



IMPACT OF GRUHA LAXMI SCHEME ON WOMEN EMPOWERMENT: AN EMPIRICAL INVESTIGATION IN RAICHUR DISTRICT OF KARNATAKA STATE

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Abstract:

The Karnataka government announced the Gruha Lakshmi Scheme. Women started receiving the amount of ₹2,000 after August 16, 2023. The monthly stipend directly addresses the financial vulnerabilities often faced by women, particularly those who are heads of households. This allows them to manage household expenses, improve their standard of living, and potentially allocate resources towards education, healthcare, or small businesses. The scheme enables women to meet essential needs, including food, education, and healthcare for their children, contributing to improved family well-being. By providing financial assistance and recognizing their contributions, the scheme helps women gain more control over their lives and become more financially independent. The scheme also indirectly benefits women by potentially increasing their bargaining power within the household, promoting gender equality, and fostering a sense of self-worth. The scheme addresses the issue of gender inequality by recognizing that women play a crucial role in families and communities, even if they are not the sole breadwinners. The financial assistance provided through the scheme can stimulate local economies by increasing household spending and demand for goods and services. The effectiveness of the program is evaluated through a system of integrated direct benefit transfer mechanism, recognizing the pivotal role of women in management and well-being, the initiative aims to address entrenched gender inequalities and promote socio-economic progress by providing insights into policy-making and future research on women's empowerment.

Keywords: Financial Empowerment, Improved Quality of Life, Increased Dignity and Self-Reliance, Indirect Benefits, Addressing Gender Inequality, Economic Impact, Social development.

Section-I-Introduction:

The Gruha Lakshmi Scheme, a Karnataka government initiative, aims to empower women by providing monthly financial assistance to female heads of households. This financial support, amounting to ₹2,000 per month, directly impacts women's economic empowerment by improving their financial stability, enhancing their purchasing power, and enabling them to meet household needs. The scheme also indirectly empowers women by recognizing their crucial role in family and community, fostering greater dignity and self-reliance. The Gruha Lakshmi Scheme, launched by the Karnataka government, provides monthly financial assistance of ₹2,000 to the head women of households, aiming to empower women and improve their livelihoods. The scheme aims to support women, particularly housewives, landless women, and agricultural

women workers, by providing financial assistance through Direct Benefit Transfer (DBT). Eligible women receive a monthly allowance of ₹2,000, directly transferred to their bank accounts. Women mentioned as the head of household in Antyodaya, Below Poverty Line (BPL), and Above Poverty Line (APL) ration cards distributed by the Food and Civil Supplies Department are eligible. The scheme is implemented by the Directorate of Women and Child Development (DWCD). The scheme aims to empower women, improve their livelihood, and provide financial stability to families. Around 1.28 crore women in the state are expected to benefit from this scheme. The Karnataka government announced the Gruha Lakshmi Scheme. Women started receiving the amount of ₹2,000 after August 16, 2023. The monthly stipend directly addresses the financial vulnerabilities often faced by women, particularly those who are heads of households. This allows them to manage household expenses, improve their standard of living, and potentially allocate resources towards education, healthcare, or small businesses. The scheme enables women to meet essential needs, including food, education, and healthcare for their children, contributing to improved family well-being. By providing financial assistance and recognizing their contributions, the scheme helps women gain more control over their lives and become more financially independent. The scheme also indirectly benefits women by potentially increasing their bargaining power within the household, promoting gender equality, and fostering a sense of self-worth. The scheme addresses the issue of gender inequality by recognizing that women play a crucial role in families and communities, even if they are not the sole breadwinners. The financial assistance provided through the scheme can stimulate local economies by increasing household spending and demand for goods and services. The effectiveness of the program is evaluated through a system of integrated direct benefit transfer mechanism, recognizing the pivotal role of women in management and well-being, the initiative aims to address entrenched gender inequalities and promote socio-economic progress by providing insights into policy-making and future research on women's empowerment.

