

Women Empowerment through Lakshmir Bhandar Scheme in West Bengal

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Abstract: The Government of West Bengal in February, 2021 introduced Lakshmir Bhandar scheme, however disbursement of benefit was started since September, 2021. Under this scheme, presently, the government of West Bengal provides ₹ 1,200/- every month to women belongs to SC/ST households and ₹ 1,000/- per month to other beneficiaries for the empowerment of unemployed women in the age group of 25-60 years. To assess how far the scheme empowers Bengali unemployed women as well as improve their economic conditions we have surveyed some beneficiaries from different places of Howrah District of West Bengal. The study showed that the scheme prevents a large group of women from entitlement failure by providing a direct cash transfer to them. The prevention from entitlement failure surely implies women empowerment as entitlement failure is the main cause of disempowerment. So, the scheme is very successful for empowerment of Bengali women. The scheme provides some financial autonomy to the beneficiaries as well as enhances importance in the family. Economic empowerment is the most important type of empowerment among the different types of empowerments and plays a vital role for overall empowerment of women.

It is also estimated that LB scheme solely reduces poverty by 5.39%. Per capita per month contribution of the LB scheme is Rs. 350.68, which helps to uplift some of the families from BPL to APL. Therefore, the LB scheme successfully empowers women and reduces poverty in West Bengal.

Keywords: Lakshmir Bhandar Scheme, Women Empowerment, Poverty, Entitlement Failure, Public Distribution System.

I. INTRODUCTION

For balanced development of the society, development of men and women are equally essential. So, every country should have an equal distribution of facilities and endowments between men and women. If so, then only there exists a possibility of equal contribution of men and women in the country's future development. Developing only men makes the country handicapped and the developed part has to bear the burden of handicapped part before contributing to the development of the country. Even if a country gives equal emphasis both on men and women then also women will contribute³ lesser than men in the development of the country due to the existence of several barriers against women which is common to the poor underdeveloped countries as well as in developing countries. In the underdeveloped countries several societal norms, customs and tradition, religious belief, illiteracy among the people, property rights etc. pull back the process of capability enhancement of the women. As a result, endowment set for most of the women are narrow compared to men. Economic development leads to women's empowerment (Duflo, 2011) via enlargement of endowment set through capability enhancement of the women. Another fact is that endowment set of the women (compare to men) are not always fully

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³ If we consider only marketed transactions then contribution of women is less than men but if we consider marketed as well as non-marketed transactions then contribution of women may be higher than men.

converted to entitlement set due to some other factors like social norms and social taboos, family system of living, non-existence of market for some services (generally produced and provided by the women), etc.

Women are less powerful, in all dimensions, compared to men throughout the globe, only its degree varies across the country. Since the late twentieth century United Nations has been trying to eradicate this power imbalance. Many researchers conducted their research on different dimensions of power imbalance and women empowerment. Any discussion about women empowerment should start with a proper definition of it. Because research findings are very much dependent on how the researcher has defined the term 'women empowerment'. Here we have used the definition of Kabeer (2005). According to her 'power' is the ability to make choices. To be disempowered means to be denied choices, while empowerment refers to the processes by which those who have been denied the ability to make choices acquire such an ability. Thus, women empowerment is a process by which women acquire their ability to make choices denied once. In this regard Kabeer (2005) has, clearly, distinguished the term 'powerful' and 'empowered'. If a person exercises a great deal of choice in his life may be very powerful, but he is not empowered because he was never disempowered in the first place. Though, 'powerful' and 'empowered' are two different terms but these two have a close link. If women are empowered then women gradually become powerful. Thus, empowering women means making women more powerful. Once women are empowered or become powerful then there is no necessity to empower them further. As women empowerment is a process, obviously a slow process, so different forces are acting on it and determine the outcome. The outcome depends on how these forces will be identified and how remedial solutions will be applied. It has no readymade solution. For empowering women, first, we have to know why and how they have been disempowered. If they were not disempowered in the past and now their ability to make choices increase then it should be termed as "making women more powerful". The concept of women empowerment is a multifaceted hydra. It has several dimensions. Considering different dimensions of it some researchers classify it into several types. These are – social empowerment, educational empowerment, economic empowerment, political empowerment and psychological empowerment (Mandal, 2013: 17-30). All these types of women empowerments are not separate completely; they are highly interlinked. Among all these types of empowerment economic empowerment is the most important one and it is a basic necessity of women. As other types of empowerments can be gradually achieved through economic empowerment.

West Bengal Government in February, 2021 introduced a flagship program "Lakshmir Bhandar" scheme to provide financial assistance to unemployed women residents of West Bengal (<https://wbxpress.com/files/2022/01/3399-WCD.pdf>). Under this scheme, the government of West Bengal provides⁴ ₹ 1,200/- every month to women belongs to SC/ST households and ₹ 1,000/- per month to other beneficiaries for the empowerment of unemployed women in the age group of 25-60 years and who are enrolled in 'Swasthya Sathi' scheme. Enrolment in the Swasthya Sathi scheme was initially tied with the scheme but waived latter on vide Memo No. 1790-WCD/12099/5/2021 dated 31.03.2023, https://socialsecurity.wb.gov.in/lokkiBhandar/storage/app/public_doc/Guidelines%20of%20Lakshmir%20Bhandar%2031.03.2023.pdf). Though the scheme was introduced in February, 2021 but its disbursement started from September, 2021 (<https://socialsecurity.wb.gov.in>). Lakshmir Bhandar (LB) scheme is a multi-purpose scheme, it helps to overcome financial constraints faced by the women, improves their overall quality of life, reduce poverty, improves gender equality (Das, P., 2023, Chatterjee, S. 2023, Rakshit, U. 2023, Senapati and Senapati 2024, Bag S. 2025). This scheme provides a holistic support system that addresses multiple dimensions of women's empowerment and upliftment in West Bengal. The scheme aims to make women financially independent by providing them with a one-time grant on monthly basis to buy essential goods and services. This grant helps to alleviate poverty (those are lying close to poverty line) or make an upliftment of the people below poverty line (those are sufficiently below poverty line) at one hand and enhance financial autonomy of the unemployed women by providing a pocket money to them on the other hand.

This enhancement of financial autonomy surely empowers women by reducing financial dependence on other earning members of the family. Any type of dependence disempowers the dependent. We happily accept up to some degree of some dependence and for that we do not become disempowered. That dependence which a person bound to accept (for any reason) surely disempowers him/her. Someone may say that the scheme changes nothing except spending power of benefit receivers so how it empowers women. LB scheme is a social security provisions of the government so it surely empowers women by reducing financial dependence on earning member(s) of the family as it supports some entitlement (entitlement gain due to transfer) or preventing women from entitlement failure.

⁴ Initially, financial assistance was Rs. 1000.00 per month for ST/SC and Rs. 500.00 per month for others however since April, 2024 it was Rs. 1200.00 per month for SC/ST and Rs. 1000.00 per month for others.

The LB scheme was introduced aiming with another important objective which was “poverty eradication”. Through this scheme the West Bengal government directly transfer some purchasing power to the bank account of beneficiaries which increases personal disposable income of the beneficiaries. Increase in disposable income of the family of the beneficiaries uplifts some of the families from BPL to APL and reduces depth of poverty of other BPL families. The APL families also strengthen their economic base through this scheme. There is a lesser chance of misutilization of benefit as it directly credited in the account of the female members of the family. So, entire amount has been utilized for affording basic necessities for the BPL families and helps to eradicate poverty. It also increases the financial autonomy of the BPL beneficiaries. Beneficiaries from the affluent families (APL) utilises the benefit of the scheme in purchasing those items which they wish to purchase. Hence, the scheme enhances financial autonomy to the beneficiaries from the affluent families. Therefore, LB scheme improves economic conditions and financial autonomy of all the beneficiaries, BPL and APL.

However, Pratichi (India) trust (2023) using a case study approach on “What Counts: Myriad Voices on Uses of Lakshmir Bhandar” concluded that recipients of Lakshmir Bhandar have consistently highlighted that more employment opportunities, as well as access to better infrastructure like sanitation, education and health are required to ensure their right to life and livelihood, in addition to the policy of direct cash. Most of the recipients appreciated the endeavour and acknowledged the worth of the allowance received through the Lakshmir Bhandar scheme. However, a sizable section of them also stressed at once the need for recognition of their livelihood and employment needs and hence implicitly alluded to an idea of comprehensive social security. The report summarizes the views of the beneficiaries of the LB scheme in a snippet form as – a) they are not engaging in labour to ‘earn’ this, b) it is being given to them out of benevolence, c) also it is a favour because they don’t have to return it, d) there is nothing they can do if the allowance is stopped one day, e) it is being given since government understands the necessities of the poor and f) it is Not a freebie, since the allowance is paid out of public revenue which is generated by the tax paid on goods and services by all members of society, including the recipients of Lakshmir Bhandar themselves. Thus, they are receiving money which they have paid to the public exchequer, so it is their entitlement.

The present study tries to address the role of the scheme in women empowerment and poverty alleviation etc. of the beneficiaries using a field survey data from Howrah District of West Bengal.

I.I. Research Gap

The LB scheme was introduced in February, 2021 but disbursement of its financial benefit was started since September, 2021. So, the topic is a new one. Only few researches have been conducted on this topic. Almost there were no empirical research on this topic. So, there is huge scope for research on this topic. Not single research addressed women empowerment through the LB scheme empirically. Therefore, this study tries to cover some of the research gap by addressing the role of the scheme in women empowerment and poverty alleviation empirically through a field survey from Howrah district of West Bengal.

I.II. Objective of the Study

The present study addresses the following objectives:

1. To examine the pattern of expenditure of the benefit received.
2. To examine the role of the scheme in empowering women.
3. To examine the role of the scheme in poverty alleviation.
4. To examine how the scheme has been rated by the beneficiaries.

A brief introduction is given in this section. Data and methodologies are given in the next section. Data analysis and results are shown in section-III and finally, conclude in section-IV.

II. DATA AND METHODOLOGY

Data is an important factor for any empirical analysis. Lakshmir Bhandar (LB) Scheme was introduced by the government of West Bengal as a social welfare scheme for empowering women belong to the age range above 25 and below 60 years who resides in West Bengal. To examine how far this scheme empowers Bengal women we have selected Howrah District as our survey area. A structured questionnaire has been prepared for survey containing fifty questions. We along with our enumerators collected relevant information from 1106 women from different places of Howrah district through direct interview of the sampled women. Among these 1106 women, we surveyed 316 women from rural areas and 790 women

from urban areas. Data of urban areas has been collected mainly from different wards of Howrah Municipal Corporation. Howrah district has two Sub-Divisions viz, Howrah Sadar and Uluberia. Howrah Sadar Sub-Division has only one urban area which is Howrah Municipal Corporation and rural part has five blocks these are Bally Jagacha, Domjur, Panchla, Sankrail and Jagatballavpur. Uluberia sub-division has only one urban area which is Uluberia Municipality and rural part has nine blocks these are Amta-I, Amta-II, Bagnan-I, Bagnan-II, Shyampur-I, Shyampur-II, Uluberia-I, Uluberia-II and Udaynarayanpur. For clear understanding about the study areas the map of Howrah district is shown below.



Source: https://commons.wikimedia.org/wiki/File:Map_of_Howrah_district_.svg

Table-I: Information regarding Sampling Design

| Village/ Ward (%) | Block (%) | Subdivision(%) | District(%) |
|---|------------------------------------|--------------------|---------------|
| Akubhag (10) and Patinan (17) | Bagnan-1 (27) | Uluberia (312) | Howrah (1106) |
| Joyrampur (45), Pirpur (2), Rampur (2), Nona (1), Bahira (1) and Borgachia (1) | Uluberia-I (52) | | |
| Kalinagar (2), Fuleswar (182), Kushberia (17), Seijberia (26), Jagatpur (1), Gatripur (1), Gourpur (1), Khalisani (1) and Tantiberia (2) | Uluberia-II (233) | | |
| Ward No.-2 (5), Ward No.-3 (184), Ward No.-4 (38), Ward No.-6 (14), Ward No.-7 (19), Ward No.-8 (8), Ward No.-9 (426), Ward No.-10 (4), Ward No.-15 (1), Ward No.-22 (1), Ward No.-25 (1), Ward No.-30 (1), Ward No.-32 (2), Ward No.-35 (14), Ward No.-36 (28), Ward No.-37 (5), Ward No.-38 (5), Ward No.-47 (12), Ward No.-48 (14) and Ward No.-49 (8) | Howrah Municipal Corporation (790) | Howrah Sadar (794) | |
| Beldubi (4) | Panchla (4) | | |

* Sample units are shown in parenthesis.

Table I shows the sampling design for the primary survey. We have collected primary data on 1106 women from Howrah district. Out of these 1106, 312 are from Uluberia sub-division and 794 are from Howrah Sadar sub-division. We have selected three blocks namely, Bagnan-I, Uluberia-I and Uluberia-II from Uluberia sub division. We have collected data on 27 women from Bagnan-I block from the two villages namely, Akubhag and Patinan. From Uluberia-I block we have collected data on 52 women from six villages namely, Joyrampur, Pirpur, Rampur, Nona, Bahira and Borgachia. Similarly, from Uluberia-II blocks we have collected data on 233 women from nine villages namely, Kalinagar, Fuleswar, Kushberia, Seijberia, Jagatpur, Gatripur, Gourpur, Khalisani and Tantiberia. On the other hand, we have collected data on 790 women from twenty wards namely, Ward No-2, 3, 4, 6, 7, 8, 9, 10, 15, 22, 25, 30, 32, 35, 36, 37, 38, 47, 48 and 49 from Howrah Municipal Corporation. Lastly, we have collected data on 4 women from Beldubi village of Panchla block of Howrah Sadar sub-division. We have purposively selected all these sample units.

Table-II. Distribution of Sampled Women by Regions and Status of Benefit Received

| Status of Sampled Women | Rural (%) | Urban (%) | Total (%) |
|---|-------------|-------------|------------|
| Total Sampled Women Received LB Benefit | 310 (31.71) | 674 (68.29) | 984 (100) |
| Total Sampled Women who did not Apply for the LB Benefit | 0 (0.00) | 48 (100.00) | 48 (100) |
| Total Sampled Women who applied but not Approved for the LB Benefit | 4 (5.41) | 70 (94.59) | 74 (100) |
| Total Sampled Women | 314 (28.57) | 792 (61.43) | 1106 (100) |

*Source: Authors' own collected data from field survey.

Table-II shows the distribution of sampled women by regions and status of benefit received. In this primary survey we have collected data on 1106 women. Out of these 984 (88.97%) women are receiving LB benefit and rest 122 women do not receive the LB benefit. Out of these 122 women who do not receive the LB benefit, 48 women did not apply for the scheme and rest 74 women who applied for the benefit but the government did not approve their application in any reason. On the other hand, out of 1106 surveyed women, 314 women are surveyed from rural areas and 792 women from urban areas. Out of 314 rural women surveyed from rural areas, 310 women receive LB benefit and out of 792 urban women surveyed, 675 women receive LB benefit.

Table-III: Region wise Distribution of LB Beneficiaries by the Poverty Status (Official)

| Poverty Status (Official) | Rural (%) | Urban (%) | Total (%) |
|---------------------------|-------------|-------------|-------------|
| APL | 113 (36.86) | 610 (90.48) | 723 (73.47) |
| BPL | 171 (54.81) | 61 (9.08) | 232 (23.58) |
| Antodaya | 26 (8.33) | 3 (0.44) | 29 (2.95) |
| Total LB Beneficiaries | 310 (100) | 674 (100) | 984 (100) |

*Source: Authors' own collected data from field survey.

Table-III shows the region wise distribution of LB beneficiaries by their official poverty status⁵. From this table it is seen that within the rural areas only 36.86% beneficiaries are APL and rest 63.14% are BPL (a part of the BPL families who are extremely poor termed as Antyodaya). On the other hand, in the urban areas 90.48% beneficiaries come from APL families and only 9.52% beneficiaries come from BPL families. Combining rural and urban 73.47% beneficiaries come from APL families and 26.53% beneficiaries come from BPL families.

