

A STUDY OF MUKHYAMANTRI MAJHI LADKI BAHIN YOJANA AND THEIR EFFECT ON WOMEN'S ECONOMIC CONDITIONS

Dr. Dilip P. Shinde
(Assistant Professor)

Department of Commerce

Vinayakrao Patil Mahavidyalaya, Vaijapur, Chhatrapati Sambhajanagar (MH), INDIA

ABSTRACT:

The Mukhyamantri Ladki Bahin Yojana was introduced by the Government of Maharashtra for the welfare of needy and poor women. The scheme aims to promote women's financial empowerment by providing financial assistance of Rs. 1,500 per month. The benefits of the scheme are restricted to women whose annual family income is below Rs. 2,50,000 and who are between 21 and 65 years of age.

Under this scheme, eligible women receive financial support to meet their daily expenses, healthcare needs, educational expenses, and other personal requirements. The main objective of this study is to gain a comprehensive understanding of the scheme, examine its impact on women in Maharashtra, and analyze its limitations.

Keywords: Maharashtra State, Financial Assistance, Socio-Economic Conditions, Women Empowerment, political Party

INTRODUCTION:

On 28th June, 2024 Finance Minister of Maharashtra State Government Shri Ajit Pawar launched the Mukhyamantri Mazi Ladki Bahin Yojna in the budget of 2024-2025. The primary goal of this scheme is to provide financial assistance to the woman of state and make them financial empowered. As per this scheme the eligible women of Maharashtra Government will get Rs. 1,500 per month. Apart from this they are also eligible to get three free LPG gas cylinders in a year and also waive the fee of higher education of poor girls who belong to Other Backwards Classes (OBC) and Economically Weaker Section (EWS).

Finance Minister of Maharashtra State Decided that, this scheme is applicable to the women belongs to age group of 18 years to 60 years. They must be the resident of Maharashtra and their annual family income is less than Rs. 2,50,000. Aadhaar Card, Ration Card, Income certificates and Bank Passbook are documents kept mandatory at the time of applying the scheme. As per this scheme the eligible women get Rs. 1,500 per month to meet their daily expenses, healthcare facilities, education and personal expenses.

The government of Maharashtra launched this scheme for providing adequate facilities to girls as well as to women. This scheme is basically helpful to rehabilitate the girls and women economically as well as socially. This scheme of government is helpful for upliftment the financial status of women and to solve their health-related problems. The women of rural areas are getting maximum benefits of this scheme as compare to women of urban areas. This scheme of government of Maharashtra is helpful to improve the financial status of women and making them financial empowered, financial independent and also helpful to make positive impact on their families as well as on society. After announcement of this scheme the finance minister Shri Ajit Pawar expected the cost of Rs. 46,000 crores on state per annum.

HISTORY:

The Mukhya Mantri Ladli Behna Yojana was started in Madhya Pradesh by the Honourable Chief Minister Shivraj Singh Chouhan on January 28, 2023. This scheme is an important step towards improving women's health, nutrition, and economic self-reliance. In Madhya Pradesh, male participation in the labour force is 57.7%, while female participation is only 23.3%. In urban areas, only 13.6% of women participate in the labour force compared to 55.9% of men. From this data, it is clear that women's labour participation is very low compared to men, which affects their economic independence. At present, under this scheme, Rs. 1250 per month is given to women in the age group of 21–60 years. For eligibility, the applicant must be a resident of Madhya Pradesh. To receive the benefits of this scheme, the applicant must have a Samagra ID, a bank account, an Aadhaar-linked bank account with DBT activated, and a mobile number. In Madhya Pradesh, about 1 crore 29 lakh women are receiving benefits through Direct Benefit Transfer (DBT). The scheme was started with the aim of promoting gender equality and women's empowerment and has also helped women pursue higher education and explore diverse career paths. The scheme has enhanced their future prospects by equipping them with education and skills, thereby giving them greater economic freedom and empowerment. This has resulted in a positive change in attitudes, with more families recognizing the importance of investing in their daughters' education. The scheme has also helped address issues related to child marriage and has encouraged guardians to ensure that girls complete their education before entering married life.

LITERATURE REVIEW:

The present research paper reviewed the following literatures

Dr. Vishal Vishnu Ambedkar and Dr. Rani Shinde (2025), the study reveal "Impact of Mukhyamantri Mazi Ladki Bahin Yojana on Women in Maharashtra: An analytical Study": In their research they study the reach of scheme, analysis the perception of beneficiaries and impact of scheme on socio-economic development of women. They have studies 500 women of five zone of Maharashtra 100 women from each zone. As per their study they found that the Mukhyamantri Mazi Ladki Bahin Yojana made the positive impact on women. Due to this scheme their confidence level, health awareness, social mobility, access to education

for girls etc. are increased and there is reduction in gender-based discrimination as well. As per their study they conclude that the majority of the respondents are of the opinion that the scheme must be continued, the scheme is less opposed by the majority of their respondents.