Section-II-Review of Literature:

There are very few studies on Gruha Laxmi scheme in Karnataka state due to first time introduction of such schemes in India. Abhilash (2023) in their study tried to explore difference and uniqueness of same scheme between Karnataka and Telangana States and found Karnataka state scheme more people friendly and systematic compared to Telangana state where government of Karnataka has better fiscal prudence. Bhusad and Gadawale (2018) discussed about women empowerment schemes in Karnataka state and study finds there is discrimination between men and women empowerment in the state. Shashikala (2023) study showed that the woman empowerment schemes like The "Stree Shakthi" and "Santhwana" programs are exemplary in promoting financial independence, social awareness, and self-reliance among women. The "Stree Shakthi" program, through the formation of self-help groups, has enabled women to engage in savings and income-generating activities, thereby reducing their dependency on moneylenders. Shamala B, T.Rajendra Prasad (2020) Economic changes in rural areas, including uneven rainfall and fragmented land tenure, are forcing young people to move to cities for better opportunities. Many end up in the informal construction sector, largely unregistered and unaware of welfare schemes. This book aims to raise awareness among migrant workers of existing welfare programs and examines the underutilized fund. The study studied 107 workers at construction sites in Bangalore.

Girish. D.H. (2020) This article looks at microfinance as a tool for economic development, especially to help poor women. India's microfinance industry requires significant capital to sustain growth. The target is 25-30% annual growth over three years. The sector grew by 36% in the year ending September 12, 2019. The largest target group is mainly rural women in Karnataka, which includes 99 percent of microcredits, which contributes to increasing the financial inclusion of rural families. Kallur, M S. (2001) In tribal societies, women play a central role but face inequalities in education, employment, health and economic status. Data analysis and field observations reveal barriers such as lack of education, poor health, limited opportunities for paid work, and the ability to organize. To address these challenges, the government and NGOs must develop targeted plans and programs to increase the economic empowerment of tribal women. Dr. Ujjwal Kumar Halder (2018) Since 2013, West Bengal's KanyaShree Prakalpa program has gained attention for its focus on unmarried girls aged 13-18 years in classes VIII-XII. It aims to empower girls by addressing barriers beyond economic incentives,

promoting social empowerment and respect. This article examines the system's goals and efforts to respond to multifaceted challenges.

Dr. Mrinal Mukherjee (2017) Educating women is crucial because they are the backbone of society that drives positive change. In West Bengal, as in other parts of India, patriarchal norms hindered the education of girls. The Right to Education Act of 2009 sought to address this by ensuring equal access to education for girls up to primary school.

Section-III Statement of the Problem: The Gruha Laxmi initiative, aimed at empowering women and enhancing household financial stability, has gained traction as a potential solution to address gender disparities and economic vulnerabilities. However, there remains a gap in understanding the actual effectiveness and impact of Gruha Laxmi programs. In the present study an effort is made to understand about how Gruha Laxmi. The research has made the effort to understand the challenges faced by beneficiary of Gruha Laxmi scheme which help policy makers to modify the scheme and to reach the beneficiary.

Section-IV-Significance of the Study:

The Karnataka government introduced the Gruha Lakshmi Scheme Karnataka to empower women and raise their level of living. By giving them financial support, it wants to empower housewives, homeless women, and agricultural laborers. The Direct Benefit Transfer (DBT) option will be used to distribute the scheme's benefits. A sum of Rs. 2,000 would be instantly deposited into the beneficiaries' bank accounts and given to the women.

The Gruha Lakshmi Scheme Karnataka will assist 1.28 crore women in the state each month. This scheme will surely raise the standard of the women living in the state and will help them live a good-status life.

The primary objective of the Gruha Lakshmi Scheme Karnataka is to promote the empowerment of women and uplift them. This scheme provides financial assistance to the women in Karnataka. The Karnataka State Government has launched the Gruha Lakshmi Scheme, which gives needy families cash support. The head woman of the family will get Rs 2000 per month. With the implementation of the Gruha Lakshmi Yojana, the state is satisfied. The Karnataka government pays the majority of Gruha Lakshmi scheme recipients monthly. The women who receive the monthly payment have been living a peaceful idea and they have been providing for their family too.

Section-V-Objectives of the study:

the present study have following objectives.

- To examine Gruha Laxmi scheme impact on women empowerment
- To understand Gruha Laxmi scheme hurdles in the study are
- To understand the changes in the living conditions of women in urban and rural areas.
- To find who housewives' can contribute to their families and offer them financial assistance, which can help them feel more confident and self-aware.

