

Cash Transfer and Gendered Power Relations A Study of Scheduled Tribe Women Beneficiaries of the Lakshmir Bhandar Scheme in Birbhum District, West Bengal

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Abstract: *This study analyses the impact of the cash transfer programme, Lakshmir Bhandar, on women's empowerment and family decision-making among Scheduled tribe women in Saithia block, Birbhum district, West Bengal. Since 2021, the Government of West Bengal has been providing direct financial assistance to women through this scheme. This study adopts a qualitative research approach, with face-to-face semi-structured interviews use for data collection. A total of 60 tribal women, all beneficiaries of the Lakshmir Bhandar scheme, were interviewed for this research. The data collected for this study were analysed using a thematic analysis approach, through which several main themes were identified: i. economic independence ii. family decision-making iii. social recognition iv. increased self-confidence. The findings indicate that cash transfer have enhanced women's participation in daily household expenses and economic decision-making. There has been a noticeable improvement in their self-confidence and social status. However, male dominance persists in major financial decision-making within tribal households. The study concludes that while the Lakshmir Bhandar scheme has a positive impact on the empowerment of tribal women, greater emphasis on social awareness and education is necessary to achieve substantive.*

Keywords: cash transfer programme, Lakshmir Bhandar, Scheduled tribe, self-confidence. Social recognition

I. INTRODUCTION

In India, the cash transfer scheme are an important development programme for providing economic security to poor and marginalized communities. Such programmes have been observed to have a significant impact on the development of the poor and marginalized communities (World Bank, 2022). Various forms of cash assistance are provided for marginalized communities in India and other developing countries around the world. In 2021, the West Bengal government launched the Lakshmir Bhandar scheme to provide financial assistance to women. Under this programme, women aged 25 to 60 receive direct transfers into their bank accounts, 1,500 rupees per month for women from the general category and 1,700 rupees per month for women from Scheduled Castes and Scheduled Tribes. In India, and particularly in West Bengal's tribal communities, women especially in rural areas have long been economically and socially disadvantages compared to other population groups. The West Bengal government's Lakshmir Bhandar Scheme is helping to provide women with social security and an economic balance in their households (Government of West Bengal, 2021). Moreover, women in the tribal community play a limited role in family decision-making. Against this backdrop, it is crucial to analyse how the cash transfer programme has affected women's economic independence,



decision-making and family empowerment. As Scheduled Tribe women have historically been socially and economically disadvantaged, cash assistance programmes play an important role in their empowerment. (Ministry of Tribal Affairs, 2020).Cash assistance programmes play an important role in women's financial empowerment and family decision-making (UN Women, 2021).The primary objective of this study is to analyse the impact of the Lakshmir Bhandar programme on the economic participation and family empowerment of tribal women. This research seeks to contribution to a better understanding gender-based inequalities in rural society and the practical effects of welfare policies.

About the study area: Birbhum district has been selected as the research area. This district is situated in the western part of the state of West Bengal. The district's economy is based on agriculture, small-scale and cottage industries. According to the 2011 census, approximately 6.9% percent of the population are from the tribal community. In this district, tribal people are primarily engaged in agriculture, labour, and the informal sector. Due to a lack of adequate land and work, women in tribal families are occupied with household chores. The district's rural economic structure and social characteristics make it suitable for analysing the impact of welfare policy in this region.

