

# Impact of the Lakshmir Bhandar Scheme on Women's Socio-Economic Empowerment: A Study of West Bengal

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## **Abstract:**

“There is no change for the welfare of the world unless the condition of women is improved. It is not possible for a bird to fly on only one wing”. In this code Vivekananda highlights the empowerment of women. In a democratic country, democracy cannot flourish unless there is financial equality or financial security for the backward classes. We know that from ancient times till today women have always been known as a backward class. For making women empowering the necessary thing is when women have the freedom and choice to make their own decisions and financial self sufficiency. Lakshmir Bhandar Scheme was launched by West Bengal state government on 1<sup>st</sup> March, 2021 being an important year for financially weaker sections of women in West Bengal. This article would highlight how the women of West Bengal empowering through Lakshmir Bhandar Scheme.

**Keywords:** Lakshmir Bhandar, Women Empowerment, Social Welfare, Financial Inclusion, Gender Equality, Backward Class, West Bengal Government.

## **1. Introduction**

The interdependence of men and women is the hallmark of creation. Almost half of the world's population is women. Since time immemorial, the World has been advancing on the path of civilization by the hands of men and women. The contribution of both men and women is no less in this progress of civilization. Notwithstanding deprivation and neglect of women in patriarchal society is nothing new. Women have always been kept oppressed by social prejudice, political and economic discrimination. Women have not been properly valued and respected in the formation of society and state. But women help along with men to fulfill the basic needs of people. Therefore, it is important to ensure the empowerment of women for the overall development of the country.

## **2. Overview of Lakshmir Bhandar Scheme**

The Lakshmir Bhandar Scheme operates as a direct benefit transfer system which delivers financial assistance to women who belong to low-income families and fall within the age range of 25 to 60 years (Acharya, 2026). The government provides direct monthly financial support to eligible beneficiaries whom they receive in their bank accounts to maintain both transparency and operational efficiency (Government of West Bengal, 2021).

The initial funding of the program gave general category women ₹500 and SC/ST women ₹1,000 which the program later raised to ₹1,000 and ₹1,200 respectively (Acharya, 2026). The government shows its dedication to enhancing the scheme through the latest updates which increase funding for the program. The scheme now provides ₹1500 to general category women and ₹1,700 to SC/ST women (The Economic Times, 2026). The scheme aims to:

- Women should receive guaranteed income benefits.
- People need to become less dependent on financial support.
- Household welfare should receive improvements through this initiative.
- The initiative aims to achieve gender equality throughout society.

### 3. Objectives of the Study

1. To analyze the role of the Lakshmir Bhandar Scheme in women's empowerment in West Bengal.
2. To examine the impact of financial assistance on women's economic independence.
3. To assess the role of the scheme in enhancing decision-making power within households.
4. To identify the socio-economic outcomes of the scheme.
5. To evaluate challenges and limitations of the scheme.

### 4. Research Methodology

This study is based on a qualitative and descriptive research design using secondary data. Data has been collected from government reports, academic journals, and policy documents. The study employs content analysis to interpret the impact of the scheme on women's empowerment.

### 5. Role of Lakshmir Bhandar in Women Empowerment

#### 5.1 Economic Empowerment

The financial program aims to deliver monetary support to women because this will help them achieve better financial outcomes. Direct cash transfers provide women with consistent income which enables them to handle household expenses while decreasing their need for financial assistance (Government of West Bengal, 2021). Research shows that these programs lead to poverty reduction which brings income stability to recipients and improves their living standards (Pratichi Trust, 2024). The financial resources provided by the scheme enable women to achieve better economic control and financial independence (Ghosh & Senapati, 2024).

#### 5.2 Financial Inclusion

The program facilitates financial access for women through its requirement that they open bank accounts and use formal banking services. The process of direct benefit transfer creates transparent systems which prevent corruption according to Acharya (2026). Women gain economic empowerment through financial inclusion because it provides them with the tools to handle their finances and join various economic activities (RSIS International, 2025).

