

OPEN ACCESS

Manuscript ID:
TIJCMBLIR-2024-010207

Volume: 1

Issue: 2

Month: December

Year: 2024

E-ISSN:3065-9191

Submitted: 02-Oct-2024

Revised: 18-Oct-2024

Accepted: 15-Nov-2024

Published: 31-Dec-2024

DOI:

10.5281/zenodo.15010066



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Social Security for Women in Maharashtra: Analyzing “Mukhya Mantri Majhi Ladki Bahin Yojana.” the Effectiveness of the 2024

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Abstract

“Mukhya Mantri Majhi Ladki Bahin Yojana” was started at Maharashtra by Chief Minister Shri Eknath Shinde for poor and destitute women of the state from age group 21-65 years. The aim of this scheme is to make all the women and girls in the state independent and self-reliant. The scheme was started from 1st of July 2024 under which financial aid of Rs. 1500 per month is provided to women who are eligible for scheme. The main objectives are to understand the impact of “Mukhya Mantri Majhi Ladki Bahin Yojana” towards rural communities and development. It studies that schemes will create value for rural women in future. The selection of a research strategy is an important step in the research design process, as it shows the transparency. The study utilized both primary & secondary data sources. Primary data will be collected through direct interview (questionnaire) methods and observation. In addition, to build the analytical and theoretical framework, secondary data was taken from newspapers, published materials, books, government official website. A sample size of 60 women was selected from the population by using simple random sampling method. Out of the total responses percentage is calculated to check the majority answers. In findings, it is said that most of the beneficiaries i.e. 82% respondents are housewife's means they are not working anywhere. All the documents like Aadhaar card, voting card, bank passbook, and income certificate of the women were updated or newly generated due to the benefit of this scheme. In concluding it is suggested that Digital literacy awareness program should be started for women and reached to the beneficiaries, and women are to be provided Job or small business ideas rather than financial assistant.

Keywords: Financial Inclusion, DBT, Direct Benefit Transfer, Govt. Schemes, Mukhya Mantri Majhi Ladki Bahin Yojana.

Introduction:

The “Mukhya Mantri Majhi Ladki Bahin Yojana” was introduced in the 2024 budget of the Maharashtra Legislative Assembly by Finance Minister Ajit Pawar, and it was accepted by Chief Minister Eknath Shinde. This scheme aims to support economically disadvantaged women in the state, particularly those from families with an annual income below Rs. 2.5 lakh. According to the Socio Economic and Caste Census 2011 in India, 48 per cent of the Indian rural population is female, and this initiative targets married, widowed, divorced, and destitute women aged 21 to 65 years.

As of now, nearly 1 crore 45 lakh applications have been registered for the scheme, with 1 crore 34 lakh qualifying applicants, as reported by the state minister for Women and Child Development, Aditi Tatkare, on X (formerly known as Twitter). The primary goal of this scheme is to provide women with opportunities for self-employment and economic empowerment. It offers substantial financial assistance to help with daily expenses, healthcare, education, and personal welfare. Each eligible woman receives a monthly financial aid of Rs. 1,500 through direct benefit transfer (DBT).

The scheme has been included in the supplementary budget by Deputy CM and Finance Minister Ajit Pawar. To qualify, applicants must have a bank account and their family income must not exceed Rs. 2.5 lakh per year. On 28th June 2024, Maharashtra officially approved the “Mukhya Mantri Majhi Ladki Bahin Yojana” to foster the economic development of women, focusing on their health, nutrition, and essential role in family welfare.

How to Cite this Article:

Suram, R. D., & Jagtap, S. J. (2024). Social Security for Women in Maharashtra: Analyzing “Mukhya Mantri Majhi Ladki Bahin Yojana.” the Effectiveness of the 2024. *The International Journal of Commerce Management and Business Law in International Research*, 1(2), 34–36. <https://doi.org/10.5281/zenodo.15010066>

Objectives of the study:

The following are the objectives of the study

1. To know the Concept and Scheme of “Mukhya Mantri Majhi Ladki Bahin Yojana” .
2. To find out awareness of the “Mukhya Mantri Majhi Ladki Bahin Yojana” among rural women.
3. To analyse the socio-economic benefits for rural women.
4. To assess the effectiveness of “Mukhya Mantri Majhi Ladki Bahin Yojana” in rural women.
5. To know the advantages of DBT under “Mukhya Mantri Majhi Ladki Bahin Yojana”.

Methodology:

The selection of the research methodology is crucial steps in the research process, as it shows how relevant data for the study will be contacted.

The researcher studied both primary and secondary data. Secondary data was collected through newspapers, research papers and govt. websites. The primary data was collected from 60 women across Maharashtra State through questionnaire. A questionnaire containing 25 questions to achieve the above objectives was prepared for woman respondent in Maharashtra. The data was collected from 60 respondents who are beneficiaries of “Mukhya Mantri Majhi Ladki Bahin Yojana”.

Limitation

- The research is restricted to only 60 respondents throughout Maharashtra State.
- Information from Women respondents from four districts of Maharashtra has collected i.e. Pune, Solapur, Kolhapur and Mumbai.
- This research is limited to the recently launched DBT scheme of “Mukhya Mantri Majhi Ladki Bahin Yojana”.

Data Analysis of “Mukhya Mantri Majhi Ladki Bahin Yojana” Responses

The data collected from the responses regarding the “Mukhya Mantri Majhi Ladki Bahin Yojana” provides insights into the demographics, experiences, and financial impacts on women participating in this scheme. Below is a structured analysis based on the provided data set. Researcher has the data collected from the 60 responses regarding the “Mukhya Mantri Majhi Ladki Bahin Yojana”.

