



**INDUS  
ACTION**

*Enabling Social Protection*

# **Impact Evaluation *for* Government *of* Karnataka's 5 Guarantees**

## About Indus Action

Indus Action (IA) is committed to bridging the gap between vulnerable citizens and the welfare benefits they are entitled to. In the first decade, we have enabled 18 lakh+ citizens to access welfare, and by 2027, we aim to enable 1 crore+ vulnerable citizens with sustained access to legislated rights and welfare entitlements.

India faces the challenge of chronic poverty, with millions living just above the poverty line and 90% are employed in the informal economy. Unforeseen events like illness, unemployment, or natural disasters can easily push them back into poverty. With ~81 cr. Indians living on food security entitlements, there is an urgent need for a robust social safety net, such as insurance and pension schemes, which can reduce poverty and inequality while fostering inclusive growth. However, accessing these benefits is often fraught with difficulties such as multiple visits to government offices, and complex processes, which result in daily wage loss and ultimately lead to citizens not accessing these welfare schemes they are entitled to.

Since 2013, Indus Action has worked on social welfare delivery across 16 states of India. We work with communities, governments, and civil society to achieve a less-than-3-step citizen journey to access entitlements and strengthen the country's social protection systems. We enable this through three core pillars: Technology, Process Redesign, and State Capacity Building. Since 2013, our work has supported over 18 lakh+ citizens accessing welfare entitlements worth INR 1,375 crores.

## Acknowledgements

We acknowledge the **Fiscal Policy Institute (FPI), Government of Karnataka, as a core collaborator in this study.** This report is the result of sincere efforts between FPI and Indus Action, aimed at generating actionable insights to strengthen policy implementation. We are grateful to FPI for their active role in shaping the study design, facilitating access to data and field stakeholders, and supporting the overall execution of this impact evaluation. We also extend our sincere thanks to Dr. Shamala Iqbal, Secretary, Department of Women and Child Development, Empowerment of Differently Abled and Senior Citizens, Government of Karnataka, for sharing data on the Gruha Lakshmi scheme and enabling district-level engagement. We sincerely appreciate Tara Krishnaswamy for initiating the dialogue with FPI and for her sustained efforts in leading the government relations for this study.

Most importantly, we are deeply grateful to the women respondents and Self Help Group (SHGs) women members across the 5 districts of Karnataka who shared their experiences with us. Their voices and lived realities form the heart of this study. For their candid sharing and grounded feedback, we are truly appreciative.

We acknowledge the insights and experiences shared by ecosystem stakeholders, which provided valuable perspectives on the implementation of these schemes. Our appreciation extends to the Deputy Directors and Child Development Project Officers (CDPOs) of Dept. of WCD for their valuable time and sharing their experiences during the interviews. We are immensely grateful to all the Anganwadi Workers (AWWs) across all 5 districts without whose support data collection wouldn't have been possible. Their deep connection with the community and unwavering support for this exercise has been critical.

We are grateful to Tumakuru University Professors - Dr. Lakshmi Rangaiah K. N, Dr. Nisargapriya and independent consultant Pramod Kumar for leading data collection across 5 districts. Our sincere appreciation to the students of Tumakuru University—Darshini A B, Kubera, Pruthviraj D K, Sanjay Babu H R; for their support in data collection, data collation and note-taking.

A special thanks to Archana Pillai (86b Consulting) for guiding the research design, including the framework, methodology, and tools, and to Tushita Shekhar (86b Consulting) for her expertise in qualitative data analysis and writing support.

The impact evaluation was supported by committed ecosystem partners of Indus Action - Rohini Nilekani Philanthropy (RNP) and Azim Premji University (APU). Their timely and unencumbered support made the speedy execution of this study possible.

Lastly, we are grateful to Jinu Sam Jacob for his support in piloting the tools and facilitating data collection and overall support in execution. A special thanks to Soumya Suresh (Director, South Zone) and Archana Kannan Iyer (Chief Operating Officer) of Indus Action for their leadership in guiding this study from inception to reporting.

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## Executive Summary

### i. Introduction

The Government of Karnataka (GoK) has introduced five key social welfare schemes— **Gruha Lakshmi, Gruha Jyoti, Shakti, Anna Bhagya and Yuva Nidhi** —aimed at addressing multidimensional poverty and strengthening the social protection net for vulnerable households. These schemes, collectively benefiting over 5.10 crore people with a budget of approximately ₹52,000 crore, provide support across essential needs such as electricity, financial assistance for women, food security, employment aid for youth, and free public transport for women ([Hindustan Times, 2024](#)). Given Karnataka's diverse demographic landscape and persistent socio-economic disparities, these guarantees play a crucial role in enhancing household well-being and economic stability.

Indus Action led this qualitative study to evaluate the impact of the five guarantee schemes on education, work, health and well-being, household finances and gender empowerment. It examines implementation challenges and design gaps to inform policy on structured social safety nets for long-term impact, ensuring reduced exclusion errors and optimising inclusion errors to balance equity and fiscal prudence.

### ii. Study Methodology

The study aimed to understand access barriers to the five guarantees and the spending priorities of women from economically disadvantaged and marginalised communities. It focused on capturing their lived experiences with these schemes across five districts in Karnataka. Conducted over nine months (August 2024–April 2025), it **covered one district from each of the state's four divisions**. The districts covered include - **Bagalkote, Bengaluru Urban, Dakshina Kannada, Kalaburagi, and Tumakuru**—with two villages per district selected based on high Gruha Lakshmi beneficiary saturation. The district selection was made to ensure broad geographic representation across the state's 4 divisions.

For the study, we use an exploratory qualitative design in two phases. It begins with an Outcomes Harvesting exercise to understand expected outcomes from a diverse stakeholder group. Based on the outcomes thus mapped, a second stage qualitative data collection protocol is employed using focus groups that are strategically chosen using demographic characteristics and followed up with key informant interviews as needed. The sample included **women respondents** belonging diverse social groups, selected using livelihood groups as income proxies and ensuring respondents having an uptake of at least two guarantees. Other respondents comprised **key ecosystem stakeholders** such as government officials, service providers, and civil society actors to understand administrative challenges. Aligned with

literature reviewed, the study's objectives and field insights, the **data analysis framework presents findings across scheme access and delivery, and impact areas like education, work, health, finances, and gender empowerment.**

**This small-sample survey provides indicative findings and recommendations. A larger, quantitative survey led by CSDS in the next phase of the study will generate more robust and generalisable insights.**

### iii. Key Findings on Scheme Delivery and Access

#### a. Scheme Access:

- In terms of scheme access, most households benefit from four schemes, followed by a smaller share accessing three.
- Awareness of Govt. of Karnataka's five guarantees is high, driven by political outreach and door-to-door campaigns. However, Yuva Nidhi had the lowest awareness and uptake.
- Key sources of information on the schemes include TV, Anganwadi workers, guarantee cards and local leaders.
- Access barriers included administrative errors like - Aadhaar-bank linkage issues, biometric mismatch, exclusion due to name on IT list despite not being a taxpayer; and incomplete documentation/processes by the citizens like - inactive accounts, incomplete e-KYC, name mismatches on documentation.

#### b. Scheme Delivery:

- Key challenges in the delivery of Karnataka's guarantee schemes include challenges in quantity and poor quality—such as less number and overcrowded buses, poor grain quality, and delayed payments under Gruha Lakshmi and Anna Bhagya—as well as exclusion due to documentation gaps and last-mile discretion, affecting historically-marginalised groups.
- Schemes like Gruha Lakshmi face both inclusion errors (e.g., ineligible landowning or IT-payer families) and modest level of exclusion errors (e.g., elderly women or those without updated ration cards), affecting equity and coverage.
- Grievance redressal was not clearly institutionalised with citizens being told to approach multiple authorities. The newly formed 5 Guarantees Authority lacks visibility and clear channels for citizen engagement.

#### iv. Key Findings on Impact Evaluation

##### a. Education

- The five guarantee schemes, especially Gruha Lakshmi and Anna Bhagya, have helped women prioritise their children's education by covering school fees and travel costs.
- Participation in skilling programs remains low across districts, indicating that while basic education is a priority, long-term employability interventions have yet to gain momentum

##### b. Work

- The Shakti scheme has boosted women's work-related mobility, especially in urban areas, but overcrowding and limited bus availability in certain places also emerged.
- Despite increased travel for work, uptake of skills and job support remains low, and home-based ventures are rare—highlighting the need for stronger self-employment and career advancement support.

##### c. Health and Well-being

- Food consumption is the top priority across districts, with women using Gruha Lakshmi and Anna Bhagya funds and savings from Gruha Joythi and Shakti for food essentials to manage daily needs and economic stress.
- Food consumption is the top priority for beneficiaries, with funds allocated toward immediate household essentials such as pulses, oil, vegetables, fruits, eggs, meats and rice. This is indicative of improvements in the quantity and quality of daily meals, contributing to better overall household nutrition.
- When accessible, the Shakti scheme enabled longer religious travel—signaling improved quality of life and agency to build social capital. Though limited bus services were apparent in certain locations.
- Health spending is typically deprioritised by women, except among older individuals or those with specific conditions; poorer districts saw relief from hunger, while better-off areas showed early signs of discretionary spending.

##### d. Household Finances

- The schemes have boosted household savings but had limited impact on individual savings for women, with most funds used for essentials like rent, groceries, and loan repayments.
- While some women report greater say in financial decisions, spending still aligns with family priorities, reinforcing household-centric patterns.
- Women in Dakshina Kannada showed the highest financial autonomy—saving in SHGs, joining pension schemes, and contributing to asset purchases.

- In contrast, Bagalkote and Tumakuru saw minimal individual savings, while Bengaluru Urban reflected better financial alignment and more personal control.

#### e. Gender Empowerment

- The 5 Guarantees have boosted women's confidence and financial autonomy and enabled greater participation in social and religious life.
- These changes have improved community inclusion and well-being, but the impact on household decision-making varies across districts.
- Karnataka's rapidly ageing population and shrinking workforce are intensifying the need for targeted social protection schemes like the Gruha Lakshmi DBT, which provides a crucial income floor for vulnerable elderly—especially women—as the state prepares for a future where over 15% of its population will be 60 or older by 2030.
- Deep-rooted gender norms continue to limit progress of building women's agency and gender equity, suggesting that economic empowerment alone isn't enough to transform household power dynamics.

#### v. Progress towards Sustainable Development Goals (SDGs)

This section outlines how the 5 Guarantee Schemes align with the Sustainable Development Goals (SDGs), highlighting key areas of progress along with the relevant goals and targets. The 5 guarantees align with the following SDGs: Goal 1: No Poverty; Goal 2: Zero Hunger; Goal 5: Gender Equality; Goal 7: Affordable and Clean Energy; Goal 10: Reduced Inequalities; Goal 16: Peace Justice and Strong Institutions.

#### vi. Recommendations

The recommendations are aimed at addressing the current challenges identified through the study which could be overcome by corrective and effective policy interventions.

##### a. Cross-cutting

- **Consider revising and strengthening scheme policy documents** to clearly define goals, enhance communication of intended outcomes, and reposition schemes like Gruha Lakshmi and Shakti to emphasise their broader social, economic, and environmental impact.
- **Improved visibility of existing Grievance Redressal (GR) Systems** - Include Grievance Redressal as part of each guarantee's policy document. The existing department helpline and the Integrated Public Grievance Redressal System (IPGRS) should be better publicized to empower citizens with the knowledge and process to register a complaint related to any of the 5 guarantees.



- **Strengthen scheme-related communication by improving transparency** around DBT credits and delays, enabling application tracking through helplines, CSCs, or WhatsApp, and simplifying documents like Gruha Jyothi bills to ensure clarity and reduce misunderstandings
- **Consider introducing a voluntary opt-out option for citizens** who no longer need state support under any of the five guarantees, improving targeting, reducing inclusion errors, and easing fiscal pressure, with clear communication and safeguards to prevent opting out because of misinformation or social pressure. Both the KALIA scheme in Odisha and the Ujjwala Yojana at the national level allow beneficiaries to voluntarily opt out - KALIA through a [refund form](#) on its official portal, and Ujjwala via the '[Give It Up](#)' campaign under the Ministry of Petroleum and Natural Gas (MoPNG).

#### b. Gruha Lakshmi

- **Consider implementing a comprehensive eligibility criteria**, drawing from models like Tamil Nadu's KMUT and Andhra Pradesh's six-step validation, to improve targeting, reduce inclusion errors, and ensure equitable access for vulnerable women, including those in institutional care.
- **Task the 5 Guarantees Authority, with its reach to the Gram Panchayat level, to identify marginalised women** excluded from schemes like Gruha Lakshmi (e.g., SC, ST, NT/DNT, PVTGs), and collaborate with care homes and relevant departments for documentation and verification.
- **Ensure regular and predictable disbursements** to support women's financial planning, including loans, savings, and EMLs.
- **Provide monthly DBT payment status updates** through accessible channels like BangaloreOne, KarnatakaOne, and GramaOne, along with IVRS for confirmation of credited funds.
- **Promote financial literacy** by linking cash benefits to education on savings, investments, and social insurance, using platforms like SHGs and CCS.
- **Address gender norms through sensitisation at the village level**, engaging youth and men to foster a supportive environment for women's agency and scheme benefits.

#### c. Shakti

- **Consider extending the Shakti scheme to include migrant women workers** by recognising E-Shram Cards as valid documentation for eligibility followed by a focused awareness campaign to increase migrant women workers' uptake of the Shakti scheme.
- **The messaging on the scheme** could consistently highlight safety, convenience, and the environmental and cost benefits to encourage women to use state public transport.

- Multiple studies underscore the **importance of transparent and continuous communication in operations**. By providing real-time updates and clear information, public transport systems can enhance passenger trust, satisfaction, and overall service quality.
- **Conduct route-wise demand assessment and identify last-mile gaps** to scale services, redesign routes, and deploy feeder buses for better accessibility, efficiency, and cost management.
- **Enhance travel quality by improving bus infrastructure**, including shelters and washrooms, and providing gender sensitisation training for bus staff to ensure a safer, more safe and comfortable service experience for women.

#### d. Anna Bhagya

- **Provision of food grains in kind** rather than Direct Benefit Transfer (DBT) for vulnerable households under Anna Bhagya<sup>1</sup>.
- **Conduct regular audits to identify inclusion errors** in the Public Distribution System (PDS).
- **Support excluded marginalised groups in applying for new ration cards** including senior citizens, marginalised communities, intra-state migrants, and women in institutional care.
- **Automate updates through data interoperability** by linking the Birth and Death Registries
- **Formalise random checks to monitor** food grain quality, quantity, and ensure transparency in delivery.

#### e. Gruha Jyothi

- **Adopt a Proxy Means Test (PMT) model** using indicators like income, land ownership, and vehicle ownership to ensure the Gruha Jyothi scheme targets vulnerable households effectively while excluding wealthier ones.
- **Clearly communicate subsidy benefits** through simple and widespread dissemination through traditional and new media to prevent confusion and improve subsidy effectiveness.

#### f. Yuva Nidhi

- **Targeted awareness campaigns** - leverage diverse platforms like media, social media, community forums, and local SHGs to raise awareness about Yuva Nidhi, with a focus on hyper-local channels such as CSCs, NSS units, and auto rickshaw ads.

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<sup>1</sup> At the time of finalising this report i.e. June 2025, this has already been implemented by the Government of Karnataka.

- **Collaborate with universities and skill development agencies** to launch joint campaigns through online platforms, workshops, and seminars to increase awareness of Yuva Nidhi and related skilling opportunities.
- **Engage District Skill Development Offices (DSDOs)** in connecting with colleges, identifying barriers to skill development uptake, and implementing tailored interventions such as awareness drives, flexible course offerings, and career counselling sessions to improve participation.

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## Abbreviations

AB	Anna Bhagya
APL	Above Poverty Line
APU	Azim Premji University
APY	Atal Pension Yojana
AWC	Anganwadi Centre
AWW	Anganwadi Worker
BMTC	Bengaluru Metropolitan Transport Corporation
BPL	Below Poverty Line
CDPO	Child Development and Project Officer
CMO	Chief Minister Office
CSDS	Centre for Study of Developing Societies
DBT	Direct Benefit Transfer
DK	Dakshina Kannada
DSDOs	District Skill Development Offices
EDCS	Directorate of Electronic Delivery of Citizen Services
EMI	Equated Monthly Instalments
FGDs	Focus Group Discussions
FPI	Fiscal Policy Institute, Karnataka
GEWE	Gender Equality and Women's Empowerment
GJ	Gruha Jyothi
GL	Gruha Lakshmi
GoK	Government of Karnataka
GP	Gram Panchayat
GST	Goods and Services Tax
HDI	Human Development Index
HH	Household
IA	Indus Action
IT	Income Tax
IVRS	Interactive Voice Response System
KALIA	Krushak Assistance for Livelihood and Income Augmentation
KII	Key Informant Interview
KKRTC	Kalyana Karnataka Road Transport Corporation
KSRTC	Karnataka State Road Transport Corporation
KYC	Know Your Customer
NGOs	Non-governmental Organisations

NPS	National Postal Service
NT and DNT	Nomadic and Denotified Tribes
OBC	Other Backward Castes
OH	Outcome Harvesting
OMSS	Open Market Sale Scheme
PAN	Permanent Account Number
PDO	Panchayat Development officer
PVTGs	Particularly Vulnerable Tribal Groups
RNP	Rohini Nilekani Philanthropy
RR No.	Revenue Registration Number
SC	Schedule Caste
SDGs	Sustainable Development Goals
SECC	Socio Economic and Caste Census
SH	Shakti Scheme
SHGs	Self-Help Groups
SMS	Short Message Service
ST	Schedule Tribe
WCD	Women and Child Development Department
YN	Yuva Nidhi

## Chapter 1: Introduction

### 1.1. Context of the Study

In India, non-universal, targeted, and selective basic income schemes are often based on beneficiaries' 'eligibility' criteria. These schemes are often part of a broader portfolio of household welfare entitlements for women. Karnataka, in southern India, is home to over 6.8 crore people, making it one of the country's most populous states. It has a diverse demographic composition, with a literacy rate of around 75%. But there are stark differences in educational attainment and access to resources between urban and rural areas. Karnataka also has many families living below the poverty line (1.43 crore Below Poverty Line (BPL) ration cardholders ([HT News Desk, 2024](#))), especially in rural regions where agriculture remains the mainstay. Additionally, there are substantial socio-economic disparities, with marginalised communities such as Scheduled Castes, Scheduled Tribes, and minorities, facing persistent challenges.

