

Maharashtra's 'Aai' Tourism Policy drives women entrepreneurship with 900 loans sanctioned

The Government of Maharashtra, along with the Maharashtra Tourism Development Corporation (MTDC), is actively promoting women's participation in the tourism sector through the 'Aai' Tourism Policy—an initiative aimed at encouraging women entrepreneurship and expanding opportunities within the state's tourism ecosystem.

The policy provides financial incentives and structured support for women looking to establish tourism-related businesses. Under the scheme, women entrepreneurs are eligible for interest-free loans of up to ₹15 lakh, along with an interest reimbursement facility for up to seven years, helping reduce financial barriers for new ventures.

Strong Response from Across the State

Since its launch, the policy has received a strong response from aspiring women entrepreneurs. A total of 4,200 applications have been submitted, of which 3,292 Letters of Intent (LoIs) have been issued.

So far, 900 loans amounting to ₹72.49 crore have been sanctioned. Additionally, ₹1.67 crore has been approved towards interest reimbursement, reflecting the government's commitment to financially support women-led enterprises.

The highest participation has been recorded from the Konkan, Pune, Chhatrapati Sambhaji Nagar, and Nashik divisions.

The policy is structured around five key pillars:

- Promoting women entrepreneurship
- Developing tourism infrastructure for women
- Ensuring safety and security for women tourists
- Providing customised services and concessions for women travellers

- Encouraging tourism growth across the state

Financial Support for Women Entrepreneurs

Under the policy, up to ten women-owned tourism enterprises in each taluka registered with the Directorate of Tourism are eligible for interest support on loans of up to ₹15 lakh obtained from banks.

The government reimburses the interest component directly into the Aadhaar-linked bank accounts of women entrepreneurs at a maximum rate of 12% for a period of up to seven years or until the loan is repaid. The total financial support is capped at ₹4.5 lakh per enterprise.

Focus on Safety and Travel Benefits for Women

The policy also introduces several measures aimed at improving safety and convenience for women travellers.

Women employees working in tourism-related businesses registered with the Directorate of Tourism—including tour guides, drivers, and tour operators—will be covered under government-run insurance schemes. The government will bear the insurance premium for the first five years.

Women travellers will also receive special concessions, including:

- 20% discount on tourism circuits and packages organised by MTDC tour operators
- 50% discount on online bookings at MTDC resorts and properties on 23 designated days each year, including March 1–8 to commemorate International Women's Day

Dedicated Tourism Experiences for Women

The policy also aims to enhance travel experiences through women-focused tourism programmes, such as:

- Women-only city tours
- Adventure and trekking tours

- Special travel programmes for senior women citizens
- Tours designed for women with disabilities

In addition, women-led self-help groups will be given space at MTDC properties to sell handicrafts, artworks, and food products, creating further livelihood opportunities.

Government's Vision for Women-Led Tourism Growth

Shambhuraj Desai, Minister of Tourism, Government of Maharashtra, said the policy goes beyond financial support and aims to strengthen women's leadership in the tourism industry.

“The ‘Aai’ Tourism Policy not only provides financial incentives but also promotes women's leadership. Women are stepping forward not just as participants in tourism but as entrepreneurs creating new employment opportunities. The policy is helping strengthen women's self-reliance across both rural and urban areas while boosting the state's tourism sector.”

Sanjay Khandare (IAS), Principal Secretary (Tourism), Government of Maharashtra, added that the policy is already delivering meaningful impact.

“The women-centric tourism policy ‘AAI’ is encouraging entrepreneurship and financial empowerment among women in the tourism sector. The scheme has already benefited many women across the state and aims to further strengthen both women's economic growth and the tourism industry.”

B. N. Patil (IAS), Director, Directorate of Tourism, Government of Maharashtra, noted that the initiative is gradually increasing women's participation in the sector.

“The Aai Tourism Policy has been implemented to promote women empowerment and women-centric tourism. It provides financial support for women to start tourism-related enterprises while also ensuring greater safety and convenience for women travellers. With women entrepreneurs leading the way, the tourism industry in the state is expected to grow significantly.”