III. DATA ANALYSIS AND RESULTS

III.I. Pattern of Expenditure of the Benefit Received from Lakshmir Bhandar Scheme

In this section of the study, we try to examine how the beneficiaries of the LB scheme spent the amount of benefit received from the scheme. The pattern of expenditure surely helps to assess whether the scheme empowers women as well as how this scheme helps to alleviate poverty. Women empowerment and poverty alleviation are the two most important objectives of the scheme. By pattern of expenditure, we mean how the beneficiaries spent the benefit received from the scheme on some common expenditure heads, whether they saved a part of the benefit received, whether they spent this benefit to purchase some capital goods etc. If the women can exercise their preferred financial decision or if they can purchase what they are willing to purchase or if they spent some amount without taking money from others (dependents) then we can say that economic empowerment of the women have taken place. Thus, we have identified some of the expenditure heads which a woman generally wants to exercise if they have financial autonomy and examined how the women spent on these heads out of the LB benefits. Apart from this we also examined whether they have any savings or asset purchased from this benefit.

At first, we are examining a details picture about LB benefit received by the beneficiaries from our data sample shown in table-IV.

Table-IV: Details about LB Benefit Received, Saving and Asset Purchased out of the Benefit

| | |
|--|---------------|
| Average No. of Months the Beneficiaries Received Benefit, up to March-2025 | 29 |
| Average Amount of Money Received by the Beneficiaries up to March-2025 | Rs. 20,956.00 |
| Average Amount of Money Received by the Family of the Beneficiaries up to March-2025 | Rs. 30,457.00 |
| Percentage of Beneficiaries who can save a part/full amount of Benefit Received up to March-2025 | 90.65 |
| Average Amount Saved by each Beneficiary up to March-2025 | Rs. 7,184.00 |
| Percentage of Beneficiaries who purchased Asset using these Money up to March-2025 | 42.28 |
| Average Amount Spent to Purchase some Assets up to March-2025 | Rs. 12,253.00 |

*Source: Authors' own collected data from field survey.

Table-IV shows details about LB benefit received, saving and asset purchased out of the benefit. Though the scheme was introduced in February, 2021 its disbursement of benefit was started from September, 2021. Thus, age of the scheme as in March, 2025 is 49 months but 43 months with respect to disbursement of its benefit. All the sampled beneficiaries were not receiving benefit since September, 2021 because some were applied latter on, some were applied but their application approved latter on, some were applied but did some mistakes. As a result, starting time of benefit received was different for different beneficiaries. Up to March- 2025, average number of months they received benefit is 29 and the average amount of money they received is Rs. 20,956.00. Average amount of money received by the family of the beneficiaries is Rs. 30,457.00 which is higher than the average amount of money received by the beneficiaries because some families have more than one beneficiary. Most of the beneficiaries (90.65%) saved a part of the benefit received and average amount of

⁵ Official poverty status means the type of ration card issued to the family by the PDS, government of West Bengal https://nfsa.gov.in/portal/PDS_page .

saving is Rs. 7,184.00. Some of the beneficiaries (42.28%) purchased some assets (partially for costly assets and fully for small assets) like fan, mobile, bicycle, motor cycle, fridge, mixer-grinder etc. and the average amount spent to purchase assets is Rs. 12,253.00.

Now to examine the existence of rural-urban differences in this regard we have resorted on table-V.

Table-V: Rural-Urban Comparison of LB Benefit Received, Saving and Asset Purchased out of the Benefit

| Details about LB Benefit | Rural | Urban |
|--|---------------|---------------|
| Average No. of Months the Beneficiaries Received Benefit, up to March-2025 | 31 | 28 |
| Average Amount of Money Received by the Beneficiaries up to March-2025 | Rs. 22,141.00 | Rs. 20,411.00 |
| Average Amount of Money Received by the Family of the Beneficiaries up to March-2025 | Rs. 31,035.00 | Rs. 30,191.00 |
| Percentage of Beneficiaries who can save a part/full amount of Benefit Received up to March-2025 | 93.23 | 89.76 |
| Average Amount Saved by each Beneficiary up to March-2025 | Rs. 6,294.00 | Rs. 6,702.00 |
| Percentage of Beneficiaries who purchased Asset using these Money up to March-2025 | 36.45 | 44.96 |
| Average Amount Spent to Purchase some Assets up to March-2025 | Rs. 13,919.00 | Rs. 11,632.00 |

*Source: Authors' own collected data from field survey.

Table-V shows rural-urban comparison of LB benefit received, saving and asset purchased out of the benefit. Age of the scheme as in March-2025 is 43 months with respect to disbursement of its benefit. All the sampled beneficiaries were not receiving benefit since September, 2021 because some were applied latter on, some were applied but their application approved latter on, some were applied but did some mistakes. As a result, starting time of benefit received was different for different beneficiaries. Up to March- 2025, average number of months the rural beneficiaries received benefit is 31 months and the average amount of money they received is Rs. 22,141.00 but urban beneficiaries received benefit for 28 months and the average amount of money they received is Rs. 20,411.00. Average amount of money received by the family of the rural beneficiaries is Rs. 31,035.00 whereas it is Rs. 30,191.00 for urban beneficiaries which is higher than the average amount of money received by the beneficiaries of the respective regions because some families have more than one beneficiary. 93.23% rural beneficiaries saved a part of the benefit received whereas 89.76% urban beneficiaries saved a part of the benefit received. Average amount of saving is Rs. 6,294.00 for rural beneficiaries but Rs. 6,702.00 for urban beneficiaries. 36.45% rural beneficiaries purchased some assets (partially for costly assets and fully for small assets) like fan, mobile, bicycle, motor cycle, fridge, mixer-grinder etc. and the average amount spent to purchase assets by rural beneficiaries is Rs. 13,919.00. On the other hand, 44.96% urban beneficiaries purchased some assets from the LB benefits and their average amount of spending for asset is Rs. 11,632.00. Thus, rural women utilise the advantage of LB scheme in better way than the urban women.

Now we want to examine after receiving the LB benefit how the beneficiaries spent this benefit on some common expenditure heads to assess importance of LB scheme on women empowerment. Table-VI will help in this assessment.

Table-VI: Pattern of Expenditure of the Benefit Received from LB Scheme

| Heads of Expenditure | Never (%) | Sometimes (%) | Always (%) | Total (%) |
|-------------------------------|-----------|---------------|------------|-----------|
| Go to Beauty Parlour | 41.67 | 40.04 | 18.29 | 984(100) |
| Purchase Dresses | 31.81 | 56.30 | 11.89 | 984(100) |
| Recharge Mobile | 21.04 | 60.16 | 18.7 | 984(100) |
| Gift friends/relatives | 46.04 | 41.87 | 12.09 | 984(100) |
| Spent on Children's Education | 44.21 | 33.43 | 22.36 | 984(100) |
| Share in Family Expenses | 10.57 | 68.7 | 20.73 | 984(100) |
| Share in Family Treatment | 40.35 | 38.82 | 20.83 | 984(100) |
| Share in Family Crisis | 48.47 | 31.61 | 19.92 | 984(100) |
| Donate to Charitable Trust | 57.72 | 32.93 | 9.35 | 984(100) |
| Donate to Orphan | 7.26 | 36.38 | 16.36 | 984(100) |
| Spent for Tour | 39.02 | 31.00 | 29.98 | 984(100) |

*Source: Authors' own collected data from field survey.

Table-VI shows the pattern of expenditure of the benefit received from LB scheme by the beneficiaries i.e., how they spent the money received from the scheme. To examine this, we have selected some major heads of expenditure on which they spent their money received from the scheme. From this table it is seen that about 58% (40.04+18.29) women ‘go to beauty parlour’ using this money. About 68% (56.30+11.89) beneficiaries spent this amount to ‘purchase dresses’ which they prefer. About 79% (60.16+18.7) beneficiaries spent this money to ‘recharge mobile’ of their own. More than half of the beneficiaries, about 54% (41.87+12.09) spent this money to ‘gift friend/relatives’. 55.79% (33.43+22.36) beneficiaries spent this money on ‘children’s education’ and a majority of the beneficiaries 89.43% (68.7+20.73) share this money for ‘family expenses’. 59.65% beneficiaries share this money for ‘family treatment’ and 51.53% beneficiaries share in ‘family crisis’. Only 42.28% spent this money to donate ‘charitable trust’ but about 52.74% beneficiaries spent this money to ‘donate orphan’. About 61% beneficiaries spent this amount for ‘tour’. The beneficiaries spent the amount of money they received from LB scheme on these major heads. The results directly obtained from the response of the beneficiaries. These are their average response, surely, they do not spend this money on all these heads simultaneously.

From the above analysis it is clear that majority, 89.43% (highest percentage), of the beneficiaries share this money for their family expenses, 59.65% share this money for family treatment and 51.53% share this at the time of family crisis. All these clearly indicate that their family either belongs to BPL or just APL. The family of the beneficiaries meet their basic needs using this benefit. The scheme had two main objectives- women empowerment and poverty alleviation. So, it can be said that the scheme at least fulfils its second objective. On the other hand, 78.86% (second highest percentage) beneficiaries spent this money to recharge their mobile, 68.19% spent to purchase their preferred dresses. 58.34% spent it to go to beauty parlour, 53.96% spent this money to gift their friends/ relatives, 55.79% spent for their children’s education and 61% spent for short tour. All these indicate that the women beneficiaries receive some purchasing power directly from the government which helps to enjoy some financial autonomy. Financial autonomy implies ability to make choices of their own and fulfils the first objective of the scheme.

Now we are trying to examine the existence of rural-urban difference in this respect with the help of table-VII.

Table-VII: Rural Urban Comparison of Pattern of Expenditure of the Benefit Received from LB Scheme

| Urban | | | | |
|-------------------------------|-----------|---------------|------------|-----------|
| Heads of Expenditure | Never (%) | Sometimes (%) | Always (%) | Total (%) |
| Go to Beauty Parlour | 35.11 | 43.77 | 20.92 | 674(100) |
| Purchase Dresses | 34.42 | 51.34 | 14.24 | 674(100) |
| Recharge Mobile | 19.73 | 54.9 | 25.37 | 674(100) |
| Gift friends/relatives | 39.46 | 46.74 | 13.8 | 674(100) |
| Spent on Children’s Education | 47.04 | 27.00 | 25.96 | 674(100) |
| Share in Family Expenses | 8.91 | 66.91 | 24.18 | 674(100) |
| Share in Family Treatment | 37.1 | 39.61 | 23.29 | 674(100) |
| Share in Family Crisis | 34.12 | 43.17 | 22.70 | 674(100) |
| Donate to Charitable Trust | 53.11 | 37.54 | 9.35 | 674(100) |
| Donate to Orphan | 43.18 | 37.24 | 19.58 | 674(100) |
| Spent for Tour | 32.34 | 30.72 | 36.94 | 674(100) |
| Rural | | | | |
| Go to Beauty Parlour | 55.16 | 32.90 | 11.94 | 310(100) |
| Purchase Dresses | 25.48 | 66.77 | 7.74 | 310(100) |
| Recharge Mobile | 24.19 | 71.29 | 4.52 | 310(100) |
| Gift friends/relatives | 60.32 | 31.61 | 8.07 | 310(100) |
| Spent on Children’s Education | 37.09 | 47.1 | 15.81 | 310(100) |
| Share in Family Expenses | 13.87 | 72.26 | 13.87 | 310(100) |
| Share in Family Treatment | 47.1 | 37.42 | 15.48 | 310(100) |
| Share in Family Crisis | 25.80 | 59.68 | 14.52 | 310(100) |
| Donate to Charitable Trust | 67.74 | 23.23 | 9.03 | 310(100) |
| Donate to Orphan | 55.48 | 34.2 | 10.32 | 310(100) |
| Spent for Tour | 54.19 | 30.97 | 14.84 | 310(100) |

*Source: Authors’ own collected data from field survey.

Table-VII helps to make a rural-urban comparison of pattern of expenditure of the benefit received from LB scheme. From this table it is clear that individual item wise comparison is difficult. Rural women spent LB benefit more on basic necessities than the relatively luxurious items but urban women spent LB benefit more on relatively luxurious commodities than on basic necessities. This is because rural beneficiaries are more poverty ridden so they first support their family on purchasing basic necessities.

III.II. Role of the Lakshmir Bhandar Scheme in Empowering Women

The fifth goal, out of 17 Sustainable Development Goals of United Nations (UN), is “Gender Equality”. As gender inequality is found in all over the globe, United Nations (UN) committed to make gender equality, a basic human right and a necessity for a sustainable world. Women's empowerment and gender equality are vital to achieve the 2030 agenda of UN for Sustainable Development. Women empowerment is a slow and gradual process; several forces act upon it. Economic development, in one direction, alone can play a major role in driving down inequality between men and women, in the other direction, empowering women may benefit economic development. Pushing just one of these two levers does not set a virtuous circle in motion because the inter-relationships between them are too weak to be self-sustaining. A continuous policy effort is necessary for women empowerment and gender equality (Duflo, 2011).

Men and women are two wings of the society. So, a balanced development between men and women is essential for balanced growth of the society. Even if a country gives equal emphasis both on men and women then also women will contribute lesser than men in the development of the country due to the existence of several barriers against women at least in the poor underdeveloped countries. In the underdeveloped countries several societal norms, customs and tradition, religious belief, illiteracy among the people, property rights etc. pull back the process of capability enhancement of the women. As a result, endowment set for most of the women are narrow compared to men. Economic development leads to women's empowerment (Duflo, 2011) via enlargement of endowment set through capability enhancement of the women. Another fact is that endowment set of the women (compare to men) are not always fully converted to entitlement set due to some other factors like social norms and social taboos, family system of living, non-existence of market for some services (generally produced and provided by the women), etc.

Women are less empowered compared to men all over the world, only its degree varies across the country. So, it is a burning problem of the world. UN has been trying to eradicate this issue since late twentieth century. Any problem can be solved if we identify the causes of the problem. Now the question is ‘why women are less empowered?’. Several researchers have been conducted their research on different dimensions of gender inequality and women empowerment. However, it is very important to define, first, the term women empowerment because research findings, in a large extent, depend on how the researcher has defined the term ‘women empowerment’. This study uses the definition used by Kabeer (2005). According to her ‘power’ is the ability to make choices. To be disempowered means to be denied choice, while empowerment refers to the processes by which those who have been denied the ability to make choices acquire such an ability. Thus, women empowerment is a process by which women acquire their ability to make choices denied once. In this regard Kabeer (2005) has, clearly, distinguished the term ‘powerful’ and ‘empowered’. If a person exercises a great deal of choice in his life may be very powerful, but he is not empowered because he was never disempowered in the first place. Though, ‘powerful’ and ‘empowered’ are two different terms but these two have a close link. If women are empowered then women gradually become powerful. Thus, empowering women means making women more powerful. Once women are empowered or become powerful then there is no necessity to empower them further. As women empowerment is a process, obviously a slow process, so different forces are acting on it and determine the outcome. The outcome depends on how these forces will be identified and how remedial solutions will be applied. It has no readymade solution. For empowering women, first, we have to know why and how they have been disempowered. The concept of women empowerment is a multifaceted hydra. It has several dimensions. Considering different dimensions of it some researchers classify it into several types. These are – social empowerment, educational empowerment, economic empowerment, political empowerment and psychological empowerment (Mandal, 2013: 17-30). All these types of women empowerments are not separate completely; they are highly interlinked. Among all these types of empowerment economic empowerment is the most important and it is a basic necessity of women. Through economic empowerment other types of empowerments can be gradually achieved, so more emphasis should be given on economic empowerment of women.