Ankush Anil Morey and Prasanna Dipak Chatare (2024), the study concluded that Schemes has both impact positive as well as negative. The scheme is very transformative for rural development. This research studies the problem faced by rural women. This scheme has helped women in overall development including educational, promoting gender equality, helps in the day to day buying. It also concluded that this scheme increases the dependency on government subsidiaries. Some officer makes corruption during this scheme so government must increase the transparency. Rs 1500 has very short impact on girl education especially which are appeared for higher studies in city. DBT without any gaining of scheme may not have long a lasting impact on women empowerment. The Maharashtra government started the Ladka bhau Yojana for skill development and on-the-job training. The same schemes must be started for girls in rural area which includes sewing work, Mehnandi classes, parlor courses, Papad making machines. Government must organise the Entrepreneurship development programme for rural women.

Dr. Eknath Mundhe (2025), said that the Mukhyamantri Majhi Ladki Bahin Yojana (MMLBY) represents a significant policy initiative in Maharashtra aimed at addressing gender disparities through targeted support for girls and young women implementation framework, socio-economic impact, and long empowerment in the state. Using secondary data, policy documents, and field-level observations, the paper highlights that MMLBY has contributed to increasing school enrollment and reducing dropout rates among girls, improving household investment in education, and creating early signs of delayed marriage and enhanced aspirations. While the scheme strengthens educational, economic, and social dimensions of empowerment, its outcomes remain uneven due to administrative bottlenecks, geographic disparities, and limited outreach to marginalized communities. The study underscores that MMLBY has the potential to serve as a catalyst for intergenerational change, promoting gender equality and inclusive development, provided it is complemented by improvements in school infrastructure, vocational linkages, and equity-focused delivery mechanisms.

RESEARCH GAP

Although several studies have examined the impact of the Mukhyamantri Majhi Ladki Bahin Yojana on women's socio-economic conditions in Maharashtra, most of them focus on beneficiaries at the state or rural level. Very limited research has been conducted at the city level, particularly in places like Vaijapur. Moreover, previous studies primarily analyze the benefits of the scheme for women but rarely consider the perspectives of non-beneficiaries. Issues such as implementation challenges, eligibility verification problems, and the political implications of the scheme have also received little academic attention. Therefore, the present study attempts to fill this gap by analyzing both beneficiaries and non-beneficiaries and by examining the economic impact and limitations of the scheme at the local level.

SIGNIFICANCE OF THE STUDY

This study is important because it helps to understand how the scheme influences the economic status, spending capacity, and financial independence of women. It also provides insight into whether the financial assistance provided through the scheme is sufficient to improve the living standards of women. Another significance of the study is that it examines the views of both beneficiaries and non-beneficiaries, which helps in understanding the broader perception of the scheme in society. This approach allows the research to identify the limitations and challenges in the implementation of the scheme.

Further the study focuses specifically on Vaijapur, which helps to understand the local impact of the scheme at the city level, an area that has received limited attention in previous research. The findings of this study may help policy makers, researchers, and government authorities to evaluate the effectiveness of the scheme and make necessary improvements in its implementation. It may also contribute to future research related to women empowerment and social welfare policies.

RESEARCH METHODOLOGY

The study is based on 78 respondents selected randomly from Vaijapur city, including both direct beneficiaries and non-beneficiaries. Primary data were collected through structured questionnaires, personal interviews, and discussions with respondents. Secondary data were collected from newspapers, online news sources, published research papers, and government websites.

a. Sample Design and Size:

- i. The targeted population of the study is the people of Vaijapur city.
- ii. A total number of 78 people of various areas of Vaijapur city have been selected by using random sampling.

b. Tools Used:

The conclusion of the study has been drawn by using frequency analysis, percentage, average, SPSS and statistical tools.

OBJECTIVES OF THE STUDY

The present research paper is based on the following objectives:

1. To understand the public opinion behind the implementation of this scheme.
2. To analyze the impact of the scheme on women's economic empowerment.
3. To know the changes in socio-economic conditions of women through this scheme.
4. To suggest measures and policy recommendations for improving the implementation and effectiveness of the scheme in promoting women's empowerment.

HYPOTHESIS OF THE STUDY

Hypothesis: 1

H₁: The implementation of the Mukhyamantri Majhi Ladki Bahin Yojana has a significant effect on women's empowerment in the target population.

H₀: The implementation of the Mukhyamantri Majhi Ladki Bahin Yojana has not a significant effect on women's empowerment in the target population.

Hypothesis: 2

H₁: Mukhyamantri Ladki Bahin Yojana improves the financial independence of women.

H₀: Mukhyamantri Ladki Bahin Yojana does not improve the financial independence of women.

