

XAVERIAN QUINTESSENCE

(An International Multidisciplinary Subjects and Peer- Reviewed Journal)

Website: www.sxcma.co.in Email: editorxqjournal@sxcma.co.in



Biannual Online Journal



**Volume- 01, Issue-01
January 2026**

Title of Research Paper: Impact of Jharkhand Mukhyamantri Maiya Samman Yojana (JMMSY) on the Socio-Economic Empowerment of Women: A Case Study of Mahuadanr

Allen Kujur*

*Assistant Professor, Department of Accounts, St. Xavier's College (Autonomous), Mahuadanr, Latehar, Jharkhand, India

Abstract

Women empowerment is vital for India's social and economic development. For this purpose, the government of India has introduced various welfare schemes to support the financial and social standing of women in India. In this study, we analyse the effect of the Jharkhand Mukhuamantri Maiya Samman Yojana (JMMSY) launched by the Jharkhand government in empowering women of Mahuadanr Block. This study aims to find how far this scheme has helped women in achieving their financial independence, better status and being a part of decision making in their households and community. A questionnaire was used to collect the primary data from 50 women beneficiaries from the Mahuadanr Block. The government reports, journals, and published literature act as secondary data. The findings suggest that the program helps women feel more secure about their finances, participate more in the decision making at home, and feel more confident and self-reliant. It was also observed that a few challenges, such as a complicated enrolment process, inconsistent payments, and inadequate funding, were faced by the beneficiaries. In conclusion, the Jharkhand Mukhuamantri Maiya Samman Yojana (JMMSY) represents a meaningful attempt for the empowerment of women however, improvement in the implementation, enrolment process and financial coverage are required to maximise the benefit of the scheme.

Keywords: Jharkhand Mukhyuamantri Maiya Maiya Samman Yojana (JMMSY), Socio-Economic Empowerment, Women Empowerment, Mahuadanr, Financial Inclusion, Direct Benefit Transfer (DBT)

Published by

St. Xavier's College (Autonomous) Mahuadanr, Latehar, PIN-822119, Jharkhand, INDIA

XAVERIAN QUINTESSENCE

(An International Multidisciplinary Subjects and Peer- Reviewed Journal)

Website: www.sxcma.co.in Email: editorxqjournal@sxcma.co.in



Biannual Online Journal



**Volume- 01, Issue-01
January 2026**

Introduction:

Women empowerment plays an important role in the economic and social development of a nation. Women empowerment advocates for household welfare, community, and national development. It is observed that in many parts of India, women do not get the same opportunities, resources and freedom as men in terms of financial independence, decision making and social status, especially in the rural areas. To bridge the gap between men and women, the government has launched various welfare schemes aiming to uplift women in our society. If we speak of Jharkhand Mukhyamantri Maiya Samman Yojana (JMMSY) is one such scheme. This scheme provides financial assistance to underprivileged women of Jharkhand through Direct Benefit Transfer, ensuring that the sum reaches them securely. The main purpose of this scheme is to enhance the social and economic status of women in society. This will help them lessen their dependency on others, enable them to make their own decisions and overall increase their quality of life. The objective of the scheme is very noble, but it has to be seen that it gets implemented properly by the rightful authorities.

Jharkhand Mukhyamantri Maiya Samman Yojana (JMMSY) Overview:

The Jharkhand Mukhyamantri Maiya Samman Yojana (JMMSY) was introduced by the Jharkhand government under the leadership of Chief Minister Hemant Soren in the year 2024. The program recognises the unacknowledged domestic and care work of the women and makes an effort to compensate them. The Department of Women, Child Development & Social Security has been entrusted with the implementation of this program, which is the nodal department of this program.

The main purposes of the Jharkhand Mukhyamantri Maiya Samman Yojana (JMMSY) are.

Published by

St. Xavier's College (Autonomous) Mahuadanr, Latehar, PIN-822119, Jharkhand, INDIA

XAVERIAN QUINTESSENCE

(An International Multidisciplinary Subjects and Peer- Reviewed Journal)

Website: www.sxcma.co.in Email: editorxqjournal@sxcma.co.in



Biannual Online Journal



**Volume- 01, Issue-01
January 2026**

- To offer Monetary Support: This initiative focuses on providing a steady and dependable source of income to ensure the financial independence of women in meeting their necessary expenditures.
- To Encourage Financial Inclusion: This scheme uses direct benefit transfer to credit the sum to the beneficiaries directly in their Aadhar linked bank accounts, including them in the formal banking system.
- To empower women to actively participate in decision-making: With the financial assistance from the scheme, women can take part in the important matters relating to finances in their households.
- To raise the quality of life of women and their families: The income from the scheme can be used for proper nutrition, better healthcare and education.
- To boost the rural economy: Through this scheme, consumption in rural areas will increase support the rural economy immensely.

