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# **Impact of the Social Security Schemes undertaken by the Government of West Bengal for women empowerment: A Case Study**

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### **Abstract**

*Social security is essential for the development of individual in a society. International Labor Organization (ILO) defines social security as the protection that a society provides to individuals and households to ensure access to healthcare and guarantee income security. These risks are essentially contingencies against which an individual of small means cannot effectively provide by his own ability or foresight alone or even in private combination with his fellows. In fact, social security means security against giants of "squalor," meaning security against all those evils that come through the unplanned and unorganized growth of cities. It is to protect the poor and ensure that they have an acceptable standard of living. The concept of social security in India developed during World War II and was influenced by western ideas and industrialization. The social security laws in India are based on the Directive Principles of the State Policy in the Constitution of India. Social security is a human right which response to the universal need for protection against certain life risks and social needs. It covers eventualities like Sickness, Maternity, Disability, Death, unemployment, empowerment and old age. Social Security in India covers treatment, rehabilitation, women empowerment or compensation. Lack of social security in India or in any other nation can lead to destitution, crime, child labour, etc. The evolution of social security laws in India dates back to the time of Dr. Babasaheb Bhim Rao Ambedkar. Dr. Ambedkar, the first Labour Minister of India had taken enormous initiatives for social security. His efforts led to a reduction of working hours from 14 to 8 hours, insurance for workers, the creation of the Employees Provident Fund Law and amendments to the Workmen's Compensation Act, 1923 and the Factories Act, 1934. The efforts made by Dr. Ambedkar will always be a guiding light for the future. Article 43 of the Constitution of India talks about the responsibility of the state to provide social security to the citizens of this country by effective legislation, economic organizations or in any other appropriate way to all workers, industries, a living wage, a decent standard of living, time for leisure and social and cultural opportunities. Social Security policies cover various types of social insurance, maternity*

*benefits, pensions, gratuity, disability benefits, etc. The Government of West Bengal has several social security schemes to empower women, including financial assistance, safety and security, health and education. Women empowerment can be defined as the process of upliftment by which women can gain control over the factors which greatly affects their life and well being. This research paper talks about the concept of social security schemes for women empowerment run by the Government of West Bengal.*

**Keywords:** social security, protection, women empowerment, upliftment, healthcare, education, financial assistance, social and cultural opportunities, efforts, Government of West Bengal.

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## **Introduction:**

West Bengal is considered one of the economically weaker states in India, with its per capita income falling below the national average and even lagging behind some other traditionally less developed states like Rajasthan, Jharkhand and Odisha. This decline is attributed to factors like a failure to keep pace with national economic trends over time, leading to a lower relative per capita income compared to its past position as a leading state in India. It also has the 26<sup>th</sup> highest ranking among Indian states in human development index, with the index value being lower than the Indian average. Position of women in West Bengal is precarious as they face various challenges in education, health, domestic life, and political leadership, safety in public spaces and at the workplace. Violence against women is a common phenomenon in West Bengal. Women are here forced to tolerate violence since their childhood. The challenges faced by women are needed to control by the Government. For these women empowerment is the vital initiative. Women empowerment can be defined as the process by which women can gain control over the factors which are greatly affects their life and well being. Education is the vital developmental indicators for women empowerment. The West Bengal government has taken several steps to empower women, including providing financial support, promoting education, and increasing political participation. For this the Government of West Bengal has undertaken a lot of schemes and programmes. West Bengal Government are Working with academics, government agencies, and private sector to identify solutions to constraints on women's employment. Government has coordinating policy dialogue to improve women's workforce participation and Reviewing existing programs and platforms to identify gaps and propose solutions.

## **Objectives of Social Security:**

There are three major objectives of Social Security; these are Compensation, Restoration and Prevention. Compensation implies security of income. It is based on this consideration that during the period of the contingency of risks, the individual and his/her family should not be subjected to a double calamity, thus by destitution and loss of health, limb, life or work. Restoration commutates cure of one's sickness, reemployment to restore him or her to earlier condition. In a sense, it is an extension of compensation. Prevention measures are directed to avoid the loss of productive capacity due to sickness, unemployment or invalidity to earn. These also imply for women empowerment. We can

define women empowerment as the process of upliftment in which women can gain control over the factors which greatly affects their life and well being. An empowered woman is likely having control over the factors that influences not only on her personal life but also her family. Gender bias in economic and political participation, education, health and nutrition etc manifests in the form of gender inequality in capabilities. But we know that equality of capabilities is the key condition to ensure gender equality. The voice of women in decision making prevents enhancement of wellbeing of women. With their strong voice women might influence the factors that lead to inequality in capabilities and livelihoods.

