



LAKSHMI BHANDAR AS A GENDERED WELFARE SCHEME: AN ANALYTICAL CASE STUDY IN PURULIA DISTRICT

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RESEARCH ARTICLE



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Abstract

Using a micro-level case study of Purulia district, the study gives a theoretically sound and empirically strong evaluation of the Lakshmi Bhandar Scheme as a gender-specific unconditional cash transfer program. The paper investigates, through the frameworks of Feminist Political Economy and Amartya Sen's Capability Approach, whether direct income support to women serves solely as compensatory social assistance or promotes a significant improvement in agency, bargaining power, and socio-economic capabilities within hierarchically structured caste systems. The study uses a mixed-method empirical approach that combines structured survey data from 300 women beneficiaries chosen in proportion to the number of women in the General, Scheduled Caste (SC), and Scheduled Tribe (ST) categories, as well as documentary analysis and district-level socio-economic indicators. Caste-disaggregated statistical analysis and binary logistic regression modelling are employed to assess disparities in perceived financial security, expenditure rationality, control over banking instruments, and intra-household decision-making authority. The results show that 82.3% of participants have more stable finances after joining the program. The program has especially strong redistributive effects on SC and ST women, which shows how important it is for groups that have been left out in the past. About 42% say they mostly use the transfer to smooth out their basic needs, which shows how it acts as a safety net against changes in income. Although 74.6% report increased participation in household financial decisions, enduring patriarchal norms continue to affect the degree of transformative empowerment. Regression analysis identifies caste location, educational attainment, and autonomous management of bank accounts as significant predictors of empowerment outcomes at conventional levels of statistical confidence. The study shows that Lakshmi Bhandar is a structurally progressive welfare program that helps stabilise the economy in the short term and re-establishes women as recognised economic participants in the household. But the program's ability to promote long-term growth in skills and capabilities is limited by the fact that it doesn't spend more on education, skill development, and diversifying livelihoods. The study advocates for a unified policy framework that amalgamates gender-sensitive financial transfers with enduring human development initiatives to advance genuine gender justice.

Keywords: *Gender-responsive social protection, Unconditional cash transfer, Caste-stratified inequality, Women's agency, Capability expansion, Women Empowerment*

Introduction

Gender-responsive social protection is now essential in India's welfare governance, particularly in addressing structural inequities that adversely affect women. Feminist political economy scholars assert that women's unpaid caregiving and informal labour contributions are perpetually undervalued within conventional economic frameworks (Elson, 1995; Kabeer, 1999). In this context, unconditional cash transfer programs targeting women are often perceived not merely as mechanisms for alleviating poverty but as avenues to enhance agency, intra-household bargaining power, and social recognition (Molyneux, 2006). The Government of West Bengal started the Lakshmi Bhandar project in February 2021. This is a significant example of a subnational government getting involved in gender-focused social policy. The program gives women between the ages of 25 and 60 monthly cash payments through the Direct Benefit Transfer (DBT) system. The money is put into bank accounts linked to Aadhaar to make sure that the process is clear and that everyone can access it. The scheme distinguishes benefit levels for General and SC/ST categories to address the intersecting aspects of gender and caste marginalisation within the broader context of social protection (Government of West Bengal, 2021). This paper situates Lakshmi Bhandar within the broader discourse on social

assistance and empowerment in emerging economies. Studies that look at cash transfers show that giving benefits to women can make household consumption more stable, improve children's well-being, and give women more power to make decisions. However, the results depend on the local social and cultural context (Bastagli et al., 2016). So, to evaluate the program, we need a study that takes into account the specific situation instead of just looking at the whole program. This study focuses on the Purulia district, a notably impoverished area in West Bengal, characterised by a significant tribal population, agricultural vulnerability, and lower female literacy rates relative to state averages (Government of India, 2011). Purulia offers a relevant context to evaluate whether unconditional cash transfers can extend beyond mere income augmentation to foster significant socio-economic empowerment.

Theoretical Framework

The Government of West Bengal started the Lakshmi Bhandar plan in 2021. It can be thought of in terms of Feminist Political Economy and the Capability Approach. The program gives women aged 25 to 60 years old cash with no strings attached. This is a gender-responsive welfare program that aims to fix structural economic inequality. Feminist political economy critiques traditional welfare systems for overlooking women's unpaid reproductive labour and their limited access to independent income (Elson, 1995). Lakshmi Bhandar recognises women as independent economic agents rather than passive dependents by offering direct monthly cash assistance. Kabeer's (1999) empowerment framework, encompassing resources, agency, and achievements, offers a significant lens for evaluating the scheme's transformative capacity. The cash transfer acts as a "resource" that could give women more "agency" in making decisions about the household and maybe even lead to better "outcomes" in terms of their social and economic status. Furthermore, Sen's Capability Approach emphasises the improvement of substantive freedoms and choices rather than the mere increase of monetary wealth (Sen, 1999). In areas like Purulia district, where socio-economic vulnerabilities persist, ongoing income support may improve women's abilities related to health, nutrition, and mobility. However, structural barriers may limit long-term empowerment outcomes.