Important Features of JMMSY.

- The beneficiaries receive an amount of ₹2500 monthly.
- Direct Benefit Transfer: The beneficiaries of this scheme receive the sum directly in their bank accounts, ensuring that the money reaches them securely, avoiding leakages.
- Extensive Reach: According to the official reports, this scheme caters to over 56 lakh women beneficiaries across the state.

Eligibility Requirements.

- The applicant must be a permanent female resident of Jharkhand.
- Age: Women must be aged between 18 and 50 years, as revised from 21-49 years.
- Ration Card: The applicant's name must be on a ration card issued by the Jharkhand government (Antyodaya, Pink, Yellow, White, or Green).
- The candidate must possess a bank account linked to Aadhaar.

Criteria for Exclusion

Published by

St. Xavier's College (Autonomous) Mahuadanr, Latehar, PIN-822119, Jharkhand, INDIA

XAVERIAN QUINTESSENCE

(An International Multidisciplinary Subjects and Peer- Reviewed Journal)

Website: www.sxcma.co.in Email: editorxqjournal@sxcma.co.in



Biannual Online Journal



**Volume- 01, Issue-01
January 2026**

- Women or their husbands who are regular, contractual, or honorarium-based employees of Central/State Government, PSUs, or government-aided institutions are ineligible.
- People receiving any other social security pension from the Department of Women, Child Development and Social Security will be excluded.
- Political/Tax Status: Families with an income taxpayer or current/former Member of Parliament (MP) or Member of Legislative Assembly (MLA) are excluded.
- The families which own four-wheeler or have annual income more than ₹8 lakh or employees contributing to the Employees' Provident Fund (EPF) are also excluded.

Main objectives of the Research

- To understand the purpose and characteristics of the Jharkhand Mukhyamantri Maiya Samman Yojana (JMMSY) in the region.
- To study the effect of the scheme on the economic empowerment of women in the study area.
- To study how the scheme advocates the decision-making ability of women in the region.
- To evaluate the social and psychological empowerment of women beneficiaries in the region.
- To identify the problems faced by the beneficiaries and suggest solutions for improvement in Mahuadanr block.

Methodology of Research and Database:

Both primary and secondary data have been used for the findings of this study. A questionnaire with both open ended and close ended questions was prepared and administered to 50 women beneficiaries from the Mahuadanr Block to analyse how this scheme is helping women move forward towards their empowerment. The questionnaire was designed to find out the economic independence and social upliftment of the beneficiaries.

To get the primary data, a survey was conducted in the villages of Mahuadanr Block. 50 women beneficiaries of the Jharkhand Mukhamantri Maiya SammanYojana (JMMSY) were given a questionnaire. Purposive sampling method was used so that the actual beneficiaries of

Published by

St. Xavier's College (Autonomous) Mahuadanr, Latehar, PIN-822119, Jharkhand, INDIA

XAVERIAN QUINTESSENCE

(An International Multidisciplinary Subjects and Peer- Reviewed Journal)

Website: www.sxcma.co.in Email: editorxqjournal@sxcma.co.in



Biannual Online Journal



**Volume- 01, Issue-01
January 2026**

the scheme could be selected for the study. In a few cases where the beneficiaries were unable to fill out the questionnaire by themselves, personal interviews were conducted to record their responses. Informal discussions were conducted with the local community to understand the operational aspects of the scheme. To obtain essential information about the scheme, like its objectives, implementation framework and other related information, references were made to the secondary data. The sources includes government reports, documents of official scheme, research journals and relevant policy documents. Online sources were also referred to for additional information, updated facts and figures. The data, after being collected is classified, tabulated and analysed to draw more meaningful conclusions on the impact of the Jharkhand Mukhyamantri Maiya SammanYojana (JMMSY) in empowering women of the Mahuadanr Block.

Geographical Profile of the Study Area

Mahuadanr Block, belonging to the Latehar district, has been selected as the research area for the purpose of the study. Mahuadanr is a rural village comprising mainly tribal population which faces economic and social backwardness. The block has several Gram panchayats and villages where several government welfare schemes are in operation.

Geographically, Mahuadar lies between 23°23'N latitude and 84°06'E longitude. It is around 160 km from Latehar, which is the district headquarters. Mahuadanr comprises hilly terrains and forest covers, due to which it lacks connectivity, affecting the development in this area. The local population mainly depends on agriculture and manual labour for their livelihood.

According to the Census of 2011, the population of Mahuadanr is 74,732 (37,915 men and 36,817 women), with the scheduled tribal population being 52,802. As the major population of Mahuadanr belongs to the scheduled tribes, it is very suitable for the purpose of this research, where there is a good population of the women beneficiaries of the Jharkhand Mukhyamantri Maiya Samman Yojana (JMMSY). The benefits influence and impact of this scheme can be studied at the grassroots level. Mahuadanr comes under Manika Assembly and Chatra Parliamentary Constituency.