Empowerment is highly linked with Entitlement. The concept of 'entitlement approach' of Sen (1981) and Elahi (2006) used to explain hunger and famine can also be utilised to explain the relationship between empowerment and entitlement. The three pillars of the entitlement approach are- a) the endowment set, b) the entitlement-mapping (or E-mapping, for short), and c) the entitlement set.

Endowment: This noun is derived from the verb, endow, which means 'be gifted with some desirable qualities or characteristics either by good luck or by birth, or both' (Elahi, 2006: 541-558). Thus, endowment set of a person includes all the resources (abilities, qualities, durable and non-durable assets including money) owned by the person at a given point of time.

Entitlement: To 'entitle', a verb, signifies giving a claim, or a legal title to someone to enjoy something exclusively. Entitlement, a noun, means 'the right to enjoy something entitled' (Elahi, 2006: 541-558). Thus, an entitlement set of a person is defined as the set of all possible combinations of goods and services, not limited to food items only, that can legally be obtained by using the resources of his endowment set. Entitlement set refers to all the possible combinations, not just the one actually being enjoyed. A person can use his resources in many different ways to obtain the final goods and services e.g. a labourer may exchange his labour power to earn wage income and through exchange gets his desired goods and services; a farmer may use his land, labour, and other resources (simple tools) to produce the food that he wants or by exchanging food gets his desired items; an owner of a capital goods may lend his capital to earn a rental and he gets his basic necessities by exchanging this rental; an unemployed person may get unemployment benefit from the state. Most of the advanced and democratic countries provide some social security to its citizens and the citizens can use this amount of money, received from social security scheme, to get their desired commodities. Thus, production, exchange, and transfer are the three different activities by which one's endowment set is converted to entitlement set. The relationship between endowment set and entitlement set is called E-mapping. E-mapping includes social security provision by the welfare state to its citizens. It is the rate at which the resources of the endowment set can be converted into goods and services included in the entitlement set. The manner in which a person uses his resources to get his desired commodities should have a legal sanction of the state. An entitlement set of a person does not contain any commodity which is obtained through using his muscle power (looting) or through an illegal activity like theft, bribe taking etc.

If entitlement set of a person does not contain enough goods and services to fulfil his basic necessities of life then entitlement failure occurs for this person. Since entitlement set is derived by E-mapping on the endowment set, the entitlement failure can occur only through some adverse change either in endowment or E-mapping or both. Thus, there are two types of entitlement failure- one is caused due to change in endowment and the other due to change in E-mapping. Again, as E-mapping consists of three different types of relations or activities such as production, exchange and transfer, we can distinguish in total of four types of entitlement failure due to either of the following reasons: 1) entitlement failure due to endowment loss; 2) entitlement failure due to production failure; 3) entitlement failure due to exchange failure; and 4) entitlement failure due to transfer failure.

Suppose a carpenter is making wooden furniture using his labour power, skill and tools etc. and earn some money income by selling it in the market. Using this money income, he can purchase his desired items from the market. In this example if the carpenter loses his hands in an accident, then he cannot produce any furniture, earnings become zero and has no command over the desired items. It is a case of loss of endowment and entitlement failure in this case is called entitlement failure due to endowment loss. Suppose the carpenter does not face any accident and he is totally fit for work but supply of paint is inadequate as a result production of furniture decreases so his income and entitlement set also decreases. This is the case where entitlement failure occurs due to production failure. Again, suppose the carpenter is fit for work and supply of paint is also adequate but relative price of his desired items increases or relative price of his produced furniture decreases as a result his entitlement decreases. This is the case of entitlement failure due to exchange failure. Lastly the entitlement failure due to transfer failure occurs if the person does not get any financial benefit from the government in the form of social security provisions or from any charity at the time of either loss of endowment or production failure or exchange failure or any combination of these three.

If entitlement failure occurs for an adult person, then the person cannot meet his/her basic necessities of life. Entitlement failure may occur both for male and female but as females mostly engaged in non-economic activities, they have high chance of entitlement failure. On the other hand, as males mostly engaged in some economic activities, so they have low chance of entitlement failure. If entitlement failure occurs for a person the person has two alternatives to survive himself/herself. **Alternative-1:** the person takes the help of at least one family member who has sufficient entitlement so that he/she can share some entitlement after meeting his/her own or they meet their basic necessities jointly from their joint entitlement. **Alternative-2:** the person selects another person (generally from opposite gender), from outside of the family, to build up a new family. In this case also the selected person must have sufficient entitlement so that they can jointly meet their basic needs from their joint entitlement. Thus, entitlement failure of a person leads him/her dependent on another or others and the dependence relationship disempower the dependent.

The man follows a family system of living. A family can be defined as 'a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law-union, adoption or a foster relationship' (Barnard, 2024). An interdependence among each other is one of the common features of the family. Every family must have a head (called family head) who takes the decision of the family. Any member of the family can propose or execute family decision but granting authority is only the family head. Thus, family head enjoys some more power (ability to make choices) than any other members of the family (Kabeer, 2005: 13-25). The family head is in a position to exercise choices of his/her own free will whatever be the family head's gender but other members of the family are dependent on the decision taken by the family head and this dependence relation disempower them. Other members of the family can empower themselves if they make them free from such dependence (financial dependence) relation. In general selection of family head is done in accordance with the amount of entitlement the person has, though there may have some exception. Higher the entitlement higher is the chance for becoming a family head. As male members of the family, generally, do more of the economic activities compared to female members, the male members of the family, generally, have higher entitlement and they have greater scope to becoming a family head (patriarchy also plays an important role in this regard). Sometimes an adult member of the family (other than family head) may be less powerful compare to family head even if he/she is self-sufficient with respect to entitlement or has more entitlement than the family head. In such a situation the person is less powerful compared to the family head only due to not becoming family head. Thus, some power gain can be possible by becoming head of the family (Kabeer, 2005: 13-25). He/she will be equally powerful with the family head if he/she exits from the family and live separately or live as head of the family by constituting a new family. This is one of the main reasons for subdivision of large family into nuclear families. Not only this, it is also one of the main reasons for divorce between husband and wife. If all the adult persons are living separately then no one will be disempowered irrespective of their gender, caste or religions provided that they are self-sufficient with respect to entitlement. Thus, family system of living makes the family head more powerful compared to other members of the family and in the patriarchal society a male member of the family has the higher chance to become a family head. This is one of the main reasons for why women are less powerful compared to men.

In the patriarchal society, the necessary condition for marriage of a male member is that the male member has the sufficient entitlement to constitute a family. At the time of marriage parents of an adult female as well as she herself search for an adult male with high entitlement. Now consider a very small family composed by husband and wife only. The husband has sufficient entitlement for his family (husband and wife) but the wife has not. In this case wife is dependent (financially) and that leads to disempower her. Now if the wife is also self-sufficient with respect to entitlement, then there may happen four possible cases. First, both husband and wife have financial freedom but one's freedom does not dominate another each of them belongs to their limit implies joint dependence of each other and no one is disempowered, both of them are more or less equally powerful. Second, both husband and wife have financial freedom but husband's freedom dominates wife. Now if the wife accepts it then financial dependence will be originated that disempowers the wife. Third, both husband and wife have financial freedom but wife's freedom dominates husband. Now if the husband accepts it then financial dependence will be originated that disempowers the husband. Fourth, both husband and wife have financial freedom but one's freedom dominates another and he/she does not accept it then one will go out from the family i.e.; divorce will happen. Thus, family system of living leads a financial dependence relation that makes disempowerment of the dependents or division of family or divorce.

Social norms play an important role in determining how much powerful a person is. There are some situations when social norms create entitlement failure due to exchange failure. Entitlement failure occurs due to non-existence of some market, excess supply (factors), supply shock (commodities) in the markets etc. Now we will discuss how social norms leads to disempowerment of a person through entitlement failure. In general, the activities performed by every man/ woman can be classified into two broad groups- 1) Economic Activities (either earns or gets compensation or both) 2) Non-economic Activities (without earning and without compensating) like cooking, sewing, ironing, cleaning, fetching water, gardening, grocery shopping, nursing, helping in agricultural activity, helping in household industries etc. Social norms divide all the activities into two categories: to be done by men and to be done by women. Generally, women do most of the non-economic activities and men do the economic activities. Male members of the family are, generally, engaged in any of the economic activities and they perform only few non-economic activities. As a result, they have more entitlement compared to the female members of the family. Though there are some exceptional cases where female members of the family are also engaged in economic activities and may have equal or more entitlement compared to male members of the family. In this case female members, also, perform few non-economic activities. On the other hand, if a woman is not engaged in any economic activity, she is called unemployed though she does work for whole the days in above mentioned non-economic

activities (Berniell and Sanchez, 2011). A woman with the endowment of her labour power cannot generate entitlement/earn anything even she works for the whole day due to our social norms, tradition, non-availability of markets etc. This is the tragedy of woman. It is true for almost all over the world. Compared to a man a woman performs more non-economic domestic activities. So, entitlement failure occurs more for woman compared to man. If entitlement failure occurs then the person has to depend on some others. Then the person is not in a position to exercise choices of his/her own freely i.e. the person is disempowered. This is the situation of a general woman. Thus, social norms lead to entitlement failure for most of the women which is the main reason for why women are disempowered.

Children of the society have been watching and adopting gradually, since their birth, with all the social norms followed by their parents and elders. They see that their mothers and elder women do the familial activities like cooking, sewing, ironing, cleaning, fetching water, gardening, grocery shopping, nursing, helping in agricultural activity, helping in household industries etc. and their fathers and elder men do the economic activities. When these children become adult, through adaptation, they have a mindset that adult male should do some economic activities and adult female should do household (non-economic) activities. Thus, when female children become adult female, they (for most of them) have no urge to enhance their capabilities to engage themselves in some economic activities rather they think doing household activities is quite normal. Most of the girl children want to lead their lives as housewives as their elders do. In reality men and women have different mindset towards their future life, while adult boys search for a better job at the same time adult girls (most of them) search for richer husband. Similarly, when adult boys try to enhance their capability to present themselves to their would-be employers at the same time adult girls try to enhance their beauty to present themselves to their would-be husbands. Compare to youth boy children youth girl children have lower aspiration to participate in the labour market and parents of the children also have lower aspiration towards their girl child to participate in the labour market but they have very high aspiration towards their boy child for the same (Beaman et al., 2011). Thus, adaptation of social norms lead to lower capability, lower aspiration towards participation in the labour market for the women and as a result, entitlement failure occurs for most of the women. Entitlement failure of the women lead to dependence on some adult male (husband, father or elder brother), in their family life and disempower them.

If the state fails to establish rule of law and can't give proper protection to women citizen then also the women will be disempowered via entitlement failure. In general women are less powerful (physically) compare to men. Women can move freely anywhere at any time without help of the male members of the family or relatives only if the state provide sufficient safety, security measures and also give proper justice for any fowl behaviour happens against them, by chance. A male member can easily do his night shift duty but a female member can't do it if the state does not establish rule of law. In such a situation a female member has to reject such type of job offer due to lack of security and her entitlement will reduce if alternative safe job offer is not available to her. In reality the number of jobs offer or economic activities available to women are less than that of available to men due to lack of safety security measures provided by the state. This is one of the main reasons for lower labour participation rate of the woman. Thus, if the state fails to establish rule of law, then women may be disempowered via failure of entitlement.

Again, if the state fails to establish rule of law women will be disempowered even if they have sufficient entitlement. A woman residing far from the station can't catch a train at night alone due to fear of some fowl behaviour against her. She can't return home alone by attending a birthday party of her friend, a marriage ceremony of her friend or relatives at night. She wants to do it but can't do it due to lack of safety and security provision of the state. In such a situation a woman has to depend on any of the male members of the family or relatives. This dependence relation makes the women disempowered. Thus, the woman becomes disempowered when state fails to establish rule of law and can't give proper protection to women.

Motherhood is an important cause for which women disempowered via an entitlement failure. A motherhood is the state of being a mother. It is a novel activity and we, all, are the creation through this activity. A women can be a mother after giving a childbirth. Childbirth is one of the dangerous activities of the women and women are most likely to be missing relative to men in childbearing years. Parents are less willing to invest on education of their girl child as their survival rate is lower compared to a boy child (Jayachandran and Muney, 2009: 349-358). Parents with capitalistic attitude are also less willing to invest on education of their girl child as they take away all the income possibilities from their father's home to their husband's home after marriage (Ghose, 2011: 121-128). Thus, parents are less willing to enhance the capability of the women through education. As a result, endowment set of the woman is generally narrow that lead to entitlement failure which is one of the main causes of their disempowerment. Many working women have to resign or dismissed by their employer from their current employment after their childbirth. Resignation from an economic activity directly reduces her income as well as ability to make choices. Childbirth creates a limit on movement, food habit, sleep, bath, gossip, study etc.

of her mother at least up to one year from the childbirth. Thus, through motherhood a large number of women who have large endowment set and enough entitlement may be disempowered.

Women play an important role in empowering or disempowering women. Through adaptation both men and women have a mind set about the social norms and social taboos. People of the society know about what should be the normal duties and behaviour of men and women. Women follow social norms and social taboos more than the men follow. Compare to men more women participate as social critics against the social behaviour of the people. In the patriarchal society, women are criticised (mostly by women) more than the men for similar types of misbehaviour done by men and women. Thus, due to fear of social criticisms of elder women young women can't deviate much their duties and behaviour from the normal duties and behaviour for which they have a mind-set through adaptation. It is the nature of the man that they forget the problems faced in one stage of life when he crossed that stage of life. Elder people always expect that the young people should also follow the social norms and taboos which they have followed at their young stage forgetting its dark side. This study already discussed how social norm leads to entitlement failure of the women and disempower women. Thus, the woman, especially elder women, plays an important role in disempowering women.

If entitlement of the women increases then their ability to make some choices also increases. There are some cases where religious belief, social norms, social taboos etc. disempower women. These forces pull back in the process of women empowerment but through increase in entitlement of the women these negative forces weakens and the process of women empowerment will be accelerated.

Woman belongs to Islam religion has to wear burka whether she is willing or not, due to the pressure of religious critics of her society. A Hindu widow has to curtail meat and egg from her lunch, colourful dresses and gorgeous ornaments for her rest life. Unlike others, a widow is considered as inauspicious so she is not welcome in any auspicious ceremony. Similarly, an adult woman is considered as inauspicious and kept away from daily worship of God, an auspicious ceremony etc. during her menstrual periods. In all such cases due to social norms, religious belief, social taboos etc. some choices of women are denied by the society i.e., women are disempowered. However, a woman with very wide endowment set surely has high entitlement can keep herself away from such types of social norms, religious belief, social taboos etc. For example, in the inaugural program of any auspicious ceremony when a great political leader, president, prime minister, cricketer, footballer, Bollywood actor or actress is called for as inaugurator no one raise any questions about his/her auspiciousness due to his/her very high entitlement. Sometimes a famous porn star is also welcomed in such types of programs.