As a part of its electoral promises, the Government of Karnataka **introduced 5 guarantees to strengthen the social protection net for vulnerable families in May 2023**. The 5 schemes have been allocated a budget of around Rs 52,000 crore, and benefit approximately 5.10 crore people ([Business Today, 2024](#)). The 5 guarantees are:

1. The **Gruha Lakshmi** Scheme credits ₹2,000 per month to the female head of every low-income family, empowering women financially.
2. The **Gruha Jyothi** Scheme offers domestic consumers free baseline electricity of up to 200 units per month, reducing household expenses.
3. The **Anna Bhagya** Scheme provides 10 kg of free rice per person per month to Below Poverty Line (BPL) families, ensuring food security.
4. The **Shakti** Scheme offers free public bus travel for domiciled women within Karnataka, promoting safe, and cost-free mobility.
5. Lastly, the **Yuva Nidhi** Scheme supports unemployed graduates and diploma holders, with monthly allowances of ₹3,000 and ₹1,500, respectively, aiding their job search and skills development.

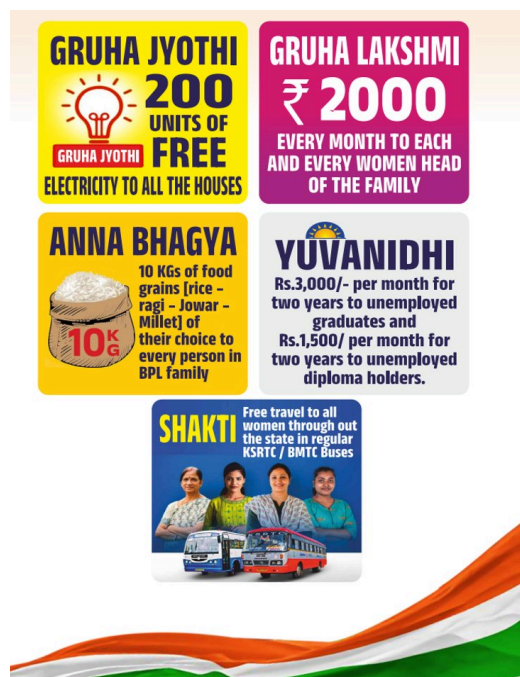


Image 1: Govt of Karnataka's 5 Guarantees



## 1.2. Rationale for the Study

For the first time, “a **portfolio of guarantees**” has been introduced to support BPL families, addressing multidimensional poverty through targeted interventions in hunger, education, health, mobility, and gender inequality. In this context, the term “**portfolio**” (as coined by Indus Action) refers to a set of interconnected welfare schemes (i.e. the five guarantees) that are designed to work together to address different but related aspects of poverty. A "portfolio" acknowledges the multidimensional nature of poverty and attempts to reduce it through complementary interventions.

While each of these benefits plays a crucial role individually, their combined impact could generate significant benefits, enhancing household well-being and economic stability. Understanding these effects is essential to assess how the 5 guarantees function as a comprehensive social protection mechanism, shaping long-term empowerment outcomes.

The Karnataka government's introduction of these schemes has **rekindled the policy debate on welfare programs for economically disadvantaged populations and their implications for fiscal prudence**. Thus, a non-partisan, independent study that investigates the implementation, design gaps and impact will help unearth the benefits. The intention is also to **reposition the conversation to social safety nets that protect the vulnerable and enable a sustained shift away from poverty**. The impact evaluation aims to unearth the effects of the bundle of benefits accrued to women and households, from the 5 guarantees. The evaluation focuses on impact, implementation efficacy, and potential to drive systemic change.

## Chapter 2: Study Methodology

This chapter discusses the study approach and methodology in detail comprising objectives, timelines, study tools, sites, sampling framework, data analysis framework and limitations.

### 2.1. Study Phases

The comprehensive approach on evaluating the 5 guarantees has been outlined in Image 2 below. Centre for Study of Developing Societies (CSDS) led the Pilot Phase 1A (Feasibility Study); while **Indus Action led the Pilot: Phase 1B (Qualitative Study)**. The Phase 2 (Quantitative Study) will be led by CSDS - the tool design will be informed by both the Phase 1 studies - the Feasibility Study and the Qualitative Study.

**This report is the output of the Pilot: Phase 1B (Qualitative Study).** As this is a small-sample survey, the findings and recommendations are indicative in nature. Generating more robust and generalisable insights would require a larger sample, which will be undertaken in the next phase of the study - through a quantitative survey led by CSDS. .

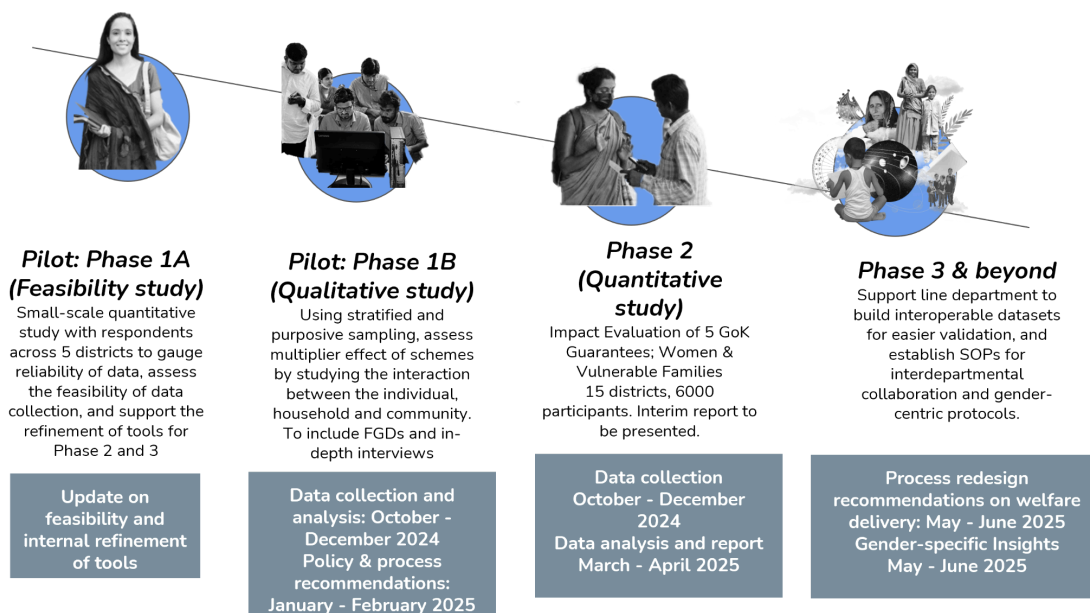


Image 2: Study Plan and Outputs

### 2.2. Study Objectives

The objectives of the impact evaluation of GoK's 5 guarantees were to:

- Study the impact of the 5 guarantees delivered by GoK on poverty alleviation, food security, enabling livelihoods, education and health.
- Identify and recommend solutions to reduce inclusion and exclusion errors.

- Recommend policy and process refinements to reduce administrative and citizen time and costs.
- Inform and refine research tools for a subsequent large-scale quantitative study (Phase 2).

### 2.3. Study Methodology

The study aimed to qualitatively explore household-level spending priorities and impact by engaging approximately 200 respondents across 5 districts. The study specifically focused on women from economically disadvantaged backgrounds like BPL card holders and marginalised communities like scheduled castes, scheduled tribes, and minorities, to document their lived experiences of engaging with the government, access to schemes, and accrued benefits.

The methodology of the qualitative study is outlined below:

Table 1: Study Methodology

<b>Outcome Harvesting<sup>2</sup></b>	<p><b>Outcome Harvesting</b> collects (“harvests”) evidence of what has changed (“outcomes”) and, working backwards, determines whether and how an intervention has contributed to these changes.</p> <p>An important feature of Outcome Harvesting is how outcomes are defined – observable and unobservable changes, both planned and emergent, in an individual, group, community, organisation, or institution, resulting, at least in part, from an intervention of interest.</p>
<b>Qualitative Data Collection</b>	<p>This methodology focuses on exploring experiences, perceptions, and social contexts through methods like interviews and focus group discussions, providing deeper insights beyond numerical data.</p> <p>Based on the OH findings, the main <b>qualitative data collection</b> exercise with the finalised set of stakeholders was conducted across the five districts.</p>

Building on this approach, IA conducted an Outcome Harvesting exercise in three districts—Bengaluru Urban, Tumakuru, and Kalaburagi—to surface early signals of change directly from beneficiaries. Insights from this exercise helped shape the research tools by highlighting key impact areas as experienced by the community. It also guided the identification of relevant stakeholders to engage during the main qualitative field study.

<sup>2</sup>

<https://documents.worldbank.org/en/publication/documents-reports/documentdetail/457811468167942364/outcome-based-learning-field-guide-tools-to-harvest-and-monitor-outcomes-and-systematically-learn-from-complex-projects>

Data collection methods include:

- Key Informant Interviews (KIIs) with individual women beneficiaries of schemes.
- Focus Group Discussions (FGDs) with women SHG members.
- Key Informant Interviews (KIIs) with ecosystem stakeholders (*listed ahead*).

The study spanned over 7-8 months from inception to reporting - **Image 3**.

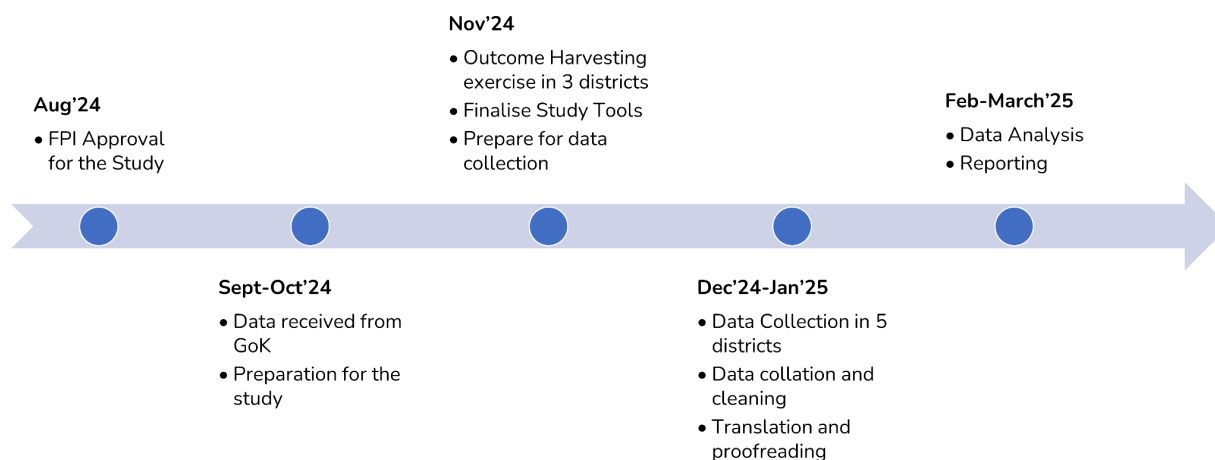


Image 3: Study Process and Timeline

### 2.3.1. Sites and Timeline of Field Study

The sites and timeline of the field study have been depicted in **Image 5**.

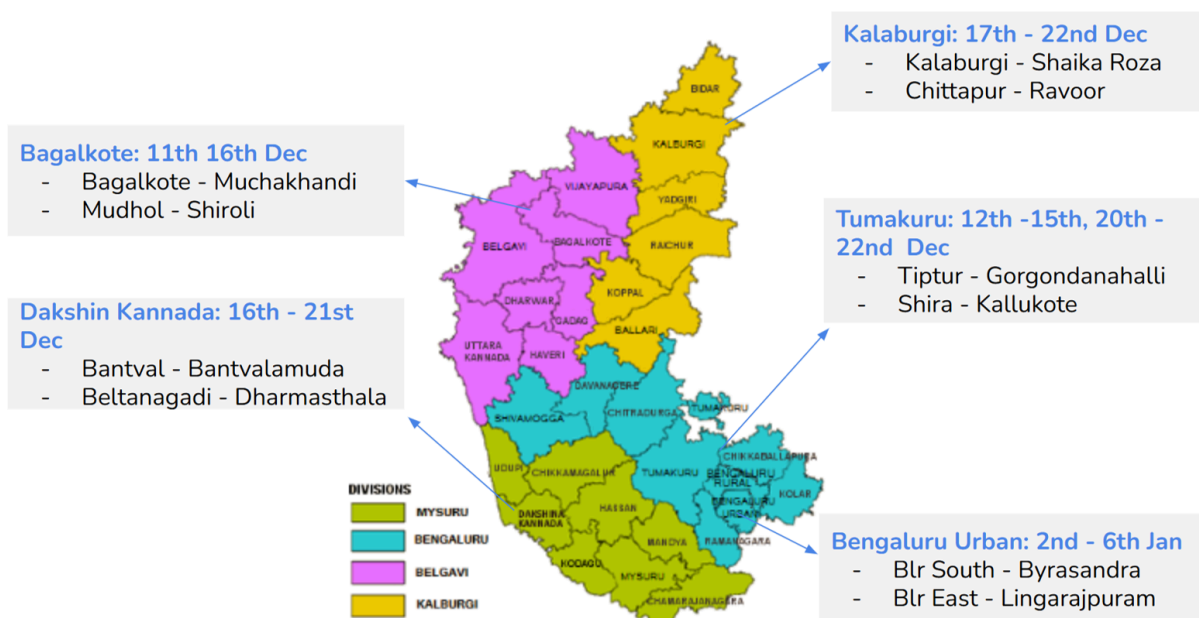


Image 4: District-wise Distribution of Data Collection



The study covered all four divisions of Karnataka - i.e. Benglauru, Mysore, Belgai and Kalaburagi - with one district selected from each division. The district selection was made to ensure broad geographic representation across the state in consultation with the government representatives. In each district, ten villages with the highest saturation of Gruha Lakshmi scheme beneficiaries were identified using data from the Department of Women and Child Development (WCD), Government of Karnataka. From this list, two villages were selected for data collection in consultation with the Deputy Directors (Dept of WCD) ensuring diversity in local economic activities.

### 2.3.2. Sampling Size

The selection for women respondents ensured diversity, using livelihood groups as an income proxy to capture heterogeneity in sampling. The data collection team ensured that the respondents were claiming at least 2 of the 5 guarantees.

Amongst the ecosystem stakeholders, we approached those closest to implementing these schemes and those who are deeply engaged or interact with the community through their work. This includes government officials, last-mile service providers as well as those from civil society. **Table 2** presents the sample size covered for the entire study and **Table 3** lists the types of ecosystem stakeholders interviewed.

Table 2: District-wise Distribution of Respondents

No.	District	Women Stakeholders		Ecosystem Stakeholders
		via KIs	via FGDs	via KIs
1	Bagalkote	10	30	17
2	Bengaluru Urban	12	27	8
3	Dakshin Kannada	15	27	11
4	Kalaburagi	11	37	17
5	Tumakuru	10	31	10
	<b>Total</b>	<b>58</b>	<b>152</b>	<b>63</b>

Table 3: Types of Ecosystem Stakeholders met

Ecosystem Stakeholders	
1. Deputy Director, Women and Child Development (WCD) Dept.	8. Chief Traffic Manager, Kalyana Karnataka Road Transport Corporation (KKRTC)
2. Child Development and Protection Officer, WCD Dept.	9. Assistant Administrative Officer, Bengaluru Metropolitan Transport Corporation (BMTCL)
3. Anganwadi Workers, WCD Dept.	10. Bus conductors of Karnataka Road Transport Corporations

4. Joint Director, Food and Civil Supplies Dept.	11. Members of the 5 Guarantee Authority
5. Food Inspector, Food and Civil Supplies Dept.	12. Panchayat Development Officers (PDO)
6. Assistant Engineer, Electricity Board	13. Gram Panchayat (GP) members
7. District Skill Development Officers, Skill Development, Entrepreneurship and Livelihood Department	14. Social workers / Civil society members

## 2.4. Data Analysis Framework

The qualitative data analysis framework has been presented here. The key findings in Chapters 3 and 4 have been structured and presented according to this framework.

The analysis framework was developed specifically for this study, drawing from existing literature on the impact of DBTs, government subsidies, and global frameworks such as the UN's Gender Equality and Women's Empowerment (GEWE). It was aligned with the study's objectives and informed by emerging themes from the field data. The framework offers a cohesive structure to present findings across two key areas: scheme access and delivery, and impact dimensions including education, work, health and well-being, household finances, and gender empowerment.

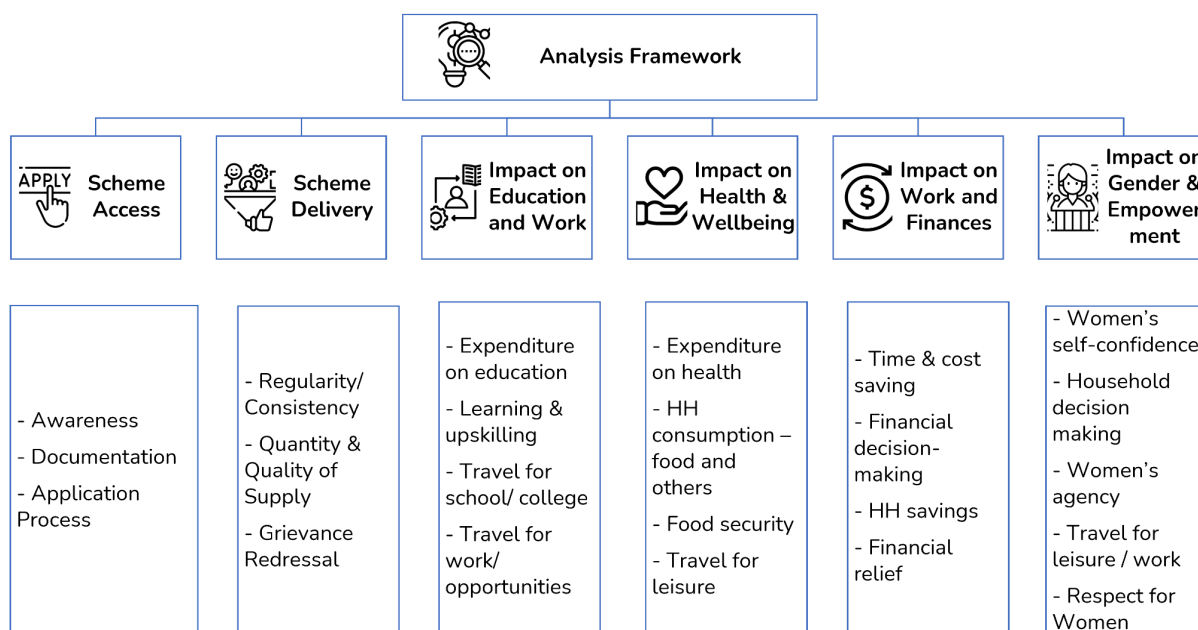


Image 5: Analysis Framework

### Chapter 3: Key Findings on Scheme Access and Delivery

**Chapter Plan:** The findings chapters have been organised as per the analysis framework given in the previous chapter. This chapter highlights the key findings regarding the operational aspects of accessing and delivering the 5 guarantees, focusing on their current status and any existing gaps.