Result and Discussion

Published by

St. Xavier's College (Autonomous) Mahuadanr, Latehar, PIN-822119, Jharkhand, INDIA

XAVERIAN QUINTESSENCE

(An International Multidisciplinary Subjects and Peer- Reviewed Journal)

Website: www.sxcma.co.in Email: editorxqjournal@sxcma.co.in



Biannual Online Journal



**Volume- 01, Issue-01
January 2026**

The conduction of the study revealed that the Jharkhand Mukhyamantri Maiya Samman Yojana (JMMSY) has a positive effect on the social and economic conditions of women beneficiaries of Mahuadanr. Majority of the respondents said that the financial assistance received from the scheme has helped them take independent decisions regarding their expenses. They also reported that this scheme has significantly decreased their dependence on others for their financial needs. This scheme has helped the beneficiaries take active participation in the decision making of their households. Many of them stated that their thoughts and views regarding expenses, education and savings are now been given much importance than before. The respondents have reported that their social recognition in the family has increased through the economic support from the scheme. Women expressed that psychologically they feel more confident, secure and empowered. Through the direct benefit transfer of money in their bank accounts their financial identity has enhanced. The study also found several problems. Some beneficiaries complained about the delayed payments, difficult enrolment process and the sum not being sufficient for them. Limited awareness regarding the scheme was also observed during the study.

Among the beneficiaries the overall perception of the scheme was positive, despite the challenges faced by them. The Jharkhand Mukhyamantri Maiya Samman Yojana (JMMSY) has proved to be an effective step towards improving the social and economic status of women. This scheme can bear better results and effectiveness if the implementation is strengthened and the problem with delay in payment is solved.

Data Analysis and Interpretation

The following feedbacks were collected from the beneficiaries.

1. Was the enrolment process easy?

Published by

St. Xavier's College (Autonomous) Mahuadanr, Latehar, PIN-822119, Jharkhand, INDIA

XAVERIAN QUINTESSENCE

(An International Multidisciplinary Subjects and Peer- Reviewed Journal)

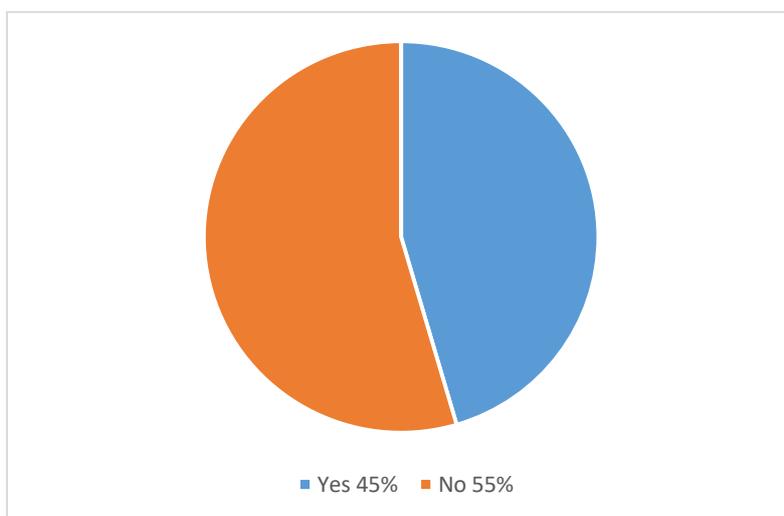
Website: www.sxcma.co.in Email: editorxqjournal@sxcma.co.in



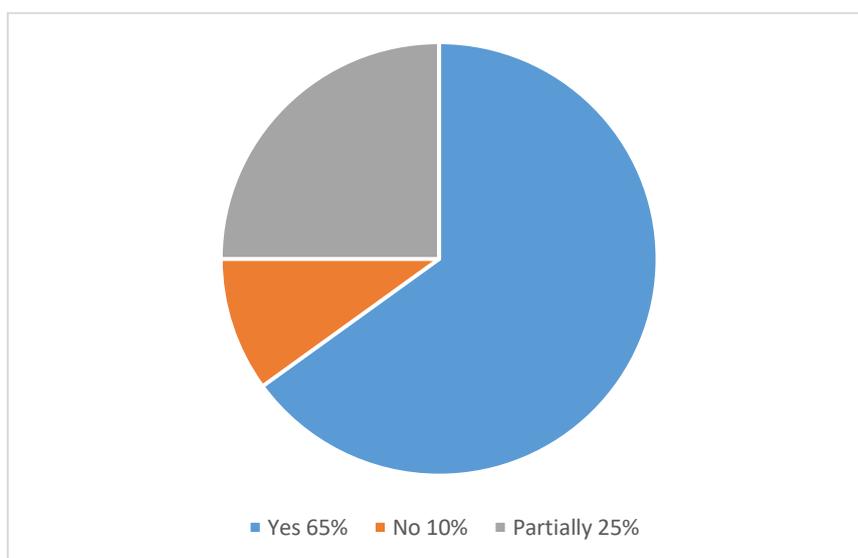
Biannual Online Journal



*Volume- 01, Issue-01
January 2026*



2. Has the scheme improved your financial condition?



Published by

St. Xavier's College (Autonomous) Mahuadanr, Latehar, PIN-822119, Jharkhand, INDIA