Map of the Study Area: Sainthia Block in Birbhum District, West Bengal, India

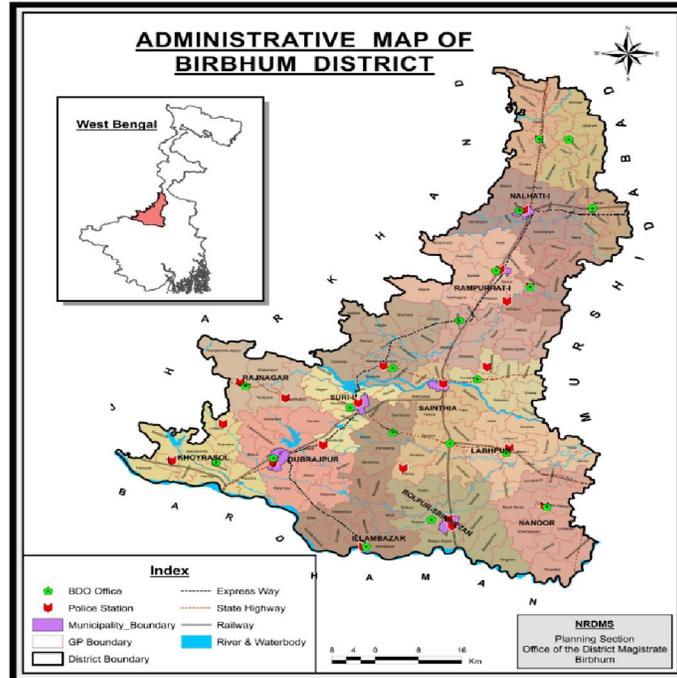


Figure 1: Administrative Map showing Blocks and Infrastructure of Birbhum District, West Bengal.

Source: Rathindra Krishi Vigyan Kendra, n.d.

II. LITERATURE REVIEW

Inamdar, V. (2026) This study has observed that although women's household decision-making power increases through cash transfers, gender discrimination means that men still hold greater authority over major economic decisions within the family.

Times of India, (2025) According to the data from this study, in various states of India, cash transfers are being observed to bring about changes in financial security and decision-making among marginalized women Bari, Khan, et.



al., (2024). t, (2024) According to the findings of this study, providing women with cash assistance has a positive impact on their financial control and household decision-making. Moreover, direct cash transfers enable women to express their views on food, education and healthcare expenses, which can transform power relations.

Mitra, D. (2024) This study observes that in the case of women in West Bengal, cash transfers through the Lakshmir Bhandar scheme have led to improvements in their autonomy and decision-making power.

Bonilla et al. (2017) International research has shown that the impact of cash support or social assistance schemes on particularly marginalized groups tribal women and SC/ST women is distinct and context-sensitive. At the same time, community pressure or patriarchy in some cases limits the empowerment effects.

Research Problems

At present, economic and social empowerment is a significant challenge for indigenous women. To ensure the financial security of indigenous women, the West Bengal government has been providing monthly financial assistance through the Lakshmir Bhandar programme since 2021. There is a need for research into the programme's significant impact on indigenous women's financial and family decision-making. Therefore, the primary objective of this research is to analyse the social impact of the cash transfer programme in Birbhum district, based on the experiences of tribal women.

Objective of the study

The main objectives for this research are:

- To analyse the impact of the Lakshmir Bhandar scheme on the economic independence of tribal women.
- To examine the changes in the decision-making power of tribal women within the household after receiving financial assistance.
- To examine the role of cash transfer programmes on the social status and self-confidence of tribal women.

III. METHODOLOGY

The methodology adopted for this research includes the following components

Research Approach: A qualitative research methodology has been adopted for this study, which is suitable for analysing changes in the social, economic and gender-based empowerment of indigenous women.

Study Area: For this research, Sainthia Block of Birbhum district has been selected. This block has a large indigenous population.

Village Selection Method: For this study, Purposive Sampling was used to select the villages. In this research, priority was given to the 2011 census data when selecting the villages. A total of six villages were selected for this study. These villages are-

Village: Jamkola

Village: Naturbona

Village :Indrodanga

Village: Dhobajol

Village: Udaynagar

Village: Benadanga

Respondent Selection: For the purpose of this study, a total 60 respondent were selected from study area, with 10 women chosen from each village. The respondents were selected using the Snowball Sampling technique, wherein initial participants helped to identify other eligible respondents within the community. The study specifically focused on women aged between 25 and 60 years who were beneficiaries of the Lakshmir Bhandar Scheme. This criterion ensured that the selected respondents had relevant experience and exposure to the scheme, enabling a meaningful assessment of its impact on their socio-economic conditions.



