

Impact of Lakshmir Bhandar Scheme to Empower Women Economically at Jhargram District, West Bengal

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Abstract

The West Bengal government initiated the Lakshmi Bhandar Scheme in 2021 to give the state's women an opportunity for financial support. The West Bengal government has introduced measures to ensure the development and prosperity of all its women through various types of schemes, such as Lakshmir Bhandar, Kannyashree, Ruposhree, etc. An admirable initiative to encourage financial inclusion among West Bengali women is the Lakshmi Bhandar Scheme. The scheme's main goal is to give women direct cash transfers so they can get over financial obstacles and enhance their general quality of life. By providing women with increased financial power, the government intends to reduce poverty, foster gender equality, and boost the participation of women in a range of socioeconomic spheres. This research paper was carried out to measure the impact of lakshmir Bhandar scheme on empower women economically in jhargram district. This study is basically descriptive survey type in nature and it is conducted on two hundred beneficiaries of Lakshmir Bhandar scheme. A self-developed interview schedule was used to collect the data from the selected samples. The finding of the study revealed that the Lakshmir Bhandar has been important role on empowering women economically in jhargram district.

Keywords: *Lakshmir Bhandar, Women Empowerment*

Introduction

In the present era, with the active engagement of women in every sphere of life, it is often assumed that women in India are fully empowered. Women empowerment refers to the process of enabling women to gain control over their lives, make informed decisions, and exercise their rights and freedoms.

The objectives of women empowerment according to National Policy for the Empowerment of women, 2001:

- Promoting gender equality and challenging patriarchal norms.
- Building women's confidence, self-esteem, and assertiveness.
- Enhancing women's economic independence and financial literacy.
- Improving women's access to education, healthcare, and social services.
- Encouraging women's political participation and leadership.
- Eliminating gender-based violence, discrimination, and harassment.
- Supporting women's reproductive rights and access to safe abortion.
- Empowering women to make informed choices about their lives and bodies.
- Promoting women's participation in decision-making and policy-making processes.

Women have historically faced a variety of complex obstacles that have frequently impeded their advancement in both the social and economic spheres within the complex fabric of West Bengal's cultural legacy and varied economic environment. The government of West Bengal has introduced a notable initiative for providing a financial support system to the female head of the household. This welfare scheme called "West Bengal Lakshmi Bhandar Scheme -2021. Planned with the overarching aims of empowering female 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.

The Lakshmi Bhandar Scheme stands out as a light of hope in response to these pervasive injustices, aiming to provide a supportive atmosphere that encourages women's financial autonomy, self-sufficiency, and socioeconomic empowerment in the area. 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 (cited as in Pratichi trust, 2023).

Review literature

A literature review goes beyond summarizing individual studies, including evaluating the study's strengths and weaknesses, discussing the credibility and reliability of sources.

Chatterjee (2023). Analysed on 'The Role of Lakshmi Bhandar Scheme in Improving Financial Inclusion for Women in West Bengal: A Review'. A study was conducted to evaluate the impact of the scheme on women in West Bengal, and the results showed that the scheme has been effective in empowering them. It is clear that the West Bengal government is devoted to ensuring the development and prosperity of all its citizens.

Pratichi (India) trust (2023). Title of the report 'Flow as Security: An Assessment of Lakshmi Bhandar Scheme'. The present assessment of Lakshmi Bhandar scheme was sponsored by the Department of Women and Child Development and Social Welfare, Government of West Bengal, also discussed that how woman's use the Lakshmi Bhandar money. This research work was conducted through case study method.

Rakshit (2023). wrote an article on the title Empowering Women through Lakshmi Bhandar Scheme: A Study of Maynaguri CD Block in West Bengal. This 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.

Mahub (2021) wrote an article on the title 'Women Empowerment, Definition, theory, process, practice and importance- An analysis. This paper systematically described Theory of Women Empowerment, Process of women empowerment, Dimensions of women empowerment, Indicators of Women Empowerment, Forms of Empowerment, Approaches of Women Empowerment, Importance of Women Empowerment.

Ponraj & Gnanaguru (2016) wrote an article on the title 'Women empowerment in India'. This paper contains need, objectives, importance of women empowerment, role of women empowerment in India, Government schemes of women empowerment and conclusion.