XAVERIAN QUINTESSENCE

(An International Multidisciplinary Subjects and Peer- Reviewed Journal)

Website: www.sxcma.co.in Email: editorxqjournal@sxcma.co.in

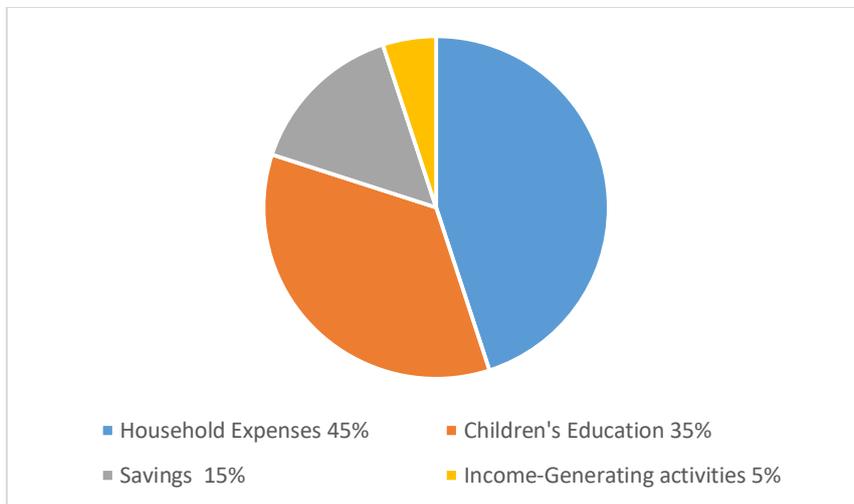


Biannual Online Journal

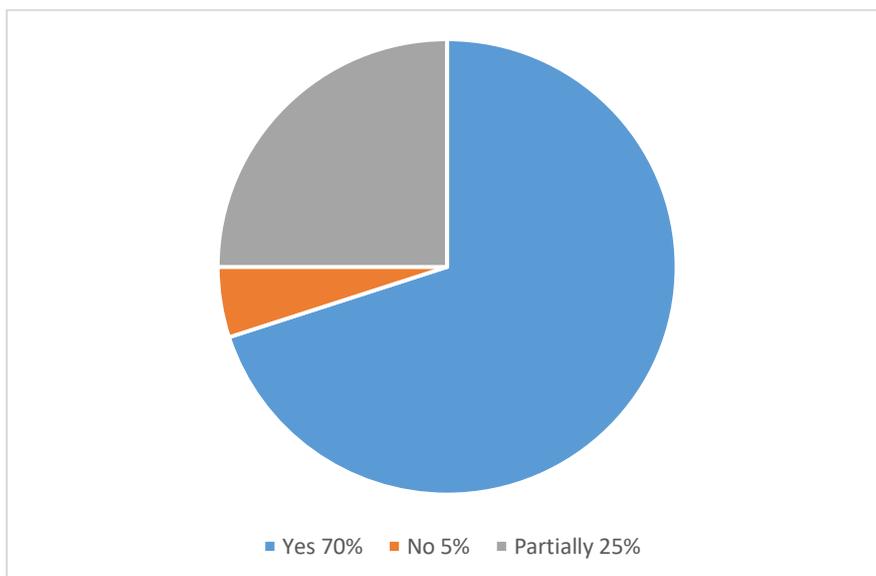


*Volume- 01, Issue-01
January 2026*

3. How do you mainly use the money?



4. Has your dependence on others reduced?



Published by

St. Xavier's College (Autonomous) Mahuadanr, Latehar, PIN-822119, Jharkhand, INDIA

XAVERIAN QUINTESSENCE

(An International Multidisciplinary Subjects and Peer- Reviewed Journal)