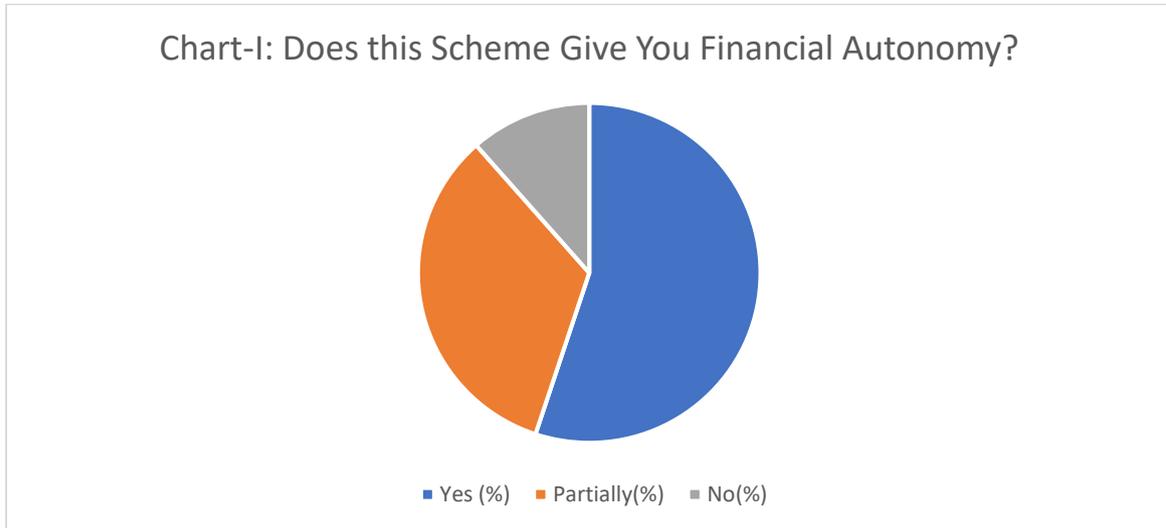
In economics, household (family) and firm are considered as units of analysis. Every economic phenomenon is analysed using these as the units of analysis. However, when we analyse economic empowerment of the woman family can not be considered as unit of analysis. A family is, generally, composed by at least one male member and at least one female member. Discussion of women empowerment is necessary when women are really disempowered. By whom they become disempowered? Obviously by the male counterpart of the family. The issue of economic empowerment mostly originated within the family and can also be solved, if family members are willing to solve it, from the family. Most of the women of the world have been suffering from economic disempowerment. Majority of them are not engaged in any economic activity though they are not lying idle for whole of the day, rather they are engaged in some non-economic household activities for more hours than the male members of the family active in economic activities. If opportunity cost of all the work performed by a woman is considered then it may be higher than the earning of male member of the family from the economic activities. Not only this, a male member of the family can join, freely, in economic activities as woman member of the family does the non-economic activities. By doing these non-economic activities women save some monetary cost, time, maintain health and hygiene of the family members, providing nursing and lastly rearing and caring of his offspring in the safest custody. All these are highly valuable things. Monetary valuation is not possible. In most of the cases male members of the family do not assess these things and its monetary equivalence. If all the male members of the family keep it in mind, then disempowerment of women should not exist. The West Bengal Government in February, 2021 introduced a flagship program "Lakshmir Bhandar" for the empowerment of women aged 25 to 60 years (<https://socialsecurity.wb.gov.in>). The Lakshmir Bhandar (LB) scheme prevent a large group of women from entitlement failure (entitlement failure due to transfer failure) by providing a direct cash transfer to them. The prevention from entitlement failure surely implies women empowerment.

In this section of the study, we are examining from our survey data whether the LB scheme empowers women or not. To assess whether the LB scheme has empowered women or not we have resorted on their self-judgement (direct approach). We have recorded the response of the beneficiaries from the two direct questions to them. The questions were "Does this Scheme Give You Financial Autonomy?" and "Does this Scheme Raise your Importance in the Family?". So, the beneficiaries respond by their self-assessment and their response are analysed in Table-VIII.

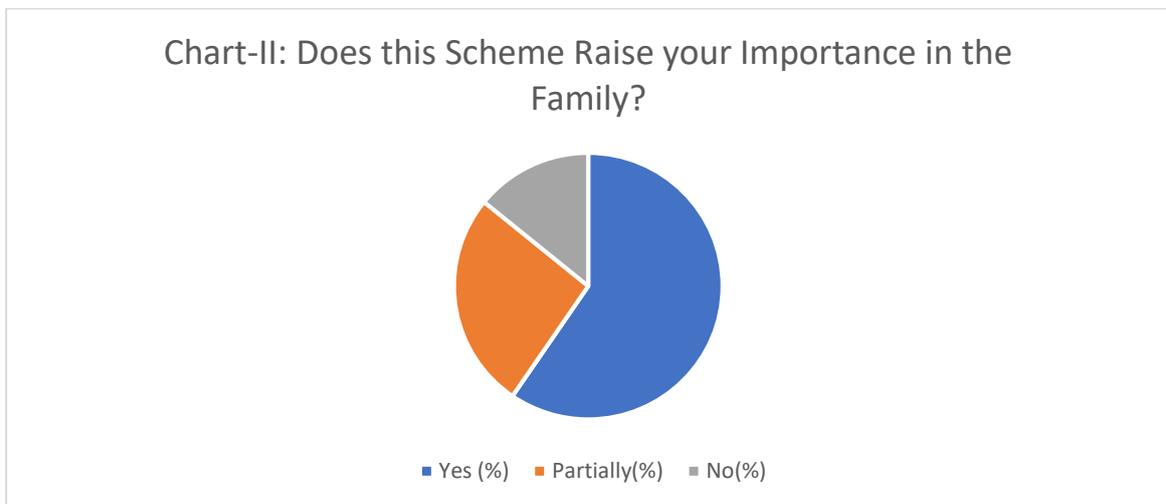
Table-VIII: Role of the LB Scheme in Enhancing Financial Autonomy and Importance in the Family from the self-Assessment of the Beneficiaries

| Response of the beneficiaries | Yes (%) | Partially (%) | No (%) | Total (%) |
|---|---------|---------------|--------|-----------|
| Does this Scheme Give You Financial Autonomy? | 55.09 | 33.43 | 11.48 | 984(100) |
| Does this Scheme Raise your Importance in the Family? | 59.55 | 26.32 | 14.13 | 984(100) |

*Source: Authors' own collected data from field survey.



*Source: Authors' own collected data from field survey.



*Source: Authors' own collected data from field survey.

Table VIII, chart-I and chart-II show the role of LB scheme in enhancing financial autonomy and importance in the family from the self-assessment of the beneficiaries. From this table it is seen that 55.09% beneficiaries from their self-assessment told that the scheme has given them financial autonomy fully and 33.43% beneficiaries said that the scheme has given them financial autonomy partially. Thus, total 88.52% beneficiaries get some financial autonomy through the scheme. Financial autonomy implies financial or economic empowerment of the women. Economic empowerment is the most important type of empowerment among the different types of empowerments and plays a vital role for overall empowerment of women.

This table also shows that 59.55% beneficiaries have realised and told that the scheme has fully raised importance in the family and 26.32% beneficiaries have realised that the scheme has partially raised importance in the family. Thus, a total of 85.87% beneficiaries has realised that the scheme has raised their importance in the family. Enhancement of importance in the family implies decrease of disempowerment or increase of empowerment of the beneficiaries. Therefore, from the above analysis it can be said that the LB scheme directly empowers women and fulfils its first objective.

After examining the role of LB scheme in enhancing financial autonomy and importance in the family we now want to examine the region wise variation or comparison of the role of LB scheme in enhancing financial autonomy and importance in the family in table-IX.

Table-IX: Rural Urban Comparison of Role of the LB Scheme in Enhancing Financial Autonomy and Importance in the Family from the self-Assessment of the Beneficiaries

| Rural | | | | |
|---|---------|--------------|-------|----------|
| Response of the beneficiaries | Yes (%) | Partially(%) | No(%) | Total(%) |
| Does this Scheme Give You Financial Autonomy? | 36.45 | 49.68 | 13.87 | 310(100) |
| Does this Scheme Raise your Importance in the Family? | 50.32 | 29.68 | 20.00 | 310(100) |
| Urban | | | | |
| Does this Scheme Give You Financial Autonomy? | 63.35 | 26.26 | 10.39 | 674(100) |
| Does this Scheme Raise your Importance in the Family? | 63.65 | 24.93 | 11.42 | 674(100) |

*Source: Authors' own collected data from field survey.

Table-IX shows the rural urban comparison of role of LB scheme in enhancing financial autonomy and importance in the family. From this table it is seen that in rural areas 36.45% beneficiaries from their self-assessment told that the scheme has given them financial autonomy fully and 49.68% beneficiaries said that the scheme has given them financial autonomy partially. Thus, total 86.13% rural beneficiaries get some financial autonomy through the scheme. On the other hand, total 89.61% urban beneficiaries told that the scheme has given them financial autonomy either fully (63.35%) or partially (26.26%). Financial autonomy implies financial or economic empowerment of the women. Economic empowerment is the most important type of empowerment among the different types of empowerments and plays a vital role for overall empowerment of women. Thus, comparing self-assessment report of rural and urban beneficiaries it is seen that more urban beneficiaries feels that the LB scheme has given them the financial autonomy.

This table also shows that 50.32% rural beneficiaries have realised and told that the scheme has fully raised importance in the family and 29.68% rural beneficiaries have realised that the scheme has partially raised importance in the family. Thus, a total of 80.00% rural beneficiaries has realised that the scheme has raised their importance in the family. On the other hand, a total of 88.58% urban beneficiaries has realised that the scheme has raised importance in the family either fully (63.65%) or partially (24.93%). Thus, compare to rural beneficiaries more urban beneficiaries feels that the LB scheme has raised their importance in the family. Enhancement of importance in the family implies decrease of disempowerment or increase of empowerment of the beneficiaries.

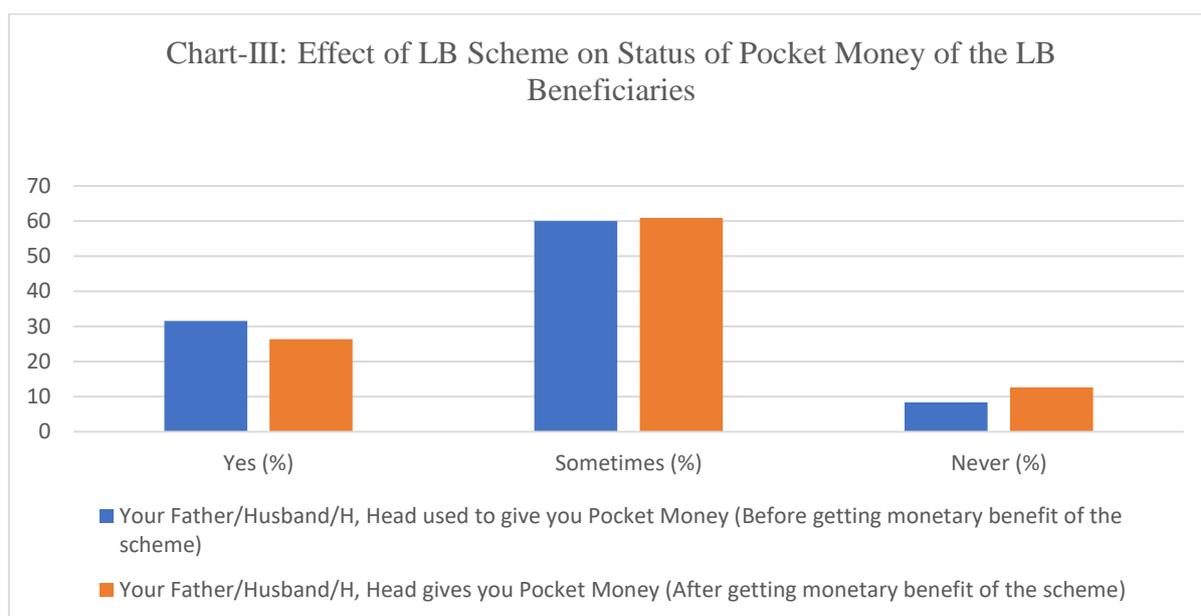
From the above analysis it is found that compare to rural beneficiaries more urban beneficiaries have realised that the LB scheme has increased their empowerment. This is due to the fact that rural beneficiaries are more poverty ridden compare to urban beneficiaries. Rural beneficiaries utilise LB benefit to afford basic necessities, so their feeling towards financial autonomy and enhancement of importance in the family is relatively less than the urban beneficiaries.

If unemployed women get some pocket money to meet their personal needs from the family head or father or husband or elder brother(s) then they enjoyed some financial autonomy which helps to empower them. It can be treated as prevention of women from entitlement failure (entitlement failure due to transfer failure) by providing a direct cash transfer to them by the male counterpart of the family. The prevention from entitlement failure surely implies women empowerment. However, it may happen that as government starts to provide a monetary support to the beneficiaries the male counterpart of some family may change their practice of provision of pocket money, some may continue as usual, some may stop totally and some may reduce frequency or as and when demanded basis. This type of change in practice has a direct impact on the process of women empowerment. So, in this section we are trying to examine the status of pocket money of the beneficiaries before and after the implementation of the LB scheme. This is shown in table-5.2.3.

Table-X: Effect of LB Scheme on Status of Pocket Money of the LB Beneficiaries

| Response | Your Father/Husband/H, Head used to give you Pocket Money (Before getting monetary benefit of the scheme) | Your Father/Husband/H, Head gives you Pocket Money (After getting monetary benefit of the scheme) |
|---------------|---|---|
| Yes (%) | 31.57 | 26.40 |
| Sometimes (%) | 60.00 | 60.91 |
| Never (%) | 8.43 | 12.69 |
| Total | 984 (100) | 984 (100) |

*Source: Authors' own collected data from field survey.



*Source: Authors’ own collected data from field survey.

Table- X and chart-III show the response of the beneficiaries about the status of pocket money before and after getting monetary benefit of the LB scheme. From this table it is seen that 5.17% beneficiaries those who used to get pocket money from their male counterpart of the family before getting monetary benefit of the LB scheme do not get pocket money after getting monetary benefit from LB scheme. On the other hand, 8.43% beneficiaries never received pocket money before the introduction of the LB scheme. After the introduction of the LB scheme this percentage increased to 12.69. That implies 12.69% beneficiaries receive only the monetary benefit provided by the government through the LB scheme. Thus, in absence of LB scheme 8.43% women would have been disempowered completely (financially) and 60.00% women disempowered partially.

Now we are examining the rural urban variation about the effect of LB scheme on status of pocket money before and after getting monetary benefit of the LB scheme using table-XI.

Table-XI: Rural Urban Comparison of Effect of LB Scheme on Status of Pocket Money

| Response | Your Father/Husband/H, Head used to give you Pocket Money (Before getting monetary benefit of the scheme) | | Your Father/Husband/H, Head gives you Pocket Money (After getting monetary benefit of the scheme) | |
|---------------|---|-----------|---|-----------|
| | Rural | Urban | Rural | Urban |
| Yes (%) | 34.84 | 29.97 | 24.52 | 27.00 |
| Sometimes (%) | 57.1 | 61.28 | 60.64 | 61.13 |
| Never (%) | 8.06 | 8.75 | 14.84 | 11.87 |
| Total | 310 (100) | 674 (100) | 310 (100) | 674 (100) |

*Source: Authors’ own collected data from field survey.

From the table-XI, it is seen that 10.32% rural beneficiaries and 2.97% urban beneficiaries those who used to get pocket money from their male counterpart of the family before getting monetary benefit of the LB scheme do not get pocket money after getting monetary benefit from LB scheme. On the other hand, 8.06% rural beneficiaries never received pocket money before the introduction of the LB scheme. However, after the introduction of the LB scheme this percentage increased to 14.84. Similarly for urban beneficiaries it is increased from 8.75% to 11.87%. That implies 14.84% rural beneficiaries and 11.87% urban beneficiaries receive only the monetary benefit provided by the government through the LB scheme. Thus, in absence of LB scheme 8.06% rural women and 8.75% urban women would have been disempowered completely (financially), 57.1% rural women and 61.28% urban women disempowered partially.

III.III. Role of the Lakshmir Bhandar Scheme in Poverty Alleviation

In India Targeted Public Distribution System (TPDS), were officially launched in June, 1997. Since then, the total families were divided into two categories- Above Poverty Line (APL) and Below Poverty Line (BPL) families. This categorization was done mainly to provide foodgrains to the BPL families at a subsidized rate. APL families also receive the foodgrains

but at a higher rate compared to the BPL families. In India, the State/UT governments are responsible for issuing APL, BPL, and Antyodaya (introduced in 2000) ration cards under the Public Distribution System (PDS). These cards were mainly issued to identify households based on their economic status and eligibility for subsidized food grains given by the PDS of government of India. The issuance process involved identification of eligible families which was done by the state/ UT government, typically based on poverty criteria. The state/ UT government send the list of identified families to the PDS of government of India and they issued the appropriate ration card to the individual families. As these ration cards was issued on the basis of poverty criteria, the poverty status of the individual family be identified according to the type of ration card issued to the family.