Das (2014) wrote an article on the title "Impact of Lakshmi Bhandar scheme in improving social security for empowering woman in West Bengal". Objectives of the study – Examining the scheme's effect on poverty and income generation is one of the research's additional goals. Additionally, the study will evaluate whether the program has been successful in strengthening the study, as well as the gender

equality among those benefiting from it. Applied the case study method. Find out – The government must take measures to improve the efficiency of this system. Lakshmi Bhandar program is a noble initiative takes by the government of West Bengal to promote financial inclusion.

The goal of the National Policy for The Empowerment of Women (2001) is to bring about the advancement, development and empowerment of women. The objectives of this Policy include: Creating an environment through positive economic and social policies for full development of women to enable them to realize their full potential. The de-jure and de-facto enjoyment of all human rights and fundamental freedom by women on equal basis with men in all spheres – political, economic, social, cultural and civil. Equal access to participation and decision making of women in social, political and economic life of the nation. Equal access to women to health care, quality education at all levels, career and vocational guidance, employment, equal remuneration, occupational health and safety, social security and public office etc.

Need and Significance of the study

Many different types of research papers, articles, newspapers, and social media posts can be observed in the image of women being ignored. Somewhere they feel the insecurity and lack of freedom in family as well as society. The Government of West Bengal has launched the West Bengal Lakshmi Bhandar Scheme 2021 to provide basic income support to female heads of households who lack the necessary financial resources to cover their day-to-day expenses. This scheme is a lifeline for those struggling to make ends meet, offering them the opportunity to gain financial stability and security. In this study, the researcher wants to know how this scheme affects the economic empowerment of women?

Objectives of the Study

1. To review the aims and objectives of Lakshmir Bhandar scheme.
2. To know the impact of Lakshmir Bhandar scheme on the economic prosperity of women in Jhargram district
3. To know the impact of the Lakshmir Bhandar scheme to living a comfortable life of women in jhargram district.
4. To know the impact of Lakshmir Bhandar scheme to self-reliant of women in Jhargram district

Research Question

1. What are the aims and objectives of Lakshmir Bhandar scheme?
2. What is the impact of Lakshmir Bhandar scheme on the economic prosperity of women in Jhargram district?
3. What is the impact of the Lakshmir Bhandar scheme to living a comfortable life of women in jhargram district?
4. What is the impact of Lakshmir Bhandar scheme to self-reliant of women in Jhargram district?

Operational definition

Woman Empowerment

Women's empowerment is the ability to make their own choices and is closely linked to women's empowerment as a fundamental human right that is key to achieving a peaceful and prosperous world. Women can reach their full potential when they live safe complementary and productive lives.

Lakshmi Bhandar

Hon'ble Chief Minister of West Bengal Mamata Banerjee launched a flagship program in 2021 known as Lakshmi Bhandar Project for the purpose of women empowerment and economic development of West Bengal and to ensure economic stability of all people irrespective of caste and religion.

Research Method

This research used a descriptive survey design approach to investigate Impact of Lakshmi Bhandar Scheme to Women Empowerment. According to Landman (1988) descriptive research is thus a type of research that is primarily concerned with describing the nature or conditions and degree in detail of the present situation. (as cited in Mangal & Mangal, 2015). In survey research design the researcher administer a survey to sample or to the entire population of people to describe the attitude, opinions, behaviors or characteristics of the population. (as cited in Creswell,2015).

Population

All women who are getting lakshmir Bhandar money of jhargram district are considered as the Population for the present Study

Sample of the study

One block taken out of eight blocks in jhargram district has been drawn for research through purposive sampling techniques. Then the researcher taken 200 lakshmir Bhandar recipients out of 4543 in jhargram district, through simple random sampling method. after designing sampling frame researcher visited 200 lakshmir bhandar recipients and collected data.

Research Instrument and Procedure

Researcher was preparing structure interview schedule and apply it on Lakshmir Bhandar beneficiary. In this way researcher was collect the whole data needed for her research analysis. the interview schedule consisted of Nine items, are closed ended questions, have consist of Yes and No. The researcher also used used one open-ended question in this research.

Data analysis techniques

The data were analyzed with the help of descriptive statistics and pie diagram.

Delimitation of the study

- i) The study was delimited to jhargram block in jhargram district of West Bengal.
- ii) The study has been confined only 200 sample within jhargram block.

Data analysis and interpretation

Objectives :1 To review the aims and objectives of Lakshmir Bhandar scheme.