Website: www.sxcma.co.in Email: editorxqjournal@sxcma.co.in

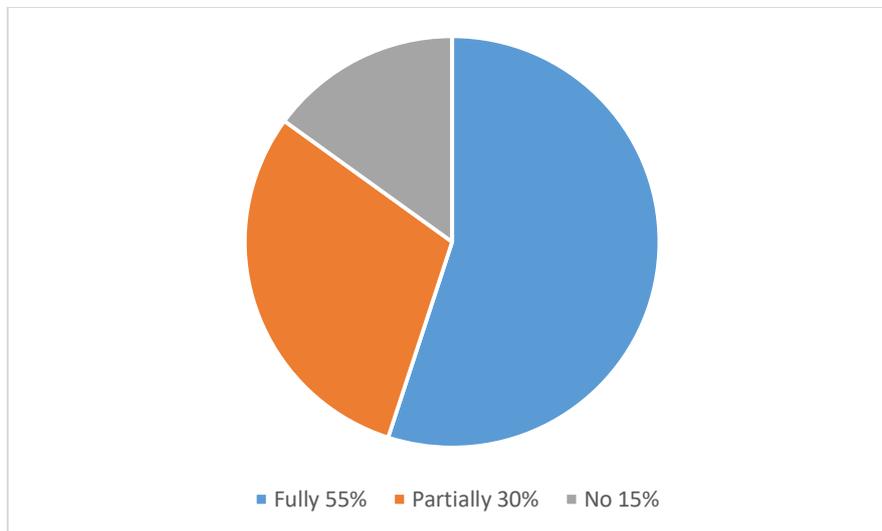


Biannual Online Journal



*Volume- 01, Issue-01
January 2026*

5. Do you have control over spending?



6. Has your role in family decision-making improved?

Published by

St. Xavier's College (Autonomous) Mahuadanr, Latehar, PIN-822119, Jharkhand, INDIA

XAVERIAN QUINTESSENCE

(An International Multidisciplinary Subjects and Peer- Reviewed Journal)

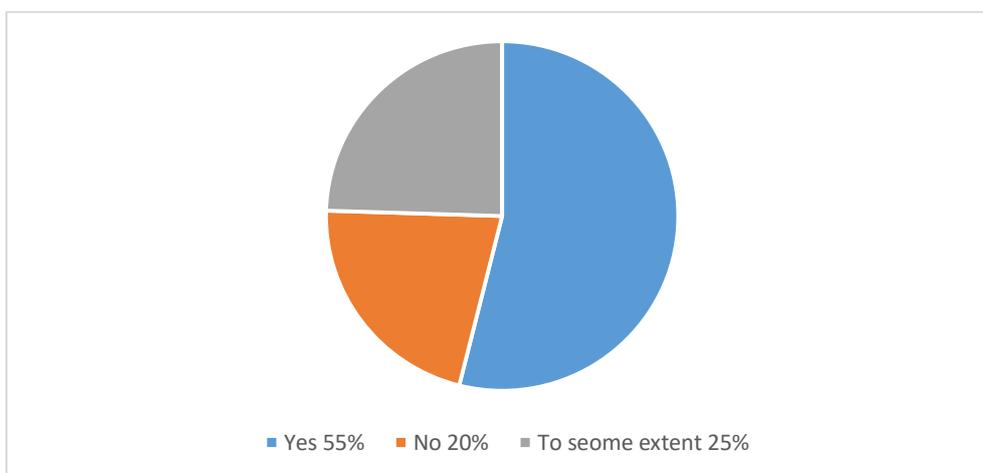
Website: www.sxcma.co.in Email: editorxqjournal@sxcma.co.in



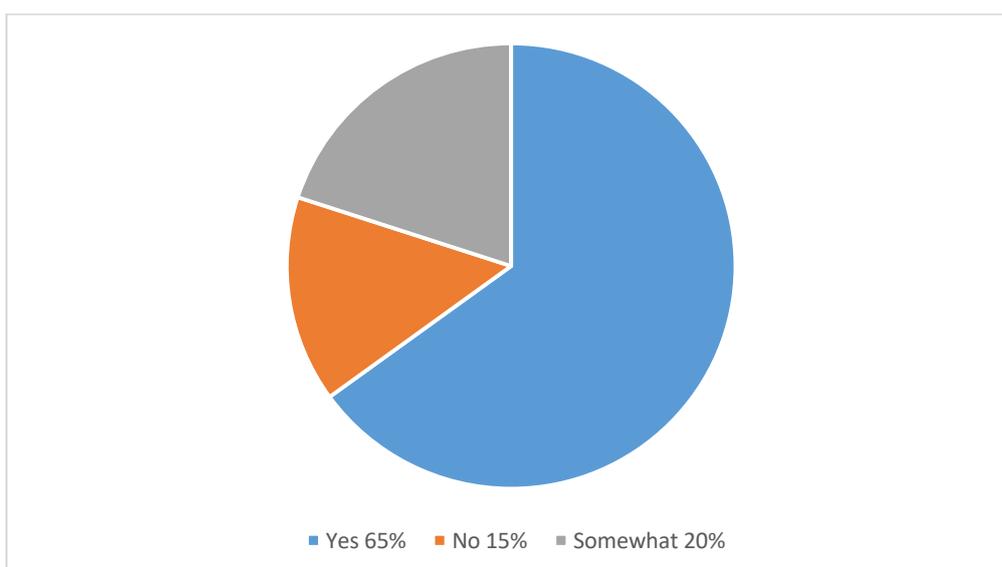
Biannual Online Journal



*Volume- 01, Issue-01
January 2026*



7. Do you feel more confident and self-reliant?



Published by

St. Xavier's College (Autonomous) Mahuadanr, Latehar, PIN-822119, Jharkhand, INDIA

