Nagrakata CD blocks to the north, Dhupguri and Banarhat CD block to the east, Haldibari and Mekhliganj CD blocks in Cooch Behar district to the south, and Jalpaiguri and Kranti CD blocks to the west. The Teesta River flows along a portion of its western boundary, while the Jaldhaka River flows along its eastern boundary. The region lies on a gently sloping alluvial plain

locally referred to as Terai. Covering an area of 530.60 km², the Maynaguri CD block comprises 1 panchayat samity, 16 gram panchayats, 234 gram sansads (village councils), 86 mouzas, 79 inhabited villages, and 2 census towns. Mainaguri police station caters to this block, with its headquarters situated at Mainaguri.

Maynaguri Population Dataⁱ

Number of Households	76492
Population	329032
Male Population	170030 (51.68%)
Female Population	159002 (48.32%)
Children Population	41633
Area	470.20 km ²
Population density/km ²	700
Sex-ratio	935
Literacy	66.06%
Male Literacy	71.63%
Female Literacy	60.11%
Scheduled Tribes (ST) %	1.32%
Scheduled Caste (SC) %	71.2%

In the year 2011, within the Maynaguri CD block, the total workers were 120,291, comprising 42.19% of the total population. Among them, 35,952 were cultivators, making up 29.89% of the total workers, while 42,247 were agricultural laborers, forming 35.12% of the total workers. There were also 2,068 household industry workers, accounting for 1.72% of the total workers, and 40,024 other workers, constituting 33.27% of the total workers. On the other hand, the non-workers numbered 208,741, making up 63.44% of the population.



5. Findings

A remarkable total of 645,844 applicants have sought enrollment across various districts of West Bengal. Notably, South 24 Parganas emerges as the district with the highest number of applicants, boasting an impressive count of 213,750 individuals, whereas Kalimpong records the lowest number of applicants, with a modest figure of 2,341. According to the information collected from Maynaguri Block Development Office, 67116 beneficiariesⁱⁱ from the block have been enrolled in the scheme successfully.

General Information of the Respondents:

Table 1 Age of the respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	25-34(young)	41	41.0	41.0	41.0
	35-40(middle)	37	37.0	37.0	78.0
	41-45(older)	22	22.0	22.0	100.0
	Total	100	100.0	100.0	100.0

Age group of the respondents of Maynaguri Block has been presented in the Table 1. It shows that 41% women are in the age group of 25-34(young), 37% women are in the age group of 35-40(middle), and 22% women are in the age group of 41-45(older).

Table 2 Caste base of the Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	General	30	30.0	30.0	30.0
	SC	31	31.0	31.0	61.0
	ST	11	11.0	11.0	72.0
	OBC	5	5.0	5.0	77.0
	Minority	23	23.0	23.0	100.0
	Total	100	100.0	100.0	100.0

Caste base of the Respondents of Maynaguri Block has been presented in the Table 2. It indicates that 30% women belong to General Castes while majority of the respondents around 31% women belong to Schedule Castes. 11% women are Schedule Tribes, 5% women are from Other Backward Communities, and 23% women belong to Minority Groups.

Table 3 Principal House Occupation of the Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Cultivation	62	62.0	62.0	62.0
	Wage-labour	12	12.0	12.0	74.0
	Artisanship	8	8.0	8.0	82.0
	Trade	12	12.0	12.0	94.0
	Others	6	6.0	6.0	100.0
	Total	100	100.0	100.0	100.0

Table 3 gives the occupational background of the family of the respondents in Maynaguri Block, it shows that 62% involved in cultivation, 12% engaged in wage- labouring, 8% involved in artisanship, 12% have their own business, only 6% engaged in other activities.

Table 4 Respondent's opinion

		Opinion					Total
		Agree	Strongly Agree	Undecided	Disagree	Strongly Disagree	
Benefits of the scheme	Employment	42	45	7	2	4	100
	Decision making	53	29	12	3	3	100
	Family planning	21	12	34	24	9	100

	To improve the quality of life	35	40	7	14	4	100
	Better social position	41	32	11	9	7	100
	To minimize gender discrimination	55	30	6	5	4	100
Total		247	188	77	57	31	600

Table 5 Respondent’s opinion on Laxmi Bhandar Scheme is playing pivotal role for knowing own identity:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	82	82.0	82.0	82.0
	No	14	14.0	14.0	96.0
	Don't know	4	4.0	4.0	100.0
	Total	100	100.0	100.0	100.0

The thinking of the respondents on the question that what they think about the Scheme is playing pivotal role for knowing own identity has been shown in the Table 5. It is observed that 82% women have thought that yes, the scheme is the only media to assert their voice and place in society/family but 14% women they do not think so. Beside this 4% women do not response to the question.

Table 6 Respondent’s thought on political awareness among the women are increasing through Laxmi Bhandar Scheme:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	56	56.0	56.0	56.0
	No	44	44.0	44.0	100.0
	Total	100	100.0	100.0	100.0

Table 6 shows that among 100% women, 56% women have thought that the Scheme increases the political awareness but 44% women don’t think so.