I) On July 1st, 2021, West Bengal's Chief Minister, the esteemed Mamata Banerjee, launched the Lakshmi Bhandar Scheme. In this initiative, the West Bengal government provides Scheduled Caste and Scheduled Tribes families with Rs. 1000 for their personal expenses, and Rs. 500 to women of the general category. The goal of this scheme is to provide muchneeded financial assistance to the women of the state. This is a major step forward in the fight against poverty and inequality, and will no doubt have a positive impact on the lives of many. This scheme is focused on giving women access to local, organic, and nutritious products, as well as improved access to prices (as cited in Chatterjee,2023)

II) Conditions for inclusion under Lakshmir Bhandar – In every such household, all female members will get the benefit, if 1) She is a resident of the estate of west Bengal .2)She is aged between 25-60 years.3)She is not a government employee in permanent employment / retired government employees of central / state government, statutory bodies, government undertaking, panchayats, municipal corporations, local bodies, teaching and non-teaching employees of government aided educational institutions etc. receiving regular salary/ pension (cited as in Women and child development and welfare department, 2021)

III) A literature review of the Lakshmi Bhandar Scheme in West Bengal highlights the objective of the scheme and its impact on alleviating poverty and empowering women in the region. The scheme, launched

in 2021, was initiated by the Government of West Bengal. Women in the region traditionally had limited access to economic opportunities and often depended on husbands, parents, and other male family members for economic support. The scheme was intended to provide a financial platform to increase development, reduce poverty levels, and empower female stakeholders in West Bengal, promoting sustainable development in the region (as cited in Das,2023)

IV) A new program to enhance and promote social security for the empowerment of women was recently introduced by the West Bengali government. The program is especially intended to aid vulnerable and economically disadvantaged women living in West Bengal. The scheme's main objective is to support these women's financial inclusion and economic stability. The ultimate objective of assistance is for them to finally become financially and self-sufficient. The Lakshmi Bhandar Scheme is, all things considered, a very promising program for West Bengali women. The program will undoubtedly assist these women become empowered and eventually attain financial independence by offering financial support (as cited in Das,2023)

V) The Lakshmi Bhandar Scheme effects on women's economic and social empowerment 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 (as cited in Rakshit,2023)

Objectives:2 To know the impact of Lakshmir Bhandar scheme on the economic prosperity of women in Jhargram district

Do you have a bank account before receiving Lakshmi Bhandar?

Number	Responses	Number of responses	Percentage
200	Yes	157	78.5
	No	43	21.5

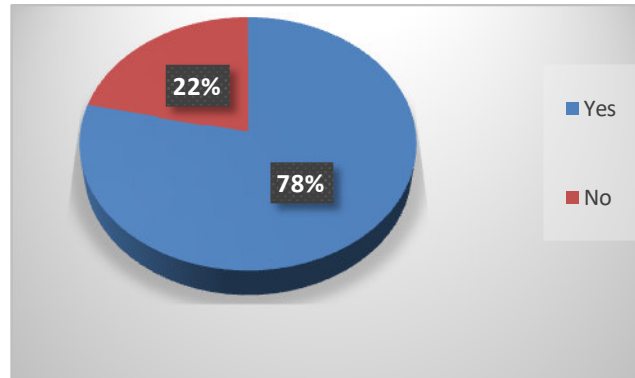


Table:1

Interpretation: Interpretation: In view of the above question, 78% of women's beneficiaries said they had a bank account before receiving Lakshmi bhander money, and 22% of women's beneficiaries said they had not had a bank account before receiving Lakshmi bhander money.

Does Lakshmi Bhandar money reach your bank account on time?

Number	Responses	Number of responses	Percentage
200	Yes	140	70
	No	60	30

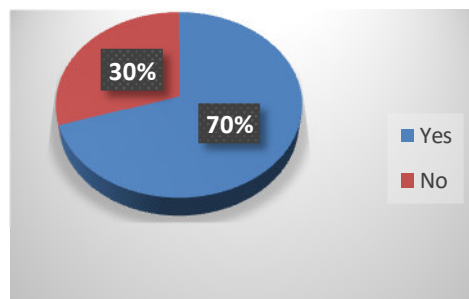


Table:2

Interpretation: In view of the above question, 70% of women’s beneficiaries said Lakshmi Bhandar’s money could be credited to her bank account at a reasonable time, and 30% of women’s beneficiaries said Lakshmi Bhandar’s money could not be credited to her bank account at a reasonable time.

Is Lakshmi Bhandar helping you increase your Saving?