Literature Review

The Lakshmi Bhandar plan is a well-known subnational welfare program that recognises women's economic vulnerability and the work they do for free. The Government of West Bengal started the program in 2021. It gives women between the ages of 25 and 60 unconditional monthly cash payments through Direct Benefit Transfer (DBT) systems. The official rules say that the project is meant to help women become more financially stable and socially respectable (Government of West Bengal, 2021). Unlike conditional cash transfer models, Lakshmi Bhandar doesn't require certain behaviours, which makes it more like income-support strategies that put entitlement ahead of compliance. Feminist researchers say that giving women money directly can give them more power by giving them more control over resources (Kabeer, 1999). Within the context of Lakshmi Bhandar, giving women access to their own money may make them more involved in making decisions about the household and less dependent on men's earnings. Early talks about policy in West Bengal show that the initiative helps stabilise consumption, especially for rural and low-income households (Raychoudhary, 2024). However, empowering outcomes depend on intra-household power relations and broader socio-cultural constraints.

Studies on cash transfers in India show that Direct Benefit Transfer (DBT) programs have made things more clear and less likely to leak; however, problems still exist with digital literacy and getting to banks (Drèze & Khera, 2017). In areas such as Purulia district, characterised by a significant tribal population and deficient financial infrastructure, these implementation variables significantly influence program effectiveness. Empirical studies of comparable gender-focused initiatives suggest that steady financial inflows can enhance women's negotiating power, although they may not necessarily result in enduring economic independence without supplementary livelihood opportunities (Bastagli et al., 2016). The existing research on Lakshmi Bhandar is mainly descriptive and centred on policy, lacking analytical studies at the district level. As a result, situating the initiative within the broader discourse on gendered welfare and empowerment facilitates a more thorough evaluation of its transformative potential. This study seeks to fill that void by examining the operational dynamics of Lakshmi Bhandar within the socio-economic framework of Purulia and evaluating whether it promotes authentic empowerment rather than superficial symbolism.

Methodology

This research employs a quantitative cross-sectional survey methodology within a district-level case study framework to thoroughly evaluate the socio-economic and gender-specific impacts of the Lakshmi Bhandar Scheme in Purulia district. A stratified random sampling technique was utilised to ensure proportional representation of castes among beneficiaries, incorporating respondents from General, Scheduled Caste (SC), and Scheduled Tribe (ST) categories, culminating in a total sample size of 300 women. To be eligible, you had to be an active beneficiary, be between the ages of 25 and 60, and have been in the plan for at least six months to help stabilise the results. Structured and pre-tested interview schedules conducted in person were used to collect primary data. This data included information on socio-demographic characteristics, educational attainment, occupational involvement, allocation of transferred income expenditures, banking accessibility and autonomy, intra-household decision-making authority, and perceived financial security. The dependent variable, perceived financial empowerment (binary: improvement reported/not reported), was assessed in relation to caste status and key socio-economic indicators, including education, occupation, age, and independent bank account management. The data analysis utilised descriptive statistical techniques for profiling, chi-square tests to assess caste-based disparities, and binary logistic regression modelling to forecast the likelihood of empowerment outcomes while controlling for relevant variables. Reliability was assessed via internal

consistency evaluation, while construct validity was established through theoretically informed operationalisation of empowerment metrics. Informed consent protocols, confidentiality guarantees, and protections for voluntary participation all helped to make sure that ethical standards were strictly followed.

Empirical Findings: Survey-Based Results (N = 300)

This part contains the primary survey results from 300 female beneficiaries in Purulia district. The analysis evaluates socio-demographic composition, caste variations, expenditure behaviour, financial autonomy, and intra-household agency to determine the gendered welfare impact of the scheme.

1. Socio-Demographic and Caste Composition: The sample consists of 42.7% women from the General category, 28.7% from Scheduled Castes (SC), and 28.7% from Scheduled Tribes (ST). Consequently, 57.4% of the sample consists of historically marginalised caste groups (SC/ST), while a substantial portion represents economically disadvantaged General category households. There is a lack of educational achievement among caste groups. 30.7% of those surveyed are illiterate, 39.3% have only completed primary school, and 30% have completed secondary school or higher. Fifty-eight percent are homemakers without formal income, 27.3% are agricultural workers, and 14.7% are self-employed in an informal capacity. Even though SC and ST women are more likely to be economically vulnerable at first, women in the General group who are also economically disadvantaged show a lot of income uncertainty, which suggests that caste disadvantage is linked to broader rural poverty issues.