Section-VI-Research Methodology of the Study:

The present study is based on primary data base where five villages are selected as study area in the Raichur City and samples are selected based on random sampling technique. The sample size is selected as ten percent of the eligible scheme beneficiaries, hence total 63 samples are considered for the study. For analysing data simple statistical tools like average, percentage and graphical analysis are used.

6.1. Researchable issues and gap:

There are few studies on the Gruha Laxmi scheme in the Karnataka study while such previous schemes are very less in India. Therefore, this study attempts to explore the implications of the scheme in rural area especially in Raichur City where no studies have conducted so far.

6.2.Gruha Laxmi Scheme in Karnataka

The Gruha Lakshmi scheme is an initiative by the state government of Karnataka which will help in assisting the women financially. This scheme was launched by the

government on august 30 2023. 2000 Rs will be transferred into the accounts of beneficiaries through the DBT system. Almost 1.1 crore have been benefited with this scheme just after the initiation of the scheme by the government of Karnataka.

A. Eligibility Criteria

- The women ought to be from the BPL, APL, and Antyodaya families.
- The benefit will be given to the women who are listed on the government-issued Antyodaya, BPL, and APL ration cards as the head of a family. To be eligible for this system, women can modify their ration cards and designate themselves as the head of the family.
- Benefits from the initiative will only be given to one lady per household.
- Benefits under the system are not available to female government employees.
- The benefits of the system are not available to female taxpayers.
- The women in that household would not receive benefits from the scheme if the husband were filing GST reports or paying income tax.

B. Benefits of Gruha Lakshmi Scheme

- The Karnataka government introduced the Karnataka GruhaLakshmi Scheme to empower women and raise their level of living.
- By giving them financial support, it seeks to empower housewives, homeless women, and agricultural laborers.
- After August 16, 2023, the sum of Rs. 2,000 would be instantly deposited into the beneficiaries' bank accounts and given by Chief Minister Siddaramaiah.
- The Gruha Lakshmi Scheme Karnataka will assist 1.28 crore women in the state each month.

C. Required Documents for Gruha Laxmi Scheme

Aadhaar card, ration card, the aadhaar card of the husband, mobile number, bank account details.

D. Selection Process in Gruha Laxmi Scheme

- The scheme's benefits will be given to the state women only who are eligible for the scheme
- They should get through all the criteria such as income etc.
- Only after that, they will be provided with the benefits of the scheme

E. Gruha Lakshmi Scheme Karnataka Application Process

- Step 1: Go to the Seva Sindhu Guarantee Portal. You will be directed to the scheme's main dashboard.
- Step 2: You must select the "Gruha Lakshmi Yojana" option when you get to the main dashboard.
- Step 3: Select the link that appears in the pop-up window. Which shows as apply online.
- Step 4: then on the application form fill in all the details and upload the files and complete the scheme's relevant details.
- Step 5: Select "Submit" and make a note of the application form number for your records.

Section-VII- Results and Discussions:

The present study conducts field study as a case study and it attempts explore awareness, uses, merits and demerits of the Gruha laxmi schemes in the study area. The study found almost all women are aware about the scheme and its eligibility but only 92.1 percent of women are exactly know about actual amount paid monthly. Figure 1 shows the justification of the women for gruha laxmi scheme and shows thsat almost half (481%) women argued this scheme should be for women only and it is right where 33 percent women disagree on giving this free scheme to neither men or women and 10.3 percent favoured men also get this scheme benefit.