Number	Responses	Number of responses	Percentage
200	Yes	112	56
	No	88	44

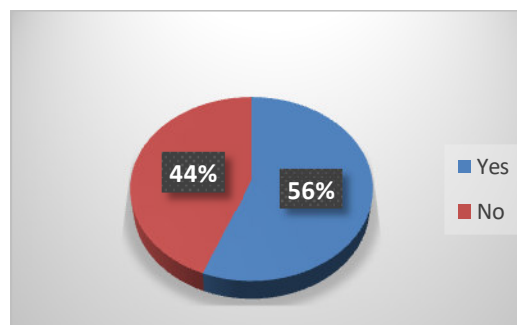


Table:3

Interpretation: In view of the above question, 56% of women’s beneficiaries said that getting Lakshmi Bhandar money has increased our savings account, and 44% of women’s beneficiaries said that getting Lakshmi Bhandar money has not increased our savings account.

Objective: 3 To know the impact of the Lakshmir Bhandar scheme to living a comfortable life of women in jhargram district.

Can you spend the money of Lakshmi Bhandar for your personal need?

Number	Responses	Number of responses	Percentage
200	Yes	175	87.5
	No	25	12.5

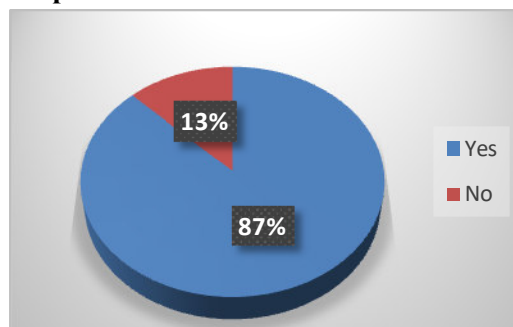


Table:4

Interpretation: Interpretation: In view of the above question, 88% of women’s beneficiaries said Lakshmi Bhandar’s can spend money as needed, and 12% of women beneficiaries said that they could not spend money as needed.

Do you spend Lakshmi bhander money for your good health ?

Number	Responses	Number of responses	Percentage
200	Yes	170	85
	No	30	15

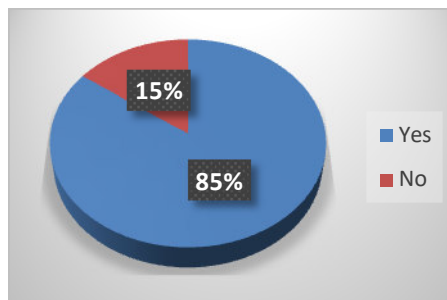


Table:5

Interpretation: In view of the above question, 85% of women’s beneficiaries said Lakshmi Bhander’s money should be spent for her good health, and 15% of women’s beneficiaries said they could not spend Lakshmi Bhander's money for her good health.

Objectives: 4 To know the impact of Lakshmir Bhandar scheme to self-reliant of women in Jhargram district

Do you spend Lakshmir Bhandar money for your children’s education?

Number	Responses	Number of responses	Percentage
200	Yes	154	77
	No	46	23

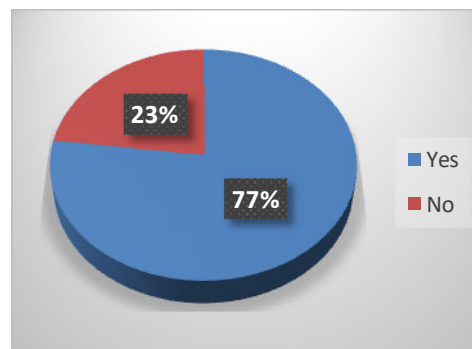
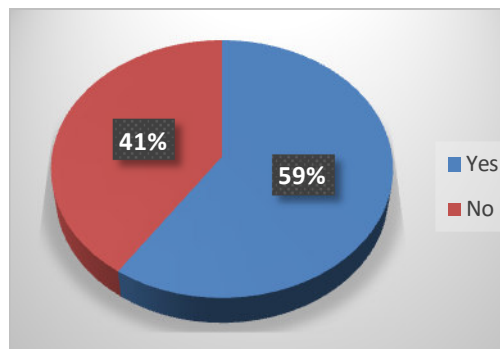


Table – 6

Interpretation: In view of the above question, 77% of women’s beneficiaries said Lakshmi Bhander's money to be spent on her children’s education, and 23% of women’s beneficiaries said they were unable to spend Lakshmi Bhander's money on her children’s education.

