



## IMPACT OF "MAZHI LADKI BAHIN YOJANA" ON TRIBAL COMMUNITY'S WOMEN - CASE STUDY OF KHED AND MAVAL TALUKA

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DOI - 10.5281/zenodo.14567006

### ABSTRACT:

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 schemes is to make all the women and girls in the state independent and self-reliant. The scheme was started from 1<sup>st</sup> 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 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 30 women was selected from the population by using simple random sampling method.

**Keywords:** Maharashtra, self-reliant, role, impact, rural, destitute women, development, ladki bahin yojana, create value, independent, DBT (direct benefit transfer)

### INTRODUCTION:

Ladki bahin yojana was introduced in the budget of 2024 of Maharashtra Legislative state assembly by Finance Minister Ajit Pawar, which was accepted by CM Eknath Shinde. The scheme was started for poor and destitute women of the state whose family income is below 2.50 lakhs annually. More than 48% of the Indian rural population constitute of female. The married, widowed, divorced and destitute women under the age group of

21-65 years are eligible for this scheme. Nearly 1 crore 45 lakh applications have registered for this scheme. Out of this 1 crore 34 lakh applications have been qualified. This data was published by state minister of Women and child development Aditi Tatkare on X app. (previously known as Twitter). The main objective is to provide opportunities for self-employment of women and economic empowerment of women. It provides significant financial assistance to meet daily needs,

healthcare, education and personal welfare. In this scheme women get monthly financial assistance of Rs. 1500 through direct benefit transfer. The scheme has been incorporated into the supplementary budget by deputy CM and Finance Minister Ajit Pawar. For this scheme, the applicant must hold a bank account of any bank and their family income doesn't exceed Rs. 2.5 lakh/annually. Maharashtra approved Maharashtra state "Mukhya Mantri Majhi Ladki Bahin" scheme on 28<sup>th</sup> June 2024 for the economic development of women, prioritizing their health and nutrition and their pivotal role in the family.

**HISTORY:**

The honourable chief minister of Madhya Pradesh Shivraj Singh Chouhan started the schemes Mukhya Mantri Ladli Behna Yojana on January 28, 2023. This will be an important step for women's health, nutrition and economic self-reliance. In MP, male participation is 57.7% while female participates only 23.3% in labor force while in urban areas, only 13.6% women participated in the labor force against 55.9% men. From this data it is clear that women's labor participation is very less in compare with men's which affects their economic independence.

At present under this schemes, Rs. 1250 per month is being given to women under the age of 21-60 years. For eligibility of this schemes the

applicant must be residence of Madhya Pradesh. For taking benefit of this schemes the applicant must have Samagra ID, Bank account, Bank account aadhar link and DBT activated, Mobile number. In MP, 1 crore 29 lakhs women taking the DBT. This scheme was started with the aim of gender equality, women empowerment also helped in pursuing higher education and exploring diverse career paths. The scheme has enhanced their future prospects by equipping them 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 daughter education. This scheme has helped in solving the issues regarding child marriage and encouraged their guardian to complete their education before entering marriage life.

**GOALS OF THE SCHEMES:**

The following are the goals of the schemes

- To develop and promoted only women and girls by adequate facilities.
- To rehabilitate them economically and socially.
- To make women self-reliant, independent in the state.
- Improving the health and nutritional status of women and their dependent children.

**OBJECTIVES OF THE STUDY:**

The following are the objectives of the study

1. Assess the awareness of the schemes in rural communities.
2. Impact of direct benefit transfer of money on other business in rural areas like agriculture, handicrafts, yarn mill.
3. Study the schemes contribution in rural development.
4. Analyse the socio-economic benefits for rural women.

**ISSUES AND CHALLENGES FACED BY WOMENS IN TRIBAL AREA:**

- After the increases in prices of food and energy price, the impact of poverty rates is drastically faster in compare with COVID-19 pandemic. The current inflation hits women the hardest because of lack of opportunity in rural areas and they are also primary caretakers for children and the elderly which is the main reasons behind the increased financial load they have to shoulder.
- Only 2 out of 100 girls from rural India make it to colleges. (Annual status of education Report, 2014). This is very shocking data. Women are backbone of our society.
- Gender equality is a complex issue in rural India. Deep-rooted cultural practices and social norms restricts women's rights and opportunities. Women face lower

wages and fewer job opportunities than men.

- Child marriage is the biggest problem in rural India due to prevalent illiteracy and lack of awareness among the women. 47% of women in India are married before the Women's in tribal area facing financial problem.
- Many people migrate from village to city for jobs. In World, Rural youths accounts for nearly 55% but this section has very limited opportunity for education as well as employment.
- Women in rural area faces domestic violence sometimes due to alcoholism of their spouse, demand of dowry by their spouse family.

