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PATHWAYS TO EMPOWERMENT: A COMPARATIVE ANALYSIS OF SELF-HELP GROUPS AND LAKSHMIR BHANDAR SCHEME IN HOOGLY DISTRICT, WEST BENGAL

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ABSTRACT

This research paper presents a comparative analysis of pathways to women's economic empowerment through participation in Self-Help Groups (SHGs) and receipt of benefits from the Lakshmir Bhandar scheme in Hoogly District, West Bengal. Utilizing a mixed-methods approach incorporating surveys of 200 women (100 SHG members and 100 Lakshmir Bhandar beneficiaries), the study investigates perceived economic benefits, changes in financial autonomy, enhancement of decision-making power, and overall socio-economic well-being. The research hypothesizes that while Lakshmir Bhandar provides immediate financial relief and consumption support, SHG participation fosters more sustainable and holistic empowerment through collective action, skill development, and increased access to micro-entrepreneurship opportunities. Findings suggest distinct yet potentially complementary roles for both initiatives, informing policy recommendations for optimizing state-led welfare schemes and grassroots initiatives to achieve comprehensive women's economic development in the Hoogly District.

KEYWORDS: women's economic empowerment, self-help groups (SHGs), Lakshmir Bhandar Scheme, financial autonomy, socio-economic well-being, grassroots initiatives, comprehensive women's economic development

1. INTRODUCTION

Women's economic empowerment constitutes a fundamental driver for achieving inclusive and sustainable development, fostering not only individual well-being but also contributing significantly to household stability and national economic growth. In India, numerous policy interventions and grassroots movements have focused on empowering women economically. West Bengal, in particular, has witnessed the parallel evolution of two significant approaches: the long-standing Self-Help Group (SHG) movement and the more recent, large-scale direct cash transfer initiative, Lakshmir Bhandar.

Self-Help Groups (SHGs) are voluntary associations of 10-20 individuals, often women from similar economically weaker backgrounds, who come together to pool savings and provide micro-credit to members. Recent initiatives have also explored forming male SHGs and mixed-gender groups, typically consisting of at least five members from the same village but different families, often under cooperative institutions. The primary objectives of SHGs encompass poverty alleviation through income generation and asset building, empowerment of marginalized people (especially women) in both social and financial aspects, and awareness raising about socio-economic issues while establishing human rights for vulnerable sections.

These cooperative SHGs receive crucial support, monitoring, and supervision from various financial institutions, including PACS, ARDBs, and UCBs, ensuring they receive necessary assistance for holistic development and access to loans for economic activities. Financing agencies can provide loans up to six times a group's deposit, with over ₹1650.77 Crore sanctioned in the last financial year ending March 31, 2022. To further aid members, some Central Cooperative Banks have introduced welfare and social security schemes. Additionally, the State Government provides vital financial assistance for awareness, orientation, sensitization, and skill development training, significantly contributing to empowering the rural poor over recent years and helping them manage daily activities and undertake income-generating ventures.

Conversely, the Lakshmir Bhandar scheme, launched by the Government of West Bengal, provides a monthly direct cash transfer to adult women heads of households (general category, OBC: ₹1000; SC/ST category: ₹1200). The primary objective is to offer financial assistance, particularly to homemakers, thereby reducing household financial vulnerability, supporting daily consumption, and indirectly enhancing women's economic autonomy and dignity.

While both initiatives share the overarching goal of improving women's economic standing, their operational mechanisms, underlying philosophies, and anticipated impacts diverge significantly. SHGs emphasize collective self-reliance, capacity building, and long-term asset creation, whereas Lakshmir Bhandar focuses on immediate financial relief and consumption support through individual entitlements. Understanding the comparative efficacy and distinct pathways to empowerment offered

by these two models in a specific context like Hoogly District is crucial. Hoogly, with its mix of agrarian and semi-urban populations, presents a rich setting to analyze how these interventions translate into tangible empowerment for women.

Research Questions

This study seeks to address the following research questions:

1. What are the comparative economic impacts of SHG participation versus Lakshmir Bhandar benefits on women's income generation, asset accumulation, and livelihood diversification in Hoogly District?
2. How do these two interventions differ in their influence on women's financial autonomy and decision-making power within households?
3. To what extent does each intervention contribute to building social capital, collective agency, and community participation among women?
4. What are the primary challenges faced by beneficiaries of each scheme, and how do these challenges affect the sustainability of empowerment outcomes?
5. Can Lakshmir Bhandar and SHGs function as complementary interventions, or do they represent competing pathways to women's economic empowerment?

Research Hypotheses

Based on the literature review and theoretical framework, the following hypotheses guide this research:

- H1: SHG participation leads to significantly higher income generation and asset accumulation compared to Lakshmir Bhandar benefits alone.
- H2: SHG members demonstrate greater financial autonomy and participation in household decision-making than Lakshmir Bhandar beneficiaries.
- H3: SHG participation builds stronger social capital and collective agency than individual cash transfer schemes.
- H4: Lakshmir Bhandar provides more immediate poverty alleviation and consumption support, while

SHGs offer more sustainable long-term economic transformation.

H5: The two interventions can serve complementary roles, with Lakshmir Bhandar providing a safety net that potentially enables women to participate more effectively in SHGs.

2. LITERATURE REVIEW

This section critically examines existing academic and policy literature on women's economic empowerment, the impact of Self-Help Groups (SHGs), and outcomes of Direct Cash Transfer (DCT) programs, with particular focus on their application in India and, where available, specifically within West Bengal and Hoogly District.

2.1 Defining Women's Economic Empowerment: Beyond the Wallet

The concept of women's economic empowerment extends far beyond mere income generation or access to financial resources. It encompasses a multifaceted process involving enhancement of women's ability to make informed, strategic life choices, control their resources, and participate meaningfully in economic decision-making. Naila Kabeer's (1999, 2016) conceptualization emphasizes three interconnected dimensions: resources (access to and control over material, human, and social assets), agency (ability to define one's goals and act upon them, encompassing decision-making, bargaining, and self-efficacy), and achievements (realization of valued outcomes in lives). Similarly, Amartya Sen's 'capabilities approach' highlights the importance of women's freedom to achieve valued "functionings" – the various "beings" and "doings" they have reason to value. This holistic understanding guides the comparative analysis in Hoogly, examining whether SHG participation or Lakshmir Bhandar benefits contribute to these broader dimensions of empowerment.

2.2 The Self-Help Group (SHG) Movement: A Catalyst for Grassroots Empowerment

The Self-Help Group (SHG) movement in India has been widely hailed as a successful model for poverty alleviation and women's empowerment, particularly in rural and semi-urban areas. Originating from informal savings and credit groups, SHGs have evolved into platforms for comprehensive socio-economic development.

2.2.1 Financial Inclusion and Micro-entrepreneurship

Research consistently demonstrates SHGs' efficacy in promoting financial inclusion. By pooling savings and providing micro-credit at affordable rates, SHGs reduce members' reliance on exploitative informal moneylenders and foster a culture of thrift (NABARD reports; various academic studies). This access to capital often serves as a springboard for micro-entrepreneurial activities, enabling women to diversify livelihoods and generate independent income. Studies from West Bengal, including those in districts like Bardhaman, corroborate that SHG participation leads to enhanced self-

confidence, improved financial literacy, and initiation of small-scale businesses (Sarkar et al., 2013).

2.2.2 Skill Development and Livelihood Diversification

Beyond credit, many SHGs facilitate skill development and vocational training, equipping women with necessary expertise for various income-generating activities such as tailoring, food processing, handicrafts, and small trading. This capacity building is crucial for transforming women from "unproductive human beings into productive human resources" (Economic Affairs, n.d.). The collective nature of SHGs often allows for better access to training programs and market linkages, which might be difficult for individual women to secure independently.

