

Empowering Women through Direct Benefit Transfers: A Micro-Study of the Laxmi Bhandar Scheme in West Bengal

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Abstract: This paper aims to investigate the effect of Laxmi Bhandar scheme of West Bengal in which the monthly payment of cash transfer guaranteed to a woman would be unconditional. This paper utilizes an exploratory sample size of 100 recipients in Kolkata Metropolitan Area, through descriptive analysis and other Chi-square and ANOVA. The findings report maximized financial independence and trust, although it implies the challenges, which involve limited mobility, lack of digital literacy, and reliance in the patriarchal system. The results dictate that Direct Benefit Transfers (DBTs) need other initiatives to be empowered, i.e., increase in digital literacy and development of skills and community support.

Keywords: Laxmi Bhandar, Women's Empowerment, Direct Benefit Transfers, Financial Autonomy, Unconditional

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