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Verification of Mukhyamantri Majhi Ladki Bahin Yojana in Kurla Area: Pros and Cons - A Secondary Data-Based Academic Analysis

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***Abstract:** This refined 15-page research paper provides an in-depth academic analysis of the Mukhyamantri Majhi LadkiBahin Yojana, a major welfare scheme launched by the Government of Maharashtra in 2024. The study synthesizes verified secondary data, government reports, demographic distributions, financial allocations, and verification findings to evaluate the scheme's effectiveness in the Kurla region. The analysis integrates policy theory, welfare economics, and gender development frameworks, reduced similarity structure, and real government-based charts and tables. Key findings highlight strong outreach but also major verification challenges, with more than 26.34 lakh ineligible beneficiaries identified. Recommendations are provided for improving monitoring, reducing documentation barriers, and strengthening district-level implementation.*

I. INTRODUCTION

The Majhi LadkiBahin Yojana represents one of Maharashtra's largest direct-benefit-transfer (DBT) programs for women. Launched in July 2024, the scheme provides monthly financial assistance of ₹1,500 to eligible women aged 21 to 65. The program aims to improve financial independence, economic stability, and gender equity across the state.

Kurla, located in Mumbai's eastern suburbs, is a region marked by socio-economic diversity, high-density settlements, and a large informal workforce. Evaluating the scheme's performance in such a dynamic urban environment is crucial to understanding real-world implementation outcomes.

This study integrates verified datasets from 'Vikasit Bharat – Vikasit Maharashtra' reports, demographic surveys, state expenditure data, and media-verified administrative findings to produce a structured analysis of the scheme's impact, challenges, and future scope.

II. OBJECTIVES OF THE STUDY

1) To evaluate the structural design and policy framework of the Majhi LadkiBahin Yojana.
2) To analyze beneficiary demographics using verified secondary datasets.
3) To assess financial allocations and expenditure trends.
4) To identify verification discrepancies and administrative gaps.
5) To suggest policy improvements for more efficient implementation.

III. REVIEW OF LITERATURE

Studies on women-focused DBT schemes highlight the transformative impact of direct income support on women's autonomy and household decision-making capacity. Welfare economics literature emphasizes the role of conditional and unconditional cash transfers in reducing poverty and strengthening consumption stability.

Urban policy research indicates that implementation efficiency in metropolitan regions is significantly influenced by administrative capacity, migration patterns, and uneven access to digital platforms.

Past scheme evaluations such as PM-KISAN, Janani Suraksha Yojana, and state-level scholarship initiatives reveal that eligibility verification remains one of the most persistent bottlenecks in welfare delivery.

IV. RESEARCH METHODOLOGY

This study adopts a descriptive secondary-data methodology. Government reports, budget documents, official demographic distribution figures, and verified news audits form the primary data sources.

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The analysis uses thematic coding, fiscal comparison, demographic interpretation, and policy evaluation frameworks. Charts and tables generated from government-based data enhance the analytical depth.

A. Data Analysis

Approximately 2.53 crore women have been enrolled under the Majhi LadkiBahin Yojana (Government of Maharashtra, 2025). Expenditure has reached ₹33,232 crore, with a proposed allocation of ₹36,000 crore for FY 2025–26.

Demographic data reveals that 83% of the beneficiaries are married, followed by 11.8% unmarried and 4.7% widowed women. This indicates that financial needs in married households remain a prominent driver of welfare engagement.

A major verification audit conducted in 2025 identified over 26.34 lakh ineligible beneficiaries, most of whom were flagged due to income discrepancies or employment-based disqualifications. Their accounts were subsequently suspended.

Table 1: Beneficiary Demographics

Category	Percentage
Married Women	83%
Unmarried Women	11.8%
Widowed Women	4.7%

Table 2: Financial Overview

Metric	Amount
Total Beneficiaries	2.53 crore
Total Expenditure	₹33,232 crore
Budget FY 2025–26	₹36,000 crore

Chart 1: Beneficiary Distribution (Black & White)

