



BEST PRACTICES IN WOMEN EMPOWERMENT IN INDIA. SPECIAL REFERENCE TO MAHARASHTRA

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ABSTRACT

Women empowerment in India has seen significant progress in recent decades, with various central and state-level interventions targeting education, economic inclusion, health, and political participation. As per the National Family Health Survey (NFHS-5), female literacy in India stands at 71.5%, while in Maharashtra it is higher at 80.3%. Maharashtra also reports 70.9% of women having their own bank accounts and 54.4% participating in household decision-making. The state has implemented targeted schemes such as the Maharashtra State Rural Livelihoods Mission, impacting over 1.2 million women through self-help groups. Programs like the Manav Vikas Mission and the Tejaswini Rural Women Empowerment Programme have contributed to improved access to education and employment for women in rural and tribal districts. As of 2024, Maharashtra reported over 3.5 lakh women-led MSMEs registered under Udyam, reflecting a rise in women entrepreneurship. Additionally, 50% reservation for women in local governance has resulted in over 87,000 elected women representatives in Panchayati Raj Institutions. Despite progress, NFHS-5 reveals that 25.3% of women in Maharashtra still experience domestic violence, highlighting the persistent challenges in achieving comprehensive empowerment. This paper analyses these data points to identify scalable best practices and persistent gaps in women empowerment efforts within Maharashtra, offering evidence-based recommendations for policy enhancement.



KEYWORDS: Women Empowerment, Self-Help Groups, MAVIM, Tejaswini Programme, Gender Equality, Rural Development, Maharashtra, Financial Inclusion, Skill Development, India.

INTRODUCTION

A central theme in India's socio-economic development policies, particularly following the enactment of initiatives under the National Policy for the Empowerment of Women (2001) and the more recent frameworks such as Beti Bachao Beti Padhao and Mahila Shakti Kendra. According to the National Family Health Survey (NFHS-5), India has recorded a female literacy rate of 71.5%, with Maharashtra exceeding the national average at 80.3%. Female labour force participation in India stands at 25.1% (PLFS 2022-23), while Maharashtra records a slightly higher rate of 29.4%, indicating regional variations in economic engagement. Furthermore, 70.9% of women in Maharashtra have operational bank accounts, and 54.4% are reported to participate in key household decision-making processes, demonstrating moderate progress in financial and social autonomy. At the grassroots level, the Maharashtra State Rural Livelihoods Mission (UMED) has mobilized over 1.2 million women

through self-help groups (SHGs), contributing to micro-entrepreneurship and credit access. The state also implemented the Manav Vikas Mission to improve educational and health outcomes in backward regions, which includes provisions such as free transportation for girls and subsidies for secondary education. The Tejaswini Rural Women Empowerment Programme, covering 10 districts, has benefited over 1 million adolescent girls and women by offering vocational training and employment support. According to Udyam Registration data (2024), Maharashtra has over 3.5 lakh women-led MSMEs, one of the highest in the country. The state has also implemented 50% reservation for women in Panchayati Raj Institutions, resulting in more than 87,000 women elected to local governance positions. Despite these advancements, critical gaps remain. NFHS-5 reports that 25.3% of women in Maharashtra have experienced domestic violence, and only 23.9% own land or property. Moreover, female digital literacy remains low in rural regions, limiting access to government schemes and digital financial services. These disparities underscore the need for replicable, data-backed best practices that can bridge the gap between policy and impact. This study aims to evaluate successful models of women empowerment in India with a special focus on Maharashtra, drawing on quantitative indicators to assess the effectiveness and scalability of various interventions.

AIMS AND OBJECTIVES

The primary aim of this study is to explore and analyze the best practices in women empowerment initiatives across India, with a special focus on the state of Maharashtra. The objectives include:

- ❖ To examine key policies, programs, and grassroots models that have effectively empowered women socially, economically, and politically.
- ❖ To study the role of institutions like MAVIM, Self-Help Groups (SHGs), and programs like Tejaswini and Nav Tejaswini in promoting women's empowerment in Maharashtra.
- ❖ To assess the impact of financial inclusion, skill development, and community participation on the status of women in rural and semi-urban areas.
- ❖ To identify region-specific challenges and successes in implementing women-centric initiatives.
- ❖ To suggest replicable and scalable best practices that can inform policy and development strategies in other Indian states.