The Ministry of Rural Development, government of India, in partnership with state governments and UT administrations, conducted the BPL (Below Poverty Line) Census in 2002 which scored households on 13 different parameters covering assets, occupation, land ownership etc. and identified BPL households as those falling below a certain cut-off. In 2004–05, it was found that in total only 34% of households possessed a BPL or Antyodaya Anna Yojan (AAY) card. The BPL census in 2002 made a significant error in inclusion and exclusion. Another comprehensive BPL census was the Socio Economic and Caste Census (SECC) 2011, which collected data on various socio-economic aspects of households. The SECC 2011, was intended to replace the earlier BPL censuses, it still serves as a key tool for identifying beneficiaries of government schemes. The National Food Security Act (NAFSA), 2013, was signed into law on September 12, 2013, and was retroactive to July 5, 2013. The primary goal of this Act was to ensure food and nutritional security for people by guaranteeing access to adequate quantities of quality food at affordable prices, providing a subsidy by the Government of India. Thus, NAFSA 2013, was the last updated records of BPL, Antyodaya and APL ration card in India. This record has been continuing till date. According to NAFSA-2013, BPL and Antyodaya (extreme poor) card holders were being treated as poor peoples or officially poor and APLs were being treated as non-poor peoples or officially non-poor.

According to Sengupta and Ghose (2010) poverty is a static concept whereas poverty-vulnerability or simply vulnerability is dynamic concept. The economic status of a family is changing over time. Thus, a family is once identified as either APL or BPL will not continue as APL or BPL for ever. A family is identified as APL today may be BPL tomorrow through an external shocks like drought, flood, climate change, some accidents, recession, food inflation, civil war, etc. Similarly, a family is identified as BPL today may be APL tomorrow if the potential of the family would be flourish. Though vulnerability is a good proxy of economic status of a family than poverty but vulnerability is difficult to measure because of insufficient data. However, disproportionate distribution of subsidy and benefits of the social welfare schemes to the common people on the basis of APL, BPL and Antyodaya ration cards once identified by any survey should not be continued for a long time because of upward and downward movement of families from the poverty line over time.

In the following section we are estimating the poverty percentage and contribution of LB scheme and PDS in poverty alleviation etc.

Here we have estimated the poverty percentage, and contribution of LB scheme and PDS on poverty alleviation which is shown in table-XII. Regional variation of the same are also examined.

Table-XII: Effect of LB Scheme and PDS on Poverty Status (Estimated)

| Poverty Status | Percentage of Beneficiaries |
|---|-----------------------------|
| Officially Poor (Antyodaya + BPL) | 26.52 |
| (Estimated) Actual Poor (PCMCE < Rs. 1860) in Presence of PDS and LB Scheme | 7.11 |
| (Estimated) Would have been Poor in Absence of PDS but in Presence of LB Scheme (PCMCE<Rs 1860) | 9.25 |
| (Estimated) Would have been Poor in Absence of LB Scheme but in Presence of PDS (PCMCE<Rs 1860) | 12.5 |
| (Estimated) Would have been Poor in Absence of both PDS and LB Scheme (PCMCE<Rs 1860) | 39.63 |

*Source: Authors' own collected data from field survey.

Table-XII shows poverty status and effect of LB scheme and PDS on poverty status. From this table it is seen that 26.52% families are officially poor. Officially poor means those families which have either Antyodaya or BPL types of ration card that was issued by PDS, Government of India. We have estimated that 7.11% families are actually poor⁶ in presence of both

⁶ Using the World Bank's updated poverty line, about 5.75% of Indians live in extreme poverty as of 2025, a sharp decline from 27% in 2011–12.

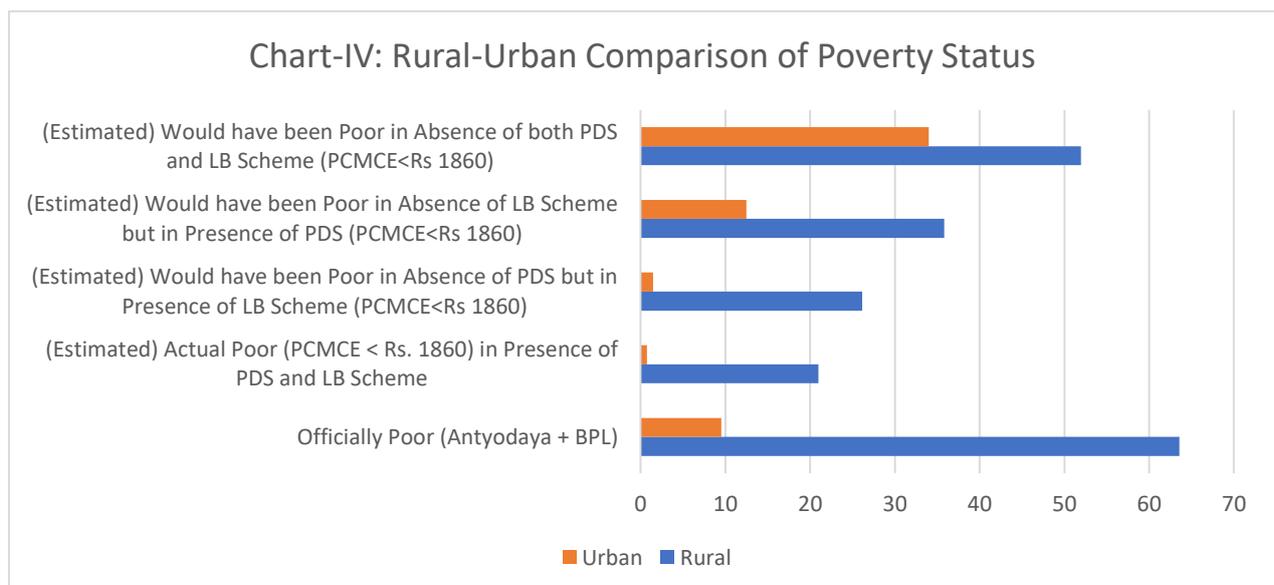
LB scheme and PDS. A family is actually poor if family's Per Capita Monthly Consumption Expenditure (PCMCE) is below Rs. 1860.00 because, the World Bank recently estimated poverty line as \$3.00 per day (2021 PPP) (<https://www.worldbank.org/en/news>). At the 2025 PPP rate, this translates to roughly Rs. 62.00 per day or Rs. 1860.00 per month for India. This table also shows that 12.50% families would have been poor if there is no LB scheme (in presence of PDS) using the same poverty line consumption figure. The difference between these two percentages is 5.39%. That implies if the government stops LB scheme, then the percentage of poor families would be 12.50 or in otherwards 7.11% families presently lives in below poverty line utilising their permanent as well as vulnerable source of income but if this (LB scheme) vulnerable source (it is vulnerable in the sense that the West Bengal Government may stop this at any time as it is a one kind of transfer payment) of income drops by any reason then additional 5.39% families will become poor. Thus, it can be said that LB scheme has a significant contribution in poverty alleviation and it alone uplifted 5.39% families from BPL to APL. It should be noted that Public Distribution System (PDS) in India has also a significant contribution in reducing poverty. We have estimated that 9.25% families would have been poor if there is no PDS (but in presence of LB Scheme) using the same poverty line consumption figure. Thus, PDS reduces poverty by $(9.25-7.11=)$ 2.14%. If government of India stops PDS then additional 2.14% families, who are presently APL will become BPL. If both LB scheme and PDS will be stopped then the poverty percentage would become 39.63. Thus, PDS and LB scheme jointly reduces poverty by $(39.63-7.11=)$ 32.52% in Howrah District of West Bengal.

Now we will examine regional variation of official poverty percentage, estimated poverty percentage using new international poverty line consumption expenditure and contribution of LB scheme and PDS in poverty alleviation, shown in table-XIII and Chart-IV.

Table-XIII: Rural Urban Comparison of Effect of LB Scheme and PDS on Poverty Status (Estimated)

| Poverty Status | Percentage of Beneficiaries | |
|---|-----------------------------|-------|
| | Rural | Urban |
| Officially Poor (Antyodaya + BPL) | 63.55 | 9.50 |
| (Estimated) Actual Poor (PCMCE < Rs. 1860) in Presence of PDS and LB Scheme | 20.97 | 0.74 |
| (Estimated) Would have been Poor in Absence of PDS but in Presence of LB Scheme (PCMCE<Rs 1860) | 26.13 | 1.48 |
| (Estimated) Would have been Poor in Absence of LB Scheme but in Presence of PDS (PCMCE<Rs 1860) | 35.81 | 12.46 |
| (Estimated) Would have been Poor in Absence of both PDS and LB Scheme (PCMCE<Rs 1860) | 51.94 | 33.98 |

*Source: Authors' own collected data from field survey.



*Source: Authors' own collected data from field survey.

Table-XIII and Chart-IV show rural-urban comparison of poverty status and effect of LB scheme and PDS on poverty status. From this table it is seen that 63.55% families are officially poor in rural areas whereas it is 9.50% in urban areas. Thus, we have found a huge rural-urban gap with respect to official poverty percentage. We have estimated that 20.97% rural families and 0.74% urban families are actually poor in presence of both LB scheme and PDS using the World Bank recently estimated poverty line as \$3.00 per day (2021 PPP) (<https://www.worldbank.org/en/news>). Here also we have found a huge rural-urban gap. This table also shows that 26.13% rural families and 1.48% urban families would have been poor if there is no LB scheme (in presence of PDS). The difference between these two percentages indicates (26.13% - 20.97% = 5.16% for rural areas and 1.48% - 0.74% = 0.74% for urban areas) the sole contribution of LB scheme in poverty eradication. That implies if the government stops LB scheme, then the percentage of poor families would be 26.13 for rural areas and 1.48 for urban areas. Thus, it can be said that LB scheme has a significant contribution in poverty alleviation mainly in rural areas and it alone uplifted 5.16% families from BPL to APL but it has little impact (0.74%) in poverty alleviation in urban areas. Impact of the LB scheme is lower in urban areas compare to rural areas because in the urban areas number of poor families was lower compare to rural areas before introducing LB scheme. If there were no poor families the LB scheme will have nothing to do in poverty alleviation. It should be noted that Public Distribution System (PDS) in India has also a significant contribution in reducing poverty. We have estimated that 35.81% rural families and 12.46% urban families would have been poor if there is no PDS (but in presence of LB Scheme) using the same poverty line consumption figure. Thus, PDS reduces poverty by (35.81% - 20.97% =) 14.84% in rural areas and (12.46% - 0.74% =) 11.72%. Thus, PDS solely eradicate poverty by 14.84% in rural areas and 11.72% in urban areas. Here also we have found that impact of PDS in poverty eradication is higher in rural areas compare to urban areas. If both LB scheme and PDS will be stopped then the poverty percentage would become 51.94 in rural areas and 33.98 in urban areas. Thus, PDS and LB scheme jointly reduces poverty by (51.94% - 20.97% =) 30.97% in rural areas and (33.98% - 0.74% =) 33.24% in urban areas. Here it is found that the joint impact of LB scheme and PDS on poverty eradication is higher in urban areas compare to rural areas of Howrah District of West Bengal.

Now we are also examining the contribution of LB scheme in uplifting economic status in terms of absolute amount and in percentage terms (percentage of poverty line consumption expenditure). This is shown in table-XIV.

Table-XIV: Contribution of LB Scheme in Uplifting Economic Status

| | |
|---|-------------------|
| Contribution of LB Scheme in Uplifting Economic Status | Amount/Percentage |
| Per Capita Monthly Income Addition through LB Scheme | Rs. 350.68 |
| Percentage of Upliftment with Respect to Poverty Line Consumption Expenditure | 18.85 |

*Source: Authors’ own collected data from field survey.

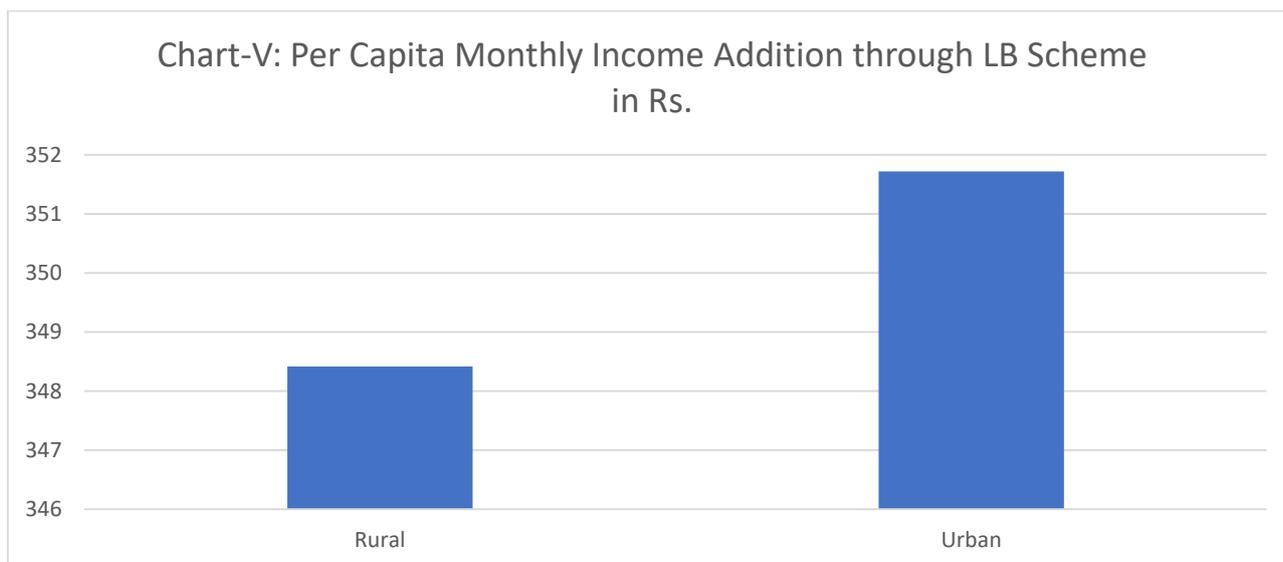
From table-XIV it is seen that the LB scheme has enhanced per capita monthly income of the family members of the beneficiaries by Rs. 350.68. So, it is the absolute amount of contribution of the scheme, on an average, which helps to uplift some of the families from BPL to APL. If monthly per capita consumption expenditure of Rs. 1860.00 (=100%) is the poverty line consumption expenditure then 18.85% (Rs. 350.68 = 18.85%) is the percentage contribution of the LB scheme to uplift a family from its existing economic status. Thus, on an average LB scheme, alone, has 18.85% contribution to uplift a family from their existing poverty status.

Now we want to examine regional variation, if any, about the contribution of LB scheme in poverty alleviation both in absolute amount and in percentage terms. This is shown in table-XV, chart-V and chart-VI.