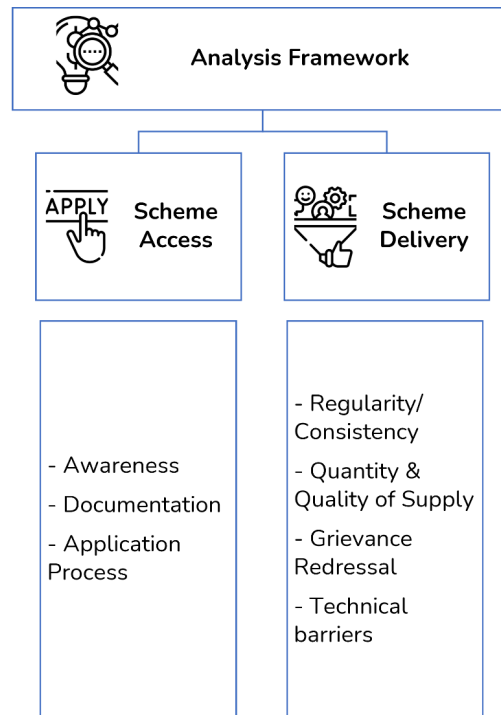


Image 6: Key Findings: Scheme Access






This chapter examines survey respondent's preferences, presenting overall trends along with district-wise and stakeholder-wise insights across five districts and three respondent groups. Where applicable, findings are further disaggregated by scheme and district.

Given that this study utilised a qualitative evaluation approach, focusing on collecting in-depth perspectives, experiences and anecdotes from women beneficiaries and ecosystem stakeholders, the key findings are contextualised. The findings and impacts outlined here represent potential pathways of change and areas that could be investigated through a more confirmatory quantitative analysis. To this end, a study is being conducted by CSDS in Phase 2 and an initial feasibility study for sample estimation has been conducted in Phase 1. As this is a qualitative study, the findings are context-specific and should not be considered representative of other districts or the state as a whole.

### 3.1. Govt of Karnataka's 5 Guarantees

Given below is a summary of the benefits under each of the 5 guarantees.

Table 4: Govt of Karnataka's 5 Guarantees

Scheme	Summary
 <b>Gruha Lakshmi</b>	Gruha Lakshmi, which accounts for nearly 50% of the total expenditure across the five guarantee schemes, provides ₹2,000 per month to women identified as heads of households. The scheme is applicable to both BPL and APL card holders. Women availing social security, old age or disability pension are also eligible.
 <b>Shakti</b>	Women and transgenders can travel for free in government buses, other than in luxury, Air-conditioned (AC) classes. The scheme applies to all four transport corporations (including Bengaluru Metropolitan Transport Corporation- BMTC and Karnataka State Road Transport Corporation - KSRTC) and for travel only within Karnataka. To identify the beneficiaries, the government will also roll out 'zero sum' passes to women during journeys. It has also reserved 50% of seats for men in KSRTC and removed any sort of reservation in BMTC buses.
 <b>Anna Bhagya</b>	Under the scheme, 10 kg of food grains will be given to every member of a BPL household and Antyodaya card holders over and above. At the time of the study, the GoK was able to provide only 5 kg of rice against its promise of 10 kg, as the Union government had refused to supply rice under the Open Market Sale Scheme (OMSS). To compensate, the GoK started disbursing Rs 170 per beneficiary (named in the ration card) per month as a direct bank transfer (DBT), based on a rate of Rs 34 per kg.
 <b>Gruha Jyothi</b>	The scheme provides 200 units of free electricity per month to domestic households, including tenants. Under the scheme, the free power will be given based on the users' consumption pattern in the last 12 months. For example, if a household has consumed 100 units of electricity on an average in the last 12 months, the user will be entitled to 100 units of free electricity up to 200 units every month this year. The government has also provided a buffer of 10% from the 200-unit cap, to avoid problems.
 <b>Yuva Nidhi</b>	Unemployed youngsters graduating 2022-23 onwards, will be provided an unemployment dole of Rs 3,000, and diploma holders Rs 1,500 — for 24 months from the date of registration. With just around five lakh beneficiaries, this Nidhi scheme is the cheapest among the five guarantees. The graduates will also be given 6 months of grace period to find employment.

### 3.2. Beneficiary Profile

Of the surveyed households a significant majority belong to the Below Poverty Line (BPL) category (96.2%), while a smaller proportion are classified as Above Poverty Line (APL) (3.8%). The representation of religious and caste groups was also ensured.

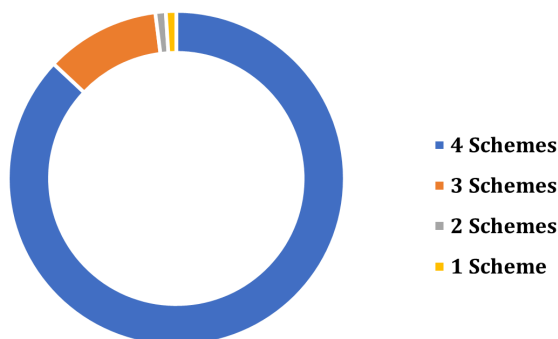








Image 7: HH accessing Number of Schemes

In terms of scheme access, **87% of households (HH) benefit from four schemes**, 11% from three schemes, and only 1% each from those accessing two and one scheme, respectively.

Table 5: Per Household DBT and Approximate Savings




	4 scheme access (87% of the HH)	3 Scheme Access (11% of the HH)
Per month Direct Benefit Transfer (DBT) from Gruha Lakshmi and Anna Bhagya <i>(assuming for a household average size of 5 members)</i>	 ₹ 2,000  ₹ 850 <sup>3</sup> (July 2023 till January 2025) <sup>4</sup>	 ₹ 2,000  ₹ 850 <sup>5</sup> (July 2023 till January 2025) <sup>6</sup>
Per month approximate savings from Shakti, Gruha Jyothi and Anna Bhagya	 Approx ₹ 500-1,000	 Approx ₹ 500-1,000

<sup>3</sup> INR 850 = INR 34 \* 5Kg \* 5 pax per family

<sup>4</sup> [From January 2025](#), the Govt of Karnataka started giving the full 10 Kg rice per person per month instead of a DBT. This calculation is included as this was the distribution during the time of the study (i.e. December 2024 - 1st week of January 2025).

<sup>5</sup> INR 850 = INR 34 \* 5Kg \* 5 pax per family

<sup>6</sup> Same as above

	 ₹ 850 <sup>78</sup>   depending on frequency of use and location - ranges between ₹ 600 to ₹ 2,000	 ₹ 850 <sup>910</sup>
Summary	<p><b>Till January 2025</b></p> <p>Thus, a HH accessing 4 of the above schemes would receive a <b>monthly DBT of ₹ 2850 and save a minimum of ₹ 1950 per month</b> (based on conservative estimates for savings under Gruha Jyothi and Shakti).</p> <p><u><a href="#">Post January 2025</a></u></p> <p>Thus, a HH accessing 4 of the above schemes would receive a <b>monthly DBT of ₹ 2000 and save a minimum of ₹ 2800 per month</b>. (based on conservative estimates for savings under Gruha Jyothi and Shakti).</p>	<p><b>Till January 2025</b></p> <p>Thus, a HH accessing 3 of the above schemes would receive a <b>monthly DBT of ₹ 2850 and save a minimum of ₹ 1350 per month</b> (based on conservative estimates for savings under Gruha Jyothi and Shakti).</p> <p><u><a href="#">Post January 2025</a></u></p> <p>Thus, a HH accessing 3 of the above schemes would receive a <b>monthly DBT of ₹ 2000 and save a minimum of ₹ 2200 per month</b>. (based on conservative estimates for savings under Gruha Jyothi and Shakti).</p>

### 3.3. Scheme Access

#### 3.3.1. Scheme Awareness

**Awareness of the five guarantee schemes in Karnataka is significantly high.** The schemes were announced before the May 2023 elections, followed by an immediate cabinet-level decision upon the party's election to form the government in the state. The swift rollout of these schemes in June 2023 further reinforced public awareness and engagement ([Livemint, 2023](#)). The Chief Minister and the party president signed and distributed [guarantee cards](#) via

<sup>7</sup> INR 850 = INR 34 \* 5Kg \* 5 pax per family

<sup>8</sup> [From January 2025](#), the Govt of Karnataka started giving the full 10 Kg rice per person per month instead of a DBT. This calculation is included as this was the distribution during the time of the study (i.e. December 2024 - 1st week of January 2025).

<sup>9</sup> INR 850 = INR 34 \* 5Kg \* 5 pax per family

<sup>10</sup> [From January 2025](#), the Govt of Karnataka started giving the full 10 Kg rice per person per month instead of a DBT. This calculation is included as this was the distribution during the time of the study (i.e. December 2024 - 1st week of January 2025).



their party workers to households across Karnataka, ensuring direct door-to-door communication of the schemes. The government's prompt action - approving the schemes in the first cabinet meeting - has likely reinforced public awareness ([Indian Express, 2023](#)).



Image 8: Guarantee Card

The Chief Minister Office (CMO) has instructed the district-level Food and Civil Supply offices across the state to organise awareness drives and enrolment camps for updating Know your Customer (KYC) for Aadhar, converting women as head of the family in the ration card and opening saving accounts through National Postal Service (NPS) for those who don't have any bank accounts.

Most respondents are aware of all schemes except Yuva Nidhi in some cases, **with over 90% reporting knowledge of at least one scheme**. In **Bengaluru Urban**, respondents displayed higher levels of scheme awareness, suggesting that information outreach is effective in urban centers.

The **main sources of information** of these schemes reported by the women beneficiaries were:

- Television / Radio
- Anganwadi Workers (AWWs)
- Guarantee cards issued by party workers
- Family members / Neighbours
- Newspapers
- Mobile
- Gram Panchayat (GP) members
- Local leaders

Guarantee cards were distributed by political party workers after the announcement of the 5 guarantees. It was an effort towards on-ground awareness raising of the new government schemes (Image 8).

In the case of **Anna Bhagya** specifically, the ration shop owners and GP members were also sources of scheme information.

**The Yuva Nidhi scheme ranked the lowest in terms of awareness amongst a large section of the respondents.** As highlighted by a Member of Legislative Council, Arun D.S., that a lack of coordination between universities and government agencies has led to low awareness about the Yuva Nidhi scheme among potential beneficiaries ([NewsKarnataka, 2025](#)).

Awareness levels of the Yuva Nidhi scheme should be interpreted in line with the scheme's specific scope and eligibility criteria. Unlike other universal or broad-based guarantee schemes, Yuva Nidhi is targeted exclusively at graduates and diploma holders from a specific academic year i.e. 2023 onwards, thereby inherently limiting its beneficiary base. This narrower coverage contributes to relatively lower awareness and uptake compared to schemes like Gruha Lakshmi or Anna Bhagya, which have wider applicability across households. Variations in target group definitions significantly influence the reach and public visibility of Karnataka's guarantee schemes, resulting in comparatively lower awareness and uptake.

As shared by the Skill Development Department, efforts to raise awareness at the university level are underway despite the department facing a shortage of staff.








Image 9: Govt of Karnataka's 5 Guarantees

### 3.3.2. Scheme Application and Documentation

Scheme applications followed a similar pattern, with potential beneficiaries being significantly aware of the application process. Since each scheme had a distinct process, we have noted here the most frequent methods utilised to enroll for the schemes and documentation submitted - as reported by the women respondents.

Table 6: Methods of Application and Documentation required for the 5 Guarantee Schemes

Scheme	Application	Documentation Required
 Gruha Lakshmi	<ul style="list-style-type: none"> <li>• GramaOne</li> <li>• Cyber Centre</li> <li>• Camps organised by Municipal Corporation</li> <li>• KarnatakaOne</li> </ul>	<ul style="list-style-type: none"> <li>• Aadhar card</li> <li>• Ration card</li> <li>• Bank account/passbook</li> <li>• Pan card</li> <li>• Residence proof</li> </ul>
 Shakti	<ul style="list-style-type: none"> <li>• No new application had to be submitted</li> </ul>	<ul style="list-style-type: none"> <li>• Aadhar card or</li> <li>• Voter ID card</li> </ul>
 Anna Bhagya	<ul style="list-style-type: none"> <li>• No new application had to be submitted.</li> </ul>	<ul style="list-style-type: none"> <li>• Aadhar card</li> <li>• Ration card</li> </ul>
 Gruha Jyothi	<ul style="list-style-type: none"> <li>• GramaOne</li> <li>• Camps organised by Municipal Corporation</li> <li>• KarnatakaOne</li> </ul>	<ul style="list-style-type: none"> <li>• Aadhar card</li> <li>• Ration card</li> <li>• Revenue Registration (RR)<sup>11</sup>Number</li> <li>• House ownership certificate</li> </ul>
 Yuva Nidhi	<ul style="list-style-type: none"> <li>• Limited responses</li> </ul>	<ul style="list-style-type: none"> <li>• Aadhar card</li> <li>• Graduate degree certificate</li> <li>• Bank passbook</li> </ul>

<sup>11</sup> Revenue Registration (RR) Number is an alphanumeric code assigned to a consumer's electricity connection, used for identification and tracking of electricity usage and billing.



Image 10: Data Collection in Progress

Some respondents faced **difficulties** in fulfilling scheme requirements due to lack of documentation. **The common documentation-related administrative challenges include:**

Table 7: Documentation related Issues while applying for Schemes

Category	Types
<b>Administrative Errors</b>	<ul style="list-style-type: none"> <li>a. In a few cases the fingerprint identification failed owing to changes in the hand owing to work/accident. It was not clear if the alternative biometric of iris and face scanning was available locally while applying for schemes.</li> <li>b. Goods and Services Tax (GST) paying - (such as small vendors) getting excluded from schemes despite being low-income earners</li> <li>c. Income Tax (IT) - those who have filed income tax returns (despite not being IT payers) as compliance, have been excluded as their name appears in the IT department list.</li> <li>d. Those who have filed IT returns to avail loans are considered as IT payers</li> <li>e. Similarly, if they have paid a fine for delayed linking of Permanent Account Number (PAN) card and Aadhar, since that money goes to the IT department, applicants have been mistakenly considered as IT payers.</li> </ul>
<b>Incomplete Documentation / Process by Citizens</b>	<ul style="list-style-type: none"> <li>a. Aadhaar not linked to bank accounts</li> <li>b. Inactive or non-existent bank accounts</li> <li>c. e-KYC for Aadhar or biometric not completed</li> <li>d. e-KYC or biometric does not match with Aadhar - name spelling mismatches were most frequently cited.</li> <li>e. Errors in ration card details or other documents, especially when household heads change (ex: after the passing of a family member)</li> </ul>

While some beneficiaries successfully rectified issues, they often described the process as slow and inefficient.

- Respondents in **Bagalkote and Tumakuru districts** reported the highest administrative and scheme requirement hurdles. They had problems in obtaining the required documents or fulfilling the conditions due to issues such as: lack of original documents, errors in ration card, Aadhar not linked to bank account, inactive bank account etc.
- In **Dakshina Kannada**, the respondents faced the least administrative and scheme requirement issues, suggesting that scheme application is relatively easier. **Dakshina Kannada** ranks second on the Human Development Index (HDI) in the state ([OpenCity - Urban Data Portal, n.d.-b](#)). This was reflected in the **Yuva Nidhi** scheme, where an ecosystem stakeholder noted that many youth are pursuing higher education or postgraduate studies, making them ineligible for the scheme.

Overall, while SHG members and other beneficiaries reported a relatively smooth application process, ecosystem stakeholders encountered higher administrative and scheme application-related issues than those reported by citizens. This gap suggests that while individual applicants may not face the full extent of bureaucratic hurdles, intermediaries handling large-scale enrollments are more likely to encounter processing delays and inefficiencies.

### 3.3.3. Scheme Access Summary of Findings

Awareness of Karnataka's five guarantee schemes is high, driven by strong political outreach and door-to-door campaigns using guarantee cards. Most women beneficiaries were familiar with the schemes, although Yuva Nidhi had overall lower awareness. Key sources of awareness included television, Anganwadi workers, guarantee cards distributed by party workers, family members, local leaders, and Gram Panchayat members.

Application processes varied—some required fresh submissions through centers like GramaOne and KarnatakaOne, while others like Shakti and Anna Bhagya did not. However, documentation issues emerged as a significant barrier to access. Common challenges included Aadhaar-bank account linkage problems, inactive bank accounts, name mismatches in biometric records. These hurdles were more pronounced in Bagalkote and Tumakuru, while districts like Dakshina Kannada reported smoother access with some cases of wrongful exclusion due to financial compliance like GST or IT return filings.










### 3.4. Scheme Delivery









#### 3.4.1. Scheme Delivery Challenges

Scheme Delivery has been categorised based on the responses received from the women beneficiaries. Quality of Supply and Quantity of Supply are the most significant disruptors of scheme delivery at the community level.

