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DOI: [10.5281/zenodo.18345473](https://doi.org/10.5281/zenodo.18345473)**DOI Link:**<https://doi.org/10.5281/zenodo.18345473>**Creative Commons (CC BY-NC-SA 4.0):**

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Impact Of Majhi Ladki Bahin Yojana On Womens Economic Empowerment of Panvel Region, In Maharashtra

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Abstract

This research explores the empowerment and socio-economic impact of the "Chief Minister Majhi Ladki Baheem" scheme on women empowerment in the Panvel region of Maharashtra. This scheme provides monthly financial support ₹1,500 direct benefit to women aged 21–65, with the aim to enhance socio-economic status, financial stability, and to promote financial independence. This study aims to evaluate the how this scheme impacts on beneficiary's empowerment by utilizing monthly income in terms of investment, savings, consumption and their financial decision making. By using questionnaire primary data collected from 180 beneficiaries from Panvel Rural area through interviews and surveys. Finding shows that women start small savings, used funds for child's education, self- skill development, supports livelihood. Overall, this scheme positively impacts on women's empowerment.

Keywords: Mukhyamantri Mazi Ladki Bahin Yojana, Women Empowerment, Maharashtra, Socio-Economic impact.

IntroductionFigure 1. Source: <https://www.tv9marathi.com/>Figure 2: Source: <https://www.punjabkesari.com>**How to Cite this Article:**

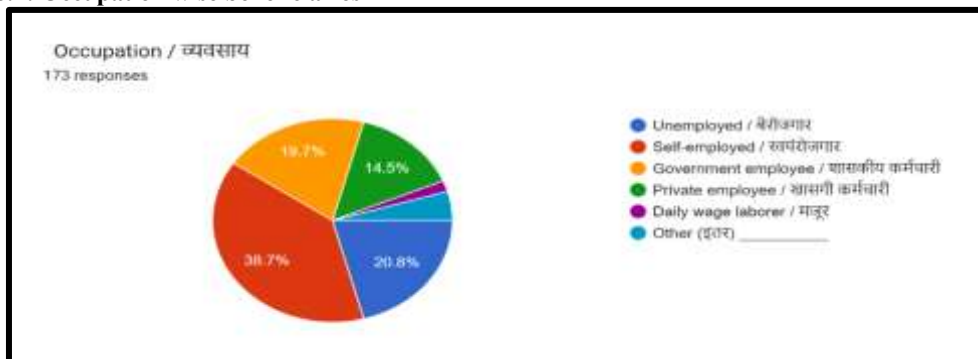
Mhatre, P. U. (2026). Impact Of Majhi Ladki Bahin Yojana On Womens Economic Empowerment of Panvel Region, In Maharashtra. The International Journal of Commerce Management and Business Law in International Research, 3(1), 10–15. <https://doi.org/10.5281/zenodo.18345473>

The Mukhyamantri Majhi Ladki Bahin Yojana is launched by Government of Maharashtra, Women and Child Development Department in July 2024 to give financial support to eligible women who are directly receive monthly financial assistance of ₹1,500 to their bank accounts through Direct Benefit Transfer (DBT). The aim of this scheme is to supports their socio-economic empowerment and perform active role in financial decision taking. The eligibility criteria are female applicants must be permanent resident of Maharashtra; family annual income should be below ₹2.50 lakh. between 21 to 65 years old and in one family only one unmarried and if single; married, widowed, divorced, abandoned, and destitute women can apply for this scheme. This scheme significantly impacts on women economic empowerment by providing monthly financial benefits supports to financial freedom, encourage to small investments, savings and helps to invest in their health and well-being. This scheme also helps to support the beneficiaries to their education, skill development and training program. Overall, the ‘Mukhyamantri Majhi Ladki Bahin Yojana’ plays crucial role to empowering women in their families and communities.