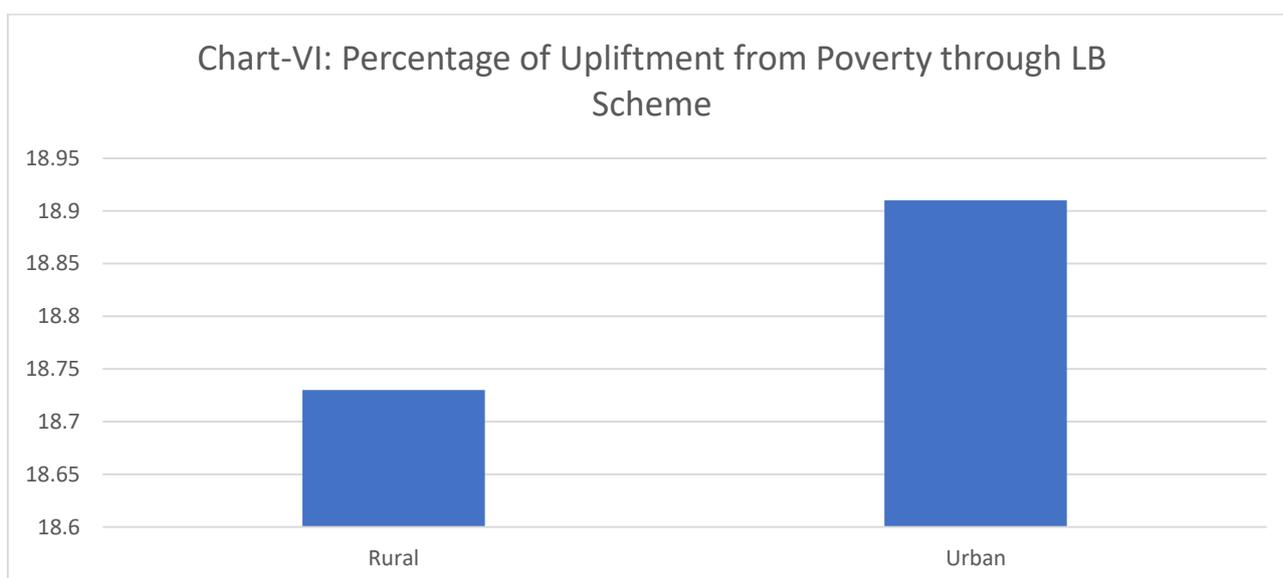
Table-XV: Rural-Urban Comparison of Contribution of LB Scheme in Uplifting Economic Status

| | | |
|---|-------------------|------------|
| Contribution of LB Scheme in Uplifting Economic Status | Amount/Percentage | |
| | Rural | Urban |
| Per Capita Monthly Income Addition through LB Scheme | Rs. 348.42 | Rs. 351.72 |
| Percentage of Upliftment with Respect to Poverty Line Consumption Expenditure | 18.73 | 18.91 |

*Source: Authors’ own collected data from field survey.



*Source: Authors' own collected data from field survey.



*Source: Authors' own collected data from field survey.

Table-XV and chart-V show the region wise comparison of absolute amount of contribution through LB scheme for upliftment of Economic Status. The LB scheme, on an average, per month adds per capita income of the family of beneficiaries by Rs. 348.42 in rural areas and Rs. 351.72 in urban areas. LB scheme adds per capita income by more (though the difference is small) in urban areas as average family size in urban areas is relatively lower than rural areas. By uplifting per capita income of all the beneficiaries' family members, LB scheme changes the poverty status of some families by converting BPL to APL. Not only this, it also reduces the severity of poverty of all the poor families.

Table-XV and chart-VI show the region wise comparison of contribution of LB scheme in uplifting economic status in percentage terms, percentage of poverty line consumption expenditure. As poverty line consumption expenditure is Rs. 1860 per capita per month, set by the World Bank. Per capita per month addition of income of Rs. 348.42 is equivalent to 18.73% ($\text{Rs. } 1860 = 100\%$) and Rs. 351.72 is equivalent to 18.91%. Thus, percentage contribution of LB scheme for upliftment of economic status from their existing economic status is 18.73 in rural areas and 18.91 in urban areas. Approximately LB scheme uplifts one fifth of poverty line consumption expenditure in both rural and urban areas.

All the Indian families are classified into three categories viz, Antyodaya, BPL and APL by the PDS, Government of India. Using the recent international poverty line consumption figure updated by World Bank, we have estimated that presently 7.11% families are living below poverty line in our study area. But our study area already had 26.52% officially poor people.

That implies all the families which are officially poor are not actually poor in our estimate using World Bank’s recent poverty line consumption figure. The table-XVI tries to decompose total estimated poverty percentage i.e., 7.11% into three different categories of families and also shows estimated poverty percentage within the respective officially poor and non-poor categories.

Table-XVI: Estimated Actual Poverty from Different Categories of Officially Poor and Non-Poor

| Officially Poor and Non-Poor Categories | Category wise Contribution of Estimated Poor (%) | Estimated Poverty (%) within the Category |
|---|--|---|
| Antyodaya | 0.51 | 17.24 |
| BPL | 6.20 | 26.29 |
| APL | 0.40 | 0.55 |
| Total | 7.11 | |

*Source: Authors’ own collected data from field survey.

Table-XVI shows total estimated poverty from different categories of officially poor and non-poor and category wise decomposition of total estimated poverty. Targeted PDS (TPDS) system of India (with the recommendation of State and Union Territory government) divided Indian families into three different categories- these are Antyodaya (extreme poor), BPL and APL (latest update in this regard was done in 2013). The type of Ration Card a person holds is his/her poverty status. Thus, we can say Ration Card bears the poverty status of a person or a family, officially, and it is called official poverty status. The poverty status of a family changes overtime, a family belongs to BPL today may be uplifted to APL tomorrow and the opposite is also true. The government of India as well as the State government provide subsidies and benefits of different types of social welfare schemes mainly aiming to alleviate poverty. However, if the present poverty status (actual) is different from the poverty status once determined in the long past by issuing a Ration Card, then all the effort of the government for provision of subsidies and benefits of different welfare schemes spoils down completely. Use of poverty status determined in the long past may increase inequality in income distribution by giving a punishment to a BPL family who was APL in the past. So, use of official poverty status should be recent past or official poverty status should be updated in each five years duration or less. Otherwise, official poverty status can not be used as criteria for receiving subsidy and benefits of the social welfare schemes.

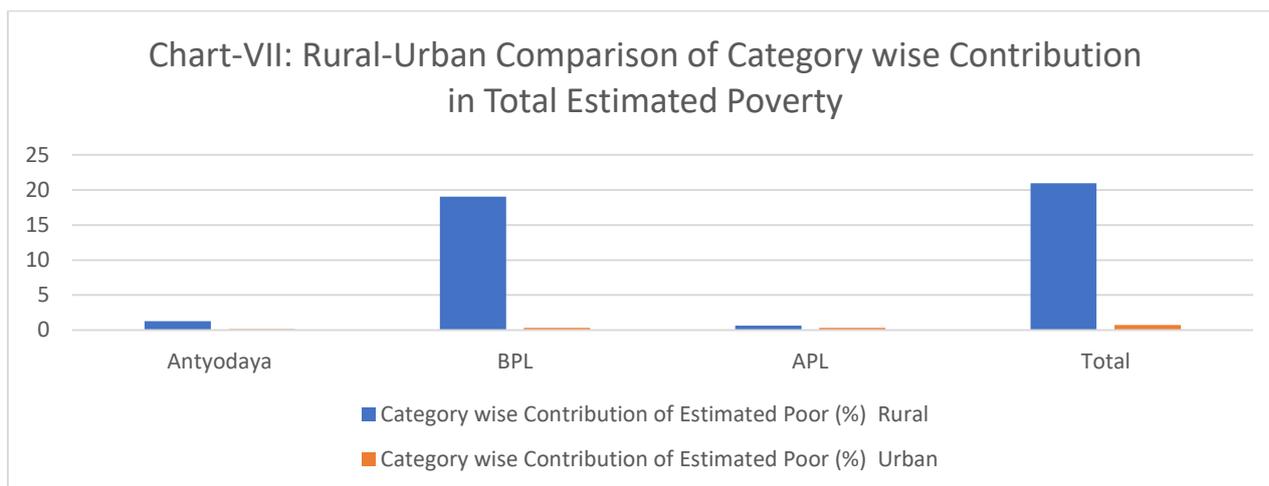
In table-XII we have estimated that the peoples living below the poverty line is 7.11%. Now a decomposition of total estimated poverty according to official poor, non-poor categories are shown in table-XIV. From this table it is seen that among the Antyodaya families, only 17.24% are living under the poverty line. Though, officially, a label of ‘extreme poor’ was pasted on all of them. Thus, 82.76% Antyodaya families are presently living above poverty line. Similarly, among the BPL families, 26.29% are living under the poverty line. Thus, 73.71% BPL families are presently living above poverty line. The table also shows that 0.55% of APL families are living below poverty line in spite of the fact that officially a label of “Above Poverty Line” was pasted on all of them. Thus, from above analysis we can say that majority of the BPLs are living under poverty line after availing all the subsidies and benefit of the governments. They are extremely deprived among the three categories. This result pin points that TPDS/PDS should revise poverty status (Official) as early as possible.

Now we are making a rural urban comparison of estimated poverty from different categories of officially poor and non-poor as well as contribution of each category of officially poor and non-poor in total estimated poverty percentage. This is shown in table-XVII.

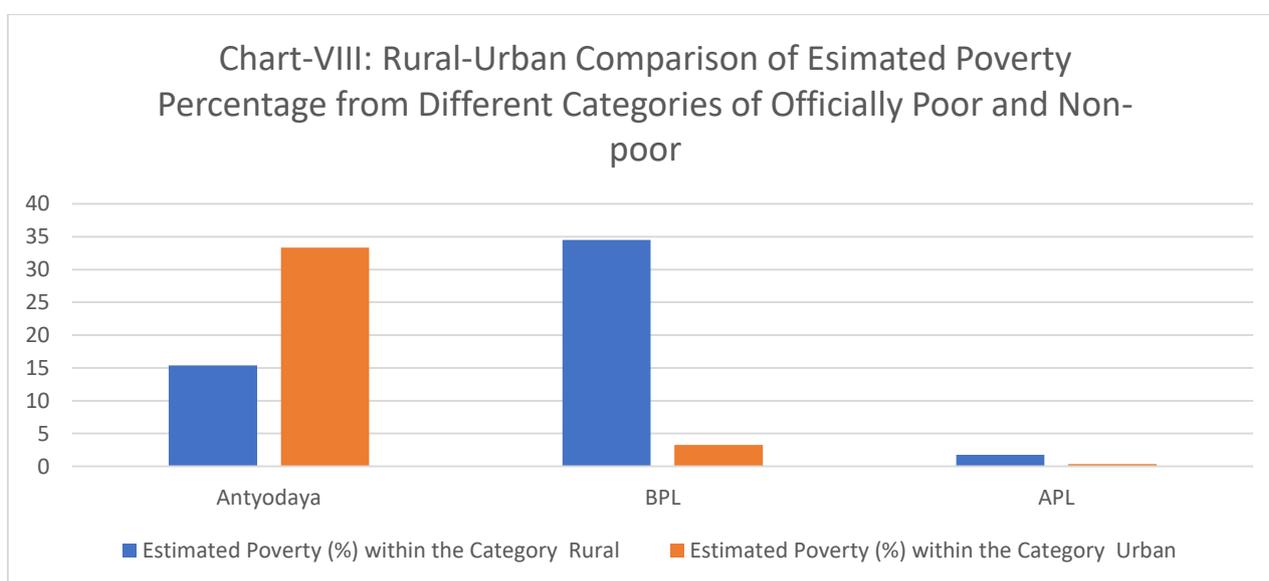
Table-XVII: Rural- Urban Comparison of Estimated Poverty from Different Categories of Officially Poor and Non-Poor

| Officially Poor and Non-Poor Categories | Category wise Contribution of Estimated Poor (%) | | Estimated Poverty (%) within the Category | |
|---|--|-------|---|-------|
| | Rural | Urban | Rural | Urban |
| Antyodaya | 1.29 | 0.15 | 15.38 | 33.33 |
| BPL | 19.03 | 0.30 | 34.50 | 3.28 |
| APL | 0.65 | 0.30 | 1.77 | 0.33 |
| Total | 20.97 | 0.74 | | |

*Source: Authors’ own collected data from field survey.



*Source: Authors' own collected data from field survey.



*Source: Authors' own collected data from field survey.

Table-XVII and chart-VII help to compare regional variation in total estimated poverty percentage and its decomposition into several officially poor and non-poor categories. Total estimated poverty percentage is 20.97 in rural areas and 0.74 in urban areas. Thus, below one percent families in urban areas of Howrah district live below poverty line, using new poverty line consumption figure of World Bank. However, in rural Howrah approximately 21% families are living below poverty line. Now decomposing total estimated poverty percentage in different categories of officially poor and non-poor groups it is found that in rural areas out of 20.97% poverty, 19.03% comes from BPL families and 1.29% comes from Antyodaya families and rest 0.65% comes from APL families. Whereas in urban areas out of total 0.74% poverty, 0.30% comes from BPL families and 0.15% comes from Antyodaya families and rest 0.30% comes from APL families.

Again, table-XVII and chart-VIII help to make a rural urban comparison of estimated poverty percentage from each of the three officially poor and non-poor categories. We have found that estimated poverty percentage from among the Antyodaya families are 15.38 in rural areas and 33.33 in urban areas. The estimated poverty percentage from the BPL families are 34.50 in rural areas and 3.28 in urban areas. The estimated poverty percentage from the APL families are 1.77 in rural areas and 0.33 in urban areas. Thus, one interesting point is found here that some of the officially APL families are actually BPL and a majority of Antyodaya families and BPL families are actually APL in both rural and urban areas. If majority of Antyodaya families and BPL families are actually APL then that is the success of different types poverty eradication policies of the government. But 'some APL families are actually BPL' this conclusion is the flipside of the continuation of ration card which was issued in the long past. Real deprivation will be double to those APL families which are actually BPL, if distribution of benefits of social welfare schemes and poverty eradication policies of the government are disproportionate (generally it is) according to the types of ration card the family actually holds. Therefore, status of ration card should be updated in a regular interval otherwise welfare schemes and poverty eradication policies fail to achieve their objectives.

III.IV. Rating of the Lakshmir Bhandar Scheme by the Beneficiaries

From the theory of economic development, it is known that during the development process a country introduces more and more welfare schemes and tries to establish itself as a welfare state. India is not an exception. At present time India also introduces various types of welfare scheme for welfare of various section of the Indian population. A long list of such welfare schemes for the central government are Indira Gandhi National Old Age Pension Scheme, Indira Gandhi National Widow Pension Scheme, and Indira Gandhi National Disability Pension Scheme, National Family Benefit Scheme, Annapurna Scheme, Atal Pension Yojana, Ayushman Bharat, National Health Mission, National Programme for Prevention and Control of Cancer, Diabetes, CVD and Stroke, Samagra Shiksha, National Means-cum-Merit Scholarship Scheme, National Overseas Scholarship for SC etc. Candidates, Mahatma Gandhi National Rural Employment Guarantee Act, Pradhan Mantri Garib Kalyan Rojgar Abhiyaan, Deen Dayal Upadhyaya Grameen Kaushalya Yojana, Pradhan Mantri Awaas Yojana – Gramin, Jal Jeevan Mission, Deendayal Antyodaya Yojana, Beti Bachao, Beti Padhao, Pradhan Mantri Matru Vandana Yojana, National Mission for the Empowerment of Women, Integrated Child Development Services etc. (<https://www.india.gov.in/my-government/schemes-0>).