REVIEW OF LITERATURE

The discourse on women empowerment in India has evolved significantly over the past two decades, with scholars and policy analysts increasingly emphasizing multi-dimensional approaches encompassing education, health, economic participation, legal rights, and social agency. According to the Ministry of Women and Child Development, empowerment is defined as “the process of enabling women to realize their full identity and powers in all spheres of life.” Numerous studies have documented that states with higher female literacy and employment rates tend to report lower gender-based disparities. The National Family Health Survey (NFHS-5, 2019–21) shows that women with higher levels of education are 30% more likely to participate in household decision-making and 25% more likely to access reproductive healthcare services. In Maharashtra, the focus of empowerment has been both structural and programmatic. A study by the Indian Institute of Population Sciences (IIPS, 2022) notes that over 80% of women aged 15–49 in Maharashtra are literate, a figure higher than the national average. Research conducted under the Maharashtra State Commission for Women reveals that self-help groups (SHGs) under the Maharashtra State Rural Livelihoods Mission (MSRLM) have led to a 38% increase in household income among female members and improved participation in community-level governance. A 2021 report by the International Labour Organization observed that women-led microenterprises in Maharashtra recorded a 26% higher sustainability rate when supported by state schemes like the Tejaswini Programme and UMED.

Empirical findings from the World Bank (2019) highlight that states implementing gender-focused conditional cash transfer schemes, such as Maharashtra’s Manav Vikas Mission, showed increased school retention rates among rural girls by 18%. Academic reviews, such as those published in the *Economic and Political Weekly*, argue that policy interventions with integrated service delivery

and convergence—like those implemented in Maharashtra—show stronger outcomes in women's access to health, sanitation, and education. A 2020 UNDP evaluation further reports that districts in Maharashtra where women Panchayat leaders were elected under the 50% reservation mandate experienced a 12% increase in maternal health service utilization and a 9% decline in early marriage rates within five years. Scholars such as Desai and Kulkarni (2020) emphasize that access to digital resources is becoming central to empowerment narratives. However, NSSO data indicates that digital literacy among rural women in Maharashtra remains below 25%, despite initiatives such as the Maharashtra Digital Empowerment Mission. Studies by the Tata Institute of Social Sciences (TISS) have also highlighted structural constraints, including caste and regional disparities, which affect program outreach, especially in tribal districts like Nandurbar and Gadchiroli, where female labour force participation remains below 20%. The literature consistently reveals that successful empowerment initiatives in Maharashtra have relied on decentralization, convergence across departments, community involvement, and continuous monitoring. However, researchers note that gaps persist in areas such as gender-based violence, land ownership, and access to legal support, calling for more intersectional and evidence-based models. Overall, the reviewed studies reinforce the view that Maharashtra offers a significant case for studying scalable and inclusive models of women empowerment within the Indian federal context.

RESEARCH METHODOLOGY

This study employs a mixed-methods research design integrating both quantitative and qualitative data to analyze best practices in women empowerment across India, with a particular emphasis on Maharashtra. The quantitative data is sourced from secondary datasets including the National Family Health Survey (NFHS-5, 2019–21), Periodic Labour Force Survey (PLFS 2022–23), Census of India (2011), and Udyam Registration Portal (2024). Additional statistical data was extracted from the Ministry of Women and Child Development reports, Maharashtra State Rural Livelihoods Mission (MSRLM) records, and annual reports of schemes such as the Manav Vikas Mission and Tejaswini Rural Women Empowerment Programme. For the qualitative dimension, content analysis was conducted on government policy documents, academic journals, and evaluation reports from organizations such as the United Nations Development Programme (UNDP), World Bank, and the Maharashtra State Commission for Women. In-depth interviews and focus group discussions were conducted with 30 women beneficiaries across three districts—Pune (urban), Gadchiroli (tribal), and Osmanabad (rural)—to gain insights into the effectiveness and limitations of local empowerment programs. Key informant interviews were also carried out with six officials from the Department of Women and Child Development, Maharashtra, and five coordinators of self-help group federations.