Table 8: Key Challenges in Scheme Delivery

Key Challenges	Scheme(s)	Summary
 <p>Quantity of Supply</p>	 <p>Shakti</p>  <p>Anna Bhagya</p>	<p>The following key concerns were cited:</p> <ul style="list-style-type: none"> <li>• Insufficient number of government buses</li> <li>• Shortage of food grains under Anna Bhagya</li> </ul>
 <p>Quality of Supply</p>	 <p>Shakti</p>  <p>Anna Bhagya</p>  <p>Gruha Lakshmi</p>	<p>Quality of Supply refers to</p> <ul style="list-style-type: none"> <li>• Severe overcrowding in government buses, often forcing passengers to wait for another bus and resulting in increased commute time.</li> <li>• Poor quality of food grains as reported by women<sup>12</sup>.</li> <li>• <b>Payment delays affected significant respondents</b>, often causing delays of 2-3 months before beneficiaries receive lump-sum payments for <b>Gruha Lakshmi</b>. Recent newspaper reports further confirm that beneficiaries have not received the <b>Gruha Lakshmi</b> scheme monthly disbursement of ₹2,000 for the past three months and the</li> <li>• <b>Anna Bhagya</b> amount of ₹34 per kg (₹ 170 per person per month) for the past five months.</li> </ul>

<sup>12</sup> Please note: The study is a qualitative study which brings forth voices of beneficiaries. The findings are as reported by women and do not reflect any

		<ul style="list-style-type: none"> <li>Delayed payments disrupt household financial planning, reinforcing short-term survival spending rather than long-term savings (<a href="#">India Today, 2025</a>).</li> </ul>
 <p><b>Safety and behavioural issues</b></p>	 <p><b>Shakti</b></p>	<ul style="list-style-type: none"> <li><b>Safety and behavioural issues reported by female commuters</b> - male passengers and bus staff making derogatory comments about the "misuse" of the <b>Shakti</b> scheme by women; some buses deliberately skipping stops when many women are waiting, limiting access.</li> </ul>
 <p><b>Entitlement dependency</b></p>	 <p><b>Shakti</b></p>	<ul style="list-style-type: none"> <li><b>Entitlement dependency concerns are generally low.</b> However, gaps in reliable and consistent bus services have delayed respondents from reaching work or other commitments.</li> </ul>
 <p><b>Lack of transparency in scheme-related communication</b></p>	 <p><b>Anna Bhagya</b></p>  <p><b>Gruha Lakshmi</b></p>  <p><b>Gruha Jyothi</b></p>	<p><b>Lack of transparency in scheme-related communication</b> was observed across all 5 districts:</p> <ul style="list-style-type: none"> <li>Delays in the disbursement of <b>Gruha Lakshmi</b> and <b>Anna Bhagya</b> funds have not been effectively communicated to citizens, leading to misinformation, including fears that the schemes may be discontinued. This uncertainty disrupts financial planning, impacts reliance on loans or SHG savings, and often forces women to borrow money in the interim.</li> <li>Some respondents reported cases where DBT money had arrived in their accounts, but they were unaware due to missing Short Message Service (SMS) notifications (most often sent by the Banks).</li> <li>A major challenge in the <b>Gruha Jyothi</b> scheme has been effective communication. Many women beneficiaries, particularly elderly and single women who cannot read their monthly electricity bills, often assume they are not receiving benefits. This misconception arises because unpaid arrears from previous bills</li> </ul>



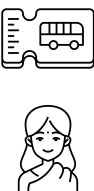





		accumulate, preventing the total bill from reflecting a zero balance, leading them to believe they have been excluded from the scheme.
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### 3.4.2. District-wise Scheme Delivery Challenges

The district-wise challenges in scheme delivery have been elaborated here in Table below:

Table 9: District-wise Responses on Issues in Scheme Delivery

District(s)	Scheme	Issues in Scheme Delivery
<b>Bagalkote and Tumakuru</b>		<p>In <b>Bagalkote and Tumakuru</b>, the quality and quantity of supply emerged as key community challenges. The high utilisation of the <b>Shakti</b> scheme exacerbated the demand for government bus services, resulting in reliability and consistency issues - frequent overcrowding and irregular schedules. This led to a supply-demand mismatch, straining available public transport infrastructure and reducing service reliability.</p> <p>Delays in crediting <b>Gruha Lakshmi</b> scheme have not been communicated to the beneficiaries.</p>
<b>Bengaluru Urban</b>		<p>Exclusions of the most marginalised communities in both <b>Anna Bhagya</b> and <b>Gruha Lakshmi</b> owing to documentation barriers and inadequate efforts to include the most vulnerable. This was seen in the case of waste-picking communities who didn't have ration cards, thereby directly excluding them from both these guarantees.</p> <p><b>Anna Bhagya</b> scheme implementation being inconsistent with households reporting that soap is disbursed in instances when the 2 kg Ragi is not available. While they have raised this issue with the local leaders, it has not reached any resolution.</p>
<b>Dakshin Kannada</b>		<p>In <b>Dakshina Kannada</b>, scheme application is relatively easier, but access to benefits is significantly harder. Beneficiaries reported the highest issues with both quality and quantity of supply, combined with the payment delays for both <b>Gruha Lakshmi and Anna Bhagya</b>.</p> <p>In <b>Dakshina Kannada</b>, two administrators provided conflicting instructions on updating the Gruha Lakshmi beneficiary in the event of a</p>

		<p>woman's death. One stated that the Child Development Project Officer (CDPO) must update the name, while another directed applicants to the Food and Civil Supplies Department for a ration card update. This inconsistency highlights the lack of a standardised process and clear communication to citizens.</p> <p><b>A primary bottleneck in the region is the lack of sufficient government bus services, which severely limits the intended impact of the Shakti scheme.</b> Respondents also highlighted that the scheme was primarily utilised by individuals from North Karnataka who travel south for work, whereas local residents were unable to derive similar benefits.</p> <p>For <b>Anna Bhagya</b>, the official responses highlight several challenges, including a shortage of workers in the government offices, data entry and network issues, outdated systems, and difficulties faced by the elderly due to KYC requirements.</p>
<b>Kalaburagi</b>	 	<p>In <b>Kalaburagi</b>, significant payment delays for both <b>Gruha Lakshmi</b> and <b>Anna Bhagya</b> reinforced existing economic vulnerabilities, disproportionately affecting households with lower financial resilience. Given that <b>Kalaburagi</b> is one of the poorest districts, these delays could have further exacerbated economic uncertainty, reducing the intended impact of the schemes.</p>

While beneficiaries and SHG members often faced delays in disbursements, ecosystem stakeholders did not prioritise this issue, likely due to limited direct exposure to financial disruptions at the household level. **This gap indicates that while stakeholders focus on broader structural inefficiencies, they may overlook the immediate financial uncertainty caused by delayed payments for individuals and households.** Additionally, ecosystem stakeholders viewed these schemes as fostering long-term dependency, while beneficiaries prioritised immediate financial stability, revealing a gap between policy concerns and household needs.

### 3.4.3. Scheme Eligibility

On scheme eligibility, the **Gruha Lakshmi** scheme is applicable to all - Antyodaya, Below Poverty Line (BPL) and Above Poverty Line (APL) card holders; in addition, it also includes women availing social security, old age or disability pension. The exclusions are Goods and



Services Tax (GST) and Income Tax (IT) payers and women government employees. However, anecdotal evidence indicates inclusion as well as exclusion errors.


**Inclusion errors include:**

- Mothers and mother-in-laws of government employees - since the former are not tax payers, they have been included
- Land owning households
- Women whose children are IT payers

Exclusion is a factor of diverse and contextual reasons. More often than not, the excluded belong to the already marginalised communities like Scheduled Castes (SC), Scheduled Tribes (ST), Nomadic and Denotified Tribes (NT and DNT) and Particularly Vulnerable Tribal Group (PVTGs) and elder women - all of whom in fact would greatly benefit from at least 4 of the guarantees. **Some instances of exclusion are mentioned below:**

Table 10: Exclusions in Scheme Delivery

Key Challenge	Summary
 <p><b>Updating name on Ration Card</b></p>	<p><b>Across all 5 districts</b>, since the process for changing names on the ration card was stalled after an initial window period in 2023, some women couldn't change their names as heads despite efforts, leaving them excluded from the <b>Gruha Lakshmi</b> scheme.</p>
 <p><b>Existing vulnerabilities coupled with lack of requisite documentation</b></p>	<p>In <b>Bengaluru Urban and Tumakuru</b>, many women engaged in waste-picking, often 2nd or third generation migrants from Tamil Nadu and Andhra Pradesh and belonging to SC and NT communities, lack ration cards. Their historical marginalisation and hazardous work heighten their vulnerability. Attempts to secure documentation often lead to rent-seeking at double the cost, citing potential government benefits. Despite being eligible for the <b>Anna Bhagya</b> and <b>Gruha Lakshmi</b> schemes, they remain excluded due to documentation barriers and inadequate efforts to include the most vulnerable.</p> <p>In <b>Dakshina Kannada</b>, 100-200 Koraga families from the Particularly Vulnerable Tribal Group (PVTGs) were excluded from accessing all five guarantees at the time of data collection due to the absence of essential documents such as Aadhaar cards, ration cards, and caste certificates. To address this, the food and civil supplies department had planned for a</p>

	drive to enroll them and facilitate the issuance of these critical documents.
 <p><b>Exclusion arising from last-mile discretion on scheme Delivery</b></p>	<p>In few instances point towards how schemes are implemented on ground in light of clear guidelines leaving it up to the last-mile service providers to 'interpret' the scheme - ultimately leading to exclusion of eligible citizens. This aligns with <b>Michael Lipsky's street-level bureaucracy theory</b> that argues that frontline public service workers (like teachers, police officers, and social workers) shape policy through their daily interactions with citizens, as their discretionary decisions determine how policies are actually implemented (<a href="#">Cooper et al. 2015</a>)</p> <ul style="list-style-type: none"> <li>• In <b>Bengaluru Urban</b>, citizens reported that as part of the <b>Anna Bhagya</b> scheme, they get 3 Kg rice and 2 Kg ragi. However, if ragi is not available, the ration shop owner will substitute it with a bathing soap.</li> <li>• In <b>Tumakuru</b>, a woman using <b>Shakti</b> scheme regularly mentioned that once while traveling along with her husband, was denied the free bus pass by the conductor stating that since she is accompanied by her husband, they have to pay the full fare.</li> <li>• In <b>Bengaluru Urban</b>, the women engaged in waste-picking as a means of livelihood mentioned that often conductors don't allow them if they are carrying their waste-picking bags with them.</li> <li>• In <b>Bengaluru Rural</b>, a community worker was disqualified from the <b>Gruha Lakshmi</b> scheme due to a house loan - such a conditionality is absent in official criteria<sup>13</sup>.</li> </ul>

#### 3.4.4. Grievance Redressal Systems

Women reported a lack of awareness of any grievance redressal mechanism and they highlighted a lack of willingness to lodge complaints formally. Most cited their source to register any complaints or delays in payments with the Anganwadi Worker or the Panchayat.

In **Bengaluru Urban**, redressal mechanisms remain a significant gap, with administrative issues and grievance resolution delays preventing seamless access to benefits. While most respondents were aware of process requirements, they frequently encountered administrative roadblocks in application procedures or in raising grievances regarding delayed or missing payments. This could indicate that administrative inefficiencies are concentrated in post-application phases, affecting benefits realisation rather than enrollment.

<sup>13</sup> Citizen Experience of Welfare Access: The Gruha Lakshmi Scheme ([Indus Action. 2023](#))

As part of the data collection exercise, the team came across a newly appointed system to ensure the implementation of the 5 Guarantee schemes. The **5 Guarantees Authority** was established in August 2024 with representation at the Gram Panchayat, taluka, district, and state levels. Each level has a distinct committee, with the committee president serving as a member of the next higher-level committee. The state-level authority is led by a president with cabinet rank, supported by five vice presidents with state minister rank. Representation at the state level includes 31 district-level presidents, each serving as a member in the state authority.

Each committee coordinates at their operational level (via camps/meeting) to find cases of exclusion - which then gets reported to the district administration in a monthly meeting which sees participation of government officials responsible for each of the 5 guarantees. This includes participation from the district collectors office, women and child development department, food and supplies department, transport, the relevant electricity supply company and skill development department.

At the time of the study, this 5 Guarantees Authority was seen to be active in **Bagalkote, Dakshina Kannada and Kalaburagi** however, we couldn't meet the committee members in **Bengaluru Urban** and didn't come across much activity in **Tumakuru**. This is seen to be more of a political process set in place by the ruling state government rather than administrative. In Dakshina Kannada, one ecosystem stakeholder mentioned that these officers have been highly supportive, organising two awareness meetings per month alongside our staff to inform people about the schemes. Beyond their intent to reduce exclusions, the roles and responsibilities of this authority are not clear/codified. Thus, there is no formal helpline number or a designated office where citizens can approach to register grievances to this authority. Additionally citizens themselves were unaware of such a process to register grievances. There seems to be no formal communication at all levels on the purpose of setting up this system.



Image 11: Data Collection in Progress

### 3.4.5. Scheme Delivery Summary of Findings

Key challenges in the delivery of Karnataka's five guarantee schemes include poor quality and quantity of supply—such as overcrowded buses and poor food grain quality—as well as delayed payments, especially under Gruha Lakshmi and Anna Bhagya. Exclusion due to lack of documentation and last-mile discretion in delivery of schemes disproportionately impacts vulnerable communities such as waste-pickers, migrant women, Scheduled Castes (SC), Nomadic Tribes (NT), and Particularly Vulnerable Tribal Groups (PVTGs), including the Koraga community in Dakshina Kannada.

While schemes like Gruha Lakshmi are designed to cover a broad spectrum, there are both inclusion errors (e.g., women belonging to landowning families, mothers of IT-payers or of government employees) and exclusion errors (e.g., elderly women or those lacking updated ration cards), undermining the intended equity and reach of the schemes.

Grievance redressal systems remain weak, and the newly formed 5 Guarantees Authority lacks clarity, visibility, and formal channels for citizen engagement.

### 3.5. Potential Areas for Further Investigation: Scheme Access and Delivery

Within the sub-themes of scheme awareness and scheme delivery, noted in the box below are potential areas for further investigation for a large -scale quantitative survey.

- a. What is the correlation between existing socio-economic vulnerabilities (community, income, migrants) and scheme awareness and access?
- b. What factors contribute to lower awareness of the Yuva Nidhi scheme compared to the other guarantees, and what targeted outreach strategies could improve its visibility?
- c. In which other schemes and areas are local authorities interpreting and implementing the scheme leading to inconsistencies in scheme implementation ?
- d. How do administrative challenges in documentation and scheme application differ across districts, and what interventions can improve access for marginalised groups?
- e. To what extent are payment delays leading to increased debt dependency among women beneficiaries?
- f. What measures can improve transparency in communication about payment disbursements to prevent misinformation and reliance on intermediaries?
- g. How prevalent are inclusion and exclusion errors across different schemes?



## Chapter 4: Key Findings on Impact Evaluation

**Chapter Plan:** The findings chapters have been organised as per the analysis framework given in the Chapter 2 on Study Methodology. In this chapter we will unearth the impact across themes of education, work/livelihood, health and well-being, and household finances. The chapter will also deliberate on the implications for gender equity and empowerment.

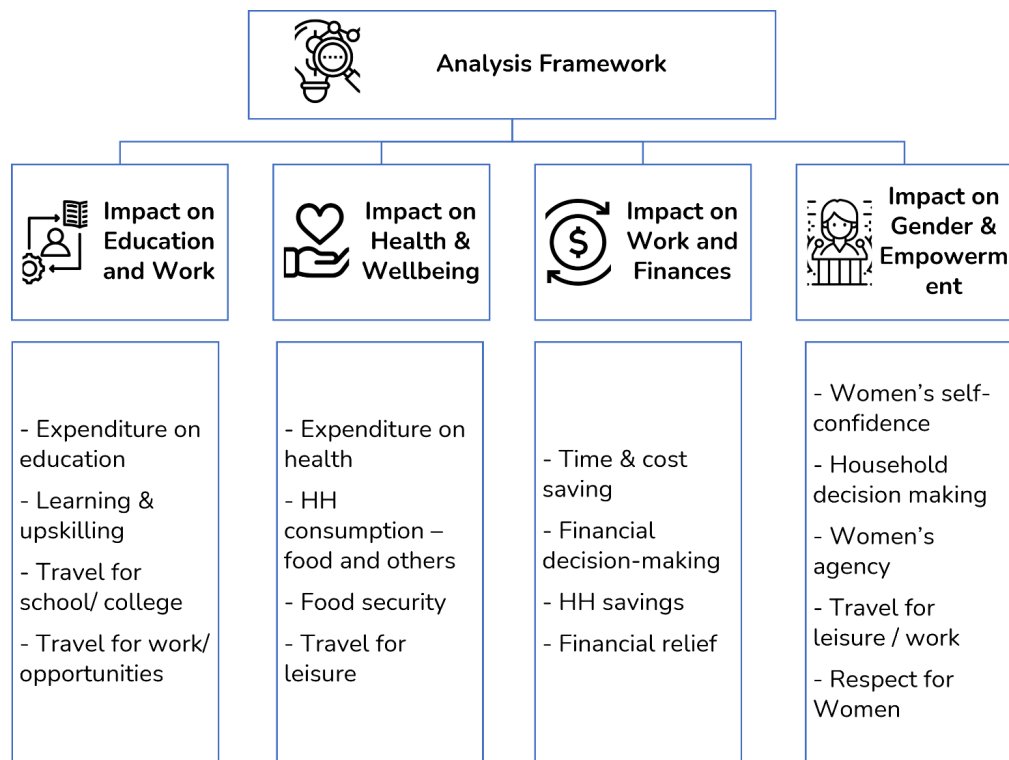


Image 12: Key Findings: Scheme Impact

The chapter examines survey respondents' preferences, presenting overall trends along with district-wise and stakeholder-wise insights across five districts and three respondent groups. Where applicable, findings are further disaggregated by scheme and district.

The responses have been separately categorised under each of the themes mentioned above, and then priorities have been analysed within each category. When viewed cumulatively, the responses and priorities present a different picture through a cross-cutting comparative analysis (presented in section 4.6).

Towards the end of this chapter, we will assess these impacts in terms of their alignment with and contribution towards achieving the Sustainable Development Goals 2030 (SDGs).

#### 4.1. Impact on Education





Rank	
1	Education Fees
2	Travel for School, College
3	Learning and Skilling

Image 13: Cumulative Trends on Education

Beneficiaries prioritise education as reflected in significant fund allocation through Gruha Lakshmi and Anna Bhagya towards education.

Table 11: Overall Impact on Education

Impact	Summary
 Education Fees	<b>Education fees account for the highest expenditure</b> (within the sub theme of education) - this could suggest that for many beneficiaries, financial assistance is seen as a means to invest in their children's long-term future rather than immediate income generation.
 Travel for School and College	<b>Travel for school and college emerges as the second most frequently observed category</b> , suggesting higher utilisation of the <b>Shakti</b> scheme for accessing school and colleges.
 Skilling programs	<b>Participation in skilling programs remains low</b> , indicating some engagement in skill development but not at a significant scale.

##### 4.1.1. District-wise Impact on Education

District-wise impact of the 5 guarantees on aspects of education has been discussed ahead.


