IJCRT.ORG ISSN : 2320-2882

INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)
An International Open Access, Peer-reviewed, Refereed Journal

Impact of Maiya Samman Yojna on Financial Empowerment of Women in Jharkhand — A Case Study in Ranchi District

Riya Pandey[1], Dr. Narendra Singh[2], Dr. Ajay Kumar[3]

[1]Student, Department of Commerce, St. Xavier's College, Ranchi

[2]Associate Professor, Department of Commerce, St. Xavier's College, Ranchi

[3]Assistant Professor, Department of Commerce, St. Xavier's College, Ranchi

Abstract

The Jharkhand Mukhyamantri Maiya Samman Yojna is a social welfare scheme of the Government of Jharkhand that provides monetary support to underprivileged women residents (aged 18–50 years) of the state through an unconditional cash transfer of Rs. 2,500 disbursed via Direct Benefit Transfer (DBT). Existing research on the scheme remains limited, and the statistics available are inconsistent and provide few figures specific to Ranchi District. This scarcity of reliable secondary data motivated the present study, which examines the impact of the scheme on the financial empowerment of women beneficiaries in Ranchi District. The study adopts a descriptive and analytical research design based principally on primary data, collected through a structured questionnaire administered to 105 beneficiaries, supplemented by secondary data from government sources and reliable news reports. Statistical tools, including measures of central tendency and dispersion, percentage analysis, and the chi-square test of independence (supported by Cramér's V), were applied to examine the responses. The analysis indicates a positive effect of the scheme on the financial empowerment of women beneficiaries in Ranchi: respondents reported improved confidence in financial decision-making and a greater ability to manage small financial emergencies. The cash transfer was utilised predominantly for household necessities and personal needs, with limited allocation to savings, investment, or entrepreneurship. The study concludes that while the scheme has strengthened beneficiaries' short-term financial confidence and autonomy over the transferred sum, it requires improvements in documentation procedures and in the consistency and timeliness of disbursements to achieve deeper and more durable financial empowerment.

Keywords: Maiya Samman Yojna, Financial Empowerment, Women, Direct Benefit Transfer, Ranchi, Jharkhand

1. Introduction

1.1 Background of the Study

Women dedicate a substantial part of their lives to caregiving and household responsibilities, which often limits their access to education, skill acquisition, and paid employment. Financial empowerment gives women the opportunity to own monetary resources and exercise independent financial decision-making. Prior research on cash transfer programmes has shown that when women receive direct cash transfers, they tend to spend the money on household needs, and as a consequence, their opinions are increasingly incorporated into decisions concerning their family and personal matters.

The Jharkhand Mukhyamantri Maiya Samman Yojna is one such initiative aimed at strengthening women's financial position. It was launched by the Chief Minister of Jharkhand, Sri Hemant Soren, on August 18, 2024, in Pakur District. The scheme is administered by the Department of Women, Child Development and Social Security, with implementation at the district level carried out through the Deputy Commissioner and Block Development Officer (BDO) in rural areas and the Zonal Officer in urban areas.

The scheme targets female residents of Jharkhand aged between 18 and 50 who hold a single bank account linked to their Aadhaar number and possess a Green, Yellow, Pink, or White ration card. Applicants are disqualified if their spouse or an underage/disabled child pays income tax; if they hold an Employees' Provident Fund (EPF) account; or if they or their spouse are employed in a central/state public sector undertaking, a local body, or a government-aided institution that carries post-retirement pension benefits. Women already receiving a family pension, another pension scheme administered by the state's Women, Child Development and Social Security Department, or belonging to the family of a sitting or former Member of Parliament/Legislative Assembly are also excluded. In effect, the scheme is targeted at economically disadvantaged women and excludes those who are taxpayers, government employees, pensioners, or politically privileged.

Beneficiaries receive a monthly cash transfer via DBT, generally credited by the 15th of each month. At launch, the transfer amount was Rs. 1,000 per month; this was increased to Rs. 2,500 in early December 2024. The scheme aims to provide financial assistance, promote financial independence, encourage entrepreneurship, and contribute to the overall development of underprivileged women across the state. The application process was primarily offline, supported by physical verification at the panchayat level.

1.2 Statement of the Problem

Direct cash transfer programmes targeted at women have proliferated across Indian states in recent years, and the Mukhyamantri Maiya Samman Yojna represents Jharkhand's flagship intervention of this kind. While the scheme has achieved wide enrolment since its 2024 launch, there is limited independent, ground-level evidence on whether the cash transfer actually translates into measurable financial empowerment for its beneficiaries, as opposed to serving primarily as short-term income support or a politically motivated welfare gesture. Administrative and media reporting on the scheme largely centres on enrolment numbers, budgetary outlay, and disbursement schedules, with little systematic examination of how beneficiaries perceive their own financial autonomy, decision-making role, saving behaviour, and economic security after receiving the transfer. Furthermore, published research specific to Ranchi District — the state capital and one of its most populous districts — remains scarce, even though beneficiaries here operate in a socio-economic environment that differs from rural or tribal-majority districts where most existing scheme evaluations have been conducted. This creates a gap between the scale of public expenditure on the scheme and the depth of empirical understanding of its actual effect on women's financial empowerment. The present study addresses this problem by examining, through primary survey data collected directly from beneficiaries in Ranchi District, whether and how the Maiya Samman Yojna has influenced the financial empowerment of the women it is intended to serve.