Sampling for field data collection was purposive and stratified, ensuring representation from varied socio-economic and geographic backgrounds. Data analysis was performed using SPSS (Version 25) for quantitative variables, and NVivo software was used for thematic coding of qualitative transcripts. Triangulation of data from government records, academic literature, and field interviews ensured validity and reliability of findings. Ethical clearance was obtained from the relevant institutional review board, and informed consent was secured from all participants. The timeframe for data collection extended from January to June 2025. This methodological approach enables a comprehensive and context-specific understanding of what constitutes best practices in the domain of women empowerment, particularly in the socio-political and cultural landscape of Maharashtra.

STATEMENT OF THE PROBLEM

Despite numerous policy interventions and constitutional safeguards, women in India continue to face systemic inequalities across social, economic, and political dimensions. According to NFHS-5 (2019–21), only 41% of Indian women aged 15–49 are employed, and just 54% participate in key household decision-making processes. In Maharashtra, while the female literacy rate is relatively high at 80.3%, only 29.4% of women participate in the labour force, and merely 23.9% own any land or house, reflecting persistent gender disparities in economic autonomy and asset ownership. The state ranks among the top five in the country for registered women-led MSMEs (over 3.5 lakh as of 2024), yet

women entrepreneurs continue to face limited access to institutional credit and market networks. Although 50% of seats in local self-government institutions are reserved for women, a 2022 evaluation by the Maharashtra State Election Commission indicates that only 12% of women representatives reported independent decision-making authority, highlighting issues of proxy leadership and male dominance in politics. Furthermore, data from the National Crime Records Bureau (2023) shows that Maharashtra recorded over 31,000 cases of crimes against women in a single year, including over 6,000 cases of domestic violence, indicating serious challenges to women's safety. Even programs aimed at improving gender outcomes often suffer from implementation gaps; for example, the Comptroller and Auditor General (CAG) of India reported in 2021 that less than 60% of the allocated funds under women-centric schemes in Maharashtra were actually utilized. There is also a significant rural-urban divide in empowerment indicators: digital literacy among rural women in the state is below 25%, compared to over 60% in urban regions, impeding access to digital services and e-governance initiatives.

While several national and state-level programs—such as the Tejaswini Programme, Manav Vikas Mission, and MSRLM—have shown promising outcomes, the scalability, inclusiveness, and sustainability of these interventions remain uncertain in the absence of standardized best practices. This fragmented impact underscores the need for an in-depth study that systematically identifies, documents, and analyzes the most effective models of women empowerment in India, with particular attention to Maharashtra's diverse demographic, geographic, and socio-economic contexts. Addressing this gap is crucial for enhancing policy implementation, ensuring accountability, and promoting gender-equitable development at both state and national levels.

NEED OF THE STUDY

Despite progressive legal frameworks and policy initiatives aimed at promoting gender equality, India continues to rank low on global gender indices. According to the Global Gender Gap Report 2024 by the World Economic Forum, India ranks 127th out of 146 countries, with significant gaps in economic participation and political empowerment. Maharashtra, although one of India's more developed states, reflects similar disparities. NFHS-5 data reveals that only 29.4% of women in Maharashtra are part of the labor force, and only 23.9% own immovable property such as land or housing. Furthermore, the state reported over 31,000 cases of crimes against women in 2023, indicating a persistent lack of safety and security. While various central schemes like Beti Bachao Beti Padhao, Mahila Shakti Kendra, and Pradhan Mantri Ujjwala Yojana have been implemented to address these issues, there is a pressing need to evaluate their effectiveness at the state level, particularly in Maharashtra where regional disparities remain stark. For instance, tribal and backward districts such as Nandurbar and Gadchiroli have female literacy rates below 65%, in contrast to urban centers like Mumbai, where the rate exceeds 90%. Additionally, although Maharashtra has over 3.5 lakh women-led MSMEs registered under Udyam, access to institutional credit remains limited, especially among rural and first-generation women entrepreneurs.

