

Indian Journal of Modern Research and Reviews

This Journal is a member of the 'Committee on Publication Ethics'

Online ISSN:2584-184X



Research Paper

Implementation and Impact of Mahtari Vandan Yojana in Bastar District, Chhattisgarh

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DOI: <https://doi.org/10.5281/zenodo.15305309>

ABSTRACT

The Mahtari Vandan Yojana (MVY), launched by the Chhattisgarh government in 2024, is a women-centric welfare scheme aimed at providing financial assistance of ₹1,000 per month to eligible married women to promote economic empowerment, gender equality, and improved health and nutrition. This research paper evaluates the implementation and impact of MVY in Bastar District, a region marked by socio-economic challenges and Naxalite insurgency. Through a mixed-methods approach, including surveys, interviews, and secondary data analysis, the study assesses the scheme's outreach, operational challenges, and socio-economic outcomes. Findings indicate significant improvements in women's financial autonomy and household welfare, though issues like fraudulent registrations and limited banking infrastructure pose challenges. Recommendations for enhanced implementation are provided to maximize the scheme's impact in Bastar.

Manuscript Info.

- ✓ **ISSN No:** 2584- 184X
- ✓ **Received:** 13-03-2025
- ✓ **Accepted:** 04-04-2025
- ✓ **Published:** 28-04-2025
- ✓ **MRR:3(4):2025;54-56**
- ✓ **©2025, All Rights Reserved.**
- ✓ **Peer Review Process:** Yes
- ✓ **Plagiarism Checked:** Yes

How To Cite

Singh Y. Implementation and Impact of Mahtari Vandan Yojana in Bastar District, Chhattisgarh. Indian J Mod Res Rev. 2025;3(4):54-56.

KEYWORDS: Mahtari Vandan Yojana, Women Empowerment, Direct Benefit Transfer, Financial Inclusion, Rural Development, Social Welfare Schemes

1. INTRODUCTION

The Mahtari Vandan Yojana, initiated on March 01, 2024, by the Chhattisgarh government, provides ₹1,000 monthly (₹12,000 annually) to eligible married women above 21 years, including widows, divorced, and deserted women, through Direct Benefit Transfer (DBT). The scheme aims to enhance women's economic independence, improve health and nutrition, and strengthen their decision-making roles within families. Bastar District, characterized by its tribal population, low literacy rates, and ongoing Naxalite conflict, presents a unique context for evaluating MVY's implementation. This paper examines the

scheme's rollout, its socio-economic impacts, and the challenges faced in Bastar, contributing to the discourse on women's empowerment in conflict-affected regions.

2. LITERATURE REVIEW

Women's financial inclusion schemes, such as Madhya Pradesh's Ladli Behna Yojana, have demonstrated positive outcomes in enhancing women's agency and household welfare. Studies highlight that cash transfers to women increase expenditure on health, education, and nutrition (Duflo, 2012).

However, in conflict zones, logistical challenges like poor banking infrastructure and security risks hinder effective implementation (Holmes & Jones, 2013). In Chhattisgarh, prior welfare schemes faced issues of corruption and exclusion errors (Drèze & Khera, 2017). MVY's DBT mechanism aims to address these, but its efficacy in remote areas like Bastar remains understudied. This paper bridges this gap by analyzing MVY's implementation in a tribal and conflict-prone district.

3. METHODOLOGY

3.1 Research Design

A mixed-methods approach was employed, combining quantitative surveys with qualitative interviews to capture both statistical trends and lived experiences.

3.2 Data Collection

Quantitative: A structured survey was conducted with 200 women beneficiaries across four blocks of Bastar District (Bastar, Jagdalpur, Lohandiguda, and Tokapal) in October 2024. The sample was selected using stratified random sampling to ensure representation of rural and urban areas.

Qualitative: Semi-structured interviews were conducted with 20 beneficiaries, 10 Anganwadi workers, and 5 district officials to understand implementation challenges and perceptions.

Secondary Data: Government reports, media articles, and the MVY portal (mahtarivandan.cgstate.gov.in) provided data on enrollment, disbursements, and reported irregularities.

3.3 Data Analysis

Quantitative data were analyzed using descriptive statistics and regression analysis to identify factors influencing scheme uptake and impact. Qualitative data were coded thematically to identify recurring patterns and challenges.