1.3 Significance of the Study

This research examines the impact of the Maiya Samman Yojna on the financial empowerment of women in Ranchi District, an area that remains under-researched in the existing literature. The study holds significance at the academic, policy, and societal levels. Academically, it contributes original primary data, systematically collected and analysed, to understand the initiative's impact on women's financial empowerment, and it offers a template for future researchers studying similar cash transfer programmes.

At the policy level, the study provides policymakers and administrators with evidence of the scheme's positive impact and effectiveness, while also highlighting shortcomings such as a cumbersome application procedure and inconsistent, delayed payments.

Societally, the research raises awareness of the Maiya Samman Yojna and amplifies the voices of women beneficiaries whose lived experience of the scheme is otherwise largely absent from public discourse.

1.4 Scope of the Study

The study focuses on 105 female beneficiaries who receive the cash transfer under the Mukhyamantri Maiya Samman Yojna in Ranchi District of Jharkhand, and excludes all other districts of Jharkhand and other Indian states. The sample consists of female recipients residing in Ranchi District who are actively benefiting from the scheme; women who were either ineligible, or eligible but not yet recipients of the cash transfer, or residing outside Ranchi District, were not included. The study focuses mainly on the economic dimension of women's empowerment and gives comparatively less attention to political, legal, and social dimensions. The study period spans from the scheme's launch on August 18, 2024, to the end of the academic year 2025–2026, and therefore captures only the short-term impacts of the programme.

2. Literature Review

Nine existing studies relevant to women-targeted cash transfer schemes in India were reviewed to situate the present research within the wider body of literature on the subject.

1. Kumar (2025): Observes that unconditional cash transfer programmes for women have evolved into instruments serving both welfare and political goals in states such as Maharashtra, Madhya Pradesh, Jharkhand, and Assam. Women's limited access to resources, arising from unpaid caregiving, prompted unconditional monthly transfers ranging from Rs. 1,000 to Rs. 2,500, beginning with Griha Aadhaar in Goa (2013). Critics argue such schemes foster dependency and serve electoral interests; nevertheless, the study notes evidence of increased spending on food, healthcare and education, growth in small businesses, and improved self-esteem and family decision-making influence.

2. Alam (2025): Characterises the Maiya Samman Yojana as a significant step toward reducing gender inequality in Jharkhand. Aadhaar-linked direct transfers remove intermediaries and reduce corrupt practices associated with in-kind delivery. Success depends on accurate beneficiary identification, robust auditing, and community engagement; the study recommends building financial and digital literacy and partnering with local NGOs, and frames the scheme as a mechanism for transforming social relations and advancing gender equality rather than a simple subsidy.

3. Rohit & Kumari (2026): Surveyed 200 women and found all respondents aware of the scheme, though only about 60% were actually receiving the transfer. Beneficiaries spent the money on household expenses, children's education, and small businesses, and were also aware of complementary schemes such as Sakhi Mandal (SHGs) and MSME support. Self-Help Groups in the Ratu block were found to be functioning well and giving women a pathway to financial independence.

4. Rakshit (2023): Examined the Lakshmi Bhandar scheme in West Bengal and found benefits including improved health and living standards, reduced poverty, greater social security, higher savings and investment, and financial inclusion. Drawbacks included strict eligibility conditions, a modest transfer amount, fund-transfer difficulties, and the possibility that the programme served as a political instrument for mobilising women voters.

5. Murmu et al. (2026): A study of the Lakshmi Bhandar scheme in Purulia District, West Bengal, found it improved financial security, supported higher consumption, strengthened household decision-making, and increased banking access and financial literacy, though it proved insufficient alone to secure long-term financial independence.

6. Singh & Singh (2025): Studied the Ladli Behna Yojana in Madhya Pradesh (introduced 2023) and concluded it helped women achieve greater financial independence for personal needs and reduced reliance on spouses for day-to-day expenses.

7. Mhatre (2026): Assessed the Majhi Ladki Bahin Yojana in Panvel, Maharashtra, and found beneficiaries used cash assistance for necessities, running businesses, saving, and health/education/skill development, contributing to social stability and financial confidence, with some increased engagement in community/self-help groups.

8. Ovhal & Shinde (2025): Analysed the Majhi Ladki Bahin Yojana using 500 beneficiaries across Maharashtra (Vidarbha, Northern Maharashtra, Khandesh, Marathwada, Western Maharashtra, Konkan). Results were broadly positive — satisfaction with decision-making empowerment and social engagement — though beneficiaries also reported slow disbursement, eligibility complications, and a cumbersome application process.

9. Pegu (2024): Investigated the Assam Orunodoi Scheme and found beneficiaries widely appreciated the initiative, while identifying persistent drawbacks including inadequate fund allocation and irregular disbursement.