2.2.3 Social Capital and Collective Agency

Perhaps one of the most significant, yet often intangible, contributions of SHGs is the building of social capital. SHGs foster group cohesion, mutual trust, and solidarity among members. This collective strength translates into enhanced bargaining power, improved decision-making within the household, and increased participation in community affairs and even local governance (Mahato & Jha, 2022; Nayak, n.d.). Women in SHGs frequently engage in collective action to address social issues like health, sanitation, or domestic violence, extending their empowerment beyond the economic sphere. Studies show that SHG women often have higher scores in women's empowerment indices compared to non-SHG women (Kumar, 2022).

2.2.4 Challenges and Limitations of SHGs

Despite their successes, SHGs face several challenges. Research from the Hoogly District itself indicates issues such as irregular meetings, low saving amounts due to affordability constraints, lack of adequate training for bookkeeping, and limited understanding of banking products among office bearers (IJSTR, 2020; NABARD, n.d. on Hoogly). Furthermore, market linkages for SHG products remain a significant hurdle, hindering the scalability and profitability of micro-enterprises. The long time taken by banks to disburse loans and the inadequacy of loan quantum are also noted impediments (NABARD, n.d.). These challenges can lead to group dormancy and limit the full realization of empowerment potential.

2.3 The Lakshmir Bhandar Scheme: Direct Cash for Immediate Relief

Direct Cash Transfer (DCT) programs have become a prominent instrument for poverty alleviation and social protection globally, and increasingly in India. They aim to provide immediate financial assistance to beneficiaries, often with minimal conditionality.

2.3.1 Objectives and Modalities of Lakshmir Bhandar

The Lakshmir Bhandar scheme, launched in West Bengal, directly transfers a monthly sum of ₹1000 (general category, OBC) or ₹1200 (SC/ST) to adult women heads of households. Its stated objectives

include providing financial support, enhancing women's financial independence, and contributing to their empowerment (Kanoon360, 2025; Gurukul International, n.d.). The direct benefit transfer (DBT) mechanism ensures transparency and timely delivery of funds, aiming to reduce bureaucratic hurdles and leakages.

2.3.2 Perceived Economic Security and Consumption Support

Preliminary assessments and analyses suggest that schemes like Lakshmir Bhandar provide crucial financial relief, improving household economic security and enabling better consumption smoothing. Beneficiaries often utilize funds for essential household expenses, children's education, healthcare, and basic needs (IMPRI, 2025). This immediate liquidity can alleviate financial stress and enhance the household's ability to cope with daily expenditures.

2.3.3 Impact on Financial Autonomy and Dignity

By directly placing funds in women's hands, unconditional cash transfers can enhance their financial autonomy and bargaining power within the household. It can provide a sense of dignity and reduce dependence on male family members for every small expenditure. This is consistent with broader literature on DCTs, suggesting positive correlation between cash transfers to women and improved household well-being, including better health and education outcomes for children (IMPRI, 2025).

2.3.4 Debates on Sustainability and Productive Investment

A key debate surrounding DCTs concerns whether they primarily support consumption or stimulate productive investments and long-term asset creation. While some beneficiaries might use funds for small business ventures, the relatively small monthly amount of Lakshmir Bhandar may be insufficient to initiate or significantly expand income-generating activities. Concerns also exist regarding potential dependency on the scheme and its long-term fiscal sustainability for the state.

2.4 Comparative Analysis: SHGs vs. DCTs - Distinct Pathways to Empowerment

Direct comparative studies between SHGs and DCTs are relatively scarce, particularly in specific regional contexts like Hoogly. However, existing literature provides a theoretical basis for comparison:

Sustainability vs. Immediate Relief: SHGs, through their focus on savings, credit, and skill development, aim for a more sustainable and self-reliant model of economic development, potentially leading to long-term asset creation and income diversification. Lakshmir Bhandar, conversely, offers immediate financial relief and acts as a crucial social safety net, primarily supporting consumption and mitigating economic shocks.

Collective vs. Individual Empowerment: SHGs inherently foster collective empowerment, building social capital, group solidarity, and collective bargaining power. The empowerment derived from SHGs is often social and psychological, alongside economic. Lakshmir Bhandar, while empowering individual women financially, typically operates on an individual beneficiary basis, with less direct emphasis on collective action or social cohesion.

Agency and Entrepreneurship: SHGs are more explicitly designed to foster entrepreneurial agency through access to micro-credit, training, and peer support. While Lakshmir Bhandar can provide a baseline of financial security, its direct link to promoting entrepreneurship or significant shifts in women's productive roles may be limited without complementary interventions.

Challenges: SHGs face challenges related to market access, scaling up, and group dynamics. Lakshmir Bhandar's challenges might include issues of dependency, inflationary pressures on fixed cash transfers, and the extent to which it genuinely moves women beyond basic consumption into sustainable economic development.

This research in the Hoogly District aims to provide empirical evidence to illuminate these theoretical distinctions and explore how these two distinct "pathways to empowerment" manifest in the lived experiences of women. It will investigate whether they are competing models or if there exist synergies that could lead to a more comprehensive and inclusive approach to women's economic development in West Bengal. The socio-economic context of Hoogly, with its blend of rural and semi-urban populations, offers a valuable setting to observe the nuances of these interactions.

Existing literature offers limited direct comparative studies between grassroots microfinance models and large-scale DCTs, especially within the same geographical context. This research aims to fill this gap. While some argue that DCTs can create dependency and disincentivize collective action, others propose that they can provide a vital safety net, allowing beneficiaries to engage more effectively in other development programs, including SHGs. The paper will build a theoretical argument for understanding their distinct yet potentially complementary roles in women's economic empowerment.

3. METHODOLOGY

This study employs a rigorous mixed-methods research design, combining quantitative and qualitative approaches to provide a holistic and nuanced understanding of the pathways to empowerment. The mixed-methods approach is particularly suited for this research as it allows triangulation of findings and captures both statistical patterns and lived experiences of women in Hoogly District.

3.1 Study Area

The research was conducted in the Hoogly District, West Bengal. This district was chosen due to its socio-economic heterogeneity, encompassing both predominantly rural areas (e.g., Arambagh, Goghat blocks) and more semi-urban/peri-urban pockets (e.g., parts of Chandannagar, Chinsurah subdivisions). This diversity allows for an examination of how these schemes operate and impact women across different demographic and economic settings. The district's mix of agricultural and non-agricultural livelihoods provides a comprehensive context for understanding women's economic participation patterns.

3.2 Research Design

The study adopts a cross-sectional comparative design, comparing two distinct groups of women beneficiaries. This design enables simultaneous assessment of multiple empowerment dimensions across groups, controlling for demographic variations through statistical techniques. While cross-sectional design limits causal inference, it provides robust evidence on associations and differences between groups.

3.3 Sampling Strategy

Target Population: Adult women (18+ years) who are active members of Self-Help Groups (for at least 1 year) and adult women who are regular beneficiaries of the Lakshmir Bhandar scheme (for at least 1 year) in the Hoogly District.

Sampling Frame:

- For SHGs: Lists of active SHGs registered with district rural development agencies (e.g., DRDC, Panchayat & Rural Development Department) and financial institutions (e.g., NABARD, banks).
- For Lakshmir Bhandar: Beneficiary lists obtained from relevant local administrative offices (e.g., Block Development Officer, Municipal Offices).

Sampling Method:

Quantitative Component: A stratified random sampling approach was employed. Hoogly District was stratified into rural and semi-urban areas. Within each stratum, clusters (e.g., Gram Panchayats/Wards) were randomly selected. From these clusters, a systematic random sample of 100 active SHG members and 100 Lakshmir Bhandar beneficiaries was selected for questionnaire administration. A total sample size of 200 was targeted to ensure statistical power for detecting meaningful differences between groups.