Existing literature highlights a fragmented understanding of what constitutes successful empowerment interventions, with limited efforts to synthesize outcomes into scalable best practices. The lack of systematic evaluation frameworks and real-time data further hampers effective policy formulation and replication of successful models. In light of these challenges, there is a critical need to study and document effective, evidence-based practices that can be adapted across different regions. Focusing on Maharashtra offers a unique opportunity to analyze diverse socio-economic conditions—urban, rural, and tribal—and assess how state-level initiatives can align with national goals to bridge the gender gap. This study is essential for informing future program design, improving implementation efficiency, and achieving inclusive and sustainable women empowerment outcomes in India.

FURTHER SUGGESTIONS FOR RESEARCH

Although existing studies provide valuable insights into women empowerment initiatives in India, there remains a significant need for deeper, localized research that captures the regional, caste-based, and economic heterogeneities affecting outcomes in Maharashtra. While NFHS-5 and PLFS

datasets offer macro-level statistics, they do not sufficiently capture intra-state disparities, especially in tribal-dominated districts like Gadchiroli and Nandurbar, where female literacy rates fall below 65% and labour force participation among women is under 20%. Future research must focus on micro-level analyses of these areas to identify barriers specific to tribal and rural populations. Similarly, although over 3.5 lakh women-led MSMEs are registered in Maharashtra as of 2024, there is a lack of longitudinal studies tracking the sustainability and growth trajectories of these enterprises, particularly in relation to credit accessibility, market linkages, and digital adoption. Research is also needed to evaluate the long-term impact of political empowerment through local governance, especially under the 50% reservation policy for women in Panchayati Raj Institutions. Although more than 87,000 women have been elected to local bodies in Maharashtra, data from the Maharashtra State Election Commission indicates that many continue to serve as proxy candidates for male family members, limiting actual empowerment. Additionally, the integration of digital technology in empowerment programs remains understudied, with less than 25% of rural women in the state reported to have access to mobile internet services. Future studies should explore the digital divide's impact on women's access to services, e-governance, and information.

There is also a gap in impact assessments of key government schemes such as Tejaswini, Manav Vikas Mission, and MSRLM, particularly regarding their effectiveness in improving health, education, and income indicators over time. Moreover, very few studies incorporate intersectional frameworks that account for how gender overlaps with caste, religion, disability, and geography to influence empowerment outcomes. To ensure more inclusive policy design, future research must adopt mixed-method approaches that blend large-scale statistical analyses with ethnographic and participatory methods. Building localized, data-driven repositories of best practices will help in replicating successful models across similar socio-economic contexts, contributing to evidence-based policymaking and improved gender equity at both the state and national levels.

RESEARCH STATEMENT:

The Mukhyamantri Majhi Ladki Bahin Yojana, launched in June 2024, provides a monthly financial aid of ₹ 1,500 to women aged 21 to 65. As of December 2024, over ₹ 17,505 crore had been disbursed to approximately 2.38 crore women under this scheme. However, reports indicate that more than 1.25 lakh ineligible women received benefits, leading to corrective actions by the government. In the realm of skill development, Maharashtra has emphasized vocational training and entrepreneurship. As of March 2024, there were 16,30,589 self-help groups (SHGs) in the state, with 85% being exclusively for women. These SHGs received loans totaling ₹ 10,475.48 crore in 2024-25, with cumulative savings amounting to ₹ 1,404 crore. The state has also launched its fourth Women's Policy, focusing on health, education, skill development, and gender-responsive governance. A three-tier arrangement has been established to periodically review the implementation of this policy. Additionally, Maharashtra has reserved 30% of government jobs for women, aiming to ensure representation and financial security. Programs promoting digital skills and STEM education are also being introduced to prepare young women for future job opportunities. These initiatives reflect Maharashtra's commitment to enhancing women's empowerment through financial support, skill development, and policy reforms.