Is Lakshmi Bhandar helping to increase your self-esteem and self-reliant ?

Number	Responses	Number of responses	Percentage
200	Yes	119	59.5
	No	81	40.5



Interpretation: In view of the above question, 78% of women’s beneficiaries said they could sustain self-esteem and self-establishment after getting Lakshmi bhander money, and 22% of women’s beneficiaries said they could not sustain self-esteem and self-establishment after getting Lakshmi bhander money.

Do you support Lakshi Bhandar project?

Number	Responses	Number of responses	Percentage
200	Yes	182	91%
	No	18	9%

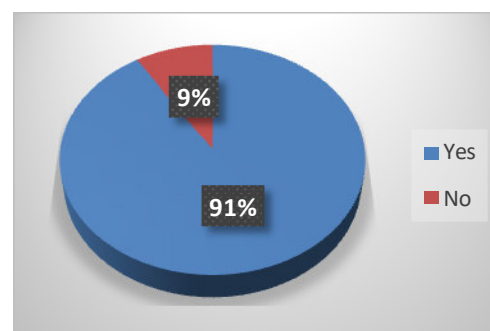


Table:8

Interpretation: In view of the above question, 91% of women’s beneficiaries are supported by the Lakshmi Bhander project, and 9% of women’s beneficiaries are not supported by the Lakshmi Bhander project.

Are you satisfied with the amount received by Lakshi Bhandar?

Number	Responses	Number of responses	Percentage
200	Yes	69	34.5
	No	131	65.5

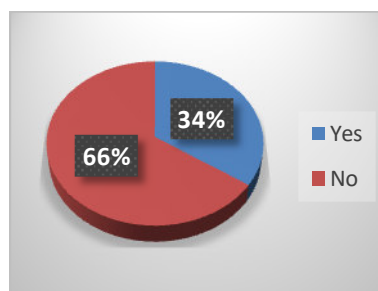


Table:9

Interpretation: In view of the above question, 66% of women's consumers are satisfied with the money received from Lakshmi Bhandar and. 34% of women's consumers are not satisfied with the money received from Lakshmi Bhandar.

Do you use Lakshmi Bhandar money for any productive work? What kind of productive work is used please inform?

Number	Responses	Number of responses	Percentage	
200	Yes	154	77%	
	Various type of Productive work		Number of women engaged in productive work	Percentage
	1.	Sabai grass – Rope Making	28	18.18%
	2.	Biri Roller	23	14.93%
	3.	Bakhar- Hadia Making	19	12.33%
	4.	Mahua seeds business	24	15.58%
	5.	Vegetable shop	6	3.89%
	6.	Small Poultry farming	7	4.54%
	7.	Mat Making	11	7.14%
	8.	Sal Pata (leaf) – Plate Making	33	21.42%
	9.	Pickle Making	3	1.94%
	No	46	23%	