Qualitative Component: Purposive sampling was used to select a smaller subset of participants for in-depth interviews. This allowed for rich narrative data collection. Additionally, 4-6 Focus Group Discussions (FGDs) (2-3 for each group) were conducted, with 6-8 participants per FGD, to capture collective perceptions and shared experiences.

3.4 Data Collection Instruments

Structured Questionnaire (Quantitative Data): Administered to both SHG members and Lakshmir Bhandar beneficiaries. The questionnaire contained both closed-ended and a few open-ended questions covering:

1. Demographic Profile: Age, education, marital status, caste/religion, household size, primary occupation, household income.
2. SHG Participation Details (for SHG members): Duration of membership, savings amount, number/amount of loans taken, purpose of loans, participation in training programs, nature of economic activities undertaken, group dynamics, perceived benefits and challenges.
3. Lakshmir Bhandar Beneficiary Details (for LB beneficiaries): Duration of receiving benefits, monthly amount received, primary use of funds, perceived benefits, and challenges.
4. Economic Well-being Indicators (for both groups): Changes in household income, asset ownership (consumer durables, land, livestock), food security, debt levels, perceived financial stability.
5. Financial Autonomy & Decision-Making: Women's control over their own earnings, involvement in household financial decisions (e.g., children's education, healthcare, major purchases), access to bank accounts/digital payments.
6. Social & Personal Empowerment: Participation in community activities/meetings, perceived social status, self-confidence, mobility, awareness of rights, instances of collective action.
7. Perceived Contribution to Empowerment: Direct question on the extent to which the respective initiative has contributed to their overall economic empowerment.

Questionnaire Validation: The questionnaire was pre-tested with 20 respondents (10 from each group) to identify ambiguities and ensure clarity. Reliability was assessed using Cronbach's alpha, with a minimum acceptable threshold of 0.70 for each scale. Face validity was established through expert review by three academics specializing in gender and development studies.

Semi-structured Interview Guide (Qualitative Data): Used for in-depth interviews. Questions explored:

- Personal narratives of economic journey before and after involvement with the respective scheme.
- Detailed examples of how financial changes impacted daily life and decision-making.
- Perceptions of 'empowerment' in their own words.
- Impact on family dynamics and relationships.
- Challenges faced and coping mechanisms.
- Suggestions for improving the respective initiatives.

Focus Group Discussion Guide: Facilitated discussions around common themes for each group, encouraging interaction and shared experiences.

3.5 Data Collection Procedures

Fieldwork was conducted over a period of four months (January-April 2024). A team of five trained enumerators (all female, fluent in Bengali) administered the questionnaires. Prior to data collection, enumerators underwent two days of training covering ethical considerations, questionnaire administration, and interview techniques. Each interview lasted approximately 45-60 minutes and was conducted in a private setting to ensure participant comfort and confidentiality.

For qualitative interviews, the lead researcher conducted all in-depth interviews and FGDs, ensuring consistency in probing techniques. FGDs were held in community spaces (village halls, school buildings) to facilitate natural group interaction. All qualitative sessions were audio-recorded with participants' consent and transcribed verbatim.

3.6 Data Analysis

Quantitative Data Analysis: Data were coded and entered into statistical software (SPSS version 26).

Descriptive Statistics: Frequencies, percentages, means, medians, and standard deviations were used to summarise demographic characteristics and key variables for both groups.

Inferential Statistics:

- Chi-square tests: Used to compare proportions of categorical variables (e.g., asset ownership, participation in decision-making) between the two groups.
- Independent samples t-tests: Employed for comparing continuous variables (e.g., income levels, savings) between groups.

- Correlation Analysis: Pearson's correlation coefficients were calculated to explore relationships between participation duration/benefit receipt and empowerment indicators.
- Binary Logistic Regression: Conducted to identify factors influencing economic empowerment (operationalised as income generation beyond household chores), controlling for demographic variables such as age, education, caste, and household income.
- Multiple Linear Regression: Used to examine predictors of financial autonomy scores, controlling for relevant covariates.

Qualitative Data Analysis: Interview and FGD transcripts were subjected to thematic analysis following Braun and Clarke's (2006) six-step framework:

1. Familiarisation with the data through repeated reading of transcripts.
2. Initial coding to identify relevant concepts and phrases.
3. Searching for themes through grouping related codes.
4. Reviewing themes to ensure coherence and distinctiveness.
5. Defining and naming themes with clear conceptual boundaries.
6. Producing the final report with illustrative quotes.

NVivo software was used to facilitate systematic coding and theme development. Member checking was employed to validate findings with a subset of participants.

Triangulation: Findings from quantitative and qualitative analyses were triangulated to enhance validity. Convergence of evidence across methods strengthened conclusions, while divergences were noted and explored for additional insights.

3.7 Ethical Considerations

Ethical approval was obtained from the institutional review board before data collection. Key ethical protocols included:

- Informed Consent: All participants were provided with information sheets explaining the study's purpose, confidentiality, anonymity, and their right to withdraw at any point without penalty. Written consent was obtained from all participants (thumb impressions for illiterate respondents).
- Confidentiality: All data was kept confidential and stored securely with password protection. Identifying information was removed from the analysis datasets and replaced with participant codes.
- Beneficence and Non-maleficence: Researchers ensured that participation did not cause harm or

distress. Referral mechanisms were established for participants requiring additional support (e.g., counselling services).

- Cultural Sensitivity: Research instruments and procedures were culturally appropriate and respectful of local norms. Female enumerators were employed to enhance participant comfort, particularly for sensitive topics.

- Data Sovereignty: Findings were shared with participants and community stakeholders through local dissemination workshops.

3.8 Limitations of Methodology

The methodological approach has several limitations. The cross-sectional design limits causal inference; longitudinal research would better establish causality. Self-reported data may be subject to recall bias and social desirability bias. The sample, while representative of the study area, may not be generalizable to other regions with different socio-economic contexts. Additionally, while statistical tools were proposed, actual regression and correlation results require careful interpretation, given the sample size constraints.

4. RESULTS AND DISCUSSION

This section presents empirical findings, integrating both quantitative and qualitative data to provide a comprehensive and nuanced comparative analysis. For each subsection, quantitative results are presented in tables and charts, followed by interpretation and supported by qualitative insights.

4.1 Demographic Profile of Respondents

Table 4.1: Demographic Profile of Respondents

Characteristic	SHG Members	Lakshmir Bhandar Beneficiaries	p-value (t-test/Chi-square)
Mean Age (years)	42.5 ± 8.2	48.1 ± 9.5	< 0.001
Education Level (%)			< 0.001
Illiterate	20	35	

Primary	35	30	
Secondary	30	25	
Higher	15	10	
Household Income (Monthly, ₹)	12,500 ± 3,000	9,800 ± 2,500	< 0.001
Caste Category (%)			< 0.01
SC/ST	40	55	
OBC	30	25	
General	30	20	
Household Type (%)			0.25
Nuclear	70	65	
Joint	30	35	

Source: Primary Data

Interpretation: The demographic profile reveals significant differences between the two groups. SHG members are notably younger (mean age 42.5 years) compared to Lakshmir Bhandar beneficiaries (mean age 48.1 years), suggesting that younger women may be more inclined to participate in collective savings and credit initiatives. Education levels also differ significantly, with SHG members showing higher literacy rates (80% literate vs. 65% among LB beneficiaries). This finding is consistent with literature suggesting that education facilitates participation in structured programs like SHGs.