XAVERIAN QUINTESSENCE

(An International Multidisciplinary Subjects and Peer- Reviewed Journal)

Website: www.sxcma.co.in Email: editorxqjournal@sxcma.co.in

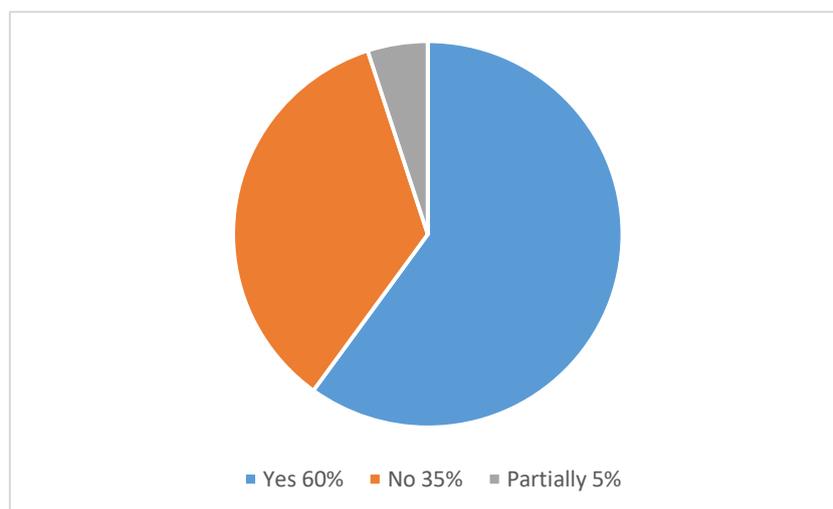


Biannual Online Journal

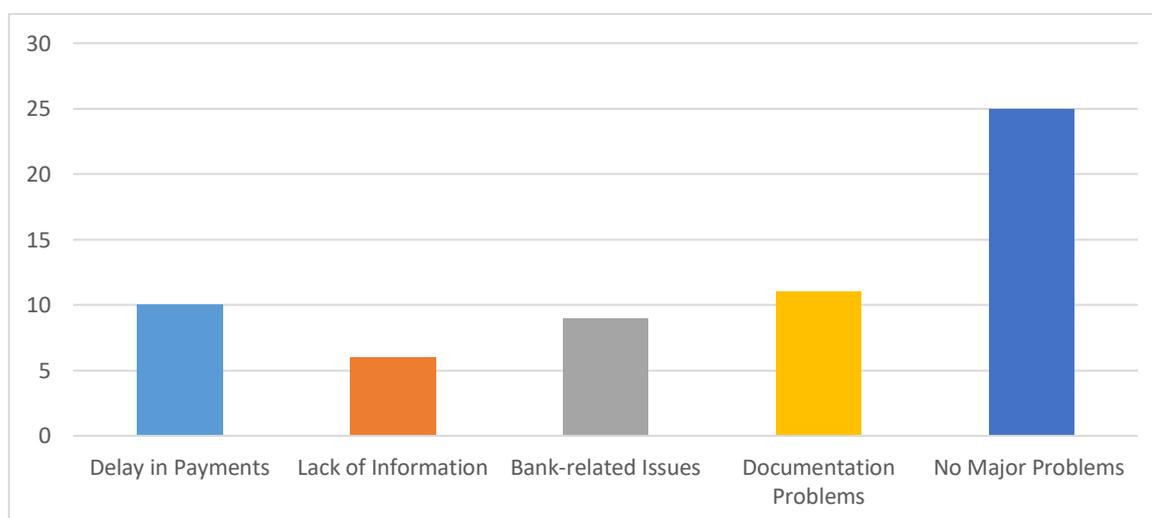


*Volume- 01, Issue-01
January 2026*

8. Has the scheme improved your social status?



9. What problems did you face? (Multiple answers allowed)



Published by

St. Xavier's College (Autonomous) Mahuadanr, Latehar, PIN-822119, Jharkhand, INDIA

XAVERIAN QUINTESSENCE

(An International Multidisciplinary Subjects and Peer- Reviewed Journal)