Synthesis

Taken together, the reviewed studies indicate a broadly consistent pattern across India's state-level, women-targeted cash transfer schemes: beneficiaries report improved confidence in financial decision-making, greater control over household spending, and increased financial inclusion through mandatory bank-account linkage. At the same time, the literature repeatedly flags common implementation weaknesses delayed or irregular disbursement, documentation and verification burdens, limited awareness in remote areas, and the risk that schemes are used as electoral instruments as well as a shared limitation that short-term gains in confidence and spending capacity have not, in most cases, been shown to translate into durable structural change such as increased entrepreneurship or reduced long-term dependence. This pattern directly informs the research gap addressed in the present study.

3. Research Gap, Objectives of the Study, Research Questions and Hypothesis

3.1 Research Gap

Since the 2024 launch of the Mukhyamantri Maiya Samman Yojna, limited academic work has examined the scheme directly, as research on women-targeted cash transfer schemes in India has largely focused on other states. Three gaps are addressed in this study: the lack of research on the programme itself (existing commentary is weighted toward its electoral implications rather than its empowerment outcomes), the limited availability of administrative data, and the scarcity of prior research specific to Ranchi District. This study seeks to fill this gap using primary data collected from 105 beneficiaries.

3.2 Objectives of the Study

- To understand the overall impact of the Maiya Samman Yojna on the financial empowerment of women in Ranchi, Jharkhand.
- To understand the impact of the scheme on the financial decision-making of women for themselves and their households.
- To understand the areas of utilisation of the cash benefits received under the scheme.

3.3 Research Questions

- What is the impact of the Maiya Samman Yojna on the financial empowerment of women in Ranchi, Jharkhand?
- Is there any improvement in the role of women in personal and household financial decision-making?
- How do women utilise their cash benefits under the scheme?

3.4 Hypothesis

Null Hypothesis (H0): The Maiya Samman Yojna does not have a significant effect on the financial empowerment of women in Ranchi, Jharkhand.

Alternative Hypothesis (H1): The Maiya Samman Yojna has a significant effect on the financial empowerment of women in Ranchi, Jharkhand.

4. Research Methodology

4.1 Research Design

This study adopts a descriptive and analytical research design. The descriptive component documents the scheme's features and the current financial-empowerment status of Maiya Samman Yojna beneficiaries in Ranchi District, while the analytical component, through hypothesis testing and statistical analysis, examines the relationship between the scheme and beneficiaries' financial empowerment. Together, these two approaches allow the study to generate evidence-based findings on the scheme's overall impact on women's financial empowerment.

4.2 Data Sources

Primary data: This study relies principally on primary data collected via a structured questionnaire administered to 105 Maiya Samman Yojna beneficiaries in Ranchi District, covering cash-transfer access, financial independence, household decision-making, saving behaviour, and satisfaction with the programme.

Secondary data: Secondary data consist of records from government entities, including the Department of Women, Child Development and Social Security, budget documents, and news releases from established newspapers and journals. Academic literature on comparable cash-transfer programmes in other states was also reviewed for context and comparison.

4.3 Sample Size

The study is based on responses from 105 women beneficiaries of the Maiya Samman Yojna residing in Ranchi District, Jharkhand. This sample size was considered adequate to permit percentage analysis, cross-tabulation, and chi-square testing while remaining feasible within the time and resource constraints of the study.

4.4 Data Collection Method

Data were collected using a structured questionnaire designed around the study's objectives, covering demographic characteristics, awareness and registration experience, regularity of cash transfers, utilisation of benefits, and Likert-scale statements on financial empowerment. Given time constraints, most responses were collected through a Google Forms questionnaire circulated among beneficiaries, and this was supplemented with personal, face-to-face interviews wherever direct contact with respondents was feasible, allowing for richer and more nuanced data collection. Sample selection followed a convenience sampling approach, drawing on beneficiaries accessible to the researcher within Ranchi District.

4.5 Statistical Tools and Software Used

Responses were coded and tabulated in Microsoft Excel, which was used to compute percentage distributions, measures of central tendency (mean) and dispersion (standard deviation) for the Likert-scale items, and to generate the charts presented in Section 5. The chi-square test of independence was applied to examine the association between beneficiaries' scheme-experience variables (such as ease of registration, regularity of instalments, and satisfaction) and the five financial-empowerment constructs identified in Section 5.5, at the 5% level of significance. Cramér's V was computed alongside each chi-square statistic to gauge the strength of association where the test indicated statistical significance. Readers preparing this study for formal submission should confirm the specific software/spreadsheet functions used against their own working files, as this detail was not fully specified in the material available for this rewrite.

5. Data Analysis

This chapter presents the results of the primary survey of 105 Maiya Samman Yojna beneficiaries in Ranchi District, organised into five parts: demographic profile, awareness/access/implementation experience, utilisation of cash benefits, analysis of financial empowerment, and hypothesis testing.

