

Contributi of Various Selected Government Schemes of Maharashtra to the Economic Empowerment of Rural Women

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- **Abstract**

The policies and programs the Maharashtra government has implemented to promote the economic empowerment of rural women are examined in this research paper. By examining programs like Nav Tejaswini, Mukhyamantri Majhi Ladki Bahin, MAVIM interventions, MSRLM, Mahila Kisan Yojana, and targeted job centers, we assess the impact of major efforts on women's livelihoods, skills, financial inclusion, and entrepreneurial potential. The study uses impact studies, secondary sources, and current implementation data to highlight developments, challenges, and opportunities.

- **Introduction:-**

Given the importance of rural women in agriculture, related fields, and community development, the Maharashtra government has implemented a number of programs to improve their economic standing. These programs encourage self-reliance, entrepreneurship, and involvement in decision-making in addition to providing financial aid and skill development. In Maharashtra, where a significant portion of the population lives in rural areas, women often face socioeconomic obstacles such as restricted access to financial resources, work opportunities, and education. Through targeted programs in sectors including self-help groups (SHGs), microfinance, rural industries, and vocational training, the government seeks to reduce the gender gap and advance a more equitable rural economy. This essay looks at a number of Maharashtra government programs that significantly affect the economic empowerment of rural women.

- **Objectives:-**

1. Evaluate the components, objectives, and framework of significant women's empowerment initiatives.
2. Assess their impact on women's economic status in terms of earnings, financial inclusion, and business growth.
3. Examine organizational structures like CMRCs and SHGs.
4. Determine implementation problems and suggest solutions.

- **Research Methodology:-**

1. Collection of data: The main sources of secondary data are published annual reports, manuals, newspapers, books, journals, articles, business magazines and other research papers related to research topic.

2. Analysis of data: The collected data has been analysed to the objectives in the form of tables and diagrams by using statistical tools such as percentage and growth rates

- **Overview of Selected Schemes:-**

1. Nav Tejaswini – Maharashtra Rural Women’s Enterprise Development Project-

The Government of Maharashtra and IFAD started a partnership in December 2020 with the goal of reaching one million rural households, enabling women to establish sustainable businesses, improve their standard of living, and gain access to markets, financing, and nutrition education. The partnership will last until 2027. builds on the Tejaswini initiative.

In 10,495 villages, Tejaswini built Community Managed Resource Centers (CMRCs) and provided official loans with a 99.5% repayment rate to around 78,318 Self-Help Groups (SHGs).

- **Overview of Nav Tejaswini (as of 2024)**

- Nav Tejaswini is a rural women's enterprise that was established by the Maharashtra Women's Economic Establishment Corporation (MAVIM) in collaboration with the International Fund for Agricultural Development (IFAD). Between 2020 and 2027, it aims to support one million rural households.

- "The overall estimated cost of the project is \$413.28 million. In relation to that:

IFAD funding: \$51.4 million, Contributions from local governments: \$96.19 million,

US\$260.74 million from domestic lenders

- The main goals are:

- Raising 10 lakh (1 million) rural women out of poverty;
- Assisting them in starting farms and non-farm businesses;
- Giving them access to capital, capacity-building, technical support, and market connections.

- **Highlights Specific to 2024-**

- The Maharashtra Cabinet authorized an additional ₹523 crore in funding for the Nav Tejaswini initiative, which will empower over 10 lakh rural women by supporting their entrepreneurship through women's self-help groups (SHGs).

- The following is the structure of this funding:

- o IFAD: ₹333 crore (as a long-term, low-interest loan with a 5-year moratorium, interest of about 1.2%, and payback over 20 years)
- ₹190 crore from the Maharashtra State Government

Initiatives like "Vikel to Pikel" are part of the program, which aims to improve market access and product quality while also elevating SHGs through cooperative creation, federations, and companies.

