



# GRUHA LAKSHMI SCHEME: AN ANALYSIS AND A COMPARATIVE STUDY OF THE SCHEME BETWEEN THE STATES KARNATAKA AND TELANGANA

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## ABSTRACT

The present ruling Congress government in Karnataka has implemented “Gruha Lakshmi” a money transfer scheme for women, on 30 August 2023. It was launched by the leader of the opposition in Rajya Sabha Mallikarjun Karge and Congress MP Rahul Gandhi at Maharaja's College in Mysuru with the presence of current Chief Minister Siddaramaiah and Deputy Chief Minister D. K Shivakumar and others. It seems to be the most awaited guarantee scheme providing monthly financial assistance of ₹ 2,000 to women heads of families in Karnataka. The scheme is implemented with the objectives of uplifting women and reducing their dependence on others. Around 1.28 crore women in the state would benefit from this scheme. The state Telangana also launched the scheme with the same name “Gruha Lakshmi” to give ₹ 3 lakh financial assistance to women who belong to SC, ST, and BC categories to build an affordable house. About 4 lakh people will get the benefits of the scheme. The present study analyzed the Gruha Lakshmi Scheme of the state Karnataka in detail and also made a comparison of the scheme Gruha Lakshmi launched by both states Karnataka and Telangana in the year 2023.

**Keywords:** *Gruha Lakshmi Scheme, Household Women, Karnataka, Telangana, Eligibility, Financial assistance.*

## INTRODUCTION:

Usually, every political party announces various schemes in their manifesto before the election to attract voters to their party. Congress party president Mallikarjuna Karge released the Congress manifesto and vision document called 'Sarva Janangada Shanthiya Thota' (Peaceful Garden of All Communities) for the poll in Bengaluru on May 2<sup>nd</sup>, 2023. State unit chief D K Shivakumar and CLP leader Siddaramaiah also were present at this time. The Congress party has added several programs in this manifesto of the Karnataka Legislative Assembly Commission for this year (2023). Its five guarantees in its poll manifesto included: ‘**Gruha Jyothi**’ (free power of 200 units), ‘**Gruha Lakshmi**’ ( ₹ 2,000 per month to every woman head of the family), ‘**Anna Bhagya**’ (rice of 10 KG per head), ‘**Yuva Nidhi**’ ( ₹ 3,000 for graduate and ₹ 1,500 for diploma holder as unemployment monthly payment), and ‘**Sri Shakti**’ (free bus passes for all women). The Gruha Lakshmi Scheme was launched to support women and improve their livelihood. It aims to empower housewives, landless women, and agricultural women workers by providing them with financial assistance of ₹ 2,000 pm through a Direct Benefit Transfer (DBT) mode from 30<sup>th</sup> August 2023. Out of the total population (6.72 crore-as per UIA India: updated on 31 March 2022) of Karnataka, there are more than 3 crore women, out of which about 1.28 crore women will benefit from this scheme. To avail benefits of this Gruha Lakshmi scheme, the women of Karnataka state need to apply for the scheme either online or offline. In online mode, they have to register at its official website [sevasindhustervices.karnataka.gov.in](http://sevasindhustervices.karnataka.gov.in). In case of offline, they have to get application forms from the respective departments (offices). The women in Karnataka who have been selected as beneficiaries of the Gruha Lakshmi scheme can now take advantage of this scheme.

Telangana government keeps running several social welfare schemes and now it has announced the “Telangana Gruha Lakshmi Scheme 2023”. The scheme was introduced by the government of Telangana for the empowerment of women in the state. Out of the total population of 3.79 crore(as per UIA India: updated on 31 March 2022) of Telangana, there are more than 1.5 crore women, out of which about 4 lakh women will benefit from this scheme. Under this scheme, beneficiaries can get ₹ 3 lakh each to get an affordable house. The government has allocated ₹ 12,000 crore in its budget for this project.

### **OBJECTIVES OF THE RESEARCH PAPER:**

1. To analyze in detail the scheme of Gruha Lakshmi scheme of Karnataka.
2. To compare the Gruha Lakshmi schemes of both the states Karnataka and Telangana.

### **RESEARCH METHODOLOGY:**

The study attempts a descriptive analysis based on the secondary data sourced from various websites and government proceedings.

### **GRUHA LAKSHMI SCHEME IN KARNATAKA:**

The Karnataka government has launched the Gruha Lakshmi Scheme, which ensures gender equality and empowers women of Karnataka state. Under this scheme, the Karnataka state government will give financial assistance to the head of the house.

#### **Objectives of the scheme:**

The Karnataka government has launched many schemes to increase the economic empowerment of women in the state. The role of the woman as head of the family is important, in the management of the family and if she is financially empowered, the management of the family will be better quality. Hence, the government implemented the scheme named “Gruha Lakshmi” to provide ₹ 2,000 pm financial assistance to eligible women in the family from the year 2023-24. The initiative seeks to reduce poverty. The government disbursed the ₹ 2,000 pm through Direct Benefit Transfer (DBT) from 30<sup>th</sup> August 2023 to the eligible women.

