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A Study on the Utilization of Financial Assistance and Its Impact on Women Empowerment under the Mukhyamantri Ladki Behna Yojana

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Abstract

This study examines how women utilize financial assistance provided under the Mukhyamantri Ladki Bahin Yojana and its impact on women empowerment. The main objectives of the study were to analyze the socio-economic profile of beneficiaries, understand the pattern of financial assistance utilization, and examine the relationship between educational qualification, decision-making power, and women empowerment. Primary data were collected from 101 women beneficiaries using a structured questionnaire through convenience sampling. The collected data were analyzed using statistical tools such as percentage analysis, frequency distribution, and Chi-square test. The findings show that most beneficiaries were homemakers belonging to low- and middle-income families, indicating that the scheme mainly supports economically vulnerable groups. The Chi-square test results revealed no significant association between educational qualification and utilization of financial assistance, and no significant relationship between decision-making power and perception of women empowerment. Overall, the scheme improves socio-economic conditions and awareness among women, but continuous monitoring, financial literacy programs, and guidance are needed for long-term empowerment.

***Keywords**: Mukhyamantri Ladki Bahin Yojana Women Empowerment, Financial Assistance, Socio-Economic Status, Chi-Square Test, Beneficiaries, Financial Literacy*

Introduction

Gender-based discrimination remains a persistent challenge in many parts of India, including Maharashtra, where women often face unequal access to education, employment, financial resources, and decision-making opportunities. These disparities restrict women's socio-economic mobility and limit their participation in household and community-level decisions. Women's empowerment has been widely recognized as a critical factor in achieving sustainable economic development and social equality. According to Esther Duflo, women empowerment and economic development are closely interrelated, and policy interventions aimed at improving women's access to resources can significantly enhance both individual welfare and broader economic outcomes (Duflo, 2012). In recent years, governments in India have introduced various welfare schemes to strengthen women's financial independence and reduce gender inequality. One such initiative is the **Mukhyamantri Ladki Bahin Yojana**, launched by the Government of Maharashtra in June 2024. The primary objective of this scheme is to enhance women's economic security, improve health and nutrition, and strengthen their role in household decision-making. Under the scheme, eligible women aged **21 to 65 years** receive **₹1,500 per month** through the Direct Benefit Transfer (DBT) system, ensuring transparency and timely financial support to economically vulnerable women. *Duflo, E. (2012).* Financial assistance provided through such welfare programs has the potential to influence multiple aspects of women's lives, including their ability to manage household expenses, participate in financial decisions, and improve their overall confidence and social status. However, previous studies emphasize that financial support alone does not automatically guarantee long-term empowerment. Sustainable empowerment requires consistent policy implementation, awareness generation, and supportive institutional mechanisms that enable women to utilize financial resources productively. *Finserv, B. (2024, November 14)* Despite the growing scale of welfare initiatives aimed at women's empowerment, questions remain regarding the actual utilization of financial assistance at the household level and its measurable impact on women's empowerment indicators. While the **Mukhyamantri Majhi Ladki Bahin Yojana** has reached a large number of beneficiaries across Maharashtra, there is limited empirical evidence examining how beneficiaries utilize the financial assistance and whether it significantly influences their decision-making power and perceptions of empowerment. (Kulkarni, 2025b)

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Research Problem: Although the Mukhyamantri Ladki Bahin Yojana aims to promote financial independence among women, it remains unclear whether the financial assistance provided under the scheme leads to meaningful improvements in women's financial utilization patterns, decision-making ability, and perception of empowerment at the household level.

Therefore, the present study seeks to examine the utilization pattern of financial assistance received under the scheme and evaluate its impact on women's empowerment using primary data collected from beneficiaries in Maharashtra.

Literature Review:

Mhatre, P. U. (2026) conducted an analytical study of the Mukhyamantri Ladki Bahin Yojana in Maharashtra, focusing on its role in addressing gender disparities and socio-economic inequalities among women. The study identified the core problem of limited financial independence, restricted access to opportunities, and persistent gender-based economic gaps in the state. The primary objective was to examine the implementation framework of the scheme and evaluate its socio-economic impact on women beneficiaries. Using secondary data and policy analysis, the research assessed how targeted financial assistance and structured support mechanisms contribute to women's empowerment. The findings conclude that the scheme represents a significant policy initiative toward long-term gender empowerment, although effective implementation and sustained monitoring are essential to maximize its impact.

Ambedkar-Ovhal and Shinde (2025) examined how the Mukhyamantri Ladki Bahin Yojana impacted women in Maharashtra, looking at its social and economic effects. The study found that the program helped increase women's confidence, their ability to make decisions, and their access to education and skill development activities, as well as community service. The research discovered that most people experienced two primary difficulties which included challenging access to instant financial aid and difficulties with credit service usage. People showed positive feedback about the program according to the survey results. The research findings indicate that program implementation changes will enhance organizational performance because they empower women through current practices.

