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Lakshmir Bhandar: West Bengal’s Cash-Transfer Scheme for Women

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Lakshmir Bhandar: West Bengal's Cash-Transfer Scheme for Women

Lakshmir Bhandar is a cash-transfer scheme of the West Bengal government. It gives a fixed sum every month to women from poorer households.

This lesson explains who gets the money, how a woman applies, and how the payment reaches her bank account.

At a glance

Four facts to hold on to.

- **Launched:** February 2021, by the West Bengal government.
- **Monthly amount:** ₹1,200 for SC/ST households, ₹1,000 for others.
- **Age group:** women aged 25 to 60 years.
- **Payment:** direct to the woman's own bank account.

What is Lakshmir Bhandar and who can get it?

What is the scheme?

Lakshmir Bhandar is a **flagship programme** of the West Bengal government.

It was launched in **February 2021**. Its aim is to give financial help to women from economically weaker sections.

The help comes as a monthly cash payment. The woman can spend it as her family needs.

Sources: web.umang.gov.in; s24pgs.gov.in

How much money does a woman get?

The official UMANG page lists two rates. Women in SC/ST households get **₹1,200** every month.

Other beneficiaries get **₹1,000** every month.

The district social welfare page of South 24 Parganas gives the same two rates.

Rates are fixed by the state government. They can change, so always check the latest official notice.

Sources: web.umang.gov.in; s24pgs.gov.in

> **Quick check 1.** Lakshmir Bhandar was launched in February 2021. *(True or False?)* See answer ↓

Who is eligible?

A woman must live in West Bengal. She must be between **25 and 60 years** old.

Her household must be enrolled in **Swasthya Sathi**. This is the state health insurance scheme.

The link to Swasthya Sathi helps the state find households that need support.

Sources: web.umang.gov.in

Who is left out?

A woman is not eligible if she is a permanent or retired government employee who draws a regular salary or pension.

This covers the Central and State governments. It also covers statutory bodies, public sector undertakings, panchayats and municipalities.

Staff of government-aided institutions are covered too.

The idea is simple. The scheme is meant for women who have no regular income from the government.

Sources: web.umang.gov.in

> **Quick check 2.** A woman who draws a regular government pension is eligible for Lakshmir Bhandar. *(True or False?)* See answer ↓

Lakshmir Bhandar at a glance

Question	Answer
Launched	February 2021
Amount for SC/ST households	₹1,200 a month
Amount for other beneficiaries	₹1,000 a month
Age group	25 to 60 years
Household condition	Enrolled in Swasthya Sathi

How does a woman apply and receive the money?

Where does she apply?

The form is free. Women can fill it at **Duare Sarkar** camps. The name means “Government at the Doorstep”.

The district page says women can also apply offline at the Block Development Office or the municipality.

The state social security department runs a website for the scheme at http://www.socialsecurity.wb.gov.in.

Sources: web.umang.gov.in; s24pgs.gov.in

Which documents are needed?

The woman needs her Swasthya Sathi card and her Aadhaar card.

She adds a SC/ST certificate if she belongs to those groups.

She also gives a bank passbook page, a photograph and a self-declaration.

The self-declaration is her own signed statement that she meets the conditions.

Sources: web.umang.gov.in

> **Quick check 3.** Women can apply for Lakshmir Bhandar at Duare Sarkar camps. *(True or False?)* See answer ↓

Who checks the application?

In rural areas the Block Development Officer (BDO) verifies the form and enters it on the portal.

In urban areas the Sub-Divisional Officer (SDO) does this.

The officer then recommends the case to the **District Magistrate**. The District Magistrate is the sanctioning authority.

In Kolkata the Commissioner of the Kolkata Municipal Corporation sanctions the case.

Sources: web.umang.gov.in

How does the money reach her?

The state pays every month by **Direct Benefit Transfer (DBT)**. This means the money goes straight to a bank account, with no middleman.

The account must be linked to Aadhaar. It must be a single account in the woman's own name.

This rule keeps the money in the woman's hands.

Sources: web.umang.gov.in

> **Quick check 4.** The monthly payment can be sent to any family member's bank account. *(True or False?)* See answer ↓

How does the state avoid wrong payments?

Every year the state checks that each beneficiary is alive. It does this through the Registrar of Births and Deaths.

This yearly check helps stop payments to people who are no longer eligible.

It is a common safeguard in cash-transfer schemes.

Sources: web.umang.gov.in

Step 1 Form at Duare Sarkar camp or BDO
Step 2 BDO or SDO verifies and enters it

Step 3 District Magistrate sanctions
Step 4 Monthly DBT to her bank account

Why does Lakshmir Bhandar matter?