	Bagalkote	Bengaluru Urban	Dakshina Kannada	Kalaburagi	Tumakuru
Education Fees	1	1	1	1	1
Travel for School, College	2	2	2	2	2
Learning and Skilling				3	3

Image 14: District-wise Trends on Education

Table 12: District-wise Summary of Education

District	Summary
<b>Bagalkote</b>  Literacy Rate <sup>14</sup> 68.2%	<p>Education fees and travel expenses are almost equally prioritised, with no spending on skilling.</p> <p>Despite being a priority, <b>Bagalkote</b> exhibits the lowest allocation of funds toward education fees for families, while day-to-day consumption emerged as the highest priority in the Health and Well-being domain (section 4.3). Households with lower financial stability tend to avoid long-term investments like education due to uncertainty about future income, prioritising short-term needs instead.</p>
<b>Bengaluru Urban</b>  Literacy Rate 87.67%	<p>In Bengaluru Urban, <b>education receives the highest priority, followed by travel related to school and college</b>. Interestingly, there is no reported spending on learning and skilling in this region.</p>
<b>Dakshina Kannada</b>  Literacy Rate 88.57%	<p><b>Dakshina Kannada shows the highest allocation of funds toward education fees for families, followed by high travel for school and college, indicating a strong preference for investment in education.</b> This suggests that households with greater financial security in <b>Dakshina Kannada</b> prioritise education over immediate consumption.</p> <p>Anecdotal evidence suggests that in <b>Dakshina Kannada</b>, many students pursue higher education after graduation, hence uptake of both Yuva Nidhi and spending on skill development is a lower priority.</p>
<b>Kalaburagi</b>  Literacy Rate 64.85%	<p><b>Kalaburagi reports the highest engagement in learning and skilling activities, as well as job and exam applications compared to other districts.</b> It also ranks second after Dakshina Kannada in terms of funds allocated to education fees.</p> <p>This suggests that despite its economic vulnerability, <b>Kalaburagi</b> households are willing to invest in education and skilling to improve future employment prospects. It indicates a proactive response to economic hardship.</p>
<b>Tumakuru</b>  Literacy Rate 75.14%	<p><b>Tumakuru</b> exhibits moderate participation in learning, skilling, and job and exam applications, indicating a balanced approach between immediate economic needs and long-term investment in employability. <b>While education is a priority, it does not show the same level of urgency as in Kalaburagi or Dakshina Kannada.</b></p>

<sup>14</sup> [As per Census 2011](#)

#### **4.1.2. Potential Areas for Further Investigation: Education**

The box below lists possible areas for further exploration within the theme of scheme impact on education.

- a. Does increased spending on education fees translate into measurable improvements in learning outcomes, retention rates, and employability?
- b. What are the barriers for participation in skilling programs/vocational training?
- c. Do households that prioritise education fees and skilling investments see improved job placement rates or higher incomes compared to those who allocate funds to short-term consumption?

#### **4.1.3. Summary of Impact on Education**

The five guarantee schemes, particularly Gruha Lakshmi and Anna Bhagya, have enabled women to prioritise education by allocating funds toward school fees and travel for their children.

Districts like Dakshina Kannada and Kalaburagi saw the highest investments in education, indicating strong aspirations despite financial constraints. However, participation in skilling programs remains low across districts, suggesting that while basic education is prioritised, long-term employability interventions are yet to gain traction.

## 4.2. Impact on Work


Rank	
1	Travel for Work
2	Job & Exam Application
3	Home-based ventures

Image 15: Cumulative Trends on Work



Shakti scheme is being used by women to travel to school/college or for work. The impact of the scheme varies influenced by geographic and cultural factors. For instance, while the free bus pass has empowered women to travel to places of worship, it has also negatively affected residents in destination locations.


“ಎಲ್ಲಾ ವಯೋವರ್ಗದವರು ಪ್ರಯಾಣಿಸುವುದನ್ನು ಗಮನಿಸಿದ್ದೇನೆ. ಗಾರ್ಮೆಂಟ್ಸ್ ಗಳಿಗೆ ಕೆಲಸಕ್ಕೆ ಹೋಗುವವರು ಮತ್ತು ವಿದ್ಯಾರ್ಥಿನಿಯರು ಹೆಚ್ಚಾಗಿ ಬಳಸಿರುವುದನ್ನು ನೋಡಿದ್ದೇನೆ. ವಯಸ್ಸಾದವರು ತಮ್ಮ ಮಕ್ಕಳ ಮನೆಗೆ ಹೋಗಲು ಹೆಚ್ಚಾಗಿ ಈ ಯೋಜನೆಯನ್ನು ಬಳಸುತ್ತಿದ್ದಾರೆ.”

“I have observed that people of all age groups are using the scheme. In particular, women working in garment factories and female students are the ones using it the most. Elderly individuals who use this scheme to visit their children's homes.”

- Bus Conductor, Tumakuru

Table 13: Overall Impact on Work

Impact	Summary
 <b>Commute for Work</b>	<p><b>Travel for work emerges as the most frequently observed category, suggesting higher utilisation of the Shakti scheme for economic activities.</b></p> <p>While respondents reported traveling for religious and social events, the emphasis on school and work-related travel implies improvements in mobility but does not necessarily translate into long-term career growth.</p>
 <b>Job and exam applications</b>	<p><b>Low spending on both skilling and job or exam applications suggests that individuals may lack the resources or support to prepare for better opportunities.</b> This limits their ability to compete in the job market with relevant skill sets, reinforcing existing employment barriers.</p> <p>Ecosystem stakeholders place greater emphasis on skilling, learning, and job-related applications, aligning with their preference for the Yuva Nidhi</p>

	<b>scheme.</b> However, both SHG members and other beneficiaries have reported observing very few actual Yuva Nidhi beneficiaries.
 <b>Home-based ventures</b>	<b>Participation in home-based ventures</b> as a result of any of the 5 guarantees remains low, indicating some engagement in entrepreneurship but not at a significant scale. The few respondents who did get an impetus owing to the 5 guarantees are engaged in sewing or tailoring work; one respondent also mentioned operating a photocopying (xerox) machine.

#### 4.2.1. District-wise Impact on Work

District-wise impact of the 5 guarantees on aspects of work has been discussed ahead.


	Bagalkote	Bengaluru Urban	Dakshina Kannada	Kalaburagi	Tumakuru
Travel for Work	1	1	1	1	1
Job & Exam Application	2		2	2	2
Home-based ventures	3			3	3

Image 16: District-wise Trends on Work

The image 17 highlights that across all five districts—Bagalkote, Bengaluru Urban, Dakshina Kannada, Kalaburagi, and Tumakuru—travel for work is the most common form of livelihood activity, with Bengaluru Urban showing the highest engagement, given the high dependence on mobility for accessing work (and education) in urban areas. In contrast, home-based ventures remain minimal across districts, indicating limited adoption of self-employment or work-from-home models.

Several studies underscore that while mobility can improve access to employment and enhance social capital, its impact on long-term career development is limited without systemic support. Mobility tends to yield short-term benefits rather than lasting structural changes, highlighting the need for complementary measures like professional training and stable employment policies to ensure meaningful career growth ([Rosidah, 2024](#); [Sunnerfjell, 2023](#)).

Table 14: District-wise Summary of Work

District	Summary
Bagalkote	Bagalkote has the highest priority towards travelling for work indicating the necessity of accessible mobility for economic participation. A much smaller but equal priority is for job applications and home-based ventures engaging in

	home-based ventures.
<b>Bengaluru Urban</b>	<b>Bengaluru Urban has the second highest self-reported utilisation of the Shakti scheme for work-related travel.</b> This is further reinforced by the economic and financial domain, where commute time and cost reductions were most significant in this district. These findings suggest that beneficiaries in <b>Bengaluru Urban are leveraging government transport schemes primarily for employment purposes rather than personal or social travel.</b>
<b>Dakshina Kannada</b>	<p><b>Dakshina Kannada shows the lowest priority for travelling for work amongst the 5 districts. This aligns with ecosystem stakeholder suggesting that Shakti impact is limited in Dakshina Kannada owing to higher privatisation of transport coupled with lower availability of state public buses.</b></p> <p>According to multiple stakeholders including many women respondents, the <b>Shakti</b> has created challenges for school and college students (in <b>Dakshina Kannada</b>), as an influx of commuters from other districts (North Karnataka and Hubballi, Dharwad, Belgaum, Bagalkote) has not been matched by an increase in buses. Due to overcrowding, many students return home late, sometimes as late as 6.00-7.00 pm, causing parents to worry for their children's safety.</p> <p>Increased temple visits to Dharmasthala (Kukke Subramanya, Karkala, Kateel) have boosted local shop revenues but have also led to worsening sanitation and overall cleanliness and misbehaviour as reported by transport authorities. Overcrowding is severe, with buses exceeding capacity (70-80 passengers instead of 54). The shortage of staff and vehicles worsens the situation, particularly on weekends, when 800-1000 people travel at night, overwhelming depots even with additional buses. Frequent seat-related conflicts have even led to physical altercations among passengers.</p> <p>Multiple stakeholders including women respondents have recommended that instead of universal free travel, priority should be given to students and seniors (60+ years) through smart cards, making the scheme more effective and to ease pressure on the system. Alternatively, increasing the number of buses and staff would help manage demand more effectively.</p>
<b>Kalaburagi and Tumakuru</b>	<b>Notably, Kalaburagi and Tumakuru show higher levels of engagement in job and exam applications, pointing to active job-seeking behaviour or aspirations for government and formal sector jobs.</b> This pattern may reflect local employment challenges or a focus on upward mobility through competitive exams. The data underscores the need to enhance access to local livelihoods, promote home-based work, and address regional variations in employment-seeking behavior



“ಶಕ್ತಿ ಯೋಜನೆಯ ಇಲ್ಲಿ ಬಹಳ ತುಂಬಾ ಕಡಿಮೆ ಯಾಗಿದೆ ಇಲ್ಲಿ ವೈವೇಚ್ ಬಸ್ಸುಗಳ ಸಂಖ್ಯೆ ತುಂಬಾ ಇರುವ ಕಾರಣ ಶಕ್ತಿ ಯೋಜನೆ ಯಾವುದೇ ಪ್ರಭಾವ ಬೀರಿಲ್ಲ. ಕೆಲಸಕ್ಕೆ ಹೋಗುವವರು ಮತ್ತು ಶಾಲಾ-ಕಾಲೇಜು ಮಕ್ಕಳಿಗೆ ಅನುಕೂಲವಾಗಿದೆ ಮತ್ತು ಇಲ್ಲಿ ಪ್ರವೀಣ್ ಬಸ್ ಗಳು ಹೆಚ್ಚು ಇರುವುದೇ ಕಾರಣ ಮಂಗಳೂರಿಗೆಯಿಂದ ಮೂಡಬಿದ್ರೆಗೆ ಮತ್ತು ಕಾರ್ಕಳ ನಾಲ್ಕು ಬಸ್ಸುಗಳನ್ನು ಸರ್ಕಾರದಿಂದ ಮೊದಲ ಬಾರಿಗೆ ಬಳಸಲಾಗಿದೆ”

“The (local usage) Shakti Yojana is very very low here. The number of private buses here is very high. The Shakti Yojana has not had any impact. It is convenient for those going to work and school-college children and the reason is that there are more private buses here. For the first time, four buses from **Mangalore to Moodbidri and Karkala** have been started by the government.”

- Ecosystem Stakeholder, Dakshina  
Kannada



Image 17: Data Collection with Bus Conductors for Shakti Scheme

#### 4.2.2. Potential Areas for Further Investigation: Work

The box below lists possible areas for further exploration within the theme of scheme impact on work.

- Has free public transport led to increased labor force participation among women, particularly in formal or higher-paying jobs?
- Has access to financial and transport support enabled beneficiaries to shift from informal, low-paying jobs to formal or higher-skilled employment sectors?
- Do households that prioritise education fees and skilling investments see improved job placement rates or higher incomes compared to those who allocate funds to short-term consumption?

#### 4.2.3. Summary of Impact on Work

The Shakti scheme has significantly improved women's mobility for work, especially in districts like Bengaluru Urban and Bagalkote. However, issues like overcrowding, delays reported across all districts and limited bus availability in districts like Dakshina Kannada have hampered consistent access.

While travel for work has increased, uptake of skilling and job application support remains limited, indicating that mobility alone isn't sufficient to ensure career advancement. Home-based ventures remain rare, pointing to a need for stronger self-employment support systems.

### 4.3. Impact on Health and Wellbeing

Food consumption, travel for religious and social events and family health expenses are the highest priorities among respondents, whereas travel for family visits and individual health expenses has the lowest response rate, indicating it is not a major priority.



Rank	
1	Food Consumption
2	Travel for Religious and Social Events
3	Family Health Expenses
4	Individual Health Expenses
5	Travel for Family Visits




Image 18: Cumulative trends on Health and Wellbeing

Overall, respondents prioritised food security and household essentials and family well-being over personal expenses, highlighting that these schemes primarily help mitigate and manage economic shocks. Many respondents emphasised that receiving grains instead of cash transfers would better ensure consistent access to food.

According to an article, although a significant majority of India's population now falls within the "consuming class," a large portion of them—particularly those in the Aspirers and lower Middle-Class income brackets—still struggle to afford discretionary or non-essential spending ([Livemint, 2025](#)). The same article states that for BPL households, spending is overwhelmingly skewed towards food, reflecting that non-food essentials are often deprioritised or unaffordable, underscoring chronic income insecurity. The Household Consumption Expenditure Survey: 2023-24 reported that in rural India, food accounted for about 47% of the average household's consumption, and in urban areas, it was about 40% ([Household Consumption Expenditure Survey: 2023-24, n.d](#)). These figures demonstrate that a significant portion of household expenditure remains dedicated to food, highlighting its priority in household budgets.

Table 15: Overall Impact on Health and Wellbeing

Impact	Summary
	Any increase in income (or savings owing to subsidies) is overwhelmingly used to meet nutritional gaps rather than improve quality of life or invest in health, education, or mobility. Day-to-day consumption i.e. food consumption is the top

<b>Food Consumption</b>	<p><b>priority for beneficiaries, with funds allocated toward immediate household essentials such as pulses, oil, vegetables, fruits, eggs, meats and rice.</b></p> <p>With basic food security achieved, few beneficiaries are now able to consider discretionary spending, particularly on religious and social events—suggesting a gradual shift from essential to postponed consumption. The latter was seen more in a relatively prosperous district like <b>Dakshin Kannada</b>.</p>
 <b>Travel for Religious and Social Events</b>	<p>When accessible, the scheme facilitated longer religious trips. Mobility for religious/social reasons reflects an improvement in quality of life and signals upward mobility from pure survival-based spending. Many respondents from <b>Dakshin Kannada</b> reported limited access to the Shakti scheme due to the absence of government bus services in their villages.</p>
 <b>Family Health Expenses</b>	<p><b>Household-driven decision-making is evident, despite financial assistance primarily being directed toward women through the Gruha Lakshmi scheme. Many beneficiaries claimed to have control over how the money was spent, yet their decisions were primarily family-oriented rather than personal.</b></p> <p>This suggests that <b>health-related spending was viewed as a collective household priority</b> rather than a personal one, with beneficiaries prioritising the well-being of the entire family over their own medical needs.</p>
 <b>Individual Health Expenses</b>	<p>While individual health expenses received significantly less attention, the only group that specifically saved money for personal healthcare included older women (above 60 years) or individuals suffering from ailments.</p>

#### 4.3.1. District-wise Impact on Health and Wellbeing

The image below depicts the district-wise prioritisation on aspects of health and well-being


	Bagalkote	Bengaluru Urban	Dakshina Kannada	Kalaburagi	Tumakuru
Food Consumption	1	1	2	1	1
Travel for Religious & Social Events	2	5	4	2	4
Family Health Expenses	5	3	3	3	3
Travel for Family Visits	3	4		4	2
Individual Health Expenses	4	2	1	5	5

Image 19: District-wise Trends across Health and Wellbeing

Table 16: District-wise Summary of Health and Wellbeing

District	Summary
Bagalkote	<p>In Bagalkote, families primarily focus on fulfilling basic necessities. Food insecurity still dominates spending decisions, leaving little room for healthcare. Households prioritise short-term survival over long-term well-being when resources are scarce. Healthcare expenditure is likely reactive (emergency-driven) rather than preventive/planned. It suggests that in <b>Bagalkote</b>, one of the poorest districts, households prioritise food and immediate needs over healthcare, aligning with the subsistence theory of consumption (<a href="#">OpenCity - Urban Data Portal, n.d.</a>). <b>As shared by multiple stakeholders, the schemes have greatly benefitted families who are landless and earn their livelihood through wage labour.</b></p> <p><b>Additionally, limited road infrastructure and inadequate government bus services have resulted in low local travel, while long-distance trips, particularly for religious purposes, have increased due to the Shakti scheme.</b> It indicates that as food security improves, consumption patterns shift toward balancing immediate utility (current consumption) against future benefits (savings or postponed consumption). <b>Long-distance religious and social travel suggests social mobility is still important, even in economically distressed conditions. This also serves as a proxy for women's empowerment through enhanced mobility.</b> Social and religious travel—often undertaken in groups—helps strengthen local social capital, fostering a support system that can be relied upon in times of need. This aligns with the observations of locals from <b>Dakshina Kannada</b>, that given major religious sites are located in <b>Dakshina Kannada</b>, there is high influx from North Karnataka districts like <b>Bagalkote</b>.</p>
Bengaluru Urban	<p><b>Healthcare and spending patterns show distinct urban characteristics in Bengaluru Urban. In urban settings, health becomes a major cost center probably reflecting high medical costs and individual health burdens.</b> Beneficiaries are directing funds toward individual healthcare and consumer durables (TVs, home appliances), often through EMI purchases. These patterns suggest <b>Bengaluru Urban</b> has moved beyond spending on immediate food consumption needs. Healthcare is probably proactively managed rather than reactive, discretionary spending is increasing.</p>
Dakshina Kannada	<p>Ecosystem stakeholders in Dakshina Kannada observed that women use the savings from <b>Anna Bhagya</b> to buy vegetables, groceries, and snacks for their children, some buy more exotic fruits including fruits like Kiwi and Dragon Fruit and items like sugar, jaggery, pepper, medicines. Another stakeholder observed that <b>Gruha Lakshmi</b> funds are increasingly being spent on gifts, festivals, and social functions.</p>

	<p><b>Additionally, some beneficiaries are using the money to purchase home appliances and even shop from online platforms, reflecting a shift in spending patterns.</b></p> <p>In <b>Dakshina Kannada</b>, respondents expressed dissatisfaction and low usage with the <b>Shakti</b> scheme, stating that buses were primarily used by migrants and tourists from North Karnataka. As a result, they were unable to utilise the scheme as effectively, highlighting a disparity in access. However ecosystem stakeholders mentioned <b>Shakti</b> being used by elderly women for trips/Jatra.</p>
<b>Bagalkote and Kalaburagi</b>	<p><b>Despite Kalaburagi and Bagalkote being the poorest districts (amongst the 5 districts), presents interesting spending patterns. While food consumption remains a key focus, both districts report more than 40% respondents engaging in religious and social travel.</b> The district-wise trends confirm that as food security stabilises, households slowly shift toward discretionary consumption. Further, women's increasing freedom to travel could be an indicator of social empowerment and shifting gender norms.</p> <p>In <b>Kalaburagi</b> women reported buying milk, fruits, eggs, fish and meat from the <b>Gruha Lakshmi</b> funds indicating improved quality of household food consumption. In one case a wage labourer engaged in stone-picking in a mine mentioned that <b>Anna Bhagya</b> has helped them (a family of five) overcome hunger and through the DBT of <b>Anna Bhagya</b> and <b>Gruha Lakshmi</b>, they have some degree of financial security.</p>
<b>Tumakuru and Dakshina Kannada</b>	<p><b>In Tumakuru and Dakshina Kannada, as per self-reporting of the respondents, family health expenses were given twice the priority of individual health expenses.</b> This suggests that despite being direct beneficiaries of schemes, women continued to prioritise household well-being over their own personal healthcare needs. Additionally, there is some evidence of increased spending on fruits, eggs, and dairy, indicating a slow but gradual shift away from pure subsistence-based diets.</p>

#### 4.3.2. Potential Areas for Further Investigation: Impact on Health and WellBeing

The box below lists possible areas for further exploration within the theme of scheme impact on health and well-being.