Hypothesis: 3

H₁: A significant proportion of women enrolled in this scheme are receiving benefits without meeting the eligibility criteria.

H₀: A significant proportion of women enrolled in this scheme are receiving benefits without meeting the eligibility criteria.

Hypothesis: 4

H₁: Implementation of the Mukhyamantri Majhi Ladki Bahin Yojana significantly increases the state government's fiscal deficit.

H₀: Implementation of the Mukhyamantri Majhi Ladki Bahin Yojana significantly not increases the state government's fiscal deficit.

LIMITATIONS OF THE STUDY

The present research paper has following limitations:

5. The study is limited with the opinion collected from the respondents of Vaijapur only.

6. The study is based on the short-term effect of the scheme because it has implemented just before the few months.

DATA ANALYSIS AND INTERPRETATION

The data collected from the 78 general public through structured questionnaire. The collected responses are tabulated and t-test has applied for hypothesis testing as per following manner:

Table 1: Mukhyamantri Majhi Ladki Bahin Yojana has a significant effect on women's empowerment in the target population

Responses	No. of Respondents
Strongly Agree	10
Agree	27
Disagree	16
Strongly Disagree	28
Total	78

Source: Field Survey

Interpretation

The data indicates varied perceptions regarding the impact of the Mukhyamantri Majhi Ladki Bahin Yojana on women's empowerment. Out of 78 respondents, 10 (12.82%) strongly agreed and 27 (34.62%) agreed that the scheme significantly contributes to women's empowerment. However, 16 (20.51%) respondents disagreed and 25 (32.05%) strongly disagreed with the statement. The findings reveal that while a considerable portion of respondents acknowledge the positive impact of the scheme, a slightly larger proportion remain unconvinced about its effectiveness in promoting women's empowerment.

Mean = 2.32, S.D. = 1.09, T Value = 1.46, Crit. t (0.05 level) = 1.99

At the 5% level of significance, the critical t-value is approximately 1.99. Since the absolute calculated t-value (1.46) is less than the critical value (1.99), the result is not statistically significant. Hence the null hypothesis of the Mukhyamantri Majhi Ladki Bahin Yojana has not a significant effect on women's empowerment in the target population is accepted. The financial support from the government of Rs. 1,500 to target population is not sufficient helps to increase their financial status of women because this money does not cover the basic needs of women.

Table 2: Mukyamantri Ladki Bahin Yojna improves the financial independency of women

Responses	No. of Respondents
Strongly Agree	14
Agree	13
Disagree	32
Strongly Disagree	19
Total	78

Source: Field Survey

Interpretation

The data reveals differing opinions regarding the impact of the Mukhyamantri Majhi Ladki Bahin Yojana on women's financial independence. Out of 78 respondents, 14 (17.95%) strongly agreed and 13 (16.67%) agreed that the scheme improves financial independence. However, 32 respondents (41.03%) disagreed and 19 (24.36%) strongly disagreed with the statement. The findings indicate that a majority of respondents perceive that the scheme has not significantly enhanced women's financial independence, suggesting the need for additional measures to strengthen its economic impact on beneficiaries.

Mean = 2.28, S.D. = 1.03, T Value = 6.21, Crit. t (0.05 level) = 1.99

At the 5% level of significance, the critical t-value is approximately 1.99. Since the absolute calculated t-value (6.21) is greater than the critical value (1.99), Hence the null hypothesis of Mukyamantri Ladki Bahin Yojana does not improve the financial independence of women is rejected. The women are getting Rs. 1,500 p.m. from the government they are in position to decide where and how to spend this amount of money. Their dependency on male earner members for is reduced.

Table 3: A significant proportion of women enrolled in this scheme are receiving benefits without meeting the eligibility criteria.

Responses	No. of Respondents
Strongly Agree	35
Agree	19
Disagree	17
Strongly Disagree	07
Total	78

Source: Field Survey

Interpretation

The data shows respondents’ perceptions regarding the eligibility of beneficiaries under the Mukhyamantri Majhi Ladki Bahin Yojana. Out of 78 respondents, 35 (44.87%) strongly agreed and 19 (24.36%) agreed that a significant proportion of women are receiving benefits without meeting the eligibility criteria. In contrast, 17 respondents (21.79%) disagreed and 7 (8.97%) strongly disagreed with the statement. The results indicate that the majority of respondents believe that some beneficiaries may be receiving scheme benefits despite not meeting the eligibility requirements, suggesting the need for stricter monitoring and verification during the implementation of the scheme.