5.1 Demographics

Respondents were profiled along five demographic characteristics: age, marital status, educational qualification, occupation, and monthly household income.

5.1.1 Age Distribution

Table 5.1: Age Distribution of Respondents

Age Group	No. of Respondents	Percentage (%)
18–25 years	89	84.8%
26–30 years	9	8.6%
41–45 years	7	6.7%
Total	105	100%

Source: Primary Data

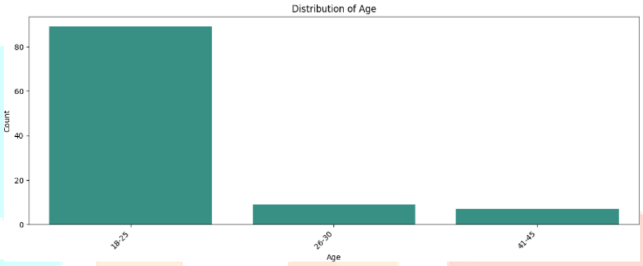

Figure 5.1: Age Distribution of Respondents

The sample skews heavily young, with 84.8% (89 respondents) aged 18–25, compared to 8.6% (9) aged 26–30 and 6.7% (7) aged 41–45. This age imbalance likely stems from the online survey method, which is more accessible to younger, digitally comfortable respondents. As a result, the findings predominantly reflect younger women's perspectives, and this digital-collection bias should be factored into the interpretation of the study's results.

5.1.2 Marital Status

Table 5.2: Marital Status of Respondents

Marital Status	No. of Respondents	Percentage (%)
Unmarried	77	73.3%
Married	28	26.7%
Total	105	100%

Source: Primary Data, 2025–26

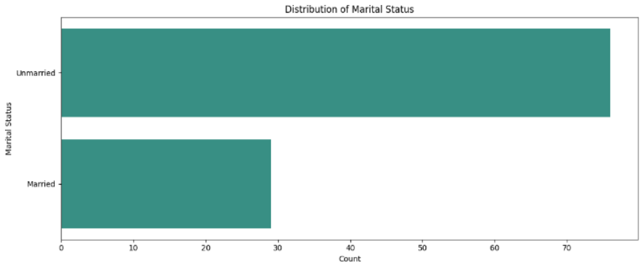

Figure 5.2: Marital Status of Respondents

Of the 105 participants, 73.3% (77) were unmarried and 26.7% (28) were married. This skew toward unmarried respondents aligns with the sample's younger age profile rather than reflecting the scheme's eligibility criteria, since the Maiya Samman Yojna is open to all eligible women aged 18–50 regardless of marital status. The distribution therefore reflects sampling characteristics rather than programme design.

5.1.3 Educational Qualification

Table 5.3: Educational Qualification of Respondents

Educational Qualification	No. of Respondents	Percentage (%)
Intermediate	14	13.3%
Graduation	79	75.2%
Post Graduation	12	11.4%
Total	105	100%

Source: Primary Data, 2025–26

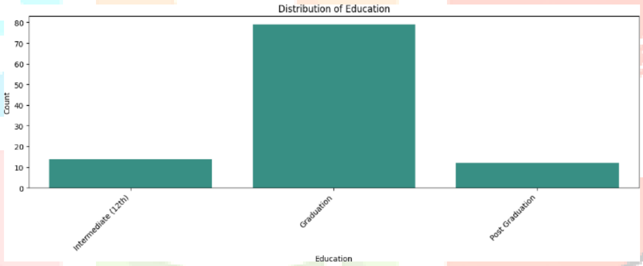

Figure 5.3: Educational Qualification of Respondents

The sample was highly educated, with 75.2% (79) holding graduate degrees, 11.4% (12) postgraduate degrees, and 13.3% (14) having completed Class XII. This likely reflects the influence of Ranchi's urban setting and the online survey format, both of which favour respondents with higher education and digital access. No respondents reported only primary or secondary education, suggesting this group may be underrepresented — a limitation to bear in mind when interpreting the findings.

5.1.4 Occupational Background

Table 5.4: Occupational Background of Respondents

Occupation	No. of Respondents	Percentage (%)
Student	83	79.0%
Housewife	22	21.0%
Total	105	100%

Source: Primary Data, 2025–26

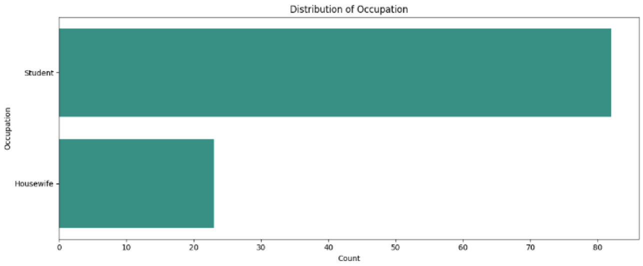

Figure 5.4: Occupational Background of Respondents

Among the 105 respondents, 79.0% (83) identified as students and 21.0% (22) as housewives. This occupational skew likely reflects the sample's younger, more educated profile and the online data-collection method, though no direct analysis was conducted linking age to housewife status. This distribution should be viewed as a feature of the sample rather than as representative of the wider population of Maiya Samman Yojna beneficiaries.