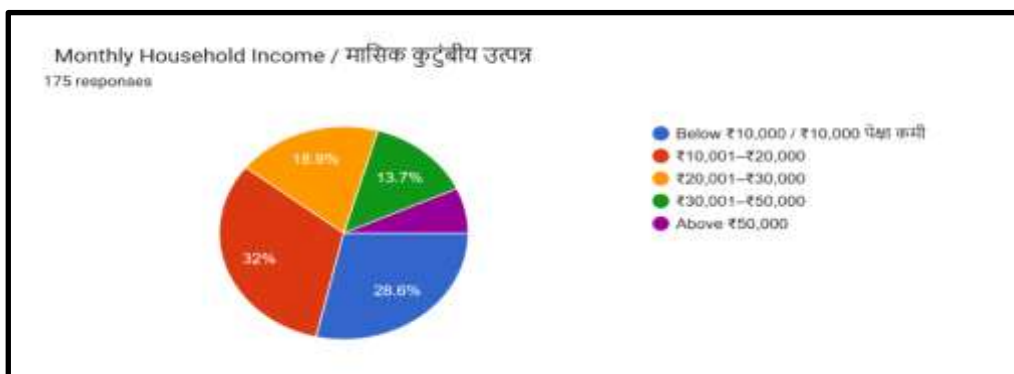
Objectives Of the Study

- To examine the scheme’s contribution to women’s empowerment
- To evaluate how this scheme impacts on women financial freedom and decision making.
- To analyze the what type of challenges face in getting of benefits.

Graph No.1: Occupation wise beneficiaries



Graph No.2: Monthly House Hold Income



- To provide suggestions to the government for improvement of scheme.

Hypothesis Of the Study

H₀ (Null Hypothesis): There is no significant positive impact of the "Chief Minister Majhi Ladki Baheen" scheme on the women beneficiary’s economic empowerment.

H₁ (Alternative Hypothesis): There is a significant positive impact of the "Chief Minister Majhi Ladki Baheen" scheme on the women beneficiary’s economic empowerment.

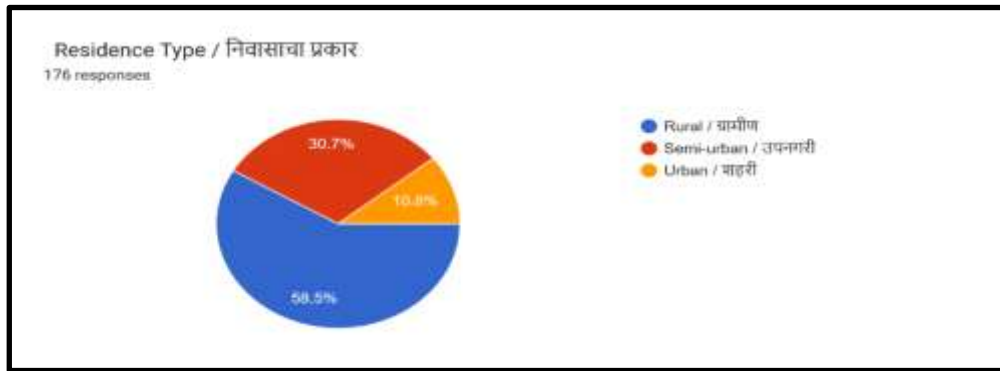
Research Methodology

This study on Impact of Majhi Ladki Bahin Yojana on womens economic empowerment of Panvel Region, in Maharashtra adopts both primary and Secondary data has been used. In this study both qualitative and quantitative method has been used. A random sampling method was used to select 10 women each from 18 villages, leading to a total sample size of 180 women. Total 18 villages selected for study. Data was gathered through questionnaire, survey, and interview method consisting of both closed-ended and open-ended questions. Secondary data was collected through articles, publish research papers and government report.

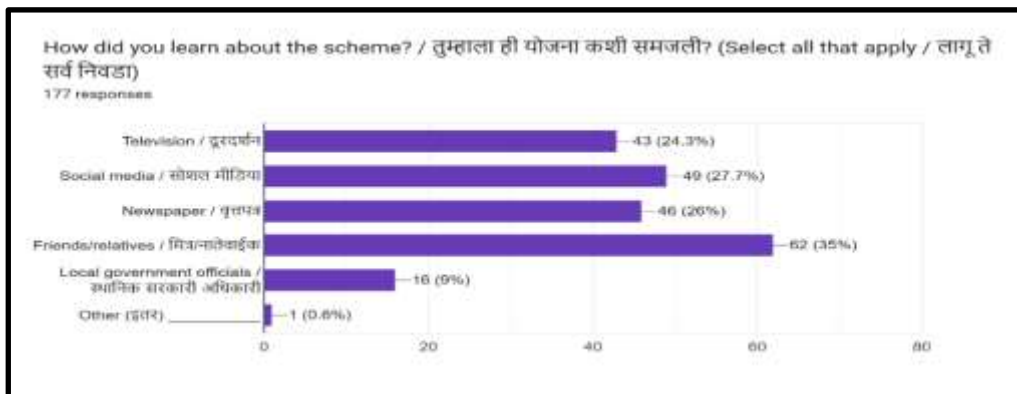
Data Analysis and Interpretation

The following analysis discovers primary data to evaluate Impacts of Majhi Ladki Bahin Yojana on Women Economic Empowerment:

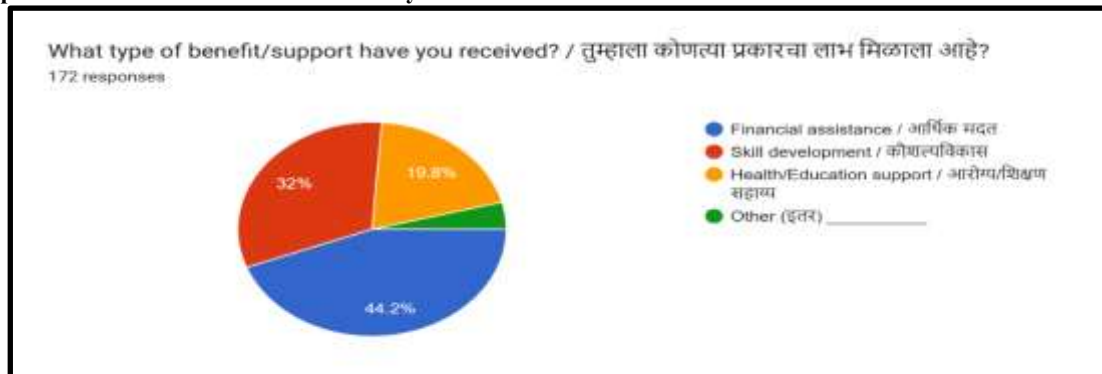
Graph No.3: Residence Type:



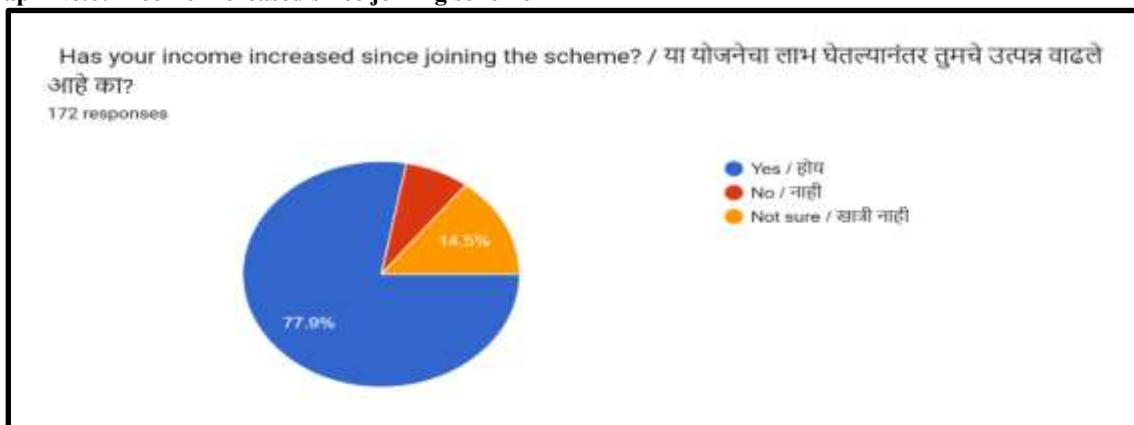
Graph No.4: Beneficiaries Learn about scheme



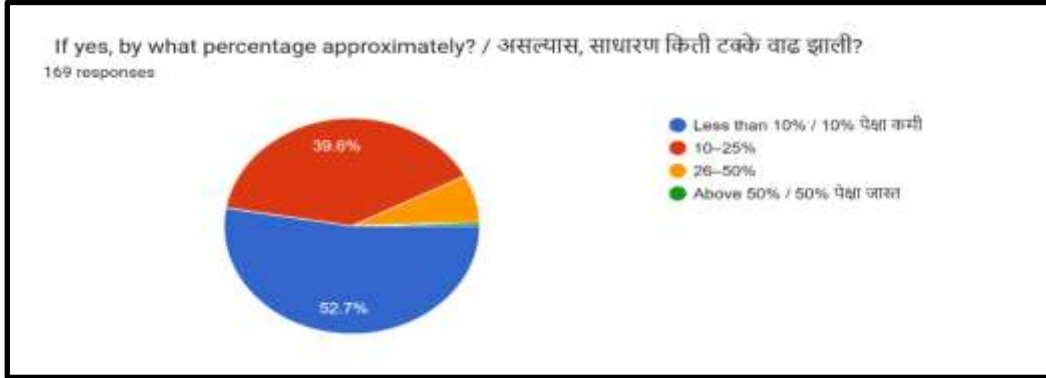
Graph No.5: Benefit of scheme received by beneficiaries