- How do household-level cash or in-kind benefit schemes influence spending priorities and financial resilience in low-income households?
- What is the impact of scheme benefits on household food security, dietary diversity, and nutritional intake?



- c. To what extent do mobility and financial schemes enhance social participation and women's agency in household decision-making?
- d. How do beneficiaries perceive and utilise the schemes in managing daily needs versus future contingencies?



Image 20: Data Collection with Ecosystem Stakeholders

#### 4.3.3. Summary of Impact on Health and Wellbeing

Food consumption emerged as the top priority for beneficiaries across all five districts, with women consistently using funds from schemes like Gruha Lakshmi and Anna Bhagya (and savings from Gruha Jyothi) to buy essentials such as pulses, vegetables, and eggs. This focus on day-to-day needs over long-term planning was echoed by ecosystem stakeholders and reflects how families are using the schemes to manage immediate financial stress and recover from economic shocks.

When accessible, the Shakti scheme enabled longer religious travel—signaling improved quality of life—though limited bus services in villages, especially in Dakshina Kannada, restricted its reach.

Health spending continues to be driven by household priorities rather than individual needs, with women often putting their own care second. Only older women or those with specific health conditions reported saving for personal medical expenses.

In poorer districts like Bagalkote and Kalaburagi, the schemes brought relief from hunger and boosted basic financial stability. Meanwhile, in Dakshina Kannada and Bengaluru Urban, a shift toward discretionary spending—like buying fruits, appliances, or healthcare through EMI—suggests early signs of financial breathing room.



#### 4.4. Impact on Household Finances

The graph and below elucidates the key findings on the impact on the household finances.







Rank	
1	Financial Decision Making
2	Increased Savings- Household
3	Loan Payments
4	Changes in Food Expenditure
5	Increased Savings- Individual
6	Commute and Time Costs
7	Rent Payments

Image 21: Cumulative trends on Household Finances

The schemes have maximum impact on household savings but not individual savings (despite women being the direct beneficiaries of Gruha Lakshmi scheme among respondents).

Table 17: Overall Impact on Household Finances

Impact	Summary
 <p>Financial Decision Making</p>	<p>While the schemes have provided women with greater financial decision-making power, household-driven financial control remains dominant. Many women report making spending choices independently, but these decisions largely align with household expectations, ensuring that funds are ultimately directed toward collective family needs.</p> <p>This dynamic highlights the interplay between individual financial agency and household-driven economic structures, where women's financial independence continues to be shaped by familial responsibilities.</p>
 <p>Increased Savings, Household</p>	<p>The impact of government schemes is primarily observed at the household level, with the majority of respondents reporting increased household savings, while individual savings, particularly for women, remain limited despite their direct beneficiary status under the Gruha Lakshmi scheme.</p> <p>Households are reallocating these savings toward essential expenses such as rent, groceries, and loan repayments rather than preserving them for long-term financial stability. This suggests that temporary income boosts from schemes do not significantly alter long-term financial behavior (with</p>

	some exception observed in Dakshina Kannada) but instead help manage immediate financial pressures, reinforcing a pattern of economic vulnerability where short-term needs take priority over future planning.
 <p><b>Loan Repayments</b></p>	Beyond household expenses, a portion of the funds has been allocated toward loan repayments, particularly those borrowed from Self-Help Groups (SHGs), as well as financing consumer purchases through EMI plans, such as televisions.
 <p><b>Changes in Food Expenditure</b></p>	The impact of the Anna Bhagya scheme was moderate, as the grain distribution was insufficient to meet household needs. Many respondents had to purchase additional grains at market rates, which were often expensive. Interestingly, although food expenditure has not decreased, there are <b>indications of an improvement in nutritional diversity with respondents purchasing fruits, vegetables and eggs. Respondents reported consuming more fruits and eggs</b> , aligning with Dr. Shamika Ravi's argument that Indian households are diversifying their food baskets as economic conditions improve, evolving from survival-based to nutrition-based food consumption patterns ( <a href="#">Kapoor et al., n.d.</a> )
 <p><b>Commute and Time Costs</b></p>	Commute time and costs have limited impact due to insufficient government bus services, overcrowding, and accessibility issues. Although financial savings are evident for those who can utilise the scheme, the absence of a reliable and consistent bus schedule has prevented any significant time savings. Consequently, the scheme's benefits remain constrained by infrastructure, behavioural and operational inefficiencies.

#### 4.4.1. District-wise Impact on Household Finances

The graph and below depicts the district-wise key findings on the impact on the household finances.

Ecosystem stakeholders have perceived the impact of the **Shakti** scheme differently from direct beneficiaries. While ecosystem stakeholders observed lower tangible benefits in terms of reduced commute time and costs (as noted by women beneficiaries), they assessed the scheme's impact through the lens of enhanced mobility and social participation rather than immediate monetary or time-saving benefits.


	Bagalkote	Bengaluru Urban	Dakshina Kannada	Kalaburagi	Tumakuru
Financial Decision Making	1	2	1	1	1
Increased Savings, Household	2	1	4	2	2
Changes in Food Expenditure	3		2	5	3
Loan Payments	4	3	5	3	5
Increased Savings, Individual	5	5	3	4	6
Commute and Time Costs	6	4	6	6	4
Rent Payments		6	7		7

Image 22: District-wise Trends across Household Finances

Table 18: District-wise Summary of Household Finances

District	Summary
<b>Bagalkote</b>	<p><b>Bagalkote households tend to prioritise immediate essential needs over long-term financial planning, often using savings to meet day-to-day expenses.</b> Households reported high levels of savings at the family level, alongside considerable financial decision-making autonomy. Loan repayments and reduced food expenditure also indicate an active attempt to manage limited resources. Lowest impact was seen on individual savings and saving of commute costs.</p>
<b>Bengaluru Urban</b>	<p><b>In Bengaluru Urban, the most significant financial impacts were increased household savings and improved financial decision-making.</b> While there was moderate influence on loan payments, commute costs, and individual savings, rent payments saw the least change.</p> <p>Probably given the high cost of living in urban areas characterised by food inflation, women from <b>Bengaluru Urban</b> did not record any reduction in food expenditure compared to other districts which noted this impact significantly like <b>Bagalkote</b>, <b>Dakshina Kannada</b> and <b>Tumakuru</b>.</p>
<b>Dakshina Kannada</b>	<p>In <b>Dakshina Kannada</b>, women's financial decision-making power and individual savings have increased proportionally, indicating growing autonomy in managing funds. Spending patterns reflect an income elasticity of demand, where additional funds are partially directed toward improving quality of life (Fridge, TV, Equated Monthly Installments - (EMIs), digging borewell) and savings (via and Recurring Deposits or in SHGs) rather than just survival expenses. A case in point is that some women beneficiaries have linked their <b>Gruha Lakshmi</b> funds to the Atal Pension Yojana, suggesting that with their basic consumption needs met, they are able to prioritise savings. This trend was observed only in Dakshina Kannada, which, as noted earlier, ranks higher on the Human Development Index compared to the other</p>

	<p>four districts (<a href="#">OpenCity - Urban Data Portal, n.d.-b</a>).</p> <p>In an exceptional case, a woman saved INR 20,000 from the <b>Gruha Lakshmi</b> scheme which was used as a contribution towards buying a motorbike for her husband.</p> <p>In Dakshina Kannada, respondents reported a greater reduction in food expenditure compared to other districts. This suggests a more noticeable shift in spending patterns on food in this region. This shift has enabled households to diversify their diets, incorporating more vegetables, pulses etc - signaling improved nutrition rather than just calorie sufficiency. Since rice remains a staple in <b>Dakshina Kannada</b>, they use the rice provided by the government for breakfast and other meals.</p> <p>One respondent shared that the <b>Yuva Nidhi</b> scheme is helpful for covering exam fees, government job applications, transportation, and household expenses, especially in families facing financial strain. However, they suggested increasing the amount from ₹3,000 to ₹5,000 for greater impact and expanding eligibility to graduates from 2020 onwards, given the growing unemployment challenges.</p>
<b>Kalaburagi</b>	<p><b>In Kalaburagi, while individual savings remain notably low, financial decision making has increased significantly.</b> However, there is insufficient data on how the funds are utilised, meaning that personal expenses could also be absorbing a portion of these savings. There appears to be limited effort to cut down on food expenses, indicating that essential food consumption has largely been maintained.</p> <p>According to the bus conductor in <b>Kalaburagi</b> and other ecosystem stakeholders, the Shakti scheme is particularly beneficial for daily wage workers, vendors, and small-scale women entrepreneurs. These beneficiaries, who would otherwise spend around ₹100 on bus fares — nearly 33% of their daily earnings (INR 300)— can now save that money, making transportation more accessible and affordable.</p> <p>In <b>Kalaburagi</b>, a few stakeholders also recorded unintended consequences of all the 5 guarantees. As per their perception, the projects have slowed down development, the bus charges have increased, the quality of rice has decreased and they also noted that some people sell the rice taken under <b>Anna Bhagya</b> because the quality of the rice is low.</p>
<b>Tumakuru</b>	<p><b>In Tumakuru, strong individual financial agency top the chart, closely followed by household savings. Tumakuru</b> has the largest gap between household and individual savings, reflecting a collective control over finances rather than independent financial management. Savings are primarily utilised for household-level expenses, reinforcing the trend of shared financial decision-making over individual financial security.</p>



Image 23: Data Collection with various SHGs

#### 4.4.2. Potential Areas for Further Investigation: Household Finances

The box below lists possible areas for further exploration within the theme of scheme impact on household finances.

- a. What barriers prevent women from accumulating individual savings despite being direct beneficiaries? Is it due to household expectations, cultural norms, or other financial constraints?
- b. How do beneficiaries prioritise different household expenses when allocating scheme benefits? Do patterns vary across income levels, family structures or social groups?
- c. Are there shifts in borrowing behavior post-scheme implementation? Are citizens accessing more/less loans? Has there been an unintended impact on borrowing rates?
- d. What role do household dynamics play in influencing women's financial decisions? Are there instances where women's preferences differ from collective household priorities?
- e. Do women perceive an increase in their financial autonomy due to the scheme? If so, in what specific ways?

#### 4.4.3. Summary of Impact on Household Finances

The guarantee schemes have strengthened household-level savings but have had limited impact on individual savings for women, despite their status as direct beneficiaries. Most funds are redirected toward essential expenses like rent, groceries, and loan repayments.

While some women report increased financial decision-making power, their choices largely align with collective family needs, reinforcing household-centric economic patterns.

In Dakshina Kannada, women showed the highest financial autonomy—saving in SHGs, enrolling in pension schemes, and even contributing to buying a motorbike. In contrast, Bagalkote and Tumakuru reported strong household savings but minimal individual reserves. Kalaburagi's daily wage workers benefited notably from Shakti scheme fare savings, but concerns were raised about scheme quality and inflation. Meanwhile, Bengaluru Urban had the smallest gap between household and individual savings, reflecting better financial alignment and greater personal control in urban settings.

#### 4.5. Impact on Gender and Empowerment

Rank	
1	Women's self-confidence
2	Financial Decision Making
3	Travel for Religious and Social Events
4	Increased Savings - Individual
5	Saving in Commute and Time Costs
6	Individual Health Expenses
7	Travel for Family Visits

Image 24: Impact on Gender Empowerment<sup>15</sup>

Within the sub-category of gender and empowerment, women reported increased self-confidence which shows the highest improvement, followed by financial decision-making. It indicates that increased financial autonomy strengthens women's intra-household bargaining power to some extent, leading to greater self-confidence and decision-making agency. **While the schemes have increased women's role in financial decisions, their spending largely aligns with household priorities, reflecting how individual agency remains shaped by family priorities.**

Aadhaar-linked Direct Benefit Transfers (DBTs) have shown own improvements in women's confidence due to direct receipt of money, as seen in Jharkhand<sup>16</sup>. According to a recent study published as part of a special issue entitled: 'Future of Work and Welfare in India' published in World Development on a similar scheme, **Kalaigiar Magalir Urimai Thogai (KMUT)** of Tamil Nadu, it concludes that the cash transfer scheme to women scheme demonstrates promise as a tool for advancing gender equality and empowering women financially and socially ([Kotiswaran, P. 2025](#)). The study found that the KMUT scheme enhanced women's financial autonomy by reducing their dependence on male family members for small amounts of money. Beneficiaries felt acknowledged by the state, which they perceived as playing a role in promoting gender equality. It also challenged traditional gender roles and appeared to reconfigure marital relationships by bringing respect and dignity to women. Contrary to concerns, the scheme did not discourage women from pursuing education or paid employment.

<sup>15</sup> Relevant measures are selected from different themes, presented together in the graph to highlight progress within each theme, without implying a broader evaluation across them. Therefore, the findings should be viewed as indicative rather than definitive.

<sup>16</sup> [Muraidharan et al. \(2016\). "Building State Capacity: Evidence from Biometric Smartcards in India"](#)



The study concludes that a scheme like KMUT has the potential to reshape societal relations of production and reproduction, improve female labor force participation rates by addressing structural barriers, and redefine women's social contract with the state and their marital relationships, fostering greater equality([Kotiswaran, P. 2025](#)).

The money saved under the 5 guarantees coupled with free mobility has allowed women the freedom and resources to travel for religious and social events and visit family - these are important indicators of enhanced social participation, increased mobility, improved well-being through community inclusion. Women engaged in waste-picking from Bengaluru Urban noted using Shakti to attend union meetings also indicates increased social participation.

The findings on Karnataka's ageing population ([NFHS-5, MOSPI, AISHE, CRS, 2021](#)) underscore the importance of targeted social protection schemes. Karnataka is undergoing a demographic shift, with the elderly (60+) population expected to grow from 11.5% (76.6 lakh) in 2021 to 15% (1 crore+) by 2030, while the working-age population (18–23 years) declines by 1% annually. With deaths rising 7% yearly and fertility falling, the state faces growing pressure to strengthen social protection for its ageing population ([NFHS-5, MOSPI, AISHE, CRS, 2021](#)). The Gruha Lakshmi scheme's DBT of ₹2,000 per month directly responds to the growing need for income support among the elderly, particularly women, and is a key component of the state's social security net as it prepares for the demographic realities of the coming decade. The scheme addresses a core challenge identified in the demographic analysis: ensuring that vulnerable elderly citizens, particularly women, have a minimum income floor to reduce poverty and insecurity in old age.

Amongst the ecosystem stakeholder interviewed, there is a higher perception of gender-based violence reduction and increased household decision-making power compared to actual beneficiary experiences. It suggests that institutions may assume that economic interventions may lead to social improvement and thereby proxied as favourable gender behaviors. But cultural inertia and entrenched gender norms slows actual transformation - thus a deep seated social change may take more than economic improvement.

ಈ ಎಲ್ಲಾ ಯೋಜನೆಗಳಿಂದ ನಮಗೆ ಜೀವನ  
ನಡೆಸಲು ಧೈರ್ಯ ಬಂದಿದೆ ಮೊದಲು ಎಲ್ಲಾ  
ವಿಷಯಕ್ಕೆ ಗಂಡನನ್ನೇ ದುಡ್ಡನ್ನು ಕೇಳಬೇಕಿತ್ತು  
ಈ ಯೋಜನೆಗಳಿಂದ ಸ್ವಲ್ಪಮಟ್ಟಿಗೆ ಜೀವನ ನಡೆಸಲು  
ಧೈರ್ಯ ಬಂದಿದೆ ಮತ್ತು ಸ್ವಲ್ಪ ಪ್ರಮಾಣದಲ್ಲಿ  
ಆರ್ಥಿಕವಾಗಿ ಸ್ವಾತಂತ್ರ್ಯರಾಗಿದ್ದೇವೆ

*"All these projects have given us the  
courage to live our lives. Earlier, we had  
to ask our husbands for money for  
everything. These projects have given  
us the courage to live our lives a little  
bit and we are financially independent  
to some extent."*

- Woman respondent,  
Kalaburagi

The table below depicts the district-wise key findings on the impact on gender and empowerment. .

**Table 19: District-wise Responses on Gender and Empowerment**

District	Summary
<b>Bagalkote and Tumakuru</b>	Women's self-confidence has increased significantly, yet this has not proportionally translated into household decision-making power. It suggests that while external mobility and financial inclusion have improved, internal household power structures remain rigid. Economic gains alone are insufficient for shifting deeply entrenched gender norms that influence household decision-making.
<b>Dakshina Kannada</b>	<p>In <b>Dakshina Kannada</b>, ecosystem stakeholders frequently observed that women have become more self-reliant and courageous. Women have recorded withdrawing and utilisation of money being decided by them, reflecting a positive shift in their confidence and independence. They have been the decision-makers on spending and saving money received via the various schemes.</p> <p>For senior citizens, the <b>Gruha Lakshmi</b> scheme has meant living with dignity and discretion to spend money on individual needs. A case in point is an elderly woman from Dakshina Kannada who finds strength in Gruha Lakshmi, which provides ₹2,000 monthly, helping her cover ₹1,000 in medical expenses for high blood pressure and diabetes. She earns hardly 1500 per month through her beedi making work, which is insufficient to buy her medicines and other daily needs. The financial aid also supports her household needs and unemployed son. Having lost one son at a young age, she and her family have faced hardships, worsened by occasional delays in scheme payments.</p>
<b>Bengaluru Urban</b>	Moderate and relatively balanced improvements across the two indicators—self-confidence and household decision-making. It indicates that women in urban settings may have greater agency, likely due to better job opportunities, and increased social mobility. While urban areas experience positive spillover effects, continuous engagement is essential for smaller and remote districts to achieve similar progress in social variables
<b>Kalaburagi</b>	High reported self-confidence among women but significantly lowest household decision-making power. It may indicate that economic empowerment does not automatically grant decision-making authority; traditional household hierarchies still play a role.