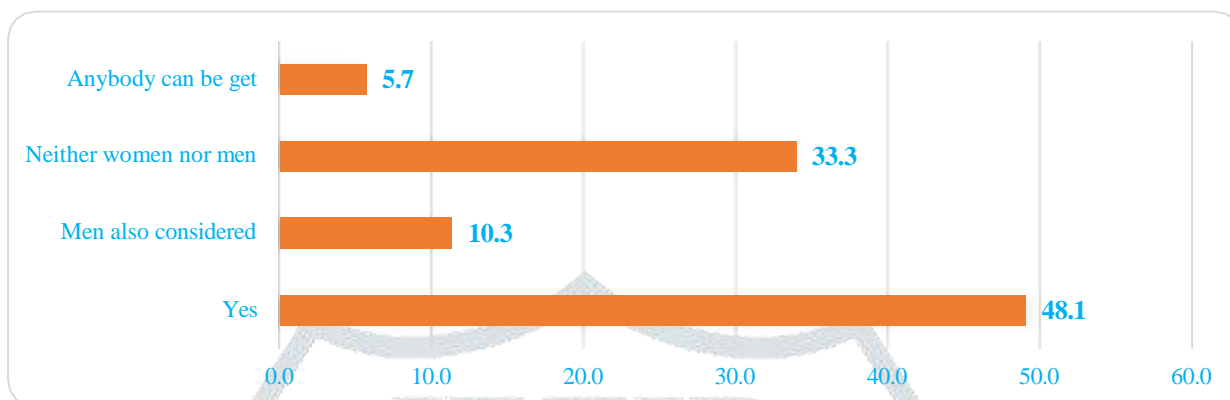
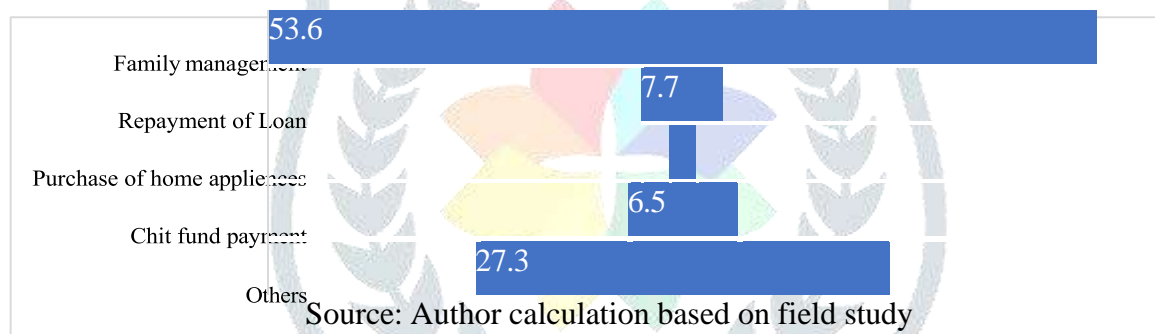


Figure 01. Justification of Scheme specifically for women (In %)

Source: Author calculation based on field study

Figure 02. Utilization of the Scheme's amount (In %)



Source: Author calculation based on field study

Figure 2 shows the utilization of fund under the scheme in the family and it clearly shows 53.6 percentage of women used fund for family management and other 27.3 percent like their personal expenses. Figure 3 illustrates real beneficiary of this scheme in the family.

It shows that entire family (45.2%) is benefitted in this scheme followed by women (23.5%), men (10.3%).

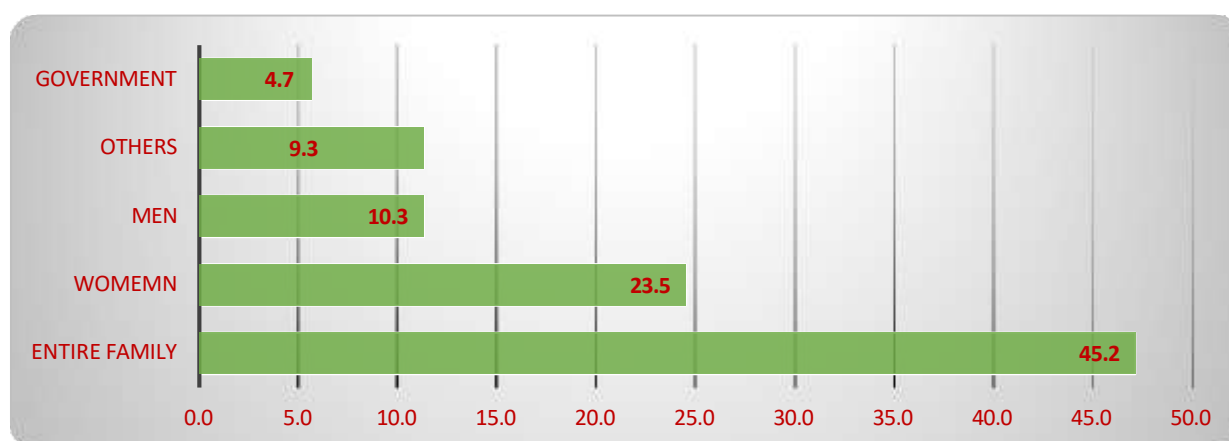


Figure 03. Real Beneficiary of the Scheme (In %)

