



Impact of Lakshmi Bhandar Scheme in Improving Social Security for Empowering Women in West Bengal

Parimal Das

Research Scholar

Lalit Narayan Mithila University, Darbhanga, Bihar

Abstract:

The Lakshmi Bhandar Scheme, launched in March 2021, is part of the broader initiative of the Government of West Bengal to prioritize the well-being and empowerment of women. The primary objective of the scheme is to provide direct cash transfers to women, enabling them to overcome financial constraints and improve their overall quality of life. By empowering women financially, the government aims to reduce poverty, promote gender equality, and enhance women's participation in various sectors of society. This Scheme is a groundbreaking social welfare initiative introduced by the Government of West Bengal. This research paper is to aims to empower women by providing them with financial assistance, social security, and various other benefits. It also focuses on their overall social security and well-being. It aims to create a holistic support system that addresses multiple dimensions of women's empowerment and upliftment in West Bengal.

Keywords: Lakshmi Bhandar, Social Security, Women's Empowerment, Government, Well-being.

Introduction:

The government of West Bengal has launched a new scheme for providing a financial support system to the female head of the family. This welfare scheme called "West Bengal Lakshmi Bhandar Scheme 2023". In this scheme, income support will be provided to the female household who do not have any of the sources of income to carry on their livelihood. The scheme has numerous benefits: It also facilitates economic formalization by providing access to banking services. Additionally, the scheme helps in creating new employment opportunities for women by creating livelihoods through e-commerce.

The Laxmi Bhandar scheme is in line with the government's vision of "Digital India". With the passing of this scheme, the West Bengal government takes a step forward toward financial inclusion and poverty alleviation.

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. To apply for the scheme, applicants can download the Lakshmi Bhandar Scheme Application Form online and check the status of their application. This scheme is a beacon of hope for those in need, providing them with the means to lead a more secure and prosperous life.

Objectives

West Bengal has a long history of being one of India's most progressive states. It has had many difficulties due to its distinctive socioeconomic imbalances. Lack of access to financial resources for lower-income households is one of these issues. The state has put into place "The Lakshmi Bhandar Scheme" to address the demand for greater economic involvement for these households.

1. The main objective of this scheme is to empower the females of the state by providing financial support. According to the scheme, the female heads of the families of West Bengal will be provided with Rs. 500 for the general community family and Rs. 1000 for the ST/SC community. This Laxmi Bhandar scheme 2023 can empower the females of the state in many ways.
2. Evaluating the West Bengal Lakshmi Bhandar Scheme's efficacy and effectiveness in accomplishing its stated goals is the study's main goal. To do this, many components of the system will be assessed.
3. Examining the scheme's effects 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 socially and economically underprivileged segments of society, as well as the gender equality among those benefiting from it.
4. The study will examine the program's viability, determining whether it can be maintained despite escalating expenditures and whether it is accomplishing its stated goals. In order to make suggestions for the enhancement of the scheme, where necessary, the research will examine how the beneficiaries and the local communities have reacted to the program.

Research Methodology

The Lakshmi Bhandar scheme was introduced by the West Bengal government in 2021. In order to evaluate the impact of the scheme, in-depth research will be conducted. The primary method followed in this research was a case study approach.

The case study method is known to be an effective method of qualitative research, which allows for an in-depth exploration of the subject matter. The case study of the Lakshmi Bhandar scheme proposed a combination of subjective and objective research methods. The interviews and semi-structured questionnaires were conducted with beneficiaries of the scheme as well as non-beneficiaries, to evaluate their satisfaction and perceived benefits from

the scheme. On the other hand, secondary data collected from the internet was used for the objective evaluation of the impact of the scheme.

The research conducted to evaluate the impact of the Lakshmi Bhandar scheme adopted a comprehensive case study approach, which enabled researchers to collect and analyze both qualitative as well as quantitative data. This research was beneficial in uncovering some of the shortcomings of the scheme, along with providing useful insights into its potential efficacy. Thus, this research method helped to provide valuable information and advocacy necessary in order to improve and expand this important economic initiative.

Literature Review

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.

According to studies, prior to the introduction of the scheme, women formed less than 18.7% of the labor force in West Bengal. The scheme aimed to increase employment and productivity among female stakeholders, reduce gender inequality, combat poverty, and encourage a culture of entrepreneurship in the region.