ಇಲ್ಲಿನ ಮಹಿಳೆಯರು ಮೊದಲೇ ಹೇಳಿದ ಹಾಗೆ ಅವರೇ ನಿರ್ಧಾರವನ್ನು ತೆಗೆದುಕೊಳ್ಳುವುದರಿಂದ ಮನೆಯ ಜವಾಬ್ದಾರಿ ಮತ್ತು ಮನೆಗೆ ಬೇಕಾದ ವಸ್ತುಗಳ ಬಗ್ಗೆ ಅವರು ನಿರ್ಧಾರ ತೆಗೆದುಕೊಳ್ಳುವುದರಿಂದ ಮನೆಯ ಆರ್ಥಿಕ ಮಟ್ಟ ಬೆಳೆದಿರುವುದು.

ಇಲ್ಲಿಯ ಮಹಿಳೆಯರು ಬಹಳ ಧೈರ್ಯದಿಂದ ಇರುವ ಕಾರಣದಿಂದಾಗಿ ಅವರೇ ಈ ಹಣವನ್ನು ಉಪಯೋಗಿಸುತ್ತಾರೆ ಮತ್ತು ನಿರ್ಧರಿಸುತ್ತಾರೆ

ಅವರು ತಮ್ಮ ಸಾಲಗಳನ್ನು ತೆಗೆದುಕೊಂಡು ಬಡ್ಡಿಯನ್ನು ತೀರಿಸಲು ಮತ್ತು ಮಕ್ಕಳ ಫೀಸಿಗಾಗಿ ಮತ್ತು ಮನೆ ಇತರೆ ವಸ್ತುಗಳಿಗೆ ತರಕಾರಿಗಳಿಗೆ ಇತರೆ ಮನೆಯ ಖರ್ಚಿನ ವಸ್ತುಗಳಿಗೆ ಈ ಹಣವನ್ನು ಬಳಸುತ್ತಿದ್ದಾರೆ

“As mentioned earlier, the women here are the ones who make the decisions themselves, which has improved the economic status of the household as they take responsibility for the household and make decisions about the things needed for the household.

Because the women here are so brave, they use this money and decide for themselves.

They are taking out loans and using this money to pay off the interest and for their children's fees and for other household items such as vegetables and other household expenses”

- Ecosystem Stakeholder, Dakshina  
Kannada



Image 25: Data Collection with Women engaged in Diverse Livelihoods

#### 4.5.1. Potential Areas for Further Investigation: Gender and Empowerment

The box below lists possible areas for further exploration within the theme of scheme impact on gender and empowerment.

- What specific household decisions do women feel excluded from, despite increased self-confidence? Are there particular domains (e.g., finances, education, healthcare) where their influence remains minimal?
- How do traditional household hierarchies limit women's decision-making power, even when they contribute financially?

- c. How do traditional household hierarchies limit women's decision-making power, even when they contribute financially? Are these constraints more pronounced in certain family structures (e.g., joint vs. nuclear families)?

ಹೌದು ಸ್ವಲ್ಪ ಮಟ್ಟಿಗೆ ಬದಲಾವಣೆಯಾಗಿದೆ ಮೊದಲು  
ಯಾವುದೇ ವಿಷಯಕ್ಕೆ ಗಂಡನನ್ನೇ ಹಣ ಕೇಳಬೇಕಿತ್ತು  
ಆದರೆ ಈಗ ನನ್ನ ಖಾತೆಗೆ 2,000 ಬರುವುದರಿಂದ  
ಅವರನ್ನು ಕೇಳುವ ಪ್ರಮಾಣ ಕಡಿಮೆ ಆಗಿದೆ

*"Yes, it (the situation) has changed to  
some extent. Earlier, I had to ask my  
husband for money for everything, but now  
that I have 2,000 in my account, I have to  
ask him for less."*

- Woman respondent, Kalaburagi

#### 4.5.2. Summary of Impact on Gender and Empowerment

The 5 Guarantees have boosted women's self-confidence and are enabling them to make financial decisions. This increased autonomy enhances women's bargaining power within households and fosters greater self-assurance. The additional resources and mobility have empowered women to participate more in social and religious events, contributing to a sense of community inclusion and improved well-being.

However, the impact on household decision-making is varied across districts, and cultural norms continue to pose a challenge. Additionally, household priorities still dominate spending despite increased autonomy for women.

While ecosystem stakeholders perceive significant reductions in gender-based violence and greater decision-making power for women, this doesn't fully align with beneficiary experiences. This indicates that economic empowerment alone is not sufficient to shift ingrained power structures within households.

#### 4.6. Comparative Analysis Across Themes


Rank	
1	Food Consumption
2	Increased Savings, Household
3	Education Fees
4	Women's self-confidence
5	Financial Decision Making - Individual
6	Travel for Religious and Social Events
7	Travel for Work
8	Travel for School, College

Image 26: Comparative Analysis across Themes

The image 27 ranks the top eight impacts of a scheme across the categories when analysed cumulatively. **The overall outcome ranking, which places food consumption and household savings at the top**, aligns strongly with data from self-reported district-wise scheme prioritisation (Image 28). For instance, **Anna Bhagya ranks first in Bagalkote and Kalaburagi, directly echoing food-related needs as the most pressing. Similarly, Gruha Lakshmi is ranked first in Bengaluru Urban and Tumakuru, showing how direct cash transfers are being channelled into essential household expenses and savings.**

On the other hand, outcomes like travel for school/college and work rank the lower in priority (7th and 8th), which resonates with the observation that education and mobility were secondary across districts—e.g., Yuva Nidhi ranked fifth (lowest) in all districts, and there was no reported spending on skilling or learning in Bengaluru Urban, Dakshina Kannada and Bagalokte. These examples highlight how the overwhelming priority is to stabilise consumption rather than invest in long-term mobility or human capital.


	Bagalkote	Bengaluru Urban	Dakshina Kannada	Kalaburagi	Tumakuru
Gruha Lakshmi	2	1	2	2	1
Anna Bhagya	1	2	3	1	2
Gruha Jyothi	3	3	1	3	4
Shakti	4	4	4	4	3
Yuva Nidhi	5	5	5	5	5

Image 27: District-wise Scheme Preference

**Gruha Lakshmi emerges as the most consistently prioritised scheme across all five districts, with either the first or second rank in each location.** This reaffirms earlier insights that direct cash transfers to women are highly valued by households. The scheme's predictability and flexibility in usage likely make it a dependable source of support, especially for women who manage household expenses. Even in relatively urbanised contexts like Bengaluru Urban and Tumakuru, where one might expect less reliance on cash entitlements, Gruha Lakshmi maintains top priority.

**Anna Bhagya, which offers free food grains, is a close second in terms of overall prioritisation, especially in economically weaker districts like Bagalkote and Kalaburagi.** These rural regions show a strong preference for schemes that directly address food security. This trend aligns with broader national data, such as the Livemint report that found 90% of Indians lack the financial capacity to spend on non-essential goods. In this context, food becomes a critical area of state support, explaining the high ranking of Anna Bhagya even in urban areas like Bengaluru. A study by Arcus Policy Research across six districts found that DBT under Anna Bhagya improved household welfare, with funds used for grains, education, healthcare, and loan repayment. It also boosted financial inclusion, prompting many rural and urban beneficiaries to open their first bank accounts ([Shagun & Shagun, 2024](#)).

**Gruha Jyothi, which subsidises electricity consumption, is seen as a middle-tier priority overall, though it ranks highest in Dakshina Kannada.** This outlier could reflect region-specific usage patterns or awareness levels, where electricity consumption or billing challenges may be more acute. In other districts, it trails behind food and cash entitlements, suggesting that while helpful, it is not viewed as immediately essential.

**Shakti, the free public transport scheme for women, ranks between third and fourth in most districts, with a relatively higher priority in Tumakuru.** This may point to the importance of safe, accessible travel in peri-urban and semi-rural areas where private transport options are limited. However, its lower ranking compared to cash or food-related schemes suggests that mobility, while important, is considered secondary to daily sustenance needs.

**Yuva Nidhi consistently ranks last across all five districts, indicating limited perceived relevance or awareness.** This could be due to its narrow target audience (educated unemployed youth) or issues in access and implementation. The low ranking may also signal skepticism about its benefits, particularly if disbursements are irregular or the scheme is difficult to navigate. This presents an opportunity for further investigation and targeted communication to improve its visibility and uptake.

Overall, the district-wise prioritisation shows a clear pattern: basic entitlements like cash and food take precedence, reflecting the economic vulnerability of large sections of the population, even in urban centers. Schemes that address services (like electricity or transport) or target narrower segments (like unemployed youth) tend to be ranked lower, underscoring the urgent need for policies that secure the essentials before addressing secondary needs.








#### 4.7. Progress towards Sustainable Development Goals (SDGs)


The 5 guarantees align with certain [SDGs](#) as depicted in the image below. Please note that the study does not include quantitative data for these indicators, but rather highlights progress made toward the corresponding goals and targets.







Image 28: Alignment with SDGs



The alignment of SDGs and their targets with the 5 guarantees has been discussed ahead.

Goal 1: No Poverty		
Targets	Scheme(s)	
1.3: Implement nationally appropriate social protection systems, ensuring universal coverage for the poor and vulnerable.		The 5 guarantees act as state-level social protection measures, targeting low-income/ below poverty line households, women, and youth.
1.5: Strengthen resilience of the poor and vulnerable, reducing their exposure to climate, economic, social, and environmental shocks	 	The 5 guarantees reduce vulnerability to economic shocks like unemployment, inflation, and household cost
1b: Develop pro-poor, gender-sensitive policy frameworks at all levels to accelerate investment in poverty eradication.	 	The 5 guarantees are pro-poor and gender-sensitive, empowering women and marginalised groups through targeted entitlements ensuring access to cash in hand, food security and essential services
Goal 2: Zero Hunger		
Targets	Scheme(s)	


2.1: End hunger and ensure year-round access to safe, nutritious food for all, especially the poor and vulnerable.		<p>Anna Bhagya ensures access to food year round for poor and vulnerable communities.</p> <p>Increased savings from Gruha Lakshmi, Gruha Jyothi and Shatkthi being spent on food consumption</p>
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Goal 5: Gender Equality		
Target(s)	Scheme(s)	
5.4: Recognise and value unpaid care and domestic work through social protection policies.		DBT to women as recognising unpaid care and domestic work
5.5: Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life		Impetus to participation in financial decision-making and access to economic opportunities through mobility
5.a: Undertake reforms to give women equal rights to economic resources		Women gain access to financial resources through Gruha Lakshmi and Yuva Nidhi

Goal 7: Affordable and Clean Energy		
Target(s)	Scheme(s)	
7.1: By 2030, ensure universal access to affordable, reliable and modern energy services.		Universal access to affordable energy through Gruha Jyothi

Goal 8: Decent Work and Economic Growth		
Target(s)	Scheme(s)	
8.6: Substantially reduce the proportion of youth not in employment, education or training		Yuva Nidhi serves as a transitional safety net for youth, supporting financial stability and encouraging active job-seeking.
8.10: Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial services for all.		Improved financial inclusion by increased savings and participation in SHGs to borrow/save money; investment in insurance

Goal 10: Reduced Inequalities		
Target(s)	Scheme(s)	
10.2: By 2030, empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status	All 5 Schemes	<p>All five guarantees promote inclusion by targeting women, youth, and low-income households.</p> <p>Gruha Lakshmi and Shakti empower women; Yuva Nidhi includes unemployed youth; Anna Bhagya and Gruha Jyothi ease basic living costs for the poor.</p>

Goal 11: Reduced Inequalities		
Target(s)	Scheme(s)	
11.2: By 2030, provide access to safe, affordable, accessible and sustainable transport systems for all, improving road safety, notably by expanding public transport, with special attention to the needs of those in vulnerable situations including women		<p>Shakti scheme provides free bus travel for women, improving access to public transport for a major vulnerable group.</p> <p>Enhances women's participation in education, employment, and public life by removing cost barriers to mobility.</p>

Goal 16: Peace Justice and Strong Institutions		
Target(s)	Scheme(s)	
16.6: Develop effective, accountable and transparent institutions at all levels.	All 5 Schemes	While the implementation has been through portals and transparent institutions, there is scope to improve administrative issues in scheme access and accountability

## Chapter 5: Recommendations

**Chapter Plan:** This chapter presents recommendations based on the findings of the previous two chapters. It begins with **cross-cutting themes** applicable across all the 5 guarantees. These are highlighted at the beginning given their overarching relevance.

Subsequently each guarantee is addressed individually, with specific recommendations across four key aspects: **Design, Discovery, Documentation and Delivery**. Where relevant parallels are drawn with similar schemes from other Indian states.

### 5.1. Cross-cutting Recommendations for all 5 Guarantees

#### Consider Revising and Strengthening Scheme Policy Document:

- Clearly articulate goals and objectives of each of the five guarantees enabling more effective monitoring, evaluation and impact assessments.
- Enhance communication strategies to convey purpose and intended outcomes of the schemes more clearly to all citizens. This is critical to shift the conversation to focus on social protection.
- For example,
  - a. Gruha Lakshmi: Reposition the purpose and messaging of Gruha Lakshmi to highlight its multi-level impact - at the individual level, it supports recognition of women's unpaid labour, financial inclusion, and independence; at the household level, it contributes to improved consumption patterns and children's education; and at the societal level, it advances women's agency and empowerment.
  - b. Shakti: Highlight its environmental benefits, such as increased public transport use leading to reduced emissions and promoting environmental sustainability. This can motivate more women across the state to use public transport services.

#### Improved visibility of existing Grievance Redressal (GR) Systems:

- The grievance redressal related to the delivery of the five guarantees has to be effectively addressed. Additionally, include Grievance Redressal as part of each guarantee's policy document.
- The existing department helpline and the Integrated Public Grievance Redressal System (IPGRS) should be better publicised to empower citizens with the knowledge and process to register a complaint related to any of the 5 guarantees.
- Enable registering grievances through multiple channels including a helpline, directly on the Seva Sindhu portal; BengaluruOne, KarnatakaOne and GramaOne centres.

- The availability of a GR system must be widely and effectively communicated to citizens via existing traditional and digital media channels to ensure awareness and accessibility.

#### Strengthen Scheme-related Communication:

- Improve communication regarding DBT credit and delays in payment. This will enhance transparency and improve citizen's trust.
- Enable tracking of status of scheme application via helplines, Common Service Centres (CSCs) or a WhatsApp chatbot.
- For a scheme like Gruha Jyothi, ensure the bills are easy to read and understand. The current format is complex leading to miscommunication and mis-perceptions on scheme delivery.

#### Consider introducing a voluntary opt-out option for all Five Guarantees:

- As we have seen, there are definite inclusion errors in Gruha Lakshmi and the universal extension of Gruha Jyothi and Shakti means even citizens who can afford to pay for these services are availing it free of cost.
- **Provide a voluntary opt-out option for all schemes to citizens who no longer need state support.** The literature shows that people voluntarily give up welfare benefits mainly because of gaining employment or increased income, making them feel they no longer need assistance. Another motivation is altruism or social responsibility, where individuals believe benefits should go to those more in need.
- Examples:
  - Farmers receiving assistance under **Krushak Assistance for Livelihood and Income Augmentation (KAALIA)** scheme in Odisha had the option to voluntarily opt out through a self-declaration process. The state provided a [dedicated portal](#) and form for those who were ineligible or wished to withdraw.
  - Under the Pradhan Mantri Ujjwala Yojana (PMUY), the '[Give It Up' campaign](#) encourages LPG consumers who can afford to pay the market price to voluntarily surrender their LPG subsidy. This initiative aims to ensure that subsidies reach those who genuinely need them.
- This will help improve targeting, avoid inclusion errors and reduce fiscal burden on the state.
- This must be carefully designed and executed with awareness campaigns and safeguards through backend validation to ensure the intended families opt out due to misinformation or social pressure.
- Again existing channels of communication can be leveraged to register for volunteering to opt out of each or any of the five guarantees.

## 5.2. Gruha Lakshmi

### Consider Defining and Implementing a Comprehensive Eligibility Criteria:

- Improve targeting by redefining eligibility criteria as specifically as done under [Tamil Nadu's KMUT scheme](#).
- These guidelines serve as a model which integrate criteria such as land ownership, family income and asset ownership to ensure benefits reach the most underserved women, while also reducing the fiscal burden ensuring out of inclusion errors.
- Similar to Andhra Pradesh which has a six-step validation process of family details, it will help exclude mothers of tax-paying children and who stay together as one family.
- Create special provisions to ensure equitable access, **especially for vulnerable women. Include women in institutional care (shelter homes, Swadhar Grihas, Ujjawala homes, old age homes, or government rehabilitation centres) who due to lack of documentation, residential proof, or household head status are excluded.**
- Develop clear guidelines for government functionaries to address queries related to updating the Head of Household (HoH) details in cases such as death, marriage, family separation, or divorce.



Design



Discovery

### Identify Marginalised Groups through the 5 Guarantees Authority

- The 5 Guarantees Authority which has reach till the Gram Panchayat level, can be tasked to identify the marginalised and excluded women from the Gruha Lakshmi scheme - example: SC, ST, NT/DNT and PVTGs; communities engaged in sanitation and waste-picking etc.
- Enable care homes to facilitate documentation and verification in partnership with the Department of Women and Child Development and the Food and Civil Supplies Department for enrolling women in institutional care.

### Strengthen the backend verification process

- Strengthen the backend verification process by linking beneficiaries to the Kutumba ID database to exclude asset-owning households



Documentation

among Above Poverty Line (APL) ration card holders. Use asset-based filters — for example, exclude households owning more than 5 acres of land — to better target subsidies.



## Delivery

### Ensure Regular and Predictable Disbursement

- Delays hamper any financial planning for contingency and doesn't build women's capacity to plan for spending, loans, EMIs, short saving etc. There should be predictability and regularity to enable short and medium term financial planning for women.