Source: Author calculation based on field study

In this study 45.6 percent of women expressed as they are not happy with monthly amount under the scheme and 42.4 percent are happy and these happy women showed their satisfaction level in figure 4 and it shows the satisfaction of scheme's monetary benefit monthly to women and it shows that completely satisfied women are only 8.5 percent followed by 20.6 percent happy, 40 percent medium level and 32 are average. It resembles women need more money monthly what is given at present.

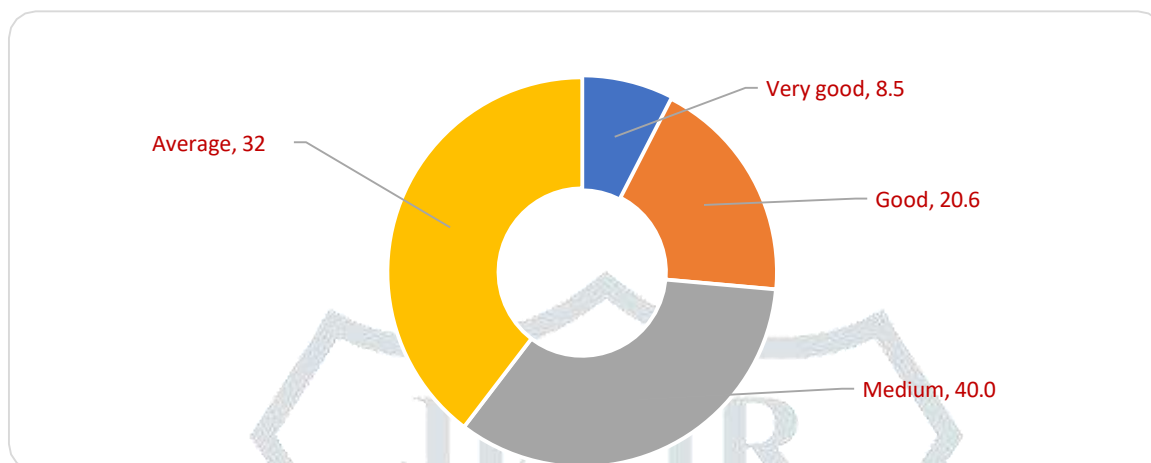


Figure 04. Monthly amount of two thousand satisfaction level of the Scheme

Source: AuthorS calculation based on field study

Figure 5 shows the unhappy women on the scheme and gave reasons as amount monthly not credited properly (48%) followed by account credit problem (22%), others (20%) and low amount (10%). Further women have opinion that half of beneficiaries favoured free giving of the money. Figure 6 shows the justification favour of giving free money to women.

Figure 05. Reasons of not satisfied from the scheme (In %)