Initial research indicates that the scheme has been a successful approach to improving the livelihood of women in the region.

In addition, the scheme has had a positive impact on the region's economic growth. This indicates that the scheme is an effective instrument for poverty alleviation and economic development in the region.

The scheme has been found to be well-received among stakeholders in the region. Studies have revealed that the scheme has met its objectives, and the feedback from female recipients has been positive. Follow-up studies on the scheme indicate that the scheme has been successful in improving the economic conditions of female stakeholders and has made a positive impact on the region's overall economic growth.

However, the effectiveness of the scheme is yet to be tested in the long term. It is important to conduct further research in order to assess the benefits and potential drawbacks of the Lakshmi Bhandar Scheme and identify areas where improvements can be made.

Prosperity of the Scheme

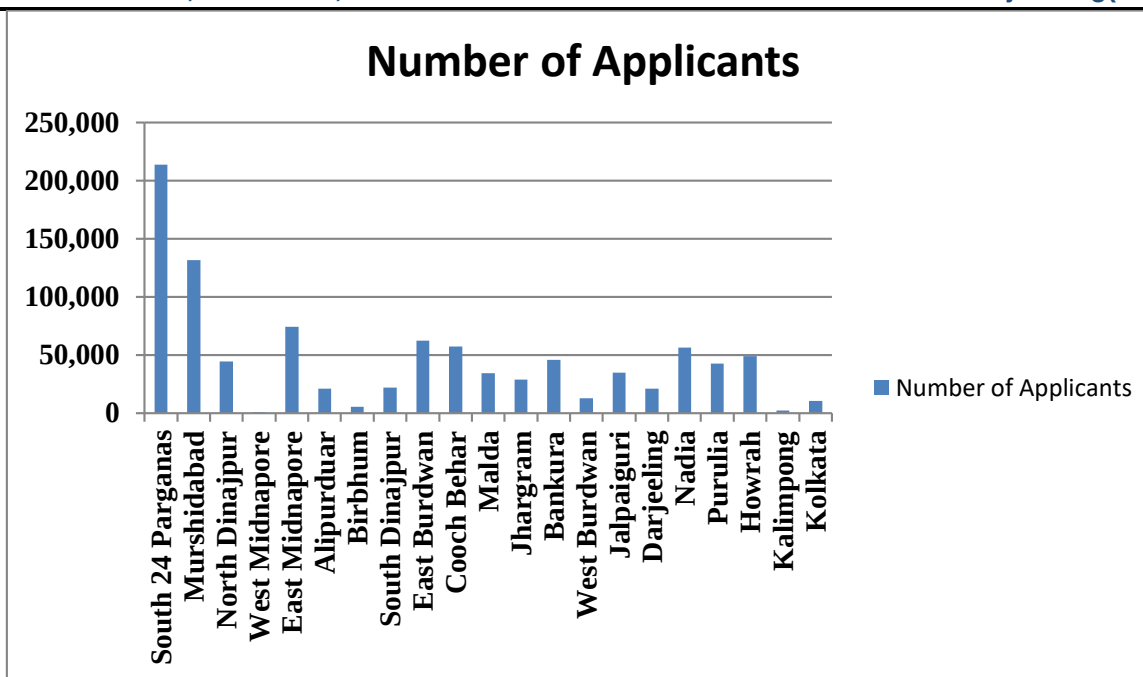
The Lakshmi Bhandar scheme, launched by the West Bengal government in 2021, is designed to improve living standards. It was envisioned as a way to reduce poverty by providing these households with a stable, quick and efficient source of income. The main objective of this scheme is to provide effective and timely social assistance to people living below the poverty line in West Bengal. The Lakshmi Bhandar program has been a huge success in West Bengal. According to official data, this program has benefited many families. Additionally, it was observed that government employees regularly visit rural areas to ensure that eligibility criteria and other related procedures are strictly followed. The project was also lauded for its impact in reducing income disparities among the people of West Bengal. It can be said that the Lakshmi Bhandar program has been a huge success in West Bengal. In addition to providing basic social protection to the people of the state, the program also helps reduce financial disparities and improve people's livelihoods. He was also instrumental in promoting financial inclusion and strengthening the state's economy.