How many women does it reach?

A West Bengal government report card says the scheme has helped **2.21 crore women**.

It adds that the annual budget for the scheme is ₹26,700 crore.

That is a very large number. It makes Lakshmir Bhandar one of the biggest welfare schemes in the state.

Sources: wb.gov.in

Why is DBT important here?

Before DBT, welfare money often passed through many hands. Some of it never reached the person it was meant for.

With DBT the government sends the payment straight to a bank account.

The Aadhaar link also helps the state avoid paying the same woman twice.

Sources: web.umang.gov.in

> **Think it through:** why does the scheme pay into the woman's own account?
> **Show the answer**
> When the money is in her own name, she decides how to use it. It also gives many women their first regular bank link.

How is it linked to other state schemes?

Lakshmir Bhandar depends on Swasthya Sathi. A household must be in the health insurance scheme first.

It also depends on Duare Sarkar. The same camps help people sign up for several state services.

So one scheme helps people find the others.

Sources: web.umang.gov.in

> **Quick check 5.** Lakshmir Bhandar is a scheme of the Central Government. *(True or False?)* See answer ↓

Which mix-ups should you avoid?

Do not mix up the two rates. SC/ST households get ₹1,200. Other beneficiaries get ₹1,000.

Do not mix up Duare Sarkar with Swasthya Sathi. One is a camp system. The other is health insurance.

Do not say the BDO sanctions the money. The District Magistrate does.

Sources: web.umang.gov.in; s24pgs.gov.in

> **Quick check 6.** The District Magistrate is the sanctioning authority for Lakshmir Bhandar. *(True or False?)* See answer ↓

Quick Q&A

- Launched? February 2021.
- Age group? 25 to 60 years.
- Rates? ₹1,200 SC/ST, ₹1,000 others.
- Sanctioning authority? District Magistrate.
- Payment mode? DBT to her own account.

Practice MCQs

1. When was the Lakshmir Bhandar scheme launched by the West Bengal government?

A. April 2016

B. August 2019

C. February 2021

D. January 2023

See answer ↓

2. What monthly amount does the official UMANG page list for SC/ST households under Lakshmir Bhandar?

A. ₹1,200

B. ₹3,000

C. ₹500

D. ₹2,500

See answer ↓

3. Which officer is the sanctioning authority for Lakshmir Bhandar applications?

A. Gram Panchayat head

B. District Magistrate

C. Chief Secretary

D. Block Development Officer

See answer ↓

4. A West Bengal government report card says Lakshmir Bhandar has helped how many women?

A. 50 lakh

B. 1 crore

C. 2.21 crore

D. 22 lakh

See answer ↓

5. Which state health insurance scheme must a household be enrolled in for Lakshmir Bhandar?

A. Swasthya Sathi

B. Sabooj Sathi

C. Ayushman Bharat

D. Kanyashree

See answer ↓

Answer Key

1. **C.**
   The UMANG scheme page says the West Bengal government launched Lakshmir Bhandar in February 2021. The South 24 Parganas district page gives the same launch.
   ↑ Q1
2. **A.**
   The UMANG page lists ₹1,200 a month for SC/ST households and ₹1,000 for other beneficiaries. The South 24 Parganas district page gives the same two rates.
   ↑ Q2
3. **B.**
   The UMANG page says the BDO or SDO verifies the form and recommends it to the District Magistrate, who sanctions it. The district page confirms that women apply offline through the block or municipality.
   ↑ Q3
4. **C.**
   The state report card gives 2.21 crore women and an annual budget of ₹26,700 crore. The UMANG page describes the scheme as a flagship programme for women from weaker sections.
   ↑ Q4
5. **A.**
   The UMANG page lists enrolment in Swasthya Sathi as an eligibility condition for women aged 25 to 60. The district page confirms this is the same scheme and rate structure.
   ↑ Q5

Quick-check answers

1. **True.** The UMANG scheme page and the South 24 Parganas district page both give February 2021 as the launch. ↑ 1
2. **False.** The UMANG page excludes permanent or retired government employees who draw a regular salary or pension. ↑ 2
3. **True.** The UMANG page names Duare Sarkar camps as a place to fill the free application form. ↑ 3

4. **False.** The UMANG page says the payment goes to an Aadhaar-linked single bank account in the woman's own name. ↑ 4
5. **False.** The UMANG page describes Lakshmir Bhandar as a flagship programme of the West Bengal government. ↑ 5
6. **True.** The UMANG page names the District Magistrate as the sanctioning authority. ↑ 6

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