5.1.5 Monthly Household Income

Table 5.5: Monthly Household Income of Respondents

Monthly Household Income	No. of Respondents	Percentage (%)
Below Rs. 15,000	65	61.9%
Rs. 15,000 to Rs. 25,000	40	38.1%
Total	105	100%

Source: Primary Data

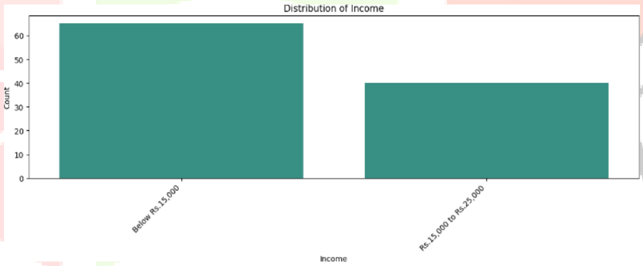

Figure 5.5: Monthly Household Income of Respondents

Most respondents (61.9%, 65 women) came from households earning below Rs. 15,000 monthly, while 38.1% (40) fell in the Rs. 15,000–25,000 range — consistent with the scheme's target population of economically disadvantaged households. For the lowest-income households, the Rs. 2,500 monthly benefit represents roughly 16.7% of monthly income, suggesting a potentially meaningful financial impact, although income data alone cannot confirm the scheme's actual targeting accuracy or effectiveness.

5.2 Awareness, Access and Implementation Experience

5.2.1 Beneficiary Status

All 105 respondents (100%) confirmed they were registered beneficiaries of the Maiya Samman Yojna. This outcome was expected, since the study specifically sampled enrolled beneficiaries in order to capture their experiences and perceptions of the scheme's effectiveness.

Figure 5.6: Beneficiary Status

5.2.2 Source of Awareness

Table 5.6: Sources of Awareness of Maiya Samman Yojna

Source of Awareness	No. of Respondents	Percentage (%)
Government Officials / Political Workers	39	37.1%
Family / Friends / Relatives	43	41.0%
Television / Newspaper	15	14.3%
Social Media	8	7.6%
Total	105	100%

Source: Primary Data, 2025–26

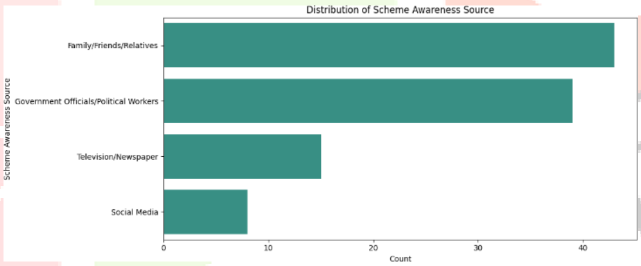

Figure 5.7: Sources of Awareness of Maiya Samman Yojna

Family, friends, and relatives were the most common source of awareness about the scheme (41.0%), followed closely by government officials or political workers (37.1%), while television/newspapers (14.3%) and social media (7.6%) played smaller roles. This suggests interpersonal and administrative channels dominated over mass media in this sample — a contrast with Rohit and Kumari (2026), who found television to be the primary source of awareness, though the reasons for this discrepancy cannot be established from the current data alone.

5.2.3 Ease of Registration

Table 5.7: Ease of Registration

Was Registration Easy?	No. of Respondents	Percentage (%)
Yes	93	88.6%
No	12	11.4%
Total	105	100%

Source: Primary Data, 2025–26

Figure 5.8: Ease of Registration

Of the 105 respondents, 88.6% (93) found the registration process easy, likely aided by government registration camps and Anganwadi centre support, while 11.4% (12) reported difficulties, possibly linked to offline procedures, documentation requirements, or verification delays. The largely positive experience suggests reasonably good accessibility, though ease of registration remains an important factor for equitable access to the scheme.

5.2.4 Regularity of Instalments

Table 5.8: Regularity of Instalment Receipt

Receive Instalments Regularly?	No. of Respondents	Percentage (%)
Yes	79	75.2%
No	26	24.8%
Total	105	100%

Source: Primary Data, 2025–26

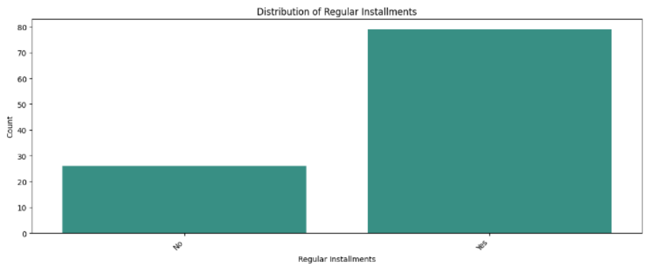

Figure 5.9: Regularity of Instalment Receipt

While 75.2% (79) of respondents reported receiving instalments regularly, 24.8% (26) experienced irregular payments. Since predictable payments are essential for effective household budgeting, such irregularities risk undermining beneficiary trust and the scheme's reliability as a consistent source of financial support.