4. Implementation of Mahtari Vandan Yojana in Bastar

4.1 Enrollment and Outreach

As of March 2025, approximately 70 lakh women statewide were enrolled in MVY, with Bastar District accounting for around 2.5 lakh beneficiaries. Enrollment was facilitated through:

Offline Channels: Anganwadi centers, panchayat offices, and Women and Child Development Department offices.]

Online Portal: The official website (mahtarivandan.cgstate.gov.in) allowed online applications, though its use was limited in Bastar due to low digital literacy and internet access.

Awareness Campaigns: Local radio, community meetings, and Anganwadi workers played a key role in spreading awareness.

4.2 Disbursement Process

Funds were transferred via DBT, requiring Aadhaar-linked bank accounts. By March 2025, 13 installments totaling ₹6,500 crore had been disbursed statewide, with Bastar receiving approximately ₹300 crore. The scheme's mobile app, launched in August 2024, enabled beneficiaries to track payments, though its adoption in Bastar was low.

4.3 Challenges in Implementation

Fraudulent Registrations: A notable case in Talur village involved a fake beneficiary registered as "Sunny Leone," diverting funds to a fraudulent account. This prompted a government probe and legal action against the accused, highlighting vulnerabilities in verification processes.

Banking Infrastructure: Many villages in Bastar lack bank branches or ATMs, forcing women to travel long distances to access funds.

Digital Divide: Low literacy and limited internet access hindered online applications and payment tracking.

Naxalite Influence: Security concerns in remote areas disrupted enrollment camps and awareness drives.

5. Impact of Mahtari Vandan Yojana

5.1 Economic Empowerment

Financial Autonomy: 78% of surveyed women reported increased control over household finances, using funds for personal expenses, children's education, and healthcare.

Savings and Investments: 45% of beneficiaries saved a portion of the funds, with some investing in small-scale enterprises like poultry farming and handicrafts.

Debt Reduction: 32% of respondents used MVY funds to repay microfinance loans, reducing household debt burdens.

5.2 Social Outcomes

Decision-Making: 65% of women reported a stronger role in household decisions, particularly regarding expenditure and children's education.

Health and Nutrition: 58% of beneficiaries allocated funds to medical expenses and nutritious food, improving family health outcomes.

Community Empowerment: Women's self-help groups (SHGs) in Bastar reported increased participation, with MVY funds supporting group activities.

5.3 Statistical Analysis

Regression analysis showed that women with higher education levels (secondary or above) and proximity to bank branches were more likely to benefit fully from MVY ($p < 0.05$). Rural women faced greater barriers due to distance from banks and lower awareness ($p < 0.01$).

6. DISCUSSION

MVY has made significant strides in empowering women in Bastar, aligning with its goals of financial independence and gender equality. The DBT mechanism ensured transparency, with 92% of surveyed beneficiaries receiving payments on time. However, the scheme's impact was limited by structural challenges like inadequate banking infrastructure and fraudulent registrations. The "Sunny Leone" scandal underscores the need for robust verification systems. Compared to similar schemes like Ladli Behna, MVY's broader eligibility (including widows and divorced women) is a strength, but its implementation in conflict zones requires tailored strategies.

7. RECOMMENDATIONS

Strengthen Verification: Implement biometric authentication and cross-verification with Aadhaar and voter IDs to prevent fraudulent registrations.

Expand Banking Access: Partner with India Post Payments Bank and mobile banking vans to improve fund access in remote areas.

Enhance Digital Literacy: Conduct training programs through Anganwadi workers to promote the use of the MVY app and online portal.

Security Measures: Coordinate with local police to ensure the safe conduct of enrolment camps in Naxal-affected areas.

Monitoring and Evaluation: Establish a district-level task force to monitor disbursements and address grievances promptly.

8. CONCLUSION

The Mahtari Vandan Yojana has significantly impacted women's lives in Bastar by enhancing financial autonomy, improving health and nutrition, and strengthening decision-making roles. However, challenges like fraudulent registrations, limited banking infrastructure, and security risks highlight the need for targeted interventions. By addressing these issues, MVY can serve as a model for women's empowerment in conflict-affected regions, contributing to Chhattisgarh's socio-economic development.

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