Summary Table: Nav Tejaswini – Maharashtra (2024)

| Category | Statistical Data (2024) |
|--|--|
| Households in the beneficiary category | Approximately 10 lakh rural families and women |
| Total budget for the project | US\$413.28 million (2020–2027 total) |
| IFAD's donation | US\$51.4 million |
| Domestic financing institutions | US\$260.74 million |
| Local government | US\$96.19 million |
| Extra Funding for Schemes | ₹523 crore for 2024 (IFAD: ₹333 crore; State: ₹190 crore) |
| Key initiatives | Vikel to Pikel, SHG capacity-building, low-interest loans, market access |

2. Mukhyamantri Majhi Ladki Bahin Yojana-

Provides ₹1,500 monthly support to women aged 21–65 from economically challenged homes. Approximately 2.47 crore women benefited as of the middle of 2025. Income-tax data is used to verify beneficiaries and exclude individuals who are not qualified.

Nonetheless, district-to-district disparities in participation persist, with several areas reporting no new applications. The state aspires to develop 1 million “lakhpati didis” (SHG women earning over ₹1 lakh yearly), having already produced 25 lakh last year and targeting another 25 lakh this year.

• **Key 2025 Statistics & Developments**

1. Beneficiary Count-

- As of March 2025, there were roughly 2.47 crore beneficiaries, up from 2.33 crore prior to the Maharashtra Assembly elections—a net gain of 14 lakh since outstanding application scrutiny had been completed.

- Reports on official budget data Beginning in July 2024, 2.53 crore women received the benefit; to date, ₹23,232 crore has been paid out.

2. Budget Allocation-

- The state budget has set out ₹36,000 crore for the program for the fiscal year 2025–2026.
- Benefits are still ₹1,500 per month; an increase to ₹2,100 was not authorized.

3. Payment and Instalments -

- Ten instalments have been paid out by April 2025, totalling 2.41 crore women; almost 5 lakh beneficiaries were deemed ineligible and excluded.
- The 11th instalment, covering May 2025, was processed between June 5–7, benefiting over 1 crore eligible women; roughly ₹35.70 crore was budgeted for this phase.

4. Validation and Suspensions:

- A large-scale verification campaign in mid-2025 discovered 26.34 lakh ineligible recipients, whose DBT payments were halted starting June 2025. Meanwhile, roughly 2.25 crore eligible recipients continued receiving payments for June.
- Issues discovered included duplicate benefits, male claimants, multiple beneficiaries from one household, and overlap with other assistance schemes.
- Additionally, over 2,200 government employees were determined to have wrongly claimed the benefits; authorities are pursuing repayment.
- The state is also planning to employ Income Tax data (with CBDT collaboration) for additional verification. Approximately 2.52 crore women are currently on the list, and it is expected that almost 2.47 crore have received aid for May, totaling approximately ₹3,719 crore.

Summary Table: 2025 at a Glance

| Metric | Value (2025) |
|--|--|
| Recipients (until March) | From 2.33 cr to 2.47 cr (+14 lakh) |
| Beneficiaries (up to July) | 2.53 cr women started getting payments |
| Budget for 2025–2026 | ₹36,000 crore allocated |
| Total Disbursed (from July 2024 to May 2025) | ₹23,232 crore |

| | |
|----------------------------------|--|
| Installments Completed | 10 installments; 11th paid in June |
| Beneficiaries Excluded | By April, about 5 lakh were eliminated. |
| Verification Suspensions | 26.34 lakh recipients are not qualified |
| Govt. Employee Misuse | 2,200+ ineligible claims by government staff |
| Payment Recipients (June) | June payment to qualified women was approximately 2.25 cr. |

3. Maharashtra Arthik Vikas Mahamandal (MAVIM)-

Since 1975, MAVIM has established projects like Tejaswini and connected underprivileged rural women with financial institutions by organizing them into Self-Help Groups. Through CMRCs, it promotes institutional strengthening, enterprise growth, capacity building, and nutrition.