#### **Scope of the scheme:**

The Gruha Lakshmi Scheme applies only to women who have been mentioned as the head of the household in the ration card issued by the Food and Civil Supplies Department of the state of Karnataka. If there are two women in a single ration card only one woman can get the benefit of this scheme.

#### **Eligibility:**

1. The women should belong to the families of Antyodaya, BPL, and APL.
2. If there are two women in a ration card only one woman in a family will get the scheme’s benefits.
3. The women identified as the head of a family in the Antyodaya, BPL, and APL cards issued by the government will receive the benefit. Women can make changes in ration cards and make them the head of the family to be eligible under this scheme.

Note: The government stated that anybody can modify their ration card from September 1 to September 10 at Karnataka One, Bengaluru One, and Grama One centers to get the benefits of this scheme.

4. Women who are government employees are not eligible to avail the benefits of this scheme.
5. The family annual income of the applicant should be less than ₹ 2 lakh.
6. Women taxpayers are not eligible for this scheme.
7. If the woman’s husband is paying income tax or filing GST returns, then such women are not eligible.

#### **Documents required:**

1. Domicile certificate
2. Ration card number
3. Adhara card number of both the woman and her husband

4. Bank passbook and bank account number
5. Voter ID of both the woman and her husband
6. Mobile number
7. Caste certificate
8. Income certificate

### Registration procedure:

Karnataka Women and Child Welfare Minister Lakshmi Hebbalkar announced the registration date and it has started on 19<sup>th</sup> July. The registration of the scheme can be done at Karnataka One, Bengaluru One, Grama One, or Bapuji Seva Kendra centers. Women heads of families should approach these centers with the above-mentioned documents. To avail of the facility of this scheme one can register for free at these centers or volunteer People's representatives will go door to door and register for free.

Beneficiaries can register either online or offline modes for this scheme. After the application is verified by the authority, they can accept or reject the application. Once the application is approved, the financial assistance of ₹ 2,000 will be transferred to the beneficiary bank account through the Direct Benefit Transfer (DBT) mode every month. If the application is not approved by the authority, applicants have to visit the nearest concerned office to find out the problem. They may be asked to re-submit the documents and do e-KYC to complete the registration process and get the benefits of this scheme.

Following are steps to be followed to get their name registered online.

1. First, enter the home page of the Seva Sindhu portal of Karnataka by using the following URL- <https://sevasindhuservices.karnataka.gov.in/>.
2. Select the option for new registration
3. Registered using Aadhaar number
4. Fill out the complete registration form and generate unique login details.
5. After that, on the login page submit these login details and enter the dashboard for registration of various schemes in the state.
6. Here, click on the link for the application of the Karnataka Gruha Lakshmi Yojana 2023 and fill out the application form for it.
7. After filling in all the details in the application form, upload all the documents in the available links.
8. Before submitting the application form, crosscheck the all details entered in the form.
9. Finally, submit and take a printout of it for further reference.

Registration through offline:

Women can also submit their application through offline mode in person at Bapuji Seva Kendra's, Nada Kachery, the Grama One, Bengaluru One, or Karnataka One office. A woman who is eligible for this scheme can get an application form from the above-mentioned offices, fill it out, and submit the required documents with it. To collect beneficiary information, state authorities will go door to door and register people. The Seva Sindhu Guarantee Scheme Portal will show the recipient list. Applicant may check their application status by using this link <http://ahara.kar.nic.in/> at Seva Sindhu Guarantee Scheme Portal.

### The solution to grievances in this scheme:

To overcome the grievances of the Gruha Lakshmi Scheme the Child Development Project Officers who are working under the Child Development Scheme of the department will be responsible for reviewing the grievances received from the public under the Gruha Lakshmi Scheme in the respective Taluk and suggesting solutions to them.

**Scheme report preparation:**

The director of Woman and Child Development is responsible for getting the report regarding details of eligible beneficiaries, status of applications, rejection of applications, reasons for rejection, registered details, payment details, details of non-payment through DBT, etc. through MIS (Management Information system). And also verify the report submitted in MIS by the district at the directorate level.

**Responsibilities of the department:**

1. Updating the MIS report.
2. Appropriate action will be taken according to the grievances coming from the public.
3. Working in cooperation with the e-administration department related to the Seva Sindhu Portal.
4. To take necessary action about this scheme, estimated budget, action plan, monthly implementation progress details, grant release, and disbursement of expenditure.
5. Monitoring and preparation of reports on project implementation.
6. A helpline number 1902 is in continuous contact to provide information on queries received from the public.
7. Conducting programs on Information Education and Communication (IEC).

**Appeal:**

The Deputy Director of Women and Child Development will be the appeals officer in respect of the Gruha Lakshmi Scheme of the respective district.

**Helpline number:**

For the proper and smooth functioning of this scheme, the government of Karnataka has started helpline numbers and SMS numbers. In case of any problem or query, they can contact through a toll-free number 1902 or SMS to 8147500500 and get all their doubts cleared between 9:00 am to 6:00 pm.