Keeping these factors into consideration Government of West Bengal runs many programmes for the women empowerment. Various agencies work under Government of West Bengal for the women empowerment. The position of women with respect to economic and political participation, health, education, labour force participation and participation in decision making bodies may ultimately give a picture regarding the status of women empowerment in this state.

### **Research methodology:**

The study is based on the secondary data such as review of scholarly articles, research papers, and academic publications in fields such as sociology, anthropology, development studies, and various data sources available in websites of the Govt. of West Bengal and other open sources. I have used descriptive method in this study so that the readers can assess the validity and reliability of the study.

### **Social Security Schemes run by the Government of West Bengal for women empowerment:**

Women empowerment can be defined as the process by which women can gain control over the factors which greatly affects their life and wellbeing. Women empowerment can be defined as the process by which women can gain control over the factors which greatly affects their life and wellbeing. Women empowerment can be defined as the process by which women can gain control over the factors which greatly affects their life and wellbeing.

The schemes and programmes undertaken in independent India which have either full or partial bearings for the development and empowerment of women includes Indira Mahila Yojana, ICDS, National rural health Mission, Sarva Siksha Abhijan, Janani Suraksha Yojana, Integrated Child protection scheme, Swadhar a scheme for women in difficult circumstances, Ujjawala –A Scheme for Prevention of Trafficking and Rescue, Rehabilitation and Reintegration, IGMSY, Sabala, Indira Awasojana, Swayam Siddha, Mahatma Gandhi employment Guarantee act/scheme(MGNREGA/MGNREGS), NMEM (National Mission for the empowerment of women, 2010) etc (Sarkar sreemanta, 2016). Recently government of India launched "beti bachao beti padhao" and 'SukanyaSamridhiYojana' for the expansion of women empowerment across the country.

The concept of Social Security Schemes is not a new one. The Government of West Bengal has launched various important social security schemes from time to time. After 2011, the number of social security schemes has increased significantly. The Social Security schemes undertaken by the Government of West Bengal have either full or partial bearings for the development and empowerment of women. There is a list of Social Security Schemes run in West Bengal today included Kanyashree Prakalpa, Rupashree Prakalpa, Lakshmir Bhandar Scheme, Krishak Bondhu Prakalpa, Sastho Sathi Scheme, West Bengal Bhyabisyat Credit Card, West Bengal Student Credit Card.

### **1. Kanyashree Prakalpa:**

Kanyashree Prakalpa is a social welfare scheme which was launched by the Government of West Bengal in the year 2013, aimed at improving the status and well-being of women. Kanyashree Prakalpa provides conditional cash transfers to girls from socio-economically disadvantaged families. It is an initiative of the Government of West Bengal to improve the lives and status of the girls by helping low-income families with cash so that families can continue the study of their daughters and do not force their daughters into arranged early marriages because of economic difficulties. This Prakalpa plays a major role to stop child marriages. The purpose of this initiative is to uplift girl children who belong to poor families and are unable to pursue higher studies due to tough economic conditions. Kanyashree Prakalpa has been designed to ensure that girls stay in school and delay their marriages until at least the age of 18. Kanyashree's strategy is simple: keeping girls away from marriage until they reach legal adulthood and keeping them in the streamline of their education. To do this, the government facilitates financial aid for female students. It has changed the behaviours and attitudes particularly of parents who would otherwise be inclined to marry their daughters before 18 years of age. This Prakalpa has been internationally recognised by the United Nations Department of International Development and the UNICEF. Every year 14<sup>th</sup> August is celebrated as Kanyashree Day to promote the scheme throughout the state.

The scheme has two components- K1 and K2. The Scheme has two conditional cash benefit components. The first is K1, an annual scholarship of Rs. 1000/- to be paid annually to the girls from 13 to 18 years of age group for every year that they remain in education, provided they are unmarried at the time. (Note: During the years 2013-14 and 2014-15 the annual scholarship was Rs. 500/-). The second benefit is K2, a one-time grant of 25,000/-, to be paid when girls turn 18, provided that they are engaged in an academic or occupations pursuit and are unmarried at the time.