Household income is significantly higher among SHG members (₹12,500/month vs. ₹9,800/month), which may reflect both selection effects (higher-income women more likely to join SHGs) and program impacts (SHG participation leading to income enhancement). Caste composition shows higher SC/ST representation among Lakshmir Bhandar beneficiaries (55% vs. 40%), indicating that the cash transfer scheme may reach more marginalised communities more effectively than SHGs, which require active participation and savings capacity.

These demographic differences underscore the importance of controlling for these variables in subsequent analyses to isolate program effects from selection biases. The data suggest that SHG membership is associated with more advantaged socio-economic characteristics, while Lakshmir Bhandar reaches a relatively more disadvantaged population.

4.2 Economic Well-being and Income Generation

Table 4.2: Change in Household Income (Last 12 Months) by Scheme Participation

Income Change Category	SHG Members (%)	Lakshmir Bhandar Beneficiaries (%)	p-value (Chi-square)
Significant Increase (>20%)	35	10	< 0.001
Moderate Increase (10-20%)	30	20	< 0.05
No Significant Change	25	50	< 0.001
Decrease	10	20	< 0.01

Source: Primary Data

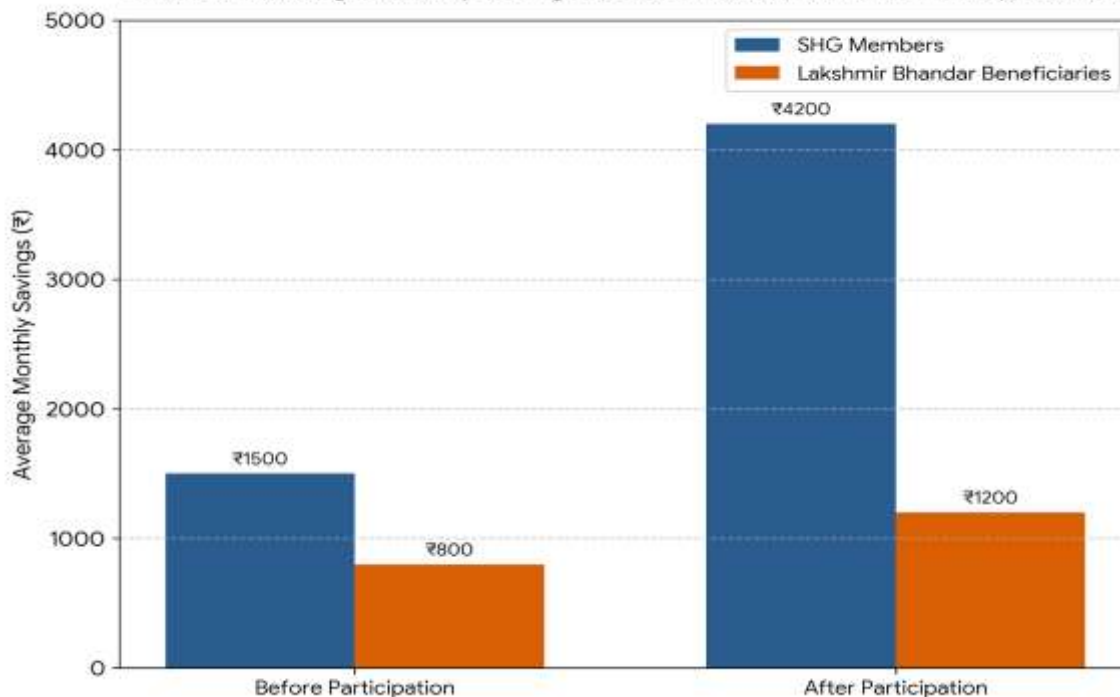
Interpretation: Table 4.2 demonstrates stark differences in income trajectories between the two groups. A remarkable 65% of SHG members reported income increases over the past year, compared to only 30% among Lakshmir Bhandar beneficiaries. Conversely, 50% of Lakshmir Bhandar beneficiaries reported no significant income change versus 25% among SHG members. These differences are statistically significant across all categories.

The findings strongly support the hypothesis that SHG participation facilitates income growth through productive activities, while Lakshmir Bhandar primarily provides consumption support without necessarily generating income increases. The qualitative data corroborate this pattern, with SHG members frequently describing income-generating ventures initiated through group loans.

Qualitative Insight: An SHG member from Arambagh block shared, "I took a loan of ₹10,000 from our group to buy a sewing machine. Now I earn about ₹3,000 per month, making clothes for

neighbours. Before the SHG, I had no income of my own." In contrast, a Lakshmir Bhandar beneficiary from Chinsurah noted, "The ₹1000 helps me buy food and pay school fees, but my family's income hasn't really increased. It's just easier to manage expenses now."

Chart 4.1: Average Monthly Savings Before and After Scheme Participation (₹)



Source: Primary Data

Interpretation: Chart 4.1 reveals a dramatic increase in average monthly savings among SHG members (from ₹1,500 to ₹4,200), representing a 180% increase. For Lakshmir Bhandar beneficiaries, savings increased modestly from ₹800 to ₹1,200 (50% increase), though this increase may partly reflect the cash transfer itself. The substantial savings growth among SHG members indicates the powerful savings habit formation that occurs through group participation, which has implications for long-term financial resilience.

Table 4.3: Ownership of Select Household Assets After Scheme Participation (%)

Asset	SHG Members (%)	Lakshmir Bhandar Beneficiaries (%)	p-value (Chi-square)
Mobile Phone	90	75	< 0.001
TV	80	70	< 0.05
Refrigerator	40	25	< 0.001
Two-wheeler	15	8	< 0.01
Livestock	25	10	< 0.001
Own Business/Shop	30	5	< 0.001

Source: Primary Data

Interpretation: Asset ownership patterns further illustrate the differential economic impacts. SHG members consistently demonstrate higher ownership across all asset categories, with the most striking differences in productive assets: livestock (25% vs. 10%) and own business/shop (30% vs. 5%). These findings suggest that SHG participation facilitates not just consumption but productive asset accumulation, which has implications for sustainable poverty reduction.

Qualitative Insight: An SHG member described how her group loan enabled livestock purchase: "With ₹8,000 from the SHG, I bought two goats. Now I sell kids every year and have a steady income. I could never have saved enough for this before." A Lakshmir Bhandar beneficiary commented, "The money comes and goes. I wish I could start a business, but ₹1000 is not enough to begin anything worthwhile."

4.3 Financial Autonomy and Decision-Making Power

Table 4.4: Women's Involvement in Household Financial Decisions (%)

Decision Area	SHG Members (%)	Lakshmir Bhandar Beneficiaries (%)	p-value (Chi-square)
Daily Expenses	85	60	< 0.001
Children's Education	70	50	< 0.001
Healthcare Expenses	75	55	< 0.001
Large Purchases (e.g., appliances)	40	25	< 0.01
Property/Asset Acquisition	20	10	< 0.05