List of Applicants District Wise

The following is a district-wise list of applicants:

Sl. No.	Name of Districts	Number of Applicants
1.	South 24 Parganas	213,750
2.	Murshidabad	131,844
3.	North Dinajpur	44,625
4.	West Midnapore	782
5.	East Midnapore	74,426
6.	Alipurduar	20,790
7.	Birbhum	5,426
8.	South Dinajpur	21,748
9.	East Burdwan	62,506
10.	Cooch Behar	57,100
11.	Malda	34,340
12.	Jhargram	28,631
13.	Bankura	45,608
14.	West Burdwan	12,695
15.	Jalpaiguri	34,720
16.	Darjeeling	20,955
17.	Nadia	56,496
18.	Purulia	42,613
19.	Howrah	48,914
20.	Kalimpong	2,341
21.	Kolkata	10,448

Source: <https://yojanalabh.com/lakshmir-bhandar-scheme/>



The total number of applicants across the districts of West Bengal is an impressive 645,844. South 24 Parganas has the highest number of applicants, with 213,750, while Kalimpong has the lowest, with 2,341.

Hundreds of thousands of women across rural and urban West Bengal have enrolled in the state's largest cash transfer scheme, 'Lakshmi Bhandar'. This scheme provides a direct benefit transfer of 500 per month to women of the general category and 1,000 per month to women from reserved categories, offering basic support to female heads of households. Around 1.6 crore households in the state have already benefitted from the scheme, with eligible women residents aged between 25 and 60 years, excluding those with permanent jobs in the private and government sector, receiving the amount directly into their bank accounts from September 2021. To prevent forgeries, the State government has decided to distribute forms for the scheme from “Duare Sarkar” camps, with a unique identification number generated on the basis of the Aadhaar card. Preliminary estimates by the State government suggest that 1,100 crores will be spent per month for the scheme, with general category families having at least one tax-paying member unable to apply.

Improving Social Security for Empowering Women

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.

With such a program in place, the Government of West Bengal is, hopefully, establishing a solid example for other regions of the nation in terms of boosting women's empowerment.

Lakshmi Bhandar Scheme Reward Results for West Bengal

Lakshmi Bhandar Scheme is one of the most successful government programmes launched by the Government of West Bengal. It aims to bring economic stability and reduce poverty among the people in the state.



Fig: Certificate of SKOCH Award

The Lakshmi Bhandar Scheme has been appreciated by many for its success in bringing economic prosperity to the poor and vulnerable sections of society in West Bengal. The scheme has various benefits, both for the government and the people. West Bengal has been honored with the prestigious SKOCH Award in the Women and Child Development category for its popular Lakshmi Bhandar scheme.

Chief Minister Mamata Banerjee proudly shared the news, noting that this recognition is not just for her government but also for nearly two million women in the state who have been empowered through the programme. "I am proud to announce that govt. of WB's social welfare programme, Lakshmi Bhandar, has received the Skoch Award in the Women and Child Development category," Banerjee tweeted. She further emphasized the government's commitment to women's empowerment: "Women's empowerment has always been our top priority. This is a credit not only to the government but also to the 1.8 million empowered women in West Bengal. » Launched in August 2021, the Lakshmi Bhandar scheme provides financial assistance to female heads of households between 25 and 60 years of age. Beneficiaries of general caste categories get Rs 500 per month, while those belonging to SC and ST categories get Rs 1,000 per month. This award is a testament to the West Bengal government's commitment to empowering women and improving their quality of life.