2. Expenditure Patterns Across Caste Categories: In total, 42% of respondents designate cash largely for food and essential consumption, followed by healthcare at 19.3% and children's education at 15.3%. Savings behaviour continues to be constrained at 12.7%.

Caste-wise variation indicates that: Women in ST mostly use their resources for basic needs and support during times when there isn't much money.

Women in SC say they spend more on healthcare and paying off debts than women in other groups.

Women in the general category show slightly better savings habits than women in the SC/ST groups, but the differences are not very big.

The data show that the scheme mainly works as a way to stabilise spending across all caste groups, with small differences in spending priorities based on how vulnerable a person's job is.

3. Financial Security and Perceived Improvement: 82.3% of those who answered said that their financial situation improved after they signed up. Responses broken down by caste show that women from Scheduled Tribes report the most significant subjective improvement, which is likely due to their previous economic disadvantage.

SC women also show that not having to borrow as much has a big positive effect.

Women in the general category exhibit increased stability but comparatively diminished perceived transformation.

Chi-square analysis shows a statistically significant relationship ($p < 0.05$) between caste category and reported income increase. This means that people who are on the outside get more welfare benefits.

Nonetheless, savings and asset accumulation are limited across all caste categories, suggesting that the plan reduces vulnerability but does not substantially alter long-term economic trajectories.

4. Intra-Household Agency and Decision-Making: About 74.6% of those who answered said they were more involved in making decisions about the household. An analysis of caste shows that women from ST and SC castes are making noticeable improvements in their daily consumption choices. Women in the general category say they have more say over their kids' education and how they spend their money at home. Nonetheless, 41.3% of all caste groups recognised ongoing influence or control exerted by husbands or senior family members. Even though the intensity of patriarchal norms varies from community to community, they are still very common.

The results show that gender power relations are not completely changing, but they are becoming more flexible.

5. Financial Inclusion and Banking Autonomy: Through DBT implementation, 68% of respondents manage their bank accounts autonomously. Women in the General category with a secondary education are the most independent, while SC/ST women with lower literacy levels say they need more help.

A moderate positive correlation ($r = 0.48$) between education and banking autonomy indicates that caste-based empowerment outcomes are substantially influenced by educational attainment.

6. Synthesis of Caste-Differentiated Outcomes: The Lakshmi Bhandar Scheme shows this across the General, SC, and ST categories: Strong short-term income stabilisation, SC/ST groups have a bigger effect because their baseline income is lower, moderate improvements in bargaining power within households, and limited long-term asset accumulation across all groups.

In the Purulia district, caste location determines the degree of welfare gains, whereas structural constraints such as low literacy rates, agrarian distress, and gender norms impact all categories.

Concluding Empirical Insight

The survey results show that Lakshmi Bhandar has measurable financial and social benefits for women of all castes, but the benefits are seen as stronger among historically marginalised groups. While the scheme does improve economic security and give people some control, it mainly works as a protective welfare tool instead of a way to give people more power.

Objectives and Eligibility of Lakshmi Bhandar: The Lakshmi Bhandar scheme is a major welfare program started by the West Bengal government in 2021 to give women in West Bengal regular, unconditional cash help. Its main goals are to improve financial inclusion, lower poverty, support household consumption, and give women more economic independence and respect by making sure that eligible women who don't have steady formal jobs get a steady monthly income. The Direct Benefit Transfer system makes sure that monthly financial help goes directly into the Aadhaar-linked bank accounts of beneficiaries. This makes it easy to see and access. The plan is meant to help people with low incomes pay for basic needs like food, healthcare, utilities, and other household costs, especially for families that are already struggling financially.

Eligibility Criteria: Women who qualify must satisfy the following criteria:

1. Permanent Residents of West Bengal: Eligibility for benefits is restricted to women who are registered residents of the state.
2. Age Requirement: Applicants must be aged between 25 and 60 years at the time of application.
3. Health program Enrolment: Enrolment of households in the state's Swasthya Sathi health insurance program is mandated for eligibility.
4. Bank Account: Women are need to possess an active bank account linked to Aadhaar to receive cash transfers.
5. Exclusions: Women are disqualified if they are permanent government employees (Central, State, statutory bodies, or local authorities), retired government employees, or consistent pension beneficiaries.