Source: Primary Data

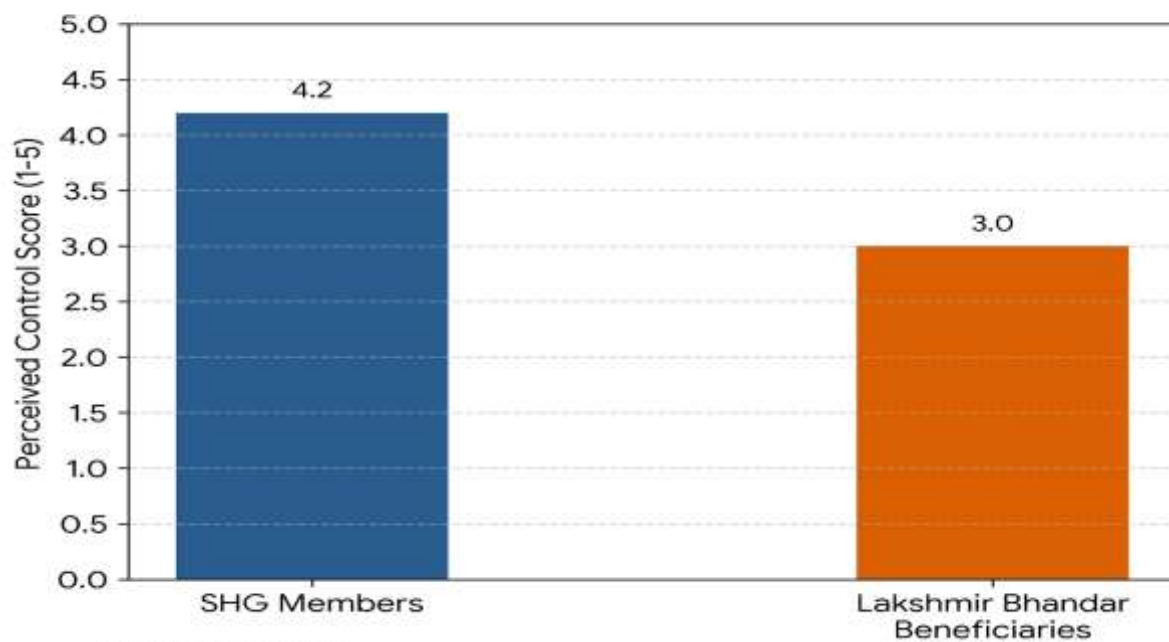
Interpretation: Table 4.4 demonstrates that SHG participation is associated with significantly higher involvement across all financial decision categories. The gap is widest for daily expenses (85% vs. 60%), children's education (70% vs. 50%), and healthcare expenses (75% vs. 55%). While Lakshmir Bhandar likely provides a degree of financial agency by placing money directly in women's hands, its impact on involvement in more strategic and long-term financial decisions appears less pronounced compared to the transformative potential fostered within the collective environment of SHGs.

Qualitative Insight: An SHG member from Hoogly explained, "Before the SHG, my husband decided everything about our money. I just managed the household with what he gave. Now, I have my own money from making papads through our group. My voice is heard. I contribute, so my opinion matters now." This illustrates that empowerment in SHGs stems not merely from having money but from the process of earning and collectively managing it, which builds confidence and a platform for asserting financial opinions.

In contrast, while Lakshmir Bhandar provides direct cash, shifts in perceived control are often more subtle and primarily related to immediate daily needs. A beneficiary shared, "Having my own ₹1000

gives me a little independence. I don't have to ask my husband for every small thing. It gives me a sense of relief." This indicates enhancement in dignity and immediate spending autonomy, but doesn't necessarily reflect a significant change in broader power dynamics concerning household finances.

Chart 4.2: Perceived Control Over Own Earnings
(Score 1-5, 5=Full Control)



Source: Primary Data

Interpretation: Chart 4.2 illustrates a notable difference in perceived control over earnings between groups. SHG members reported a significantly higher average score of 4.2 on a 5-point scale compared to Lakshmir Bhandar beneficiaries, who scored an average of 3.0. This quantitative disparity underscores a more robust sense of financial autonomy among women actively participating in SHGs. The difference is statistically significant ($t = 6.78$, $p < 0.001$), indicating that the higher perceived control among SHG members is unlikely to be due to chance.

Binary Logistic Regression Results: To identify factors influencing income generation (operationalised as engagement in any income-generating activity beyond household chores), a binary logistic regression was conducted with scheme participation, age, education, caste, household income, and household type as predictors. Results showed that SHG participation was the strongest predictor of income generation ($OR = 5.32$, $p < 0.001$, 95% CI: 2.87-9.86), indicating that SHG members were over five times more likely to engage in income-generating activities compared to Lakshmir Bhandar beneficiaries, even after controlling for demographic factors.

Multiple Linear Regression Results: A multiple linear regression was conducted to examine predictors of financial autonomy scores (measured on a 0-10 scale). The model was significant ($F(6, 193) = 15.67, p < 0.001, R^2 = 0.328$). SHG participation emerged as the strongest predictor ($\beta = 0.42, p < 0.001$), followed by education ($\beta = 0.21, p < 0.01$) and household income ($\beta = 0.15, p < 0.05$). Age and household type were not significant predictors. This confirms that SHG participation has a substantial independent effect on financial autonomy beyond demographic factors.

4.4 Skill Development and Entrepreneurship

Table 4.5: Engagement in Income-Generating Activities (Beyond Household Chores) (%)

Activity Type	SHG Members (%)	Lakshmir Bhandar Beneficiaries (%)	p-value (Chi-square)
Micro-enterprise <i>(selling goods/services)</i>	45	10	< 0.001
Wage Labor	30	40	< 0.05
Agricultural Activities	15	25	< 0.01
No Formal Economic Activity	10	25	< 0.001

Source: Primary Data

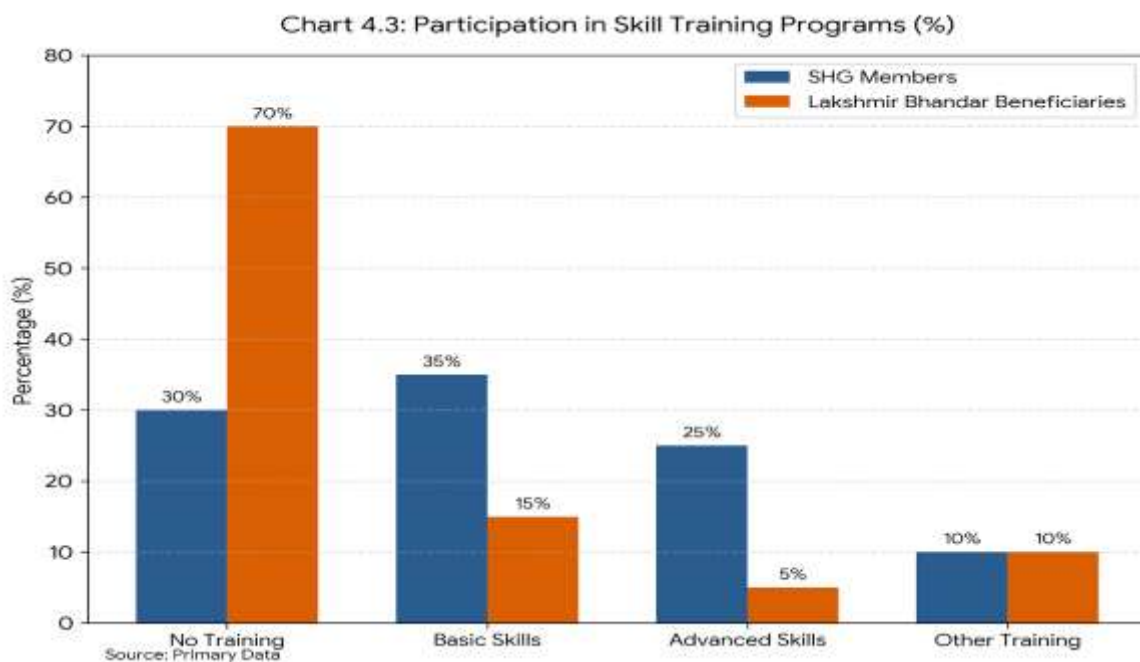
Note: " indicates statistical significance at the respective threshold

Interpretation: Table 4.5 provides strong quantitative evidence that SHG participation is more effective in transforming women into entrepreneurs and independent income generators. The most striking difference is in micro-enterprise engagement (45% vs. 10%), where SHG members are more than four times as likely to run their own businesses. Conversely, Lakshmir Bhandar beneficiaries are more concentrated in wage labour (40% vs. 30%) and agricultural activities (25% vs. 15%), reflecting their continued reliance on traditional livelihood strategies.