- **MAVIM: 2024 Key Figures & Updates**
- **Self-Help Groups (SHGs) & Reach**

- Since 1975, MAVIM has created initiatives such as Tejaswini and organized Self-Help Groups to link impoverished rural women with financial institutions. Through CMRCs, it supports institutional development, enterprise growth, capacity building, and nutrition.
- **Network & Reach (2024)**

By February 2024, MAVIM's program had reached over 20 lakh women via a network of 259 CMRCs. This is in close agreement with the March 2023 count, indicating scale continuity.

- **MoU with GAME for Women's Entrepreneurship**
- In February 2024, MAVIM agreed into a Memorandum of Understanding (MoU) with the Global Alliance for Mass Entrepreneurship (GAME). This collaboration, which is part of the Maharashtra State Entrepreneurship Mission (MSEM), aims to increase market access through digital platforms, encourage green entrepreneurship, and improve finance availability. Initial pilot operations are being rolled out in areas like as Thane, Nagpur, Ahmednagar, Amravati, Chandrapur, and Jalgaon.
- **Recognition & Performance Indicator**
- The Women and Child Development Minister emphasized MAVIM's 99.05% loan repayment record for SHGs during the MAVIM Suvarna Mahotsav-Nav Tejaswini 2025 event, confirming the program's excellent financial discipline and efficacy.

- **Summary Table**

| Metric | Value (as of 2023–2024) |
|---|---|
| Total SHGs (incl. rural & urban) | 165,029 |
| Total Members (women) | 20.01 lakh |
| CMRCs in operation | 259–276 |
| Loan Repayment Rate (SHGs) | 99.05 % |
| Strategic Partnership | MoU with GAME (Feb 2024) for entrepreneurship support |

- **Findings and Perspectives**

- MAVIM has almost maintained its outreach to over 20 lakh women through hundreds of CMRCs and is still maintaining its vast SHG infrastructure.
- The nearly perfect loan repayment rate (~99%) keeps MAVIM in the forefront of community-based financial empowerment.
- The 2024-GAME cooperation is a step forward in the growth of entrepreneurship, and further quantifiable results (such as the launch of businesses and the disbursement of loans) are anticipated in subsequent reports.

- **Challenges and Recommendations:-**

- **Challenges:-**

- 1. Administrative and Implementation Gaps-**

Despite significant financial investments, a number of schemes encounter administrative challenges. The Mukhyamantri Majhi Ladki Bahin Yojana had major inconsistencies during verification, with over 26 lakh ineligible participants detected and 5 lakh removed early, demonstrating inadequacies in beneficiary identification and monitoring. In a similar vein, disparities in application rates between districts are a reflection of varying levels of institutional support, administrative effectiveness, and awareness at the local level.

- 2. Limited Market Linkages and Enterprise Sustainability-**

Programs such as Nav Tejaswini try to support women-led firms, although many SHG products struggle to access formal markets due to insufficient branding, low quality standards, and limited digital marketing skills. While efforts like Vikel to Pikel strive to bridge gaps, market integration remains unequal, often impeding revenue growth and long-term viability of rural women companies.

3. Limitations on Credit Access and Financial Literacy-

Even though SHGs have been enhanced by MAVIM and IFAD-supported initiatives, many rural women still lack sufficient financial literacy. Many remain unwilling to receive formal credit, especially from commercial banks, due to anxieties of debt and poor awareness of loan programs. Furthermore, women who want to expand their businesses may find it difficult to do so if they rely solely on internal SHG funding.

4. Infrastructure Deficits in Rural Areas-

Women-led businesses are nevertheless hampered by poor connectivity, inadequate storage facilities, and a lack of shared manufacturing facilities, particularly in isolated areas. Transport challenges also affect participation in capacity-building initiatives and reduce access to markets and job centers.

5. Cultural and Social Barriers-

Deeply ingrained patriarchal standards frequently limit women's mobility, asset ownership, decision-making authority, and capacity to work autonomously in businesses. Even with robust SHG networks, women frequently experience resistance at family and community levels, impeding their involvement in livelihood projects.