Achievement for the Lakshmi Bhandar Scheme from Political perspective

Lakshmi Bhandar scheme for West Bengal is an important policy step taken by the government. It is one of the most ambitious social programs of its kind launched in India and is expected to become a flagship project in the West's progress towards inclusive growth and social equality. Bengal. It aims to empower economically disadvantaged sections of the population by providing them with a package of social benefits and infrastructure support. The program is specifically aimed at encouraging the development of women, who are often economically vulnerable and lack basic amenities such as access to healthcare, education and sanitation. The program benefits the target group. For example, it provides financial support to women. The Lakshmi Bhandar project for West Bengal is therefore a step in the right direction, which can serve as an important policy justification for the government. It is necessary to implement the program effectively and efficiently to help women. Only through the successful implementation of this program will women be able to liberate themselves and receive the respect and political advocacy they deserve. Key data to measure the impact of the Lakshmi Bhandar program In this study, an investigation was conducted on the Laxmi Bhandar Scheme (LBS), a government-led program aimed at enhancing the financial well-being of the lowest-income women in India. The survey was conducted with a sample of 1,000 women living below the poverty line and enrolled in the program. The survey was conducted in areas under the jurisdiction of Panihati Municipality, located in North 24 Parganas district. The study focused on reasons for using the program, participants' spending habits, benefits and other socio-demographic factors. The survey results are very interesting and show the effectiveness of the program in achieving its goals. First, 78% of respondents said their main reason for participating in the program was to earn extra income. This shows that the program has been successful in providing economic support to those in need through microfinance. Additionally, the survey also found that 84% of participants reported having more money to spend on food and basic amenities, suggesting that the program helps reduce poverty and improve living standards. . The survey also found that 94.5% of respondents said they saved some of the money they received, implying that good financial planning was an overall result of the program. This is further supported by the fact that 68% of the study sample reported opening a bank account with the help of LBS, which is a major contribution to financial literacy and inclusion. Furthermore, the sample size is representative of the country's socio-economic profile, with the majority belonging to low and middle economies. In other words, the program provides adequate social protection to people of all economic classes. The age distribution of the sample population also shows that the majority of responses came from people between 21 and 30 years old, and most of them indicated that the program supported them financially. Overall, the survey gathered valuable information about the system as it was able to highlight the pros and cons. The results showed that the Lakshmi Bhandar program was effective in helping women from low-income families. This is indeed a positive development and the scope of the program could be expanded further to attract more people. Additionally, some believe there needs to be more transparency in the decision-making process when selecting beneficiaries. Overall, the survey showed general acceptance of the Lakshmi Bhandar program. Through this survey, the City of Panihati will be able to adjust its policies to improve and expand the program's reach to more households in need. This

survey is a positive step forward in ensuring the city's goal of providing equitable access to essential commodities to the less advantaged sections of society.

Criticism of the Scheme

The Lakshmi Bhandar Plan for West Bengal has faced widespread criticism since its introduction in 2021. While it was touted as a way to support economic empowerment of women in the state, its failures became apparent as many problems arose has since appeared. One of the main problems with the program is the lack of adequate control over how funds are allocated and managed. There were reports of funding allocated to the program being unevenly distributed across districts. This does not benefit those who need it most and raises questions about the true purpose of the program, especially as irregularities in the allocation and management of funds are increasingly discovered. Furthermore, since the program was announced, there has been little commitment from the government to ensure its successful implementation. The lack of communication with the local community failed to create the atmosphere of trust necessary for the success of such a project. In addition, the accountability mechanism is weak, with little accountability to potential beneficiaries in fund management. Overall, it is clear that the Lakshmi Bhandar program for West Bengal needs to be developed and improved to become a sustainable solution for poverty alleviation. To do this, strict controls and transparency are needed to ensure funds are allocated and managed appropriately. Ultimately, this will ensure that the program can become a tool for poverty alleviation and economic empowerment and effectively serve the women of West Bengal. West Bengal's Lakshmi Bhandar Project has proven to be an effective mechanism for achieving political gains. The project will not only benefit the poor women of the state but also the government party. This has helped improve living standards and increase the prestige of the ruling party in the state. It also gives an understanding that the West Bengal government is dedicated to ensuring development and prosperity for its entire people.

Conclusion

Despite its laudable goals, the Laxmi Bhandar program had significant flaws that limited its effectiveness. Therefore, the Government must take measures to improve the efficiency of this system. Lakshmi Bhandar Program is a noble initiative taken by the Government of West Bengal to promote financial inclusion. However, due to lack of regulation and oversight, this system may do more harm than good. It is therefore important that the West Bengal government takes steps to ensure proper oversight and monitoring of the project, to ensure its long-term success.

References

1. <https://yojanalabh.com/lakshmir-bhandar-scheme/>
2. <https://www.beautyofdurgapur.com/west-bengal-lakshmi-bhandar-scheme/>
3. <https://fastsarkariinfo.com/laxmi-bhandar>
4. <https://currentaffairs.adda247.com/west-bengals-lakshmir-bhandar-scheme-bags-the-skoch-award/>
5. <https://socialsecurity.wb.gov.in/>
6. <https://www.wbgov.org/lakshmir-bhandar-online-application/>
7. https://www.ijmra.us/project%20doc/2023/IJME_march2023/IJRSS10March23_22718.pdf
8. <https://bangla.hindustantimes.com/topic/lakshmi-bhandar>