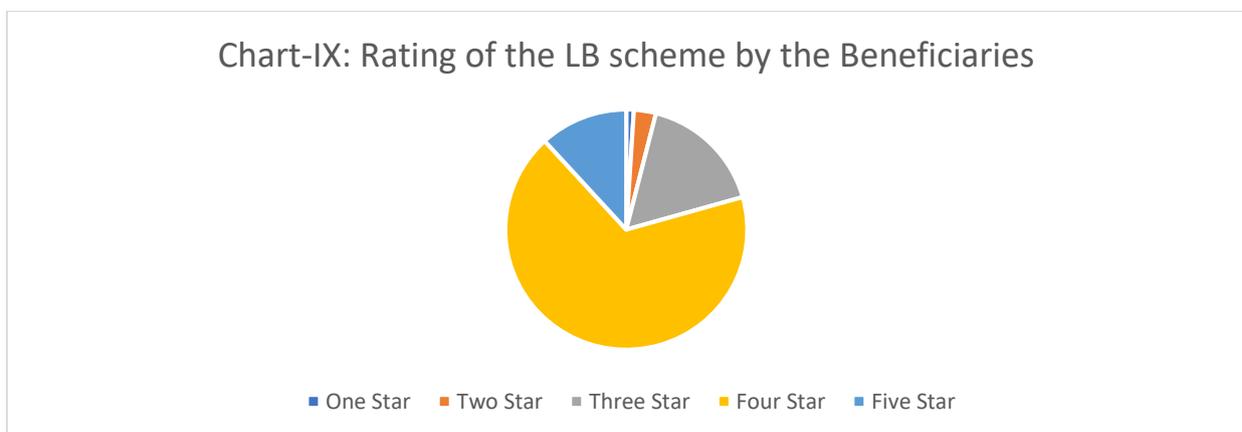
As India has a federal structure it has a central government at the centre and a state government at the local level. Like the central government the state government i.e., the Government of West Bengal has also such type of welfare schemes at the state level. These are Swasthya Sathi, Kanyashree Prakalpa, Lakshmir Bhandar, Fair Price Medicine Shops, Sishu Saathi, Shikhashree, Aikyashree, Student Credit Card, Rupashree Prakalpa, Khadya Sathi, Banglar Awaas Yojana, Widow Pension, Manabik, Samajik Suraksha Yojana, Gatidhara, Sabooj Sathi, Anandadhara, Krishak Bandhu, Safe Drive Save Life, Nijo-griha Nijo-bhumi, Lokprasar Prakalpo, Karma Sathi, Bhabisyat Credit Card etc. (https://cm.wb.gov.in/ncmo/Public/Scheme_Master.aspx). Among the long list of welfare schemes of Government of India and Government of West Bengal the beneficiaries have placed ‘Lakshmir Bhandar’ scheme in their priority list. Because the scheme is actually a ‘transfer payment’ type of scheme and for general people within certain age group. People always like ‘a general’ and ‘transfer payment’ type of scheme rather than ‘conditional benefit transfer’ and scheme for ‘a specific section’. The age group considered in the scheme, 25-60 years, covers a significantly high number of beneficiaries. The target group population is ‘women’ who are some extents deprived and disempowered in the paternalist society. So, this scheme really has some favourable impact on women empowerment. The scheme also has a favourable impact on poverty alleviation. A female member of the family suffers most among other members of the family living below the poverty line. If that woman gets some direct financial benefit she will obviously like the scheme.

In this survey we have recorded the view of the beneficiaries in a question ‘How do you rate the Lakshmir Bhandar Scheme?’ in a five-point scale to judge preference of the scheme by the beneficiaries. The results shown in the table-XVIII.

Table-XVIII: Rating of the LB Scheme by the Beneficiaries

| Rating of the LB Scheme | Percentage of Beneficiaries |
|-------------------------|-----------------------------|
| One Star | 1.01 |
| Two Star | 2.95 |
| Three Star | 16.67 |
| Four Star | 67.58 |
| Five Star | 11.79 |
| Total | 984 (100) |

*Source: Authors’ own collected data from field survey.



*Source: Authors’ own collected data from field survey.

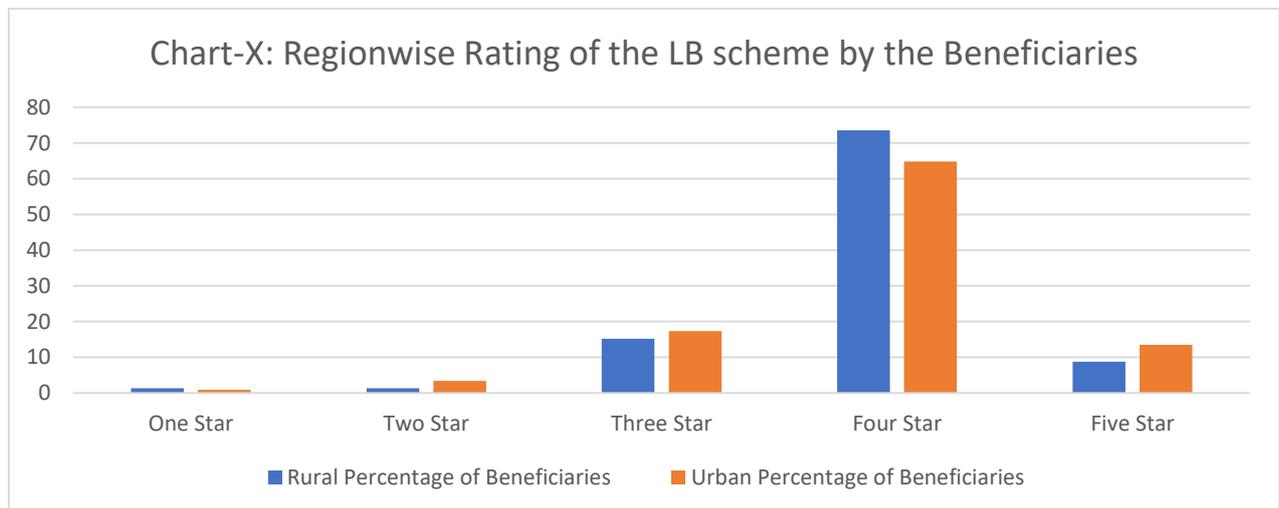
Table-XVIII and chart-IX show the rating of the LB scheme by the beneficiaries. We have measured the response of the beneficiaries in a five-point scale i.e., one star to five stars. From this table it is seen that 67.58% beneficiaries have rated four stars. Very few beneficiaries 3.96% (1.01+2.95) have rated two stars or less. More than 96% (16.67+67.58+11.79) beneficiaries rated the scheme more than or equal to three stars. That implies the beneficiaries highly like the scheme and the scheme is so popular in West Bengal.

Now we are trying to examine whether any rural urban variation with respect to rating of the scheme is present or not. This is shown in table-XIX.

Table-XIX: Rural-Urban Comparison of Rating of the LB Scheme by the Beneficiaries

| Rating of the LB Scheme | Percentage of Beneficiaries | |
|-------------------------|-----------------------------|----------|
| | Rural | Urban |
| One Star | 1.29 | 0.89 |
| Two Star | 1.29 | 3.41 |
| Three Star | 15.16 | 17.36 |
| Four Star | 73.55 | 64.84 |
| Five Star | 8.71 | 13.50 |
| Total | 310 (100) | 674(100) |

*Source: Authors' own collected data from field survey.



*Source: Authors' own collected data from field survey.

From table-XIX and chart-X, it is seen that the highest percentage of beneficiaries rated the scheme by four stars in both rural and urban areas. Only less than five percent beneficiaries rated either one star or two stars in both rural and urban areas. 97.42% rural and 95.70% urban beneficiaries rated three stars or more. That implies rating by the beneficiaries almost follow the same pattern irrespective of the regions or there are almost no regional variations.

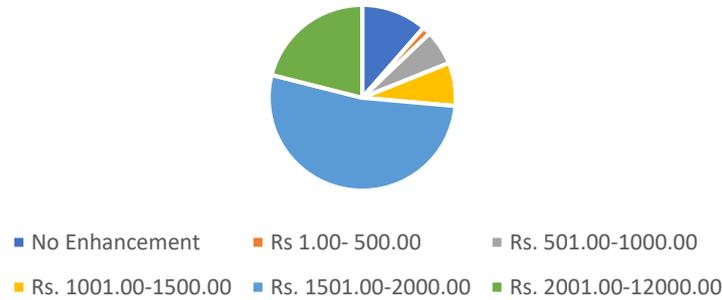
The beneficiaries of LB scheme very much like the scheme but majority of them have some expectation from the government that the government will enhance the financial benefit of the LB scheme from its present level. That implies some dissatisfaction of some beneficiaries remain present not about the scheme type but about the amount of benefit. Table-XX shows the expectation of the beneficiaries about enhancement of financial benefit of the LB scheme.

Table-XX: Expectation of the Beneficiaries about Enhancement of Financial Benefit of LB Scheme

| Enhancement Amount | Percentage of Beneficiaries | Cumulative Percentage of Beneficiaries (≤) |
|----------------------|-----------------------------|--|
| No Enhancement | 11.38 | 11.38 |
| Rs 1.00- 500.00 | 1.42 | 12.80 |
| Rs. 501.00-1000.00 | 6.10 | 18.90 |
| Rs. 1001.00-1500.00 | 7.52 | 26.42 |
| Rs. 1501.00-2000.00 | 52.54 | 78.96 |
| Rs. 2001.00-12000.00 | 21.04 | 100 |
| Total | 984 (100) | 984 (100) |

*Source: Authors' own collected data from field survey.

Chart-XI: Expectation of the Beneficiaries about Enhancement of Financial Benefit of the LB scheme



*Source: Authors' own collected data from field survey.

From table XX and chart-XI, it is seen that only 11.38% beneficiaries are fully satisfied with the scheme as well as the amount of existing financial benefit. From the cumulative percentage figures, it is seen that if financial benefit will be enhanced by Rs. 500.00 then a total of only 12.80% beneficiaries will be satisfied. Similarly, additional amount of Rs. 1000.00 can satisfy only 18.90% and that of Rs. 1500.00 can satisfy only 26.42%. Only the additional amount of Rs. 2000.00 can satisfy majority (78.96%) of the beneficiaries. To satisfy all the beneficiaries the required amount of additional amount will be Rs. 12000.00 per month. It is worth noting that the peoples' expectation will never be fulfilled but from the response of the beneficiaries it can be said that if financial benefit will be enhanced by Rs. 2000.00 then majority of the beneficiaries will be satisfied.

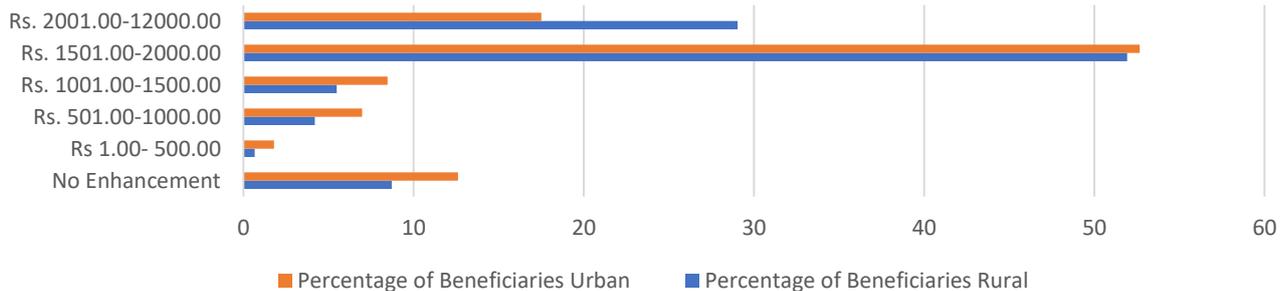
Now we want to compare views of rural beneficiaries and urban beneficiaries about expectation of enhancement of financial benefit of LB scheme in table XXI and chart-XII.

Table-XXI: Rural-Urban Comparison of Expectation of the Beneficiaries about Enhancement of Financial Benefit of LB Scheme

| Enhancement Amount | Percentage of Beneficiaries (Cumulative Percentage \leq) | |
|----------------------|---|---------------|
| | Rural | Urban |
| No Enhancement | 8.71 (8.71) | 12.61 (12.61) |
| Rs 1.00- 500.00 | 0.65 (9.36) | 1.78 (14.39) |
| Rs. 501.00-1000.00 | 4.19 (13.55) | 6.97 (21.36) |
| Rs. 1001.00-1500.00 | 5.48 (19.03) | 8.46 (29.82) |
| Rs. 1501.00-2000.00 | 51.94 (70.97) | 52.67 (82.49) |
| Rs. 2001.00-12000.00 | 29.03 (100) | 17.51 (100) |
| Total | 310 (100) | 674 (100) |

*Source: Authors' own collected data from field survey.

Chart-XII: Rural-Urban Comparison of Expectation of the Beneficiaries about Enhancement of Financial Benefit of LB Scheme



*Source: Authors' own collected data from field survey.

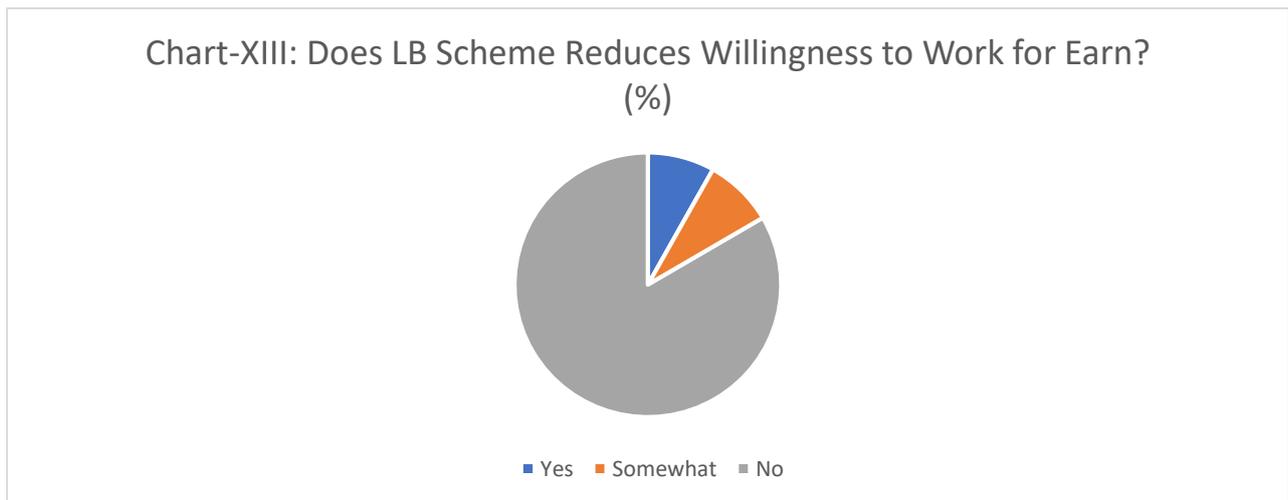
From table-XXI and chart-XII, it is seen that only 8.71% rural beneficiaries and 12.61% urban beneficiaries are fully satisfied with the scheme as well as the amount of existing financial benefit. From the cumulative percentage figures, it is seen that if financial benefit will be enhanced by Rs. 2000.00 then only majority of beneficiaries in both rural (70.97%) as well as urban (82.49%) will be satisfied. To satisfy all the beneficiaries the required amount of additional amount will be Rs.12000.00 per month in both rural as well as urban areas. It is worth noting that the peoples' expectation will never be fulfilled but from the response of the beneficiaries it can be said that if financial benefit will be enhanced by Rs. 2000.00 then majority of the beneficiaries will be satisfied.

LB scheme is a transfer payment where the beneficiaries receive the cash benefit without doing anything. From microeconomic theory we know that individual's work effort inversely related with transfer payment. Therefore, LB scheme should reduce work effort of the beneficiaries. To verify this fact the beneficiaries are asked to know whether the LB benefit reduces their willingness to work for earn or not. The responses of the beneficiaries are recorded and shown in table-XXII and chart-XIII.

Table-XXII: Response of the Beneficiaries whether the LB Scheme Reduces Willingness to Work for Earn

| Type of Response | Does LB Scheme Reduces Willingness to Work for Earn? (%) |
|------------------|--|
| Yes | 8.13 |
| Somewhat | 8.43 |
| No | 83.43 |
| Total | 984 (100) |

*Source: Authors' own collected data from field survey.



*Source: Authors' own collected data from field survey.