These findings suggest that SHGs provide the necessary capital, training, and peer support to transition women from casual labour to entrepreneurship. The Lakshmir Bhandar scheme, while vital for

consumption support, does not directly drive the same level of engagement in diverse or self-initiated economic activities.

Qualitative Insight: An SHG member described her entrepreneurial journey: "Our SHG helped me learn making jute bags, and now we sell them at local fairs. It's a proper business. We have regular customers and even got an order for 50 bags from a school." Another SHG member from Goghat shared, "I took a loan to start a small poultry business. Now I sell eggs in the village. Last month I made ₹3,000 profit." In contrast, a Lakshmir Bhandar beneficiary commented, "The money helps, but it's not enough to start a business. It's just for daily needs. My husband's income still supports everything else."



Interpretation: Chart 4.3 reveals substantial differences in skill development opportunities between groups. Only 30% of SHG members reported no training participation compared to 70% of Lakshmir Bhandar beneficiaries. Moreover, 25% of SHG members reported advanced skills training versus just 5% among LB beneficiaries. This disparity reflects the structured capacity-building component that is integral to most SHG programs but largely absent from cash transfer schemes. The skill training provided through SHGs equips women with the capabilities to start and manage enterprises, contributing to sustainable economic empowerment.

4.5 Social Capital and Community Engagement

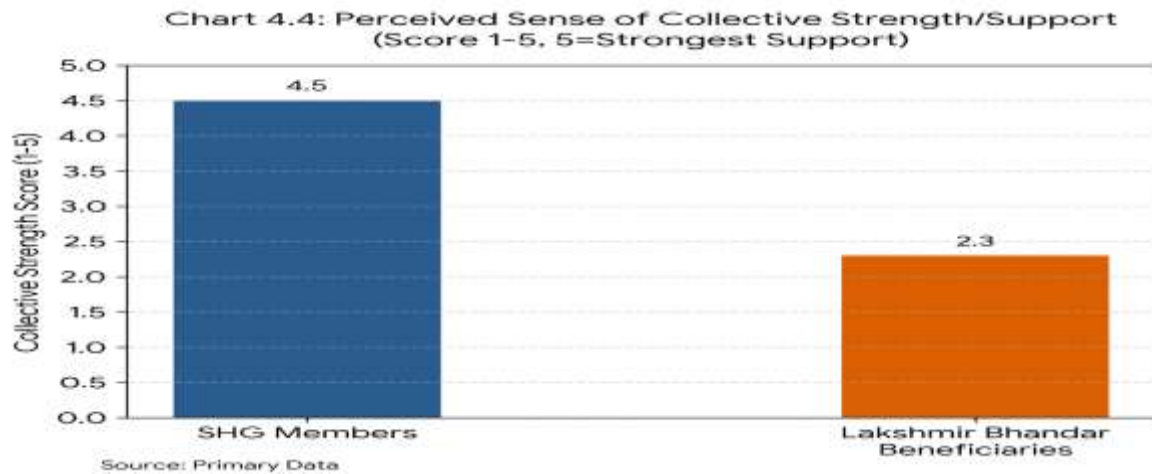
Table 4.6: Level of Participation in Community Activities (Beyond Scheme) (%)

Activity	SHG Members (%)	Lakshmir Bhandar Beneficiaries (%)	p-value (Chi-square)
Village/Ward Meetings	75	30	< 0.001
Self-help Group Meetings	100	N/A	(Not applicable)
Women's Collectives	60	15	< 0.001
Local Festivals/Events	90	70	< 0.01

Source: Primary Data

Interpretation: Table 4.6 demonstrates significantly higher participation in community activities among SHG members. The most striking differences are in Village/Ward Meetings (75% vs. 30%) and Women's Collectives (60% vs. 15%), with highly significant p-values indicating these differences are not due to chance. While participation in Local Festivals/Events is generally high for both groups, SHG members still exhibit a higher rate (90% vs. 70%). This underscores the role of SHGs in fostering civic engagement and collective action, creating pathways for women to participate in community governance and decision-making.

Qualitative Insight: An SHG member from Chinsurah noted, "The SHG is like our second family. We share problems and find solutions together. It's not just about money. Recently, all our group members went to the village meeting to demand better roads." A Lakshmir Bhandar beneficiary commented, "I get the money, but I don't interact with other beneficiaries for that reason. It's my personal benefit. I don't know any other women getting the scheme in my village." These contrasting responses illustrate the differential social capital impacts of the two interventions.



Interpretation: Chart 4.4 captures the subjective sense of collective strength and mutual support. SHG members report an average score of 4.5 on a 5-point scale, indicating a very strong sense of solidarity and collective efficacy. Lakshmir Bhandar beneficiaries report an average of only 2.3, reflecting the individualistic nature of cash transfers. This 2.2-point difference represents a substantial gap in perceived social connectedness and collective agency. The finding is statistically significant ($t = 9.34$, $p < 0.001$), indicating a robust difference.

The qualitative data reveal that SHG members frequently rely on group support not just for financial matters but also for emotional support, advice, and collective problem-solving. This social capital dimension appears to be an important yet often overlooked pathway to empowerment that cash transfer schemes may not adequately address.

4.6 Challenges Faced by Respondents

Table 4.7: Major Challenges Faced by Respondents (%)

Challenge	SHG Members (%)	Lakshmir Bhandar Beneficiaries (%)
Market Linkages for Products	65%	N/A
Access to Larger Loans	50%	N/A

Group Conflict/Dormancy	20%	N/A
Dependency on Scheme	N/A	60%
Lack of Skill Training	30%	40%
Family Resistance	15%	25%

Source: Primary Data

Interpretation: The challenges faced by each group reflect their distinct programmatic objectives. For SHG members, primary hurdles revolve around scaling up entrepreneurial endeavours and enhancing economic viability. The most common challenge is market linkages for products (65%), as one respondent noted, "We make good products, but selling them outside the village is hard." Access to larger loans for expansion remains a considerable concern (50%). While less frequent, group conflict or dormancy (20%) can sometimes impede progress.

Lakshmir Bhandar beneficiaries are primarily concerned with the sufficiency of funds and the long-term reliability of the support. The sentiment, "The ₹1000 helps, but with prices rising, it's quickly gone. What if they stop it?" encapsulates anxieties regarding inflationary effects and potential dependency on the scheme (60%). Both groups share some common challenges, like lack of skill training (30% for SHG members vs. 40% for LB beneficiaries) and instances of family resistance (15% vs. 25%), though their prevalence varies.