5.2.5 Total Instalments Received

Table 5.9: Total Instalments Received by Respondents

Instalments Received	No. of Respondents	Percentage (%)
5 or fewer instalments	20	19.0%
6–10 instalments	36	34.3%
11–15 instalments	9	8.6%
More than 15 instalments	6	5.7%
All scheduled instalments	34	32.4%
Total	105	100%

Source: Primary Data

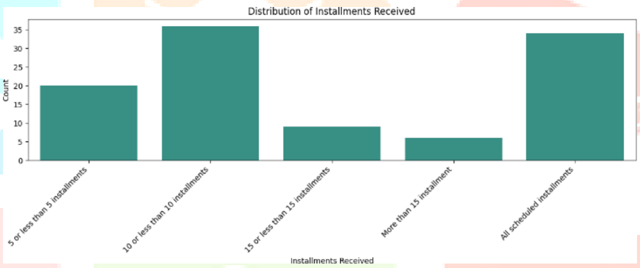

Figure 5.10: Total Instalments Received by Respondents

Payment receipt varied considerably: 32.4% of respondents had received all scheduled instalments, while 19.0% had received 5 or fewer and a further 34.3% had received between 6 and 10. Only 5.7% reported receiving more than 15 payments, suggesting that most respondents were relatively recent enrollees relative to the scheme's launch date. This points to varied beneficiary experiences with payment timing and frequency, though the study does not explore the underlying administrative causes of this variability.

5.2.6 Challenges Faced by Beneficiaries

Table 5.10: Challenges Faced in Accessing Scheme Benefits

Challenges Faced	No. of Respondents	Percentage (%)
Delay in cash transfer	42	40.0%
Lack of information about the scheme	34	32.4%
Documentation / verification issues	29	27.6%
Total	105	100%

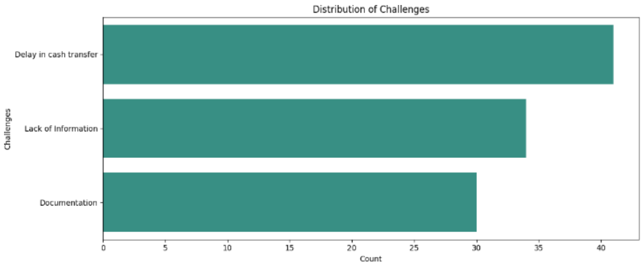

Figure 5.11: Challenges Faced in Accessing Scheme Benefits

Delay in cash transfer was the most frequently cited challenge (40.0%), followed by lack of information about the scheme (32.4%) and documentation or verification issues (27.6%). Together, these findings point to payment consistency and information dissemination as the two areas most in need of administrative attention.

5.3 Utilisation of Cash Benefits

Table 5.11: Utilisation Pattern of Scheme Cash Benefits

Area of Utilisation	No. of Respondents	Percentage (%)
Household necessities	49	46.7%
Personal needs	42	40.0%
Health	35	33.3%
Education	21	20.0%
Investment / savings	14	13.3%
Repay family debt	14	13.3%

Source: Primary Data (multiple responses permitted; N = 105)

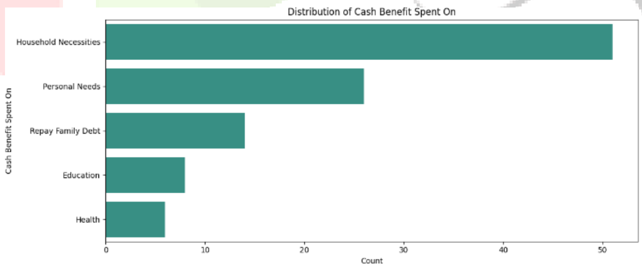

Figure 5.12: Utilisation Pattern of Scheme Cash Benefits

Household necessities (46.7%) and personal needs (40.0%) were the two leading uses of the cash transfer, followed by health (33.3%) and education (20.0%). Investment/savings and repayment of family debt were each reported by 13.3% of respondents. Notably, no respondents reported using the funds for entrepreneurial investment, which highlights a disconnect between the scheme's stated objective of encouraging entrepreneurship and its actual pattern of use among Ranchi beneficiaries, likely reflecting both the modest size of the monthly transfer and the short period elapsed since the scheme's launch.

5.4 Analysis of Financial Empowerment

Financial empowerment outcomes were measured using a nine-item, five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree) administered to all 105 respondents. Table 5.12 presents the response distribution, mean, and standard deviation for each statement.