The annual scholarship is for unmarried girls aged 13 to 18 years enrolled in class VIII-XII in government recognized regular or equivalent open school or vocational / technical training courses. The scheme is open only to girls from families whose annual income is Rs. 1,20,000/- or less. Recently the bar of income was withdrawn by the government of West Bengal; now every girl can apply for that scheme.

## **2. Rupashree Prakalpa:**

Rupashree Prakalpa is the second great initiative of the Govt. of West Bengal to encourage girls to stay in school and delay marriage until the age of eighteen years (18). This Prakalpa is a West Bengal state government's initiative that provides a one-time financial grant of Rs. 25,000 for economically stressed families at the time of their adult daughters' marriages after the age of eighteen years. In the State Budget for the financial year 2018-19 tabled on 31st January 2018, the Hon'ble Finance Minister, Government of West Bengal, announced a one-time financial grant of Rs. 25,000 for economically stressed families at the time of their adult daughters' marriages. Rupashree Prakalpa will come into effect on 01 April, 2018 and will be applicable for all marriages effected from 01 April, 2018. The grant is aimed at mitigating the difficulties that poor families face in bearing the expenditure of their daughters' marriages, for which they often have to borrow money at very high interest rates. This scheme shall apply to any woman who proposes to be married if she is unmarried on the date of submitting her application and attained the age of 18 years. Her prospective groom has attained the age of 21 years.

## **3. Lakshmir Bhandar Scheme:**

The Lakshmir Bhandar scheme has undertaken by the Government of West Bengal in February 2021 to provide financial support to women from economically disadvantaged families. The Lakshmir Bhandar scheme is a financial assistance program launched by the government of West Bengal to provide per month grant of Rs. 1000/- to general caste women and Rs.1200/- to SC and ST women who are belong to economically weaker sections of society. The scheme aims to empower women in the age group of 25 to 60 years and make them financially independent by providing them with a one-time grant to buy essential goods and services. The scheme provides income support to the female heads of the family. This scheme assures cash assistance for women in all the rural and urban households in the State. More than two cores women across the rural and urban areas of the state are queuing up to enroll for the scheme. It is the largest case transfer scheme.

## **4. Krishak Bondhu Prakalpa:**

In January, 2019 the Department of Agriculture, Govt. of West Bengal introduced the "**Krishak Bandhu**" Scheme with an aim to provide financial assistance to all farmers of West Bengal for agricultural purposes and to provide social security to the farm families in the event of untimely death of the farmers. Recently the scheme has been recast and renamed as "**Krishak Bandhu (Natun)**". The new scheme was launched by the Hon'ble Chief Minister of West Bengal on 17th June 2021. The economy of rural areas of West Bengal is based on agriculture. Majority of population of rural areas are dependent on agriculture. But the prices of fertilizers, seeds, and other agricultural inputs are increasing significantly day by day. Despite the rise in the prices of agricultural inputs, farmers are not getting good prices for their crops, leading to extreme distress among them, and they gradually lose their interest in agriculture. So, the govt. of West Bengal has decided to provide financial assistance to the farmers. Through this scheme, the farmers of the state

receive financial assistance twice a year, once for Kharif cultivation and once for Rabi cultivation. Additionally, through this scheme, the farmers of the state also receive insurance coverage.

## **5. Sastho Sathi Scheme:**

In 2019, West Bengal state government has formulated a health insurance scheme called "Sastho Sathi Scheme". The problem of health insurance of the commoners is a common problem in West Bengal. The Govt. of West Bengal has decided to support the people in their medical emergency. Medical care is provided by health insurance. Sastho Sathi Scheme provides sickness benefits.

## **6. Pension:**

Objective of Pension Schemes and Family Benefit Scheme under NSAP is to provide social assistance to poor people. On and from 01.04.2020, the rate of all categories of pensions viz. Old Age Pension, Widow Pension and Disability Pension have been raised to @@ Rs.1000/- per month per beneficiary. All categories of pensions are being credited to bank accounts of concerned beneficiaries directly through electronic mode of transactions. The scale of benefit and eligibility for various schemes of NSAP when first started were as follows:

1. Indira Gandhi National Old Age Pension Scheme (**IGNOAPS**) for Poor one below the poverty line of Old Age Beneficiaries whose age group between 60 to 79 name as IGNOAPS\_60 : Pension Amount is Rs.1000/- (Central share 200 : State Share : 800) and Age greater than 79 named as IGNOAPS\_80 : Pension Amount is Rs. 1000/-.
2. Indira Gandhi Widow Pension Scheme (**IGNWPS**) for Poor one below the poverty line of Widow Beneficiaries age group between 40 years to 79 years. Pension Amount Rs.1000/- In the year 2010, the Govt. of West Bengal in collaboration with the Women and Child Development and Social Welfare Department has launched a compassionate initiative scheme called the "Widow Pension Scheme." This programme aims to provide financial support to widows facing economic hardship within the state. A financial assistance of Rs.1000/- per month is given to the beneficiaries.
3. Indira Gandhi Disability Pension Scheme (**IGNDPS**) for Poor one below the poverty line of Disable Beneficiary age group between 18 years to 79 years. Pension Amount is Rs.1000/-.
4. National Family Benefit Scheme (**NFBS**) is a one time family benefit claiming central assistance on the death of such primary bread earner of the family. It can be avail at the death of the family's main earner in age group of 18 to 59 yrs.

## **7. West Bengal Student Credit Card:**

Under the visionary leadership of Mamata Banerjee, Hon'ble Chief Minister, West Bengal, The Higher Education Department, Government of West Bengal has introduced the **Student Credit Card** Scheme for the students of West Bengal to enable them to pursue

education without having any financial constraints. This scheme is designed to support the students to pursue secondary, higher secondary, madrasah, undergraduate and post graduate studies including professional degree and other equivalent courses in any School, Madrasah, College, University and other affiliated institutes within and outside India. In this scheme especial emphasis has been given to girls students.

### **8. West Bengal Bhyabisyat Credit Card :**

West Bengal holds an excellent track record in the development of MSMEs including handloom and handcrafts. Almost 99% of total industrial undertaking belongs to MSMEs sector and again 98% of MSMEs are micro enterprises. A significant number of educated youth of the state who have entrepreneurial skill and want to be self-reliant by setting up micro enterprises have limited access to institutional finance for their credit needs. Therefore it has been felt necessary to facilitate the youth to become self-employed leading to income generation, wealth creation, and creation of further employment opportunities in rural and urban areas of the State. Against this backdrop and in supersession of "**Karmasathi Prakalpa**", this new scheme is being introduced for the young entrepreneurs in the age group **18-55 years** by offering subsidy linked and collateral free loans for setting up ventures/ projects/ micro enterprises in manufacturing, service and business/ trading/ agro based activities. In addition to subsidy as Margin Money the Government is additionally offering **subsidized interest rate of 4% only** per annum to the borrower on the Loan Amount for each project through Banks. In this scheme especial benefit has been given to the women.

### **9. Political participation:**

Besides these The Government of West Bengal has taken initiative to promote Women's political participation rate has increased in Lok Sabha and Assembly Elections for the expansion of women empowerment across the country. In the state legislative The Government of West Bengal has passed the bill for 35% reservation of seats in Panchayats Raj System. Now One-third of seats in three tire Panchayats are reserved for women.

### **Conclusion:**

Social security schemes have definitely improved the condition of women in West Bengal. But there are many issues and challenges that we are still facing in the implementation of these schemes. Most of the social security schemes provided are transitioning to digital platforms for registration and the disbursement of benefits. However, a large section of women reside in villages and they have lack of education, so they lack access to technology and internet , leading to a digital divide that hampers their participation in many social security schemes. The government must address these issues to ensure that the benefits of the schemes reach the targeted beneficiaries. These can be done through increased awareness campaigns, better funding and government support for vulnerable workers, reducing administrative costs and simplifying administrative procedures, universal social security by consolidating its existing social security schemes and providing social security to all women irrespective their caste and creed. There should be mandatory social security for women. By addressing these challenges and taking the necessary steps, the Govt. can

create a more equitable and inclusive society where citizens can lead a dignified life. The social security schemes run by the government of West Bengal play a vital role in ensuring the basic needs of the citizens so that they can lead a dignified and equitable life. Definitely, there are enormous challenges in the effective implementation of these schemes, and these challenges need to be overcome to provide benefits to the last strata of the intended beneficiaries. The government is committed to addressing these issues and ensuring that social security measures are provided to all women of the state. Social security schemes transform the socio-economic structure of the society.

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