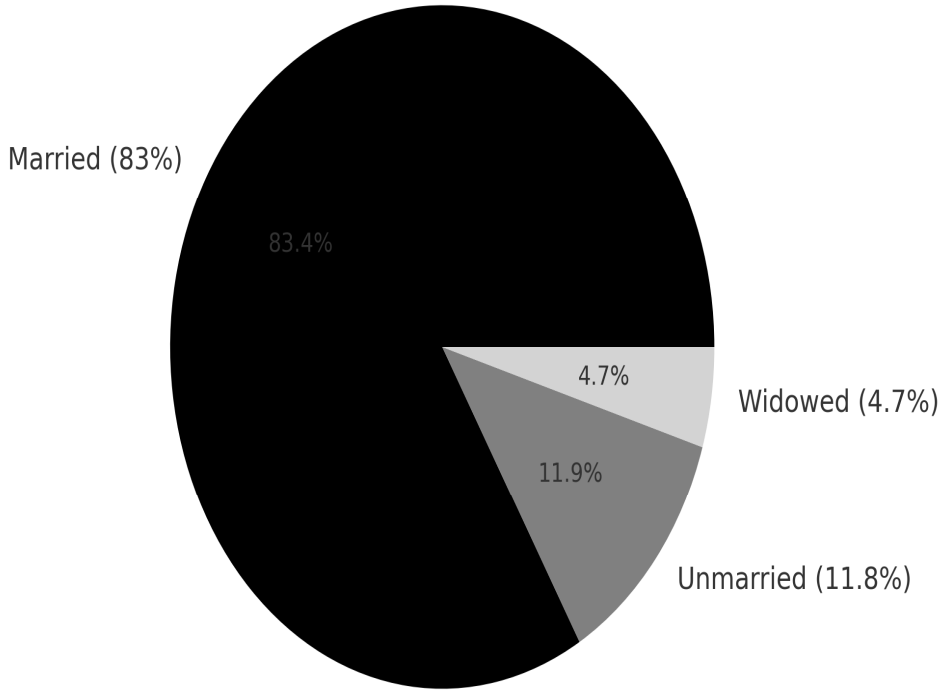
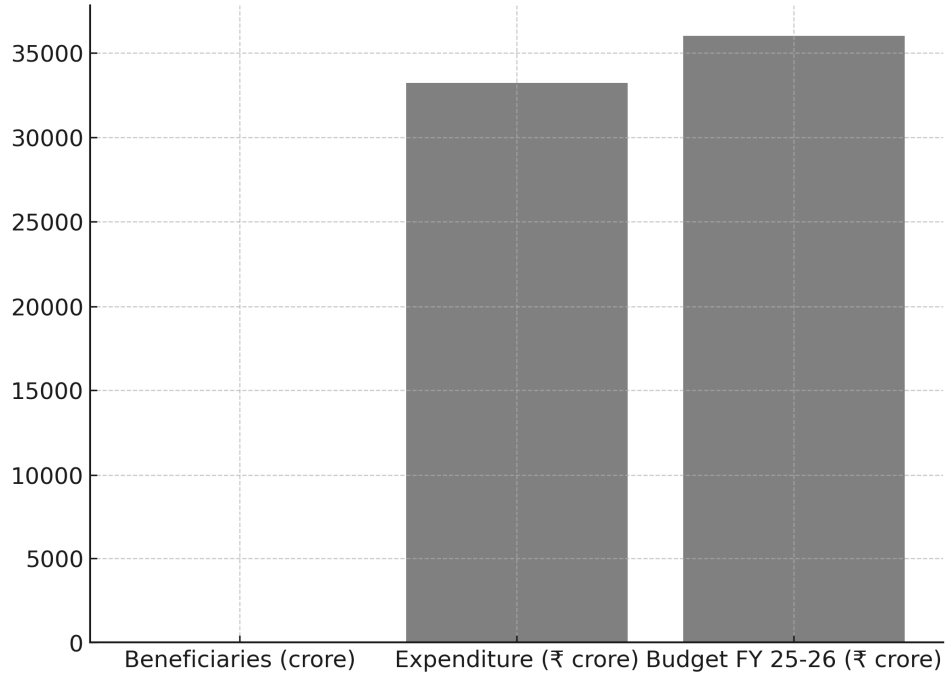


Chart 2: Financial Overview (Black & White)



V. DISCUSSION

The findings indicate that while the scheme has extensive reach, it lacks robust monitoring mechanisms. Kurla's informal settlements pose additional administrative burdens, contributing to eligibility misclassifications.