Table 5.12: Likert Scale Analysis of Financial Empowerment Outcomes (N = 105)

Statement	SA (5)	A (4)	N (3)	D (2)	SD (1)	Mean	SD
I have full access to cash transfers by the scheme.	13	70	15	0	7	3.78	0.91
The scheme has increased my personal income.	0	70	15	13	7	3.41	0.95
I save money regularly.	0	78	14	13	0	3.62	0.70
I save more than before.	0	57	27	21	0	3.34	0.79
I can spend more on household expenses than before.	0	55	22	21	7	3.19	0.98
I can now afford small financial emergencies myself.	0	83	15	7	0	4.16	0.58
I feel less financially dependent on my husband/family.	0	56	36	6	7	3.29	0.98
I can decide how the cash benefit of the scheme will be spent.	23	67	15	0	0	4.08	0.58
My opinions on finances are heard by my family.	7	55	13	30	0	3.37	0.97
I feel confident in making financial decisions.	7	77	15	6	0	3.64	0.64
I'm satisfied with the scheme.	20	49	36	0	0	3.85	0.72
Maiya Samman Yojna should continue.	44	29	7	13	12	3.76	1.40

Source: Primary Survey

The highest mean scores were recorded for beneficiaries' sense of control over how the cash benefit is spent (mean = 4.08) and their perceived ability to handle small financial emergencies independently (mean = 4.16), indicating strong personal autonomy over the transferred funds. By contrast, broader household recognition of beneficiaries' financial opinions (mean = 3.37) and the extent to which the scheme reduced financial dependence on husband/family (mean = 3.29) scored comparatively lower, pointing to a gap between individual control over the cash benefit and its influence on wider household financial dynamics. Support for the scheme's continuation was strong on average (mean =

3.76) but showed the highest variability of all items (SD = 1.40), reflecting a polarised beneficiary opinion likely linked to differing experiences of payment regularity.

5.5 Hypothesis Testing

A chi-square test of independence was used to examine whether beneficiaries' experiences with the Maiya Samman Yojana (registration ease, payment regularity, instalments received, challenges faced, awareness source, satisfaction, and support for continuation) are associated with five financial-empowerment constructs: Financial Empowerment, Decision-making Control, Saving Behaviour, Economic Security, and Financial Independence. The null hypothesis (H0) proposed no significant association between scheme experience and women's financial empowerment in Ranchi, against the alternative (H1) that a significant association exists. Empowerment constructs were recoded into High/Low categories based on mean/median Likert responses, then cross-tabulated with scheme-experience variables and tested using Pearson's chi-square statistic at the 5% significance level, with Cramér's V used to gauge the strength of association (weak: 0.10, moderate: 0.30, strong: 0.50). One representative test per construct is reported in detail below, supported by broader pairwise testing across all five constructs.

Table 5.13: Summary of Chi-Square Tests of Independence between Scheme-Experience Variables and Empowerment Constructs

Test	Scheme-Experience Variable (Independent)	Empowerment Construct (Dependent)	χ^2	df	p-value	Cramér's V	Decision
1	Registration Easy	Financial Empowerment	10.26	1	0.001	0.313	H0 Rejected
2	Regular Instalments	Saving Behaviour	23.73	1	<0.001	0.475	H0 Rejected
3	Instalments Received	Economic Security	20.85	4	<0.001	0.446	H0 Rejected
4	Challenges Faced	Financial Independence	37.27	2	<0.001	0.596	H0 Rejected
5	Scheme Should Continue	Decision-making Control	63.50	4	<0.001	0.778	H0 Rejected

Significance at $p < 0.05$

In all five representative tests, the p-value is below the 0.05 threshold, leading to rejection of the null hypothesis in each case. The Cramér's V values range from moderate (0.313, for the association between ease of registration and overall financial empowerment) to strong (0.778, for the association between support for the scheme's continuation and decision-making control), indicating that beneficiaries' scheme experience is not merely statistically associated with, but substantively linked to, their financial-empowerment outcomes. The strongest association observed — between willingness to see the scheme continue and decision-making control — suggests that beneficiaries who feel greater control over how the cash benefit is spent are also the strongest advocates for the scheme's continuation. On the basis of this evidence, the study rejects the null hypothesis (H0) and accepts the alternative hypothesis (H1): the Maiya Samman Yojna has a significant effect on the financial empowerment of women in Ranchi, Jharkhand.

6. Findings, Conclusion, Suggestions and Future Scope

6.1 Overview

This concluding chapter synthesises the findings from the survey of 105 Maiya Samman Yojna beneficiaries in Ranchi District, examining the scheme's impact across five empowerment dimensions and offering policy recommendations.

6.2 Key Findings

Financial Independence: The scheme moderately boosted personal income (67% of respondents reported gains, per Table 5.12 item 2) and reduced dependence on family members for a majority of respondents, though 100% of respondents enjoyed banking inclusion through the scheme's Aadhaar-linked DBT mechanism and 87% reported controlling their own funds (Table 5.12, item 8).

Household Decision-Making: Women reported strong autonomy over how the transferred money was spent (mean = 4.08), but broader family recognition of their financial voice was more modest (mean = 3.37, roughly 60% agreement), revealing a gap between personal control over the cash benefit and its influence on household-level financial standing.

Spending Patterns: Essential consumption dominated the use of funds (household necessities, 46.7%), followed by personal needs (40.0%) and health (33.3%); investment/savings and debt repayment were each reported by 13.3% of respondents. Notably, no respondents reported using the funds for entrepreneurial investment, highlighting a disconnect from the scheme's stated self-employment goals.