#### 5.3 Household Decision-Making Power

The ability to access financial resources provides women with the means to take part in making family decisions. Research shows that women who obtain financial support from organizations become more involved in making decisions about how to spend money and which educational programs and medical

services to purchase (Pratichi Trust, 2024). The survey showed that 85.6% of women beneficiaries gained more power through their benefits which enabled them to participate more in making family decisions (Times of India, 2024).

#### **5.4 Social Empowerment**

The program helps to empower communities by advancing women's social standing through better recognition of their rights in both family and community settings. Women gain confidence through financial self-sufficiency while this achievement decreases the existing gender-based discrimination (Ghosh & Senapati, 2024). The program helps women take part in social and political activities which results in stronger democratic processes for the nation.

#### **5.5 Poverty Reduction and Welfare**

The Lakshmir Bhandar Scheme functions as a poverty reduction program because it provides people with continuous financial support. The program enables families to fulfill their fundamental requirements which include food and healthcare services and educational needs (Government of West Bengal, 2021). The program provides vulnerable households with benefits which help to maintain their consumption patterns while ensuring their economic stability (Pratichi Trust, 2024).

### **6. Political and Social Impact**

The scheme has also influenced political mobilization in West Bengal. Women beneficiaries have emerged as a significant voter base and welfare schemes like Lakshmir Bhandar have played a role in electoral outcomes (Economic Times, 2025; Ghose & Ghosh). Women have become an essential voting group due to their status as consolidated beneficiaries which demonstrates how welfare programs directed at them can affect their voting choices and party affiliations.

The scheme has strengthened the relationship between the state and citizens through increased government trust and better service delivery. Dr. Manas Ghose and Arup Ghosh state in their research about Women Empowerment through Lakshmir Bhandar Scheme in West Bengal that the program provides financial support which empowers women to learn governance skills that help strengthen ties between the state and society.

### **7. Challenges**

#### **7.1 Dependency Concerns**

Critics express concern that the cash transfers could establish a relationship of dependence instead of enabling longer-term development for long term economic sustenance.

#### **7.2 Exclusion Errors**

The Times of India 2026 reports that some eligible women fail to get benefits because of administrative problems and their failure to understand the system.

#### **7.3 Limited Financial Support**

The provided amount might not be enough to fulfill all basic needs, particularly in an urban environment with high living expenses.

#### 7.4 Structural Barriers

Financial assistance programs help economies to grow yet the structural problems of patriarchy and insufficient job opportunities continue to create problems.

#### 8. Criticism

While the scheme has undoubtedly been a source of regular cash benefits for millions of women in the state of West Bengal, it can be argued that the scheme has had little impact on the larger socio-economic context of the state. While the cash transfer may help some women to meet their immediate expenditure needs of a household, it is unlikely to enhance their economic independence, employment prospects or social standing in the long-term. More crucially, the scheme has come under intense criticism even from its beneficiaries, owing to the exclusion of some deserving women and the inclusion of those from relatively better-off households in the scheme. Such concerns about the extent and coverage of the welfare transfers have cast doubts on the efficiency of public expenditure and scheme effectiveness. Equally contentious is the argument that the bundle of cash transfers involves an unacceptably high fiscal commitment thus siphoning off development resources, especially human resource requirements like recruitment and employment generation in the public sector, crucial to State development. Yet, the issue remains a policy debate. Moreover, the scheme has so far been victim to repeated electoral partisanship and populism. An opposition critique has pointed to the Scheme functioning as a vote-mobilization tool for the ruling party, while the state administration itself has counters that it is a scheme to enhance women's income security. These conclusions show that the scheme needs to be periodically subjected to impact assessments, being evidence supported transparent scheme evaluation for targeted scheme coverage.

#### 9. Conclusion

The Lakshmir Bhandar Scheme functions as a transformative initiative which promotes women's empowerment across West Bengal. The scheme provides direct financial assistance which enables people to achieve economic independence while household decision-making becomes stronger and their overall well-being improves (Bag, 2025).

The program has achieved its goals through financial inclusion and poverty reduction while it has increased social and political involvement among women. The program needs to address three main challenges which include dependency and exclusion and structural inequalities to achieve its maximum effectiveness.

The Lakshmir Bhandar Scheme functions as a major advancement which brings society closer to gender equality and inclusive development through its welfare policies which enable women empowerment in modern society.

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