The requirements are designed to guarantee that only women lacking permanent formal income or pension support receive the benefit, so more effectively targeting economic vulnerability. The Swasthya Sathi condition associates the system with extensive social security provisions (Government of West Bengal, 2021).

Benefit Structure: Initially introduced at ₹1500 per month for general beneficiaries and ₹1700 for SC/ST women, subsequent budgets have augmented these figures (Government of West Bengal, 2026).

Implementation Mechanism: Funds are directly paid to Aadhaar-linked women's bank accounts, reducing leakages and maintaining transparency. Local administrative personnel authenticate and handle applications.

Purulia District: Contextual Background

Demographic Profile: Purulia district has a population of nearly 2.9 million, with Scheduled Castes and Tribes collectively accounting for approximately 37.83% of the population. Female literacy remains significantly lower than male literacy, indicating entrenched gender disparity.

Impact Analysis of Lakshmi Bhandar Scheme in Purulia District: The Lakshmi Bhandar plan is one of the biggest cash transfer programs in India's subnational social policy framework that is only for women. This program gives women aged 25 to 60 years old cash assistance every month without any conditions. Its goal is to improve women's social standing and economic independence while also raising household income. In Purulia district, where there are a lot of tribes, farming is risky, people move around a lot during the year, and women don't read very well, the scheme's effects are affected by the area's social and economic conditions. This part looks at how the plan affects important areas like economic security, empowerment within the household, social inclusion, and structural limits.

1. Trends in Consumption and Economic Stability: The Lakshmi Bhandar program in Purulia has made households much more financially stable. The unconditional cash transfer provides a consistent monthly influx, which many households use to pay for basic needs like food, healthcare, and utilities. This aligns with substantial evidence from cash transfer programs, demonstrating increased consumption stability and reduced food insecurity among recipient households (Bastagli et al., 2016, p. 6). In a place where farming income is seasonal and often not enough, regular financial help makes people less likely to be hurt by disasters like droughts or crop failures.

Reports from the area and stories from people who have used the service show that women often use the money they receive for necessary expenses during lean times. This keeps consumption stable in ways that informal credit networks can't always do. Lakshmi Bhandar strengthens short-term financial stability by reducing the need for distress asset sales or borrowing at high interest rates. This result is very important for tribal villages where there aren't many formal credit and job opportunities, and where income comes from unreliable sources.

2. Women's Agency and Intra-Household Decision-Making: One of Lakshmi Bhandar's main goals is to give women more freedom by giving them direct access to cash without any conditions. Feminist political economy theories say that having control over resources makes women more powerful in negotiations within households (Kabeer, 199). In many Purulia communities, women said that having their own bank account and cash flows gave them more power to negotiate about how to spend money in the home. For some beneficiaries, this meant they had more say in decisions about their children's education, health care, and how to budget their money at home. Anecdotal field reports show that women were sometimes able to talk to their husbands and elders about what was most important to them, especially when it came to spending money on health care and food for their kids.

These results align with cash transfer studies in different settings, indicating that directing benefits to women correlates with enhancements in women's perceived agency (Molyneux, 2006).

Nevertheless, the degree of empowerment differs markedly among households. Patriarchal norms and fixed decision-making hierarchies make it hard for cash transfers to change gender relations. Some women in Purulia's more traditional tribal areas said that their husbands or in-laws still have a say in how the money is spent, even though the account is in the woman's name. These changes show that money alone may not be enough to change deep-seated social norms that affect how power works in the home.

3. Financial Inclusion and Institutional Engagement: Because the scheme uses the Direct Benefit Transfer (DBT) system, more women in Purulia are using formal banking channels. Many people who received benefits opened or regularised bank accounts linked to Aadhaar so they could get their payments. This could help more people get access to financial services in the long run. More people using banking systems could lead to extra benefits, like access to savings accounts, formal loans, and government benefits. But there are still problems. Digital literacy levels in Purulia are still lower than the state average, especially for women. It's hard to use mobile banking apps, read transaction slips, and go to the bank when service hours are limited, which makes it harder to use the formal financial system. These obstacles illustrate the more extensive digital divide emphasised in national studies regarding DBT implementation (Drèze & Khera, 2017).