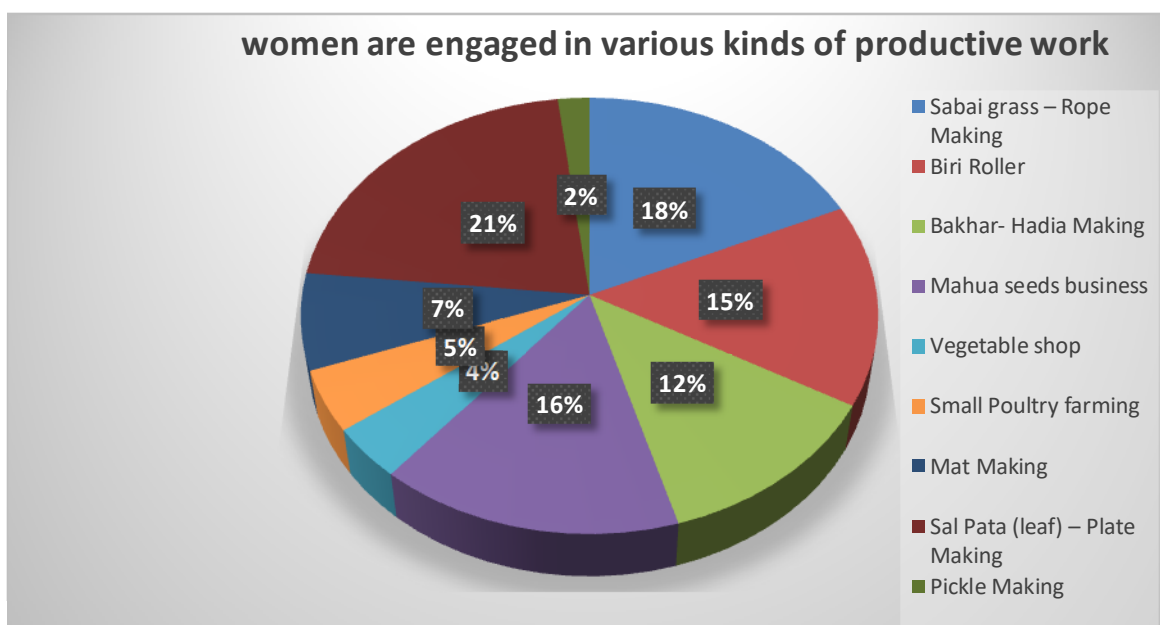
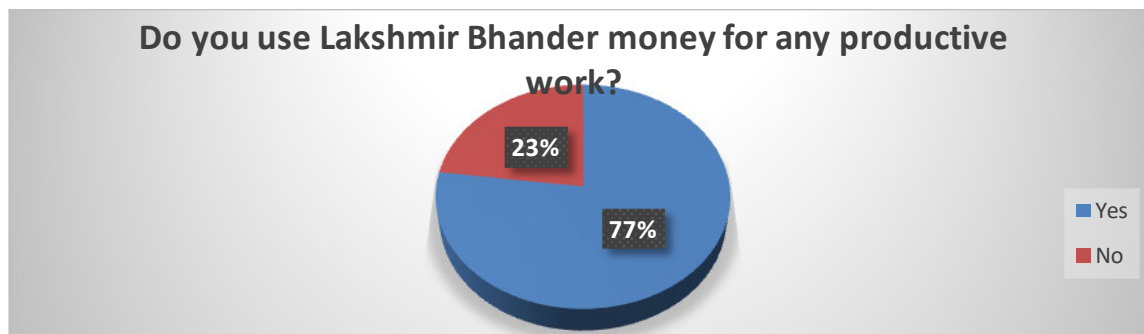


Table:10

Interpretation: In the view of the above question 77% women are use money received from Lakshmir Bhandar for productive work and 23% women do not use this money for any productive work. The women who are said they used the money for productive purposes, when the researcher asked them what kind of productive work they used? according to the information obtained from them, 18.18% said they used it for Sabai grass – Rope Making, 14.93% said they used it for Biri Roller, Interpretation In the view of above question, 12.33% said they used it for Bakhar- Hadia Making, 15.58% said they used it for Mahua seeds business, 3.89% said they used it for Vegetable shop, 4.54% said they used it for Small Poultry farming, 7.14% said they used it for Mat Making, 21.42% said they used it for Sal Pata (leaf) – Plate Making, 1.94% said they used it for Pickle Making.

Findings of the study:

- The survey result found that the Lakshmi Bhandar Scheme had an effect on women’s economic and social empowerment indicators such as financial inclusion, poverty reduction, and women’s participation in economic activities.

- Majority of women beneficiary said that Lakshmir Bhandar scheme sustain her economic prosperity.
- 77 % of women use lakshmir Bhandar's mony for various kinds of productive work and some also do small businesses. such as said they used it for Bakhar- Hadia Making, Vegetable shop, Small Poultry farming, Mat Making, Sal Pata (leaf) – Plate Making, Pickle Making.
- 78% of the study sample said that they had opened bank accounts with the help of the Lakshmir Bhandar scheme, which is a major contribution to financial progression and inclusion.
- 60% women beneficiary said that money from Lakshmir Bhandar helped them to increase their self-esteem and self-reliant.
- 70% of women beneficiary said that they can spend this Lakshmir Bhandar money on their own like children's education, medical treatment etc.

Conclusion:

The survey was conducted with a sample size of 200 females below the poverty line who were enrolled in the scheme. The survey was conducted in Jhargram block located in the jhargram district. The results of the survey were interesting and indicative of the scheme's effectiveness in achieving its goals. The results showed that the Lakshmi Bhandar program was effective in helping women from low-income families. Most of the women beneficiary support this Lakshmir Bhandar Project. Overall, the survey showed general acceptance of the Lakshmi Bhandar program, but majority of women beneficiary said they are not satisfied with the money they get.

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