Website: www.sxcma.co.in Email: editorxqjournal@sxcma.co.in

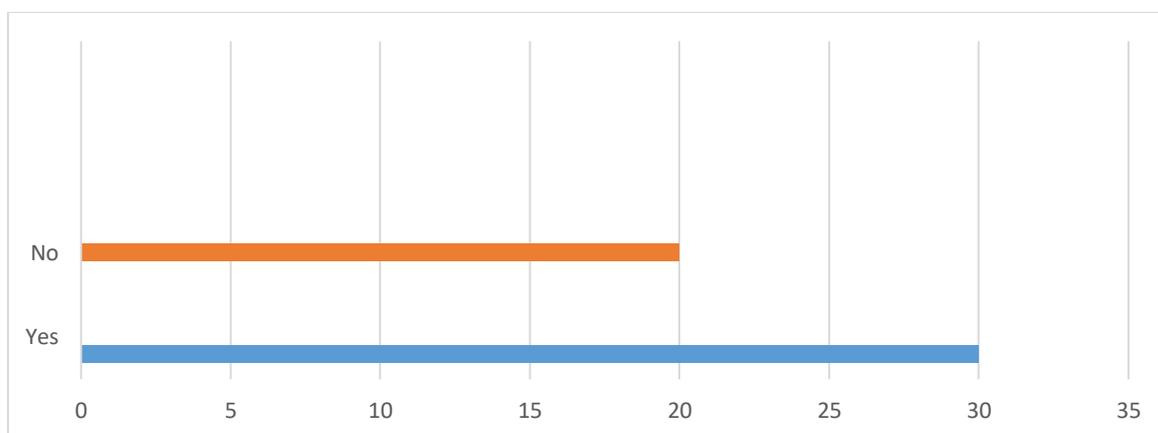


Biannual Online Journal

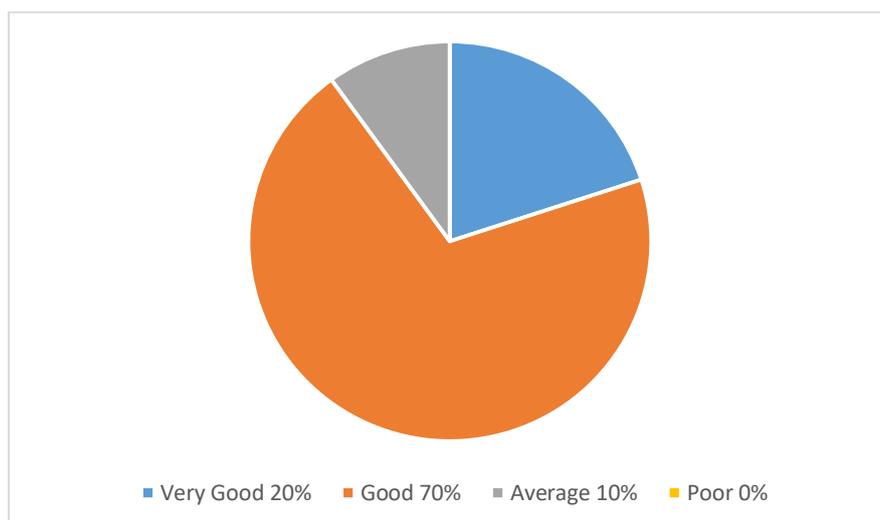


*Volume- 01, Issue-01
January 2026*

10. Are you satisfied with the amount received?



11. Overall rating of the scheme.



Published by

St. Xavier's College (Autonomous) Mahuadanr, Latehar, PIN-822119, Jharkhand, INDIA

XAVERIAN QUINTESSENCE

(An International Multidisciplinary Subjects and Peer- Reviewed Journal)