Tamboli and Bankar (2025) conducted research to examine how the Mukhyamantri Ladki Bahin Yojana project influenced the development of rural enterprises in Maharashtra. The study found that after the program began operations customers increased their purchases while businesses experienced greater income growth. The authors conducted structured interviews with participants and analyzed data using statistical methods to demonstrate that the program increased economic development in the community. The research demonstrates that financial assistance through the program enables rural economic development while the study identifies essential policy changes needed to enhance program effectiveness throughout its duration.

Research Gap

The review of previous studies shows that most research has focused on the overall socio-economic impact and policy aspects of the Mukhyamantri Ladki Bahin Yojana and similar schemes. However, limited studies have examined the actual utilization pattern of financial assistance at the individual level using primary data. Moreover, very few studies have analyzed the relationship between educational qualification and purpose of use and the association between decision-making power and women empowerment using statistical methods. Therefore, the present study attempts to fill this gap by analyzing the utilization of financial assistance and its impact on women empowerment based on primary data collected from beneficiaries.

Research Methodology

1 Research Design

The present study adopted a descriptive and analytical research design. The descriptive approach was used to analyze the socio-economic characteristics of women beneficiaries, such as occupation, income level, duration of receiving benefits, and awareness of the scheme. The analytical approach was applied to examine relationships between variables such as educational qualification, utilization of financial assistance, decision-making power, and women empowerment.

2 Objectives of the Study

The study was conducted with the following objectives:

1. To examine the socio-economic profile of women beneficiaries under the Mukhyamantri Majhi Ladki Bahin Yojana.
2. To analyze the utilization pattern of financial assistance received under the scheme.
3. To assess the level of awareness regarding the objectives of the scheme among beneficiaries.
4. To examine the relationship between educational qualification and purpose of use of financial assistance.
5. To study the relationship between decision-making power and perception of women empowerment.

3. Hypotheses of the Study

Hypothesis 1 H_0: There is no significant association between educational qualification and purpose of use of financial assistance.

H_1: There is a significant association between educational qualification and purpose of use of financial assistance.

Hypothesis 2 H_0: There is no significant association between decision-making power in using financial assistance and perception of women empowerment.

H_1: There is a significant association between decision-making power in using financial assistance and perception of women empowerment.

4 Sources of Data

The study was based on both primary and secondary data.

- Primary Data: Collected from women beneficiaries through a structured questionnaire consisting of closed-ended and multiple-choice questions related to socio-economic profile, utilization of financial assistance, awareness, and empowerment indicators.
- Secondary Data: Collected from government reports, research journals, books, and official documents related to the scheme.

5 Sampling Design

The study included a sample of 101 women beneficiaries selected using the convenience sampling method, based on accessibility and willingness to participate.

6 Tools for Data Collection

A structured questionnaire was used as the primary tool for data collection. The questionnaire included closed-ended and multiple-choice questions designed to collect relevant socio-economic and empowerment-related information.

7 Statistical Tools Used

The collected data were analyzed using JAMOVI statistical software. The following statistical techniques were applied:

1. Percentage Analysis
2. Frequency Distribution
3. Chi-Square Test of Independence to examine relationships between categorical variables such as:
   - Educational Qualification and Purpose of Use
   - Decision-Making Power and Women Empowerment

8 Scope of the Study

The study focuses on women beneficiaries receiving financial assistance under the Mukhyamantri Ladki Bahin Yojana and examines the utilization of financial assistance and its contribution to women empowerment.

9 Limitations of the Study

The study has certain limitations:

1. The sample size was limited to 101 respondents.
2. Convenience sampling was used, which may limit generalizability.
3. Responses were based on self-reported data, which may involve personal bias.
4. Time and resource constraints limited the geographical coverage of the study.

Data analysis and interpretation

1. Education Qualification vs Purpose of Use

H_0: There is no association between Education Qualification and Purpose of Use of the scheme.

H_1: There is an association between Education Qualification and Purpose of Use of the scheme.

Test Validity Assessment			
Diagnostic	**Value**	**Threshold**	**Status**
Sample size (N)	101	≥ 10	✓ Adequate
Average cell count (N/k)	4.04	≥ 5	✗ Below threshold
Sparsity index (N^2/k)	408.04	≥ 10	✓ Non-sparse
Minimum expected frequency	0.634	≥ 1	✗ Below threshold
Overall assessment			Permutation or Monte Carlo tests recommended

Test Results				
Method	**χ^2**	**df**	**M**	**p**
Traditional χ^2	22.1	16		0.139
(N-1)/N adjusted χ^2	21.9	16		0.146

Interpretation Of Chi-Square Test (5×5 Table)

A Chi-square test of independence was conducted to examine the relationship between educational qualification and the purpose of use of the Mukhyamantri Ladki Bahin Yojana amount.The contingency table used in the analysis was a 5×5 table with a total sample size of 101 respondents. The calculated Chi-square value was $\chi^2 = 22.1$ with 16 degrees of freedom, and the p-value was 0.139.Since the p-value (0.139) is greater than the level of significance (0.05), the null hypothesis is accepted and the alternative hypothesis is rejected.