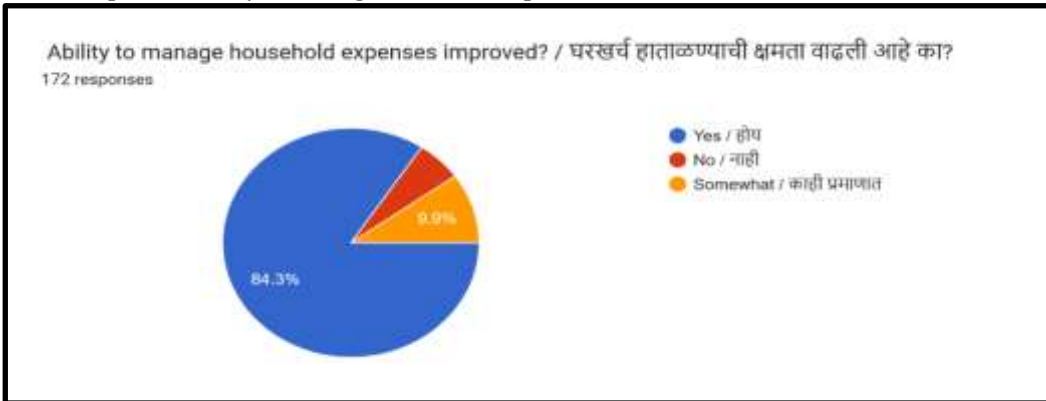
Graph No.6: Income increased since joining scheme



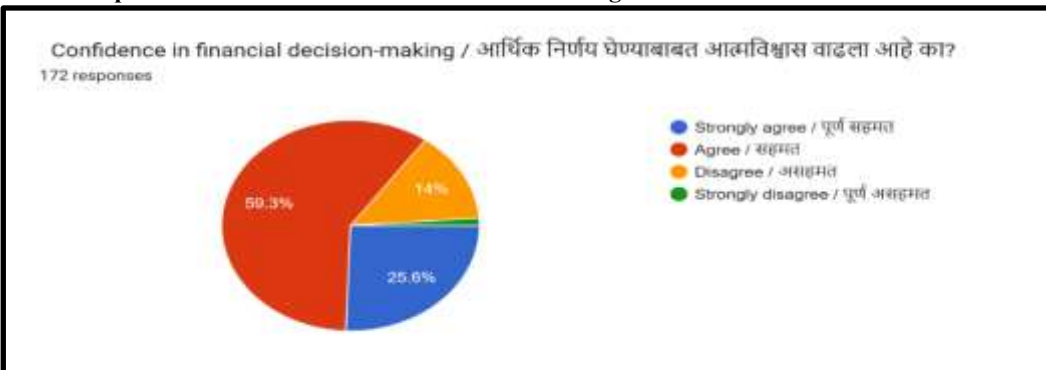
Graph No.7: If Yes, What percentage approximately



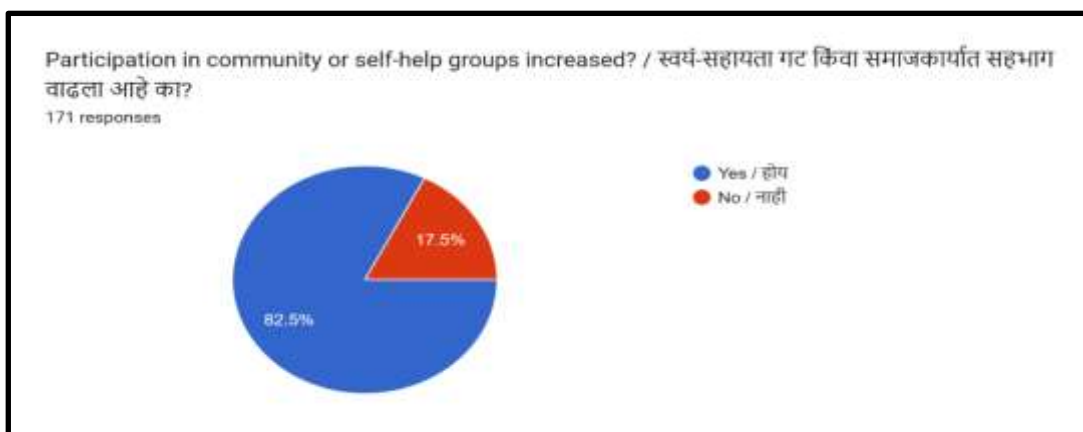
Graph No.8: Improved ability to manage household expenses