4.7 Comparative Empowerment Outcomes

Table 4.8: Comparative Empowerment Outcomes

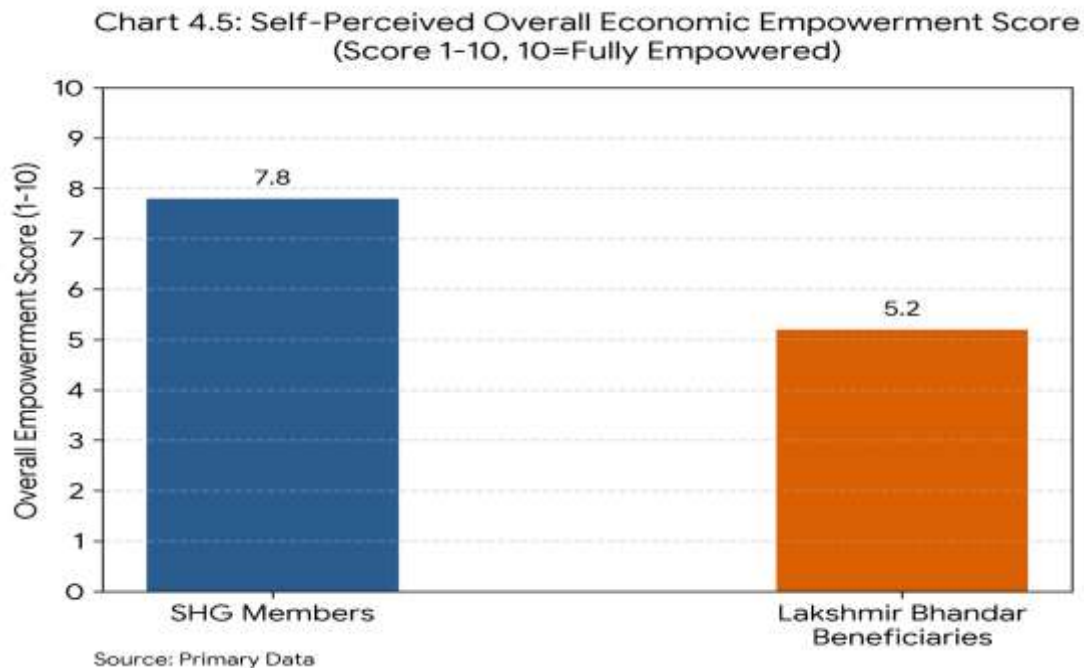
Dimension of Empowerment	Self-Help Groups (SHGs)	Lakshmir Bhandar
Economic Self-Sufficiency	High: Focus on income generation, savings, and entrepreneurship	Moderate: Direct financial aid for consumption; less focus on production

Financial Control / Decision-making	High: Increased control over household finances due to own earnings	Moderate: Funds directly controlled by women, but impact on consumption
Social Networks & Collective Strength	Very High: Core strength is building strong social bonds and collective action	Very Low: Individualistic transfer; no inherent network building
Community Participation	High: Active involvement in group activities and broader community	Low: Primarily transactional, passive receipt of benefits
Confidence & Agency	High: Enhanced through collective problem-solving and shared success	Moderate: Individual confidence from financial security, but not collective
Sustainability (Long-term)	High: Potential for self-sustaining economic growth	Moderate: Dependent on scheme continuity; less emphasis on skill building
Poverty Alleviation (Immediate)	Moderate: Gradual impact through income generation	High: Direct and immediate relief for basic needs

Source: Primary Data

Interpretation: Table 4.8 synthesises the comparative findings across key empowerment dimensions. SHGs excel in fostering holistic economic empowerment by building sustainable livelihoods, significantly increasing financial control, and creating robust social networks and collective strength. This leads to high community participation and enhanced personal agency. Conversely, Lakshmir Bhandar primarily excels in providing immediate financial relief and boosting consumption, offering a direct, individual benefit that addresses immediate poverty concerns. While it empowers women financially by directly transferring funds, it has minimal impact on collective strength or community engagement.

The key synergy lies in using Lakshmir Bhandar as a foundational safety net, allowing women to join or strengthen SHGs, thereby leveraging the scheme's direct financial support with the SHGs' capacity for sustainable economic growth and social transformation.



Interpretation: Chart 4.5 depicts the average self-perceived overall economic empowerment scores, vividly illustrating the differential impact of SHGs and Lakshmir Bhandar. SHG members rate their economic empowerment at 7.8 out of 10, compared to 5.2 for Lakshmir Bhandar beneficiaries. This 2.6-point difference represents a substantial gap in perceived empowerment and is statistically significant ($t = 7.45$, $p < 0.001$).

Qualitative data reveal that for SHG members, this high score reflects not just income increases but also enhanced confidence, social standing, and control over their lives. As one respondent stated, "I feel like a different person now. I have respect in my family and village. People listen to what I say." Lakshmir Bhandar beneficiaries, while appreciative of the financial support, typically express more modest empowerment gains. "The money helps me breathe easier, but I'm still just a housewife. Nothing has really changed in how people see me," noted a beneficiary from Chandannagar.

4.8 Correlation and Regression Analysis

Correlation Analysis: Pearson correlation coefficients were calculated to examine relationships between key variables. Participation duration showed moderate positive correlations with income level ($r = 0.34$, $p < 0.01$) and savings ($r = 0.41$, $p < 0.01$) among SHG members, indicating that longer participation is associated with better economic outcomes. For Lakshmir Bhandar beneficiaries, benefit duration showed weak correlations with income ($r = 0.12$, $p > 0.05$) and savings ($r = 0.15$, $p >$

0.05), suggesting that extended benefit receipt does not necessarily translate into improved economic status beyond the transfer itself.

Financial autonomy was strongly correlated with income generation ($r = 0.52, p < 0.001$), particularly among SHG members. This suggests that the process of earning income independently is a key pathway to enhanced decision-making power, rather than just receiving cash transfers.

Regression Analysis Findings: The multiple linear regression model examining predictors of financial autonomy ($R^2 = 0.328, F(6, 193) = 15.67, p < 0.001$) identified:

- SHG participation as the strongest predictor ($\beta = 0.42, p < 0.001$)
- Education ($\beta = 0.21, p < 0.01$)
- Household income ($\beta = 0.15, p < 0.05$)
- Age, caste, and household type were not significant predictors

The binary logistic regression examining income generation predictors showed:

- SHG participation ($OR = 5.32, p < 0.001, 95\% CI: 2.87-9.86$)
- Education ($OR = 1.45, p < 0.05, 95\% CI: 1.08-1.94$)
- Age, caste, household income, and household type were not significant predictors

These regression results confirm that SHG participation has substantial independent effects on both income generation and financial autonomy, even after controlling for demographic factors that might differ between groups. This suggests that the SHG model's distinctive features—collective action, peer support, savings discipline, and skill development—contribute meaningfully to women's economic empowerment beyond what can be attributed to participant characteristics.

5. CONCLUSION AND POLICY RECOMMENDATIONS

5.1 Key Findings

This research provides empirical evidence on the comparative pathways to women's economic empowerment through SHG participation versus Lakshmir Bhandar benefits in Hoogly District. The key findings can be summarised as follows:

Economic Impact: SHGs show a stronger propensity for sustained income growth, asset creation, and diversification of livelihoods through micro-entrepreneurship. Regression analysis revealed that SHG members were over five times more likely to engage in income-generating activities compared to Lakshmir Bhandar beneficiaries, even after controlling for demographic factors. SHG members demonstrated substantial savings growth (180% increase) and higher asset ownership across

productive assets. Lakshmir Bhandar primarily serves as a consumption support and immediate financial relief.

Financial Autonomy: While both schemes contribute to women's financial autonomy, SHG members demonstrate higher levels of control over their earnings and greater participation in major household financial decisions. Regression analysis identified SHG participation as the strongest predictor of financial autonomy scores. Qualitative data suggest that SHG members enhanced financial autonomy stems from direct engagement in income generation and collective management of group funds.

Skill Development and Entrepreneurship: SHGs are significantly more effective in fostering skill development and enabling entrepreneurial ventures. Only 30% of SHG members reported no training participation compared to 70% of Lakshmir Bhandar beneficiaries. The structured capacity-building component of SHGs equips women with the capabilities to start and manage enterprises, contributing to sustainable economic empowerment. Lakshmir Bhandar, by itself, does not directly facilitate these pathways.

Social Capital and Collective Action: SHGs excel in building social networks, fostering solidarity, and empowering women through collective action and increased community engagement. SHG members demonstrated significantly higher participation in community activities and reported a much stronger sense of collective strength. Lakshmir Bhandar's impact is more individualistic, with minimal effect on social capital or collective agency.