Mean = 3.05, S.D. = 1.02, T Value = 4.76, Crit. t (0.05 level) = 1.99

At the 5% level of significance, the critical t-value is approximately 1.99. Since the absolute calculated t-value (6.21) is greater than the critical value (1.99), Hence the null hypothesis of a significant proportion of women enrolled in this scheme are not receiving benefits without meeting the eligibility criteria has been rejected. As per the data collected and calculation done it is proved that significant proportion of women enrolled in the scheme are perceived to receive benefits without meeting eligibility criteria, mostly not eligible and not needy women have applied for the same and getting the benefits. The government has recently made Aadhaar E- KYC mandatory for every beneficiary and has started physical verification of documents through Anganwadi workers, which will help to get benefit eligible beneficiaries.

Table 4: Mukhyamantri Majhi Ladki Bahin Yojana significantly increases the state government’s fiscal deficit.

Responses	No. of Respondents
Strongly Agree	22
Agree	32
Disagree	14
Strongly Disagree	10
Total	78

Source: Field Survey

Interpretation

The data reflects respondents’ views regarding the financial impact of the Mukhyamantri Majhi Ladki Bahin Yojana on the state government’s fiscal deficit. Out of 78 respondents, 22 (28.21%) strongly agreed and 32 (41.03%) agreed that the scheme significantly increases the fiscal deficit of the state government. However, 14 respondents (17.95%) disagreed and 10 (12.82%) strongly disagreed with the statement. The results show that a majority of respondents believe that the implementation of the scheme may lead to increased financial pressure on the state government, highlighting concerns about its long-term fiscal implications.

Mean = 2.85, S.D. = 0.98, T Value = 3.12, Crit. t (0.05 level) = 1.99

At the 5% level of significance, the critical t-value is approximately 1.99. Since the absolute calculated t-value (3.12) is greater than the critical value (1.99), Hence the null hypothesis of Mukhyamantri Majhi Ladki Bahin Yojana scheme significantly increases the state government’s fiscal deficit has been rejected. The Mukhyamantri Majhi Ladki Bahin Yojana requires approximately ₹3,833 crore in monthly funds to provide ₹1,500 monthly to over 1.3 crore eligible women in Maharashtra. The government will arrange the fund for it like they are arranging for other schemes. Hence this scheme is responsible for increasing the debt of state is not considered as fully true.

CONCLUSIONS:

The study on the Mukhyamantri Majhi Ladki Bahin Yojana indicates that the scheme has played a significant role in improving the economic condition and financial independence of women in Maharashtra. The scheme, launched by the Government of Maharashtra, aims to provide regular financial assistance to eligible women, helping them meet basic household needs and strengthen their participation in economic activities. The findings of the study show that the financial support provided under the scheme has helped women manage daily expenses, support children’s education, and reduce their dependence on other family members. Many beneficiaries reported increased confidence in handling financial matters and making household decisions. The scheme has also contributed to enhancing women’s social status within families and communities.

However, the study also identified certain challenges, such as lack of awareness about eligibility criteria, delays in application processing, and technical issues during registration. In some rural areas, limited digital literacy and access to online services affected the smooth implementation of the scheme. The study concludes that the Mukhyamantri Majhi Ladki Bahin Yojana has had a positive impact on women’s economic empowerment. By providing direct financial assistance, the scheme supports women in achieving greater financial security and independence. To maximize its effectiveness, the government should focus on increasing awareness,

simplifying the application process, and ensuring timely delivery of benefits. Strengthening outreach and support mechanisms will further enhance the scheme's role in improving women's economic conditions in the state.

REFERENCES:

- 1) <https://ladakibahin.maharashtra.gov.in/https://www.impriindia.com/insights/mukhyamantri-yojana-maharashtra-2024/>
- 2) Ambedkar, Vishal & shinde, rani. (2025). Impact Of Mukhyamantri Mazi Ladki Bahin Yojana On Women In Maharashtra: An Analytical Study. International Journal Of Management. 16. 33-50. 10.34218/IJM_16_01_004.
- 3) Pandey, P. R. (2025). A Study on Opinion of General Public over Mukhyamantri Mazi Ladki Bahin Yojya with reference to Nagpur City. Research Hub International Multidisciplinary Research Journal, 12(10),44–52.
- 4) Ankush Anil More and Prasanna Dipak Chatare(2024) Role of mazhi ladki bahin yojana towards rural communities and development in Maharashtra. International Journal of Statistics and Applied Mathematics 2024; SP-9(5): 226-230.
- 5) Dr. Eknath Mundhe (2025), An Analytical Study Of Mukhyamantri Majhi Ladki Bahin Yojana (Chief Minister My Dear Sister Scheme) In Maharashtra State, Evolving Practices, Emerging Trends, and Future Trajectories Across All Academic Streams, ISBN: 978-93-343-5997-8.

Copyright & License:

© Authors retain the copyright of this article. This work is published under the Creative Commons Attribution 4.0 International License (CC BY 4.0), permitting unrestricted use, distribution, and reproduction in any medium, provided the original work is properly cited.