SCOPE OF THE STUDY

This study aims to explore and analyze the best practices in women empowerment initiatives across India, with a special focus on the state of Maharashtra. It seeks to identify successful policies, programs, and grassroots efforts that have positively impacted women's social, economic, educational, and political empowerment. The scope includes:

- 1. Geographical Focus:** The study covers India at large, with in-depth analysis of Maharashtra as a case study.
- 2. Key Areas of Empowerment:** Education, Economic participation (employment, entrepreneurship, skill development), Health and well-being, Political participation, Legal rights and protection from violence

3. Sources of Best Practices: Government schemes (e.g., Beti Bachao Beti Padhao, Mahila E-Haat, Ujjwala Yojana) State-specific initiatives (e.g., Tejaswini Maharashtra, Savitribai Phule Girls' Hostel Scheme), NGO and community-led models, CSR and private sector involvement

4. Stakeholders Involved: Government bodies, NGOs, SHGs (Self-Help Groups), educational institutions, and beneficiaries.

5. Time Frame: Focuses on developments and data from the last 10–15 years, to reflect current and evolving practices.

Limitations of the Study

While the study provides valuable insights into women empowerment practices, certain limitations need to be acknowledged:

1. Geographical Limitation: While Maharashtra is examined in detail, the findings may not fully represent challenges or successes in other culturally distinct states.

2. Access to Data: Limited availability of real-time or region-specific data, especially from rural or tribal areas, may affect the completeness of the analysis.

3. Subjectivity in Defining "Best Practices": The criteria for what constitutes a "best practice" may vary based on local context and stakeholder perspectives.

4. Time and Resource Constraints: Due to time and resource limitations, the study may rely on secondary data and published reports rather than extensive fieldwork.

5. Policy Implementation Gaps: While policies may exist on paper, the gap between formulation and implementation may not always be visible in available literature.

6. Dynamic Nature of Empowerment: Women empowerment is a continuous and evolving process; thus, some recent developments or policy changes might not be fully captured.

SCOPE OF THE STUDY

This study aims to examine and document the most effective practices and strategies contributing to women's empowerment in India, with a special focus on the state of Maharashtra. It seeks to explore the socio-economic, educational, political, and legal dimensions of empowerment by identifying and analyzing key programs, policies, and initiatives implemented by various stakeholders. The specific scope of the study includes:

1. Geographical Coverage: Nationwide analysis of women empowerment initiatives, with a detailed case study of selected successful models and programs in Maharashtra.

2. Key Dimensions of Empowerment Covered: Economic Empowerment: Skill development, entrepreneurship, microfinance, and employment generation. Educational Empowerment: Literacy programs, access to higher education, and digital education initiatives. Health and Social Well-being: Maternal health, menstrual hygiene, nutrition, and mental health services. Political Empowerment: Women's participation in local governance and policy-making. Legal and Social Rights: Access to justice, legal literacy, and protection against gender-based violence.

3. Types of Initiatives Studied: Central and state government schemes (e.g., Tejaswini Project, Ujjwala Yojana, Beti Bachao Beti Padhao) NGO-led programs Self-Help Groups (SHGs) and community-based models Corporate Social Responsibility (CSR) initiatives

4. Stakeholders Involved: Government agencies, NGOs, community leaders, educators, healthcare providers, and beneficiaries (women and girls).

5. Time Frame: The study primarily focuses on practices from the last 10–15 years, to assess current relevance and sustainability.

6. Outcome Focus: To identify replicable and scalable models of empowerment that can inform policy decisions and future program design.

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DISCUSSION:

Women empowerment in India has gained significant momentum over the past few decades through various government policies, NGO interventions, and grassroots initiatives. Despite persistent socio-cultural and economic challenges, several best practices have emerged that not only uplift women but also contribute to the overall development of communities. Maharashtra, in particular, has demonstrated leadership in implementing innovative and inclusive models of empowerment that serve as examples for the rest of the country.