Data Sources: The study is based on both primary and secondary sources of data.

Primary Data: Primary data were collected directly from the field through intensive field surveys conducted in the selected villages of Sainthia Block.

Secondary Data: The secondary data sources used for this study are: Census, Government Reports, Newspaper Articles, Journal Articles, etc.

Data Collection Method: Primary For this study, a face-to-face, semi-structured interview method was used. Through this method, the researcher collected information from the respondents regarding their experiences with the scheme, their opinions, and their role in family decision-making.

Data Analysis Method: After collecting information from the respondents, the data was analysed using Thematic Analysis.

The data collected from the respondents have been categorized into various themes:

- Economic Autonomy.
- Household Decision-Making.
- Social Recognition.
- Self-Confidence.

IV. ANALYSIS AND DISCUSSION

According to data obtained from Field Surrey for this study, the cash transfer programme for tribal women in Birbhum district has initiated social and economic change. Its impact is being observed in various aspects of daily life.

Everyday Economic Agency: Based on face-to-face interviews conducted for this study, 76.6 per cent of scheduled tribe women reported that the funds received under the Lakshmir Bhandar Scheme play a significant role in their daily economic activities. These funds are used for household shopping, children's food, medical expenses and small household items. The findings indicates that cash transfers to women in the rural economy can create new economic possibilities.

Reconfiguration of Household Power Relations: Subtle changes are being observed in household power relations within tribal families. The study found that 63.33 per cent of indigenous women enjoy autonomy in decision-making regarding daily household expenses. However, men continue to have greater influence over major family decisions. The analysis suggest that women's participation in household economic decision-making is increasing, indicating gradual social change.

Emergence of Symbolic Recognition: Indigenous women have been able to establish themselves as economic contributors in their families through the receipt of monthly cash assistance. According to the data from this study, 70.00 per cent of women reported that there ability to contribute to household expenses has enhanced their social status. This change can be interpreted as a form of symbolic empowerment.

Strengthening of personal confidence: 46 per cent of the women interviewed reported that the monthly cash assistance had increased their confidence in economic activities. Some women are earning income through small scale or informal work. The findings further indicate that a number of women have initiated financial saving.

Role in Household Welfare: According to interview data, 73.33 per cent of women started that the cash assistance helps them to meet basic needs, such as daily expenses, children's education and medical costs. However, many respondents' expressed the need for an increase in the amount of financial assistance.

Structural Limitations: The finding of the study reveal that case assistant alone is not sufficient to fully address structure such as gender inequality, unequal decision-making power and social status.

About 55 per cent of the respondents reported that major decisions are still controlled by men. Furthermore, approximately 25 per cent of women are excluded from the scheme due to the lack of essential documents, such as an Aadhaar card, voter ID, swasthya sathi card and caste certificate.

Recommendations: Based on the findings of the study, the following recommendations are suggested:



Economic Empowerment Programmes: Emphasis should be placed on providing additional cash assistance or fostering small-scale enterprises for indigenous women so as to enhance their economic independence.

Financial Literacy Training: Targeted education and planning are required to boost the financial empowerment of indigenous women, enabling them to strengthen their capacities in financial education, household decision-making and saving.

Community Awareness Programmes: Awareness must be raised in indigenous villages about the importance of gender equality and household decision-making.

Support Groups for women: The number of self-help groups for tribal women should be increased, through which decision-making and social recognition can be strengthened.

V. CONCLUSION REMARK

This study has shown that the Lakshmir Bhandar Scheme has had a significant impact on the financial security, household decision-making and social status of tribal women. This scheme provides freedom in household expenditure and savings. Moreover, it plays a supportive role in family budgeting, daily expenses, social status and confidence-building. The study observed that men's decisions predominate in major financial choices within the family. However, through training and awareness programmes, its impact could become more widespread and long-lasting.

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