Demographics

1. **Age Distribution:** The respondents range from 21 to 60 years, with a significant number being in their 30s and 40s.
2. **Gender:** All respondents are female, reflecting the scheme's focus on women's empowerment.
3. **Marital Status:** The majority are married that is 88.5% with a few that are 11.5% single participants.
4. **Employment Status:** Many respondents are housewives that is 82%, while others are 11.5% is student, 1.6% is business women, 4.5% such as private jobs.

Application Process

1. **Ease of Application:** Out of 60, most participants rated the application process as “Average” i.e. 52.5% and “Easy” i.e. 37.7% and remaining (9.8%) “Very easy,” indicating a generally positive experience.
2. **Documents Submitted:** Common documents include Aadhaar cards i.e. 82% women, voter IDs i.e.19.7% women’s, and bank passbooks i.e. 21.3% women’s. This suggests a reliance on standard identification for processing applications.

Financial Assistance:

1. **Timeliness of Assistance:** Responses indicate varied experiences regarding the timeliness of financial assistance i.e. 91.8% and remaining 8.2% is not timeliness of financial assistance. Some received funds on time, while others faced delays ranging from one to five months.
2. **Monthly Expenditure:** Participants reported monthly expenditures across various categories: 1) Better access to education for children i.e. 54.1% 2) Increased savings i.e.19.7%, 3) Improved household income i.e.16.4%, 4) No significant Impact i.e.6.6% 5) Enhanced self-employment opportunities i.e.3.3%.
3. **Average Monthly Income:** The reported average monthly income varies significantly, ten thousand to twenty thousand income groups in 54.1%, five thousand to ten thousand income groups in 27.9% with many indicating amounts below ₹5,000 i.e. 16.4% and remaining 1.6% women’s income group is twenty thousand to thirty thousand.

Impact of Financial Assistance

1. **Perceived Benefits:** Many respondents noted improvements in household income and savings due to the financial support received. Specific mentions include: Improved access to education for children, increased savings, and Enhanced self-employment opportunities. 1) Better access to education for children i.e. 54.1% 2) Increased savings i.e.19.7%, 3) Improved household income i.e.16.4%, 4) No significant Impact i.e.6.6% 5) Enhanced self-employment opportunities i.e.3.3% ,
2. **Challenges Faced:** Participants highlighted challenges such as delays in receiving assistance and suggestions for improving the scheme, including better awareness campaigns and job opportunities for housewives.

Important Findings:

1. Women are being helped by the money from “Mukhya Mantri Majhi Ladki Bahin Yojana” to meet their daily expenses.
2. The scheme “Mukhya Mantri Majhi Ladki Bahin Yojana”. Is received and was benefited for the Women between the age group of 21 and 65 years.
3. This scheme is a Direct Benefit Transfer of Cash, which is spread in the Maharashtra.

4. This scheme is beneficial to those women who are perusing education which is 7 (11.5%)
5. Among the total respondents 33 (54.1%) women respondents lies under the group Monthly income of 10,000 to 20,000.
6. Among the total respondents 10 (16.4%) women respondents lies under Low-income group of below ₹5,000/- per month.
7. It means 70% beneficiaries of this scheme lies between the income group of 0 - 20,000/- per month.
8. Most of the beneficiaries i.e. 82% respondents are housewife's means they do are not working anywhere.
9. 28 women (45.9%) women took the help of cyber cafes and Anganwadi workers for making application of this scheme. Cyber Café owners charged ₹150 to 250 for filling online form.
10. All the documents like Aadhaar card, voting card, bank passbook, and income certificate of the women were updated or newly generated due to the benefit of this scheme.
11. It took time for women to understand the application process.
12. Many women got all the installments of this scheme. However, women who applied late did not get the first two installments.
13. Women got the money from this scheme on time and one month advance during the Diwali.
14. From this money, women spent money on their children's education and started saving that some money a month helped increase the family income.
15. The scheme aims to provide financial support to women while also managing government expenditure efficiently.
16. Most of the women are happy for getting benefits of "Mukhya Mantri Majhi Ladki Bahin Yojana".
17. The "Mukhya Mantri Majhi Ladki Bahin Yojana" was widely advertised, which helped it reach all women.

Suggestions for Improvement:

1. This scheme should be made for women across the country.
2. Women above 65 years of age in "Mukhya Mantri Majhi Ladki Bahin Yojana" should be included.
3. If nobody is working in the family and no member has their own business, at least 1 or 2 persons in the family should be given double monthly cash to get permanent income.
4. In Future State-wise Financial burden also be checked before increasing the amount if any.
5. Digital literacy awareness program should be started for women and reached to the beneficiaries.
6. Efforts should be made to empower women financially by providing opportunity of self-employment rather than cash benefit transfer.
7. Small businesses or jobs should be provided to women who do not have any job.
8. All documents submitted by the beneficiary should be digitally verified through Digi locker.

Participants provided several suggestions for enhancing the scheme:

1. Overall, this scheme is beneficial for upliftment of women.
2. Increase awareness about eligibility and benefits of the scheme.
3. Improve the speed of financial assistance disbursement after making application.
4. Provide more job opportunities for women to increase their income potential.

Acknowledgments

Nil.

Financial support and sponsorship

Nil.

Conflicts of interest

There are no conflicts of interest.

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