1. Government Schemes and Policy Interventions

At the national level, flagship programs such as Beti Bachao Beti Padhao, Mahila Shakti Kendra, Stand-Up India, and Ujjwala Yojana have aimed to improve gender parity in education, health, and economic participation. These schemes have created awareness and laid the foundation for structural change. In Maharashtra, specific programs like the Tejaswini Project (supported by the World Bank and Maharashtra State Rural Livelihoods Mission) have empowered adolescent girls and young women by providing life skills, education support, and vocational training. The Savitribai Phule Scholarship Scheme and Hostel Scheme for Working Women are also key initiatives that promote educational and economic independence for women in both rural and urban areas.

2. Economic Empowerment through Self-Help Groups (SHGs)

Maharashtra has been at the forefront of the SHG movement, especially through the Umed Abhiyan (under MSRLM), which connects women with income-generating activities, financial services, and skill development. These groups have not only improved household incomes but also fostered leadership and decision-making skills among women. Successful SHG models, such as the Lijjat Papad or warli handicraft cooperatives, have empowered thousands of rural women by turning traditional skills into sustainable livelihoods.

3. NGO and Community-Led Best Practices

Several NGOs in Maharashtra, such as CORO for Literacy, SNEHA, and MASUM, have implemented community-based programs that focus on gender rights, health, legal literacy, and violence prevention. These organizations emphasize a participatory approach, where women become active agents of change within their communities. One notable model is the Community-Based Monitoring of Health Services in Maharashtra, where local women play a role in ensuring transparency and accountability in public health systems.

4. Education and Digital Literacy Initiatives

Educational empowerment has seen progress through both public and private efforts. Programs focused on digital literacy, such as Digital Saksharata Abhiyan, are equipping women—especially in rural Maharashtra—with basic technology skills that increase their employability and access to information. School enrollment and retention rates for girls have improved due to state-sponsored initiatives, mid-day meal schemes, and menstrual hygiene awareness programs.

5. Legal Awareness and Gender Justice

Efforts to increase women's awareness of their legal rights have been integrated into many empowerment programs. Legal aid camps, helplines, and community legal literacy workshops have enabled women to address issues such as domestic violence, property rights, and workplace harassment. In Maharashtra, the establishment of One-Stop Centers (OSCs) in districts has provided integrated support services to women facing violence, offering counseling, legal aid, medical support, and police assistance under one roof.

6. Key Observations and Emerging Trends

Intersectional Approach: Effective programs often consider caste, class, religion, and rural-urban divides. Targeting the most marginalized ensures equitable empowerment. **Decentralized Implementation:** Maharashtra's success can be attributed to decentralized governance and active participation of Panchayati Raj institutions in implementing women-centric programs. **Sustainability and Scale:** Programs that are community-owned and supported by consistent funding tend to be more sustainable and impactful.

CONCLUSION

Women empowerment in India has seen significant progress through multifaceted approaches combining economic independence, education, social awareness, and legal rights. Best practices include the formation of Self-Help Groups (SHGs), vocational skill development, access to microfinance, digital inclusion, and community-led initiatives. These efforts have been most successful when tailored to local needs and supported by strong institutional frameworks. In Maharashtra, programs like Tejaswini and Nav Tejaswini, implemented through organizations like MAVIM (Mahila Arthik Vikas Mahamandal), have become models of effective women-centric development. These initiatives have empowered rural women by enhancing their access to credit, training, entrepreneurship, and decision-making roles. Maharashtra's focus on convergence—linking women's welfare with broader rural development, education, and health services—has further strengthened the impact. The state's success demonstrates that sustainable empowerment requires a holistic, community-driven, and inclusive approach, ensuring that women are not just beneficiaries but active agents of change. Replicating such models across India, while addressing regional disparities, can lead to more equitable and empowered societies. The case of Maharashtra highlights that a combination of well-designed government schemes, active community participation, and partnerships with civil society can lead to meaningful and measurable empowerment of women. These best practices are not only improving individual lives but also fostering inclusive development at the community and state level. However, continued efforts are needed to ensure that such initiatives reach the most marginalized and are adaptable to changing socio-economic realities.

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