Age groups	Number of respond	Percentage (%)
21-30	10	33.33%
30-40	8	26.66%
40-50	7	23.33%
50 Above	5	16.66%
Total	30	100%

**ECONOMIC BURDEN ON MAHARASHTRA:**

Ladki behna yojana will costs Rs 46,000 crore every year (approxly 3800 cr /month). The state finance department pointed out that Rs 4,677 crore were already allocated for women and child welfare department entire year. Some malpractices are seen in this

scheme many applicants were defaulters. (ex. 28 applications have been files in the name of one women). This scheme creates a direct fiscal burden on the state's budget. This includes staff costs, infrastructure development and technology which is required for transparency. For ladki bahin yojana government, the state government may divert funds from other critical sectors like healthcare, agriculture, infrastructure development. State government may increase tax on other area like petroleum, medical and alcohol product. The schemes like ladki behna yojana increases dependency on government aid. This can increase the state's future liabilities as beneficiaries continue to rely on state assistance and not try to moving out of economic dependency. It faces challenges related to inefficiency, leakages and corruption, particularly in rural area. Government faces burden due to this DBT. Himachal Pradesh government faces financial crisis which results into ministers, chief parliamentary secretaries (CPS) and Cabinet-rank are not able to withdraw salaries for 2 months.

**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 study both utilized primary and secondary data. Secondary

data was collected through newspapers, journals, research papers and websites. The primary data was collected from direct interview method. A questionnaire will be made for the people in rural area and telephonic method will be useful while collecting the data. Appropriately data will be collected from nearly 30 beneficiaries. Due to lack of internet access and age gaps in applicant google forms will not be useful for this research.

**LIMITATION:**

- The research is restricted to few applicants.
- The scheme was started just two months ago it will not study the long-term effect.

**DATA COLLECTION:**

Primary data collected through Questionnaire and interviews.

Villages selection for Study

- 1) Induri
- 2) Kusgaon
- 3) Andre
- 4) Kohinde.

**1. How Did They Learn About Mazhi Ladki Bahin Yojana:**

Most of the women get information from their family and friends nearly 15. 10 women get information from broadcasting media like TV, Newspaper or Social-media. 4 women get information from village meeting like grampanchayat meeting and 1 woman get information from government official.

**2. How easy or difficult was it to**

**apply for the scheme?**

Nearly 25 females in this category faced problem regarding submitting the application. 14 Out of 25 faces very difficulties while submitting the applications. Their application was rejected for first DBT. After accepting the application forms. They get lumpsum Rs 3000. To take advantage of this scheme, stamp paper was required, but due to the huge demand, the paper was running out so they had to come to the tehsil office from their rural areas for no reason. 5 women answered it was easy and very easy, because they are young and uses social media.

**3. What challenges did they face while accessing the scheme?**

Almost every woman in rural area is happy with DBT, which helps them in household buying and also make them self- independent. Rs 1500 has huge value in tribal areas due to unavailability of employment.

Most women faced problem regarding the bureaucratic hurdles due to changing in government rules continuously regarding the documents. 5 women faced problem regarding lack of information. They consist of mostly above 50 years.

Some women faced corruption problem regarding the excess money while submitting the application. 5 out of 30 said that it was very lengthy process.

**4. Has the scheme helped in improving girls access to higher education?**

This question was asked to only age group between 21-30 years. 4 out of 10 said Yes and 4 out of 10 said No. They think that 1500 Rs per month is not enough in taking higher education which is mostly pursue in other city and 2 women are not sure as it was just a beginning of the scheme.

**5. Do you think the scheme has reduced instances of child marriage in rural areas?**

Child marriage is the biggest problem in tribal area. Despite the presence of strict laws child marriages are prevalent in the rural parts of the country. 15 women think that it reduces child marriages in rural areas. 10 women think that it will not effect the child marriage. 5 women are not sure about the effect of this scheme on ladki-bahin yojana.

**6. Do you think that this scheme affects other businesses in your area?**

Most of the women answered yes that this scheme will be affected the other businesses in rural areas. Likewise Free ration scheme affect the kirana shops and foodgrain business in that area. Consumer have limited access to shopping in rural areas. They have to mostly depend upon taluka and districts. The 5% bottom rural population in India ranked by Monthly per capita consumption (MPCE), has an average MPCE of Rs. 1373. The

continuous supply of money this scheme might create dependency culture. DBT can sometimes lead to an increase in wages cost. When most of the facilities like food and financial aid are provided freely, they might not feel the immediate need to work for low wages. Most the women said that they faced lack of labour in farming activities like sowing, harvesting, fertilizer and spraying

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### **CONCLUSION:**

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

make corruption during this scheme so government must increase the transparency. Rs 1500 has very short impact on girl education specially which are appeared for higher studies in city. DBT without anygaining 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.

### **SUGGESTIONS:**

- Government must focus on the empowerment, education and welfare of the girls in Maharashtra.
- For transparency in this process the government must strengthen digital and banking infrastructure in tribal areas and arrange digital campaigns.
- The process must be smooth which reduce documentation burdens specially for migrants, and elderly citizen of Maharashtra.
- Strengthen collaboration between tahsil, banks and local administrations.
- Make the dashboard of ladki bahin

yojana schemes (DBT) and reports which will easily accessible to public.

- The government must ensure that the beneficiary must eligible for this scheme.
- DBT schemes does not affect the other business or efficiency of people.
- Entrepreneurship camp must be organised at the tribal area for development.
- MIDC areas must allotted to rural areas and must gave preference to local women.

Schemes like Ladki bahin Yojana (DBT) which offers significant advantage on reducing leakages and improving efficiency. Government need to improve infrastructure, digital literacy, entrepreneurship camp and

continuous monitoring for fully unlock the potential of DBT systems.

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