Table 7 Respondent’s opinion regarding improving life through the scheme:

		Opinion		
		Agree	Disagree	Total
Improving through the scheme	Extra income	86	14	100
	Financial safety	87	13	100
	Living standards	62	38	100
	Fund for essential needs	85	15	100
	Saving attitude	79	21	100
	Financial literacy	55	45	100
Total		454	146	600

86% of the survey participants indicated that their main motivation for enrolling in the scheme was the desire for supplementary income. This demonstrates the scheme’s effectiveness in providing a financial safety net to those in need through microfinance. Additionally, the survey findings revealed that 85% of the respondents reported having more disposable income for essential needs such as food and basic amenities, indicating that the scheme is making strides in poverty alleviation and enhancing living standards. The survey further disclosed that 79% of the participants reported saving a portion of the funds they received, highlighting the positive outcome of the scheme in fostering responsible financial planning. Moreover, the data showed that the individuals surveyed had opened bank accounts with the assistance of the Lakshmi Bhandar Scheme. This significant figure indicates the scheme’s substantial contribution towards promoting financial literacy and inclusion among the population. Overall, the survey results underscore the success of the Lakshmi Bhandar Scheme in providing additional income, reducing poverty, and encouraging financial literacy and inclusion among its beneficiaries.

The Lakshmi Bhandar Scheme in West Bengal has achieved noticeable success. The scheme has already reached approximately 16 million households in the state. It specifically targets women residents aged between 25 and 60 years who do not hold permanent positions in the private or government sector. Starting from September 2021, the eligible recipients receive the monetary benefits directly into their bank accounts. To ensure authenticity and prevent fraud, the State government has opted to distribute scheme forms through DuareSarkar camps, where a unique identification number is generated based on the Aadhaar card. Official statistics indicate that numerous families have benefited from the scheme. Additionally, government personnel regularly visit rural areas (named as Duare Sarkar) to ensure that the eligibility criteria and associated procedures are diligently adhered to. The scheme has received praise for its positive impact on reducing income disparities among the population of West Bengal. Undoubtedly, the Lakshmi Bhandar Scheme has been an enormous triumph in the state. Beyond providing essential welfare to the people, the scheme has played a significant role in diminishing financial disparities and enhancing the livelihoods of female citizens. Furthermore, it has actively contributed to promoting financial inclusion and strengthening the state's economy. The acclaimed SKOCH Award in the Women and Child Development category has been bestowed upon West Bengal in recognition of its renowned Lakshmi Bhandar scheme.

With a focus on uplifting the marginalized and economically vulnerable sections of society, the Lakshmi Bhandar Scheme has garnered attention for its comprehensive approach to welfare. The Scheme is also a significant political initiative undertaken by the Government. But it stands as one of the most ambitious and comprehensive welfare schemes in India, aiming to propel the state towards inclusive growth and social equity. In recent West Bengal Panchayat Election (2023) women outnumbered men in different areas as political awareness among the women are increasing. After the result of the election *The Times of India* wrote- "Lakshmi Bhandar, the income scheme for women that was rolled out by the state after the 2021 assembly elections and debuted as a political issue in the panchayat poll campaign, had a major impact on the election results. Trinamool seemingly reaped the benefit of the scheme, with women coming out in large numbers, often outnumbering their male counterparts, to vote in favour of the party."ⁱⁱⁱ

While the Lakshmi Bhandar Scheme in West Bengal has been lauded for its efforts to uplift the marginalized and economically vulnerable sections of society, it has also faced criticisms and shortcomings. The scheme's eligibility criteria might leave out certain deserving individuals who are in need of financial assistance but do not meet the specific requirements set by the scheme. This could result in exclusion of genuinely needy beneficiaries. Some critics argue that the amount provided through the scheme might not be substantial enough to create a significant impact on the beneficiaries' overall financial situation. Inadequate financial support could limit the scheme's effectiveness in bringing about meaningful change. As with any large-scale government program, administrative challenges might arise, leading to delays in disbursement of funds or confusion in the application process. Such issues could hamper the scheme's efficiency and discourage potential beneficiaries from participating. While the scheme aims to provide economic cushioning, it might not focus enough on implementing sustainable livelihood programs that could empower beneficiaries in the long run. This could limit the scheme's ability to create lasting improvements in their economic conditions.

Despite targeting women between 25 and 60 years old, there might be cases where the scheme inadvertently perpetuates gender biases or does not adequately address the unique challenges faced by women in the specified age group. Critics may raise concerns about the effectiveness of monitoring and evaluating the scheme's impact on beneficiaries. Without proper assessment, it becomes difficult to gauge the program's success and make necessary improvements. Again like many government initiatives, the Lakshmi Bhandar Scheme could be subject to political exploitation, with potential misuse of funds for electoral gains, which could divert resources from the intended beneficiaries.

Addressing these criticisms and shortcomings is crucial for the scheme's continued success and to ensure it achieves its objectives of promoting inclusive growth and reducing economic disparities in West Bengal. This necessitates a vigilant approach in overseeing the implementation and outcomes to ascertain its sustainability and effectiveness in the long run. Failure to exercise rigorous oversight might expose the scheme to potential shortcomings and compromises, thereby impeding its capacity to deliver the intended socio-economic benefits to the targeted beneficiaries. Hence, stringent monitoring mechanisms and comprehensive evaluation processes of the Government of West Bengal are indispensable in fostering the scheme's resilience and substantiating its efficacy in fostering inclusive growth and addressing the prevailing socio-economic disparities in the state.

End Notes:

ⁱ All data including subsequent are collected from the District Census Handbook Jalpaiguri, Census of India 2011, Series 20, Part XII A



ⁱⁱ Information collected personally from BDO office. Special thanks to Smt. Subhashri Das, Joint BDO, Maynaguri Block, Jalpaiguri.

ⁱⁱⁱhttp://timesofindia.indiatimes.com/articleshow/101682779.cms?utm_source=contentofinterest&utm_medium=text&utm_campaign=cppst

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