**BENEFITS OF THE SCHEME:**

The scheme provides financial support to women and makes their lives financially better. This enables them to meet their financial requirements and it improves their standard of living as well as recognize and reward housewives' contribution to their family by providing financial support. It can eliminate poverty from the lives of women. They can take care of their families and become empowered and self-reliant.

**COMPARISON OF THE SCHEME BETWEEN THE STATES KARNATAKA AND TELANGANA**

Both Karnataka and Telangana states have launched the "Gruha Lakshmi Scheme" in their state with different objectives. This scheme is one of the various social welfare schemes being implemented in the state of Telangana. Sri K Chandrashekar Rao government introduced the Gruha Lakshmi scheme in Telangana in 2023, which helps women from different communities such as SC, ST, and BC to build new homes or improve their existing ones. It also benefits women who have land under the Gramakantam scheme or old houses in Gramakantam areas by giving them financial support. Eligible women get ₹ 3 lakh to get their own home.

PARTICULARS	KARNATAKA	TELANGANA
1. Name of the scheme	Gruha Lakshmi Scheme	Gruha Lakshmi Scheme
2. Launched in	August, 2023	August, 2023
3. Launched by	Congress government, Chief Minister Siddaramaiah	Bharat Rashtra Samithi government, Chief Minister, K Chandrashekar Rao

4. Authority	Karnataka State Government	Telangana State Government
5. Beneficiary	Women, head of the family	Women, married/widow
6. Eligibility	<ul style="list-style-type: none"> <li>a. A woman who belongs to the BPL, APL, and Antyodaya categories.</li> <li>b. Should be head of the family.</li> <li>c. Women government employees are not eligible.</li> <li>d. The family income of the applicant should be below ₹ 2 lakh p.a.</li> <li>e. Women taxpayers are not eligible</li> <li>f. If the husband of the woman is paying income tax or filing GST returns, the woman of that family will not get the scheme's benefits.</li> <li>g. Only one woman in a family will get the scheme's benefits.</li> </ul>	<ul style="list-style-type: none"> <li>a. The person applying should be a woman.</li> <li>b. Should completed at 18 years of age</li> <li>c. Should be Married/widow</li> <li>d. Must own a piece of land</li> <li>e. Live permanently in Telangana</li> <li>f. Should belong to the SC, ST, or BC community.</li> </ul>
7. Mode of application	Both online and offline	Offline only (initially)
8. Documents required	Domicile certificate, Ration card number, Adhara card number of both woman and her husband, Bank passbook and bank account number, Voter ID of both woman and her husband, Mobile number, Caste certificate, Income certificate	Aadhar Card, SC, ST, BC certificate, Ration Card and Bank account details, mobile number, passport size photograph, married/widow proof, land-owning paper, domicile certificate.
9. Application centers	Karnataka One, Bengaluru One, Grama One or Bapuji Seva Kendra centers.	Gram Sabha, Municipal Corporation, Mandal Office or Grama Panchayat.
10. Benefit amount	₹ 2,000 pm	Upto ₹ 3 lakhs to each family
11. Benefits transfer on	Monthly basis, ₹ 2,000 pm	Installment basis, ₹ 1 lakh per installment. ,
12. Mode of payment	Direct Benefit Transfer (DBT)	Direct Benefit Transfer (DBT)
13. Purpose of the scheme	To help women financially and make their lives better.	To aid women in achieving their dream of owning a permanent home and empower the women in the state.
14. No.of	1.2 crore	4 lakh

beneficiaries		
15. Budget size	₹ 24,166 crore	₹ 12,000 crore
16. Web portal	Seva Sindhu Portal of Karnataka, <a href="https://sevasindhustervices.karnataka.gov.in/">https://sevasindhustervices.karnataka.gov.in/</a> <a href="https://ahara.kar.nic.in/">https://ahara.kar.nic.in/</a>	N/A
17. Official website of the state	<a href="http://www.karnataka.gov.in">www.karnataka.gov.in</a>	<a href="http://www.telangana.gov.in">www.telangana.gov.in</a>

### **CONCLUSION:**

Gruha Lakshmi Scheme is a significant initiative taken by the government of Karnataka to empower women's households by providing financial assistance of ₹ 2,000 pm. The scheme also promotes gender equality, poverty reduction, self-reliance, etc. The scheme is expected to benefit over 1.2 crore women households in the state. The success of this scheme fully depends on effective implementation and transfer of funds to the actual beneficiary at the right time. Beneficiaries also need to utilize the financial assistance for good things. Women can use this money for any good purpose and there is no restriction to use this for any specific purpose. Like Karnataka, the state Telangana also launched the Gruha Lakshmi Scheme for women empowerment which provides financial assistance of up to ₹ 3,00,000 to each married/ widow to build an affordable house. Only those who fall in the SC, ST, and BC categories are eligible for this scheme. The money received from this scheme should be used by the women specifically to build their own houses. The number of beneficiaries in this scheme is higher as compared to Telangana. Finally, The objective of the two-state scheme is to empower women through financial support.

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