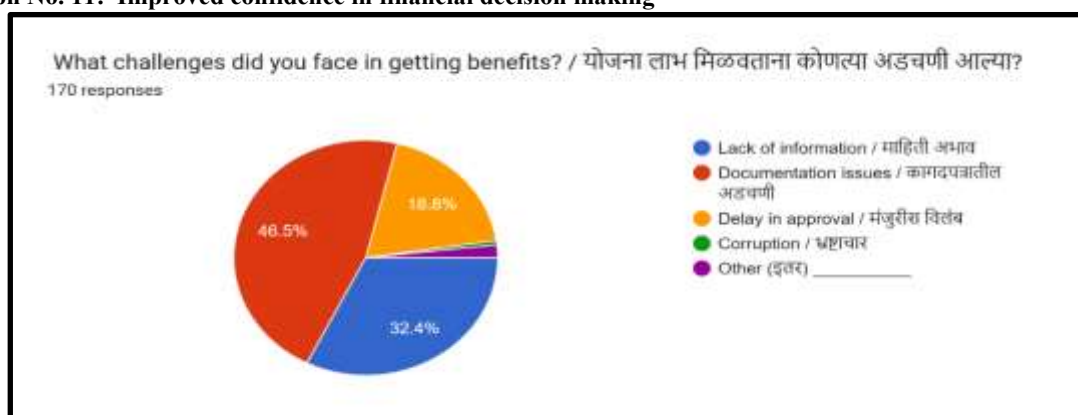
Graph No.9 : Improved confidence in financial decision making



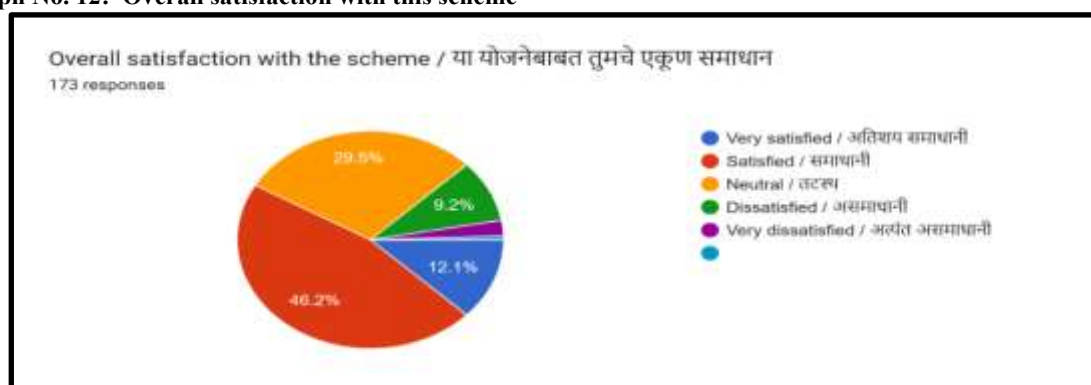
Graph No. 10 : Participation in community or self help group



Graph No. 11: Improved confidence in financial decision making



Graph No. 12: Overall satisfaction with this scheme



Major Research Findings:

- This scheme provides monthly financial benefits ₹1,500 direct to the beneficiary's bank account. A majority respondents reported that monthly financial benefit meets their personal expenditure needs.
- Many beneficiaries' states that this scheme improves their confidence in financial decision making.
- According to the study some of percentage beneficiaries' income has increased.
- This scheme benefited to skill development, health, education and to fulfill basic needs to the beneficiaries.
- This study identified some challenges faced by beneficiaries during application documentation process.
- This scheme also increased the beneficiary's participation in community or self-help group.
- Overall beneficiaries are satisfied with this scheme.

Conclusion:

This study concludes that due to monthly financial support of ₹1,500 direct benefit to women, it increased the monthly income of beneficiaries and enhanced control over household resources. This scheme also supports poverty alleviation and consumption, which support human capital development. This scheme supports psychological and social empowerment of women. This scheme majorly impacts the beneficiaries in their child education,

daily household expenses, starting up new businesses, savings, health, and skill development. Overall, the scheme positively impacts women's empowerment.

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Conflicts of interest

The authors declare that there are no conflicts of interest regarding the publication of this paper.

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