Source: Author calculation based on field study

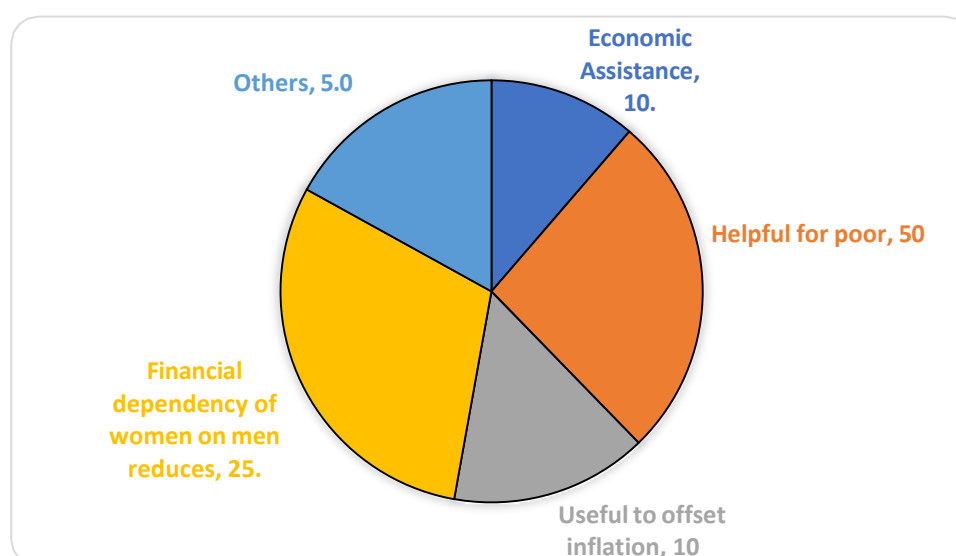
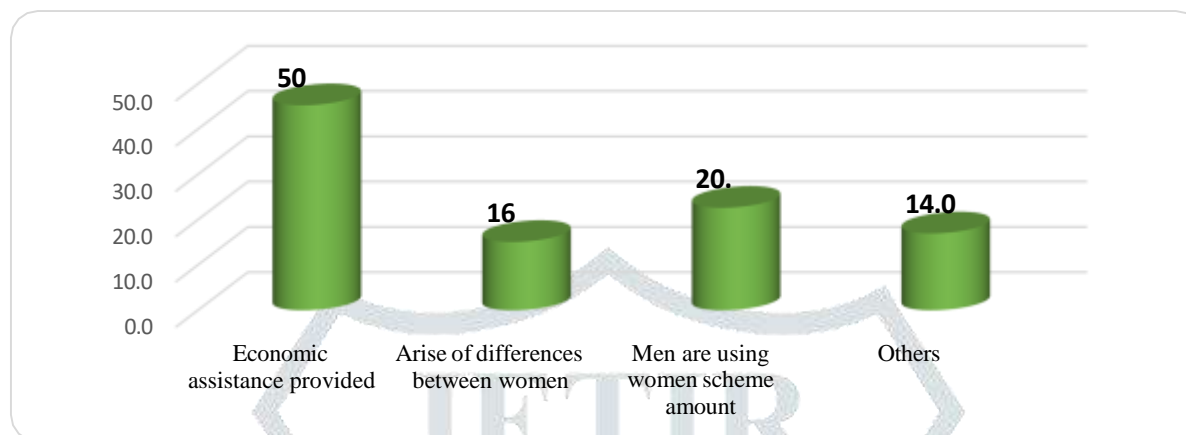


Figure 06. Justification on free giving of money to women (In %)

Source: Author calculation based on field study

Figure 6 shows that justification on free giving of money to women where 50 percent of women benefitted from this scheme as their dependency on financial support from men reduced, followed by 10 percent helpful for poor, 25 percent utilized it for offsetting inflation, 10 percent benefitted as economic assistance and other reason as 5 percent.

Figure 07. Changes in family after implementation of the scheme (In %)

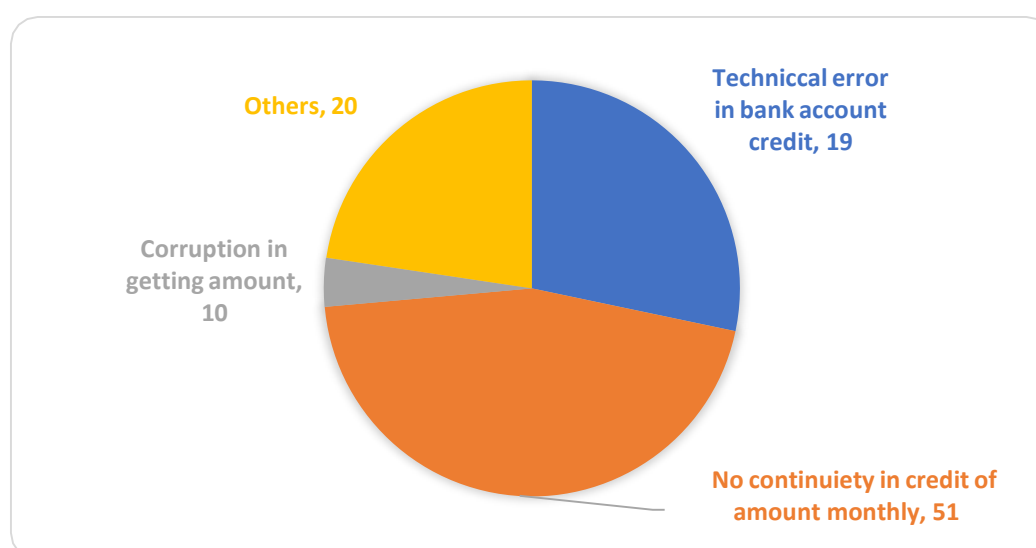
Source: Author calculation based on field study

The scheme's knowledge of monthly payment is not know to all 50 percent only know still 27 percent are unaware. Figure: 8 shows the actual use of fund provided by the scheme in the family. This scheme amount is majorly used by family's senior member (70%), followed by children (10%), male leader (8%), relation or friends (4%), and others (8%).