6. Inadequate Scheme Convergence-

Despite Maharashtra's numerous efforts, such as Nav Tejaswini, MAVIM, MSRLM, and Mahila Kisan Yojana, the absence of a single monitoring and coordination mechanism results in duplication, dispersed support, and little synergy. This decreases the potential cumulative influence on rural women's income and empowerment.

7. Deficits in Digital Inclusion and Skill Development-

Many rural women have limited access to modern skills such as computer literacy, e-commerce, sustainable agriculture methods, and advanced entrepreneurship training. In example, digital exclusion limits participation in online marketplaces and government portals and has an impact on business growing.

- **Recommendations:-**

1. Strengthen Digital Verification and Targeting Mechanisms-

To prevent misuse and ensure equitable distribution, the state should integrate: Aadhaar authentication, Income Tax-linked verification, and Real-time dashboards at district levels. This

will decrease leakages in schemes like Majhi Ladki Bahin Yojana and ensure timely inclusion of real beneficiaries.

2. Increase Value-Chain Integration and Market Links-

Establishing district-level women's rural marts, fostering collaborations with e-commerce sites (Amazon Saheli, GeM, Flipkart Samarth), and helping SHGs obtain quality certifications (FSSAI, AGMARK) are some ways to bolster initiatives like Vikel to Pikel. Such programs will increase product value, boost sales, and guarantee long-term business growth.

3. Improve Credit Access and Financial Literacy-

MAVIM's strong SHG network may be utilized to offer organized financial literacy lessons, including savings, credit planning, insurance, and digital payments. Partnerships between banks and MFIs should include:

- Loan products made simpler for microbusinesses owned by women,
- Interest subsidies for company growth,
- Guarantees through state-run lending schemes to reduce collateral obligations.

4. Invest in Rural Infrastructure for Women's Enterprises-

The government ought to give priority to:

- The creation of CFCs, or common facility centers"
- Improving rural road connectivity,
- Fortifying warehouse and cold storage infrastructure,
- Supplying CMRCs with digital infrastructure.

Increased market connectivity and manufacturing efficiency are directly correlated with improved infrastructure.

5. Encourage social empowerment and gender sensitization-

In order to break through sociocultural barriers, awareness efforts need to include:

- Male family members,
- Community leaders,
- Institutions of Panchayati Raj.

Women's decision-making power and mobility can be greatly increased through workshops on gender equality, women's leadership positions, and rights-based education.

6. Establish a Convergence Platform for All Programs Focused on Women-

It is necessary to create a single "Maharashtra Women's Empowerment Dashboard" that incorporates information from:

- Nav Tejaswini,
- MAVIM, • MSRLM,
- Mahila Kisan Yojana,
- Majhi Ladki Bahin Yojana.

This convergence will guarantee that women obtain complementary services (skill training + money + market linkage), enhance monitoring, and minimize duplication.

7. Boost Digital Inclusion and Skill Development-

The state should expand specialist courses for rural women through CMRCs and Rural Livelihood Missions, including:

- Online advertising,
- Enterprise management and bookkeeping,
- Tools for agriculture enabled by artificial intelligence,
- Climate-resilient farming,
- Green business.

Giving SHG women cellphones and discounted internet packages will also increase digital participation and improve e-commerce engagement.

• Conclusion:-

Maharashtra has launched major programs like Nav Tejaswini, MAVIM SHGs, MSRLM, and Majhi Ladki Bahin Yojana to boost rural women's economic empowerment. These initiatives have expanded women's access to finance, skills, and livelihood opportunities, reaching crores of beneficiaries and strengthening SHG networks with high repayment discipline. While the impact is significant, challenges remain in implementation, inclusion, market access, and digital literacy. Stronger verification, better coordination across schemes, improved infrastructure, and addressing

social barriers are essential to ensure women move from basic beneficiaries to confident entrepreneurs and leaders in rural development.

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