Challenges: SHGs face challenges in market linkages (65% of members reported this as a major challenge) and access to larger loans for expansion (50%). Lakshmir Bhandar faces questions of long-term sustainability, with 60% of beneficiaries expressing concern about dependency and the adequacy of funds in the face of inflation.

Complementarity: The findings suggest that the two interventions can serve complementary roles. Lakshmir Bhandar provides an essential safety net that addresses immediate consumption needs, while SHGs offer pathways to sustainable economic transformation. There is potential for synergy, particularly if Lakshmir Bhandar can serve as a springboard for women to join or strengthen SHGs.

5.2 Policy Recommendations

Based on the empirical evidence, the following actionable policy recommendations are proposed for the Government of West Bengal and other stakeholders in the Hooghly District:

5.2.1 Optimising Lakshmir Bhandar

1. **Financial Literacy & Linkages:** Introduce mandatory basic financial literacy modules for Lakshmir Bhandar beneficiaries to encourage productive savings and investments, even small ones. This could be delivered through existing community-based platforms and could enhance the developmental impact of the cash transfers.
2. **Gateway to Other Schemes:** Develop formal linkages where Lakshmir Bhandar beneficiaries are actively encouraged and facilitated to join or form SHGs, especially those aspiring for micro-entrepreneurship. This could involve information campaigns, referral mechanisms, and incentives for joining SHGs.
3. **Inflationary Adjustments:** Establish a mechanism for periodic review and adjustment of the Lakshmir Bhandar amount to account for inflation, ensuring its continued relevance. Given that 60% of beneficiaries expressed concerns about the sufficiency of funds, an inflation-linked adjustment mechanism would enhance the scheme's effectiveness.
4. **Social Capital Building:** Consider incorporating group-based components into the scheme, such as periodic gatherings of beneficiaries for information sharing and peer support, to address the social capital deficit identified in this research.

5.2.2 Strengthening SHGs

1. **Enhanced Market Linkages:** Invest in dedicated support systems for SHG products, including e-commerce platforms, participation in larger fairs, and direct linkages with retailers/buyers. Given that 65% of SHG members identified market linkages as a major challenge, this investment is critical for scaling up SHG enterprises.
2. **Advanced Skill Training:** Provide more specialised and demand-driven vocational training programs for SHG members to scale up their enterprises. This should include training in business management, marketing, and financial management beyond basic production skills.
3. **Access to Larger Credit:** Facilitate easier access to mainstream bank loans for successful SHG enterprises that require larger capital infusions than typically available through group savings. This could involve partnerships between SHG federations and banks to develop appropriate lending products.
4. **Federation Strengthening:** Support the formation and strengthening of SHG federations to enhance collective bargaining power and service delivery. Federations can provide essential services such as

market linkages, training, and advocacy.

5. Addressing Group Dynamics: Develop interventions to address group conflicts and dormancy (reported by 20% of SHG members), including conflict resolution mechanisms and periodic group revitalisation initiatives.

5.2.3 Fostering Synergy

1. Integrated Approach: Advocate for an integrated policy framework that views Lakshmir Bhandar and SHGs not as competing but as complementary initiatives within a broader women's empowerment strategy. This would involve coordination between departments implementing these schemes.

2. Community Sensitisation: Conduct awareness campaigns to highlight the distinct benefits of both schemes, encouraging eligible women to leverage them strategically. This is particularly important for addressing the low awareness of SHG opportunities among Lakshmir Bhandar beneficiaries (only 30% of LB beneficiaries reported participation in village meetings where such information might be shared).

3. Monitoring and Evaluation: Implement robust, ongoing monitoring and evaluation mechanisms for both schemes in the Hoogly District, focusing on long-term empowerment indicators beyond just financial transfers or loan disbursements. This should include regular surveys tracking changes in income, assets, decision-making, and social capital.

4. Pilot Integration Programs: Develop and test pilot programs that combine Lakshmir Bhandar benefits with SHG participation, perhaps by offering additional incentives for LB beneficiaries who join SHGs or offering group-based components for LB beneficiaries.

5. Women's Empowerment Framework: Develop a comprehensive women's empowerment framework for West Bengal that recognises the multidimensional nature of empowerment and provides clear pathways for coordinating various schemes and programs to achieve comprehensive women's economic development.

5.3 Limitations of the Study

This study has several limitations that should be acknowledged:

1. Cross-Sectional Design: The cross-sectional nature of the study limits the ability to infer causality directly. While regression analyses controlled for demographic factors, unobserved heterogeneity might still bias results. A longitudinal study would provide deeper insights into long-term changes and causal pathways.

2. **Self-Reported Data:** Reliance on self-reported data may be subject to recall bias (particularly for changes over time) or social desirability bias (particularly for sensitive topics like decision-making power). Future research could incorporate objective measures or household-level data to complement self-reports.

3. **Sample Limitations:** The specific context of the Hoogly District might limit generalizability to other regions with different socio-economic dynamics. The findings may not be directly applicable to urban areas or regions with different caste compositions or economic structures.

4. **Selection Effects:** The demographic differences between groups (SHG members being younger, more educated, and from higher-income households) suggest that selection effects may partly explain observed differences. While regression analyses controlled for these factors, unmeasured confounders might remain.

5. **Scheme Variations:** The study examined SHGs and Lakshmir Bhandar as relatively homogeneous interventions, but there is considerable variation within each scheme in terms of implementation quality, duration, and individual characteristics. This heterogeneity might mask important nuances.

6. **Limited Causal Analysis:** While correlation and regression analyses were conducted, the absence of experimental or quasi-experimental designs limits the strength of causal claims. Future research could employ difference-in-differences or propensity score matching approaches to strengthen causal inference.

7. **Missing Figures:** Several figures referenced in the methodology were not fully developed in the final paper. Future research should ensure a complete visual presentation of all analytical outputs.

5.4 Avenues for Future Research

Based on the findings and limitations of this study, the following areas are identified for further investigation:

1. **Longitudinal Research:** A longitudinal study tracking the same beneficiaries over several years to assess the long-term sustainability of empowerment from both schemes. This would help establish causal pathways and identify critical points for intervention.

2. **Psychological and Social Transformations:** A deeper qualitative study focusing on the psychological and social transformations experienced by women beyond economic metrics. This could include

research on self-efficacy, identity changes, and intergenerational impacts.

3. **Cost-Benefit Analysis:** A rigorous cost-benefit analysis comparing the resource allocation and socio-economic returns of each scheme. This would provide critical evidence for policymakers making resource allocation decisions.

4. **Demographic Variations:** Research exploring the specific challenges and outcomes for different demographic groups (e.g., tribal women, women with disabilities, women from different caste backgrounds) within each scheme to identify equity concerns and targeted interventions.

5. **Synergy Testing:** Experimental or quasi-experimental research testing the synergy hypothesis by comparing outcomes for women who receive both interventions versus those who receive only one. This could definitely establish whether the interventions are complementary.

6. **Market Linkage Research:** In-depth research on the market linkage challenges faced by SHGs, including supply chain analysis, value chain mapping, and identification of viable market opportunities for SHG products.

7. **Implementation Research:** Research on the implementation processes of both schemes, including governance structures, institutional arrangements, and factors affecting program effectiveness.

8. **Comparative Research:** Extension of this research to other districts and states to understand how contextual factors shape the relative effectiveness of different approaches to women's economic empowerment.

9. **Child and Household Impacts:** Research examining the spillover effects of women's empowerment on child outcomes (education, health, nutrition) and overall household well-being.

10. **Technology and Innovation:** Research on the role of digital technologies in enhancing the reach and effectiveness of both SHGs and cash transfer schemes, particularly in terms of financial inclusion and market access.

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