Savings and Security: Regular saving was reported by a majority of respondents (mean = 3.62 on the relevant Likert item), and 80% felt better equipped to handle small financial emergencies independently, though overall improvement in household spending capacity was more limited (mean = 3.19).

Satisfaction: Registration was largely easy (88.6%), though irregular payments (affecting 24.8% of respondents) remained a concern and were associated with lower satisfaction. Roughly two-thirds of respondents expressed strong support for the scheme's continuation.

6.3 Conclusion

The survey evidence indicates that the Maiya Samman Yojna has meaningfully improved financial empowerment among its beneficiaries in Ranchi District, with a large majority of respondents recording moderate-to-high scores on the financial-empowerment construct. The chi-square analysis in Section 5.5 supports rejection of the null hypothesis, confirming a statistically significant and, in several cases, strong association between beneficiaries' scheme experience and their financial-empowerment outcomes, particularly in the areas of financial confidence, personal control over the cash benefit, and decision-making autonomy. However, deeper structural change — in savings behaviour, reduction of financial dependence, and entrepreneurial activity — remains limited, and is unlikely to be achieved through the cash transfer alone without complementary interventions such as skills training, credit access, and linkage to Self-Help Groups.

6.4 Suggestions / Policy Recommendations

- Ensure timely and transparent disbursement of instalments, supported by SMS or app-based payment alerts to beneficiaries.

- Expand multilingual awareness campaigns beyond interpersonal and political channels to include mass media and social media outreach.
- Digitise and simplify the application and verification process to reduce documentation-related delays.
- Link beneficiaries to Self-Help Groups (SHGs) and skill-training programmes to encourage savings and entrepreneurial use of funds.
- Consider raising the upper eligibility age limit to extend coverage to more women in need.
- Consider increasing the monthly transfer amount to strengthen its relative impact on household budgets.
- Establish accessible grievance-redressal mechanisms for beneficiaries facing payment or documentation issues.
- Commission regular, independent evaluations of the scheme to track its impact over time and across districts.

6.5 Future Scope

The present study's geographic focus on Ranchi District alone, its emphasis on the financial (rather than political, legal, or social) dimensions of empowerment, and the short observation window available since the scheme's August 2024 launch together constrain its findings to short-term impacts. Future research could extend this study geographically to other districts of Jharkhand, particularly rural and tribal-majority areas, to compare outcomes across different socio-economic contexts; adopt a longitudinal design to track beneficiaries' financial empowerment over a longer period as more instalments are disbursed; and examine the scheme's political, legal, and social dimensions of empowerment alongside its financial effects to build a more comprehensive understanding of its overall impact.

Reference

1. Kumar, S. (2025). Cash Transfers as an Instrument for Poverty Alleviation and Women’s Empowerment in India. Observer Research Foundation.
2. Alam, M. T. (2025). Hemant Soren's Maiya Samman Yojana: A Transformative Leap for Women's Welfare and Empowerment in Jharkhand. South Asia Journal.
3. Rohit, G. K., & Kumari, P. R. (2025). Government Schemes for Women Empowerment in Jharkhand: A Case Study of Ratu in Ranchi District. International Journal for Multidisciplinary Research (IJFMR)
4. Rakshit, U. (2023). Empowering Women through Lakshmi Bhandar Scheme: A Study of Maynaguri CD Block in West Bengal. Sikhshan Sanshodhan: Journal of Arts, Humanities and Social Sciences.
5. Murmu, U., Datta, S.K., Pal, K., & Roy, P. (2026). Lakshmi Bhandar as a Gendered Welfare Scheme: An Analytical Study in Purlia District. Pather Dabi Educational Trust.

6. Singh, L., & Singh, A. 2025. A Study of the Ladli Behna Yojana in the Self-Reliance of Women with Special Reference to Village Pathra, Dist.- Katni (M.P.). International Journal of Applied Social Science.
7. Mhatre, P. U., (2026). Impact of Majhi Ladki Behin Yojana on Women's Economic Empowerment of Panwel Region, in Maharashtra. The International Journal of Commerce Management and Business Law in International Research.
8. Ambedkar Ovhal, V. V. A., & Shinde, R. (2025). IMPACT OF MUKHYAMANTRI MAZI LADKI BAHIN YOJANA ON WOMEN IN MAHARASHTRA: AN ANALYTICAL STUDY. International Journal of Management.
9. Pegu, N. C. (2024). Impact of Orundoi Scheme on Women Empowerment of Assam: A Case Study of Topatoli Village under Sonapur Block of Kamrup (M) District of Assam. International Journal of Social Science and Economic Research.
10. Government of Jharkhand, Department of Women, Child Development and Social Security. Mukhyamantri Maiya Samman Yojna (2024).
11. Government of Jharkhand, Department of Women, Child Development and Social Security. Mukhyamantri Maiya Samman Yojna (2024). Application Form. https://jharkhand.gov.in/Home/ViewDoc?id=D031DO003SD00628072024033709248