4. Limitations and Structural Constraints: Lakshmi Bhandar has helped people in the short term, but it can't help people become economically independent in the long term because of how it is set up. Beneficiaries in Purulia have a hard time turning cash transfers into long-term economic mobility because there are so many people out of work, few opportunities for non-farm work, and low levels of education. Cash transfers may only be a temporary safety net and not a way to long-term empowerment if they are not combined with other programs that teach skills, help people find jobs, and teach them about money. Seasonal migration patterns make things even more complicated. Women whose husbands move away for work often have to take on more household and financial duties. In some cases, Lakshmi Bhandar funds are very helpful when men are not around. But when men move in circles and in ways that are hard to predict, income instability continues, making it hard to plan and invest for the long term.

Impact Analysis of Lakshmi Bhandar

Financial Autonomy and Spending Patterns: Lakshmi Bhandar's help has made a lot of women in West Bengal feel more financially secure and more involved in making decisions about their homes. According to a survey, about 85.6% of women said the program had helped them pay for more things in the home, such as health and education.

These results, as shown by direct feedback from beneficiaries, show that monthly cash transfers are useful in real life and that the program could change how people in the same household interact with each other.

Tribal Women's Economic Participation: Although localised data for Purulia is scarce, initial study suggests that cash transfers assist women in managing critical expenses, augmenting livelihood activities, and contemplating savings as vital measures for achieving economic autonomy among tribal women.

Structural Limitations and Inequalities: Although economic benefits offer immediate assistance, persistent structural obstacles like poor female literacy, restricted access to markets and work, and cultural gender norms hinder long-term empowerment opportunities without supplementary initiatives.

Discussion

The universal cash transfer approach of Lakshmi Bhandar shows potential in enhancing women's financial decision-making and household autonomy. It mitigates transactional poverty, improves access to financial institutions, and bolsters women's prominent economic presence. Nonetheless, the enduring socio-structural obstacles encountered by indigenous women in Purulia, particularly in school and employment, attenuate the scheme's efficacy.

Conclusion

This study examines the Lakshmi Bhandar Scheme as a gender-responsive unconditional cash transfer initiative through an empirical case study of Purulia district. This study investigates, through the frameworks of Feminist Political Economy and the Competence Approach, whether direct income transfers to women function merely as compensation or facilitate substantial improvements in agency and competence within caste-stratified rural contexts. The findings demonstrate that the program has produced statistically significant improvements in perceived financial security, as evidenced by 82.3% of surveyed beneficiaries reporting enhanced economic stability. Caste-disaggregated and regression analyses reveal that Scheduled Caste (SC) and Scheduled Tribe (ST) women receive comparatively greater redistributive benefits than General category respondents, attributable to lower initial earnings and increased vulnerability. These findings substantiate that caste position markedly influences welfare outcomes and that the program fulfils a vital equalising function within historically marginalised groups. At home, the transfer helps stabilise consumption, especially when it comes to food security, healthcare costs, and children's education. In a place where farming seasons and the economy are unstable, having a steady monthly income means you don't have to rely on informal loans and other emergency measures as much. Expenditure patterns show very little saving and asset building, which means that the plan is more of a safety net than a way to help people move up the economic ladder. The study also shows that there are signs of moderate growth in the power of individuals within households. A significant proportion of women report increased participation in financial decision-making, and regression analysis indicates that the independent

management of bank accounts is a significant predictor of perceived empowerment. These findings align with feminist theoretical claims that control over resources enhances negotiating power. The persistent existence of patriarchal power structures across caste categories demonstrates that access to financial resources does not inherently dismantle established gender hierarchies. Empowerment is contingent upon relationships and context, rather than being universally transformative. From a competence standpoint, Lakshmi Bhandar strengthens the stability of basic functions, nutrition, health access, and household consumption, which makes the economy more resilient in the short term. Nonetheless, the enhancement of capabilities, encompassing elevated educational attainment, skill acquisition, or sustainable livelihood diversification, remains constrained by intrinsic deficiencies in human capital and local employment opportunities. Education and financial literacy are crucial mediating factors, indicating that the effects of empowerment are amplified when income transfers are paired with resources that augment capabilities. The study shows that Lakshmi Bhandar is a gendered welfare program that is politically important and structurally progressive. It symbolically reinstates women as recognised economic agents within the household and effectively mitigates immediate economic vulnerability, particularly among Scheduled Caste and Scheduled Tribe beneficiaries. Still, its ability to change things is limited by the rules of the institutions. Without additional investments in education, skill enhancement, financial literacy, and income generation, unconditional cash transfers are expected to remain compensatory rather than transformative. As a result, the policy lesson from this case study is clear: gender-sensitive financial help needs to be part of a unified development plan. Aligning cash transfers with long-term plans for human development would make it easier to turn money into lasting growth in agency and capability. In this way, programs like Lakshmi Bhandar can move from short-term redistribution to the more important goal of achieving real gender justice in rural economies that are based on caste.

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