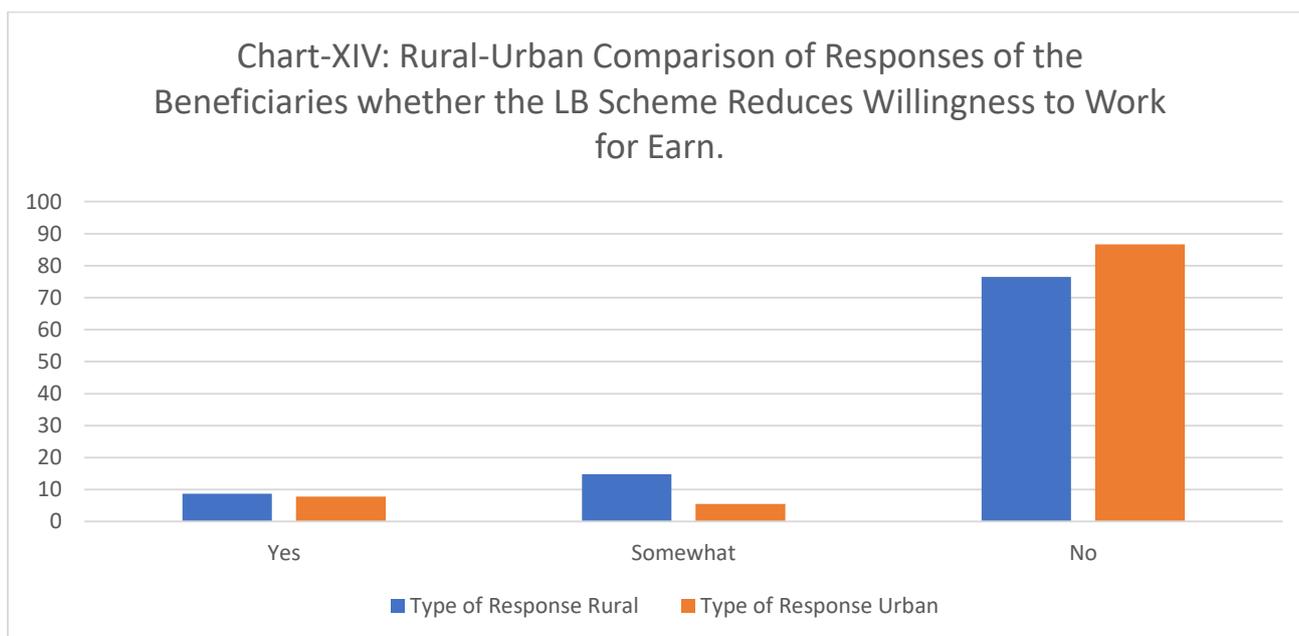
From table-XXII and chart-XIII we have seen that only 8.13% beneficiaries realised and responded that the LB scheme has reduced their willingness to work for earn. 8.43% beneficiaries realised and responded that the scheme has somewhat reduced their willingness to work for earn. On the other hand, 83.43% beneficiaries realised and responded that the scheme has not reduced their willingness to work for earn. Thus, the responses of the beneficiaries contradict the theory. There may have several reasons. These are listed here one by one. 1) Probably, majority of the beneficiaries may misunderstand the question “ Does LB scheme reduces willingness to work for earn?” and treated as “ Does LB scheme reduces willingness to work?”. If this was the case then the result is quite obvious. 2) Some beneficiaries may think that if they truly reveal their actual realisation about the question then the government may stop the scheme. So, they cleverly reveal their wrong response. 3) As most of the beneficiaries are housewives and they have no opportunity to engage any economic activities but they do all the familial activities so their response is quite obvious.

A regional variation regarding the response of the beneficiaries whether the LB scheme reduces willingness to work for earn. This is shown in table-XXII and chart-XIV.

Table-XXIII: Rural-Urban Comparison of Response of the Beneficiaries whether the LB Scheme Reduces Willingness to Work for Earn

| Type of Response | Does LB Scheme Reduces Willingness to Work for Earn? (%) | |
|------------------|--|-----------|
| | Rural | Urban |
| Yes | 8.71 | 7.86 |
| Somewhat | 14.84 | 5.49 |
| No | 76.45 | 86.65 |
| Total | 310 (100) | 674 (100) |

*Source: Authors' own collected data from field survey.



*Source: Authors' own collected data from field survey.

From table-XXIII and chart-XIV we have seen that only 8.71% rural beneficiaries and 7.86% urban beneficiaries realised and responded that the LB scheme has reduced their willingness to work for earn. 14.84% rural beneficiaries and 5.49% urban beneficiaries realised and responded that the scheme has somewhat reduced their willingness to work for earn. But, 76.45% rural beneficiaries and 86.65% urban beneficiaries realised and responded that the scheme has not reduced their willingness to work for earn. Thus, the responses of the beneficiaries contradict the theory i.e., transfer payment reduces willingness to work for earn. The reasons are already explained above.

IV. SUMMERY AND CONCLUSIONS

West Bengal Government in February, 2021 introduced a flagship program “Lakshmir Bhandar” scheme to provide financial assistance to unemployed women residents of West Bengal. Under this scheme, the government of West Bengal provides ₹ 1,200/- every month to women belongs to SC/ST households and ₹ 1,000/- per month to other beneficiaries for the empowerment of unemployed women in the age group of 25-60 years. Though the LB scheme was introduced in February, 2021 but its disbursement of benefit was started from September, 2021. To assess how far the scheme empowers Bengali unemployed women as well as improve their economic conditions we have surveyed 1106 women from different places of Howrah District of West Bengal. Our study showed 88.97% women are receiving the LB benefit. Up to March-2025, on an average beneficiaries received benefit for 29 months (though the age of the scheme is 43 months) and the average amount of money they received is Rs. 20,956.00. For the same period average amount of money received by the family of the beneficiaries is Rs. 30,457.00 which is higher than the average amount of money received by the beneficiaries because some families have more than one beneficiary. Most of the beneficiaries (90.65%) saved a part of the benefit received and average amount of saving is Rs. 7,184.00. Some of the beneficiaries (42.28%) purchased some assets (partially for costly assets and fully for small assets) like fan, mobile, bicycle, motor cycle, fridge, mixer-grinder etc. and the average amount spent to purchase assets is Rs. 12,253.00. Comparing rural and urban areas rural women take the advantage of LB scheme in a better way than the urban women.

Considering the pattern of expenditure of the benefit received from LB scheme by the beneficiaries it is found that majority (89.43%) of the beneficiaries share this money for their family expenses, 59.65% share this money for family treatment and 51.53% share this at the time of family crisis. All these clearly indicate that their family either belongs to BPL or just APL. The beneficiaries support their families for basic necessities with the help of LB benefit. The scheme had two main objectives- women empowerment and poverty alleviation. So, it can be said that the scheme at least fulfils its second objective. On the other hand, 78.86% (second highest percentage) beneficiaries spent this money to recharge their mobile, 68.19% spent to purchase their preferred dresses. 58.34% spent to go to beauty parlour, 53.96% spent this money to gift friend/ relatives, 55.79% spent for their children's education and 61% spent for short tour. All these indicate that the women beneficiaries receive some purchasing power directly from the government which helps to enjoy some financial autonomy. Financial autonomy implies ability to make choices of their own and fulfils the first objective of the scheme.

Comparing region wise pattern of expenditure of the benefit received from LB scheme, it can be concluded that rural women spent LB benefit more on basic necessities than on the relatively luxurious items but urban women spent LB benefit more on relatively luxurious commodities than on basic necessities. This is because rural beneficiaries are more poverty ridden so they first support their family on purchasing basic necessities.

The Lakshmir Bhandar Scheme prevent a large group of women from entitlement failure (entitlement failure due to transfer failure) by providing a direct cash transfer to them. The prevention from entitlement failure surely implies women empowerment as entitlement failure is the main cause of disempowerment. Thus, the scheme is very successful regarding the empowerment of women.

From the self-assessed response of the beneficiaries, it is found that a total of 88.52% beneficiaries get some financial autonomy through the scheme. Financial autonomy implies financial or economic empowerment of the women. Economic empowerment is the most important type of empowerment among the different types of empowerments and plays a vital role for overall empowerment of women. Again, a total of 85.87% beneficiaries has realised that the scheme has raised their importance in the family. Enhancement of importance in the family, also, implies decrease of disempowerment or increase of empowerment of the beneficiaries. Therefore, from the above analysis it can be said that the LB scheme directly empowers women and fulfils first objective of the scheme. Relative to rural, urban beneficiaries respond more in favour of financial autonomy and importance in the family from their self-realisation. Due to the existence of sever poverty, social and religious taboos in rural areas compared to urban areas the rural beneficiaries are feeling less than urban beneficiaries about how the LB scheme improve their financial autonomy and importance in the family.

Provision of pocket money by the male counterpart of the family to the unemployed women can be treated as prevention of women from entitlement failure (entitlement failure due to transfer failure). The prevention from entitlement failure surely implies women empowerment. However, it may happen that as government starts to provide a monetary support to the beneficiaries the male counterpart of some family may change their practice of provision of pocket money, some may continue as usual, some may stop totally and some may reduce frequency or as and when demanded basis. This type of change in practice has a direct impact on the process of women empowerment. It is found that 5.17% beneficiaries those who used to get pocket money from their male counterpart of the family before getting monetary benefit of the LB scheme do not get pocket money after getting monetary benefit from LB scheme. On the other hand, 8.43% beneficiaries never received pocket money before the introduction of the LB scheme. After the introduction of the LB scheme this percentage increased to 12.69. That implies 12.69% beneficiaries receive only the monetary benefit provided by the government through the LB scheme. Thus, in absence of LB scheme 8.43% women would have been disempowered completely (financially) and 60.00% disempowered partially. Compare to urban beneficiaries a larger extent of rural beneficiaries who used to get pocket money do not get the same after the introduction of LB scheme.

In Howrah District of West Bengal, we have found 26.52% families who are officially poor but we have estimated that 7.11% families are actually poor in presence of both LB scheme and PDS. It is also estimated that LB scheme solely reduces poverty by 5.39%. PDS solely reduces poverty by 2.14%. If both LB scheme and PDS will be stopped then the poverty percentage would become 39.63. Thus, PDS and LB scheme jointly reduces poverty by 32.52% in Howrah District of West Bengal.

A high degree of regional variation with respect to official poverty and estimated poverty is found in our study. It is found that 63.55% families are officially poor in rural areas whereas it is 9.50% in urban areas. However, our estimated poverty is 20.97% in rural areas and 0.74% urban areas. Here also we have found a huge rural-urban gap. It can be said that LB scheme has a significant contribution in poverty alleviation mainly in rural areas and it has alone uplifted 5.16% families

from BPL to APL but it has little impact (0.74%) in poverty alleviation in urban areas. Impact of the LB scheme is lower in urban areas compare to rural areas because in the urban areas number of poor families was lower compare to rural areas before introducing LB scheme. If there were no poor families the LB scheme will have nothing to do in poverty alleviation. We have found that impact of PDS in poverty eradication is higher in rural areas compare to urban areas due to same reasoning as earlier. Similarly, PDS and LB scheme jointly reduce poverty by 30.97% in rural areas and 33.24% in urban areas. Here it is found that the joint impact of LB scheme and PDS on poverty eradication is higher in urban areas compare to rural areas of Howrah District of West Bengal. This is due to the fact that in presence of both LB scheme and PDS there are larger number of marginally APL families in urban areas compare to rural areas.

Per capita per month contribution of the LB scheme is Rs. 350.68, on an average, which helps to uplift some of the families from BPL to APL. On an average LB scheme, alone, has 18.85% contribution to uplift a family from their existing poverty status.

There exists very small regional variation with respect to contribution of LB scheme in poverty alleviation both in absolute amount and in percentage terms.

The government of India as well as all the State governments provide subsidies and benefits of different types of social welfare schemes mainly aiming to alleviate poverty. However, if the present poverty status (actual) is different from the poverty status once determined in the long past by issuing a Ration Card, then all the effort of the government for provision of subsidies and benefits of different welfare schemes spoils down completely. Use of poverty status determined in the long past may increase inequality in income distribution by giving a punishment to a BPL (actually) family who was APL in the past (officially). So, use of official poverty status should be recent past or official poverty status should be updated in each five years duration or less. Otherwise, official poverty status can not be used as criteria for receiving subsidy and benefits of the social welfare schemes.

It is found that all the officially BPL are not BPL presently and all the officially APL are not APL presently. It is found that within the Antyodaya families, only 17.24% are living under the poverty line. Similarly, among the BPL families, 26.29% are living under the poverty line. It is also found that 0.55% of APL families are living below poverty line. This result pin points that TPDS/PDS should revise poverty status (Official) as early as possible otherwise disproportionate distribution of subsidies and benefits of the government schemes according to the types of ration card the family hold leads a misleading result.

There exists sufficient regional variation in estimated poverty from among the officially poor and non-poor categories. It is found that estimated poverty percentage from among the Antyodaya families are 15.38 in rural areas and 33.33 in urban areas. The estimated poverty percentage from the BPL families are 34.50 in rural areas and 3.28 in urban areas. The estimated poverty percentage from the APL families are 1.77 in rural areas and 0.33 in urban areas. Thus, one interesting point is found here that some of the officially APL families are actually BPL and a majority of Antyodaya families and BPL families are actually APL in both rural and urban areas. If majority of Antyodaya families and BPL families are actually APL then that is the success of different types poverty eradication policies of the government. But 'some APL families are actually BPL' this conclusion is the flipside of the continuation of ration card which was issued in the long past. Real deprivation will be double to those APL families which are actually BPL, if the government disproportionately distributes subsidies and benefits of social welfare schemes according to the types of ration card the family actually holds. Therefore, status of ration card should be updated in a regular interval otherwise welfare schemes and poverty eradication policies fail to achieve their objectives.

It can be concluded that beneficiaries of the LB scheme rated it at a higher scale compare to any other schemes. More than 96% beneficiaries rated the scheme more than or equal to three stars. Thus, the scheme is so popular in West Bengal. Regarding the rating of the scheme, we do not find much regional variations.

Though most the beneficiaries are satisfied with the scheme but a majority of them have some expectation towards the enhancement of present financial benefit. It is found that only 11.38% beneficiaries are fully satisfied with the scheme as well as the amount of existing financial benefit. A majority (78.96%) of the beneficiaries will be satisfied if they will be paid an additional amount of Rs. 2000.00. Regarding expected enhancement of financial benefit of the scheme there exist some rural-urban variations but beneficiaries of both the regions follow almost same trend.

It is known that LB scheme is a transfer payment where the beneficiaries receive the cash benefit without doing anything. From microeconomic theory we know that individual's work effort inversely related with transfer payment. Therefore, LB

scheme should reduce work effort of the beneficiaries. But we have found a contradictory results here. It is found that only 8.13% beneficiaries realised and responded that the LB scheme has reduced their willingness to work for earn and 8.43% beneficiaries realised and responded that the scheme has somewhat reduced their willingness to work for earn. On the other hand, 83.43% beneficiaries realised and responded that the scheme has not reduced their willingness to work for earn. It is also noted that in this regard there exist little regional variation. Thus, the responses of the beneficiaries contradict the theory. There may have several reasons. These are listed here one by one. 1) Majority of the beneficiaries may confuse the question “ Does LB scheme reduces willingness to work for earn?” and treated as “ Does LB scheme reduces willingness to work?” . If this was the case then the result is quite obvious. 2) Some beneficiaries may think that if they truly reveal their actual realisation about the question then the government may stop the scheme. So, they cleverly reveal their wrong response. 3) As most of the beneficiaries are housewives and they have no opportunity to engage any economic activities but they do all the familial activities so their response is quite obvious.

IV.I. Policy Suggestions

- From this study it is clear that the LB scheme is a good scheme for women empowerment as well as poverty alleviation. So, we can suggest the government of India and other State Government to adopt such type of policy.
- We can also suggest the PDS, Government of India to update the status of ration card according to present poverty status of the population. Otherwise, disproportionate distribution of subsidy and benefit of the welfare schemes on the basis of such ration card, issued in the long past, punishes really needy and also ‘to carry coal to new castle’.

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