### Status Update of DBT

- Monthly payment status updates can be made available through multiple channels ensuring accessibility even for those with limited or no digital access - example through the BangaloreOne, KarnatakaOne and GramaOne centres. Additionally, IVRS can be used to confirm if money has been credited.

### Promote Financial Literacy and Linkages to other Schemes

- Coupling cash benefits with financial education can amplify the scheme's effectiveness.
- Utilising platforms like Self-Help Groups (SHGs) or the Credit Cooperative Societies (CCS) (recently announced by GoK) to deliver training on savings, investments, livelihoods and social insurance schemes can enhance women's financial autonomy.

### Gender sensitisation at the village-level

- To usher women's agency while using effectively these benefits to achieve policy objectives, social barriers of gender norms will have to be addressed in the long-term.
- Thus, gender sensitisation through existing village level groups which include youth and men must be carried out to create a conducive environment of realisation of direct and indirect benefits of Gruha Lakhshmi.



### 5.3. Shakti

#### Inclusion of Migrant Workers

- Given that Karnataka is a significant destination for migrant workers, the Shakti scheme can be extended to include migrant women workers as well. This could be done by recognising E-Shram Cards<sup>17</sup> as valid documentation to establish eligibility for women workers from other states.



**Design**



**Discovery**

#### Messaging scheme benefits

- If migrant women workers are included under the Shakti scheme, a focused awareness campaign will be essential to increase their uptake.
- There should include consistent, positive messaging that encourages women to use state public transport, highlighting the safety, convenience, and environment and cost-saving benefits of the scheme.

#### Increase Overall Bus Availability and on High-Demand Routes

- Conduct a route-wise demand assessment to identify high-traffic corridors and scale up bus services accordingly.
- Study last-mile connectivity gaps and assess underserved areas to either enhance bus frequency or re-design routes for better accessibility and commuter convenience.
- Consider deploying a mix of larger and smaller feeder buses to optimise operational efficiency and manage costs effectively



**Delivery**

#### Improve Last-Mile Connectivity and Travel Quality

- Enhancing infrastructure such as bus shelters and ensuring the availability of amenities like washrooms can improve the overall travel experience for women given that many working women are using this service.
- Gender sensitisation training and conflict resolution for bus staff can also contribute to a safer and more comfortable environment for the environment.

<sup>17</sup> E-Shram Card is a digital identity card issued by the Ministry of Labour and Employment (MoLE)t, Government of India, for unorganized sector workers.

- Multiple studies underscore the importance of transparent and continuous communication in operations. By providing real-time updates and clear information, public transport systems can enhance passenger trust, satisfaction, and overall service quality ([Brakewood & Watkins, 2018](#); [Lu et al., 2018](#); [Monzon et al., 2013](#); [Wang & Wu, 2015](#))

#### 5.4. Anna Bhagya



##### Design

##### Citizens preference for Grains over DBT:

- With the focus on food security, ensure provision of food grains in kind rather than Direct Benefit Transfer (DBT) for vulnerable households under Anna Bhagya. As of March 2025, The [GoK has already made this change](#) wherein the entire 10 Kgs of rice will now be given to BPL households. As per the Arcus Policy Research study on Anna Bhagya (2024), while many beneficiaries appreciated the flexibility of cash transfers, around 40% preferred in-kind rice distribution, citing challenges like limited banking access and high transaction costs ([Shagun & Shagun, 2024](#)).

##### Conduct Comprehensive Reviews of Ration Card:

- Conduct Periodic on-ground audits to identify inclusion errors under the Public Distribution System (PDS) system.



##### Discovery

##### Consider On-ground Support Mechanisms:

- Assist the following marginalised groups in applying for new ration cards, if currently excluded:
  - Senior citizens who are unable to meet eKYC requirements.
  - Marginalised communities such as those engaged in sanitation and waste-picking, tribal communities, including Scheduled Tribes (STs) and Particularly Vulnerable Tribal Groups (PVTGs).
  - Intra-state migrants who may lack access to ration cards at their destination locations.
  - Single, widowed, and destitute women, as well as women living in institutional care settings.

#### Automate Updates Through Data Interoperability

- Linking ration card databases with the Birth and Death Registry can facilitate automatic updates, reducing administrative burdens on citizens and ensuring accurate beneficiary records.
- Updated birth and death certificates ensure correct Aadhaar–ration–bank linkage for smooth DBT transfers and help prevent wrongful inclusion or exclusion of beneficiaries.



#### Documentation



#### Delivery

#### Implement Robust Monitoring Mechanisms:

- Conducting random spot checks at ration shops and utilising technology to track food grain quality and quantity can enhance transparency.

### 5.5. Gruha Jyothi

#### Review and Refine the Eligibility Criteria:

- The report "Mapping India's Energy Subsidies 2021"<sup>18</sup> emphasises that reducing subsidies for wealthier consumers can free up resources to provide more effective support to poor households, improving equity and efficiency in subsidy distribution ([Viswanathan et al., 2021](#)).
- Adopt a Proxy Means Test (PMT) model—similar to the approach tested in Jharkhand using Socio Economic and Caste Census (SECC) based inclusion and exclusion criteria to identify deserving households for the Gruha Jyothi scheme. This method allowed automatic exclusion of better-off households (e.g., landowners with irrigation, high earners) and automatic inclusion of vulnerable groups, example: SC/ST, female-headed households, those living in kutcha houses ([Sharma et al., 2020](#)).
- In order to ensure equity alongside fiscal efficiency, exclude households from Gruha Jyothi using proxy indicators like:
  - IT and GST payers
  - Govt employees
  - Agricultural land (more than 5 acres)
  - Ownership of 4-Wheelers (except for livelihood use)



#### Design

<sup>18</sup> © 2021 The International Institute for Sustainable Development and the Council on Energy, Environment and Water

- Eliminate high-consumption households that may not be poor, even if they stay below 200 units in one month
- Ownership of more than one house etc.

#### Improve bill design for clarity and accessibility

- Redesign the electricity bill to enhance readability, using clear language, visual cues, and simplified formats to help all consumers—especially low-literacy households—understand charges, subsidies, arrears and payment cycles.



**Delivery**

### 5.6. Yuva Nidhi

Based on public reporting and findings of this study, lack of awareness has been a significant barrier to uptake of Yuva Nidhi. For instance, media reports highlight that many eligible youth either remain unaware of the scheme or miss out due to incomplete understanding of application requirements. Since only a few respondents in the study had availed the Yuva Nidhi scheme, the recommendations are limited to improving scheme discovery.



**Discovery**

#### Targeted Awareness Campaigns:

- Utilise diverse platforms such as television, radio, social media, newspapers, and community radio to disseminate information about the scheme.
- Design awareness campaign using hyper-local platforms and forums like:
  - GramaOne, Bangalore One and KarnatakaOne centres
  - Dissemination of schemes through local SHG networks
  - National Service Scheme (NSS) Units in colleges
  - College placement cells
  - Auto rickshaw advertisements & wall paintings
  - Kannada micro-influencers on Instagram & YouTube

#### Convergence with Universities and skill development agencies:

- Launch joint awareness campaigns through universities and skill agencies, using online platforms, workshops, and seminars to spread the word about the Yuva Nidhi scheme and the skill development opportunities via skilling agencies.



**Delivery**

### Effectively engage District Skill Development Offices (DSDOs)

- Direct DSDOs to proactively engage with placement cells, faculty coordinators, and student bodies across colleges and universities within their jurisdiction. This engagement can focus on:
  - Understanding youth perceptions regarding the [low uptake of skill development courses](#) despite [direct outreach](#).
  - Identifying barriers such as lack of awareness, relevance, or accessibility, and
  - Gathering suggestions for improving the appeal and effectiveness of such programs.
  - Facilitate career counselling sessions/forums and help students make informed choices about skill development and employment pathways
- Based on these insights, DSDOs should design and implement targeted, evidence-based interventions—such as awareness drives, customised course offerings, flexible timings, or certification-linked incentives—to enhance enrollment and participation in skill development initiatives.

## Annexures

### Annexure I: Study Tool - Interview/FGD Guide with Women Beneficiaries

#### Introduction

My name is \_\_\_\_\_, and I am currently studying/working in \_\_\_\_\_.  
I am collaborating with Indus Action, a Bengaluru-based organisation, to assess the impact of the Government of Karnataka's 5 Guarantees on people's lives.

This study aims to provide valuable insights and recommendations to the Government of Karnataka for improving these initiatives. Your participation is crucial to help us better understand the real-life experiences of beneficiaries like you.

**Would you be willing to answer a few questions for this study?** We assure that your personal details will remain confidential and will only be used for research purposes.

#### Profile of Participant(s)

##### 1. Tell us a little bit about yourself

- a. District
- b. Location/Village Name
- c. Name
- d. Age
- e. Religion and Caste
- f. Domicile status/ native to Karnataka or migrant
- g. Ration card type - BPL/APL/Antyodaya
- h. Land ownership
- i. Different sources of livelihood
- j. Livelihoods undertaken by family members
- k. Average MGNREGA wages and average days employed per month
- l. Number of children

#### Scheme Access

##### 2. Which of the following schemes are you benefitting from

- a. Gruha Lakshmi
- b. Shakti
- c. Anna Bhagya
- d. Gruha Jyothi
- e. Yuva Nidhi

**3. Can you share which of the above mentioned schemes are easy or difficult to access and why?**

- a. Awareness - ex: how did they get to know about it?
- b. Documentation - ex: documents were easy or difficult to submit
- c. Application - ex: where did they apply - was it easy or difficult. Elaborate

**Scheme Impact**

*Here we will ask the participants - How have the GoK 5 Guarantees impacted women beneficiaries over the past year? Can you share any specific examples or changes you've observed in how women are using these schemes?*

**4. Who withdraws the Gruha Lakshmi scheme's Rs. 2000 you receive every month?**

- a. If self - how and where do they withdraw from? Did they always withdraw by themselves or they started after the Gruha Lakshmi scheme?
- b. If men - father-in-law/husband/son. What are the barriers for them to withdraw money themselves
- c. And who decides on how to spend the money? Suppose you spend the money without informing your husband or in-laws, what consequences do you think will happen?
- d. Has anything changed in the past 6-8 months on this aspect?
- e. Do you receive the benefit with regularity? Are you able to read the text messages on mobile? Any errors in delivery?
- f. Where do you register a complaint in case of any issues?

**5. How are you using the Gruha Lakshmi scheme's Rs. 2000 you receive every month? Over the past one year or 6 months, what new things have you done/bought with this money?**

- a. Spend on food/groceries - what has changed in the daily/weekly/monthly food basket? What new items are you buying compared to before?
- b. Spend on health - whose health and what items/services? Compared to before, are they now accessing private clinics more than govt clinics?
- c. Spend on children - if for education - are they enrolled in govt or private schools? For tuition, children's clothes?
- d. New household items - any appliances or kitchen items bought which has helped reduce workload for women?
- e. Use for repayment of loan - is this loan old or new (past 6-8 months)? If not for



Gruha Lakshmi cash, how would they have repaid this loan?

- f. Use for buying business assets - give details of what business, what did you buy?
  - g. Have they bought anything for themselves - mobile phone, jewelry, clothes etc. is this a regular behaviour or new?
  - h. Helped in savings - how do they save and what do they save for?
- 6. Compared to earlier, how often in a week do you use the state bus transport to commute/travel?**
- a. What is the purpose for commuting/traveling?
  - b. What are your alternative modes of transportation that you frequently use? Would you need a family member to drop/pick you up? Has that changed now? Please explain
  - c. Has the free bus pass resulted in reduced daily expenditure? If yes, by how much? Is the money saved repurposed for anything else?
  - d. What are the key challenges in using the state bus transportation services?
- 7. Do you find the scheme relevant and useful? If yes please give examples how have you used the free bus pass over the last 6-8 months?**
- a. Do you use it to travel for work? Please give examples
  - b. Do you use it to travel for leisure? Any new events/places you have visited recently? Please give examples
  - c. Have you used it to travel for any meetings/ to participate in social activities (**not religious**)? Please give examples
  - d. Has the free bus pass reduced your commute/travel time for work or any other purposes? Please give examples
  - e. Do other female members in your household use the free bus pass schemes? What is the purpose and frequency?
- 8. If the Shakti scheme is not relevant to you, please elaborate why the scheme is not useful? Ask only if they say not relevant**
- a. Do you have any suggestions for improving the scheme?
  - b. How do men at home/in society perceive this scheme?
- 9. Please share your experience of Anna Bhagya scheme**
- a. What are the scheme benefits you are receiving?
  - b. What was your experience of applying for the Anna Bhagya scheme?

- c. Do you receive the benefits regularly? Do you face any difficulties? Are there any errors in implementation? If yes, please elaborate
- d. Where do you register a complaint in case of any issues?
- e. Do you have any suggestions for improving the scheme?

**10. Please share how Anna bhagya has helped you at the household level?**

- a. Has the additional grains and additional cash transfer helped reduce household expenses? If yes, by how much?
- b. Is the money saved repurposed for anything else?
- c. What is the market value of the grains you receive under Anna Bhagya?
- d. How has this helped you individually or at household level?
- e. How are you using the cash transfer under Anna Bhagya scheme?

**11. Please share your experience of Gruha Jyothi scheme**

- a. What are the scheme benefits you are receiving?
- b. Do you face any difficulties understanding the scheme itself? Are there any errors in implementation? If yes, please elaborate

**12. Please share how Gruha Jyothi has helped you at the household level?**

- a. What was the per unit rate before and after the scheme?
- b. How has Gruha Jyothi helped you individually or at household level?
- c. Have there been any noticeable changes in electricity supply over the past 6- 8 months? Please explain.
- d. Have you seen any changes in electricity supply to public spaces like street lights, at govt school etc.?
- e. Has the Gruha Jyothi resulted in reduced daily expenditure? If yes, by how much? Is the money saved repurposed for anything else?
- f. Do you have any suggestions for improving the scheme?

**13. Share your experience of Yuva Nidhi scheme**

- a. How has this scheme helped you or the household?
- b. What do you do with money received?
- c. Has this helped you in your job search?
- d. Has this helped you in reducing any stress?
- e. Overall how beneficial is the scheme for unemployed youth?

**Conclusion**

**14. With you and your family receiving different benefits, how do you feel at home and in society?**

- a. What do you feel and why?
- b. What behavioural changes do you think have taken place at home?
- c. What changes do you think have taken place in the neighborhood/society? Do you think people treat you differently?
- d. How do men at home/in society perceive these schemes?
- e. Any concluding remarks

## Annexure II: Study Tools - Interview Guide with Ecosystem Stakeholders

### Introduction

*My name is \_\_\_\_\_, and I am currently studying/working in \_\_\_\_\_.  
I am collaborating with Indus Action, a Bengaluru-based organisation, to assess the impact of the Government of Karnataka's 5 Guarantees on people's lives.*

*This study aims to provide valuable insights and recommendations to the Government of Karnataka for improving these initiatives. Your participation is crucial to help us better understand the real-life experiences of beneficiaries like you.*

***Would you be willing to answer a few questions for this study?*** We assure that your personal details will remain confidential and will only be used for research purposes.

### Profile

1. District
2. Location/Village Name
3. Name
4. Department
5. Designation
6. How long have you been working?

### Scheme Access

**7. Have you been part of the implementation of any of the 5 schemes?**

- a. Which schemes?
- b. What role did you play?

**8. Could you share about the overall access of citizens to the 5 guarantees?**

- a. What were the enabling factors for citizens in accessing these 5 schemes?
- b. What were the challenges for citizens in accessing these 5 schemes?
- c. What have been the highlights and challenges of implementing this scheme in your district/taluka?

### Scheme Impact

According to you, what are the key impacts of each of the 5 guarantees? Please explain against each scheme and give examples

**9. Gruha Lakshmi**

- a. What significant changes in behavior or practices have you observed at the individual or household level among women beneficiaries after receiving the ₹2000 cash benefit?
- b. What are the top 5 things women are using the Gruha Lakshmi money for?
- c. Are women able to decide on how to use the money themselves? If yes, is this a change from earlier? Give examples
- d. How is this scheme different from any other or earlier schemes?
- e. Has the scheme impacted women's confidence and decision making at home? Give examples
- f. How do men at home/in society perceive the Gruha Lakshmi scheme?

#### **10. Shakti**

- a. What is the uptake of state transport services by women in your area after introduction of the Shakti scheme? How has it changed?
- b. What are the top 3-5 reasons for which women are using the free bus pass scheme? Are these sporadic/seasonal uses (ex: during festivals/holidays) or is there regular use for commuting?
- c. Which age group of women have shown the most uptake of free bus pass?
- d. Which livelihood/occupation category of women have shown the most uptake of free bus pass?
- e. Has women's participation in social events changed owing to the free bus pass scheme?
- f. How has free bus pass impacted the reduction in commute time and cost for beneficiaries?
- g. How do men at home/in society perceive the Gruha Lakshmi scheme?

#### **11. Anna Bhagya**

- a. What are the benefits under the Anna Bhagya scheme?
- b. Has the additional grains and additional cash transfer helped reduce household expenses? If yes, by how much?
- c. Is the money saved repurposed for anything else?
- d. What is the market value of the grains received under Anna Bhagya?
- e. How has this helped citizens at the household level?

#### **12. Gruha Jyothi**

- a. What was the per unit rate before and after the scheme?
- b. How has Gruha Jyothi helped citizens at the household level?

- c. Have there been any noticeable changes in electricity supply over the past 6- 8 months? Please explain.
- d. Have you seen any changes in electricity supply to public spaces like street lights, at govt school etc.?
- e. Has the Gruha Jyothi resulted in reduced daily expenditure? If yes, by how much? Is the money saved repurposed for anything else?

### **13. Yuva Nidhi**

- a. What are the benefits under the Yuva Nidhi scheme?
- b. What is the awareness and saturation of the scheme amongst citizens in your area?
- c. What are the benefits of this unemployment allowance to the youth beneficiaries? Please give examples
- d. How are they using the unemployment allowance?
  - i. Upskilling
  - ii. Day to day expenses
  - iii. Look for employment opportunities
  - iv. Contribute at home
  - v. Any other

### **Feedback**

**14. In terms of benefits in your district/taluka/village, rank the 5 guarantees from most effective to least effective? Give reasons for your ranking**

- a. Gruha Lakshmi
- b. Shakti
- c. Anna Bhagya
- d. Gruha Jyothi
- e. Yuva Nidhi

**15. Do you have any recommendations for improving the process of scheme application and disbursement?**

**16. If not in the current form, how else would you have preferred the scheme design or welfare support?**

**17. Any other feedback/ suggestions**





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