This result indicates that there is no statistically significant association between educational qualification and the purpose of use of the Ladki Bahin Yojana amount among the respondents. In other words, respondents with different educational qualifications appear to use the financial assistance for similar purposes.

2. Decision-Making Power vs Women Empowerment

Null Hypothesis (H_0): There is no significant association between decision-making power in using the Ladli Behna amount and perception of women empowerment.

Alternative Hypothesis (H_1): There is a significant association between decision-making power in using the Ladli Behna amount and perception of women empowerment.

Test Results				
Method	χ^2	**df**	**M**	**p**
Traditional χ^2	22.1	16		0.139
(N-1)/N adjusted χ^2	21.9	16		0.146

Interpretation

A Chi-Square test of independence was conducted to examine the relationship between decision-making power and perception of women empowerment under the Mukhyamantri Ladki Bahin Yojana. The results indicated that there was no statistically significant association between decision-making power and perception of women empowerment, $\chi^2(16) = 22.1$, $p = 0.139$. Since the p-value was greater than the level of significance (0.05), the null hypothesis was accepted. This indicates that decision-making power does not significantly influence the perception of women empowerment among beneficiaries.

It was observed that some expected cell frequencies were below the recommended threshold of five, and the minimum expected frequency was less than one. Therefore, the assumptions of the Chi-square test were partially violated. The results should be interpreted with caution, and future studies with larger samples or alternative methods such as Monte Carlo simulation are recommended for more accurate results.

Percentage Analysis

Frequencies of Current Occupation			
Current Occupation	**Counts**	**% of Total**	**Cumulative %**
1	50	49.50%	49.50%
4	18	17.80%	67.30%
3	9	8.90%	76.20%
2	10	9.90%	86.10%
5	14	13.90%	100.00%

Frequencies of Monthly Family Income			
Monthly Family Income	**Counts**	**% of Total**	**Cumulative %**
2	39	38.60%	38.60%
1	27	26.70%	65.30%
3	28	27.70%	93.10%
4	7	6.90%	100.00%

Frequencies of How long have you been receiving benefits under the Mukhyamant ladki bahin yojana			
How long have you been receiving benefits under the Mukhyamant	**Counts**	**% of Total**	**Cumulative %**
3	30	29.70%	29.70%
1	57	56.40%	86.10%
2	14	13.90%	100.00%

Frequencies of Are you aware of the objectives of the Mukhyamantri Ladli Bahin yojana			
Are you aware of the objectives of the Mukhyamantri Ladki Bahin	**Counts**	**% of Total**	**Cumulative %**
2	10	9.90%	9.90%
1	83	82.20%	92.10%
3	8	7.90%	100.00%

Interpretation Paragraph

The analysis of respondent's socio-economic characteristics shows that nearly half of the respondents (49.50%) were homemakers, followed by salaried employees (17.80%), unemployed women (13.90%), daily wage workers (9.90%), and self-employed respondents (8.90%), indicating that the scheme mainly supports homemakers and non-formally employed women. In terms of income distribution, the largest proportion of respondents (38.60%) belonged to the ₹10,000–₹25,000 income group, while 27.70% had income between ₹25,001–₹50,000, 26.70% earned below ₹10,000, and only 6.90% belonged to the higher income group above ₹50,000, suggesting that the scheme primarily benefits low and middle-income families. Regarding the duration of receiving benefits, the majority of respondents (56.40%) had been receiving benefits for less than 6 months, while 29.70% had received benefits for more than one year and 13.90% for 6 months to 1 year, indicating that many beneficiaries are recent recipients. Further, awareness analysis revealed that a significant majority (82.20%) of respondents were aware of the objectives of the scheme, while 9.90% were not aware and 7.90% were partially aware, indicating a high level of awareness among beneficiaries.

conclusion

This study on financial aid utilization and women empowerment under the Mukhyamantri Ladki Bahin Yojana reveals the scheme mainly supports homemakers from low- and middle-income families, aiding vulnerable groups through effective awareness and household stability Chi-square tests indicate no link between education levels and aid usage, or between decision-making and empowerment views, suggesting uniform patterns and multifaceted empowerment drivers Overall, the scheme boosts socio-economic conditions but requires ongoing monitoring, awareness, and utilization guidance for lasting impact.

Suggestions

1. Governments should launch comprehensive awareness campaigns to ensure beneficiaries grasp the scheme's full objectives and benefits, building on successful models from similar initiatives (NITI AAYOG, India |, n.d.)
2. Training workshops must be rolled out to equip women with skills for productive use of funds, such as income-generating activities (Approval of 'Mukhyamantri Ladki Bahin Yojana-2023, n.d.)
3. Financial literacy programs are recommended to sharpen decision-making skills and foster sustainable empowerment. (Approval of 'Mukhyamantri Ladki Bahin Yojana-2023, n.d.)
4. Authorities need to prioritize timely benefit disbursals and streamline implementation to minimize delays and leakages. (Open Knowledge Repository, n.d.)
5. Future studies should employ larger samples and broader geographic scopes for greater generalizability. (Duflo, 2012)

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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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