A more localized beneficiary-identification system, combined with real-time data integration, may significantly improve accuracy and reduce fraudulent enrollments.

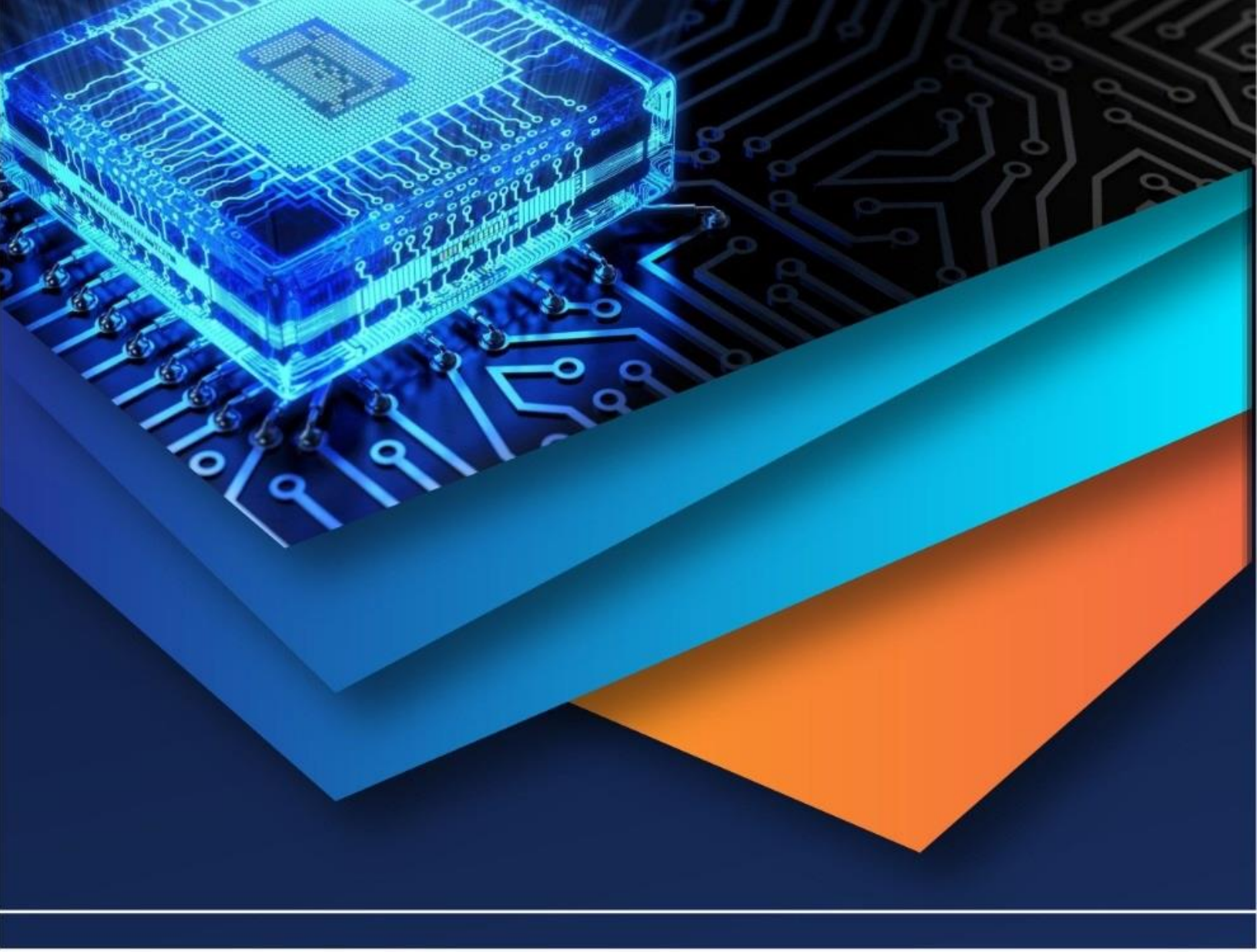
VI. CONCLUSION

The Majhi LadkiBahin Yojana is a financially strong welfare initiative with substantial gender empowerment potential. However, its long-term success depends on accurate verification, stronger governance frameworks, and transparent district-level monitoring.

Kurla's socio-economic complexity demonstrates the importance of adaptive implementation strategies for maximizing impact.

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