Website: www.sxcma.co.in Email: editorxqjournal@sxcma.co.in

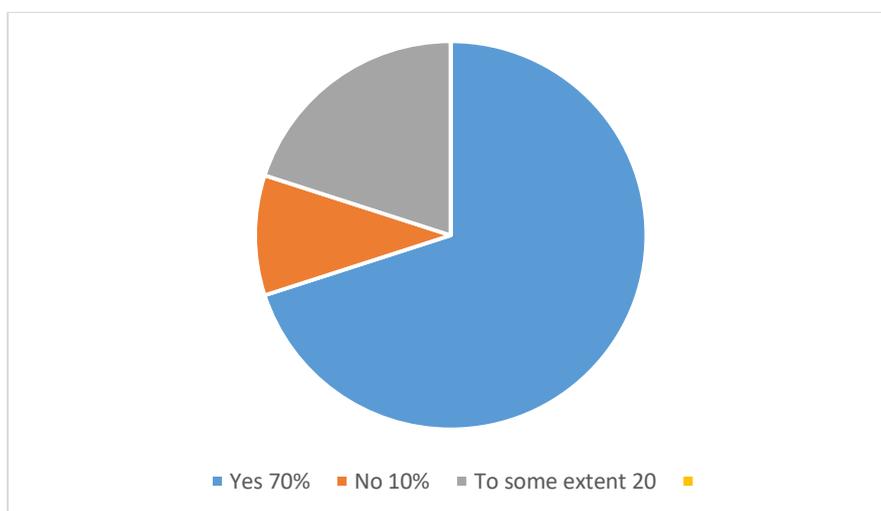


Biannual Online Journal



*Volume- 01, Issue-01
January 2026*

12. Is this scheme helpful for women empowerment?



Conclusion

Women play an important role in the development of an economy. The economy can only prosper with the full participation of all the citizens. So it is important that women are empowered so that they can also contribute to the development. The current study conducted at the micro-level in Mahuadanr Block has highlighted several important findings. The scheme has resulted in an important and verifiable change in the social and economic condition of the women beneficiaries. The financial assistance provided under this scheme immensely helps the household stabilise its finances. As a result, women become less dependent on others for finances.

The insights from the survey suggest that the majority of the beneficiaries can now take care of small household expenditures independently. As the amount from the scheme is transferred to the beneficiaries through direct benefit transfer, women gets included in the financial system. This improves their role in the decision making. A lot of women said their opinions are now taken into account in their families relating to costs, savings and their

Published by

St. Xavier's College (Autonomous) Mahuadanr, Latehar, PIN-822119, Jharkhand, INDIA

XAVERIAN QUINTESSENCE

(An International Multidisciplinary Subjects and Peer- Reviewed Journal)

Website: www.sxcma.co.in Email: editorxqjournal@sxcma.co.in



Biannual Online Journal



**Volume- 01, Issue-01
January 2026**

children's education. As stated above, the subsequent qualitative data presented above shows that the scheme not only helps the beneficiaries financially but also empower them psychologically and socially. The study suggests that the scheme has helped them become more confident and feel more empowered, improving their social status. Respondents have acknowledged that receiving the amount in their name has increased their self esteem and dignity. The study has also discovered several issues and challenges that are faced by the beneficiaries. Difficult enrolment process and irregular payment schedules hamper the effectiveness of the scheme. Some beneficiaries have also stated that the amount is insufficient for them to manage their expenses due to increase in inflation.

There were also instances where lack of awareness and procedural complexities created confusion among beneficiaries. The scheme aims at transparency through direct benefit transfer but local level operational inefficiencies sometimes impact timely payment of benefits. If not properly managed, such gaps may create a lack of confidence among the beneficiaries in the long run. In spite of these limitations, findings of the study give a clear indication that Jharkhand Mukhyamantri Maiya Samman Yojana (JMMSY) is contributing positively towards enhancing women's economic security, decision-making capacity and social confidence in Mahuadanr Block. Through the introduction of better monitoring mechanisms, timely payments, improved awareness programs, and a possible increase in the assistance amount, the scheme can become a more powerful instrument of sustainable women empowerment.

To conclude, the Jharkhand Mukhyamantri Maiya Samman Yojana (JMMSY) is a step towards empowerment of women in rural areas in the socio economic front. If operational difficulties are reduced and transparency is strengthened further, it can serve as a robust foundation for furthering gender justice and inclusive development. In Mahuadanr, the scheme is redefining women's experiences in a more dignified manner they are also becoming a part of the economic mainstream.

Published by

St. Xavier's College (Autonomous) Mahuadanr, Latehar, PIN-822119, Jharkhand, INDIA

XAVERIAN QUINTESSENCE

(An International Multidisciplinary Subjects and Peer- Reviewed Journal)

Website: www.sxcma.co.in Email: editorxqjournal@sxcma.co.in



Biannual Online Journal



**Volume- 01, Issue-01
January 2026**

References

1. Alam, T., (2025). Hemant Soren's Maiya SammanYojana: A Transformative Leap for Women's Welfare and Empowerment in Jharkhand, South Asia Journal, Vol. 7, Issue 01, pp. 1-7.
2. Barik, S., Kumari, S., Soren, A. (2025). Mukhya Mantri Maiya Samman Yojna: Impact on Women's Life in Seraikella Kharswan, Vol. 6, Issue 1, pp. 2519-2521.
3. Rohit, G.K., Kumari, P.R. (2025). Government Schemes for Women Empowerment in Jharkhand: A Case of Ratu in Ranchi District, International Journal of Multidisciplinary Research (IJFMR), Vol. 07, Issue 03, pp. 1-15.
4. Census of India. (2011). District Census Handbook: Ranchi. Directorate of Census Operations, Jharkhand.
5. Jharkhand Economic Survey. (2024). Empowerment Initiatives for Women in Jharkhand Planning cum-Finance Department, Government of Jharkhand.
6. Ministry of Women and Child Development. (2023). Annual Report 2022-23. Government of India.

Published by

St. Xavier's College (Autonomous) Mahuadanr, Latehar, PIN-822119, Jharkhand, INDIA