Figure 08. Actual use of fund provided by the scheme in the family (In %)

Source: Author calculation based on field study

The present Gruha Laxmi scheme had limitation and it is expressed in figure 10. It shows that women have been facing irregular credit of money into their account (45.3%), followed by technical error in bank account credit (28.3%), corruption in getting money (3.8%) and others (22.6%).

**Figure 10. Limitation of the Scheme (In %)**

Source: Author calculation based on field study

This study identifies women are more interested in this scheme and 51 percent of women demanded for continuity of the scheme in future also.

Section-VIII- Major Findings:

The survey asked respondents about their knowledge on the effectiveness and benefits of Gruha Lakshmi Yojana, the summary of the findings are as below:

- The study found that justification of the women for Gruha laxmi scheme and shows thsat almost half (481%) women argued this scheme should be for women only and it is right where 33 percent women disagree on giving this free scheme to neither men or women and 10.3 percent favoured men also get this scheme benefit.
- The study find that the utilization of fund under the scheme in the family and it clearly shows 53.6 percentage of women used fund for family management and other 27.3 percent like their personal expenses. Figure 3 illustrates real beneficiary of this scheme in the family.
- The study find that the satisfaction of scheme's monetary benefit monthly to women and it shows that completely satisfied women are only 8.5 percent followed by 20.6 percent happy, 40 percent medium level and 32 are average. It resembles women need more money monthly what is given at present.
- The study find that the unhappy women on the scheme and gave reasons as amount monthly not credited properly (48%) followed by account credit problem (22%), others (20%) and low amount (10%). Further women have opinion that half of beneficiaries favoured free giving of the money.
- The study find that the justification on free giving of money to women where 50 percent of women benefitted from this scheme as their dependency on financial support from men reduced, followed by 10 percent helpful for poor, 25 percent utilized it for offsetting inflation, 10 percent benefitted as economic assistance and other reason as 5 percent.
- The scheme's knowledge of monthly payment is not known to all 50 percent only know still 27 percent are unaware. Figure: 8 shows the actual use of fund provided by the scheme in the family. This scheme amount is majorly used by family's senior member (70%), followed by children (10%), male leader (8%), relation or friends (4%), and others (8%).
- This study found that the identifies women are more interested in this scheme and 51 percent of women demanded for continuity of the scheme in future also.

Suggestions:

- Awareness campaigns: Launching large-scale campaigns for eligible women, especially in rural areas, through various channels such as community radio, mobile phones and digital platforms using local languages to ensure maximum reach.
- Accessible application process: Simplification of the application. Process through online services, mobile centers and support points in rural areas and clear guidance and support services.
- Financial Literacy Programs: We introduce programs in partnership with financial institutions and NGOs to train women to manage their monthly stipend, including budgeting and saving.
- Women Skills Development: Provides tailored skills development programs that focus on entrepreneurship and vocational training to promote financial independence.
- Monitoring and evaluation: Establish strong mechanisms to track progress and measure results through regular evaluations, ensuring transparency and accountability.

Section-IX-Concluding Remark:

The present study overviews the scheme and its implication on socio-economic conditions of rural women. The current study revived the merits and demerits of the scheme, problems in implementation and highlighted the women opinion on loopholes and improvement in the scheme. This case study has limitation as sample size need to be increased but having sufficient data, this study showed this Gruhalaxmi Scheme is very useful for rural

women and its funding process need to be improved to offset technical errors. This scheme improved rural women economic conditions who used this money for mainly managing economic needs of family and rural women are relaxed from inflation negative impact. Finally this study identifies as this scheme is very useful for rural women empowerment and could be continued in future.

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